Benefits, Work & Financial Support

Parent Carer Guide to Money Matters

A Parent Carer's Guide to Financial Help and Employment Rights

Throughout this guide you will find QR codes, to use them:

1. Open your phone's camera app.
2. Point the camera at the QR code.
3. Wait for a notification or icon to appear.
4. Tap the notification or icon to open the link or app.

Claiming extra support like DLA can be difficult for multiple reasons. Not only is the application a bit lengthy, it can be hard to come to terms with the fact that your child is in need of this support.

Disability Living Allowance (DLA)

If your child has a disability the likelihood is your family will have all sorts of extra expenses, such as higher heating bills, specific food requirements, sensory dietary needs, taxi fares, higher child care costs, extra laundry etc.

DLA can help meet these additional expenses.

You can spend DLA on anything you wish, and in some cases DLA is required just to keep families above the poverty line. DLA is **not** means tested which means your income, savings and those of the child are irrelevant.

DLA does not have a negative effect on other benefits you may be claiming . However, you should be aware that making a claim for DLA for a child can be a long process and emotionally exhausting.

How DLA works

DLA is one benefit, but with two components – the care component and the mobility component.
The claim form covers both, so you only need to complete one form. The care component can be paid at one of three rates – lower, middle and higher, whilst the mobility component only has a lower and higher rate.

How much is DLA?

Disability Living Allowance (DLA) is made up of two parts: a Care Component and a Mobility Component. Your child may qualify for one or both, depending on the support they need.

2026-2027 weekly rates:

Care Component

- Lower Rate - £30.30
- Middle Rate - £76.70
- Higher Rate - £114.60

Mobility Component

- Lower Rate - £30.30
- Higher Rate - £80.00

It is possible to be awarded any combination of the two components.

For example one child may be awarded lower rate mobility and higher rate care, another higher rate mobility and middle rate care, and a third child could get lower rate care only depending on their needs and circumstances.

The mobility component, however, is not payable until the age of 3 years old, for the higher rate, and 5 years old for the lower rate. However, if your child is below these ages and has mobility problems then you should complete these pages anyway to give the fullest possible picture of their difficulties.

Eligibility

To claim Disability Living Allowance (DLA) for your child, they must have a long-term condition needing significantly more care than other children their age. They must have had these needs for at least 3 months and expect them to continue for 6 more. Children 3 months or older are eligible. The amount of extra care they need daily determines the DLA payment level.

Does my child need to have a Diagnosis?

Your child does not have to have a diagnosis of a recognised condition or disability in order for you to claim DLA. Increasingly some children are waiting a long time for diagnosis and this should not preclude them from getting DLA. However, they do have to be experiencing the same sort of difficulties as a child with a diagnosis, and you need to be able to demonstrate that they need substantially more guidance, attention and supervision than a typically developing child of their age.

What if someone has said you are not entitled?

If you have claimed DLA for your child before and been turned down, there is nothing to stop you from trying to claim again. Equally it does not matter if you have been 'advised' that you cannot claim by for instance. Only a professional welfare rights adviser should make that judgement.

Importantly, as we have already said DLA is not a means-tested benefit. This means that it does not matter what you or your family's income, benefits, or savings are, It is assessed only on the needs of the child.

How to Apply

DLA claim forms are available by phone by calling 0800 121 4600 or you can download and print off a form at the direct.gov.uk website.

You can find more information here:

Top Tips for Claiming DLA

Filling out DLA forms can be a daunting task, it is lengthy and can be emotionally draining. Set yourself some time over a week or so to go through all of the information. Here are some top tips to guide you through the process:

Gather Evidence:

- Medical Reports: Collect reports from your child's doctors and therapists detailing their diagnoses, treatments, and limitations.
- School Reports: If applicable, obtain reports from your child's school outlining their academic progress, any support they receive, and any challenges they face due to their disability.

Provide Specific Examples:

- Avoid Generalisations: Instead of saying "My child has difficulty dressing," provide specific examples like "My child needs help buttoning their shirt because they struggle with fine motor skills."
- Quantify Needs: Use numbers and measurements to describe your child's care needs. For example, "My child needs help with toileting 3-4 times a day" or "My child requires assistance walking more than 50 meters."
- Explain the Impact: Clearly explain how your child's disability affects their daily life, including their ability to play, learn, socialise, and participate in family activities.

