

RSSWS

Guidelines for Admission and Continued Support - Jan 2026

Contents

Contents	1
Policy and Trustee Discretion	3
Commitment to be fair and not to discriminate.....	3
Date of effect of this Policy	3
Capital / Savings	4
Ceiling.....	4
Application of assumed “Tariff income” from Capital / Savings	4
Calculation of Capital / Savings.....	4
Income.....	5
Income to be taken into account.....	5
Calculation of “Qualifying Income” (QI).....	5
“Notional income” from unclaimed pensions	5
Actual and assumed income from family / other adults	5
Where a / some family member(s) / other adult(s) lives in the applicant / beneficiary’s home (eg, where an adult child (or children) continues to live in their mother’s home)	5
Where an applicant / beneficiary shares their home as shared tenant or similar (eg, where 2 friends live in the same house as joint tenants)	6
Where the applicant / beneficiary lives in another adult’s household (eg, where a beneficiary moves to live in the home one of their adult children).	6
Where the applicant / beneficiary is support by others but does not live with them	6
Housing and Council Tax Offsets.....	6
Limits on level of housing cost offsets	7
Disregards Against Disability Benefits.....	7
Motability.....	7
Exceptional Care Costs	7
Income Limits	7
Qualifying Income	7
Discretion	8
Admission Income	8
Delegation of authority to admit beneficiaries	8
Delegation of authority to decline applicants	8
Monthly Grant Payments to Beneficiaries on the Roll	8

Ongoing Grants	8
Time Limited (TL) Grants.....	9
Reviews of circumstances and withdrawal / suspension of grant payments.....	9
Notice & taper payments where monthly grants are ending.....	9
Other Forms of Grant Support.....	10
“Without Prejudice Payments” (WPP) to Applicants.....	10
Advance Payments to Beneficiaries.....	10
Additional / Emergency Grants to Beneficiaries.....	10
Supplementary Grants	11
Grants from other Funds which have merged with the Society.....	11
Nominated Grants	11
Re-applying to the Society	11

Policy and Trustee Discretion

This Policy Statement provides a summary of the Society's criteria at the date noted below and takes into account (a) the Supplementary Royal Charter, (b) the associated Byelaws and (c) subsequent decisions of the General Committee (eg, the Trustees). These criteria are in place to try to ensure clarity, consistency and fairness in decision making. However, at all times support from the Society is at the discretion of the Society's Trustees and this policy can be adjusted by them at any time. Additionally, Trustees have complete authority to make decisions to provide or withdraw support out with the terms of this policy if they consider it appropriate to do so in the circumstances of the case.

Commitment to be fair and not to discriminate

Unsurprisingly given our name, the Society's Royal Charter only allows us to support women, but beyond that we strive to ensure that we are open to all communities in Scotland and we will not treat anyone less favourably on the grounds of their race, religion or belief, disability, pregnancy and maternity, sexual orientation or gender reassignment. However, the Society does have some restrictions in place relating to (a) marriage and civil partnerships, because our Royal Charter only allows us to support single women; and (b) age, because we operate a minimum age limit for support and may differentiate the support offered depending on whether the woman is above or below state pension age. For example, we may support a woman in their 50s who has been made redundant for a limited period while they are trying to get back to work, but we may support a pensioner on an open-ended basis as they have fewer opportunities to improve their financial circumstances. We are satisfied that these approaches in determining who should benefit from our support, and at what level, are proportionate and allow us to achieve our legitimate aims – ultimately ensuring that we are able to target our support to those most in need, while also increasing the numbers of beneficiaries we can support.

Date of effect of this Policy

This Policy Statement is dated 3rd Sept 2021 and updated in November 2025. Previous criteria no longer apply but women admitted under them will continue on the Roll of Beneficiaries unless determined otherwise by the Committee (or under their delegated authority).

General criteria for support

To be considered for admission to the Society's Roll of Beneficiaries, an applicant must be:

- Female and aged 50 or over;
- Single - i.e., unmarried, widowed, divorced or separated (by formal separation agreement or in terms of a Court decree) from their spouses or civil partners;
- Not be "co-habiting" in the sense of living with another person as if married or as if civil partners (s25 of the Family Law (Scotland) Act 2006);
- Have been resident in Scotland for not less than 2 years at the date of their application;
- Be considered to be of good character. This could include (but is not limited to) consideration of their personal achievement, betterment of their life circumstances by their own efforts, evincing a sense of duty or consideration for others, carrying out voluntary or community work, or looking after family members who required care, etc.
- Living on a low income with limited savings. Details of the financial criteria are set out below

For the avoidance of any doubt

- Employment, whether full-time or part-time, will not preclude an applicant from qualification, provided that her income remains below the threshold currently in place;

- Applicants who have extensive debts will not normally be supported unless the debts are being reduced on an on-going and manageable basis. This could include debts that are being managed under a formal agreement, but such an agreement is not a pre-requisite;
- Permanent residents of residential care, nursing homes or NHS continuing care will not be supported.

Additionally, applicants / beneficiaries must meet the financial criteria set by the Committee relating their level of savings / capital and their level of income. The majority of this policy statement seeks to provide guidance on how these financial criteria will be applied.

Financial Criteria

Capital / Savings

Ceiling

The Society does not normally support women whose total capital / savings are worth more than £24,000 (in line with DWP guidelines for people of working age but applied to all the Society's applicants / beneficiaries regardless of age). Applicants / beneficiaries with more than this amount of capital / saving, will normally be declined or have their support withdrawn or suspended.

Chief Executive has discretion to adjust this limit and to continue payments if s/he considered it reasonable to do so in the circumstances of an individual case. For example, where an applicant / beneficiary is living away from her home for prolonged periods, where property is difficult to sell, where capital is only just over the limit, etc.

Application of assumed "Tariff income" from Capital / Savings

Applicants / beneficiaries who have total capital / savings of less than £24,000 but more than £10,000, will be assumed to have a tariff income from these savings and this will be included in the calculation of their Qualifying Income - [see below](#). The assumed tariff income will be £100 per annum income for every full £500 of capital/savings over £10,000. Savings / capital of £10,000 or less will be ignored (other than in the distribution of [Supplementary Grants](#) or when consideration is being given whether to make an [Additional / Emergency Grant](#)).

Calculation of Capital / Savings

- Where an applicant / beneficiary owns and lives in her own home the value of this will NOT be included as capital (although the Society reserves the right in the future to take into account the equity value of a property if it exceeds an agreed amount). ;
- Second homes and the value of any other property interests WILL be counted as capital (unless in exceptional circumstances where the property cannot reasonably be sold);
- Savings / assets which are held in:
 - an income bond or similar WILL be counted as capital (but the actual income received from them ignored – see below);
 - a fixed term bond / account or similar WILL be counted as capital even if the applicant / beneficiary will have to pay a penalty to access these savings before the end of the term (but the value of the bond will be taken as net of the penalty that would be applied).
 - Funds held within formal pension accounts WILL NOT be counted as capital but the income the applicant / beneficiary draws from these funds WILL be treated as income – see below

Income

Income to be taken into account

The following guideline should be followed when calculating someone's income:

- Income is calculated AFTER deduction of tax and NI (if applicable) but NOT pension contributions (and these may need to be added back into the applicant / beneficiary's earnings);
- If applicant / beneficiary's income varies, the Society will normally take an average over the past 3 months to calculate their income. A different period can be used if doing so would give a more representative estimate.
- The Society does NOT take into account the actual income / dividends received from saving or capital – instead we apply an assumed "Tariff Income" from savings or capital – see above.
- If an applicant / beneficiary has opted for a Motability car/wheelchair in lieu of the mobility component of PIP or DLA, the value of the mobility component they have forgone WILL be included as income (less any appropriate disregard for disability benefits– see below);
- The Society does NOT include any income the applicant / beneficiary receives for any dependent children (for example, Child Benefit or additions to ESA or Universal Credit);
- The full value of any benefits the person is entitled to WILL be taken into account notwithstanding the fact that an applicant / beneficiary may have deductions from their benefits (or earnings) for things like the recovery of overpayments of benefits or debts owed, the repayment of loans, etc.

Calculation of "Qualifying Income" (QI)

Qualifying Income (QI) is calculated as follows:

- Total income to be taken into account as set out [above](#) from all sources:
 - PLUS the following (if applicable):
 - An assumed tariff income from savings / capital – see [above](#)
 - Assumed notional income from any unclaimed pension (if the applicant / beneficiary has reached their State Pension age - see [below](#))
 - Assumed or actual income from family / other adults – see [below](#)
 - LESS the following offsets (if applicable)
 - Net Housing costs and Council Tax payable – see [below](#)
 - Disregard against disability benefits - see [below](#)
 - The first £1,500 of any earnings (or self-employed Net income) that the applicant / beneficiary may be paid.

"Notional income" from unclaimed pensions

As noted above, assets held within formal pension funds WILL NOT be counted as capital but the income the person draws from these will be treated in full as income. If an applicant / beneficiary has reached their State Pension age and has one or more private, personal or occupational pensions funds which they have not yet started to draw down an income from, the Society will assume a notional income from these of 10% of the value of the funds in these pensions.

Actual and assumed income from family / other adults

Where a / some family member(s) / other adult(s) lives in the applicant / beneficiary's home (eg, where an adult child (or children) continues to live in their mother's home)

The Society will **assume that the applicant / beneficiary receives £25 per week "family income" per adult living with them**. Such assumed income will NOT be applied where it relates to any adult living with the beneficiary:

- Who is under the age of 21; or

- Who is under the age of 24 and a full time student (or apprentice); or
- Whose only income is from Attendance Allowance, DLA or PIP.

Where an applicant / beneficiary shares their home as shared tenant or similar (eg, where 2 friends live in the same house as joint tenants)

The Society will apply the following adjustments to the calculation of QI:

- Any net Housing and Council Tax offsets will be assumed to be shared on an equal basis between shared tenants on the basis that they are equally liable for them;
- A £1,300 pa assumed reduction in the costs that they would normally have to pay because they are able to share a range of household costs. As a matter of administrative convenience and to comply with systems within the Society's database, this will be expressed as an assumed **£25 per week "family income"** received by the applicant / beneficiary as this has the same effect as reducing the applicant / beneficiary's QI limit

Where the applicant / beneficiary lives in another adult's household (eg, where a beneficiary moves to live in the home one of their adult children).

The following adjustments will be made:

- No allowances will be made for Housing or Council Tax offsets
- A £2,600 pa assumed reduction in the costs that they would normally have to pay because they may only be making a contribution to a range of shared household costs. As a matter of administrative convenience and to comply with systems within the Society's database, this will be expressed as **an assumed £50 per week "family income" received by the applicant / beneficiary** as this has the same effect as reducing the applicant / beneficiary's QI limit

Where the applicant / beneficiary is supported by others but does not live with them

The Society also seeks to prioritise women with very few options for support. Accordingly, where an applicant / beneficiary receives regular support from a family member or friend who does NOT live with them, the Society will take into account the actual amount that they receive estimated over the full year. For the avoidance of any doubt, this only applies to regular income and does NOT apply to occasional gifts that may be received during the year.

The Chief Executive has discretion to adjust the level of assumed income / reduction in the allowable housing costs that are applied to applicants / beneficiaries in these circumstances where these assumed levels would not be reasonable in the circumstances.

