



The Cost of Caring 2025

Executive summary Scotland

The reality for families
raising disabled or
seriously ill children

The Cost of Caring 2025 - Executive Summary

Introduction

At Family Fund, we work directly with thousands of families on a low income who are raising disabled or seriously ill children.

These are families who, day after day, demonstrate extraordinary resilience but also share the reality that they are under severe financial and emotional strain.

Our latest research, The Cost of Caring 2025, draws on responses from more than 2,300 families across the UK. The statistics and quotes in this executive summary reflect the views of the 232 families in Scotland who responded to our survey. It shows that many families struggle day-to-day, not due to poor budgeting or lack of effort, but because of the unavoidable pressures of caring and the additional costs associated with disability.



What families in Scotland told us:

- **45%** of families are experiencing income insufficiency, meaning they cannot meet day-to-day expenses despite receiving disability benefits.
- Parents/carers provide the equivalent of **an extra full-time unpaid caring role every single day**, leaving just **6%** able to work as much as they would like. This has a profound impact on household income and financial resilience.
- **59%** of families care for more than one disabled or seriously ill family member.
- **86%** of families are unable to replace essential household items like fridges, beds, or washing machines when they break.
- **51%** of parents/carers have had to skip meals to ensure their children can eat.
- **28%** of parents/carers have well-being scores consistent with being depressed.
- **69%** of children are negatively affected by their family's financial situation, with impacts on emotional well-being, health, development, or education.

The deeper reality behind the numbers

Addressing poverty through work may not be an option for families in this research, the additional costs of disability are unavoidable with higher food bills, extra heating, specialist equipment, and increased wear and tear on the home. These costs accumulate at the same time as parents/carers are often forced to reduce or leave paid work due to intensive caring responsibilities.



Things can be very difficult especially with household items being broken and not being able to replace them.



I have had a dramatic drop in income the last year as I have had to give up my job. I earned a substantial wage previously in childminding but cannot do this job any longer due to my sons' conditions and needs.



Accessing suitable childcare, often seen as a solution to poverty as it enables parents/carers to maintain paid employment, is not straightforward. For children with complex needs, appropriate childcare is often unavailable, unaffordable, or unsuitable. Even where it is available, most parents/carers report that childcare alone would not enable them to increase paid work. The Cost of Caring is emotional as well as financial.

What is clear from our research is that parents/carers go to huge lengths to do the best for their children, often sacrificing their own well-being in the process. As a result, many parents/carers report exhaustion, poor mental health, and extreme loneliness.

Many families are also more likely to face multiple disadvantages as they are caring not only for disabled children but often for disabled siblings, partners, or being disabled themselves. This compounds the emotional and financial strain.



Caring for three disabled people. One being my child who requires 24hr supervision.



With my son having autism and his sleep patterns and behaviours it's been so much for me that I've had to give up my job in the past 9 months and dad's had to cut his hours to help aswell because it's got tougher.



As much as I struggle and need to use credit cards etc I never let my children go without food or warmth. I would not eat or get new clothes so the children can have what they need.



Family Fund's role

As an established UK-wide charity, Family Fund provided more than 200,000 grants and instances of support to families last year.

This included:

- **Grants of essential items including household goods, specialist equipment and family breaks.**
- **Practical advice on maximising income and navigating digital barriers.**
- **Trusted, flexible, and family-centred support at critical moments.**

We see firsthand the huge difference this support makes - reducing stress, preventing family breakdown and helping children thrive.

What needs to change?

Our research demonstrates that:

1. **The additional costs of disability – both financial and emotional – must be properly recognised in the support available to families.**
2. **Policy must take into account that, for many families, increasing paid work is not a viable solution to poverty.**
3. **Childcare and respite services must be available, affordable, and tailored to children with complex needs.**
4. **The well-being of carers must be prioritised. Without this, families risk reaching crisis point, with long-term social and economic consequences.**

Working together for change

Families are doing all they can, but they need support that reflects the complexity of their lives.

We call upon policy-makers, funders, support agencies and charities to recognise the day-to-day realities faced by families, and work together to create a fair and sustainable future for families on a low income, who are raising disabled and seriously ill children.

No family should have to choose between heating, eating, and caring for their child.

**Read the full
report here:**



Contact partnerships@familyfund.org.uk
for further information



Family Fund
Helping disabled children

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