



Delivering dignity?

Early lessons from the introduction of Adult Disability Payment in Scotland

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Lindsay Judge & Louise Murphy¹

When the Scottish Government introduced the Adult Disability Payment (ADP) in 2022 to replace Personal Independence Payment (PIP), it set out to do things differently. Although the two benefits have the same eligibility criteria and are paid at the same rates, Social Security Scotland made it clear that their aim was to treat claimants with "dignity, fairness and respect" throughout the process of claiming ADP.

Claim and award rates were significantly higher for ADP than for PIP in the earliest days of the new benefit, but the same trend was observed in the first year of PIP's introduction. A 'bedding-in' period looks to be the norm. Three years on, the latest data does not suggest that ADP is a 'soft touch'. ADP applications by new claimants have increased no faster than PIP applications in England and Wales since its introduction; the award rate for new ADP applications is now *lower* than new claims for PIP in England and Wales; and fewer ADP awards are made at the more-generous 'enhanced' rates than is the case for PIP.

That is not to say there are no problems with ADP. Claimants complain about long wait times and a complex application form; the proportion of ADP claimants who request a 'redetermination' is on the rise; and the Scottish Fiscal Commission has flagged the policy of 'light-touch' ADP reviews as a fiscal risk for the future. But overall, the introduction of ADP shows that improving the claimant experience is not at odds with keeping caseloads and costs under control (although there is little to suggest that it will reduce costs over time, as some have claimed) – all lessons the Timms Review may want to note.

In 2022, the Scottish Government introduced the Adult Disability Benefit (ADP), replacing Personal Independence Payment (PIP) which remains the key extra costs benefit for disabled people in England, Northern Ireland and Wales today.² Although it is early days and ADP has only just 'bedded in', there are lessons from its roll out that may be of value not just to the Scottish Government as it seeks to finesse the benefit, but also to the Timms Review currently tasked with assessing whether PIP is "fair and fit for the future". In this Spotlight, we examine the key differences between ADP and PIP and share early findings about the operation of ADP that policy makers committed to improving disability benefits may want to note, whatever their nation.³

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Social Security Scotland set out to do things differently with the introduction of ADP

ADP and PIP are not radically different benefits: they have the same eligibility criteria and are paid at the same rates. But although the underlying structure of the two benefits is identical, Social Security Scotland has taken a very different approach to DWP when it comes to delivery.

Four examples illustrate the point. First, Social Security Scotland has accepted online applications for ADP since its inception, while this has only recently been introduced for PIP in certain parts of England and Wales. Second, consultations for ADP (the equivalent to assessments for PIP) are 'remote-first', with in-person consultations only taking place if requested by the claimant; by contrast, DWP recently committed to increasing the number of PIP assessments that are carried out face-to-face. Third, ADP consultations are carried out by in-house health and social care practitioners, whereas PIP assessments are conducted by health professionals who work for third-party private companies (although decisions about PIP are made by DWP officials based on the information gathered during assessments). Finally, Social Security Scotland has committed to responding to redeterminations (the equivalent to PIP Mandatory Reconsiderations (MRs)) in 56 calendar days while DWP makes no equivalent time commitment to respond to MRs.

But arguably the most striking difference between ADP and PIP is the ethos that surrounds each benefit. Qualitative evidence – including from DWP itself – shows that PIP claimants often feel treated with suspicion and disdain during the claim and review process. In contrast, from the outset, Social Security Scotland made clear that their intention was to prioritise the claimant experience and treat people with "dignity, fairness and respect" when administering ADP. Assessors, for example, must operate in line with the principles set out in the Scottish Social Security Charter, which was co-designed with people with lived experience of the benefits system.