Housing and Council Tax Offsets

The Society offsets most direct housing costs that applicants / beneficiaries are required to pay when calculating QI. This will include:

- Rent / mortgage payments calculated NET of any housing benefit, Universal Credit or other support for housing costs (inc SMI) received;
- Council Tax / Water Charges payable calculated NET of any rebates or discounts received;
- Any compulsory factoring charges. A limit of approximately £1,200 will normally be applied, but the Chief Executive has discretion to extend this if such charges are a source of hardship for example in sheltered housing;
- Services charges for things like heating, lighting etc within the person's own home will NOT normally be treated as part of the allowable housing costs as most people would be expected to pay these from within their income.

Limits on level of housing cost offsets

Chief Executive has discretion to limit the level of housing costs being offset in the calculation of the applicant's / beneficiary's QI where it appears to him/her that the housing costs are excessive with reference to rents in the applicant's / beneficiary's home area. In doing so, the Chief Executive (a) will have reference to Local Housing Allowance Rates as set but the Scottish Govt for benefits purposes and (b) may allow higher offsets for a transition period if it seems appropriate in the circumstances to do so.

Disregards Against Disability Benefits

A proportion of disability benefit payments (i.e. AA, PIP or ADP) will be disregarded in the calculation of the applicant / beneficiary's income from these benefits in recognition that people on such benefits generally face higher living costs. The disregard will be based on the following percentages and rounded up to the nearest £100 for administrative convenience.

- 50% - Mobility components of ADP or PIP
- 30% - Daily Living / Care Component of ADP or PIP
- 50% - Attendance Allowance

Motability

If an applicant / beneficiary has opted to take a Motability vehicle in lieu of the cash mobility component, the Society will treat them as being in receipt of that cash payment on the basis that this is their choice and the Motability vehicle is a valuable benefit. However, the Society will apply the following disregard on such payments in recognition of the fact that they do not actually receive this income:

- 60% - Motability component of ADP or PIP if they have taken a Motability instead of the cash

Exceptional Care Costs

If an applicant / beneficiary faces particularly high costs for care services, the Chief Executive has the discretion to allow higher level of offset against the Daily Living / Care Components of ADP/PIP or Attendance Allowance up to a limit of the full value of these components. Examples of such costs might include:

- Costs of attending a Registered Care Services (such as Day Centres, etc)
- Costs of support provided at home by a registered care service (which can include the costs of "topping up" SDS budgets for such services
- Costs of attending registered residential respite care (averaged out over the year).

In such circumstances applicants / beneficiaries would normally be asked to provide evidence of these higher costs and they would be added to the standard percentage disregards.

Income Limits

Qualifying Income

The QI ceiling for admission / continued support is £14,900 in 2024/25.

This ceiling is based on a range of factors including:

- Median single pension income statistics (after housing costs)
- JRF Minimum Income Standard for a single pension (after housing costs)
- Pension Credit levels

Trustees will keep this figure under review each year but may not necessarily change it.

Discretion

For the avoidance of doubt, Trustees have the discretion to agree to provide support to applicants whose QI is above the Society's limit for the year where they consider the circumstances warrant this. The Chief Executive also has discretion to

Admission Income

From time to time the Committee may apply a lower QI ceiling for new applicant's admission to the Roll as a filter if the number of applications becomes unmanageable.

Delegated decision making

Delegation of authority to admit beneficiaries

The Society's Trustees have delegated to the Chief Executive the authority to admit beneficiaries to the Society's Roll, including making decisions whether to provide a beneficiary with ongoing or time support, provided the Chief Executive has taken advice from the Welfare Manager and/or Caseworker in question, and is satisfied that:

- The applicant's circumstances are straight forward and in line with the criteria for support as set out in this policy including specifically that their QI and total capital / savings are within the limits set out by Trustees; and
- The applicant does not have problematic debts which are not being managed by them; and
- A standard monthly grant, plus an additional grant of no more than £500, is most appropriate for the applicant in question; or
- An authorised partner organisation has nominated a woman to be paid a grant and have certified that she meets the Society's general criteria for support, and the amounts nominated are both reasonable and within the limits specified in the partnership agreement; and
- The payment of such a grant is in line with the Society's agreed budget

All other applications, including those where the Chief Executive is of the view that a higher level of grant may be more appropriate, should be decided by Trustees.

