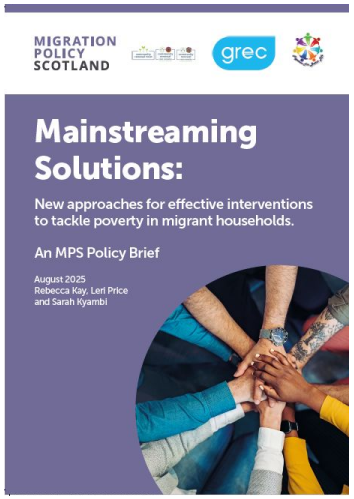
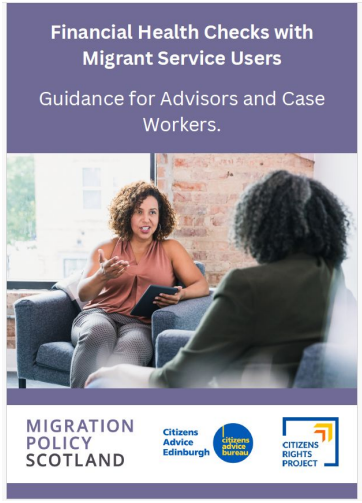








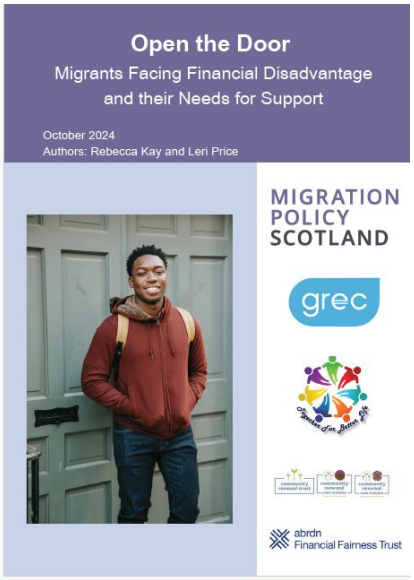
Tackling Migrant Poverty in Scotland

Rebecca Kay (Associate Director
Migration Policy Scotland)

MIGRATION POLICY SCOTLAND

Researching Migrant Poverty in Scotland

- Broadening the conversation
- Understanding the challenges and barriers
- Seeking effective, feasible solutions
- Harnessing lived experience to co-develop and trial new tools and initiatives