As a result, although similar claimants of PIP and ADP are entitled to the same benefit amounts, there is evidence that claimants' experiences of ADP are more positive than of PIP. There are some recognised problems with the Scottish benefit, such as long waiting times and a complex application form, but claimants still rate ADP more highly than PIP across five key aspects of 'administrative justice', such as finding the process straightforward and feeling treated with dignity. Added to this, participants in qualitative studies have described feeling "safe and secure" with the ADP process, and the move from PIP to ADP as being "a breath of fresh air".4

Since its introduction in 2022, new applications for ADP have increased no faster than PIP applications in England and Wales

The early evidence suggests, then, that ADP is proving to be a more claimant-centred and dignified adult disability benefit than PIP, in line with the Scottish Government's policy intent. But is this more compassionate system also a 'soft touch', risking rising caseloads and far higher costs in the longer term? In Figure 1, we show the number of new claims for

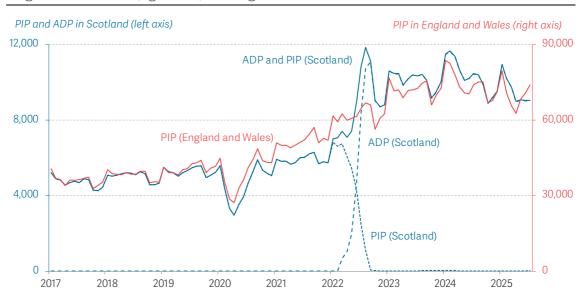




PIP and ADP in Scotland, England and Wales since 2017.⁵ Before the introduction of ADP, the trend for PIP applications in Scotland closely tracked that of England and Wales, with both moving steadily upward since the Covid-19 pandemic. Claims in Scotland did spike up – briefly but dramatically – after ADP was introduced in 2022 but quickly reverted to tracking the trend in England and Wales. Between March 2022 (when ADP was introduced) and July 2025 (the latest data available), monthly new claims for PIP in England and Wales have increased by 10 per cent, while the increase in claims for adult disability benefits in Scotland stands at 11 per cent. Similarly, when we look over the longer term, monthly new claims for working-age disability benefits have increased by 104 per cent in Scotland and 103 per cent in England and Wales between July 2017 and July 2024.

Figure 1 Adult disability benefit applications in Scotland spiked when ADP was first introduced, but by 2025, trends look similar across Great Britain

Number of monthly applications for PIP and ADP in Scotland (left axis) and for PIP in England and Wales (right axis), among new claimants



Notes: Chart shows three-month rolling averages. For ADP, applications refer to Part 1 applications registered. We include new claims only, and not case transfers from PIP to ADP, or DLA to PIP. Source: RF analysis of DWP, Stat-Xplore; Social Security Scotland, Adult Disability Payment statistics.

There are a number of design differences between ADP and PIP that might have been expected to generate higher rates of claim in Scotland compared to England and Wales, and which might explain the spike in applications seen in 2022. First, Social Security Scotland has explicitly tried to raise awareness of Scottish benefits – including ADP – via its <u>take-up strategy</u>. Second, although it is not yet possible to claim PIP online in all parts of England and Wales, it is possible to apply for ADP online, and the majority of applicants do so: in 2025 so far, four-fifths (79 per cent) of applications for ADP have been made in this way. But as Figure 1 confirms, neither of these features appears to have resulted in a lasting increase in the number of new claims for adult disability benefits in Scotland relative to the trend seen in England and Wales.





Another reason that policy makers should not be unduly troubled by the spike in applications in the immediate wake of ADP's introduction is that the withdrawal rate was also very high: in 2022-23, 9 per cent of new ADP applications were withdrawn before decision. However, the ADP withdrawal rate has not remained at an elevated level: it fell to 3 per cent in 2024-25 (the PIP withdrawal rate for new applicants in that year was 2 per cent), and to just 1 per cent in the first four months of 2025-26. There are policy design reasons why we might expect a higher withdrawal rate for ADP compared to PIP. Notably, the ADP application is split into two parts: a first part where applicants fill out their basic personal information, and a second part (which can be completed weeks later) where they give more information about their disability. This effectively provides ADP claimants with a 'cooling-off period'. In contrast, the PIP application is not divided in this way.

Although there was a spike in the early years, by 2025, the ADP new applicants award rate is lower than for PIP

Of course, it is not just applications for adult disability benefits that matter for the overall caseload or cost: the award rate (i.e. the proportion of applications that result in benefits being paid) matters too. As Figure 2 shows, before ADP was introduced in 2022, initial award rates for new PIP claimants in Scotland followed the rate for and England and Wales very closely, standing at just over 40 per cent in early 2022 across the three nations. But in the early days of ADP, the award rate for the new benefit shot up, reaching a high of 64 per cent in the autumn of 2022. However, this pattern is very similar to what we saw when PIP was first introduced in 2013, with the award rate for the benefit being as high as 67 per cent in the spring of 2014.

