



## Counting the Costs 2010

The financial reality for families in Scotland, Wales and Northern Ireland

### Scotland

**89 respondents, 8% of total**

Respondents said they went without:

- Food – 19%
- Heating – 14%
- Leisure/days out – 75%
- Holidays – 66%

46% have fallen behind with payments.

27% have taken out a loan.

They have taken out a loan to pay for:

- Other debts – 52%
- Household goods – 24%

42% have borrowed money from family and friends.

They have borrowed money from family and friends to pay for:

- Groceries – 40%
- Household goods – 31%
- Heating – 26%

44% believe their future financial situation will get worse.

### Recommendations

We call on the Scottish Government, through its fundamental strategic review on all aspects of services for disabled children, to consider how to:

- reduce the isolation and marginalisation of families with disabled children through appropriate services and support that take a child and family centred approach
- increase and transform short break services – despite the Scottish Government providing local authorities with funding to generate an additional 10,000 weeks of respite care, there were 1,120 fewer weeks available for disabled children in 2008-09
- provide more childcare provision, particularly in school holiday periods, that is affordable and enables more parents to work – currently, holiday schemes around Scotland are being cut or are threatened with closure
- acknowledge and address the unique financial challenges facing families with disabled children in its Child Poverty Strategy
- support specialised financial advice services to maximise income and reduce debt amongst families with disabled children.

## Wales

### 90 respondents, 8.1% of total

Respondents said they went without:

- Food – 19%
- Heating – 24%
- Leisure/days out – 73%
- Holidays – 69%

56% have fallen behind with payments.

27% have taken out a loan.

They have taken out a loan to pay for:

- Other debts – 56%
- Adaptations – 26%

50% have borrowed money from family and friends.

They have borrowed money from family and friends to pay for:

- Groceries – 48%
- Household goods – 34%
- Other debts – 27%

41% believe their future financial situation will get worse.

## Recommendations

- The Welsh Assembly Government's Child Poverty and Financial Inclusion Strategies need to acknowledge the unique financial challenges facing families with disabled children and devise targeted support for them.
- The report's findings clearly show an ongoing need for a specialised benefits uptake campaign for families with disabled children. We look forward to the evaluation of the current Citizen's Advice Bureau scheme in Wales.
- We note with concern the numbers of families in Wales reporting taking out loans to pay for housing adaptations. We call on the WAG to address the long-standing delays in providing Disabled Facilities Grant (DFG) for disabled children with complex needs.

## Northern Ireland

### 79 respondents, 7.1% of total

Respondents said they went without:

- Food – 15%
- Heating – 34%
- Leisure/days out – 67%
- Holidays – 65%

52% have fallen behind with payments.

32% have taken out a loan.

They have taken out a loan to pay for:

- Other debts – 56%
- Heating – 31%
- Household goods – 31%

60% have borrowed money from family and friends.

They have borrowed money from family and friends to pay for:

- Heating – 50%
- Other debts – 29%
- Groceries – 27%

46% believe their future financial situation will get worse.

## Recommendations

- The Northern Ireland Assembly's Child Poverty Strategy needs to acknowledge the unique financial challenges facing families with disabled children and devise targeted support for them.
- We note with concern the numbers of families in Northern Ireland reporting they are going without heating (34%) which is over 10% more than in other UK nations. Lack of competition in the energy provider field has significantly contributed to this problem and we urge the Northern Ireland Assembly to address this. We also call on Northern Ireland Electricity and Airtricity to offer social tariffs and promote the use of the priority register to families with disabled children, as well as include them in their schemes for "vulnerable customers".
- The findings from Northern Ireland clearly show a need for increased specialised financial advice services to maximise income and reduce debt amongst families with disabled children in the province.