



FAMILY FINANCES: A LIFELINE FOR FAMILIES

Every day in the UK over 100 children are born or diagnosed with a disability. This is something that no parent prepares for and such a diagnosis can be overwhelming.

There are a multitude of practical issues to tackle in addition to coping with common feelings of fear, confusion or denial. Families are left with the daunting task of navigating complex health, social care and benefits systems alone and can spiral into crisis. Contact offers families the specialist support, advice and information they need to take back control and make the right decisions for them.

FAMILIES ARE FACING FINANCIAL CRISIS

Our Counting the Costs research shows a sharp rise in disabled children going without essential therapies and equipment due to soaring disability care costs and cuts to financial support. Parent carers are falling into ill-health and struggling to pay for essentials such as food or heating. And this was before the Covid-19 pandemic and full impact of Universal Credit on families with disabled children. Many are still waiting to migrate onto Universal Credit, a benefit where families with disabled children are often left worse off.

More than a third of families face extra disability costs of £300 or more a month for their disabled child. Importantly, only 19% of families say the disability benefits they receive cover these extra costs.

As a result:

- **24 per cent of families go without food**
- **almost 60% suffer from ill health, and**
- **26% of children are going without critical therapies.**

Essential medical appointments are missed due to the cost of fuel or transport. For many the financial and mental stress leads to poor mental health. And the Covid-19 pandemic has significantly worsened these impacts.

Families struggle to find reliable advice and information. Many do not claim the benefits they are entitled to due to the complexity of the system and lack of support. Often parents want to work but have no idea whether that will make them better or worse off. For parents who do work, 87% say they can't work as much as they want due to their caring responsibilities.

"Before we weren't able to do anything, or get them anything extra, or go out at all. Even buying things like school shoes or food was difficult. Now we are able to pay bills, clearing debt, eating better, able to afford buying school uniform & shoes for the children."

Parent carer

FAMILY FINANCES HELPLINE

Contact's Family Finances service provides in-depth, specialist support direct to families with disabled children about their financial situation, enabling them to navigate the highly complex system of benefits and entitlements. Through our Family Finances Helpline, online resources and interactive webinars, families gain the confidence, resilience, and knowledge they need to alleviate the financial disadvantage that they face.

And it makes a very real difference. **Our follow-ups with families we support show that those eligible for a financial gain were better off by an average of £5,583 per year.**

The gains for families are not limited to extra pounds in their pockets, important though this is. Parents report other benefits too. With money worries reduced they feel more able to face other challenges. They feel less stressed and less isolated, thereby reducing mental ill health and supporting family relationships.

NATASHA'S STORY

"Without them I would have been left with nothing. They were my life-line. I owe them so much." **Parent carer**

IMPACT AND EVALUATION

In 2018, we commissioned an independent evaluation which concluded:

Families clearly gained financially, socially and psychologically from the advice received. This small team managed to provide expert advice nationally on often niche issues... and ensured the advice was practical so that families knew the next steps to take. By all accounts this specialism and precisions around benefit matters for families with disabled children and young people is otherwise unavailable.

In other words, it is unique and makes a real difference to families. Over the years, our expert finance and benefits advisers have helped secured extra millions in financial support. And for every £1 invested here, we can generate over £8 into the pockets of families.

Hello my name is Natasha, a single mum with three children. My nine year old daughter has ADHD (attention deficit hyperactivity disorder). She gets Disability Living Allowance. I'm also disabled myself.

Before I talked to Contact, a local advice agency wrongly told me that I wouldn't get Carer's Allowance because I'm disabled. They also said there was nothing I could do about the benefit cap which meant I had a £16 cut in my Housing Benefit.

I phoned Contact. They explained that the information I'd been given was wrong. I could still claim Carer's Allowance and I was exempt from the benefit cap. They drafted me a letter to the council and the benefit cap was stopped with arrears going back two years. They also gave me a full benefits check and discovered that I was missing out on £63 per week in tax credits. They helped me get this backdated to 2016.

So that's how Contact's helpline changed my life. I had no idea a simple phone call could do so much for me and my family and make such a difference.

ABOUT CONTACT

We are Contact, the charity for families with disabled children. We support families with guidance and information, peer-networks and the skills and support to campaign, volunteer and fundraise to improve life for themselves and others.

Our work helps families to take control of their situation and deal with the challenges they face. We ensure families can focus on what's always most important – being together and growing together as a family.

To find out more information about Family Finances please email sophie.norden@contact.org.uk



"It's a fantastic service that makes such a difference, not just financially but also emotionally" **Parent carer**



FREEPHONE HELPLINE

0808 808 3555

helpline@contact.org.uk

www.contact.org.uk



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