

MONEY MATTERS



INFORMATION FOR PARENTS OF DISABLED CHILDREN



contact

*“Know your rights
– knowledge really
is power”*

Parent carer

This guide covers England, Scotland and Wales.

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DISABILITY & SICKNESS BENEFITS

DISABILITY LIVING ALLOWANCE (DLA)

DLA is the main benefit for disabled children under the age of 16. It is there to help meet any extra costs of being disabled. Any ill or disabled child may be able to qualify, even those who don't have a diagnosis. It is not means-tested, so your financial situation will not be taken into account. Getting DLA can sometimes lead to an increase in other benefits, or help families qualify for them if they don't already get them. A child may qualify if:

- ***they need extra care or supervision – they may qualify for the care component***
- ***they need help getting around – they may qualify for the mobility component. The higher rate of the mobility component can give access to the Motability Scheme to lease a car.***



For more information see our guide: www.contact.org.uk/dlaguide

Disability Living Allowance Helpline:

0800 121 4600 Textphone: **0800 121 4523**

PERSONAL INDEPENDENCE PAYMENT (PIP)

DLA for adults is being replaced by a new benefit called Personal Independence Payment (PIP). Like DLA it is not means-tested and it also has two types of payment – known as a mobility component and a daily living component.

PIP has already replaced new claims for DLA by disabled adults. However, some existing DLA claimants are also automatically asked to claim PIP. For example, if your child gets DLA and is turning 16 they will be asked to claim PIP shortly after their birthday.

The government is also in the process of re-assessing all other existing adult DLA claimants under the PIP rules.



For more on PIP see our guide: www.contact.org.uk/pipguide

Personal Independence Payment Claim Line:

0800 917 2222 Textphone: **0800 917 7777**

“DLA means my son gets to do the same things other kids do. The extra money makes a huge difference – I cried when I got the letter.”

Parent carer

EMPLOYMENT & SUPPORT ALLOWANCE (ESA)

Employment and Support Allowance (ESA) is a benefit for people over 16 whose capacity for work is limited by their health problems.

There are two types of ESA: **contributory** ESA, and **income-related** ESA.

Most young people can no longer get Employment and Support Allowance (ESA) and have to claim Universal Credit instead. Universal Credit has now replaced new claims for income-related ESA. It is no longer possible to make a new claim for income-related ESA unless you are a disabled adult who gets a payment known as the severe disability premium as part of another means-tested benefit. And while new claims for contributory ESA can still be made, most young people won't have worked and paid sufficient national insurance contributions to qualify.

If your son or daughter does get ESA, you cannot get tax credits or benefits for them as a dependent child.



Contact our free helpline for more information on **0808 808 3555**

email: helpline@contact.org.uk

CARER'S ALLOWANCE

This is extra money for carers who care for someone who gets either DLA care component at the middle or highest rate or PIP daily living component at any rate. Eligibility depends on the circumstances and weekly earnings of the carer. You can't get Carer's Allowance if you are a full time student, or if you work and earn more than £123 per week after deductions. Carers in Scotland who receive Carer's Allowance also qualify for an additional supplementary lump-sum payment of £226.20 paid twice a year by the Scottish government.

If you are on Universal Credit and the only thing that stops you getting Carer's Allowance is your earnings, you should still get an extra payment known as a carer addition as part of your Universal Credit award.



Find out more in our factsheet: www.contact.org.uk/carers-allowance
Carer's Allowance Unit: **0800 731 0297** Textphone: **0800 731 0317**
www.gov.uk/carers-allowance

"Most new parents still don't realise they can claim Disability Living Allowance for their child or Carer's Allowance for themselves. Some feel they shouldn't, others think their child won't qualify. But it can make such a huge difference to families."

Parent carer

UNIVERSAL CREDIT

A new benefit called Universal Credit is replacing new claims for:

- ***Income Support***
- ***Housing Benefit***
- ***Child Tax Credit***
- ***Working Tax Credit***
- ***income-based Jobseeker's Allowance***
- ***income-related Employment and Support Allowance.***

These are known as the 'legacy benefits'. Universal Credit is a means-tested benefit, so the amount you can get will depend on your income and capital as well as your other family circumstances. It can be paid whether you are in or out of work.

