



2026 Study of Special Needs Children Families in India INSIGHT FROM FAMILIES WITH SPECIAL NEEDS- SURVEY REPORT

A comprehensive analysis of preparedness among parents of children with special needs

Executive Summary

This report presents the findings of a survey conducted among parents of children with special needs to evaluate their overall preparedness for the future care, development, and well-being of their children. The study explores the level of awareness, planning, and support systems currently in place, highlighting both strengths and areas where additional guidance may be beneficial. The insights gathered provide a valuable understanding of the unique challenges and considerations faced by families navigating special needs care.

The survey assessed preparedness across six critical domains: Awareness, Financial Planning, Legal & Estate Planning, Child Development, Communication, and Family Planning. A total of 28 carefully designed questions were used to measure respondents' knowledge, readiness, and long-term planning efforts. 110 families answered the questionnaire. The findings offer a holistic view of family preparedness and serve as a foundation for identifying opportunities to improve support, resources, and future planning strategies for children with special needs and their families.

Key Findings:

- Child Development (therapies, activities, adaptability) is the strongest area
- Legal & Estate Planning is critically underprepared
- Financial Planning shows significant gaps
- Communication of the family's vision to caregivers and guardians remains weak
- Government benefit awareness is low

Most parents actively support their child's growth.

Fewer than 1 in 10 parents have a private trust or written Will in place.

Only 16% have engaged a Financial/Estate Planner, and just 24% feel confident in their plan.

Most parents yet to document or share their intent.

Only 13.5% confirm their child is receiving all available benefits.

The biggest concerns of caregivers for the future of their dependent with special needs are **independence** and **financial well-being**



INDEPENDENCE

The ability to live, make choices, and thrive with confidence.



FINANCIAL WELL-BEING

The security of having sufficient resources for their future.



Overall Preparedness at a Glance

The table below presents a summary of responses to all 28 survey questions, highlighting the distribution of Yes and No answers provided by participating parents. These responses offer valuable insights into the current level of preparedness, awareness, and planning among families of children with special needs across key areas of care and future security.

By analyzing the proportion of affirmative and negative responses, the survey identifies areas where parents demonstrate strong readiness as well as aspects that may require additional support, education, or resources. The results provide a clear overview of family preparedness across the six assessment domains—Awareness, Financial Planning, Legal & Estate Planning, Child Development, Communication, and Family Planning—and serve as a foundation for understanding common challenges and opportunities for improvement.

Question	Yes (value in %)	No (value in %)
Aware of employer benefits for special needs child?	24.0	76.0
Aware of behavior changes during transition to adult?	62.5	37.5
Aware of what to search for when relocating to another city/country?	56.7	43.3
Confident the financial plan ensures lifetime security for child?	24.0	76.0
Encouraging child to participate in motivating activities?	83.7	16.3
In contact with all members of the special team (medical, social, financial)?	33.7	66.3
Providing appropriate therapies and helping child develop abilities?	84.6	15.4
Have a letter of intent for future guardian/caregiver?	10.6	89.4
Enough life insurance for family financial obligations?	59.6	40.4
Communicated vision for child to people connected to child care?	23.1	76.9

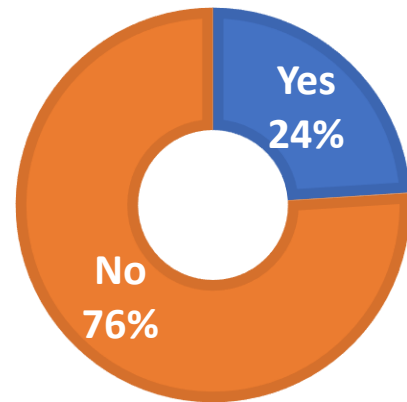
Contacted a Financial Planner and Estate Planner for child's future?	16.3	83.7
Created a private trust for special needs child's lifetime care?	6.7	93.3
Created inventory of assets and legal documents?	31.7	68.3
Documented all government benefits available to child?	18.3	81.7
Identified a suitable guardian/caregiver for child?	25.0	75.0
Identified benefits child will receive as inheritance/gifts?	12.5	87.5
Included second child in planning for special needs sibling?	24.0	76.0
Made financial and legal provisions in case you die today?	12.5	87.5
Prepared formal financial plan for family goals (e.g. second child education)?	37.5	62.5
Prepared retirement plan for post-retirement and special child needs?	36.5	63.5
Prepared a transition plan for future caregiver?	20.2	79.8
Discussed family vision for child across all life stages?	33.7	66.3
Shared vision with future guardians/trustees?	25.0	75.0
Written Will to ensure funds are transferred to trust?	6.7	93.3
Is child adaptable to new locations if relocating?	79.8	20.2
Is child receiving all available government benefits?	13.5	86.5
Is the financial plan reviewed periodically?	39.4	60.6
Is the plan equipped to generate funds for the trust?	24.0	76.0

