

# COUNTING THE COSTS

Impact of the pandemic on the finances of more than 2,800 families with disabled children in 2021



**contact** *For families  
with disabled children*

# EXECUTIVE SUMMARY

## BACKGROUND

It is 13 years since we first asked families with disabled children about their finances.

During that time disability, living, and care costs have gone up while for many, financial support through the benefits system has reduced. The services that disabled children and their families rely on such as respite care and therapies have been cut back as local areas faced big cuts to their budgets.

And then in March 2020, families were hit with the pandemic and the financial impact of shielding, job loss, furlough and extra costs of children being at home for many months.

## FAMILY FINANCES IN THE PANDEMIC

To understand the full consequence of the pandemic on the finances of families with disabled children we carried out our Counting the Costs online survey in June and July 2021, as the country started to open up from the second national lockdown.

These findings give a unique snapshot of the financial situation for UK families with disabled children and how money worries and unsuitable housing can affect their well-being and health. Sadly, the findings show that many families are still living with the financial consequences of the fallout from the pandemic.

*“Around £16,000 down to date.  
Disabled teenager at home all day  
with Zoom and heating on due to  
heart disease increased our utility  
bills. Plus I had a loss of wages.”*

**Parent carer**

*“Due to the significant juggling act  
of shielding, childcare, 1:1 home  
teacher (as physically unable to do  
it herself) and holding down a job,  
I had to take 3 weeks sick leave due  
to stress. Once out of shielding I  
lost my job”*

**Parent carer**

# KEY FINDINGS

## EXTRA COSTS

**44%** (nearly half) of families with disabled children say their household income has gone down on average by £48 per week or £2,500 a year due to the pandemic.

This was before the Universal Credit uplift of £20 ended on 6 October 2021, which will have further affected 23% of respondents.

## GOING WITHOUT

**30%** of parent carers have gone without heating for themselves

**37%** of parent carers have gone without food for themselves

**50%** of parent carers have gone without toys, presents and computer equipment for their children

## FINANCIAL IMPACT OF SHIELDING

**55%** of respondents were shielding during lockdown. As a consequence of this:

**30%** report they got into debt or borrowed money

**15%** got behind with mortgage payments

**10%** used a food bank for the first time

**7%** lost their job

## HOUSING

**41%** of families live in a home that is unsuitable for their disabled child

**26%** of disabled children are going without essential therapies (up 8% since 2014)

**19%** of disabled children are going without specialist equipment or adaptations

## EFFECT ON WELLBEING

The squeeze and pressure on family incomes comes at a cost to the wellbeing of families:

**92%** of parent carers saying going without affects their own health

**34%** of parent carers say it affects the health of their child

Worryingly:

**20%** of parent carers feel they have increased care commitments which will impact their ability to earn money in the future

For some this is due to children's conditions worsening due to lack of respite and therapy over the last 18 months.

# RECOMMENDATIONS

Contact is calling on the government to introduce new measures to mitigate the financial pressures and extra costs facing families as a result of the pandemic including:

- 1 LEVELLING UP CARER'S ALLOWANCE IN LINE WITH THE NATIONAL LIVING WAGE** to enable families who can work, to do so without being financially penalised. The earnings limit should be at least £152 per week.
- 2 INCREASING CARER'S ALLOWANCE IN REAL TERMS** to at least £74.70 per week, in line with standard rates of Employment and Support Allowance and Jobseeker's Allowance. The current rate of £67.60 per week does not reflect the increasing complexity of care or financial pressures unpaid carers face.
- 3 INCREASING THE WARM HOME DISCOUNT AND PAYING IT AUTOMATICALLY TO LOW INCOME FAMILIES WITH DISABLED CHILDREN** to keep families warm this winter, in the same way it is paid for low-income pensioners.
- 4 INTRODUCING A LOWER TARIFF FROM ENERGY COMPANIES FOR HOUSEHOLDS WITH DISABLED CHILDREN** to help with the higher energy costs.
- 5 INCREASING CHILD DISABILITY PAYMENTS UNDER UNIVERSAL CREDIT** and offering transitional protection to families with disabled children moving onto it to make sure they are not left worse off.
- 6 MAKING IT EASIER FOR DISABLED YOUNG PEOPLE IN EDUCATION TO GET UNIVERSAL CREDIT.**
- 7 RAISING THE AGE OF TRANSITION FROM DISABILITY LIVING ALLOWANCE (DLA) TO PERSONAL INDEPENDENCE PAYMENT (PIP) TO 18** as in Scotland.
- 8 MAKING CHILD TRUST FUNDS EASY TO ACCESS FOR THE FAMILIES OF YOUNG PEOPLE WHO LACK MENTAL CAPACITY.**
- 9 SPEEDING UP ACCESS TO FINANCIAL SUPPORT FOR HOME ADAPTIONS** for disabled children and increase the availability of accessible social housing.
- 10 INVESTING IN SPECIALIST INDEPENDENT ADVICE SERVICES** to improve take up rates of disability benefits and so families know how to challenge poor decision making by benefit assessors.

We would like to thank all the parents who gave so generously of their time in answering our survey.

With thanks to John Ellerman Foundation for funding this research

John Ellerman  
Foundation

# ABOUT THE RESEARCH

## ABOUT THE SURVEY

We ran an online survey from Tuesday 8 June until Monday 12 July 2021, promoted widely across the children's disability sector.

We received 4,114 responses. Upon analysis, 2,861 fully completed all 67 survey questions. We received responses from across the UK, with the highest response rate from South East, North West and South West of England. We received 190 responses from families in Scotland, 169 from Wales and 63 from Northern Ireland.

Families have children with a broad range of conditions:

70% have autistic spectrum conditions

60% have a learning disability

29% have complex health needs.

We would like to thank our independent market researcher who analysed the results on a pro bono basis for us.

## ABOUT THE FAMILIES WHO RESPONDED

55% of parents were shielding in lockdown

45% say they or their partner have a disability or health condition

33% are lone parents

24% indicated they or their partner have been furloughed

12% said they were still shielding when they completed the survey in June/July

## ABOUT THE CHILDREN IN THE HOUSEHOLD

68% have one disabled child

34% have two disabled children

8% have 3 or 4 disabled children

The average age of the disabled children is 12 years. More than half (52%) have at least one other non-disabled child in the family too.

## HOUSEHOLD INCOME

63% indicated that someone in the household was in paid employment (including furlough)

The average annual income of all respondents is £26,548. For those families on Universal Credit with the lower child disability addition, the average annual income is £18,916.

For all survey respondents:

36% have an annual income under £20,000

23% have between £20,000 - £29,999

18% more than £40,000

13% have between £30,000 - £39,999

# SURVEY FINDINGS IN DETAIL

## INCOMES

Some families' incomes increased during the pandemic as they benefited from reduced travel costs and lack of opportunities to spend money on holidays, children's clubs and meals out. While others experienced a reduction in their wage packets due to reduced working hours, being furloughed, shielding and increased costs with having children home all the time.

44% say their household income has gone down during the pandemic, on average by £48 per week

7% say their household income has gone up by £32 per week

46% say it has stayed the same.

The main reasons for a drop of income are.

39% higher costs of being at home

34% working fewer hours

25% job loss

21% furlough

20% shielding

11% drop in disability benefits

7% drop in Universal Credit

## IMPACT OF DROP IN INCOME

For all families (2,772 respondents):

83% increased stress/worries

43% caused family arguments

38% gone into debt

30% can't afford therapies/specialist equipment

25% fallen behind with bills

16% gone without basics like food

11% use a food bank

*"It's hard and I feel like a useless parent and a parent that cannot provide for my family. I have to borrow money sometimes and then have to repay it. I should not have been made to feel like I can't do a job I love doing, because I want the best for my daughter and have to take a lot of time off for meetings. It's hard and this resulted in me having a breakdown due to the stress of it all and worrying about money. Just once it would be nice to have enough money too put away to at least get a week's holiday"*

**Parent carer**

## SHIELDING

When the pandemic hit, a shielding programme was put in place by the government to protect those thought to be most vulnerable of serious illness if they got Coronavirus.

**55%** of our survey respondents were shielding in lockdown due to their child's condition

**33%** were shielding due to their own condition

**13%** were shielding due to their own and their child's conditions

They were advised not to leave the house for work, school or even to get groceries. Support was eventually put in place to deliver groceries and medicines. In summer 2020 shielding was paused, but it resumed again for many families in October 2020.

**12%** of families were still shielding

when we surveyed families in June and July 2021, 18 months after lockdown began.

## IMPACT OF SHIELDING

Our survey findings show the financial impact of shielding on families with disabled children for the first time.

**30%** got into debt or borrowed money

**7%** lost their job

**11%** put on furlough

**7%** claimed Universal Credit for the first time

**16%** working fewer hours in paid job

**15%** got behind with mortgage payments

**10%** said they used food bank for the first time

**17%** said there was no financial impact from shielding

*"While I had to work and my son (who relies on a ventilator at night) was shielding I chose to stay in an airbnb - I spent just under £1,500. In the end I had to resign due to uncertainty about whether I would have to continue to shield him."*

**Parent carer**

## FURLOUGH

On March 23, 2020 the government announced the Coronavirus Job Retention Scheme, better known as furlough, a new type of financial support to help employers carry on paying their workers during lockdown.

**24%** of the respondents to this survey indicated they or their partner had been furloughed during the pandemic

The government covered 80% of salaries at first and some employers made up the extra 20% but not all. Some families did experience a drop in income.

### IMPACT OF FURLOUGH

**39%** lost income but managed to absorb loss

**25%** went into debt or borrowed money

**24%** cut back on food or needed use to food bank

**22%** went without basics more often

**18%** fell behind with bills or loans

**14%** said there was no impact

**7%** indicated other reasons, including taking a mortgage payment holiday, using savings, cutting back on luxuries and selling goods on ebay

*"I eventually lost my job because I could not return after furlough due to my daughter not being able to return to her special needs school because she is extremely clinically vulnerable. Our family was almost evicted from our home due to owing rent. Luckily family helped out, but it was at final stages of eviction before help came"*

**Parent carer**

*"It was hard enough surviving on my wages before this, but with the price of everything going up, it has made it so much harder."*

**Parent carer**



# IMPACT OF CARING ON PAID EMPLOYMENT

We know through our work with families that they have always struggled to juggle caring with a job. There are many highly qualified mums and dads who have to give up careers they love due to the demands of caring. And the pandemic increased that difficulty tenfold as children were at home 24/7 and families experienced burn out:

**72%** of respondents to the survey have someone in their household claiming Carer's Allowance, and

**31%** of those say the £128 per week earnings limit means they work less hours than they would like

The survey results highlight the impact of caring on paid employment:

**87%** say the demands of providing complex care for their disabled child means they are unable to work as much as they would like re worse off by £30 per week or more due to benefit changes in the past 2 years

**61%** say that caring responsibilities mean they or their partner has given up paid work. On average losing £21,270 from their family income.

**33%** have had to quit a job due to a lack of childcare or respite care for their disabled child

**27%** work fewer hours due to childcare and respite problems

*“I’m struggling with mental health and depression about having to give up my job due to caring for my disabled son without any support”*

**Parent carer**

*“Because my child is autistic she would not have coped with the school provision and all the differences during lockdown so I had no choice but to leave my job to keep her home. My job would not support swapping of days/hours to make it work.”*

**Parent carer**

*“Because school was closed, our daughter’s behaviour changed dramatically and it affected her mental health. Her behaviour has got so bad that my husband has gone to part-time hours because it was too much for me to cope with on my own.”*

**Parent carer**

## GOING WITHOUT

Families with disabled children have always faced a double whammy of financial difficulty – there are well known extra costs associated with raising a disabled child, and there is huge difficulty in juggling paid employment and caring. This has an impact on what families can afford and our Counting the Costs surveys over the last 13 years have shockingly found that some families are consistently going without basics and essentials and this has an impact on the health of both parent carers and disabled children. The financial effect of the pandemic has undoubtedly worsened the situation.

Our survey asked families if they had gone without any essentials or luxuries in the last 12 months:

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**64%** said they did go without something due to a lack of money:

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The items that families are going without are:

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**51%** toys or presents for child

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**52%** computer/equipment to help child learn

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**38%** specialist equipment

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**39%** health therapies for child's condition

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**37%** food for themselves/partners

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**30%** heating

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**13%** broadband

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**7%** food for children

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## IMPACT OF GOING WITHOUT

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**92%** say it causes stress and affect their health

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**56%** say it causes family arguments

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**34%** say it makes their child's condition worse

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*"We'd love to take the children out but we just don't have the money. We are often invited after school to play centres by friends, but we have to make excuses as we can't afford it. It's humiliating."*

**Parent carer**

## DEBT OR BORROWING MONEY

During the pandemic many families with disabled children had to shield or were furloughed or had to give up work due to their increased caring role as schools closed and children were at home round the clock. This inevitably led to many needing to borrow money or getting into debt.

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**50%** of the respondents to the survey said they had got into debt or borrowed money in the last 12 months

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Families used the borrowed money or loans for a variety of reasons, including:

- 56% to pay off household bills
- 48% for basics like food or heating
- 31% to pay for educational equipment/ computers for home learning
- 30% to pay off other loans
- 22% to pay for rent or mortgage

One in 10 said they got into debt or took out a loan to pay for legal costs related to getting the right support or school for their child. These costs can sometimes run into thousands of pounds.

### IMPACT OF DEBT

- 92% say it causes stress and affects their health
- 45% say it causes family arguments
- 36% say they have fallen behind with payments
- 17% say they have needed to use a food bank
- 14% say their child’s condition got worse
- 10% say it caused their relationship to breakup

*“I’m not happy about getting into debt but I felt I had no other option. I am worried if the income I do have reduces then I will probably be in trouble trying to make the payments”*  
**Parent carer**

*“Minimum wage and just £67.60 a week in Carer’s Allowance does not even cover the bills. We are just sitting ducks waiting for the bailiffs.”*  
**Parent carer**

## EXTRA COSTS

There is a wealth of research that shows families with disabled children have extra costs of living – three times more than those with non disabled children. This became more pronounced during lockdown and the pandemic with children at home for months on end and the extra costs of food, heating, computer equipment for home schooling and the need for toys and activities to keep children entertained.

Our survey found that on average families are spending £260 per month on extra costs relating to their child’s condition which are not covered by disability or carer’s benefits.

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**17%** of families have extra disability related costs between £400–£1000+ per month.

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When asked what they have spent the most money on in the last 12 months, the top answers are:

1. Specialist food, clothes and toys
2. Transport costs – petrol, fares and taxis
3. Replacing damaged good as a result of child’s disability
4. Heating costs
5. Health therapies for their child’s condition.

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**56%** said the disability benefits they receive cover the extra costs linked to their child’s disability or health condition

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**21%** have paid for an assessment to help get a diagnosis or extra help or support for their child.

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*“We have to go without to support the cost of funding extra nappies that we do not get from the NHS and these are extremely expensive as you cannot buy them in the shops due to the sizes. Also my son’s health is suffering as we have lost £600 a month in financial support and we are unable to buy particular foods he likes which are costly.”*

**Parent carer**

*“We have two well paid jobs but we always struggle to make ends meet. It is degrading and embarrassing when the money runs out before the end of the month.”*

**Parent carer**

## THINKING ABOUT THE FUTURE

We asked families to think about the next 12 months and how they felt their financial situation would be. Worryingly almost one in five families feel they have increased care commitments which will impact their ability to earn money. For many disabled children, the pandemic has seen vital services and therapies fall away. Sadly the lack of support and therapies over the last 18 months has made some children's conditions worsen. This in turn has led to increased caring commitments for some parents and a reduced ability to seek or remain in paid employment.

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**30%** say they expect their financial situation to get worse in the next 12 months

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Of those:

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**28%** think this will be because of the £20 Universal Credit uplift ending (80% of those claiming UC on the lower child disability addition).

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**19%** are worried they are likely to work fewer hours due to increasing care commitments (12% are worried they won't be able to return to work at all).

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**10%** see their financial situation improving

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*"I had to give up work due to being a single parent with a child with additional needs the schools opening and closing causing my daughter mental health issues and no childcare due to parents shielding."*

**Parent carer**

*"Money is very tight and so is time. I don't have time to look after myself as the children are my priority. I am anxious all the time as I feel we could go under any time and I have no safety net. I feel vulnerable and scared for the family's future"*

**Parent carer**

## HOUSING CONDITIONS

We asked families about their housing situation and if it was suitable for their child's disability needs. We found that poor, overcrowded and unsuitable housing is having a huge detrimental impact on the physical and mental health of families with disabled children. The findings included:

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**41%** say their home doesn't meet child's needs

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**27%** say their home makes their child's condition worse or puts them at risk

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**26%** say their home needs adaptations to meet their child's need

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**21%** have feared losing their home in last 12 months

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Our research found examples of parents bathing their child in a paddling pool downstairs as they are unable to get upstairs. Also parents are carrying their physically disabled child up and down stairs because they are waiting for a hoist to be fitted. Children on the autistic spectrum, who need space and quiet, are sharing rooms with siblings or parents. Apart from the space issue, safety is a problem for children, often with autism, who have a passion for doors, locks and escaping.

*"No adaptations to meet her needs despite all professionals' reports were submitted to the housing trust to be relocated for the past seven years I am still struggling to be rehoused. The matter is now at the LGO."*

**Parent carer**

*"We'd love to take the children out but we just don't have the money. We are often invited after school to play centres by friends, but we have to make excuses as we can't afford it. It's humiliating."*

**Parent carer**

# EXPERIENCE OF THE BENEFITS SYSTEM

Most of the respondents (94%) get Disability Living Allowance (DLA) or Personal Independence Payment for at least one child. Of those not claiming it (156 respondents), the main reasons are because they:

**31%** thought their child's disability was not severe enough

**22%** thought they had to wait for a diagnosis

**22%** claimed in the past but were refused

Most (91%) think DLA should be paid until 18 (as in Scotland now).

Nearly a third (31%) have had advice from Contact in the last 12 months.

Overall:

**88%** say claiming benefits is too difficult

**66%** don't trust the benefit system

**66%** would like help to check they are getting the right benefits

**32%** say it is easy to understand which benefits their child is entitled to

## UNIVERSAL CREDIT

Under Universal Credit a significant number of families with disabled children are worse off by £1,884 per year. This is because additional Universal Credit payments for having a disabled child are normally lower than the equivalent additions under legacy benefits like tax credits and Income Support. Only the most severely disabled children who either get the higher rate of DLA care component, or who are registered blind, continue to qualify for equivalent additional payments under Universal Credit. All other disabled children qualify for significantly lower additions under Universal Credit than the old legacy benefits. This means that more than 100,000 disabled children with significant care needs already are, or will in the future lose out under Universal Credit.

Due to the upheaval of the pandemic many more families than usual claimed Universal Credit for the first time or were moved onto Universal Credit from legacy benefits due to a change of circumstance. Families are moved from legacy benefits to Universal Credit due to life changes such as job loss, divorce or moving house. Our survey asked families about their experience of claiming Universal Credit:

**23%** of respondents claim Universal Credit.

**40%** said they were worse off since claiming Universal Credit (this was before the £20 uplift ended on 6 October 2021)

**80%** of those claiming Universal Credit are worried they will be worse off in the next year

We asked for the reasons why respondents moved from legacy benefits to Universal Credit. The reasons given are:

- 18% separated from partner
- 18% gave up work/reduced hours due to caring responsibilities
- 11% lost job or had a cut in earnings (11%)
- 9% moved to a new rented home in a different area
- 8% thought they would be better off with Universal Credit
- 7% started to live with a new partner

Other reasons included death of a partner, domestic abuse, waiting for DLA/PIP award

The findings show that sometimes families move onto Universal Credit as a result of issues relating to their child's disability. This includes parents giving up work due to caring responsibilities, suggesting their child's needs have increased. And those moving house cited their reasons:

- 33% as being to find a more suitable home for their child's needs or disability, and
- 19% to be closer to a specialist school for their child

Disabled adults who receive a payment known as the severe disability premium as part of their old legacy benefits receive transitional payments if they move onto Universal Credit. This is to cushion them against cuts in disability payments for adults under Universal Credit.

However, no equivalent plan has been put in place to protect families with disabled children who have to claim Universal Credit due to a change of circumstance. Contact continues to campaign against cuts to child disability payments under Universal Credit and in favour of transitional protection.

*"When I used to get child tax credits and child benefits we used to manage well and not fall behind on anything and now I'm behind on all my bills like rent, car repayments and heating."*

**Parent carer**

*"Universal Credit has had a major impact on us as a family especially having lost the disabled child element. It's unfair and we feel we have been worst hit."*

**Parent carer**



## EXPERIENCES OF CLAIMING UNIVERSAL CREDIT

50% say their Universal credit was awarded promptly

32% say the process was difficult

28% said they experienced a lengthy delay before Universal credit was paid

*"I found the whole process very overwhelming and daunting and not many council employees or UC employees know all the rules and conditions that apply to UC."*

**Parent carer**

*"I was misinformed and could have stayed on tax credits. I was really messed about and feel cheated."*

**Parent carer**

## EXPERIENCES OF HELPING A CHILD AGED 16+ IN EDUCATION CLAIM UNIVERSAL CREDIT AS YOUNG DISABLED PERSON

The main barrier to claiming Universal Credit for young disabled people, is that those receiving education can only qualify for UC if they meet two tests:

1. they get Personal Independence Payment
2. they are assessed as having a limited capability for work.

The second test is proving problematic for the families we support. Payments can only be made once the young person has been put through a medical assessment by the DWP. Not only can this take several months to do (during which time the young person is not entitled to Universal Credit) but in some cases parents report that the Department for Work and Pensions (DWP) are refusing to carry out the assessment.

If tax credits and child benefit payments for a young person stop due to their age and no replacement income is available in the form of Universal Credit, this leads to some families with disabled young people experiencing a sudden and unexpected cut in their monthly income of up to £758. This is causing huge economic hardship as well as stress and anxiety to families already under enormous financial, emotional and physical pressures.

Some parents report being advised by DWP staff that they will need to take their child out of education in order for their young person to get Universal Credit. This goes against the government's stated intentions to help young disabled people reach their full potential and close the disability employment gap.

A small proportion of respondents to our Counting the Costs survey (7% or 213 responses) had claimed Universal credit for a disabled young person in education. Key findings:

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**48%** said they faced a lengthy delay before receiving the award, the average wait for a payment was around 5 months, but some had waited 9+ months.

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**29%** said they received the award promptly.

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**22%** were still waiting for the award and had been on average for 6 months.

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**23%** had received advice on claiming

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*“Without significant advice from the Benefits Advisor at Contact, I would a) not have even started the process of applying for UC for my 19+ year old son and b) having started the process, been overwhelmed with the process.”*

**Parent carer**

*“My son briefly left education and claimed UC. He is now due to start back in education and told he will lose his UC altogether.”*

**Parent carer**

# CONCLUSION

Many families with disabled children were financially floored by the pandemic. The impact of shielding, job loss, furlough and extra costs of children being at home, took its toll on families already contending with increased costs, reductions in financial support and cuts to services. Many have experienced a devastating reduction in income and it's a huge concern that they are facing a winter ill-prepared to deal with rising living costs and bills.

## RECOMMENDATIONS TO EASE THE FINANCIAL SITUATION OF UNPAID CARERS

The Budget in October 2021 will have left many households with disabled children and unpaid carers disappointed.

### Extend Universal Credit payments to families with disabled children

While changes to Universal Credit announced in the Budget are undoubtedly good news for some working families getting Universal Credit, they don't help families who are unable work such as those caring 24/7 for sick and disabled children.

### Working Tax Credit

It is also difficult to understand why similar help hasn't been given to those working families who still get Working Tax Credit instead of Universal Credit.

Contact believes the Chancellor should have gone further and increased Universal Credit payments for disabled children, especially for parents who are unable to work due to their caring responsibilities and who are facing spiralling costs such as higher heating bills

### Increase Carers Allowance earnings limit in line with National Living Wage

We are also disappointed that there was no commitment to increase the Carer's Allowance earnings limit in line with the new National Living Wage. Without which many carers who juggle paid employment with caring responsibilities are set to lose their Carer's Allowance. Contact believes the earnings limit should be increased to at least £152 per week.

This small but significant measure would have been an opportune moment to send a positive message to carers that their contribution to the economy (an estimated £132 billion a year – close to the cost of a second NHS) is recognised and valued by government.

### Increase Carer's Allowance

There is also a need to look at increasing Carer's Allowance in real terms, the current level of £67.60 per week doesn't reflect the volumes and complexity of care which have increased due to the pandemic. At the very least it should be paid at £74.70 per week, in line with Jobseeker's Allowance and Employment and Support Allowance.

### **Fund specialist independent advice services for unpaid carers**

Too often families miss out on financial support because of difficulties navigating the social security system or not realising they are eligible. As a result millions of pounds goes unclaimed by families that need it most. Families with disabled children need help with claiming benefits and to understand what they might be entitled to. That's why we are calling on the government to fund specialist independent advice services to improve take-up rates of DLA and other financial support.

### **HELPING FAMILY INCREASE THEIR HOUSEHOLD INCOMES**

As a charity, Contact provides a lifeline for families going without essentials and facing extra costs. We help families navigate a system of financial support that many describe as a minefield. We unlock the system for families, helping them take back control over their lives.

#### **Our Family Finance team**

The Family Finances team on our helpline speak to more than a thousand families each year, helping with benefits claims and explaining how to challenge decisions when things have gone wrong.

The only specialist independent helpline of its kind, in the last year a call to our Family Finances helpline boosted family incomes on average by £5,538 a year. That's money families did not know they were entitled to until they called us.

Looking ahead, we expect calls to our Family Finance helpline to rocket, as more and more families need advice as Universal Credit is rolled out to more families.

Families have told us how important the Family Finances helpline is to them. Like Jenny, who said:

*"Before calling the Family Finances helpline, we weren't able to do anything, we couldn't even buy things like school shoes... Now thanks to Contact we're able to pay bills, clear debt, eat better, afford school uniform and shoes for the children."*

Of course, raising disabled children is about more than money, but for families going without the essentials, having the money to get to hospital appointments, buy specialist equipment, keep the heating on – is vital.

*"I've had to borrow money to feed my children as we've been at home due to shielding."*

**Parent carer**





We are Contact,  
the charity for  
families with  
disabled children.


We support  
families, bring  
families together  
and help families  
take action  
for others.





## GET IN CONTACT

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