Universal Credit includes amounts for you, your children and certain housing costs. You should receive an extra Universal Credit payment known as the disabled child addition for each dependent child you have on DLA or PIP, so make sure the office paying your Universal Credit knows if your child gets one of these benefits.

If you work you can also get help with registered childcare costs. Some families will be worse off on Universal Credit than on legacy benefits.

You will normally be asked to claim Universal Credit if you try and make a new claim for one of the legacy benefits it's replacing. The only group who can still make new claims for legacy benefits are severely disabled adults who qualify for a payment known as the severe disability premium as part of an existing legacy benefit. This group is exempt from Universal Credit. Everyone else who wants to make a new claim for a legacy benefit will be told that new claims are not possible and that they have the option of claiming Universal Credit instead.

Usually the amount of Universal Credit you are paid increases with your family size. This is because you can get an extra payment, known as the child element, for each child in your family. However, special rules known as the ‘two child limit’ mean that you don’t normally receive an extra child element for a third or subsequent child if they were born after 5 April 2017, although you can still receive a disabled child addition for them if they’re disabled.

IF YOU ALREADY CLAIM BENEFITS

In most parts of the UK, Universal Credit only applies to new claimants. Existing claimants who have no changes in circumstances are not currently asked to claim Universal Credit unless they live in area where ‘managed migration’ is being piloted. Between July 2019 and summer 2020 a small sample of around 10,000 claimants will be contacted by the DWP to be told that their existing legacy benefits will be stopping and that they should claim Universal Credit instead. The first managed migration pilot area is the Harrogate Jobcentre area in North Yorkshire, although it may be extended to other areas over time. Once the pilot has ended in the summer of 2020, the government plan to extend managed migration to all other existing claimants across the UK. They expect that all existing legacy benefit claimants should have been moved over onto Universal credit by the end of 2023.

If your son or daughter claims Universal Credit as a young disabled adult any tax credits or other benefits you get for them (other than DLA or PIP) will stop.



See our factsheet: www.contact.org.uk/universal-credit-essentials
Universal Credit Helpline: **0800 328 5644** Textphone **0800 328 1344**

BENEFITS IF YOU'RE OUT OF FULL-TIME WORK

CONTRIBUTION-BASED JOBSEEKER'S ALLOWANCE

Payable for six months for individuals who are unemployed and have recently paid sufficient national insurance contributions. You must be looking for work in order to claim.

INCOME SUPPORT AND INCOME-BASED JOBSEEKER'S ALLOWANCE

These are means-tested benefits for people who are not working, or working fewer than 16 hours a week. Some carers qualify if they work more hours than this. Income support is a benefit for people who are not expected to look for work because of their caring responsibilities and who are on a low income.

It is only possible to make a new claim for these two benefits if you are a disabled adult who is entitled to a payment known as the severe disability premium as part of another means tested benefit you already claim. In all other cases new claims for these two benefits have been replaced by Universal Credit.



Jobcentre Plus Claim Line Freephone:

0800 055 6688 Textphone: **0800 023 4888**

MONEY AND VOUCHERS FOR HAVING CHILDREN

CHILD TAX CREDIT

Child Tax Credit is a benefit for people who are responsible for a 'dependent child'. This means a child aged under the age of 16, or aged 16-19 if they are in non-advanced education or certain types of unwaged training. The amount you get is based on your family circumstances and your annual income (unlike other means-tested benefits there is no limit on the amount of savings you can have). You get extra Child Tax Credit payments if you have a child on DLA or PIP, or who is registered blind, so make sure you let the Tax Credit Office know if this applies.

Usually the amount of tax credits you are paid increases with your family size. This is because you can get an extra tax credit payment, known as the child element, for each child in your family. However, special rules known as the 'two child limit' mean that you don't normally receive an extra child element for a third or subsequent child if they were born after 5 April 2017.