Delegation of authority to decline applicants

The Society's Trustees have delegated to the Chief Executive and/or the Welfare Manager the authority to decline an applicant where they are satisfied that the applicant does not meet the Society's General or Financial criteria for support or any of the other provisions within this policy.

Forms of Grant Support

Monthly Grant Payments to Beneficiaries on the Roll

Once a person has been admitted to the Society's Roll of Beneficiaries, they will normally receive a regular monthly grant from the Society. In 2025/26 the grant is £120 pcm but Trustees keep the amount of these grant under review.

Ongoing Grants

A beneficiary's monthly grant may be ongoing in which case it will normally continue to be paid on an open-ended basis until a change in the beneficiary's circumstances means that they no longer meet the Society's criteria for support (most commonly because an increase in their income means that their QI is now above the limit in effect). Ongoing grants will normally be paid where,

in the Society's judgement, there is little prospect that a person's financial circumstances are likely to change; eg if they are a pensioner, have very significant and ongoing caring responsibilities or their health is such that there is little chance of them returning to work, etc

Time Limited (TL) Grants

A beneficiary's monthly grant may be time limited to help a woman during a time of change or particular difficulties in their lives, in which case it will normally be paid until a specified end date (unless there is a change in the beneficiary's circumstances means that they no longer meet the Society's criteria for support). Time limited grants will normally be paid where, in the Society's judgement, there are reasonable prospect that a person's financial circumstances may change; eg if they are undertaking a course of studies or training, have reasonable prospects of returning to work despite ill health, caring responsibilities are likely to reduce (for example as children they care for get older), etc.

The Chief Executive has the discretion to extend a beneficiary's TL grant, or to change it to an ongoing grant (or vice versa) depending on the circumstances of the case, but the Chief Executive would normally apply the following approach:

- Changing from a TL grant to an ongoing one – only likely to be appropriate where a beneficiary has been diagnosed with a serious and new health condition (such as cancer) OR there has been some other very significant change in their circumstances (such as them becoming kinship carers for young grandchildren) and it is unreasonable to imagine that they might be able to return to work
- Extending a TL grant – where there have been issues beyond the beneficiary's control that have made returning to work or similar difficult to achieve.

Reviews of circumstances and withdrawal / suspension of grant payments

The Society's Caseworkers carry out regular reviews of beneficiaries' circumstances to provide ongoing contact, support and to identify changes in circumstances. The Chief Executive has delegated authority to withdraw any beneficiary from the Society's Roll where s/he is satisfied they no longer meets the Society's criteria.

The Chief Executive (or Welfare Manager in his/her absence) may also suspend grant payments to a beneficiary where this is felt appropriate including:

- If there is a question as to whether she will continue to meet the Society's criteria;
- Where she no longer meets the criteria, but it anticipated that she would do so again in the near future (for example, where there is a temporary increase in a beneficiary's QI as a family members has moved in with them but it anticipated that they will move out again soon, or where a beneficiary has received the capital from the sale of their home but is planning on using this to buy another property to live in);
- Where the Society has been unable to contact the beneficiary;
- Where the beneficiary has not provided all the information request from her by the Society.

The beneficiary may eventually be withdrawn from the Society's Roll if the questions cannot be resolved.

Notice & taper payments where monthly grants are ending

Where support is being withdrawn or suspended, the Society aims to soften the impact of this for most beneficiaries by (a) providing them with notice of the change and, (b) in some cases, tapering their payments down before stopping them completely as follows:

- Beneficiaries who exceed the QI ceiling by 7.5% or less AND have savings less than £8,000 will receive a further 3 months full grant as notice payments PLUS 6 months at 50% grant as taper payments to allow them to adjust to the loss of income;
- Beneficiaries who exceed the QI ceiling by more than 7.5% AND have savings less than £8,000 will receive a further 2 months full grant as notice payments
- Beneficiaries who exceed our QI by 7.5% or less BUT has savings over £8,000 (but less than £16,000) will receive a further 2 months full grant as notice payments

Notice and taper payments will NOT be made to beneficiaries where support is being suspended because the Society has not been able to contact them, or where they have failed to provide information requested.