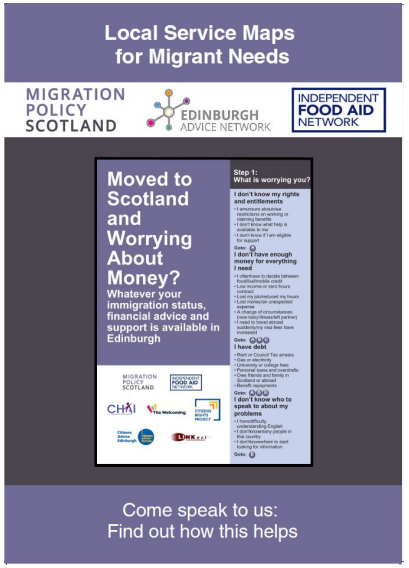


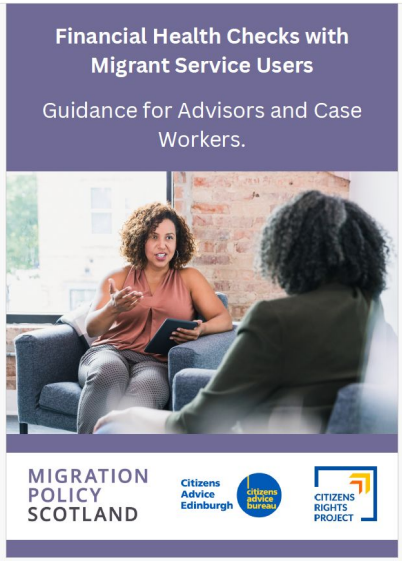
MIGRATION POLICY SCOTLAND

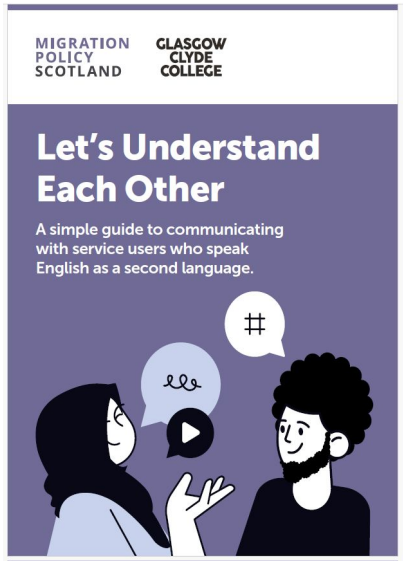
Barriers and Challenges

For Migrants	For Mainstream Support Services and Frontline Staff
High and Additional Costs /Low and precarious incomes	Unfamiliar with issues faced by migrants
Unfamiliar contexts (Employability, Welfare, Childcare, Day-to-day costs and budgets)	Language barriers and lack of intercultural communications skills/confidence
Dual landscape of service provision	Unsure where best to refer, nervous about 'getting something wrong or causing offence'
No Recourse to Public Funds AND 'NRPF Creep	No Recourse to Public Funds AND 'NRPF Creep

The Policy Laboratory and the Pathfinder Interventions









Moved to Scotland and Worrying about Money Leaflets

Local Service Maps for Support and Advice



Moved to Scotland and Worrying About Money?

Whatever your immigration status, financial advice and support is available in Aberdeen

MIGRATION POLICY SCOTLAND · INDEPENDENT FOOD AID NETWORK · ABERDEEN CITY COUNCIL · scarf · ABZ WORKS · CITIZENS RIGHTS PROJECT · Adult Learning · grec · citizens advice bureau

Step 1: What is worrying you?

I don't know my rights and entitlements

- I am unsure about visa restrictions on working or claiming benefits
- I don't know what help is available to me
- I don't know if I am eligible for support

Go to: A

I don't have enough money for everything I need

- I often have to decide between food/fuel/mobile credit
- Low income or zero hours contract
- Lost my job/reduced my hours
- Lost money/an unexpected expense
- A change of circumstances (new baby/illness/left partner)
- I need to travel abroad suddenly/my visa fees have increased

Go to: A B C

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- University or college fees
- Personal loans and overdrafts
- Owe friends and family in Scotland or abroad
- Benefit repayments

Go to: A B D

I don't know who to speak to about my problems

- I have difficulty understanding English
- I don't know many people in this country
- I don't know where to start looking for information

Go to: E

The Step-by-Step Path to Help

Step 2: What can you do about this?

A Check your immigration status

Knowing your visa type will help you and your advisors know which support you can access. You may be entitled to access benefits. Even if your visa type means that your access to benefits is restricted through a No Recourse to Public Funds (NRPF) condition, you are still entitled to receive certain kinds of support. In some circumstances you could apply to have restrictions changed.

Remember that different members of your household may have different visa restrictions; this is known as a mixed-status household.

Where can I find more information about this?	Who can I speak to about this?
• UK Government eVisa checker: www.gov.uk/view-prove-immigration-status • Citizens Rights Project eVisa support: www.citizensrightsproject.org/services/evisa	• Aberdeen Citizens Advice Bureau • Citizens Rights Project *(Contact details on page 4)*

B Maximise your income

Anyone who is struggling financially can speak to an adviser for free and confidential advice, regardless of their immigration status or what type of visa they hold.

When moving to a new country, it can be difficult to know how to reduce expenses, which expenses are necessary, and which expenses can be cut. There are places where you can seek advice to make sure you aren't paying too much for what you need.

There might be ways you can reduce your expenses, such as finding a cheaper internet and mobile phone provider or a cheaper energy provider. You may be able to access certain kinds of support including free school meals, free school uniforms, or charitable grants. You may also be eligible to receive benefits, depending on your visa type.

