

# MONEY MATTERS


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INFORMATION FOR PARENTS OF DISABLED CHILDREN  
ENGLAND & WALES



contact



*“Know your rights  
– knowledge  
is power”*

**Parent carer**

The information in this guide is accurate as of September 2024.

This guide covers England and Wales.

Written by Derek Sinclair

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# DISABILITY & SICKNESS BENEFITS

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## 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: [contact.org.uk/dla-guide](https://www.contact.org.uk/dla-guide)

Disability Living Allowance Helpline:

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

*“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**

## PERSONAL INDEPENDENCE PAYMENT (PIP)

DLA for adults has been replaced by a new benefit called Personal Independence Payment (PIP).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: [contact.org.uk/pip-guide](https://www.contact.org.uk/pip-guide)

Personal Independence Payment Claim Line:

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



## 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: **new style** 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. While new claims for new style 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](mailto:helpline@contact.org.uk)

*“My son has complex needs which affect his development, motor skills and behaviour. However, it never entered my head that he 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**

# CARER'S ALLOWANCE

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This is extra money for carers who care for someone who gets PIP daily living component at any rate, or DLA care component at the middle or highest 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 £151 per week after deductions.

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.

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



# BENEFITS IF YOU'RE OUT OF FULL-TIME WORK

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## **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.

New claims for these two benefits have been replaced by Universal Credit.

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Jobcentre Plus Claim Line Freephone:

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



# WORKING TAX CREDIT

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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.

New claims for Working Tax Credit have been replaced by Universal Credit. However, if you already get Child Tax Credit and you start working enough hours you can still start to get Working Tax Credit payments for the first time.

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Our website has more information about Working Tax Credit:

[contact.org.uk/working-tax-credit](https://www.contact.org.uk/working-tax-credit)

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



# UNIVERSAL CREDIT

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Universal Credit (UC) is benefit for people of working age. It has already replaced 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'.

UC 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.

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

If you work you can also get help with registered childcare costs.

## **MOVING ONTO UNIVERSAL CREDIT FROM LEGACY BENEFITS**

You may want claim UC if you have a change of circumstances that previously would have led you to make a new claim for one of the legacy benefits it's replacing. Alternatively, you may have to claim UC if you are selected for 'managed migration'. Where this happens you will receive a letter from the DWP telling you that your legacy benefits will be stopping and giving you a date by which you must claim UC if you want to continue receiving financial support.

## HAVING A CHANGE OF CIRCUMSTANCES

If you have a change of circumstances that previously would have led to you making a new claim for one of the legacy benefits you will need to consider claiming UC instead, since it is no longer possible to make new claims for legacy benefits. If you already get some legacy benefits these will end as soon as you claim UC. Given this you should get advice before you think about claiming UC following a change of circumstances, as many families are worse off on UC. People who choose to claim UC and who have not been asked to move under managed migration rules do not receive transitional protection to make sure they aren't left worse off.

## MANAGED MIGRATION TO UNIVERSAL CREDIT

People on legacy benefits are gradually being migrated onto UC by the DWP. Most families will have been migrated by March 2025 at the latest, but some people on income related Employment and Support Allowance won't be migrated until later in 2025.

Once you are selected for managed migration you will receive a letter from the DWP known as a managed migration notice. This notice tells you that your legacy benefits are stopping and gives you a date by which you need to claim UC if you want to continue receiving financial support. You are not automatically migrated onto UC, you need to make a claim. So long as you claim UC after receiving a managed migration notice and within certain deadlines you will be eligible for transitional protection to make sure you are no worse off after moving onto UC.

If your son or daughter claims UC as a young disabled adult, any tax credits or other benefits you get for them (other than DLA or PIP) will stop. Seek advice about this.



Visit [contact.org.uk/universal-credit](https://www.contact.org.uk/universal-credit) for updates on the timetable.  
Universal Credit Helpline: **0800 328 5644** Textphone **0800 328 1344**

# MONEY AND VOUCHERS FOR HAVING CHILDREN

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## 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.

New claims for tax credits have been replaced by Universal Credit. However, if you already get Working Tax Credit you can get this existing tax credit award reviewed to include Child Tax Credit for the first time.



Find out more on our website: [contact.org.uk/tax-credits](https://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 £60,000 or more, part or all of the benefit will be recovered via the tax system.

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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.

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Apply online or call Sure Start Maternity Grant Helpline:  
[gov.uk/sure-start-maternity-grant](https://www.gov.uk/sure-start-maternity-grant) **0800 169 0140**

## 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).

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Healthy Start Helpline: **0345 607 6823** [healthystart.nhs.uk](https://www.healthystart.nhs.uk)

## FREE EARLY YEARS EDUCATION AND CHILDCARE

All three- to four-year-olds in England are entitled to 15 hours a week free early years education. Some two-year-olds are also eligible, for example:

- *those in receipt of DLA, or*
- *whose parents get a means-tested benefit, or*
- *those who have a statement of special education needs or an Education, Health and Care Plan*
- *whose parents are working.*

Working families of three- and four-year-olds can get 30 rather than 15 hours.

From September 2024, if you are working you'll be able to get 15 hours free childcare for a child aged 9-23 months.

