

Benefits for disabled children and their families - a checklist

Benefits for disabled children and their families is one of a series of Child Poverty Action Group in Scotland leaflets giving guidance to advisers who are working with disabled children and their families. Child Poverty Action Group promotes action for the prevention and relief of poverty among children and families with children.



Being responsible for a child means you may be entitled to certain benefits and tax credits. If your child has extra needs because of a disability, you may be entitled to more help. Some of this help depends on the needs of your child and some on your family's income. This leaflet is a checklist of the benefit and tax credit help you could get, and also includes details of some other sorts of financial help.

The chart tells you at what age help *first* becomes available. So to check help available at a particular age, start from birth and read on until you reach that age. Help at younger ages continues to apply to older children unless otherwise stated.

Normally to be 'responsible' for a child for benefit purposes, the child must be living with you, but you do not have to be the child's parent. Where the checklist refers to a parent, it includes others responsible for a child.

This checklist only gives an indication of the help available. To qualify you have to meet all of the entitlement conditions, including any means test that might apply. At the end of the checklist there are details of who you can contact for further information and advice.

What help is available

From birth	
Child benefit (CB)	A non-means-tested amount paid for each child you are responsible for; if they live with you or you contribute financially towards their upkeep
Guardian's allowance	An additional amount paid to whoever receives CB if the child's parents are dead; or the surviving parent is missing, in prison or detained in hospital
Disability living allowance (DLA) care component	Can be paid from birth if child is terminally ill. This means that the child's death could reasonably be expected within 6 months. An award of DLA may mean entitlement to carer's allowance (see page 6)
Child tax credit (CTC)	Means- tested amounts paid whether in work or not for <ul style="list-style-type: none"> • Having a family • Each child • Disability element if child registered blind or gets DLA • Severe disability element if child gets highest rate of DLA care component
Working tax credit (WTC)	Means -tested amounts paid because you (or your partner if you have one) work 16 hours or more a week and have a child or in some cases are on paid maternity leave. Can include help with childcare costs for lone parents and some couples
Housing benefit and council tax benefit (HB/CTB)	Means-tested help with rent or council tax. When you have a child you may get <ul style="list-style-type: none"> • A family premium • Child personal allowance for each child • Disabled child premium if child registered blind or gets DLA • Enhanced disability premium if child gets highest rate DLA care component • Both premiums mean more HB/CTB if not already getting maximum, or you may qualify for the first time

From birth - continued

Income support (IS)

You may qualify for this means-tested help if you are

- A lone parent and responsible for a child or
- In the first 15 weeks after having a baby or
- You make a claim for DLA for the child, for up to 26 weeks or until the claim is decided. IS can continue if child gets middle or highest rate of DLA care component
- If you have a mortgage or other qualifying loans, IS can include help with the interest on these

Some other parents may also qualify (see 'Help with claiming and checking if you are entitled' below)

Sure Start maternity grant

One- off £500 payment to help with costs of a new baby if you do not have another child under 16, and you get

- IS or
- Income-based jobseeker's allowance (JSA) or
- Income-related employment and support allowance (ESA) or
- Pension credit (PC) or
- Certain amounts of CTC or WTC

Discretionary social fund

- *Community care grants* (which do not have to be paid back) or *budgeting loans* for specific items
 - You must be on IS, income- based JSA, income-related ESA or PC
 - Available funds are limited
- Crisis loans for emergencies

Health costs for parents

Exemption from fixed charges for items and services such as dental treatment if on IS, income -based JSA, income- related ESA, or CTC if your income is low enough and for some other groups of people. See www.nhsbsa.nhs.uk for details

Fares to hospital

- Free for parents accompanying child if on IS, income-based JSA, income- related ESA, guarantee credit of PC or tax credits if your income is low enough
- Possibility of community care grant (see above) towards fares and overnight accommodation for close relative visiting a hospital patient