Detailed Survey Results

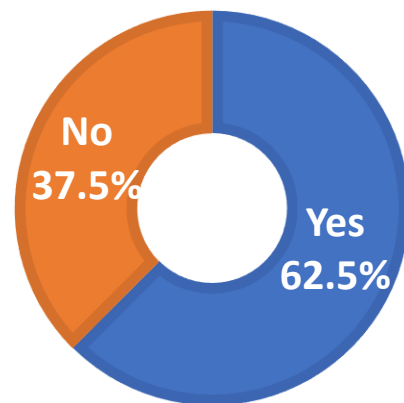
The following charts provide a detailed breakdown of responses for each of the 28 survey questions, organized according to their respective assessment categories. These visualizations offer a deeper understanding of how parents responded to specific topics related to awareness, financial preparedness, legal and estate planning, child development, communication, and family planning.

AWARENESS

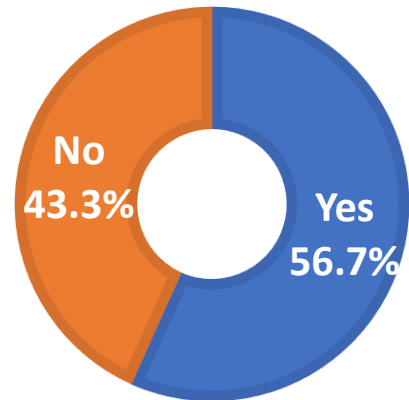
Aware of employer benefits for their special needs child?



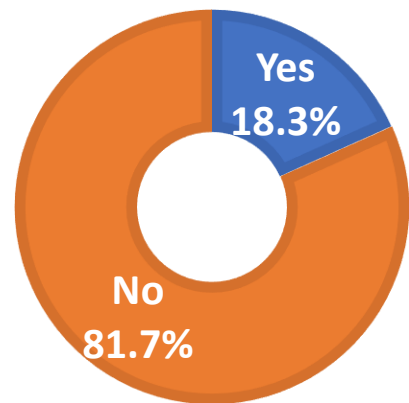
Aware of behavior changes during transition to adult?



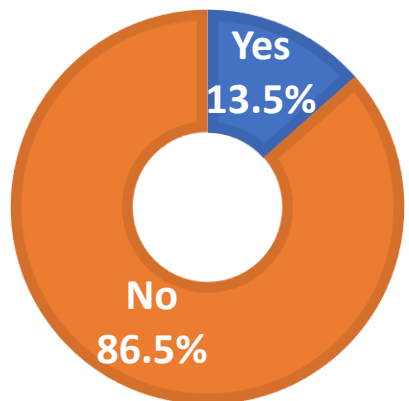
Aware of what to search for when relocating to another city/country?



Documented all government benefits available to child?

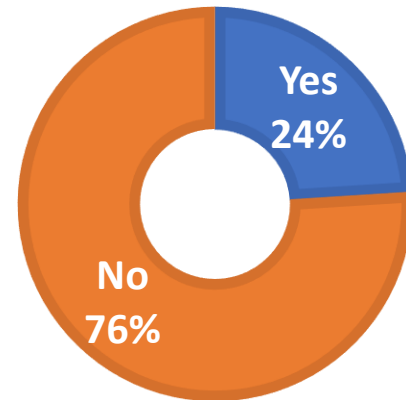


Is child receiving all available government benefits?