Where can I find more information about this?	Who can I speak to about this?
• MoneyHelper: www.moneyhelper.org.uk • Citizens Advice Scotland: www.cas.org.uk • Turn2us: www.turn2us.org.uk/get-support/information-for-your-situation/a-migrant	• Aberdeen Citizens Advice Bureau • Financial Inclusion Team • Scarf • Grampian Regional Equality Council (GREC): Financial Inclusion Project • Citizens Rights Project *(Contact details on page 4)*

C Employment support

Even if you have visa restrictions in place, you may be able to find a job which pays more, or which offers you more hours up to the limit of your visa allowance. You might also be able to get help or advice to support other adults in your household to find a job or increase their earnings.

Speaking to an advisor will help you know whether you can change job, or what you need to do to find the kind of job you want. *(More information on page 3)*

Where can I find more information about this?	Who can I speak to about this?
• Bridges Programmes: www.bridgesprogrammes.org.uk • Employability in Scotland: www.employabilityinscotland.com/local-employability-services	• ABZ Works • Employability in Scotland • Citizens Rights Project *(Contact details on page 4)*

D Debt advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

Where can I find more information about this?	Who can I speak to about this?
• Citizens Advice Scotland: www.citizensadvice.org.uk/scotland/debt-and-money • StepChange: www.stepchange.org	• Aberdeen Citizens Advice Bureau • Financial Inclusion Team • Scarf *(Contact details on page 4)*

E ESOL support

If you feel that your level of English is preventing you from accessing support or employment, attending ESOL (English for Speakers of Other Languages) classes can help. They are often free of charge.

In addition to teaching English, ESOL providers often offer information about other community services and can help you feel more settled and confident.

Where can I find more information about this?	Who can I speak to about this?
• English for speakers of other languages classes and support: www.aberdeencity.gov.uk/Council-Services/communities-and-lifelong-learning/community-learning-and-development/contact-adult-learning • ESOL Scotland Resources for Learners: www.esolscotland.co.uk/esol-classes-learners.html • Scotland.org Learning English and Translation Support: www.scotland.org/live-in-scotland/learning-english-and-translation-support	• Adult Learning • Grampian Regional Equality Council (GREC): ESOL Map *(Contact details on page 4)*