Be Patient and Persistent:

- The Process Takes Time: The DLA application process can be lengthy. Be patient and allow time for processing.
- Don't Give Up: If your initial claim is unsuccessful, don't give up. You have the right to request a mandatory reconsideration or appeal the decision.

Focus on Functional Limitations:

- Highlight Challenges: Emphasise the challenges your child faces due to their disability, rather than just listing their diagnoses.
- Explain How Care is Different: Clearly explain how caring for your child differs from caring for a child without disabilities.
- Use the "Explain How" Boxes: Utilise the "Explain How" boxes on the form to provide detailed explanations and examples of your child's difficulties.

Be Clear and Concise:

- Use Plain Language: Avoid medical jargon or technical terms that may be difficult for assessors to understand.
- Stay Focused: Stick to the relevant information and avoid unnecessary details.
- Don't Underestimate Needs: Don't downplay your child's needs or feel embarrassed to ask for support.
- Proofread Carefully: Ensure your form is free of errors and easy to read. Ask a friend or family member to check over the information also, they may spot things you may miss.

Personal Independence Payment (PIP) - for children over 16

When your child turns 16, they will no longer be eligible for DLA. Instead, they should apply for Personal Independence Payment (PIP).

You can get Personal Independence Payment (PIP) if all of the following apply to you:

- you're 16 or over
- you have a long-term physical, mental health condition or disability
- you have difficulty doing certain everyday tasks
- you expect the difficulties to last for at least 12 months

How PIP is Assessed:

- Claim Process: You need to make a claim to the Department for Work and Pensions (DWP).
- Assessment: You'll be assessed to determine how your condition affects your daily living and mobility needs. This may involve a face-to-face assessment, a telephone assessment, or a review of your medical evidence.
- Points System: You're awarded points based on your ability to carry out certain activities. The more points you score, the higher the rate of PIP you'll receive.

Rates of PIP:

Daily Living Component:

- Standard Rate: For those who need some help with daily living activities. Standard: £76.70
- Enhanced Rate: For those who need a lot of help with daily living activities. Enhanced: £114.60

Mobility Component:

- Standard Rate: For those who need some help with getting around. Standard: £30.30
- Enhanced Rate: For those who need a lot of help with getting around or cannot walk. Enhanced: £80.00

How to Apply

Call the 'PIP new claims' phone line. You'll then be sent a form that asks about your condition. Complete and return the form. For more information please head to www.gov.uk/pip

We know how extra expense it can be to care for a child with additional needs. Below we have gathered all financial support we could find to help you.

Universal Credit

Universal Credit is a payment to help with your living costs. It's paid monthly and You may be able to get it if you're on a low income, out of work or you cannot work.

You might get an extra monthly amount if any of your children are disabled. You'll get this extra amount no matter how many children you have.

These amounts were correct at the time of printing. You should always check the .Gov website for up to date amounts.

Disabled child addition

- Lower rate: £158.76 per month

Severely disabled child addition

- Higher rate: £495.87 per month

The higher rate is usually awarded if your child receives the highest rate care component of DLA.

Universal Credit is also replacing the following benefits:

- Child Tax Credit.
- Housing Benefit.
- Income Support.
- Income-based Jobseeker's Allowance (JSA).
- Income-related Employment and Support Allowance (ESA).
- Working Tax Credit.

To find out more about Universal credit, follow the QR code here:

Carer’s Allowance

Carer's Allowance is a benefit in the UK that provides financial support to people who are caring for someone with a disability or illness. Currently, 2026/2027, carers allowance rate is £88.90 per week.

Purpose of Carer's Allowance:

- Financial Support: Carer's Allowance provides a regular payment to help carers with the costs of caring for someone.
- Recognition of Caring Role: It acknowledges the significant contribution that carers make to society.
- Support for Carers: It aims to help carers continue in their caring role while also maintaining their own well-being.

Eligibility for Carer's Allowance:

- Caring Responsibilities: You must be providing at least 35 hours of care per week to someone with a disability or illness.
- Earnings Limit: You can earn up to £209 per week after allowable deductions.
- Age: You must be aged 16 or over.
- Residency: You must usually live in England, Scotland, or Wales.

You cannot usually receive the full amount of Carer's Allowance at the same time as certain other benefits because of overlapping benefit rules. To find out more about Carers Allowance, follow the QR code here:

Warm Home Discount

The Warm Home Discount is currently £150 deducted from electricity bills for eligible households. Each supplier has different criteria for the scheme. Not all suppliers offer the discount.
If your supplier offers the Warm Home Discount, and you qualify, you should get a letter telling you about it.