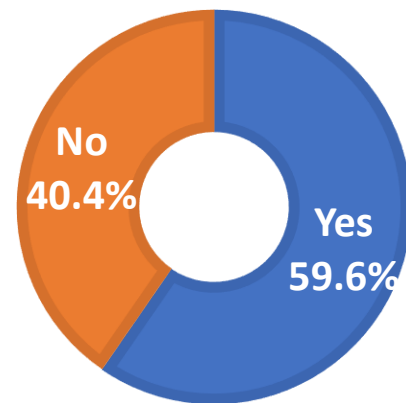


FINANCIAL PLANNING

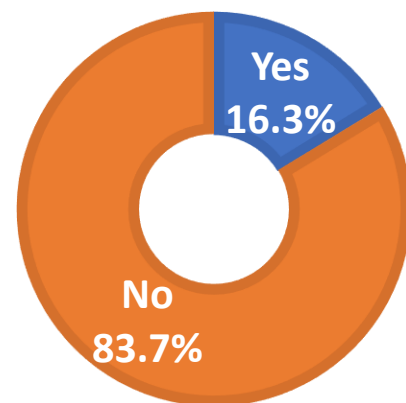
Confident the financial plan ensures lifetime security for child?



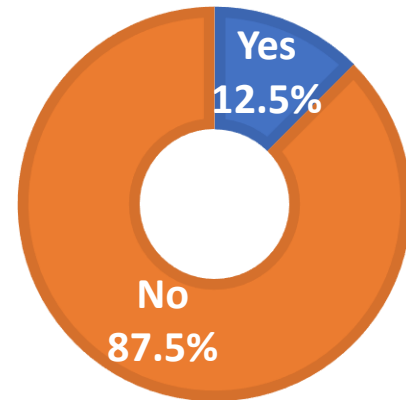
Enough life insurance for family financial obligations?



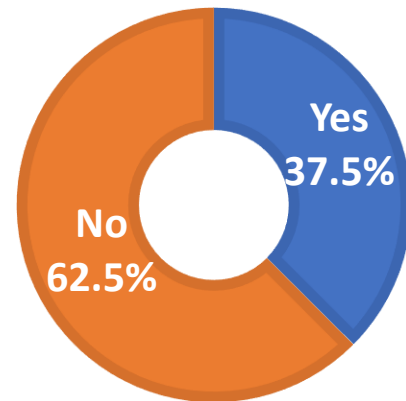
Contacted a Financial Planner and Estate Planner for child's future?



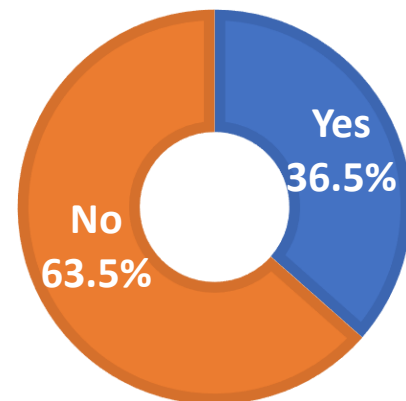
Identified benefits child will receive as inheritance/gifts?



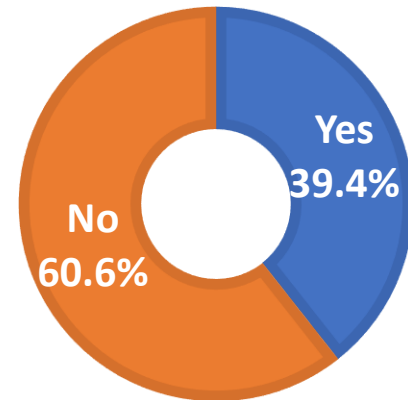
Prepared formal financial plan for family goals (e.g. second child education)?



