



WHITE PAPER

**From Goals to Reality: Closing the Gap
Between Independence Planning and Daily
Programming in IDD Services A practical
framework for aligning ISP outcomes with
daily programming in HCBS environments**

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Executive Summary:

Home and Community-Based Services (HCBS) systems are designed to promote independence and self-direction for individuals with intellectual and developmental disabilities (IDD), with Individual Support Plans (ISPs) serving as the primary framework for defining these goals. Despite this emphasis, translating independence-focused planning into consistent daily programming remains a persistent challenge. This paper examines the gap between ISP-defined outcomes and day-to-day service delivery, highlighting the role of operational constraints, variability in programming, and inconsistent opportunities for skill reinforcement. Drawing on current HCBS research and applied program design, this paper introduces a practical framework for integrating structured, repeatable programming into existing service environments. The model emphasizes consistency, real-world relevance, accessibility, and ease of integration as key drivers of effective implementation. By aligning daily programming with measurable outcomes, providers can create environments in which independence is not only defined but actively developed through repeated application. This approach offers a scalable pathway for strengthening person-centered outcomes while maintaining operational feasibility.

Introduction

HCBS systems are grounded in person-centered planning, with independence consistently identified as a primary outcome. ISPs serve as the leading framework for this effort, outlining individualized goals intended to help participants build the skills necessary for greater autonomy, self-direction, and community participation. However, translating these goals into daily practice presents continuous challenges. While independence is clearly defined at the planning level, research suggests that translating these goals into consistent, person-centered supports within daily service environments remains complex. Studies examining HCBS outcomes have found variability in both the presence of personal outcomes and the supports designed to achieve them, specifically in areas related to choice, control, and self-determination (Friedman, 2025). In this context, the mechanisms needed to consistently reinforce the development of self-direction skills may not always be embedded in daily programming structures, as providers must balance multiple operational and regulatory priorities.

This paper contributes a practical framework for aligning person-centered planning with consistent, skill-based programming in HCBS environments, offering a scalable approach to strengthening measurable independence outcomes.

The Gap Between Planning and Practice

This can create a gap between what is planned and what is experienced in daily programming. Independence becomes something to be discussed and documented, but not always systematically reinforced through repeated skill-building opportunities. Over time, this gap can limit participants' growth, because individuals may not receive the consistent experience and training necessary to build confidence and capability in real-world situations. If left unaddressed, this dynamic can lead to long-term dependence on structured services rather than progression toward greater autonomy. Closing this gap calls for not only valuing independence but also designing daily programming environments that actively support its development.

It is important to recognize that independence goals are not developed in isolation. Direct service providers and program teams play a central role in collaborative planning processes, including team-based meetings that involve staff, families, and support networks to establish Individual Support Plans (ISPs) and Person-Centered Service Plans (PCSPs). These processes are essential in identifying meaningful goals and outlining pathways to achieve them. The challenge, therefore, is not a lack of planning, but the complexity of consistently translating those well-defined goals into daily, repeatable programming among dynamic service environments.

Research and Risk Factors

Current research points out the key role that consistent, structured learning opportunities play in improving outcomes for individuals with IDD. Studies indicate that individuals with intellectual disabilities face increased vulnerability to exploitation, specifically in areas involving financial decision-making, interpersonal relationships, and situational awareness. Research by Ghaderi and Cobigo (2024) highlights the complexity of navigating financial and relational situations, noting that individuals may be more susceptible to manipulation when opportunities for structured learning and reinforcement are limited. These challenges are not solely cognitive; they are also experiential. Without repeated exposure to real-life situations, individuals may lack the

practical framework needed to recognize risk, evaluate choices, and act effectively.

Similarly, broader HCBS research demonstrates that outcomes improve when individuals are actively engaged in structured, choice-driven activities that promote decision-making and self-direction (Friedman, 2020; 2022). These findings support the idea that independence is not developed through passive support alone, but through active participation in environments that encourage exploration, reflection, and skill application. In practice, this means that independence must be treated as a learned and reinforced skill set rather than an assumed outcome. Without consistent opportunities to practice these skills, individuals could struggle to translate conceptual understanding into real-world decision-making, increasing their vulnerability and limiting their ability to navigate complex situations with confidence.

