

MONEY MATTERS



INFORMATION FOR PARENTS OF DISABLED CHILDREN
SCOTLAND



*“Know your rights –
knowledge is power”*
Parent carer

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This guide covers Scotland.

DISABILITY & SICKNESS BENEFITS

CHILD DISABILITY PAYMENT

Child Disability Payment (CDP) is the main benefit for disabled children under 16 in Scotland, paid by Social Security Scotland. CDP has replaced new claims in Scotland for Disability Living Allowance (DLA), the main benefit for disabled children in the rest of the UK. All children in Scotland who were getting DLA have now been transferred onto CDP.

CDP is not means-tested. This means it does not matter what income or savings you have or whether you are working. It can also increase your entitlement to some means tested benefits such as Universal Credit or mean you qualify for them for the first time.

CDP is for children under 16 who, because of a disability or medical condition, either:

- ***Need more care or supervision than other children of the same age. They may get the care component.***
- ***Have difficulties in getting around outdoors. They may get the mobility component.***

Once a young person on CDP turns 16, Social Security Scotland will write to tell them that they can claim Adult Disability Payment instead if they'd like to. Alternatively, they can stay on CDP until they are 18 and delay making a claim for Adult Disability Payment.

 For more information visit our website to see our guides and factsheets about **Child Disability Payment**
Child Disability Payment Helpline: **0800 182 2222**
If you're a British Sign Language user, you can use the contactSCOTLAND app to contact Social Security Scotland by video relay.

ADULT DISABILITY PAYMENT

Adult Disability Payment (ADP) is a new disability benefit for disabled adults. It has replaced Personal Independence Payment (PIP) for claimants over the age of 16.

All adults who had an existing claim for PIP have now been transferred to ADP by Social Security Scotland.


Initially, ADP will have very similar rules to PIP. But the Scottish Government is in the process of reviewing the benefit and considering any changes needed.

How will my child get Adult Disability Payment?

If your child gets Child Disability Payment, they will not be automatically transferred onto ADP. Instead, you or your child will have to make a claim for ADP at some point between their 16th and 18th birthday.

If someone isn't already getting Child Disability Payment by their 16th birthday, they can't make a claim for it after that date. They will need to claim ADP.

ADP is made up of two parts, called components: a daily living component and a mobility component. People applying for ADP are awarded points according to how well they can carry out 10 daily living activities and two mobility activities.

 For more on ADP see our guide to **Adult Disability Payment**
Adult Disability Payment Helpline: **0800 182 2222**
If you're a British Sign Language user, you can use the contactSCOTLAND app to contact Social Security Scotland by video relay.

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.

Entitlement to ESA is based on having paid sufficient national insurance contributions. Most young people won't have worked and paid sufficient national insurance contributions to qualify and will have to claim Universal Credit instead.

However, they may be able to make a claim for credits-only Employment and Support Allowance. They will receive Class 1 National Insurance credits rather than a financial payment but the claim can establish that they have Limited Capability for Work. This will help them to establish entitlement to Universal Credit.

 Contact our free helpline for more information on **0808 808 3555**
email: helpline@contact.org.uk

JOB START PAYMENT

A new grant to help 16-24 year olds (25 if a care leaver) with the costs of moving into work from unemployment. It offers £319.80 (£511.65) for those with a child of their own). The young person must have been on certain benefits for at least 6 months to be eligible.

 More information about **Job Start Payment** from the Scottish government.



UNIVERSAL CREDIT

A new benefit called Universal Credit (UC) has 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 (ESA).**

These are known as the 'legacy benefits'. All claimants of these benefits have been moved to Universal Credit other than some claimants of income-related ESA and Housing Benefit who will be moved to UC by March 2026. Some families will be worse off on Universal Credit than on legacy benefits but if this happens you will be eligible for an additional payment called Transitional Protection

Universal Credit (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.