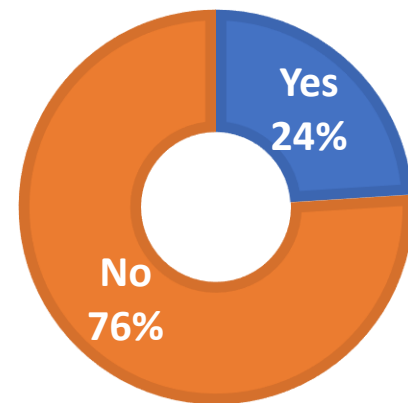
Prepared retirement plan for post-retirement and special child needs?



Is the financial plan reviewed periodically?

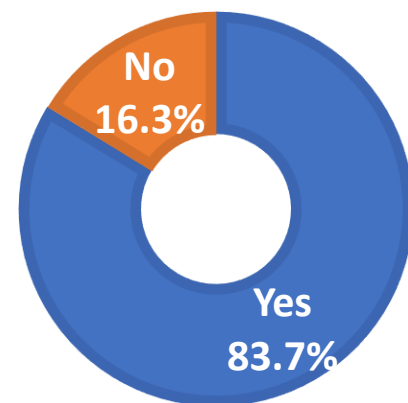


Is the plan equipped to generate funds for the trust?

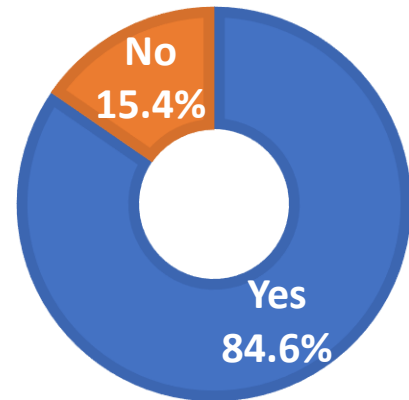


CHILD DEVELOPMENT

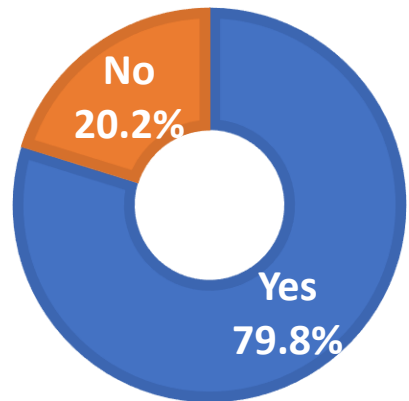
Encouraging child to participate in motivating activities?



Providing appropriate therapies and helping child develop abilities?

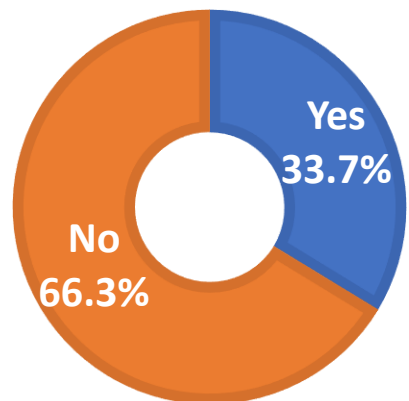


Is child adaptable to new locations if relocating?

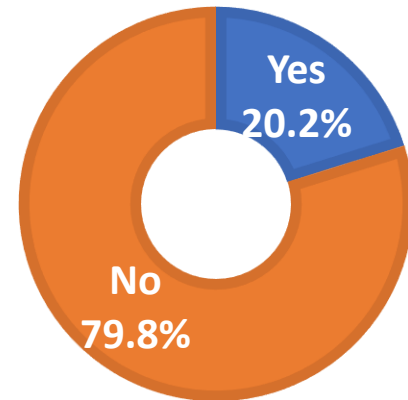


SUPPORT NETWORK

In contact with all members of the special team (medical, social, financial)?

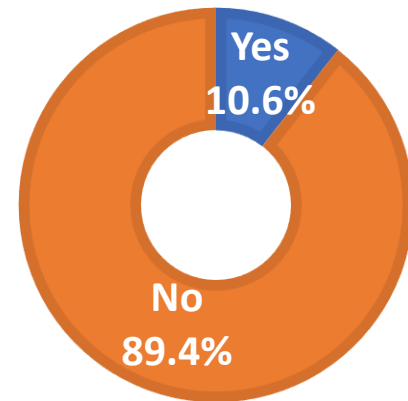


Prepared a transition plan for future caregiver?

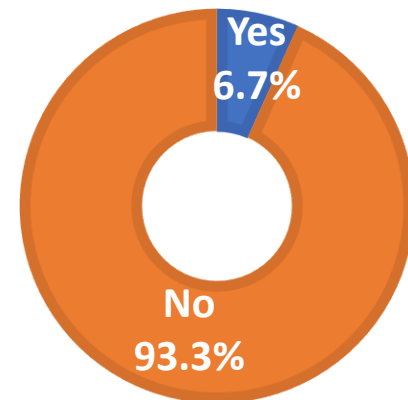


LEGAL & ESTATE

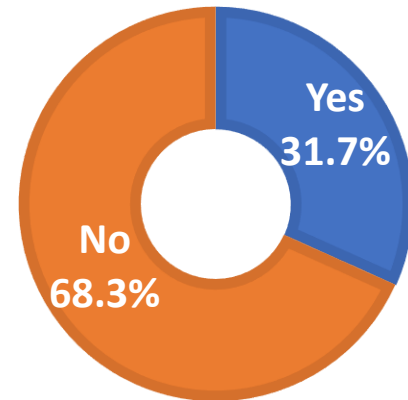
Have a letter of intent for future guardian/caregiver?



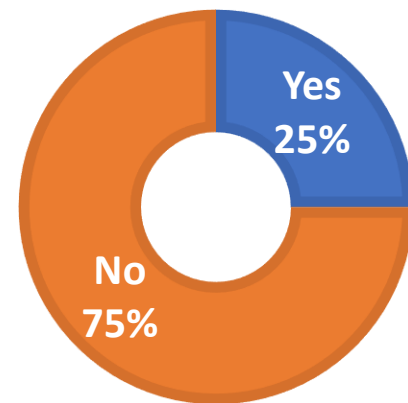
Created a private trust for special needs child's lifetime care?



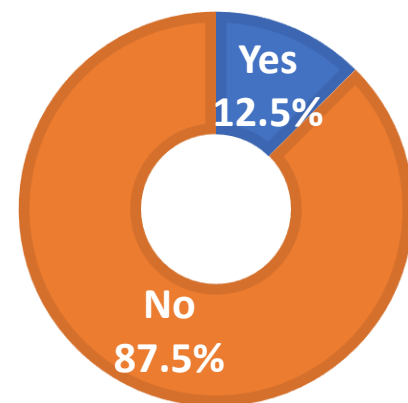
Created inventory of assets and legal documents?



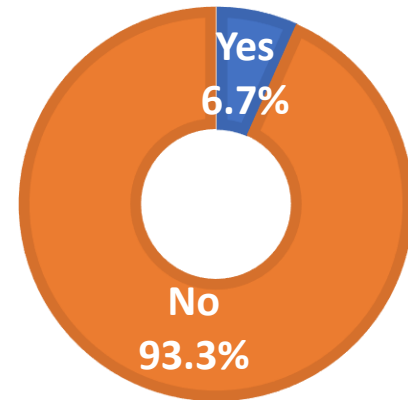
Identified a suitable guardian/caregiver for child?



Made financial and legal provisions in case you die today?

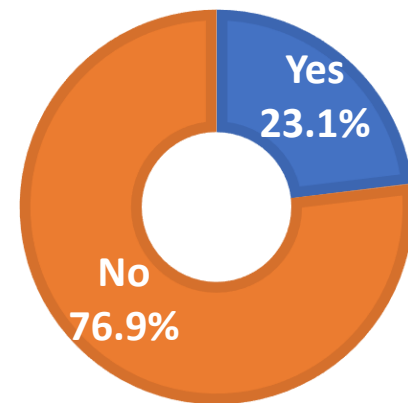


Written Will to ensure funds are transferred to trust?

