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Preparing for Parenthood: Two Things People with Disabilities Need to Do

According to the United States Census Bureau, nearly [one in five Americans](#) lives with a disability. These Americans have goals, hopes, and dreams — many of them want to be parents one day. [Parenting with a disability](#) isn't easy — but, to be fair, being a parent isn't easy without a disability, either. With a few preparations, people [living with disabilities](#) can have a more accessible home that makes being a parent easier.

Home Modifications for Accessibility

Those living with disabilities often have to modify their homes to reduce the risk of injury day-to-day. These [accessibility requirements](#) are even more important once they become a parent. Keeping up with an active child is hard enough on its own. Add limited mobility to the equation and it makes sense to go above and beyond with the modifications needed.

- **Zero-step entrances** can make it easy to get in and out of the house when juggling your baby and several bags in your arms.
- **Safety ramps** over stairs make accessibility easier even if they don't use a mobility aid such as a walker or wheelchair.
- **Wide doorways** provide ample clearance to navigate safely through entryways.
- **Skid-resistant flooring** (think linoleum and vinyl) prevents falls in the home.
- **Bathrooms** should be outfitted with loop or lever faucets that parents can operate from a distance. Regular showerheads should be replaced with handheld sprayers to make bathtime easier as baby grows.

Creating a Savings Plan

When it comes to being a parent, having a solid emergency fund is vital. One never knows what life may throw. Having that extra cash on hand can prevent a financial crisis in the future. Parents with disabilities need that security even more as they are more likely to need emergency medical care and other expenses pertaining to their condition. And if they don't have to use it, the money can be allocated towards the child's future or education. The sooner they start working on a [savings plan](#), the better.

- **Have multiple savings accounts.** An [automatic savings program](#) can help squirrel away small amounts for a rainy day. However, work toward having six months of expenses in a separate emergency account. Add savings accounts for specific goals such as vacation funds, holiday shopping, and, of course, [retirement](#).
- **Evaluate the household budget** as it is today and see where one can trim the fat. Canceling cable can add [\\$40 to \\$120](#) a month into an emergency fund. Ditch Postmates and cook meals at home to cut food bills by as much as [90 percent](#). Start shopping for previously loved clothes rather than new duds and save [40 to 60 percent](#).
- **Improve credit scores** by [paying off debt](#) and setting up automatic bill payments. When a credit score improves, one can look into refinancing things such as their house and car to make life more affordable. A more affordable life means more opportunities for saving.

- **Make savings goals** for the future. Visualizing what one's future will look like enables them to get there with as little stress as possible.
- **Don't forget to have fun.** A responsible savings plan is great, but life is short. Allocate funds for family-friendly entertainment.

One in five Americans lives with a disability. Those who want to be parents have their work cut out for them, but it's nothing they can't handle. First and foremost, add accessibility features to the home that enhance mobility. Things such as skid-free floors and zero-step entrances can prevent household falls and injuries. Preparing financially is also important and having multiple savings accounts for financial goals enables families to create the future they want. Create savings goals and edit the household budget to spend less and save more.

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