EXTRA UNIVERSAL CREDIT AMOUNTS

UC includes amounts for you, your children and certain housing costs such as rent. If you work you can also get help with registered childcare costs.

If you have health problems

If you have health problems of your own and these impact on your ability to work you may qualify for an extra UC amount known as the **limited capability for work and work-related activity (LCWRA) element**, sometimes referred to as the health element.

Disabled child addition

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.

Carer element

You may also qualify for an extra **carer element** if you either are eligible for Carer's Allowance or the only reason you are not eligible is because your earnings are too high. You do not have to have claimed Carer's Allowance. You just need to show that you meet all of the relevant tests other than the earnings limit. If you are a carer who is also disabled, you can't get a carer element if you get a LCWRA element.

What is the 'two child limit'?

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 a young person claims Universal Credit

If your son or daughter claims Universal Credit as a young disabled adult in their own right, any child elements in your claim for Universal Credit and your Child Benefit will stop. Their Child Disability Payment or Adult Disability Payment will not be affected.



See our factsheets [Universal Credit – the essentials](#) and [Universal Credit – claiming for a young disabled person](#)

You can make a claim for Universal Credit online at

[Universal Credit: How to claim](#) or by calling the Universal Credit Helpline: **0800 328 5644** Textphone **0800 328 1344**

CARER'S SUPPORT PAYMENT

New claims for Carer's Allowance in Scotland have now been replaced by the Carer's Support Payment (CSP). All existing claimants of Carer's Allowance are in the process of being moved to Carer's Support Payment. This is an automatic process and you do not need to make a new claim, you will be contacted by Social Security Scotland when the change takes place.

What is Carer's Support Payment?

Carer's Support Payment is extra money for carers who care for someone who gets Adult Disability Payment or Personal Independence Payment daily living component at any rate, or Child Disability Payment or Disability Living Allowance care component at the middle or highest rate. Eligibility depends on the circumstances and weekly earnings of the carer.

Who can get Carer's Support Payment?

Unlike Carer's Allowance, the general rule is that most students can claim CSP whilst studying. However more complicated rules apply to students aged 16-19 in non-advanced education who are studying 21 hours or more.


You can't get Carer's Support Payment if you work and earn more than £196 per week after deductions.

If you are on Universal Credit and the only thing that stops you getting Carer's Support Payment 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 [Carer's Allowance](#) web page and factsheet
[Carer's Allowance Unit: 0800 731 0297](#) Textphone: [0800 731 0317](#)

CARERS ALLOWANCE SUPPLEMENT

Carers in Scotland who receive Carer's Support Payment or Carer's Allowance also qualify for an additional supplementary lump-sum payment twice a year from Social Security Scotland. This is known as the Carer's Allowance Supplement. You don't need to apply for a Carer's Allowance Supplement. Instead you should receive a payment automatically.

 If you think you should qualify but don't receive a grant, contact Social Security Scotland on **0800 182 2222**.
If you're a British Sign Language user, you can use the **contactSCOTLAND** app to contact Social Security Scotland by video relay.

YOUNG CARERS GRANT

16, 17 and 18 year olds in Scotland who provide care to at least one person who is receiving certain disability benefits can access a lump sum payment of £390.25 once a year. A young person can only access a grant if they don't get Carer's Support Payment or Carer's Allowance.

During the 13 weeks before your date of claim you must have provided care for at least 208 hours, during at least 10 of those weeks. This is an average of 16 hours a week.

 [Apply for a Young Carer's Grant](#) or call Social Security Scotland on **0800 182 2222**.



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.

 Jobcentre Plus Claim Line Freephone:
0800 169 0310 Textphone: **0800 169 0314**

MONEY AND VOUCHERS FOR HAVING CHILDREN

CHILD BENEFIT

A payment if you are responsible for a dependent child. This means a child under the age of 16, or aged 16-19 if they are in non-advanced education or certain types of unwaged training. If someone in your household earns £60,000 or more, part or all of the benefit will be recovered via the income tax system.

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

SCOTTISH CHILD PAYMENT

A benefit for low income families with children under the age of 16 who get certain means tested benefits including Universal Credit and Pension Credit and who are ordinarily resident in Scotland. The payment is £27.15 per week per qualifying child.

 Apply to **Social Security Scotland online** or by phone on **0800 182 2222**

BEST START GRANTS

This provides families on certain low-income benefits including Universal Credit and Pension Credit, or who are aged under 18, or aged 18 or 19 and a dependent, with a grant at specific stages for their children. You can claim each payment that you qualify for.

- **Pregnancy and Baby Payment:** You can claim from the 25th week of pregnancy up until your baby is six months old. The payment is £767.50 for a first child and £383.75 for subsequent children.
- **Early Learning Payment:** You can claim for a child aged between 2 and 3 ½ years old. They do not have to be at nursery or in childcare to qualify. The payment is £319.80.
- **School Age Payment:** The current window to claim for children born between 1 March 2020 and 29 February 2021 ends on 28 February 2026. Your child does not need to have started school. The payment is £319.80.

BEST START FOODS


Best Start Foods is a prepaid card that you can use in shops or online to buy healthy foods for children under three. This includes milk, first infant formula, fresh fruit and vegetables, pulses and fresh eggs.

You can apply when you're pregnant, or at any time up to your child turning three years old. Normally you will need to be on certain low-income benefits to qualify. However, if you are under 18 you can get a grant even if you are not on a qualifying benefit. If you are a parent aged 18 or 19 and someone else still gets benefits for you as a dependent, you can get a grant so long as that person gets certain benefits for you as part of their family. You may also qualify for a Best Start Grant.

 Find more information on [Best Start Grants and Best Start Foods](#) from the Scottish government.


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 help with childcare through Universal Credit. This may leave you much worse off. If you have a child aged between 9 months and 4 years you may also be eligible for free early education and childcare.

 Find out more about [childcare on our website](#)
Contact your local council or see the [Scottish government information](#)
Tax Free Childcare Helpline: **0300 123 4097**

FREE LUNCHES IN EARLY LEARNING AND CHILDCARE

A child in government funded early learning and childcare (ELC) should automatically qualify for free lunches. They will receive a meal (breakfast, lunch or dinner) on each day they attend.

 Contact your child's nursery or your local council for more information.


"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 SCHOOL


FREE SCHOOL MEALS

Every child in Scotland who is in primary 1 – 5 at a local council school can get free school lunches. After primary 5, your child should be able to continue getting free school meals if you are on a low income and receive certain benefits. 16-18 year olds who receive certain low-income benefits in their own right can also qualify. All children attending special schools qualify for free school meals regardless of their age or families income.

 Information about **free school meals** from the Scottish government.
Contact your local authority to apply.

SCHOOL UNIFORMS

Depending on your income and where in Scotland you live, you may be able to get a school clothing grant from your local council to help you buy your child's school clothing and shoes. Who qualifies for a grant and how much you will get depends on your local council's rules. If your child is starting primary 1 you may also be able to apply for a Best Start Grant school age payment.

 Contact your local 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.

 See **education charity Enquire** for more information.

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 authority for more information.

EDUCATION MAINTENANCE ALLOWANCE (EMA)

A weekly payment of £30 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.

 More information about **EMAs** is on the Scottish government website.

“Getting a nursery place for my daughter when she was three made her transition to school much easier as she had friends that understood her disabilities.”

Parent carer

AT HOME

SCHEME OF ASSISTANCE

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 in Scotland cannot be made to cover the costs of an extension to create additional living space.

 See our website for more information on [aids and equipment](#)

INSULATING YOUR HOME AND CUTTING ENERGY BILLS

For details of government-backed schemes see:

 Home Energy Scotland: **0808 808 2282**
mygov.scot/energy-saving-funding

HELP WITH HEATING BILLS

Warm Homes Discount Scheme


Under the Warm Homes Discount Scheme 'broader group', some families can get £150 off their winter fuel bill. You must be in receipt of certain means-tested benefits. Discounts are limited and given on a first come, first served basis. Not all suppliers take part.

Call your energy supplier for more details.

Winter Heating Payment

In Scotland the winter heating payment has replaced the Cold Weather Payment scheme. You'll automatically get a single lump-sum payment between December and February. This does not depend on how cold it is.

You do not need to apply, you will receive the payment automatically if you receive a qualifying benefit during the qualifying week at the beginning of November. Qualifying benefits include Pension Credit and Universal Credit if you have a child under five or your claim includes certain disability elements.

 See our website for more information on [help with fuel bills](#)


Child Winter Heating Payment

A £255.80 payment for each child in your family who is under 19 and who gets the:

- **highest rate** of the care component of Child Disability Payment or Disability Living Allowance, or
- **enhanced rate** of the daily living component of Adult Disability Payment or Personal Independence Payment.


To qualify your child must have been entitled to the qualifying benefit for at least one day in the relevant week in September each year. You do not need to apply for a payment as these will be automatically made by Social Security Scotland.

Each child in your household who qualifies will receive a payment including if they were in hospital or residential care during the relevant week. If your child is later awarded a qualifying disability benefit that covers the relevant period they will also receive the payment..

 If your child qualifies but you have not received a payment by the end of December, call Social Security Scotland on **0800 182 2222**

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](#)

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](#) website.



HELP WITH RENT, MORTGAGE & COUNCIL TAX

UNIVERSAL CREDIT HOUSING ELEMENT AND HOUSING BENEFIT

You can receive help towards your rent through the housing element of your claim for Universal Credit. The payment can cover all or part of your rent and depends on the size of your property and your income.

You can still receive Housing Benefit and make a new claim for it if you live in certain types of accommodation, such as supported or temporary accommodation.

DISCRETIONARY HOUSING PAYMENTS

A local authority can make a discretionary payment if you are entitled to a Universal Credit Housing Element or 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.

Help for people affected by the bedroom tax

The Scottish Government has provided extra funding to councils so that they can use Discretionary Housing Payments to compensate people affected by the bedroom tax. This means that if you're affected by the bedroom tax and apply for a Discretionary Housing Payment your local council is expected to give you one. If you have a shortfall in rent for other reasons it will be up to your local council to decide whether to give you a payment or not.

HELP WITH MORTGAGE INTEREST PAYMENTS

If you receive means-tested benefits such as Universal Credit 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, students and people with mental impairments) can be ignored. Apply to your local council for this discount.

COUNCIL TAX REDUCTION

Help for council tax payers on a low income. You can claim if you are working or out of work. If you get certain mean-tested benefits such as Universal Credit and are out of work you are likely to be entitled to help. However, this might be reduced if you have other adults who are not your partner living with you. Otherwise the amount of help you get will depend on your income and savings.



Apply to your local council for reduction, disability reduction and/or discount. For more information on topics in this section [visit our website](#)

TRANSPORT

HELP WITH GETTING A CAR

If your child is awarded the higher rate of the mobility component of Child Disability Payment, or the mobility component of Adult Disability Payment or Personal Independence Payment at the enhanced rate, you have the option of using that money to lease a new car through the Accessible Vehicles and Equipment scheme part of the Motability Scheme in Scotland.

How to access the 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 the scheme for a discretionary grant.



To find out more contact **Motability: 0300 456 4566**

FREE ROAD TAX FOR YOUR CAR

You can get a 100% rebate if you qualify yourself for, or have a child aged three or over, who qualifies for, either Child Disability Payment (CDP) or Disability Living Allowance (DLA) mobility component at the higher rate or Adult Disability Payment (ADP) or Personal Independence Payment (PIP) mobility component at the enhanced rate.