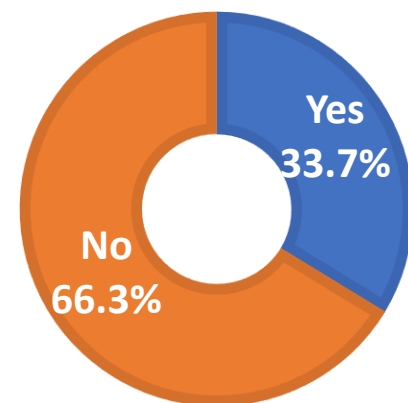


COMMUNICATION

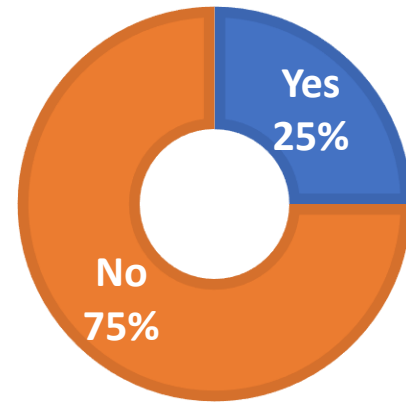
Communicated vision for child to people connected to childcare?



Discussed family vision for child across all life stages?

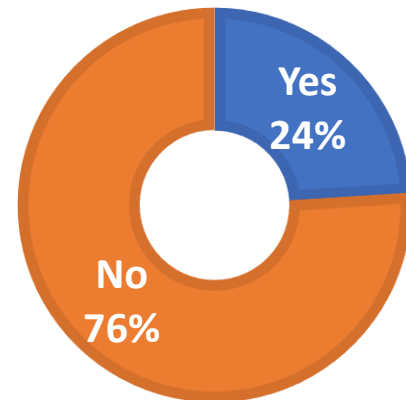


Shared vision with future guardians/trustees?



FAMILY PLANNING

Included second child in planning for special needs sibling?





Plan Special Needs

Caring for the people we love comes naturally, whether it's protecting their well-being today or planning for their future. At Plan Special Needs, the belief in mutual support has been at the heart of everything. The company recognizes that true financial security comes not from facing life's challenges alone, but from helping one another achieve stability and peace of mind. By working with a PSN associated financial professional, families can build a personalized financial plan that helps safeguard their future and supports their goals, dreams, and long-term financial well-being.

Methodology

The State of the Indian Family survey was conducted by Plan Special Needs via a 20-minute online questionnaire. The Survey comprised 110 total responses by Indian special needs children's families. This is an inaugural survey conducted by Plan Special Needs. As the first survey of its kind, it serves as an important benchmark for understanding the experiences, priorities, challenges, and planning needs of individuals and families within the special needs community. The insights gathered provide valuable perspectives that will help guide future initiatives, enhance support resources, and inform strategies aimed at improving long-term outcomes. While this survey represents an initial step in ongoing research and engagement efforts, the results establish a foundation for tracking trends, identifying opportunities, and ensuring that the voices of respondents contribute to meaningful planning and decision-making in the years ahead.

Resources:

Survey Questionnaire Used: <https://planspecialneeds.com/self-assessment/>

Company Information: <https://planspecialneeds.com>

Plan Special Needs is a dedicated resource organization that supports families of children with special needs by providing guidance, information, and practical tools to help them navigate the challenges and opportunities associated with caring for a child with disabilities. The organization serves as a trusted source of knowledge, empowering families to make informed decisions about their child's future and overall well-being.

Through its comprehensive range of resources, Plan Special Needs assists families in understanding important aspects of long-term planning, including education, healthcare, financial security, legal considerations, and community support services. The organization recognizes that every child has unique needs and that families often require specialized information to create effective plans for their child's development, independence, and quality of life.

In addition to offering educational materials and planning resources, Plan Special Needs connects families with professionals, service providers, and support networks that can help address specific concerns and goals. By fostering awareness and providing reliable guidance, the organization helps families prepare for both current and future needs, ensuring that children with special needs receive the care, support, and opportunities necessary to thrive.

Ultimately, Plan Special Needs aims to improve the well-being of children with special needs and their families by promoting informed planning, reducing uncertainty, and helping families build a secure and sustainable future.

Plan Special Needs

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