

Money matters

A checklist when your child has additional needs



Contents

Disability and sickness benefits.....	3
A benefit for carers	4
Benefits if you're out of full time work.....	4
Benefits for working.....	4
Money and vouchers for having children	5
At school.....	6
Help with rent, mortgage and council tax	7
Universal Credit	7
At home	8
Transport.....	9
Other help.....	9
Practical help with your child.....	10
Other benefits.....	11



Disability and sickness benefits

Disability Living Allowance (DLA)

DLA is the main benefit for disabled children:

- if a child needs extra care or supervision they may qualify for the care component
- if a child needs 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
- it is not means-tested.

Disability Living Allowance helpline

 **0345 712 3456**

Textphone 0345 722 4433

Personal Independence Payment (PIP)

DLA for adults aged 16-64 is being replaced by a new benefit called the 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. The government has also started the process of moving some existing adult DLA claimants onto PIP. However, initially this only applies if you live in a designated postcode area AND you fall into one of the following groups:

- you volunteer to claim PIP
- you report a change of circumstances that would affect your award
- your existing adult DLA award is due to run out
- you are turning 16 (and are not claiming under the special rules for the terminally ill).

Call our freephone helpline to find out if you live in a designated postcode area.

If your child is turning 16 and lives elsewhere they will continue to fall under DLA rules. If their current DLA child award is ending they will be re-assessed under the adult DLA rules. Call our freephone helpline for up to date details of the timetable for PIP applying to adult DLA claimants who do not live in designated postcode areas.

DLA will be retained as a separate benefit for children aged under 16.

Employment and 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. Some people will receive both types of payment, others may only get one or the other. Since most young disabled people have not worked and paid national insurance contributions they usually can only get income-related ESA. If your son or daughter claims ESA, any tax credits or benefits you get for them (other than DLA and PIP) will stop. Contact our freephone helpline for more information.

Jobcentre Plus Claim Line

 **Freephone 0800 055 6688**
Textphone 0800 023 4888

A benefit for carers

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.

Carer's Allowance Unit

 **0345 608 432**

Benefits if you're out of full time work

Jobseeker's Allowance

Payable for six months for individuals who are unemployed and have recently paid sufficient national insurance contributions.

Income Support and income-based Jobseeker's Allowance

These are means-tested benefits for people who are not working, or working less than 16 hours a week. Some carers qualify if they work more hours than this.

Benefits for working

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.

Tax Credits Helpline

 **0345 300 3900**
Textphone 0345 300 3909

Money and vouchers for having children

Child Tax Credit

This can be claimed by anyone who is 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). Your award may be higher if you have a child on DLA or PIP, or who is registered blind.

Tax Credits Helpline

 **0345 300 3900**
Textphone 0345 300 3909

Child Benefit

A payment if you are responsible for a dependent child (see definition above). Households with someone earning £50,000 or more will see a reduction in Child Benefit. This is done by way of a claw back through the tax system. You lose one per cent of your Child Benefit for every £100 you earn above £50,000 – meaning those earning £60,000 or above repay all of their Child Benefit.

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.

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).

Healthy Start Helpline

 **0845 607 6823**
Textphone 0845 607 6078
www.healthystart.nhs.uk

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.

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, who are also eligible for free school meals.

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.

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.



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 only

EMA in England was replaced by the 16-19 bursary scheme. There are two types of 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 guaranteed bursary of £1,200 per year for certain groups, including those disabled students who receive both DLA and Employment and Support Allowance. This may be paid in kind rather than in cash.

Help with rent, mortgage and council tax

Housing Benefit

People on a low income and savings under £16,000 (or over if in receipt of the guarantee element of Pension Credit) can apply for Housing Benefit to help with their rent.

Help with mortgage interest payments

This is only available as part of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit.

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% (50% in some cases) if there are less than two adults in your household. The presence of children and certain adults (including some carers) can be ignored.

Local schemes for support with council tax

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.

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.

