INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT (IJNRD)
© 2026 IJNRD | Volume 11, Issue 7, July 2026 | ISSN: 2456-4184 | IJNRD.ORG

Impact of Financial Burden on Families Having a Child with Special Needs

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Background

Raising a child is both a joyful and challenging journey, when a child has special needs, families often face unique emotional, social, and financial pressures. While the love and care remain unconditional. The economic strain not only affects household budgets but also influences family well-being -its living standards, career decisions, long term financial security, and social inclusion of disabled individuals in the society. This financial burden may be both direct and indirect.

1. Medical and Therapy Costs-Children with special needs often require ongoing medical care, specialized therapies, and frequent check-ups from neurologist, neuro developmental pediatrician for medicine input. Special therapies like Speech, occupational, and physical therapy, Assistive devices (wheelchairs, hearing aids, and learning tools), regular consultations with multiple disciplinary team even though insurance or government support is available. Coverage amount is very less which in turn families has to bear substantial out-of-pocket costs.

2. Educational Expenses-Special education schools, inclusive classrooms, and private tutors can significantly raise expenses in the family. Parents may need to invest either in Individualized Education Programs (IEPs), Learning aids and adaptive technologies, special transportation services for the child with special need. Many a time parent bear the financial expenditure for hiring a shadow teacher during inclusion program .These educational resources are essential for the child's development but often come at a high price which in turn creates additional expenses.

3. Reduced Employment Opportunities for Parents - In many families, one parent most often the mother reduces working hours or leaves employment altogether to provide full-time care and day to day learning to her special child. The family becomes more dependent on father's earning. Many a time it creates mental stress on father of such children. Employment challenges may also arise due to limited access to flexible or inclusive workplace arrangements. In such situation the employers are not ready to accommodate the level of flexibility required for parents of special-needs children. This results into reduced job opportunities with restrictions, leading to career stagnation or forced unemployment. This loss of income further intensifies the financial strain and impacts the family's long-term savings, career growth, and retirement planning.

4. Impact on Mental Health and Relationships - Caring for a special child can place parents under continuous emotional and psychological stress. The financial stress does not exist in isolation—it often contributes to heightened anxiety and depression, Guilt or self-blame among couples, Social isolation among caregivers, marital stress and strain on family relationships. These are the most common difficulties face by parents. In some parents there may be burnout situation involving physical and emotional demands of caregiving results in fatigue, irritability, and reduced coping ability. This will create limited time and resources for siblings. Tendency to avoid social gathering, social isolation due to affordability constraints on leisure or travelling activity. Social stigma that also adds into the mental health disturbances among the parents. The presence of a special child can significantly influence the marital relationship of the parents which varies from family to family. Marital strain like decision-making regarding child may also contribute to tension between partners. Another precipitating factor between the two reduced couple interaction, limited time for communication among the parents as care giver is more involved with child's day to day activity and shared activities may lead to emotional distance. Parents out of them the mother may assume the majority of caregiving tasks done by her. In such situation she start predicting that the father contribution is less towards child, this creating feelings of unfair workload distribution to the mother.

5. Long-Term Financial Security Concerns - Families worry not only about the present but also about the future. Planning for the child's adulthood, independence living, non dependence on financial aspect and long-term care. It involves setting up trusts or special needs funds, Legal and financial planning for guardianship, Ongoing uncertainty about government support. These responsibilities demand careful planning but can be emotionally and financially draining.

6. Support Systems and Policy Gaps - Many of the countries provides disability benefits, free therapy programs, or educational subsidies, even though families still fall through the cracks due to inadequate financial assistance, Complicated application processes, Limited awareness of available resources. It became very important to strengthen social safety and raising awareness about government and NGO

programs which in turn will help to reduce the financial burden on families. To effectively address these support system, it's become essential follow this guideline:

- Strengthen Social Safety Nets: Governments should increase financial support, expand eligibility criteria, and ensure timely access to benefits. Long-term programs that cover therapy, education, and healthcare costs can significantly reduce the financial burden on families.
- Simplify Application Processes: Streamlining paperwork, creating one-stop portals for assistance, and providing guidance to families can improve access to essential services.
- Raise Awareness: Outreach programs, awareness campaigns, and partnerships with NGOs can ensure that families know about available resources. Schools, community centers, and healthcare providers can play a key role in informing parents and caregivers.
- Promote Inclusive Policies: Governments and NGOs should work together to design policies that are inclusive, equitable, and sensitive to the diverse needs of children with disabilities and their families.

7. Coping Strategies - It's not so easy to divert the mental stress of the parents when a family is having a child with special need. Families often cope by seeking financial planning advice like Comprehensive health insurance, Term life insurance if both the parents are earning parents. To save money for child future needs the parents can avail facility like tax deductions, Education grants and many more schemes provided by government. Building community support networks with other parents having the same situation. Time to time taking the help and guidance from NGO support groups and will be the basic foundation of strong mental status for advocating for inclusive education and healthcare reforms.

Conclusion: The financial burden of raising a child with special needs extends far beyond medical bills it impacts education, careers, mental health, and future security. Addressing these challenges requires a combination of government support, community awareness, and innovative financial planning solutions.

By reducing the economic strain, society can allow families to focus more on love, growth, and the joy their child brings, rather than on constant financial worry.

Society acts like a standing frame for such families. Families should not have to choose between giving their child the best care and keeping financial stability. Society and governments must facilitated in provide stronger financial aid and subsidies for special child development. This facility acts as like a stress relieving factor for families. Support in providing inclusive education and accessible therapy programs like subsidize transportation, medical input and guidance at one roof.
Raise awareness to reduce stigma in society through culture program, celebrating disability days, organizing road rally, nukkad natak, camps as per RPWD act 2016 and build supportive communities.

During the stage of rehabilitation of the child it's become very important to lighten the financial load on families. Every child deserves an equal chance to shine. Families of children with special needs should not have to carry their financial struggles alone. By raising awareness, offering support, and pushing for change, we can help ensure these families thrive not just survive.

Despite challenges, families have to work towards family growth and strengthened relationships among spouse. Parents may develop greater empathy, patience, and advocacy skills, becoming strong voices for their child's rights and inclusion. The child's achievements, however small, bring deep joy and pride. Many families find new meaning and purpose through the experience, recognizing the unique contributions their child brings to their lives.

Behind every smile of a child with special needs, there is a story of courage, resilience, and love. But there is also a story that often goes unheard the financial weight families silently carry every single day.