These findings are supported across multiple studies examining HCBS outcomes and long-term services and supports. Systematic reviews indicate that outcomes for individuals with IDD are impacted by a range of factors, including service design, consistency of supports, and access to individualized programming (Carlson et al., 2022). Additional research has identified variability in both the presence of personal outcomes and the supports intended to achieve them, highlighting continuing obstacles in translating planning into reliable practice (Friedman, 2025). Taken together, these studies suggest that independence outcomes are most effectively achieved when structured, person-centered supports are not only outlined in planning but consistently reinforced through real-world application (Carlson et al., 2022; Friedman, 2020, 2025; Ghaderi & Cobigo, 2024). Research also indicates that while HCBS policies emphasize community integration and person-centered outcomes, implementation remains complex and variable across settings, often requiring significant system-level adjustments (Friedman, 2025; Friedman, 2017).

Operational Realities in HCBS Environments

HCBS providers operate within complicated systems that require balancing multiple constraints, including staffing ratios, supervision requirements, transportation logistics, fluctuating attendance patterns, and ongoing administrative and billing demands. These factors strongly influence how daily programming is structured and delivered. Within these limitations, programming often evolves to focus on predictability, efficiency, and risk management. Research also indicates that while HCBS policies emphasize community integration and person-

centered outcomes, implementation remains complex and variable across settings, often requiring significant system-level adjustments (Friedman, 2025; Friedman, 2017).

Routine becomes a practical necessity, helping staff preserve consistency and meet regulatory expectations. However, this reliance on routine can sometimes limit flexibility and reduce opportunities for dynamic, skill-building engagement. Engagement behaviors further shape programming decisions. Participation tends to be strongest midweek, when attendance is highest, and schedules are more stable. In contrast, Mondays and Fridays often have lower attendance, increased variability, and less structured activity. These days are frequently treated as transitional periods, with programming that is more flexible but also less intentionally designed.

Research on HCBS systems further supports this dynamic, indicating that while policies emphasize community integration and person-centered outcomes, implementation can vary across settings due to system complexity, resource constraints, and the scale of operational changes required (Friedman, 2025).

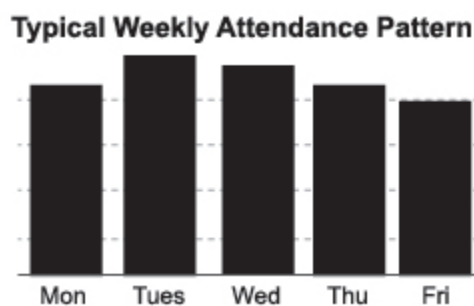


Figure 1. Typical weekly attendance patterns in HCBS programming environments.

While this approach is understandable given real-world conditions, it also creates missed opportunities. Lower-engagement periods represent valuable time that could be leveraged for structured, repeatable skill-building activities. By reframing these periods as opportunities rather than limitations, providers can begin to align daily programming more closely with independence outcomes without significantly increasing operational burden.

Bridging the Gap Between Planning and Practice

Addressing the gap between independence planning and daily programming does not require a complete redesign of existing services. Instead, it can be approached by integrating structured, repeatable programming that aligns with ISP outcomes and fits within current operational models. Research examining HCBS outcomes has found that only 48.4% of personal outcomes and 51.3% of person-centered supports are consistently present, highlighting variability in how planning translates into practice (Friedman, 2025). To conceptualize how independence goals can be translated into consistent daily outcomes, Figure 2 illustrates a structured programming model that connects planning, implementation, and measurable progress.



Figure 2. This model illustrates how structured programming can connect ISP goals to measurable independence through a cycle of implementation, practice, reinforcement, and evaluation.