Universal Credit

The government intends to introduce a new Universal Credit to replace all of the current means-tested benefits paid to people of working age. This means it will replace Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.

Universal Credit currently only applies in certain pilot areas and is focused on single jobseekers. It is planned to be extended to families in the pilot areas from autumn 2014. The number of pilot areas will also be increased over time but Universal Credit is unlikely to be introduced to most of the UK until 2016. This timetable may be subject to change so call our freephone helpline for updates.

At home

Adapting your home in England and Wales – Disabled Facilities Grant

These are awarded where works are considered essential to enable better access and movement at home or to make it safe for a disabled occupant. The maximum grant payable is £30,000 in England and £36,000 in Wales.

Scotland – Scheme of Assistance

In Scotland, mandatory grants are available for work 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.

Insulating your home and cutting energy bills

For details of government backed schemes to help you make your home more energy efficient call:

- **England:** Energy Saving Advice Service on 0300 123 1234
- **Scotland:** Home Energy Scotland on 0808 808 2282
- **Wales:** NEST on 0808 808 2244



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:

Furniture Re-use Network

www.frn.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

 **0300 790 6130**

Transport

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 Disability Living Allowance 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.

A Blue Badge for your car

This allows some parking concessions for those on DLA mobility component at the higher rate and others with severe walking problems who are aged two or above. You may also 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. Disabled adults on PIP also qualify for a Blue Badge if they score 8 points or more under the PIP activity of 'moving around'. In Scotland and Wales entitlement has also been extended to those adults who score 12 points or more in the PIP activity of 'planning and following a journey'.

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

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.

Personal budgets and direct payments

A personal budget is an annual amount of money that your council allocates to pay for services to meet your child's needs. You can choose to manage this budget yourself, ask someone to manage the budget for you or ask your council to provide you with the services instead. If you choose to manage the budget yourself you 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 your own care assistant or buy in services from an organisation that provides care. From September 2014 personal budgets will also be extended to education services in England.

Cinema Exhibitor's Association card


Free tickets for a person to accompany a child 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.

 **0845 123 1292**
Textphone 0845 123 1297

Practical help with your child

Contact a Family produces detailed information which includes practical information such as:

- extra help at school
- practical help at home and short breaks
- specialist equipment
- health services such as physiotherapy or speech therapy.

 *Call our freephone helpline or visit our website for more information:*

0808 808 3555

www.cafamily.org.uk

Emotional support

Call the Contact a Family freephone helpline for details of support groups and counselling services.



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 for Wales.
- **Budgeting Loans:** from Jobcentre Plus for those on certain means -tested benefits.
- **Family Fund:** grants for families on certain benefits, whose child is severely disabled and aged 17 or under.
- **Charities:** there are hundreds of funds for certain occupations, disabilities or those in certain geographical areas. For more information and a list of charities, call our freephone helpline.

Other benefits

Call the Contact a Family 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 that you may be entitled to
- you are disabled and 65 or over – you might get Attendance Allowance
- also some larger families, or those with particular disabilities, may be able to get help with metered water charges.

Our parent advisers can help you with any issue around raising a disabled child, whatever your concern or question.

We offer families confidential advice on any issue including:

- benefits and sources of financial help
- education advice for additional needs
- sources of support – including groups set up by parents
- services that you might be entitled to, for example, aids and equipment.



**Contact a Family
freephone helpline**



0808 808 3555



helpline@cafamily.org.uk

contact a family
for families with disabled children

Get in contact with us

209–211 City Road, London EC1V 1JN

 020 7608 8700

 info@cafamily.org.uk

 www.cafamily.co.uk

 www.facebook.com/contactafamily

 www.twitter.com/contactafamily

 www.youtube.com/cafamily

Free helpline for parents and families:


 **0808 808 3555**

Open Mon–Fri, 9.30am–5pm

 helpline@cafamily.org.uk

Access to over 200 languages

Free family linking service

 www.makingcontact.org



Charities Evaluation Services



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Written by Derek Sinclair © Contact a Family, November 2014

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