



The Royal Society *for*
the Support *of*
Women *of* Scotland

Welcome to the Royal Society for the Support of Women of Scotland

This leaflet provides information about our support
and the things we ask you to do as one of our
Beneficiaries.

We hope our support will make a real difference in
your life and please do not hesitate to contact us you
think we can help.

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June 2026

Background

The Society was set up in 1847 to assist ladies living (or born) in Scotland who were on low incomes and with limited savings. In 2015, our Royal Charter was amended by Her Majesty Queen Elizabeth II reflecting the changes in our work over the years and updating the Society's name.

Who can the Society support?

Under our Royal Charter and Byelaws, we are only allowed to support women who are:

- Aged 50 or older; and
- Living in Scotland (and have done so for at least two years); and
- Single - this means we cannot support anyone who is living with a partner, nor anyone who is still legally married or in a civil partnership (even if they no longer have any contact with their spouse or civil partner) unless they are formally separated; and
- In financial need - the Society's Trustees set criteria about the amount of savings (or "Capital") and "Qualifying Income" a person can have and still receive support from the Society. These criteria change from time to time to ensure we are supporting women in the greatest need.

What happens if I marry or start living with a partner?

Our support will have to stop, but that's a small price to pay for love!

Our Financial Criteria

What does the Society mean by "Capital"?

For most people, the only "capital" they have will be the savings they have in the bank (or the total of these is you have a number of accounts, ISAs, etc). However, it also includes the value of investments like Premium or Savings Bonds, stocks or shares, and the value of any property you own but do not live in. We include money even if you have put it aside for a reason (like giving it to a family member or for your funeral). We total all your capital and take it into account if it is worth over £10,000. If it is worth more than **£24,000**, our support will stop.

What does the Society mean by "Qualifying Income"?

We include all income from all sources (apart from the actual interest you receive from your capital). This includes disability benefits like ADP, PIP and Attendance Allowance (PADP) and any income from family (and we assume that adults who live with you will also help financially). However:

- We make an allowance for net council tax and net housing costs such as any rent or mortgage costs you pay.
- We ignore part of any disability benefits as we know disabled people face higher costs.
- We ignore the first £1,500 a year of any earnings you may have.

These calculations give us your annual "Qualifying Income" and our support will stop if this is over **£15,500**.

Our Grants and Support

How much will I be paid?

We currently pay a monthly grant of £120. This is kept under review by our Trustees, but it does not normally change year by year.

When and how will I be paid?

We currently pay grants directly into your bank account on the 15th of each month (sometimes earlier because of weekends/holidays). It is obviously important that you tell us about changes to your account details ASAP.

How long will I receive support from the Society for?

You will have been told when your application was accepted if your support is for a time limited period (for example the next 3 years). If not, your support will be ongoing provided you meet our criteria. However, as a charity, all the Society's support and grants are discretionary, and they can be reduced or even stopped at any time if the Trustees consider this necessary. Obviously, we hope that we will never have to do so, but it is important that you are aware of this.

If I have an unexpected cost or large bill to pay, can I get help?

We can offer you an advance on your grant up to 5 months (£600). But if we do so, we will need to reduce (or stop) your grant for the next few months to recover this advance. There are limits to how often we can make advances, but please speak to us if you are interested.

How often will my support be reviewed?

Normally caseworkers are in touch every 12 to 18 months but if your support is only for a short period, they may only contact you for a quick update rather than to review your circumstances. However, we also ask that you let us know about significant changes (see below). Caseworkers may visit you in person for a review or contact you by phone, but in either case we will let you know well in advance.

Changes in your circumstances

What should I do if my savings / capital increases?

We are not worried if your savings go up or down a bit as we know that happens. But if the total goes above £24,000, please let us know. We will need to stop our support, but we might be able to re-start it if you have to use these savings (for example, if you sell your home but there is a delay before you can use the proceeds to buy another place to live).

What should I do if my income changes?

Again, we know that some people's income can change month by month (especially if you are working). But we ask that you let us know if there is a significant increase in your income. Examples will include:

- If you start receiving a disability benefit like Attendance Allowance (PADP) or ADP/PIP (or if you are awarded an increase in your rate of these).
- When you start to be paid your State Pension (or any other pension).
- If you start a new job or your hours increase on a long-term basis.

We may well be able to continue our grants regardless, but if your Qualifying Income goes above the £15,500 limit our support will end (though we give most people a few months' notice before payments stop).

What happens if I move or change my contact details?

Please make sure you let us know. We need to keep in touch and if we can't contact you, we will suspend our grants until we can. We also suggest you give us details of someone else who we can contact if we have difficulty getting hold of you (but please get their consent before you do so). Additionally, if you move out of Scotland or into a care home, our support has to come to an end so please let us know ASAP.

Can you help me to get back to work or make other changes in my life?

We know this won't apply to everyone, but the Society is keen to help our beneficiaries to make changes in their lives if that is right for them. Speak to your caseworker and we will try to be flexible in how we offer our support so we can find the best way to help you.

Can my family or a friend help me with my contact with the Society?

Of course. You can ask them to help you provide us with any of the information we ask for and, with your consent, we can also send them a copy of any correspondence we send to you.

Any other questions? Just Ask