A 50% rebate is made where someone qualifies for ADP or 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 CDP, DLA, ADP or PIP.

A BLUE BADGE FOR YOUR CAR

This allows access to disabled parking. You will qualify automatically if you get CDP or DLA mobility component at the higher rate. Disabled adults on ADP or PIP also automatically qualify for a Blue Badge if they score 8 points or more under the activity of 'moving around' or 12 points or more in the activity of 'planning and following a journey.'

If your child used to get the higher rate CDP or DLA mobility component and now gets ADP or PIP but doesn't score sufficient points to qualify under the rules above, they should still qualify for a Blue Badge if their previous mobility award was on an indefinite or lifetime award or if they are appealing the decision. Your child should also qualify if they registered blind.

If you do not qualify automatically

If you don't qualify automatically based on your CDP, DLA, ADP 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 or have a diagnosed mental disorder and lack an awareness of the danger from traffic. 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.

"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



HELP WITH BUS TRAVEL

All children in Scotland under 22 can travel for free on most buses although they will need a national entitlement card if aged over 5. Depending on the disability benefits a child receives, an essential companion can also get free travel alongside a disabled child. Once a young person turns 22, they will still qualify for free bus travel so long as they are in receipt of Adult Disability Payment or Personal Independence Payment.



For more details see [Transport Scotland](#)

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.

- **The Scottish Welfare Fund:** provides grants to help low-income families in Scotland. Anyone on a low income can apply – you don't necessarily need to be on benefits. There are two types of grant. A Community Care Grant can help you pay for items needed to live a settled life in the community, for example to buy white goods such as a cooker or fridge. While Crisis Grants provide help with living costs such as food or heating in an emergency. Apply via your local council. If you are awarded a grant you may get cash or your council may instead provide you with the items you need. Some councils make payments using pre-paid cards or vouchers.
- **Budgeting loans and advances:** you can apply for a budgeting advance if you have a claim for Universal Credit or a budgeting loan if you receive some other means-tested benefits. Apply through your Universal Credit online account or contact your local jobcentre. Loans and advances must be repaid through regular deductions from your benefit award.
- **Charities:** there are funds for certain occupations, disabilities or those in certain geographical areas.



We have a [list of charities, plus a searchable online grant-giving tool](#)
Or contact our helpline: **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 familyfund.org.uk

OTHER HELP

NHS COSTS, GLASSES, HOSPITAL FARES, FREE PRESCRIPTIONS

NHS prescriptions are free in Scotland as are eye and dental examinations. You may be able to get help towards the costs of glasses, certain dental treatment and the costs of going to hospital for treatment (including accompanying a child). Whether you get help will depend on your income. If you are on certain means tested benefits you will qualify automatically, otherwise you will need to apply via the NHS low income scheme.



For more information see [help with health costs](#) from NHS Inform.

UK CINEMA ASSOCIATION CARD

Free tickets for a person to accompany a child aged eight or over to the cinema if they receive CDP, DLA, ADP 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**

Visit the [CEA Card](#) website to find out more.

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) or civil partner has died – there are special benefits for bereavement. If your partner or another close relative dies, you are responsible for the funeral costs, and receive certain means-tested benefits, you may also be able to apply for a Funeral Support Payment
- 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 of state pension age – you might get Attendance Allowance or the Pension Age Disability Payment which is replacing it.



For more detailed information see our website information on [welfare benefits in Scotland](#) and [financial help from Scottish councils](#). You can also access individual advice from our free Helpline on 0808 808 3555 (Mon-Fri; 9.30am-5pm)

GET IN CONTACT

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



0808 808 3555



contact.org.uk



scotland.office@contact.org.uk



facebook.com/contactinscotland



youtube.com/contactfamilies

Contact Scotland

The Melting Pot

5 Rose St

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EH2 2PR

Sign up to our

[Scotland e-newsbulletin](#)



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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