From birth - continued

<p>Healthy Start</p>	<p>Free vitamins, milk and vouchers for fruit and vegetables if you are under 18 or are on IS, income-based JSA, income-related ESA or CTC (if your income is sufficiently low but not if you are in receipt of WTC). Lasts until child turns 4</p>
<p>Blue Badge parking concession</p>	<p>If child uses certain bulky equipment to get to and from the car or needs to be near a car for treatment. This is available until the child turns 4, although if the child has walking difficulties they may continue to qualify (see page 7). Details at http://www.transportscotland.gov.uk/road/blue-badge-scheme</p>
<p>Council tax disability reduction scheme</p>	<p>Bills may be reduced if any resident (including a child) is</p> <ul style="list-style-type: none"> • 'Permanently and severely disabled' and • A room has been allocated for their use as a direct result of their disability and use of that room is essential for their well-being (eg, to store or operate essential medical equipment) <p>Alternative criteria involving home suitable for wheelchair use will not apply at this stage but may as the child gets older</p>
<p>Direct payments</p>	<p>Money to purchase care services child needs instead of using social work services. Contact your local authority for details or see www.cafamily.org.uk/pdfs/directpaymentsscotland.pdf</p>
<p>The Family Fund</p>	<p>Charity providing lump sums to buy specific items to help care for a child of under 18 with severe disabilities. Applications are subject to a means test. Details at www.familyfund.org.uk</p>
<p>Energy Assistance Package</p>	<p>Help with energy saving measures if homeowner or private-landlord tenant and on certain benefits. Families with a child under 16 or who gets DLA may qualify for central heating if on IS, income-based JSA, income-related ESA, the guarantee credit of PC or tax credits and be on a low enough income. Details at www.energysavingtrust.org.uk/scotland/</p>
<p>Child is blind</p>	<p>If child is certified blind with the local authority</p> <ul style="list-style-type: none"> • Disabled child premium included in assessment for HB and CTB • Disability element included in CTC • 50% TV licence reduction if licence transferred to child's name • Reduced cost digital TV switchover- see www.helpscheme.co.uk

From 3 months

DLA care component

If the child needs extra personal care, supervision or watching over as a result of a health problem and

- Has done so for the past three months and will do for the next six months
- The help needed is substantially in excess of that needed by a child without the disability or the child's care, supervision or watching-over needs are more in line with the needs of a younger child in normal physical or mental health
- May be paid at a lowest, middle or highest rate depending on the extent of the help needed
- Can claim at birth but payment cannot begin before 3 months unless terminally ill

- **Because child gets DLA care component**

- **Additional HB and /or CTB**

- Disabled child premium if child gets any rate of DLA
 - Disabled child and enhanced child disability premiums if child gets DLA at highest rate

- **Additional CTC**

- Disability element if child gets any rate of DLA
 - Disability and severe disability element if child gets DLA care component at the highest rate
 - Notify the tax credit office within three months of the DLA decision being made to get maximum entitlement

- **Carers' allowance/carer premium**

- If the child qualifies for the middle or highest rate of DLA care component and the carer provides 35 hours care per week
 - Carer does not have to live with or be parent of the child
 - Carer may be entitled to claim IS
 - May lead to an increase or qualification for first time for HB/ CTB or income- based JSA, guarantee credit of PC or income- related ESA if carer premium included
 - Reduced health costs scheme for carers assessed more generously

- Reduced cost of digital switchover if child gets any rate of DLA

- Council tax carer discount

- Bill may be reduced depending on number of adults in the home if child gets highest rate DLA care and an adult other than child's parent is resident and cares for child on average 35 hours per week

From 3 years

DLA higher rate mobility component

Payable from age 3 and can be paid in addition to any care component already received. Apply from 3 months before 3rd birthday if child is

- Unable to walk; *or*
 - Virtually unable to walk; *or*
 - Both deaf and blind; *or*
 - 'Severely visually impaired' (from April 2011); *or*
 - 'Severely mentally impaired', has 'severe behavioural problems' and gets highest rate care component of DLA; *or*
 - Where the effort involved in walking would be dangerous
- **Because child gets DLA higher rate mobility**
 - Disabled child premium in HB/CTB if not already entitled
 - Disability element in CTC if not already entitled
 - contact the tax credit office within 3 months of DLA decision being made to ensure maximum entitlement
 - 'Motability'
 - Help towards the cost of buying or hiring a car. Award of the higher rate mobility component must have at least 12 months left to run. Contact www.motability.co.uk
 - Road tax exemption
 - For a vehicle substantially used for the purposes of the disabled child

Blue badge parking concession

Allows holders more flexibility in where they can park if the child is in the car. Children 3 or over qualify if they:

- Receive DLA higher rate mobility component
- Are registered blind
- Are unable or virtually unable to walk due to a disability that is likely to last for at least a year when the badge is awarded

For details see <http://www.transportscotland.gov.uk/road/blue-badge-scheme>

When child starts school or pre-school nursery

Help from the local authority

Contact your local authority for:

- Free school meals at primary and secondary school if income low enough (ie entitled to IS, income-based JSA, income-related ESA and, if income low enough some recipients of CTC including those getting maximum WTC) and for some asylum seekers. May also be available to all pupils in certain special needs schools. The Scottish Government has agreed to extend provision to all pupils in primary one to three from 2010, although local authorities are able to decide how and when to implement this measure
- Help with transport costs to and from place of education
- Clothing grants towards school clothes if income low enough for primary and secondary pupils. Different qualifying rules used by different local authorities

From 5 years

DLA lower rate mobility component

Payable from age 5 if your child can walk but needs additional supervision and guidance outdoors and does not receive higher rate mobility component. Apply from 3 months before 5th birthday.

- **Because child gets DLA lower rate mobility component**
 - disabled child premium in HB/CTB (if not already entitled because of care component)
 - disability element in CTC if not already entitled because of care component
 - contact the tax credit office within 3 months of DLA decision being made to ensure maximum entitlement

Help with travel costs

- Free bus pass if in receipt of middle or highest rate DLA care component and/or higher rate DLA mobility component.
- An named escort of 5 and over accompanying a disabled child can also be entitled to free travel. Variations in how the scheme operates from one local authority to another regarding times of travel and concessions available on forms of transport other than buses. Full details are at www.transportscotland.gov.uk/public-transport/concessionary-travel
- Discounted rail travel for child if gets DLA highest or middle care component or either mobility component of DLA. Possibility of reduced companion costs. Visit www.disabledpersons-railcard.co.uk/ for more information

From 7 years

Parent's income support

From 25 October 2010 for some lone parents, income support will end when the youngest child turns 7. Lone parent may have to be available for work and claim JSA but can stay on IS if entitled to carers' allowance or has a child in receipt of middle or highest rate DLA care component or is a foster parent and in some other cases.

The rules are expected to change again in 2011 to withdraw income support for lone parents of children aged 5 and over, although the exemptions above are likely to still apply.

The rest of this factsheet explains briefly the situation for young people from 16 to 19 with a disability, who still live at home. See the CPAG in Scotland factsheet *Disabled young people* for more detailed information.

There are likely to be situations where families need to choose whether a young person claims benefit in their own right or their parents continue to claim for them. In this situation it is important to get advice about which situation will leave the family better off.

From 16 to 19 and young person stays at home

DLA

At 16 the adult tests apply in the assessment of DLA

- The needs arising from a disability no longer have to be in excess of the needs of a person of the same age without that disability
- An alternative route to qualifying for the lowest rate of DLA care component involving an assessment of the capacity to cook a main meal is introduced

Benefit will be paid directly to the young person unless parent/carer becomes appointee

Child benefit and child tax credit

May continue for any period before young person turns 19 when s/he is

- In certain forms of full-time, non-advanced education or approved training or for limited periods immediately after leaving education or training.
- Can continue to 20th birthday if young person is continuing on a course which they have started or were accepted or enrolled on before turning 19

CB and CTC stop if young person claims IS, ESA, incapacity benefit, JSA, CTC or WTC in their own right

Employment and support allowance (ESA)

Young person may be able to claim at 16

- Can be claimed in addition to DLA
- Can be claimed if unable to work due to ill-health or disability
- Can be claimed in some forms of education including school
- If young person claims then parent's CB and CTC stop.

Seek advice on whether the household will be better off with the young person claiming ESA or parent continuing to claim CB and CTC

From 16 to 19 and young person stays at home - continued

Working tax credit (WTC)

A young person aged 16 or over who works 16 or more hours a week may be able to claim WTC in their own right if they receive DLA and meet the disability condition. Young people who have claimed ESA and then move into work for 16 hours or more a week may also qualify.

If a young person claims WTC, a parent's child benefit and child tax credit will stop, even if they could still continue (due to the young person still being in education, for example). Seek advice about which situation would leave the family better off.

