Financial Supports for People with Disabilities

SUPPORT FOR FAMILIES
EDUCATION • EMPOWERMENT • EQUITY

Family Resource Navigators

California State Council on Developmental Disabilities

Learning Goals

Review financial support programs

Learn about tools/companion documents for use with financial programs or institutions.

We all need help sometimes…

Most of us get support when making decisions, especially financial decisions.

Some make decisions themselves (with or without support), some ask others to make decisions for them, and some are interdependent decision–makers, making decisions together with friends or family members.

What is Supported Decision Making for People with Disabilities?

A law called AB 1663 enables **people with disabilities (PWD)** to choose to use or formalize decision-making supports for themselves in **supported decision-making or SDM**.

In SDM, the PWD maintains their decision-making power, chooses supporters to help with decision-making, and makes the final decision.

PWD can choose to use SDM in all settings, including financial matters.

PWD can use supported decision-making while making financial decisions

Attend	Supporters can attend, help make appointments or be present while financial desions are made.
Monitor	Supporters can help the PWD monitor their finances.
Remember	Supporters can help a PWD to remember what and when documentation needs to be provided to financial programs.

PWD can use supported decision-making in financial settings

Communicate	Supporters can help a PWD communicate with the financial programs.
Understand	Supporters can help the PWD understand the different programs and financial decisions that may need to be made.
Record	Supporters can keep records of financial decisions that have been made.

Financial Support Programs for PWD

CalFresh is for people with low-income who meet federal income eligibility rules and want to add to their budget to put healthy and nutritious food on the table.

Beginning June 1, 2019, recipients of SSI/SSP benefits may be eligible for CalFresh Food benefits. There is no change to the SSI/SSP monthly benefit.

https://www.cdss.ca.gov/food-nutrition/calfresh

Social Security Administration (SSA)

https://www.ssa.gov/disability

Social Security Income (SSI)

- Social Security pays benefits to people who can't work because they have a medical condition or disability that's expected to last at least one year or result in death.
- SSI does not require the PWD to have a work history. It provides the PWD with money to cover basics like food, clothing, and housing if you are 65 or older or have a disability.
- The PWD's income and resources must fall within the eligibility limits and to continue receiving benefits the PWD needs to remain within the eligibility limits.
- The amount of the SSI payment differs from state to state because some states add to the SSI payment.

Social Security Income for a child under 18

- SSI monthly payments can be paid to a legal guardian of a child 18 and younger, if they have a medical condition or combination of conditions that meets the SSA definition of disability.
- The family and child's income and resources must fall within the eligibility limits.
- After your child starts receiving SSI, the law requires that SSA review their medical condition from time to time to verify that their disability still meets SSA criteria.
- When a child becomes an adult at age 18, SSA uses different medical and non-medical rules when deciding if an adult can get SSI benefits.

Social Security Disability Income (SSDI)

- Social Security pays benefits to people who can’t work because they have a medical condition that’s expected to last at least one year or result in death.
- The amount you get will depend on how long you have worked (work credits), your earnings over that time and your age.
- In some cases, benefits may be increased due to additional household members.

SSDI Disabled Adult Child (DAC)

- The SSDI program pays benefits to adults who have a disability that began before they became 22-years-old.
- For an adult with a disability to become entitled to this “child’s” benefit, one of their parents must:
  - Be receiving Social Security retirement or disability benefits.
  - Have died and had worked to earn enough to be eligible for Social Security benefits.
- The amount the PWD will receive depends on how long and how much the parent earned while working.
- SSDI Disabled Adult Child (DAC) benefits continue for as long as they have a disability. Marriage of the DAC may affect eligibility for this benefit.

Work Incentive Programs/Ticket to Work

- Everyone age 18 through 64 who receives Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits because of his or her disability is eligible to participate in the Ticket to Work Program.
- SSI/SSDI beneficiaries can enter, re-enter or continue employment while preventing a reduction of SSI/SSDI benefits.
- Some WIP/TTW programs are available to both SSI & SSDI recipients, and some are only available to SSI or SSDI recipients.
- Most likely a PWD will qualify for WIP through Department of Rehabilitation.

https://choosework.ssa.gov/

Affordable Housing Rental Options

Housing assistance program are available for very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing.

These programs offer different levels of support varying between financial support, apartment modifications, onsite support systems and others.

A list of common housing programs:

- Below Market Rate – Apartments are reserved for families within a certain income level (AMI) at a fixed rental rate.
- Housing Choice Vouchers (more commonly known as Section 8) - Allows a person with a voucher to rent an apartment. The voucher holder pays 30-40% of their monthly income and the housing authority paying the remainder. They voucher moves with the voucher holder.
- Project Based Voucher – Apartments reserved at an apartment community were the renter pays between 30%-40% of their monthly income.

