Navigating Your Way

Ages 40 and Older

Planning is key to your family member’s continued ability to live, learn and grow into their own senior years. Not only are their lives changing, so is yours. If you are the primary caregiver, it’s important to plan for a time when you are no longer able to provide the same level of support, as well as your family member’s own retirement.

It's especially important for both of you to stay connected with others to avoid isolation as you grow older. Make sure you support them to maintain connections with friends, neighbors, faith organizations and others in the community. People First, Special Olympics, Community College and Parks & Recreation offer free and low cost opportunities to connect with people who share common interests.

For more ideas, the Family Community Connections Guidebook, a free publication of The Arc of Washington State, offers valuable tips and worksheets for identifying people, places and ideas to help broaden your family member’s community connections. Visit informingfamilies.org to download a free copy in English or Spanish.

For many families, siblings play a significant role in providing support during this stage of life. Although not all siblings are willing or able to take on all of the responsibilities for financial, medical and daily life needs, it’s important to start the conversation. You have a wealth of knowledge and information that siblings or other family members might not even know to ask about. The Adult Sibling Toolkit can help you get started. Visit informingfamilies.org to download a free copy.

It goes without saying that every family is unique and everyone's circumstances are different, but talking to others may spark an idea that works well for you and your family. You can connect with other families through Parent to Parent, as well as local Arcs and parent coalitions. Visit arcwa.org/getsupport to find a parent group in your area.

Planning for a time when you are no longer there to support your son or daughter can feel so overwhelming you may feel like putting it off, just know that those who do plan for the future feel better for having done so.

***My Life Plan*** is a free online planning tool that asks questions related to every area of life. It’s a great way to document your child’s interests, abilities and preferences, as well as their wishes for the future. Complete the plan at your own pace, taking a little at a time. Visit mylifeplan.guide to start planning today.

The national Arc’s Center for Future Planning also has tools and information on future planning at futureplanning.thearc.org.

**Benefits Services and Supports**

Cash benefit programs, such as Supplemental Security Income (SSI), can be used to pay for housing, food, utilities and other living expenses. SSI is the primary source of income for most adults with an intellectual/developmental disability. Anyone eligible for SSI is also entitled to receive Apple Health.

If a parent is deceased or retired, an adult child with a disability may qualify for Supplemental Security Disability Income (SSDI), which is a higher amount than SSI. It also means that they will receive health coverage through both Medicaid’s Apple Health and Medicare. Contact the Social Security Administration (SSA) to apply: ssa.gov.

The Developmental Disabilities Administration (dshs.wa.gov/dda) offers a variety of programs that provide supportive services at home and in the community. Adults over age 40 living with a family caregiver who becomes unable to continue providing care are typically considered a higher priority for services from DDA. If your family member is already a client of DDA, be sure to let their DDA case manager know if their needs change. You don’t have to wait for an annual assessment to request additional help if it’s needed. To learn more, visit: dshs.wa.gov/dda. You can also sign up for DDA news updates by clicking the box on the right of the homepage.

Individuals who are not eligible for DDA may qualify for services through Home and Community Services, a division of the Aging and Long Term Support Administration. HCS provides a range of services to elders and adults with disabilities. A network of organizations, such as local Area Agencies on Aging and Independent Living Centers, provide information, referral and assistance to individuals and family members.

Find your local HCS office at dshs.wa.gov/altsa/resources or through Community Living Connections at waclc.org.

Paid services are just part of the picture, however. Support can come from relationships with family, friends, and others in the community; as well as assistive technology, local resources, and a person’s own strengths and abilities. The Star Form can help you identify sources of support to help reach any goal. To learn more, visit informingfamilies.org/star.

The cost of housing is typically considered separate from services. Many people apply for a rental subsidy, such as a Section 8 housing vouchers, from their local housing authority. Assistance programs, availability and wait times vary by location. Visit resources.hud.gov to find a HUD office near you.

For additional information about housing, such as affordable housing locators and home ownership programs, visit informingfamilies.org/housing.

If you haven’t already done so, start planning for your family member’s financial future. A special needs trust, such as the Developmental Disabilities Endowment Trust Fund, shelters and protects assets that would otherwise disqualify your child for government benefits, such as SSI and Medicaid. Visit ddetf.wa.gov to learn more.

ABLE savings accounts are also available in this state, allowing individuals with disabilities to save money without losing financial eligibility for government benefits such as SSI. Visit [washingtonstateable.com](http://washingtonstateable.com) to learn more.

Find links to all of these resources and more at informingfamilies.org, a program of the Washington State Developmental Disabilities Council.