Education maintenance allowance

Means-tested payments (depending on family income) for 16-19 year olds who stay on in further education. Can be paid for up to 4 years for students with additional support needs. Conditional upon regular course attendance. For further details, see www.emascotland.com

From age 18

Council tax discounts

Severe mental impairment. Applies if young person has 'severe and permanent impairment of intelligence and social functioning' (confirmed by a medical practitioner) and is entitled to ESA, incapacity benefit, DLA middle or highest rate care component or WTC with a disability element. May reduce household council tax bill, depending on the number of adults in the house

Council tax carer discount Parents caring 35 hours a week for someone 18 or over on DLA highest rate care who they live with can claim discount. More than one person can claim if they qualify. May reduce bill depending on number of adults in the home

Who to contact to make a claim

Department for Work and Pensions (DWP) administered benefits

The DWP administers most of the benefits explained in this factsheet. You can find more information, and either claim online or download claim forms for **disability living allowance, JSA, income support, ESA and carer's allowance** at www.direct.gov.uk. If you download a form, you may only be paid benefit from the day that your completed form is received by the processing office. It is better to start your claim by telephoning the appropriate number below if you are able to do so.

The DWP also administers the **Social Fund** through Jobcentre Plus. You can download the forms for **crisis loans, budgeting loans, community care grants** and **sure start maternity grants** from www.direct.gov.uk.

The DWP also provides services by telephone:

Benefit enquiry line 0800 88 22 00

- general information about benefits, can also send out claim forms for DLA.

DLA helpline 0845 712 3456

- new or existing claims

Carer's allowance helpline 0845 608 4321

- new or existing claims

JSA, IS and ESA claims 0800 055 6688

- to make a new claim (8am – 8pm Monday to Friday).

Jobcentre Plus switchboard 0845 604 3719

- a new service which will re-direct calls to the appropriate local office (including if you want to get a form sent to you for a social fund application).

Crisis loan claims 0800 032 7952

- (8.30am – 4.30pm Monday to Friday) the phone is very busy and it is difficult to get through so keep trying. If you cannot get through, in an emergency, you should go to your local Jobcentre Plus office and tell them you want to apply for a Crisis Loan.

People who already have already made a benefit claim should receive information from the Jobcentre Plus office handling their claim which includes a contact telephone number.

Her Majesty's Revenue and Customs (HMRC) administered benefits

HMRC administers working tax credit and child tax credit, as well as child benefit and guardian's allowance. All applications have to be made in writing.

Tax Credits The same form is used for either or both types of tax credit. You can get a copy from the helpline, or your local HMRC enquiry centre may have copies. Their details should be in the phone book, or on the HMRC website.

Child Benefit can be claimed by completing and printing the form on the HMRC website at www.hmrc.gov.uk/forms/ch2-online-stubb.htm. You can also request a copy of the form from the helpline.

Guardian's allowance can be claimed by printing a copy of the form BG1 from www.hmrc.gov.uk/forms/bg1.pdf. You can also request a copy from the helpline.

Tax Credits helpline 0845 300 3900

Child benefit helpline 0845 302 1444

Guardian's allowance helpline 0845 302 1464

Local authority administered benefits

Claims for **housing benefit, council tax benefit**, and **council tax discounts and reductions** are normally made in writing to your local council. Look in the phone book for details or at www.cosla.gov.uk. If you are making a claim for IS, JSA or ESA you may be able to claim HB and CTB at the same time without having to contact the local authority. You are still likely to need to provide some information to allow the authority to process your claim.

Help with claiming and checking if you are entitled

A local CAB, welfare rights adviser (usually based in the local social work department) or advice agency will have detailed information about benefits, tax credits and other financial help which may be available and should be able to help with claiming. For help over the telephone, call:

- **Contact a Family Helpline** 0808 808 3555 (Monday to Friday, 9.30am - 5.00pm)
Contact a Family also produce a comprehensive guide to claiming DLA for children, available at www.cafamily.org.uk/pdfs/DLA_factsheet.pdf.
- **CarersLine** 0808 808 7777 (Wednesday and Thursday, 10am-12pm & 2pm-4pm)
- **The Benefit Enquiry Line** 0800 882200 (Monday to Friday 8.30am – 6.30pm, Saturday 9am – 1pm) A DWP service and can help with filling out forms. They also provide a service to people whose first language is not English.

Further information and advice from Child Poverty Action Group in Scotland

Telephone: 0141 552 0552 Monday to Friday 10am to 12 noon
Advice line for advisers on benefits and tax credits

Email: advice@cpagscotland.org.uk
Email advice for advisers on benefits and tax credits

Website: www.cpag.org.uk
For more leaflets from CPAG in Scotland

CPAG in Scotland's advice line is only for advisers. If you are having problems with your own tax credit or benefit claim and are in need of advice you should contact the organisations listed above.

CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credits for claimants and advisers.

**CHILD
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