The Chief Executive has the discretion to adjust notice and taper arrangements in individual cases where s/he considered it appropriate to do so in the specific circumstances.

Other Forms of Grant Support

“Without Prejudice Payments” (WPP) to Applicants

The Chief Executive is authorised to make without prejudice payments to applicants where s/he is satisfied that:

- The applicant meets the Society’s criteria for support; and
- The applicant is in a pressing financial position as she has a low QI and savings of less than £9,000; and
- Her application is likely to be considered under the “Fast Track” arrangements. ;

The amount of a WPP will depend on the length of delay with £240 paid in most circumstances but increased £360 where the delay is likely to be significant. The Chief Executive has the discretion to pay WPPs in other circumstances where s/he considers it appropriate to do so in the specific circumstances.

Advance Payments to Beneficiaries

The Chief Executive is authorised to approve advance payment of grants to beneficiaries where s/he is satisfied that an advance is likely to be in the interests of the beneficiary. Such advances will normally be limited to the equivalent of 5 months normal grant payment, but the Chief Executive has the discretion to extend this where s/he considers it appropriate to do so. Recovery of advances will normally be on the basis of:

- Zero grant per month for a period; OR
- Half rate grant per month for a period; OR
- Some combination of the above

If a beneficiary is receiving a TL grant, the total advance open to them will be limited by the length of time until their membership of the Roll is due for review.

Additional / Emergency Grants to Beneficiaries

The Chief Executive is authorised to make additional and / or emergency payments up to a limit of £500 (or £1,000 if made in discussion with a Trustee who is an office bearer). These will normally only be made in the following circumstances:

- The Chief Executive is satisfied that they require the payment to address an emergencies OR to cover unexpected / unanticipated costs for essential household items OR where there is a pressing one off cost
- Beneficiary’s savings / capital is less than £6,000

Consideration will be given as to whether an advance would be a more appropriate approach (especially if the beneficiary has a higher QI) and additional payments may be made in conjunction with an advance where the Chief Executive is satisfied this is a more appropriate way forward.

Supplementary Grants

The Society make occasional Supplementary Grant payments to some beneficiaries as part of its strategic policy of directing additional support to those beneficiaries on lower QIs and with fewer Savings / Capital. The Society will budget for such grants and the Committee or Office Bearers will approve a disbursement, but the precise distribution of these supplementary grants is delegated to the Chief Executive.

Grants from other Funds which have merged with the Society

Some women continue to receive grants under arrangements which have been agreed by the Society's Trustees and the Trustees of Funds which have been subsumed into the Society. These agreements should set out the circumstances where such "merged fund grants" will be reviewed and might be discontinued if they are no longer assessed as being needed.

Nominated Grants

Some women are paid a grant after being nominated to receive one by an authorised partner organisations. Such partner organisations must have been approved by the Trustees and there must be a partnership agreement in place which, amongst other things, requires the partner organisation to satisfy themselves that any women they nominate meet the Society's general criteria for support and certifies this to the Society.

Re-applying to the Society

The Society will not normally accept repeat applications for support from former beneficiaries unless in the following circumstances:

- The woman has now reached their state pension age; or
- They have been diagnosed with a serious and new health condition (such as cancer) OR there has been some other very significant change in their circumstances (such as them becoming kinship carers for young grandchildren) and it is unreasonable to imagine that they might be able to return to work; or
- Their grant was withdrawn because their capital / savings were over the limit, and they have since used those funds to purchase a property which they are now living in; or
- Such other circumstances as the Chief Executive considers appropriate (but in such cases the re-application should normally be considered by trustees rather than under delegated authority)

Andrew Tweedy
Chief Executive
Jan 2026