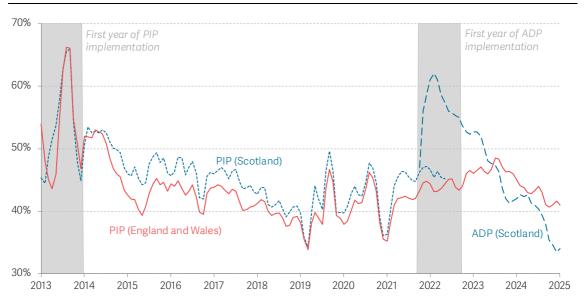
Since 2022, the ADP award rate has fallen gradually, again mirroring what we saw for PIP in its first year of introduction, so that, by 2025, the ADP award rate is lower than the PIP award rate in England and Wales (37 per cent versus 42 per cent), and also lower than the PIP award rate of 44 per cent three years after its introduction in 2016). The initial high ADP award rate was, therefore, far more likely a reflection of the bedding-in process of ADP as a new benefit rather than any structural difference between ADP and PIP. By 2025, there is no evidence that ADP is a more leniently-awarded benefit than PIP, despite the fact that ADP uses remote consultations as the default. This is an important lesson for DWP to heed, given that it has committed to increasing face-to-face health assessments in the recent <u>Budget</u> in light of <u>claims</u> in the last few years that a key driver of the concerning upward trend in PIP awards was the <u>move to remote assessments</u> during the pandemic.





Figure 2 The ADP award rate was initially higher than the PIP award rate, but the opposite is now the case

Initial award rate for new applications for PIP and ADP in Scotland and PIP in England and Wales



Notes: Chart shows three-months rolling averages. We include new claims only, and not case transfers from PIP to ADP, or DLA to PIP. Chart shows initial award rates, not those following Mandatory Reconsiderations, redeterminations or appeals.

Source: RF analysis of DWP, Stat-Xplore; Social Security Scotland, Adult Disability Payment statistics.

ADP redeterminations have risen in Scotland over time

A substantial number of PIP claimants challenge the outcome of their initial decision through a Mandatory Reconsideration (MR), and then proceed to an appeal if they are still unhappy with the decision. For ADP, the equivalent steps are a 'redetermination', and then an appeal. Monitoring these statistics is important both for the disability benefit caseload and costs, but also as a measure of quality and competence of the administrative process: if a large proportion of claimants are successfully awarded disability benefits following a redetermination or appeal, it suggests that the system is not doing a good enough job at getting decisions right in the first instance.

Given that ADP was only introduced in 2022, there is not yet enough data to allow us to compare appeals. That said, the data presented in Figure 3 tells a number of interesting stories. To begin, the chart shows that in 2023-24 (the first year of complete data for ADP), a low proportion of new claimants to ADP went on to challenge their decision: redeterminations in that year represented just 11 per cent of all applications or reviews processed for new claimants, and successful redeterminations accounted for just 6 per cent of all applications or reviews (meaning that just over half (54 per cent) of redeterminations resulted in a change in favour of the claimant). By the first four months of 2025-26, however, redeterminations had become more common and represented one-in-six (16 per cent) applications or reviews undertaken for new ADP claimants, with successful

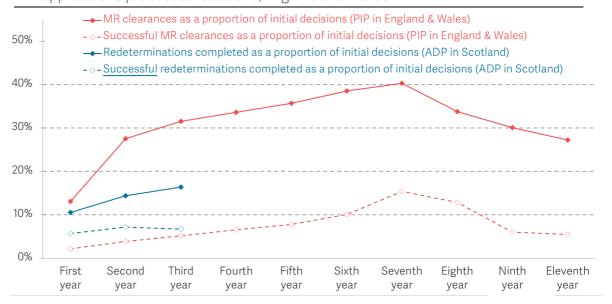




redeterminations representing 7 per cent of applications (a success rate of 41 per cent). But as Figure 3 also shows, there were similar trends in the filing of MRs in the early days of PIP, with rates rising sharply in its first three years. Where PIP varied from ADP in its early years, however, was in the success rate of MRs: in 2016-17 (the third year of full data for the benefit), only 17 per cent of MRs for PIP resulted in a change in favour of the claimant.