It is only possible to make a new claim for tax credits if you are a disabled adult who is entitled to a payment known as the severe disability premium as part of another means-tested benefit you already claim. In all other cases new claims for tax credits have been replaced by Universal Credit. However, if you already get either Working Tax Credit or Child Tax Credit you can get this existing tax credit award reviewed to include the other type of tax credits for the first time.



Find out more on our website: www.contact.org.uk/tax-credits
Tax Credits Helpline: **0345 300 3900** Textphone: **0345 300 3909**

CHILD BENEFIT

A payment if you are responsible for a dependent child (see definition on page 8). If someone in your household earns £50,000 or more, part or all of the benefit will be recovered via the tax system.



Child Benefit Office: **0300 200 3100** Textphone: **0300 200 3103**

SURE START MATERNITY GRANT

A £500 grant for those who have recently given birth or adopted a child, and are on certain benefits. Normally you can only get a grant if your baby is your first child, or if all your other children are aged 16 or above. However, an exception can sometimes be made if you have a multiple birth (for example, twins). Seek further advice in these circumstances.



Apply online or call Sure Start Maternity Grant Helpline:
www.gov.uk/sure-start-maternity-grant 0800 169 0140

In Scotland Sure Start maternity Grants have been replaced with the Best Start Grant Pregnancy and Baby Payment. This provides eligible families with a grant of £600 for a first child and £300 for subsequent children. Families in Scotland on certain means-tested benefits can also access a Sure Start Early Learning Payment of £250 for a child aged between two and three and a half years.



More information is at: **www.mygov.scot/pregnancy-and-baby-payment**

HEALTHY START SCHEME

If you are pregnant or have a child under four – you may be able to get vouchers for milk, fruit, vegetables and vitamins. You also need to be receiving certain benefits to qualify (unless you are under 18 and pregnant). The Healthy Start Scheme in Scotland has been replaced by a Best Start foods pre-payment card. To qualify you must be pregnant or have a child aged under three, and be in receipt of certain means-tested benefits.



Healthy Start Helpline: **0345 607 6823** www.healthystart.nhs.uk

TAX FREE CHILDCARE

This is a Government scheme to help working families with childcare costs. For every £8 you pay into a childcare account, the Government will contribute an extra £2. The most they will contribute for a disabled child is £4,000 a year. However, if you open a tax free childcare account you no longer get any tax credits or Universal Credit. This may leave you much worse off. If you have a child aged 2–4 you may also be eligible for free early education and childcare.



Find out more at www.contact.org.uk/finding-childcare

Contact your local council or see www.childcarechoices.gov.uk

Tax Free Childcare Helpline: **0300 123 4097**

“Asking for help isn’t a sign of failure, it’s a way forward to support your child, increase your knowledge and feel in control.”

Parent carer

WORKING TAX CREDIT

This is extra money for families with children where someone is working a required number of hours. This is 16 hours a week if you are a lone parent, or you are a couple and one partner works at least 16 hours and the other partner is entitled to Carer's Allowance or is incapacitated. Most other couples with children need to work at least 24 hours to be eligible. The amount you get will depend on your circumstances and annual income, but there is no limit on the amount of savings you can have.

For most people new claims for Working Tax Credit have been replaced by Universal Credit. However if you already get Child Tax Credit you can still start to get Working Tax Credit payments for the first time.



Our website has more information about Working Tax Credit:

www.contact.org.uk/tax-credits

Tax Credits Helpline: **0345 300 3900** Textphone: **0345 300 3909**



AT SCHOOL

FREE SCHOOL MEALS

If your child is registered at a maintained school, the education authority must provide a free midday meal if you claim certain benefits. In some parts of the UK certain other young school children also qualify.

SCHOOL UNIFORMS

Education authorities (or children's departments) have discretion to help with the cost of school clothing for pupils in maintained schools.

In Wales, a grant for uniforms is available to pupils entering Year 7 who are eligible for free school meals. It is also available for pupils aged 11 at the start of the school year who go to a special school, special needs resource base or pupil referral unit, and who are also eligible for free school meals.



Contact your local education authority for more details.