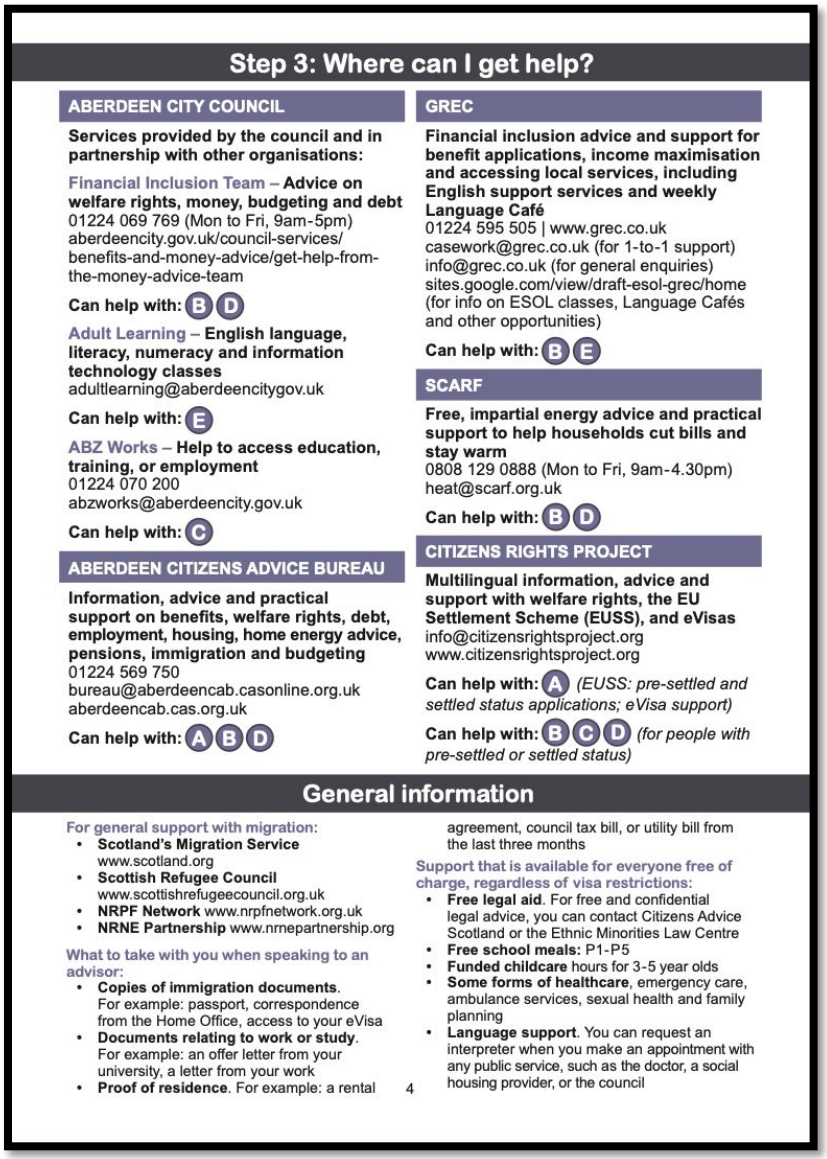
Updated: 26/03/2026

This resource was co-developed with Migration Policy Scotland (Registered charity number SC050761).

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Would you like one of these in your area?

- MPS can provide a template and an easy to follow process
- IFAN will provide technical support
- IFAN do the design work and provide printed resources free of charge
- Interested? Email Rebecca@migrationpolicyscotland.org.uk



Step 3: Where can I get help?

ABERDEEN CITY COUNCIL

Services provided by the council and in partnership with other organisations:

Financial Inclusion Team – **Advice on welfare rights, money, budgeting and debt**
01224 069 769 (Mon to Fri, 9am-5pm)
aberdeencity.gov.uk/council-services/benefits-and-money-advice/get-help-from-the-money-advice-team

Can help with: B D

Adult Learning – **English language, literacy, numeracy and information technology classes**
adultlearning@aberdeencitygov.uk

Can help with: E

ABZ Works – **Help to access education, training, or employment**
01224 070 200
abzworks@aberdeencity.gov.uk

Can help with: C

ABERDEEN CITIZENS ADVICE BUREAU

Information, advice and practical support on benefits, welfare rights, debt, employment, housing, home energy advice, pensions, immigration and budgeting
01224 569 750
bureau@aberdeencab.casonline.org.uk
aberdeencab.cas.org.uk

Can help with: A B D

GREC

Financial inclusion advice and support for benefit applications, income maximisation and accessing local services, including English support services and weekly Language Café
01224 595 505 | www.grec.co.uk
casework@grec.co.uk (for 1-to-1 support)
info@grec.co.uk (for general enquiries)
sites.google.com/view/draft-esol-grec/home (for info on ESOL classes, Language Cafés and other opportunities)

Can help with: B E

SCARF

Free, impartial energy advice and practical support to help households cut bills and stay warm
0808 129 0888 (Mon to Fri, 9am-4.30pm)
heat@scarf.org.uk

Can help with: B D

CITIZENS RIGHTS PROJECT

Multilingual information, advice and support with welfare rights, the EU Settlement Scheme (EUSS), and eVisas
info@citizensrightsproject.org
www.citizensrightsproject.org

Can help with: A *(EUSS: pre-settled and settled status applications; eVisa support)*