Figure 3 ADP rates of redeterminations have risen over time, but a similar trend was observed in the early years of PIP

New applications or reviews for ADP in Scotland that result in a redetermination, as a share of all new ADP applications or reviews processed; and new applications for PIP in England and Wales that result in mandatory reconsideration, as a share of all new PIP applications processed: Scotland/England and Wales



Notes: The ADP data refers to 2023-24, 2024-25 and the first four months of 2025-26. For ADP, redetermination data includes both redeterminations of new applications and of reviews among new claimants, and so we have included both in the denominator. The PIP data refers to 2014-15 to 2024-25. Data is for new claims only, and not case transfers from PIP to ADP, or DLA to PIP

Source: RF analysis of DWP, Stat-Xplore; Social Security Scotland, Adult Disability Payment statistics.

We should not over-interpret the available data on ADP redeterminations at this point, but it will be interesting to watch if the higher award rates after redeterminations (compared to MRs for PIP) results in a lower proportion of cases going to appeal, bringing in savings in administrative and compliance costs for government and reduced stress for claimants. Moreover, it will be key to assess whether the rising rate of ADP redeterminations (at one-infive in 2025-26 so far) is still the result of the bedding-in process (where we might expect decision making to be more inconsistent and prone to being challenged as new assessors find their feet), or if it points to a more concerning problem of too many decisions being made incorrectly in the first instance in Scotland as well as in England and Wales.





Social Security Scotland undertakes 'light-touch' reviews, causing concern that the caseload could be higher than justified in the future

The final difference between ADP and PIP that is useful to consider is the length of time for which claimants receive the disability benefit. Two key parts of the system contribute to claim durations: the length of time that benefits are awarded for in the first place, and the likelihood of a person's benefit award being removed after going through a review. Social Security Scotland has taken a different approach to DWP on both of these issues.

First, Social Security Scotland has committed to introducing indefinite ADP awards for disabled people whose condition is unlikely to change, with the aim of removing "the stress and anxiety associated with reviews". In contrast, under the PIP system, even those who receive an 'indefinite' award are subject to a review, usually after 10 years. Although we do not yet have robust data to tell if more ADP claimants are being awarded the benefit for longer durations than PIP claimants, it is <u>widely expected</u> that this difference in approach will result in longer average durations in Scotland.

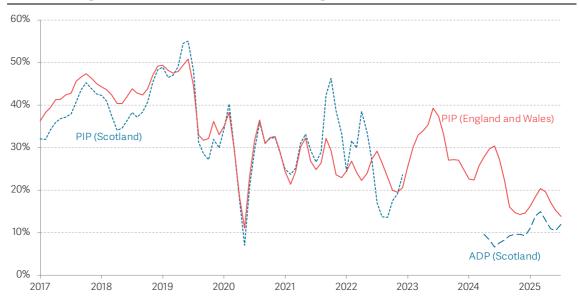
Second, Social Security Scotland have committed to take a "light-touch and person-centred approach" to ADP reviews. This has led the Scottish Fiscal Commission (a body broadly equivalent to the OBR) to express concern that many fewer ADP claimants will flow off of the benefit at the point of review than is the case for PIP claimants in England and Wales, driving up caseloads as a result. Indeed, early data suggested a big divergence in outcomes between the nations. But in Figure 4 Figure 4, we compare the most recent data of review outcomes for new applicants of ADP and PIP undertaking planned reviews. This suggests such concerns may have been overdone: although the share of such claimants who see their award reduced or removed at review has fallen dramatically in England, Wales and Scotland over time (and both Social Security Scotland and DWP must work to understand what is driving this trend), the gap in review outcomes between new ADP and PIP claimants has decreased dramatically over the past year. This gap stood at 26 percentage points in the summer of 2024 (when 7 per cent of planned ADP reviews, and 33 per cent of PIP reviews, led to the benefit award being reduced or removed), but had fallen to just 2 percentage points in the summer of 2025 (when these figures stood at 12 per cent and 14 per cent respectively).





Figure 4 Fewer ADP reviews result in people having their benefits reduced or removed than is the case for PIP

Proportion of planned reviews among new applicants for PIP/ADP that result in the benefit being reduced or removed: Scotland/England and Wales



Notes: Data is for new claims only, and not case transfers from PIP to ADP, or DLA to PIP. Data is for planned reviews only.