SCHOOL TRANSPORT

Education authorities must provide transport or help with the costs if it is necessary to help a child get to the nearest suitable school.



For more information see our website:

www.contact.org.uk/school-college-transport

VISITING A CHILD AT A SPECIAL SCHOOL

Education authorities have discretion to pay some or all of the fares of parents visiting children at a special school a long way from home.



Contact your local education authority for more information.

HELP WHEN STARTING SCHOOL – SCOTLAND

Families on certain means-tested benefits who have a child starting school can access a Best Start Payment of £250 for each eligible child.



Go to www.mygov.scot and search for Best Start Payment.

EDUCATION MAINTENANCE ALLOWANCE (EMA) – WALES AND SCOTLAND

A weekly payment for 16–18 year olds (and some 19 year olds) who stay on at school/college or who undertake certain types of unwaged training. The amount awarded depends on parental income.

16–19 BURSARY – ENGLAND

There are two types of 16-19 bursary – a discretionary bursary for which any young person can apply. However, whether you receive a payment is at the discretion of your school or college. There is also a vulnerable student bursary of £1,200 per year for certain groups, including disabled students who receive DLA/PIP and who also get Employment and Support Allowance (or Universal Credit). This bursary may be paid in kind rather than in cash.



Go to www.gov.uk and search for Education Maintenance Allowance or 16–19 Bursary to find out how to apply.

HELP WITH RENT, MORTGAGE & COUNCIL TAX

HOUSING BENEFIT OR UNIVERSAL CREDIT PAYMENTS TOWARDS RENT

Some people on low incomes are getting Housing Benefit to help with their rent. However, most people cannot make a new claim for Housing Benefit, as new claims for this benefit have been replaced by Universal Credit.

You can still make a new claim for Housing Benefit if you live in certain types of accommodation, such as supported accommodation, or if you are an adult who gets a payment known as the severe disability premium as part of another legacy benefit. Otherwise, you may be able to get payments towards your rent costs as part of a Universal Credit claim.

DISCRETIONARY HOUSING PAYMENTS

A local authority can make a discretionary payment if you are entitled to some Housing Benefit and need further financial assistance to meet your housing costs, for example if there is a shortfall due to the bedroom tax rules. Apply to your local authority for housing benefit and to make an application for discretionary housing payments. As well as housing benefit claimants, discretionary housing payments can also be made to Universal Credit claimants whose award includes help towards rent.

HELP WITH MORTGAGE INTEREST PAYMENTS

If you receive certain means-tested benefits such as Universal Credit or Income Support you may be able to get help towards mortgage interest. However, this is paid as a loan which is repaid with interest when you sell or transfer ownership of your home.

DISABILITY REDUCTION SCHEME

A non means-tested reduction on the council tax bill for people who:

- *use a wheelchair indoors, or*
- *have an extra bathroom or kitchen in the house for a disabled occupier, or*
- *have set aside a room for a disabled person, for example, using a dining room to store equipment.*

COUNCIL TAX DISCOUNT

Your council tax bill is reduced by 25 per cent (50 per cent in some cases) if there are fewer than two adults in your household. The presence of children and certain adults (including some carers) can be ignored. Apply to your local council for this reduction.

LOCAL COUNCIL TAX REDUCTION SCHEMES

Help for council tax payers on a low income. The help available varies depending on where in the country you live. Each council in England has its own scheme, with national schemes in Scotland and Wales.



For more information on all these topics see our website or download our guide: www.contact.org.uk/council-tax

“My son has complex needs which affect his development, motor skills and behaviour. However, it never entered my head that we may be able to claim a benefit. I made a claim which has now been granted. This will make a big difference to us as a family.”

Parent carer

AT HOME

ADAPTING YOUR HOME IN ENGLAND AND WALES – DISABLED FACILITIES GRANT

These grants are awarded where works are considered essential to enable better access and movement at home or to make a property safe for a disabled occupant. The maximum mandatory grant payable is £30,000 in England and £36,000 in Wales, but you can also apply for a discretionary grant if the costs are higher.