Effective models share several key characteristics:

- **Consistency:** Delivered on a regular schedule, letting participants build familiarity and reinforce learning over time. Repetition plays a central role in skill development, mainly for individuals who benefit from predictable learning environments.
- **Relevance:** Focused on real-world skills such as budgeting, decision-making, communication, and personal responsibility. Learning is most effective when participants can clearly connect concepts to their normal experiences.
- **Accessibility:** Designed to meet participants at varying cognitive and developmental levels, making certain that all individuals can take part constructively with the content and activities.
- **Integration:** Able to fit within existing schedules without calling for substantial additional staffing, training, or program restructuring. Ease of implementation is necessary for long-

term sustainability.

By embedding these items in daily programming, providers can create structured opportunities for participants to practice independence in ways that are both purposeful and measurable. This approach shifts independence from an abstract goal to a consistent, lived experience supported by intentional program design. Approaches such as these are increasingly being explored through structured program models designed to support consistency, accessibility, and the real-world application of skills within existing service environments. Emerging program models are operationalizing these principles by aligning structured, accessible learning with ISP-driven outcomes while integrating with existing service environments. One example includes Take Charge Lab, which reflects this approach through consistency-focused program design. This approach aligns with broader HCBS research emphasizing the role of structured, person-centered supports in improving outcomes related to choice, participation, and self-determination (Friedman, 2020; Carlson et al., 2022).

Application of Structured Programming in Practice

In practice, structured independence-building can be integrated into daily programming through short, focused sessions that fit naturally into existing schedules. For example, a 45-minute session can be incorporated into lower-engagement periods, such as Mondays or Fridays, to create consistent opportunities for skill improvement without disrupting core program operations.

A typical session may include:

- A guided discussion introducing a real-world scenario
- An interactive activity exploring choices and consequences
- Facilitated reflection to strengthen key concepts
- A practical takeaway that participants can apply beyond the session

Staff play a key role in organizing these sessions by prompting discussion, reinforcing key concepts, and motivating participants to connect the material to their own experiences. The session concludes with a practical takeaway that participants can apply beyond the classroom,

helping to bridge the gap between structured training and real-world application.

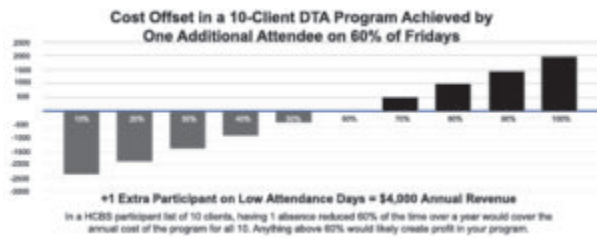


Figure 3. Example cost offset associated with increased participation in HCBS programming. Over time, these sessions build upon one another, creating a cumulative learning experience. Participants become more at ease expressing preferences, more confident in decision-making, and better able to navigate everyday situations. What begins as a single weekly session evolves into a consistent pattern of growth, reinforcing independence as both a concept and a practiced skill. This type of structured, applied learning reflects research indicating that individuals benefit most from repeated, real-world opportunities to practice decision-making and apply skills in context, rather than through isolated or conceptual instruction alone (Ghaderi & Cobigo, 2024).

Preliminary Application and Observed Outcomes

While formal experimental data remain limited, preliminary implementation of structured programming models in HCBS settings has shown promising patterns in participant engagement and skill development. In applied settings, introducing consistent, short-duration sessions during lower-engagement periods (e.g., Mondays and Fridays) has increased participation consistency and provided more frequent opportunities for skill reinforcement.

Observational feedback from staff indicates that participants become more willing to engage in decision-making discussions, demonstrate improved recall of previously introduced concepts, and show increased confidence in expressing preferences over time. These early observations suggest that structured, repeatable programming may contribute to more consistent alignment between ISP goals and daily experiences. While these findings are exploratory and not yet derived from controlled study designs, they provide a practical foundation for future research examining the measurable impact of structured programming on independence outcomes. Future

research should examine the longitudinal impact of structured programming models using controlled designs and standardized outcome measures.

