



THE FINANCIAL PRESSURES FACED BY FAMILIES OF DISABLED CHILDREN AND YOUNG PEOPLE

INTRODUCTION

Families of children and young people with Special Educational Needs and Disabilities (SEND) continue to experience significant financial pressures. Disability Living Allowance (DLA) is intended to help meet the additional costs associated with disability. However, as Scope's Disability Price Tag demonstrates, it costs an additional £1,095 per month on average to raise a disabled child or support a disabled adult—far exceeding the value of most DLA awards.

2024/25 DLA Rates for Children

Care Component:

- Higher rate: £108.55 per week
- Middle rate: £72.65 per week
- Lower rate: £28.70 per week

Mobility Component:

- Higher rate: £75.75 per week
- Lower rate: £28.70 per week

Even at the highest combined rate (Care + Mobility), families receive a maximum of £184.30 per week, or approximately £737 per month, which is over £350 per month less than the estimated disability-related costs identified by Scope.

DLA is therefore unable to realistically cover the cumulative financial burden faced by families.

THE HIDDEN FINANCIAL IMPACT ON PARENT CARERS AND EMPLOYMENT

significant number of parent carers report having to reduce their working hours or leave employment entirely in order to meet their child's care, medical, and educational needs. This includes attending appointments, managing behaviour, supporting transitions, covering school exclusions, and being available for frequent calls from school.

As a result:

- Many parent carers rely solely on Universal Credit, Carer's Allowance, and DLA to survive.
- Households often shift from dual income to single or no income, increasing vulnerability to debt and poverty.
- Families face reduced financial stability, limited pension contributions, and long-term employment disadvantage.

- Parents who wish to return to work report significant barriers, including lack of suitable childcare and insufficient specialist wrap-around provision.

This loss of income compounds the already high disability-related costs and contributes significantly to financial hardship.

USE OF DLA TO MEET BASIC AND DISABILITY-RELATED NEEDS

Families report that they are frequently advised to use their DLA to meet a wide range of disability-related needs. These expenses are often essential, unavoidable, and recurrent.

Sensory Regulation and Behaviour Support

- Chew buddies and sensory aids: £5–£15 each, replaced frequently.
- Specialist clothing (seamless, specific textures): £10–£30 per item.
- Sensory regulation tools: £10–£25 each.

Increased Household Energy Use

- Charging communication devices and medical equipment: +£10–£30/month.
- Higher laundry costs due to soiling: £10–£20/week (£40–£80/month).
- Heating adjustments for children with temperature-regulation difficulties.

Technology and Assistive Devices

- Smart devices (e.g., Alexa) for prompts: £30–£60.
- Tablet insurance: £8–£15/month.
- Repairs or replacements: £80–£400.

Personal Care Costs

- Nappies and wipes for older children: £20–£50/week.
- Specialist toiletries for eczema or sensory needs: £10–£30/month.



Health-Related Costs

- Replacement glasses beyond NHS provision: £30–£80.
- Lens thinning: £50–£100.
- Physio equipment: £20–£50.
- Therapeutic sessions (hydrotherapy, equine therapy, play therapy): £40–£60/session, often unfunded.

Transport Costs

- Fuel for daily appointments: £20–£50/week.
- Taxi travel: £10–£25 per journey.
- Motability advance payments: £1,000–£7,000.
- Families not eligible for Motability must fully self-fund a suitable vehicle.

Specialist Equipment

- Car harnesses: £100–£500.
- Specialist buggies/wheelchairs for behavioural needs: £300–£800+.
- Adapted bikes: £200–£1,000.
- Home adaptations (talking microwave, modified cutlery): £10–£150.

Accessing the Community

- Carer tickets and disability ID cards.
- Multiple carer tickets for young people needing two adults: £10–£20 per adult per venue.
- Specialist diets due to ARFID or sensory-based eating challenges: significantly above average food spend.

INCREASING FINANCIAL HARDSHIP AND CRISIS SUPPORT

Families are increasingly unable to meet essential daily living costs due to:

- Rising household bills.
- Limited funded short breaks or support packages.
- Declining availability of statutory therapeutic services.

As a result:

- Food bank referrals have increased, including repeat referrals.
- Families increasingly seek help with energy cost grants.
- Services often signpost to charities that have long waiting lists and limited funds.

FINANCIAL GAP BETWEEN DLA AND ACTUAL COSTS

The maximum DLA award provides approximately £737 per month, yet Scope's research shows average additional disability-related costs of £1,095 per month.

This creates a monthly shortfall of around £350–£400, even for families receiving the highest rate of both components.

For families on lower or middle rates, the gap is substantially wider.

This shortfall forces families to:

- Cut back on essential care items.
- Skip therapies known to benefit their child.
- Take on debt to fund equipment or travel.
- Rely on crisis support such as food banks.

CONCLUSION

The evidence shows that DLA, while essential, does not sufficiently address the real costs of disability. Families routinely use DLA to meet basic needs far beyond the scope of what it was designed to cover.

To improve outcomes for disabled young people and prevent family crisis, there is a need for:

- Greater recognition of the true cost of disability in social care assessments.
- More flexible and realistic funding through short breaks and direct payments.
- Improved access to funded therapies, equipment, and early help.
- Coordinated support across education, health, and social care to minimise unnecessary financial burdens on families.