SCOTLAND – SCHEME OF ASSISTANCE

In Scotland, mandatory grants are available for work to a property that's deemed essential to meet the needs of a disabled person. A grant must cover at least 80 per cent of approved costs, with the other 20 per cent being means-tested.

A mandatory grant cannot be made to cover the costs of an extension to create additional living space.



For more information see our guide to equipment and adaptations:
www.contact.org.uk/aids-equipment-adaptations

INSULATING YOUR HOME AND CUTTING ENERGY BILLS



For details of government-backed schemes see:
England, NI & Wales: Energy Saving Trust: www.energysavingtrust.org.uk
Scotland: Home Energy Scotland: **0808 808 2282**

HELP WITH HEATING BILLS

Under the Warm Homes Discount Scheme 'broader group', some families with a disabled child can get £140 off their winter fuel bill. As well as

having a disabled child, you must be in receipt of certain means-tested benefits, or have a tax credit award based on an income of £16,190 or less. Discounts are limited and given on a first come, first served basis. Not all suppliers take part. Call your energy supplier for more details.

COLD WEATHER PAYMENTS

If the average temperature in your area over seven consecutive days drops below zero degrees then you may receive a payment of £25. This only applies if you get a means-tested benefit AND you meet certain other tests, for example you have a child on DLA or PIP.

 For more information on help with fuel bills visit our website:
www.contact.org.uk/fuel-bill-financial-help

FURNITURE RE-USE SCHEMES

These schemes provide low-cost second hand and reconditioned furniture and white goods for families on a low income.

 To find your local scheme, visit the Furniture Re-use Network website:
www.reuse-network.org.uk

TV LICENCE

If you, or someone you live with is registered blind or severely sight impaired, you qualify for a 50 per cent reduction on the cost of your TV licence. If the person who is registered blind is not the current licence holder, you will need to transfer the licence into their name first.

 TV Licensing: www.tvlicensing.co.uk



TRANSPORT

HELP WITH GETTING A CAR

If your child is awarded the higher rate of the mobility component of Disability Living Allowance, or the mobility component of Personal Independence Payment at the enhanced rate, you have the option of using that money to lease a new car through the Motability Scheme.

To access this scheme your child's award must normally have at least 12 months left to run.

If you're unable to drive and need help with paying for lessons, or require help with the costs of a deposit or adaptations to a vehicle you can also apply to Motability for a discretionary grant.



To find out more contact Motability:
0300 456 4566 www.motability.org.uk

FREE ROAD TAX FOR YOUR CAR

You can get a 100 per cent rebate if you qualify for, or have a child aged three or over, who qualifies for either DLA mobility component at the higher rate or PIP mobility component at the enhanced rate. A 50 per cent rebate is made where someone qualifies for PIP mobility component at the standard rate. The car must be used to meet the disabled person's needs. You should be sent information about this scheme when you receive the decision awarding you either DLA or PIP.

"The money has eased the pressure on my husband. We were relying on his overtime to see us through but now he can spend more time with my daughter and little boy."

Parent carer

A BLUE BADGE FOR YOUR CAR

This allows access to disabled parking. You will qualify automatically if you get DLA mobility component at the higher rate. Disabled adults on PIP also automatically qualify for a Blue Badge if they score 8 points or more under the PIP activity of ‘moving around’. From 30 August 2019 in England, you can also qualify automatically if you score 10 mobility points under the PIP assessment on the specific basis that you ‘cannot undertake any journey because it would cause overwhelming psychological distress to the claimant’. In Scotland and Wales entitlement has been extended to those adults who score 12 points or more in the PIP activity of ‘planning and following a journey’.

If you do not qualify automatically based on your DLA or PIP award you can still qualify if you are assessed as meeting certain tests. You may qualify if your child is under three and has a condition which means they either need to be accompanied by bulky equipment or kept near a vehicle at all times. You can also qualify if you are assessed as having great difficulties in walking. From 30 August 2019, this will include anyone in England who is assessed as being unable to undertake a journey without either considerable psychological distress, or the risk of serious harm to themselves or others. Certain other groups can also qualify but whether they are awarded a badge will depend on an individual assessment. Contact your local authority to apply.

HELP WITH BUS TRAVEL

Disabled people are usually entitled to free local off-peak bus travel. In some areas, an essential companion can get free travel alongside the disabled person. Contact your local authority for more details.

DISABLED PERSON’S RAILCARD

Buying this railcard entitles disabled people up to a third off most train fares.



0345 605 0525 Textphone **0345 601 0132**

GRANTS AND LOANS

There are several sources of help from grant making organisations.

- **LOCAL AUTHORITIES:** each area has its own scheme offering financial assistance to families. This may take the form of a grant, loan or assistance in kind. In England each council has its own scheme, in Scotland there is a nationwide system of grants under the Scottish Welfare Fund and in Wales there is a discretionary assistance fund.
- **BUDGETING LOANS:** from Jobcentre Plus for those on certain means-tested benefits. These have been replaced by budgeting advances for those on Universal Credit.
- **CHARITIES:** there are hundreds of funds for certain occupations, disabilities or those in certain geographical areas.



For a list of charities, call our helpline or download it from our website:

www.contact.org.uk/financial-support

0808 808 3555 helpline@contact.org.uk

FAMILY FUND

Grants for families on certain benefits, whose child is severely disabled and aged 17 or under.



01904 550 055 www.familyfund.org.uk

OTHER HELP

NHS COSTS, GLASSES, HOSPITAL FARES, FREE PRESCRIPTIONS

There are a range of benefits for prescription costs, glasses, going to hospital for treatment (including accompanying a child) and certain dental costs. The criteria are different for each.

 See our website for more information www.contact.org.uk/health
If you live in Scotland see www.citizensadvice.org.uk/scotland

PERSONAL BUDGETS AND DIRECT PAYMENTS

A personal budget is an amount of money that is available to spend on support for your child. The money might come from your local social work team or from the NHS. In England it can also come from your local education department. Having a personal budget should mean that it is much clearer what money is available to fund the help your child needs. You can choose to manage this budget yourself, ask someone to manage the budget for you or get your council to provide you with the services instead. If you choose to manage the budget yourself you may have the option of receiving direct payments. These are regular payments that you must use to buy services for your child. You can use direct payments to employ a care assistant or buy in services from an organisation that provides care.

 For more information visit our website or read our factsheet:
www.contact.org.uk/personal-budgets-direct-payments

UK CINEMA ASSOCIATION CARD

Free tickets for a person to accompany a child aged eight or over to the cinema if they receive DLA or PIP or are registered blind. Also, many local attractions offer discount schemes and queue jump passes for disabled people and their carers. Ask when you book.



01244 526 016 Textphone **18001 01244 526 016**

www.ceacard.co.uk



OTHER BENEFITS

Call our freephone helpline if you have a child with a disability and:

- you are sick or disabled as a result of an accident or illness at work, or after service in the armed forces
- your spouse (including common law spouse in Scotland) or civil partner has died – there are special benefits for bereavement
- you care for an orphaned child or one whose parents are in prison
- you are of Pension Credit qualifying age. There are pensions and pension credits you may be entitled to
- you are disabled and 65 or over – you might get Attendance Allowance
- some larger families, or those with particular disabilities, may be able to get help with metered water charges.

“It’s been a tremendous help. I’m paying for my seven year old (who has Asperger’s) to attend a youth club, and for football three nights a week. It’s helping him socialise and use up some energy, and the youth workers report a great improvement in his behaviour and well being.”

Parent carer

GET IN CONTACT

Our helpline advisers can support you with any issue about raising your disabled child: help in the early years, diagnosis, benefits, education and local support.

 0808 808 3555

 info@contact.org.uk

 www.contact.org.uk

 twitter.com/contactfamilies

 facebook.com/contactfamilies

 youtube.com/contactfamilies

Contact Head Office
209–211 City Road
London EC1V 1JN



We are Contact, the charity for families with disabled children.

We support families with the best possible guidance and information.

We bring families together to support each other.

We help families to campaign, volunteer and fundraise to improve life for themselves and others.

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