Source: RF analysis of DWP, Stat-Xplore; Social Security Scotland, Adult Disability Payment statistics.

Once again, it is too early to draw firm conclusions about the differences between ADP and PIP with respect to reviews, and it will be important to keep tracking the data as more ADP claimants go through the process to see if the gap between Scotland and the other nations narrows further or opens up once again. Only then will Social Security Scotland be able to assess whether it has struck the right balance between improving the claimant experience of reviews and creating a robust system that ensures those who are no longer eligible for ADP flow off the benefit in a timely manner.

More costly 'enhanced awards' are made less often by ADP decision makers than for PIP

Overall, the crucial question that matters to policy makers is this: what has been the combined impact of all these trends (benefit applications, awards – both in the first and second instance – and durations) on disability benefit caseloads in Scotland relative to England and Wales since the introduction of ADP in 2022?

There has been a <u>much-discussed increase in disability benefit caseloads across Britain</u> <u>since the pandemic</u>, and this has happened across the three nations. The proportion of working-age adults in receipt of disability benefits is higher in Scotland than in England and Wales, but this has long been true, and it is certainly not the case that the introduction of



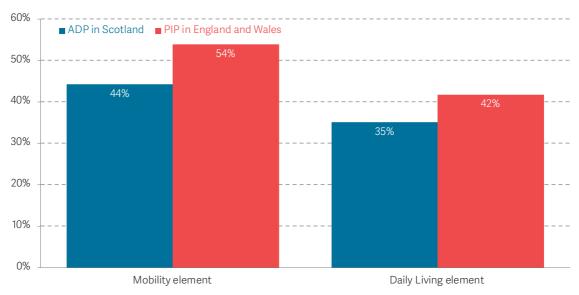


ADP is the cause of this difference. ¹⁰ Between February 2022 (the month before ADP was introduced) and July 2025 (the most recent data point), the proportion of working-age people receiving disability benefits in Scotland increased from 8.3 per cent to 11.6 per cent, equivalent to 123,000 more claimants (a 43 per cent rise in caseload). But there has been a similar rise in England and Wales, albeit from a lower starting point: the proportion of working-age people receiving disability benefits increased from 6.1 per cent to 8.3 per cent, equivalent to 932,000 (a 41 per cent rise in caseload), over the same period.

But it is not just the caseload that influences the overall cost of disability benefits: the average value of awards matters too. Figure 5 shows that, among new ADP applicants who received a decision between January and July 2025, 44 per cent of mobility awards and 35 per cent of daily living awards were paid at the 'enhanced' (i.e. more generous) level. But these are both smaller proportions than for new PIP applicants in England and Wales, where 54 per cent of mobility awards and 42 per cent of daily living awards were made at the enhanced level.

Figure 5 Fewer ADP decisions in Scotland result in enhanced awards being paid than for PIP in England and Wales

Proportion of new mobility and Daily Living awards for ADP in Scotland and PIP in England and Wales that resulted in an enhanced award: January-July 2025



Notes: Data is for new claims only, and not case transfers from PIP to ADP, or DLA to PIP. Data refers to the proportion of decisions where the mobility/Daily Living element is awarded that are paid at the enhanced rate; nil awards are not included in the denominator.

Source: RF analysis of DWP, Stat-Xplore; Social Security Scotland, Adult Disability Payment statistics.

Despite this finding, however, the Scottish Government has recently spent more on ADP than the funding it receives from Westminster through the Block Grant Funding. In 2023-24, the Scottish Government spent £2.6 billion on ADP and PIP payment, £141 million (or 6 per cent) more than the funding provided by the UK Government. A number of explanations have been advanced for this: for example, that the early spikes observed in claims and award





rates relative to England and Wales temporarily boosted costs. It will be important to monitor this funding gap over the coming years to assess whether this difference reflects a costly bedding-in period that dissipates over time, or more systemic issues such as longer claim durations as a result of light-touch reviews. ¹¹ But it would be disingenuous at this stage to conclude that the rollout of ADP is the leading cause of rising disability benefit spending in Scotland, given that the trends look remarkably similar in England, Wales and Scotland.

Conclusion

We are still in the early days of ADP and it is too soon to make broad conclusions about its performance. Indeed, one key takeaway for the Timms Review is that any new approach to disability benefits, whether it comes with a new name or not, will take time to bed in, and will often incur additional costs in the short-term. For both PIP in 2013 and ADP in 2022, there were blips in award rates in the early days as new processes were being introduced; it would have been a mistake to look at this early data and conclude that ADP is producing structurally different outcomes to PIP.