Translating Programming into Measurable Outcomes

As HCBS systems continue to emphasize accountability and person-centered outcomes, the ability to connect daily programming with measurable progress becomes increasingly important. Providers are expected not only to define independence goals, but also to demonstrate how those goals are being actively supported and achieved. To ensure that independence building efforts are not only implemented but meaningfully evaluated, structured programming must be paired with clear, observable outcome measures. These measures should reflect both skill acquisition and the ability to apply those skills in real-world contexts.

Structured programming provides a mechanism for:

- Documenting skill development over time
- Demonstrating conformity with ISP objectives
- Supporting consistent participant engagement
- Reinforcing independence as a practiced skill

Examples of measurable indicators may include:

- Increased participant engagement and attendance during structured sessions
- Demonstrated ability to apply learned skills in simulated or real-world scenarios
- Growth in participant confidence when making decisions or expressing preferences
- Staff-documented observations of skill progression over time
- Alignment between ISP goals and observed participant behaviors

By incorporating observable and repeatable measures, providers can move beyond documenting participation and begin demonstrating meaningful progress toward independence outcomes. This approach additionally strengthens program consistency. Staff are provided with a well-defined framework to facilitate enjoyable activities, reduce variability, and ensure that skill development

for autonomy is not dependent solely on individual initiative. Participants benefit from predictable, structured experiences that reinforce learning over time. Ultimately, this shift transforms independence from a high-level objective into a measurable outcome. Providers are better able to demonstrate impact, participants gain confidence with consistent practice, and programs align more directly with their intended goals.

The gap between independence planning and daily programming presents both a challenge and an opportunity in HCBS systems. Although ISPs outline the goal of independence, achieving it takes more than intention; it requires structured, consistent opportunities for individuals to practice essential skills in real-life settings. Without these chances, independence may remain only an ideal. Even with clearly defined goals, individuals may not gain the practical experience needed to reach them, limiting progress and reducing the impact of person-centered planning. Introducing structured learning environments into service models helps close this gap. Instead of adding complexity, this approach creates consistency, fostering environments where independence is truly practiced and reinforced.

To strengthen consistency and reliability, data collection should occur at regular intervals aligned with program delivery. For example, staff may document observations after each structured session, using weekly summaries to identify patterns in engagement, participation, and skill application. Monthly reviews can then be conducted to assess alignment with ISP goals and identify areas for adjustment.

Measurement approaches may include a combination of structured observation checklists, brief participant self-reports (when appropriate), and staff-recorded behavioral indicators. Over time, this layered approach allows providers to move from isolated observations to trend-based evaluation, supporting more informed decision-making and program refinement.

From Planning to Practice: Implications for HCBS Providers

The gap between independence planning and daily programming represents one of the most significant and solvable challenges within HCBS systems today. While Individual Support Plans clearly define the goal of independence, achieving that goal requires more than intention. It requires consistent, structured opportunities for individuals to practice, apply, and reinforce the

skills that lead to actual autonomy. Without these opportunities, independence risks remaining an aspirational concept rather than a lived experience. Individuals may have clearly defined goals, but lack the steady exposure needed to build confidence, judgment, and decision-making ability in everyday situations. Over time, this disconnect can limit progress and reduce the overall effectiveness of person-centered planning.

The opportunity for providers is both practical and immediate. By embedding consistent programming models into existing service models, organizations can begin to align daily activities with long-term independence outcomes. This shift does not require adding complexity but rather introducing consistency by transforming underutilized moments into meaningful opportunities for growth. Ultimately, independence is not built solely through planning. It is developed through repetition, reinforcement, and real-world application. This perspective is further supported by research demonstrating that independence outcomes are most effectively achieved when person-centered supports are consistently present and reinforced through everyday experiences (Friedman, 2025). When individuals are given consistent opportunities to practice these skills, independence becomes more than a stated objective; it becomes a measurable, everyday reality.

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About Take Charge Lab

Take Charge Lab is Take Charge America's digital financial education platform designed to deliver accessible, engaging, and practical financial learning experiences that help individuals build confidence, independence, and real-world money management skills.

The platform supports learners, caregivers, provider organizations, and community partners by making financial education easier to understand, easier to apply, and more relevant to everyday life.

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