Can help with: B C D *(for people with pre-settled or settled status)*

General information

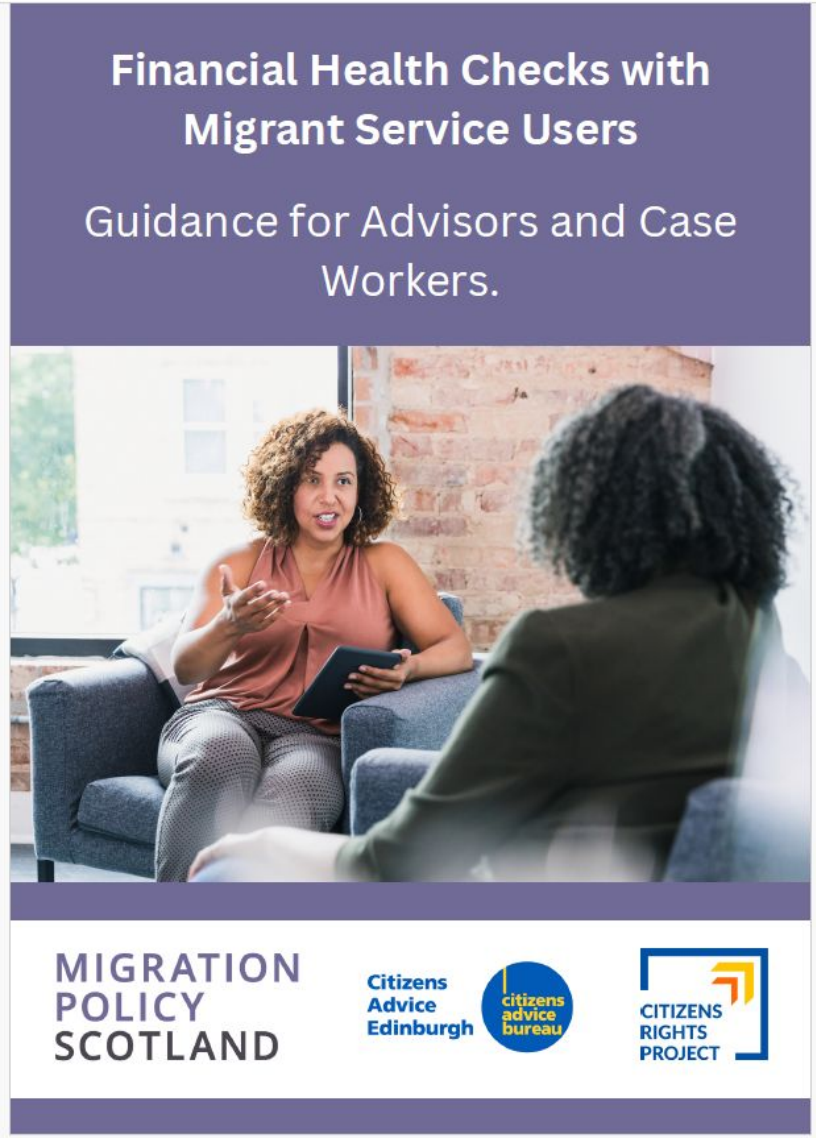
For general support with migration:
- **Scotland's Migration Service** www.scotland.org
- **Scottish Refugee Council** www.scottishrefugeecouncil.org.uk
- **NRPF Network** www.nrpfnetwork.org.uk
- **NRNE Partnership** www.nrnepartnership.org

What to take with you when speaking to an advisor:
- **Copies of immigration documents**. For example: passport, correspondence from the Home Office, access to your eVisa
- **Documents relating to work or study**. For example: an offer letter from your university, a letter from your work
- **Proof of residence**. For example: a rental agreement, council tax bill, or utility bill from the last three months

Support that is available for everyone free of charge, regardless of visa restrictions:
- **Free legal aid**. For free and confidential legal advice, you can contact Citizens Advice Scotland or the Ethnic Minorities Law Centre
- **Free school meals:** P1-P5
- **Funded childcare** hours for 3-5 year olds
- **Some forms of healthcare**, emergency care, ambulance services, sexual health and family planning
- **Language support**. You can request an interpreter when you make an appointment with any public service, such as the doctor, a social housing provider, or the council