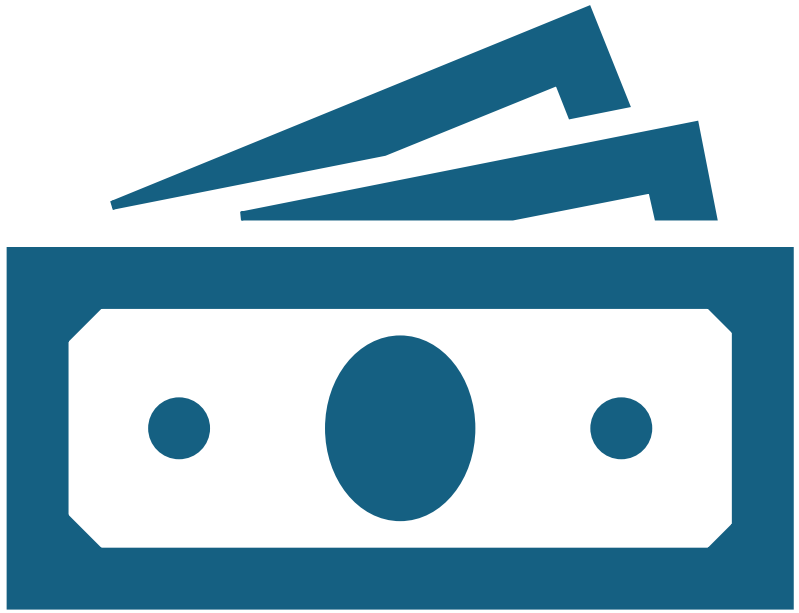
These programs typically have a long waitlist which can take 5-10 years due to housing affordability.

Affordable Home Ownership Programs

A Below-Market-Rate (BMR) home is a unit that is priced to be affordable to households that are moderate income or below based on a set income limit (AMI) at purchase. BMR owners must occupy the unit as a primary residence.

Programs are run by the city or county the unit is located within. Units are available via a waitlist, and families will need to complete pre-qualifications education including having a mortgage pre-approval letter.

If the homeowner wishes to sell the unit, they must comply with the terms and conditions set during purchase including working with the city/county when selling the property to the next owner who qualifies through the program or loan appreciation in some cases.



Financial Management for PWD

Joint Bank Accounts

- Some PWD set up joint bank accounts with their supporters. As joint account holders both can make financial decisions and monitor how funds are used.
- A joint bank account can help prevent potential conflicts of interest or abuse.

CalABLE

- A CalABLE account allows a PWD to save funds without effecting eligibility for public benefits. In 2025 up to $100,000.
- The PWD, family members and friends may contribute funds to the account.
- Funds can be used to pay for expenses directly needed to support a PWD.
- Individuals with a disability that occurred before age 26* who meet certain criteria are eligible to open a CalABLE account.
- Is a tax-advantaged account with multiple professional managed investment options

*Age 46 starting January 1, 2026

https://calable.ca.gov/

Special Needs Trust (SNT)

Allows a PWD to retain his or hers eligibility for public benefits despite having assets that would normally make the person ineligible.

Creating a SNT can be a complicated and expensive process and use of a lawyer is highly recommended.

A trustee holds, administers, and distributes all assets held in the trust for the benefit of the disabled person during his or her lifetime.

Records regarding the SNT assets and use of funds need to be kept and turned into many financial support programs on a regular basis.

Using SDM to support financial decisions can be important. If the decision-maker and their supporters plan-ahead this can help prevent conflicts of interest. Specific documents or tools can assist, as well as planning with supporters on how and when to use SDM.

In addition, the decision-maker may want to specify situations where someone else is allowed to make financial decisions for them, such as in an emergency.

TOOLS & COMPANION DOCUMENTS

Having access to information about finances may be essential for a supporter to assist a person with making decisions.

More than most other areas of decision-making, there is a potential for conflicts of interest when using SDM for financial decision-making.

The PWD using SDM may need to sign a specific document allowing the supporter access to monitor or make decisions.

Supporters should take proactive steps to prevent real, perceived, or potential conflicts of interest.

Authorized Representative (SSI/SSDI)

An authorized representative is someone the PWD choose to act on your behalf.

The PWD can choose what areas they want the supporter to communicate with SSA about.

SSA has a specific form that they request to be filled out.

Representative Payee (SSI/SSDI)

A representative payee can be appointed by the PWD or SSA may find that a payee needs to be appointed in the best interest of the PWD.

SSI/SSDI payments go directly to the representative payee.

SSA requires that a separate bank account be set up on the PWD behalf. The payee must provide information about how the individual's money has been spent.

The representative payee is responsible for paying the individual’s bills, saving money, etc.

Durable Power of Attorney for Finances

A Durable Power of Attorney is a legal document that allows PWD to assign someone else to make decisions about the PWD finances if the PWD becomes unable to do so themselves. It provides that person (called your agent) with instructions regarding the types of financial decisions they can make.

This document should be honored across all financial settings when needed.

Companion Agreements/Documents

- A companion document can be signed by the decision-maker but may not be necessary for SDM.
- A financial support system may require a specific document be signed to allow access to the PWD's information.
- A SDMA can also be signed by supporters confirming that they understand their role.
- It can include backup plans if the supporters are unavailable or if the decision-maker (PWD) is unable to communicate their needs or choices.

Whether a person decides to use independent, supported or shared decision-making is their decision. PWD chooses who they want to support them and the type of support they want.

They may find that certain documents, like an authorized representative form or an SDMA, may prevent conflicts of interests and abuse.

Planning for financial decisions (as well as for emergency situations) can help the decision-maker meet their needs and priorities.

QUESTIONS ?

California State Council on Developmental Disabilities

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