



The Cost of Caring 2025

Executive summary

The reality for families
raising disabled or
seriously ill children

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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. 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 Northern Ireland 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 **5%** able to work as much as they would like. This has a profound impact on household income and financial resilience.
- **69%** of families care for **more than one** disabled or seriously ill family member.
- **80%** of families are **unable to replace essential household items** like fridges, beds, or washing machines when they break.
- **53%** of parents/carers have had to skip meals to ensure their children can eat.
- **39%** of parents/carers have well-being scores consistent with being depressed.
- **70%** 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.

“We skip meals regularly. It’s not a choice, it’s survival.”

“Even small things like replacing a broken bed or fridge are out of reach.”

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.

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I always make sure my child has food, warmth and clothes — but I go without so they don't have to.

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I just wish there was help for people like me. I am really struggling just with day to day living costs for myself and my children. It's having a massive impact on my mental health. It's becoming very overwhelming and I have no family to support.

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I feel I'm failing my child and not meeting her needs because we just don't have enough money and it affects our physical and mental health. It makes me feel like such an awful parent.

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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.

Recommendations

Families are doing all they can, but they need support that reflects the complexity of their lives. Policy-makers, funders, support agencies and charities must come together to address income insufficiency for families with disabled children by:

- **Ensuring the specific needs of families raising disabled children are acknowledged and addressed in the Anti-Poverty strategy**
- **Offering families access to grant support to meet the cost of necessary items that benefits will not cover**
- **Providing flexible back-to-work support, that addresses the needs of parent/carers who want to improve their income position through employment**

- **Gathering more evidence on “what works” in childcare for disabled children, so that parents can confidently access suitable provision that meets their child’s needs**
- **Prioritizing support for breaks to relieve carer stress so that parents/carers of disabled children have the resilience to continue caring**

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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