In Wales parents in work and training can get up to 30 hours a week free early years provision and childcare. In some parts of Wales 12.5 hours free childcare is also available for two-year-olds. Contact your local Family Information Service for details.

## 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.



Find out more at [contact.org.uk/finding-childcare](https://www.contact.org.uk/finding-childcare)

Contact your local council or see [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk)

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





# AT SCHOOL

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## FREE SCHOOL MEALS

If your child is registered at a maintained school, academy or free school, the education authority must provide a free midday meal if you claim certain benefits.

- ***In England all children in maintained schools, academies or free schools in reception, Year 1 or Year 2 also qualify even if you don't get any benefits.***
- ***In Wales all children in reception get free school meals regardless of which benefits their parents get. Free school meals to all primary school children in Wales is being rolled out during 2024. Contact your local authority to register for universal free school meals.***

DfE guidance (England) also advises that local authorities should provide free school meals to children with special educational needs (SEND) whose parents receive certain benefits and whose children have an Education Otherwise than at School (EOTAS) package due to SEND. Government guidance also advises schools to make reasonable adjustments if a pupil with SEND cannot access the free school meal provided.

## 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 parents on certain benefits can apply for a pupil development grant to buy school uniform or other equipment for each child they have in a maintained primary or secondary school (up to Year 11). You also qualify in Wales if you are eligible for free school meals and go to a special school, special needs resource base or pupil referral unit.



Contact your local education authority for more details.



## SCHOOL TRANSPORT

Local authorities must provide transport help to eligible children to help them get to the nearest suitable school.

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For more information on eligibility see our website:

[contact.org.uk/school-college-transport](https://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.

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Contact your local education authority for more information.

## WALES – EDUCATION MAINTENANCE ALLOWANCE (EMA)

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.

## ENGLAND – 16–19 BURSARY

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.

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Go to [gov.uk](https://www.gov.uk) and search for Education Maintenance Allowance or 16–19 Bursary to find out how to apply. In Wales visit

[studentfinancewales.co.uk](https://www.studentfinancewales.co.uk)

# HELP WITH RENT, MORTGAGE & COUNCIL TAX

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## **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. 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 Wales.



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

# AT HOME

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## **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. At the time of writing 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.

## **INSULATING YOUR HOME AND CUTTING ENERGY BILLS**

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For details of government-backed schemes in England and Wales see:  
Energy Saving Trust: [energysavingtrust.org.uk](https://www.energysavingtrust.org.uk)

## **HELP WITH HEATING BILLS**

Under the Warm Homes Discount Scheme some families can get £150 off their winter fuel bill. To qualify you must be on a low-income benefit and you must also live in a property that is deemed likely to have higher energy costs based on its characteristics such as its type, age and floor area.

If you use an oxygen concentrator at home, you can get a rebate for the electricity it uses. The company that supplies your concentrator can make payments to your bank account.

## 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:  
[contact.org.uk/fuel-bill-financial-help](https://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:  
[reuse-network.org.uk](https://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: [tvlicensing.co.uk](https://tvlicensing.co.uk)

*“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**

# TRANSPORT

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## 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.

Charity Family Fund provide grants to some families with disabled children under 3 (who are too young to get higher rate mobility component of DLA) to help them lease a car. To be eligible you must have a disabled child aged under three with significant mobility needs and meet certain other criteria.

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.



Motability: **0300 456 4566** [motability.org.uk](https://www.motability.org.uk)

Family Fund Mobility Support [familyfund.org.uk/mobilitysupport](https://www.familyfund.org.uk/mobilitysupport)

## 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.

## **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’. In England you also qualify 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 Wales adults who score 12 points or more in the PIP activity of ‘planning and following a journey’ qualify. The severely sight impaired in both England and Wales also qualify automatically.

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. In England, this includes anyone 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 – this includes disabled children of fare paying age. In some English council areas (and in all councils in Wales), 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

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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 and in Wales there is a nationwide 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:

[contact.org.uk/financial-support](https://www.contact.org.uk/financial-support)

0808 808 3555 [helpline@contact.org.uk](mailto: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 [familyfund.org.uk](https://www.familyfund.org.uk)

## OTHER HELP

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### **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.

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See our website for more information [contact.org.uk/health](https://www.contact.org.uk/health)  
If you live in Scotland see [citizensadvice.org.uk/scotland](https://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.

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For more information visit our website or read our factsheet:  
[contact.org.uk/personal-budgets-fs](https://www.contact.org.uk/personal-budgets-fs)

## UK CINEMA ASSOCIATION CARD

Free tickets for a person to accompany a child aged five 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**

[ceacard.co.uk](http://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 have reached state pension age– you might get Attendance Allowance
- some larger families, or those with particular disabilities, may be able to get help with metered water charges.


# GET IN CONTACT

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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](mailto:info@contact.org.uk)

 [contact.org.uk](http://contact.org.uk)

 [x.com/contactfamilies](https://x.com/contactfamilies)

 [facebook.com/contactfamilies](https://facebook.com/contactfamilies)

 [youtube.com/contactfamilies](https://youtube.com/contactfamilies)

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London N1 7EU



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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