Instead, as the data settles into a more stable pattern, there is little to suggest that the introduction of ADP in Scotland, with its overt intent on improving claimants' experiences of receiving disability benefits, has led to either a marked increase or decrease in caseload or costs. Reforms that improve the claimant experience do not appear to be intrinsically at odds with a desire to keep caseloads and costs under control, but nor should they be viewed as a silver bullet that will generate big savings from the welfare system. If policy makers – North or South of the border – want to reduce the number of people awarded disability benefits, they will need to look further than just the application process.

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¹ Many thanks to Mike Brewer and Ruth Curtice at the Resolution Foundation for their advice and guidance. We are also grateful for the engagement from multiple individuals and organisations when drafting this report, including during a roundtable with Scottish experts in November 2025. We also thank Sam Atwell and David Finch at the Health Foundation for their support.

² ADP was first introduced in Scotland in 2022: the pilot began in three local authority areas in March, before the benefit was rolled out nationally for new applicants just five months later in August. Scottish PIP claimants were transferred over to ADP gradually between 2022 and 2025, and this case transfer process finished in August 2025.

³ For other evidence on the introduction of ADP in Scotland, see: S Ray-Chaudhuri & T Waters, What has happened to disability benefits in Scotland? An update, Institute for Fiscal Studies, November 2024; E Congreve, New awards of disability benefits for adults: Comparing Scotland with England and Wales, Scottish Health Equity Research Unit, November 2024; Audit Scotland, Adult Disability Payment, September 2025.

⁴ The final quote comes from an upcoming policy brief on devolution and disability support which is part of the Safety Nets project. See: <u>safetynets.study</u>, accessed 1 December 2025.

⁵ For comparability, we focus on new claims for ADP and PIP throughout. That is, we do not include those who have moved onto ADP after going through the case transfer process from PIP, or those who have moved onto PIP after being transferred from DLA. The ADP application is split into two parts: in this report, we generally refer to Part 1 ADP applications, since these are most closely aligned with PIP applications. There is less of a spike in Part 2 applications in 2022.





- 6 When analysing its pilot of online PIP applications, DWP found that in the first year of 'Digital Self-Serve' going live, the number of PIP registrations was 22 per cent higher than it otherwise would have been. See: DWP, <u>Apply for PIP Digital Self-Serve</u>: Evaluation Summary, December 2024.
- 7 There are two issues with data for appeals. As well as the limited time period for appeals under ADP, it is not possible to access PIP appeals data for *new claimants only* (i.e. not including those who have transferred from DLA), meaning we cannot make a like-for-like comparison with ADP. For more information on data limitations, see paragraph 68 in: Audit Scotland, <u>Adult Disability Payment</u>, September 2025.
- 8 See: Scottish Fiscal Commission, <u>Scotland's Economic and Fiscal Forecasts</u>, January 2025; and paragraph 83 in: Audit Scotland, <u>Adult Disability Payment</u>, September 2025.
- 9 For comparability between the two systems, we focus on reviews among new claimants (i.e. not those who have moved from PIP to ADP, or from DLA to PIP). We also focus just on planned award reviews, rather than those occurring after a claimant reports a change of circumstances. This is because we would never expect a high proportion of reviews following a change of circumstances to result in payments being reduced or removed, since claimants are most likely to report a change of circumstances if their condition has worsened and they think they quality for greater support.
- 10 Of course, the benefits system is not the only thing that affects people's likelihood to apply for disability benefits: demographics, deprivation and the prevalence of disability all matter too. It is well-evidenced that Scotland's population is <u>older</u> and <u>less healthy</u> than that in England and Wales, and it has long been the case that people in Scotland are more likely to receive disability benefits: this was true throughout the 2010s before ADP was introduced, and this is reflected in the baseline Block Grant Funding for ADP.
- 11 For more on the Block Grant Funding and the spending gap, and the various things contributing to it including higher than intended administration costs at Social Security Scotland, see: Audit Scotland, Adult Disability Payment, September 2025; Scottish Fiscal Commission, Scotland's Economic and Fiscal Forecasts, December 2024.