

New Information To Help Families With Disabled Children Manage Debt

According to research by charity Contact a Family, families with disabled children are more likely to be in debt than other families, because it costs up to three times more to raise a disabled child, and because average incomes for this group are almost one quarter below the UK mean.

It's to help families in this situation that, thanks to funding from Her Majesty's Revenue & Customs, the charity has produced two new factsheets, one targeted at families in England and Wales, and one for families in Northern Ireland.

These factsheets, entitled 'Dealing with Debt' for families with Disabled Children complement the charity's information for families in Scotland, produced last year.

The factsheets are clear and easy to use, and set out the practical steps families can take to tackle their debts. Firstly, they explain, you should list everything you owe, next, sort your debts into priority debts i.e. those with serious consequences like having your home repossessed, and non-priority debts, and then work out what you can afford to repay each week or month. A handy income and expenditure chart is included to help with this stage of the process.

Other sections explain the consequences of not repaying various types of debt, set out what steps creditors can take to enforce repayment, and outline the legal process. The factsheets also suggest ways of increasing household income, for instance, ensuring you claim for all benefits associated with caring for a disabled child. A benefits check from Contact a Family's helpline can help with this.

Finally, the factsheets recommend that, if possible, people seek the help of a money adviser. Not only will an adviser help you draw up a repayment plan, but they can negotiate with creditors on your behalf. A list of organisations providing this free and impartial service is included.

People can find confronting their debts difficult, but the worse thing they can do is leave them to pile up, said Mark Robertson, Contact a Family National Advice and Information Manager. Our factsheets give people all the information they need to get their finances back on track and rid their lives of a major source of worry. We'd like to thank Her Majesty's Revenue and Customs for funding the production of these extremely useful factsheets.

For copies of the 'Dealing with Debt - for Families with Disabled Children' factsheets, telephone Contact a Family's helpline 0808 808 3555, or email helpline@cafamily.org.uk. Factsheets can also be downloaded from www.cafamily.org.uk.

For further information

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