Getting help if you can't afford your energy bills

There are no specific disability-related discounts on energy bills.
But if you're struggling to keep up with yours, you could:

- Speak to your energy supplier about how they can support you.
- Make sure you're getting all the benefits you're entitled to.

If you're struggling to pay your energy bills, there are more places to get more information and advice, including on payment plans, schemes, grants, benefits and energy-saving tips.

Ofgem: Help with high energy bills · Fuel Bank Foundation ·Trussell Trust Helpline

Benefits Calculator

To find out about possible entitlements you can check the websites below

citizens advice

turn 2US

entitledto
independent | accurate | reliable

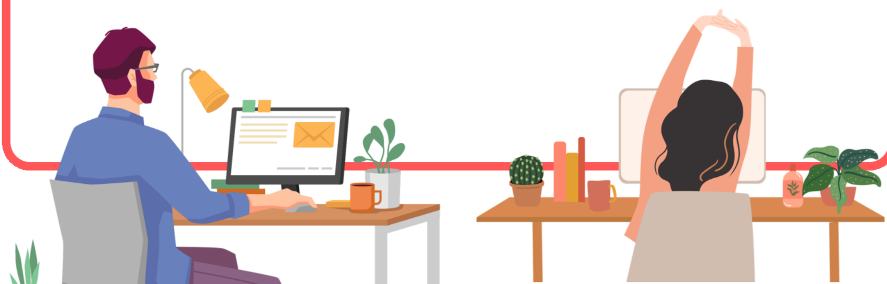
Returning to Work

Sometimes parents with disabled children are made to feel like they are 'expected' to stay at home and care for their child. However, with support, some parents do manage to work outside the home.

Returning to work for parents of disabled children presents a unique set of challenges. It's a complex balancing act, often involving intricate logistical planning to accommodate a child's specialised needs. Beyond the practical considerations of childcare and therapy appointments, there's the emotional weight of ensuring their child's well-being while also pursuing professional fulfilment.

Parents may face difficulties in finding employers who understand and accommodate their need for flexible schedules and potential emergency leave. There's also the constant navigation of available resources, benefits, and support systems, all while striving to maintain a sense of normalcy for their family. Ultimately, returning to work can be a minefield.

Alternatively, if you are not ready to return to work, use the time to explore roles that maybe in your interest. Becoming a parent carer offers you lot's of new skills and at times, parent carers can begin to thrive in their role, learning new things about them and their innate skill sets. You could explore these further, by heading to college, university, or exploring distance learning courses.



Carers Leave Act 2024

The Carer's Leave Act 2024 and associated Carer's Leave Regulation 2024 mean that all employees can take up to one week of unpaid leave a year if they have caring responsibilities. This support is available from the first day of employment as a statutory right.

Emergency leave

Employees additionally have the right to reasonable unpaid time off if a dependent is ill or injured, or if their care arrangements are disrupted.

Carers, like other employees, have the right to request flexible working from their employers. Carers in Carers Trust's research have told us how important flexible working is to them. This includes:

- Working from home
- Starting/finishing work earlier or later
- Working full-time hours over fewer days
- Reducing your hours of work
- Entering a job-share agreement
- Changing your shift patterns
- Working school term-time only
- Annualised hours – working set hours over the year, but with flexibility about when those hours are worked
- Changes to working patterns, such as work around hospital appointments.

If carers require flexibility in the short-term, they may make a non-statutory (informal) request. Informal requests can also be made if a carer is worried about committing to a permanent change and want a trial period.

Parental leave

If an employee has been working somewhere for at least a year, they can take unpaid leave to look after a child under the age of 18. An employee can take 18 weeks' leave per child in total, and a maximum of four weeks per year. They must give 21 days notice.

Protection from Discrimination

Carers are protected from discrimination or harassment 'by association' while at work. Discrimination by association is when a person is treated less favourably because of their association with another person who has a protected characteristic, such as age or disability.

More advice can be given by:

Carers uk

Gov.uk

Your right to a carers assessment

Bereavement leave

Anyone classed as an employee has the right to time off if a dependent dies. There's no legal right for paid time off for bereavement leave, but some employers might offer pay. This should be in contracts or organisational policies

Know your Rights:

Cerebra

Your Child, Your Choice

Because one size doesn't fit all

Find our website here: