

Briefing paper

Finance and Benefits

Understanding the problem

Many families with disabled children live close to or below the poverty line. It costs on average three times more to raise a disabled child than a non-disabled child. Many parents have reduced earnings because they find it difficult to combine paid work and caring. There are many different sources of financial help and benefits that might be claimed. Charities like the Family Fund can sometimes provide additional funding to help families with one-off expenses like washing machines and holidays.

Many families with disabled children are not claiming the benefits they are entitled to, and are missing out on vital extra income. This can be because parents:

- don't know where to go for information, and find out about benefits in an ad hoc way
- feel they should be able to cope and are reluctant to seek help
- have difficulty understanding benefits information, as eligibility for one benefit is often dependent upon eligibility for another
- find application forms long and unwieldy to fill in as well as very demoralising, as they focus on what the child cannot do.

Families are often not known to statutory agencies so do not receive information about what they are entitled to. The Commission for Social Care Inspection found that only 1 in 13 disabled children were receiving help from social services.

How can children's centres/local information services help?

- be proactive in letting families know about sources of financial help
- provide families with detailed information and names of organisations qualified and able to provide advice
- organise drop in sessions, where a benefits expert visits a centre to give advice on a regular basis and help families fill in forms
- let other people working with families of disabled children in the local area know about the problem and how your centre can help.

Contact a Family can provide:

- A poster for centres and leaflet for parents which provides a simple explanation of what financial help is available. See www.cafamily.org.uk/Checklist.pdf
- A range of factsheets with more detailed information including:
 - 'Disabled children's services in England and Wales'
 - 'Benefits, tax credits and other financial assistance'
 - 'A guide to claiming Disability Living Allowance for children'
 - 'Tax credits guide with a 'ready reckoner' to help assess entitlement'.
- Benefits advisors through our helpline, who will make sure parents know about all the different financial help available and give advice on claiming for it.
- A family link officer can put families in touch with national condition support groups, who often provide families advice on claiming benefits specific to their child's condition. One good example can be found on the Cerebra website. See www.cerebra.org.uk/Parent+Support/DLA_guide.htm

Providing advice

There are voluntary groups in most local areas providing specialist support to families claiming benefits. Advising families on financial benefits is complex and should only be carried out by properly trained staff. Before signposting families to organisations for financial advice, first find out what services they offer and to whom. e.g.: Can they advise families on eligibility for benefits, help fill in forms, represent families at appeal tribunals, offer outreach service? Look for organisations that adhere to quality standards or display kite marks such as the Community Legal Services Quality mark.

Finance: sources of support

Contacts	What can be offered
Contact a Family Helpline Tel 0808 808 3555 www.cafamily.org.uk	Advise families on accessing statutory and voluntary services and send out leaflets and factsheets. Families can speak to benefits advisors to check they are claiming all they are entitled to. A telephone interpreter service is available. <i>Criteria – free to families caring for disabled child aged 0-19, living in the UK.</i>
Contact a Family Family Support Worker Tel: 0808 808 3555 www.cafamily.org.uk/cafiya	Provides an enquiry or home visiting service to families struggling to access services, including help with filling in DLA forms. They can visit parents in other settings such as children centres. <i>Criteria – free to families caring for disabled child aged 0-19, only available in certain areas of the UK only</i>
Family Fund Tel 0845 1304542 www.familyfund.org.uk	Provides one off discretionary grants for specific items, relating to the disabled child's needs <i>Criteria – families living in the UK, caring for a severely disabled children aged 0-17 years, on benefits or low income</i>
Citizens Advice Bureaux www.citizensadvice.org.uk	Local CAB provide advice or signpost to other organisations in local area who can help. <i>Criteria – anyone living in their catchment area</i>
Disability Advice Network www.dialuk.info	A network of approximately 130 local disability information and advice services run by and for disabled people. <i>Criteria – anyone living in their catchment area</i>
The Princess Royal Trust for Carers www.carers.org	A network of over 130 independently managed Carers' Centres which provide information and advice. <i>Criteria – anyone living in their catchment area</i>
National Debtline Tel 0808 808 4000 www.nationaldebtline.co.uk	Helpline provides free confidential and independent advice on dealing with debt problems. Their website contains useful information including factsheets to download. <i>Criteria - anyone living in the UK.</i>
Contact a Family Local Support Tel 0808 808 3555 www.cafamily.org.uk/cafiya	Our helpline, local offices and volunteer parent representatives can help you find local organisations providing benefits advice <i>Criteria – free to families caring for disabled child aged 0-19</i>

This is one of a series of briefing papers to help children's centres and family information services begin to support families of disabled children on specific issues. You can browse all of these at <http://www.cafamily.org.uk/childcentres.html>

To find out more about how the children's centre team at Contact can help please contact:

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