



Insights into Adult Disability Payment: Evidence from Citizens Advice Scotland

Quarter 3 2025-26

The Citizens Advice network in Scotland is the largest independent provider of Adult Disability Payment (ADP) advice outside of Social Security Scotland (SSS). We provide holistic support across multiple areas to people who need it.

Challenging decisions is a key driver of ADP advice demand



Demand for **advice about Short-term Assistance (STA) was three times higher this Q** than at the same time last year.



Appeals have grown substantially as a proportion of all ADP advice, **up by 12%** compared to the same time the previous year.

Our advice supports the right decision to be made the first time

- > The network provided almost **18,000 pieces of advice** about the Daily Living Component of ADP **to almost 8,000 people** - these figures are broadly unchanged from previous quarters, highlighting consistently high advice demand.
- > ADP advice represented **more than a fifth (22%) of all social security advice**.
- > An award was granted at initial application in over half of the cases (52%) where our advice supported receipt of the Daily Living Component, showing that we enable the **right decisions to be made the first time**.

Who is accessing ADP advice



More than half (53%) of those that we supported were people aged 45-64



More than half (56%) of those that we supported were living in the most deprived areas of Scotland



Nearly half (45%) of all people seeking ADP advice also received advice about other matters, mainly Universal Credit, Council Tax and energy

A significant share of ADP advice demand stems from challenging decisions

From October to December 2025:

- > Redeterminations and appeals combined represented more than a fifth (22%) of all ADP advice.
- > Our network provided 2,380 pieces of advice concerning redeterminations.
- > Advice on redeterminations has remained consistent over the last year, representing the third highest demand area of ADP advice.
- > CAS provided 1,465 pieces of advice concerning an appeal.
- > Appeals grew substantially as a proportion of all ADP advice, up by 12% relative to the same time the previous year.
- > Demand for advice about STA was three times higher than this time last year.

Unique to Scotland, STA is temporary financial support provided to people whose award has been reduced while they challenge that decision. This provides a valuable safety-net and often much needed income. The increase in demand for STA advice indicates that people who have been awarded ADP previously are beginning to form a larger proportion of those the CAS network is supporting to challenge decisions.

ADP decision-making is being experienced as inconsistent

Our evidence shows that applying for ADP can be overwhelming, particularly for those who face communication barriers or struggle to convey their experiences in writing. The application process asks people to confront and articulate painful aspects of their lives and identities.

When decision-making is unpredictable or goes wrong, people can feel disbelieved and dismissed. This is the experience of many accessing social security, and it can deter people from reporting changes or challenging decisions. Advisers explain some people feel that even though their condition has deteriorated, they do not want to risk reporting it because they **“would rather have something than nothing.”**



Finn's experience

Finn¹ has had a metal plate inserted into his foot and walks with the aid of a walking stick. He notified SSS of his now limited mobility, but no change was made to his ADP Standard Rate Daily Living award. Finn requested a redetermination, only to have his award refused altogether. Finn told the CAB that had he understood that this was a possible outcome, he would not have submitted the redetermination. He is anxious about the impact that pursuing an appeal will have on his health.



The CAS Solution:

The next Scottish Government and SSS should build on their commitment to improving disability assistance by implementing the Independent Review of ADP's recommendations. These include advancing practice changes that ensure people can discuss their circumstances with specialist staff and that assessments capture overall need, taking personal and social factors into account alongside medical information.

¹ All names have been changed to protect anonymity

Challenging decisions takes a toll: an adviser perspective

In Q3, our advice unlocked:

- > over five million pounds of Daily Living component entitlements.
- > over two million pounds of Mobility component entitlements.

During Q3 advisers from CABs across Scotland reported experiencing volatility in decision-making while supporting people with an ADP journey. They told us about different people being allocated varying points for the same functional activity, despite experiencing similar impacts from their health conditions. Advisers also reported that the same functional activity can receive significantly different points allocations at different stages in the ADP claim process.

Advisers explain that inconsistency:



Compromises advisers' confidence in the ADP application process



Increases adviser's anxiety on behalf of the people they are supporting who rely on them for guidance about the likely outcome



Adds to workloads because preparing submissions requires extra diligence, such as inserting quotations from SSS decision-maker guidance into redetermination requests



Reduces the time advisers can spend supporting other people because individual cases are taking longer.

Our advisers work hard to support people to access their social security entitlements, including challenging decisions when necessary. In Q3 our advisers **unlocked almost one million pounds following redetermination requests and over half a million following First Tier Tribunal hearings**. Challenging decisions can be a gruelling process, taking a toll on the advisers and the people that they represent.



Insight from Advisers: Catherine's experience

Catherine represented her client Julie at a telephone appeal hearing. Julie lives with COPD, heart and lung conditions, tremors, and anxiety. During the hearing, Julie quickly became audibly distressed and she struggled to speak. Catherine felt that Julie did not experience a compassionate approach. After over an hour, Catherine, deeply affected by Julie's distress, requested that the hearing be concluded and that a decision be made based on the information available rather than reconvening at a subsequent date.



The CAS Solution: SSS should continue to strengthen decision-making training and guidance to ensure reliability criteria are applied rigorously and the impact of fluctuating conditions is better captured. This will support the right decisions to be made the first time and reduce need to challenge decisions.

Accessing commercial advice can lead to poor outcomes including reduced social security income or inaccurate applications

An increasing number of people our network supports have responded to social media adverts for commercial firms charging a fee for social security support. Commercial advice providers have an ability to target people in vulnerable circumstances. As well as charging substantial fees, many of these commercial firms also provide misleading information about award prospects, eligibility criteria and potential value of awards. This Q, we heard about Joe's experience, which highlights the indispensable role of holistic advice services in empowering people facing tough challenges.



Joe's experience

When Joe moved to Scotland, his DWP records were lost, ending his PIP and Pension Credit awards. Overwhelmed, he explained that he "was frightened to put petrol in the car - that £20 could buy messages". After a failed Attendance Allowance appeal, he felt drained and worried his depression might return. At this low point, Joe responded to a Facebook advert for a commercial advice provider, and several weeks later he was awarded the higher rate of Scotland's new Pension Age Disability Payment (PADP).

Joe sought further advice about PADP from his local CAB. His CAB adviser is concerned Joe had little control over the PADP application process, leaving him vulnerable if the submission did not accurately reflect his circumstances, and making it more difficult for the CAB to support any future award reviews. Joe values the help he's received from his local CAB - "without their support I would be dead, I was struggling so badly".



The CAS Solution: The next Scottish Government should carry out a review of commercial advice provision to understand the extent of the issue and harms being caused with a view to taking action to better protect people.

About Citizens Advice Scotland

The Citizens Advice network in Scotland is Scotland's largest independent advice provider. Advisers across all corners of the country work in Citizens Advice Bureaux (CAB) to provide free, impartial and confidential advice. Our Extra Help Unit (EHU), based in Glasgow, helps people resolve complex and time-sensitive energy problems. Each year our network supports hundreds of thousands of people, unlocking millions of pounds worth of financial gains. By looking at a person's complete circumstances, CAS gains an unparalleled insight into the scale and complexity of what's happening in communities throughout Scotland.

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To explore our work developing solutions based on our evidence of the social security system, devolved and reserved, visit our [social security hub](#).

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