


MONEY MATTERS



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 July 2025.

This guide covers England and Wales.

Written by Derek Sinclair

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DLA for adults has been replaced by a new benefit called Personal Independence Payment (PIP).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

Personal Independence Payment Claim Line:

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



EMPLOYMENT & SUPPORT ALLOWANCE (ESA)

Most young people can no longer get Employment and Support Allowance (ESA) and have to claim Universal Credit instead. Universal Credit has already replaced all new claims for income-related ESA, while existing income-related ESA claimants are in the processing of being migrated onto Universal Credit. While 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 benefits for them as a dependent child, such as Child Benefit or child elements in your family's Universal Credit claim.



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

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 £196 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 element as part of your Universal Credit award.



Find out more in our factsheet: contact.org.uk/carers-allowance

Carer's Allowance Unit: **0800 731 0297** Textphone: **0800 731 0317**
gov.uk/carers-allowance

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 055 6688 Textphone: **0800 023 4888**

UNIVERSAL CREDIT

Universal Credit (UC) is benefit for people of working age. It has already replaced both new and existing claims for:

- ***Income Support***
- ***Child Tax Credit***
- ***Working Tax Credit***
- ***income-based Jobseeker's Allowance.***

It has also replaced Housing Benefit for most people, although in a small number of circumstances (for example, you are in certain types of temporary or supported accommodation) it is still possible to make a claim for Housing Benefit.

Universal Credit has also replaced all new claims for income-related Employment and Support Allowance (ESA). Existing claimants of income-related ESA and those who get income-related ESA in combination with Housing Benefit are in the process of being asked to claim Universal Credit. Everyone should have been migrated onto UC before the end of March 2026.

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.

Warning!

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



Visit 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

CHILD BENEFIT

A payment if you are responsible for a dependent child. If someone in your household earns £60,000 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:
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 regular payments via a smart card for milk, fruit, vegetables and vitamins. You also need to be receiving certain benefits to qualify (unless you are under 18 and pregnant).



Healthy Start Helpline: **0300 330 7010** **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.

Working families can also get 15 hours free childcare for children 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 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

FREE SCHOOL MEALS

If your child is registered at a maintained school, academy or free school, or is in a specialist school, the education authority must provide a free midday meal if you claim certain benefits. In England from the start of the 2026 school year, this will include all children from households in receipt of Universal Credit regardless of their earnings.

- ***In England all children in maintained schools, academies, free schools or specialist schools in reception, Year 1 or Year 2 also qualify even if you don't get any benefits.***
- ***In Wales all children in primary school are also entitled to 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 school essentials 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. However, support for students aged 16 and over is not guaranteed. While local councils may offer help, it's discretionary.



For more information on eligibility see our website:

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.

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



Go to gov.uk and search for Education Maintenance Allowance or 16–19 Bursary to find out how to apply. In Wales visit studentfinancewales.co.uk

HELP WITH RENT, MORTGAGE & COUNCIL TAX

HOUSING BENEFIT OR UNIVERSAL CREDIT PAYMENTS TOWARDS RENT

For most people Housing Benefit has been replaced by payments towards rent costs under as part of a Universal Credit claim. You can only get Housing Benefit if you live in certain types of accommodation, such as supported accommodation.

The amount of help that you get towards rent from Universal Credit may be capped if you rent from a private landlord or if you are treated as having more bedrooms than you need.

DISCRETIONARY HOUSING PAYMENTS

If there is a shortfall in the amount of help you get from Universal Credit or Housing Benefit towards your rent costs – for example because the help you get is capped, apply to your local council for discretionary housing payments.

HELP WITH MORTGAGE INTEREST PAYMENTS

If you receive 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) 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



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. 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



For details of government-backed schemes in England and Wales see:
Energy Saving Trust: 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

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

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

"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

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 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

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

There are several sources of help from grant making organisations.

- **LOCAL AUTHORITIES:** some local authorities have their own welfare schemes offering financial assistance to families. This may take the form of a grant, loan or assistance in kind. In England each council decides whether to have such a scheme and how it works in their area. In Wales there is a nationwide discretionary assistance fund.
- **BUDGETING ADVANCES:** interest free loans to help people on Universal Credit meet expenses that are difficult to budget for.
- **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

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

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 contact.org.uk/health
If you live in Scotland see 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:
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

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

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



contact.org.uk



facebook.com/contactfamilies



youtube.com/contactfamilies

Contact Head Office
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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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