Guidance for Financial Health Checks For Migrants

Guidance for Financial Health Checks for Migrants



Pilot and Evaluation

- 6-week trial January – February 2026
- 23 advisors, case workers and volunteers.
  - Edinburgh, Dumfries and Galloway, Dundee, Falkirk, Fife, Moray.
  - Citizens Advice Bureaux, Citizens Rights Project, Community Health Advice Initiative Edinburgh, Falkirk Council Debt Advice team.
- Clear benefits to using the guidance
  - Increased confidence in understanding of challenges and difficulties which migrants face.
  - Increased ability to offer appropriate advice and support.
  - Positive impact on migrant service users' experiences.
  - Adaptations to advising practices and existing materials or tools

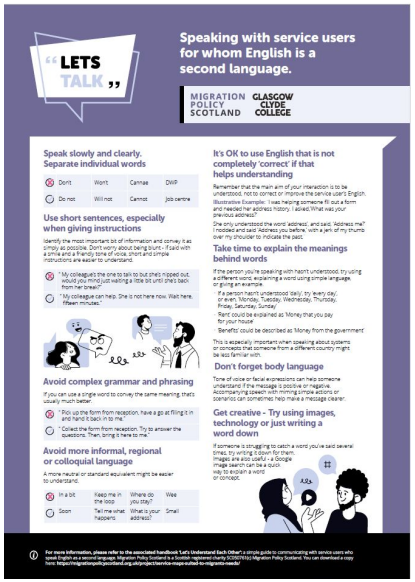
My starting point shifted to 'what can you receive' compared to 'what can you not receive

The guidance has allowed me to be more holistic and make sure all areas were covered by the advice provided

Resources to Support Intercultural Communicatio n

[Resources to Support Intercultural Communication]





Intercultural Communication Training

[Training Led by Migrant-focused Organisations]



Pilot and Evaluation

- Two online training sessions, March 2026
- 30 people took part: welfare rights advisors, employability advisors, housing support workers, child poverty co-ordinator and others.
- 83% found the training very useful or useful; 17% found it slightly useful
- 100% said it had helped them to reflect on their organisation's systems or practices.
- 78% reported that they felt more confident to adapt their communication when needed.
- 78% reported that they felt more confident in noticing barriers created by systems or processes.
- 94% reported that they had identified one small change or idea to take forward.

I think all our team (Employment Support Team, local authority) would benefit from this training.

Enjoyed learning from lived experience facilitators with the mix of learning and sharing experience with other organisations

The two facilitators were outstanding - so personable yet knowledgeable

Useful resources

Welfare and entitlements

- https://www.nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements
- https://cpag.org.uk/welfare-rights/support-advisers/support-advisers-scotland/advising-migrant-groups-scotland
- CPAG Scotland – Advice line for advisors
  - Phone: 0141 552 0552
    Monday to Thursday, 10am - 4pm, Friday 10am - 12 noon
  - Email: advice@cpagscotland.org.uk

Energy bills and funding

- https://www.homeenergyscotland.org/find-funding

Housing

- https://scotland.shelter.org.uk/housing_advice

Immigration, visa fees, legal advice

- https://www.citizensadvice.org.uk/scotland/immigration/
- https://www.citizensadviceedinburgh.org.uk/
  Drop ins available in various locations across Edinburgh. For immigration advice, best to make an appointment.

Research reports and recommendations

MPS Publications

- Mainstreaming Solutions: New approaches for effective interventions to tackle poverty in migrant households
- Tackling Child Poverty in Migrant Families
- Open the Door: Migrants Facing Financial Disadvantage and their Needs for Support.

Other Publications

- Hidden hardships: The immigration system and child poverty
- Every Child is Equal: Bridging the childcare gap for families with NRPF

The Four Pathfinder Resources

- Guidance for Financial Health Checks Appropriate to Migrant Needs
- Service Maps Suited to Migrants Needs
- Resources for Accessible Intercultural Communication
- Intercultural Communications Training led by Migrant-focused Organisations