

3. HOUSEHOLD CHARACTERISTICS OF YOUTH WITH DISABILITIES

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A child's household is his or her first educational setting. It is in the home that children form their first emotional attachments, achieve their early developmental milestones, and acquire the foundation for their subsequent growth and learning. During adolescence, most youth wrestle with a desire for independence while at the same time feeling a need to stay connected with family and home. Thus, as they grow up, what children need from their families and others who share their households may change, but their values, expectations, and preferences continue to be shaped, in large part, by their experiences at home.

As volatile and challenging as adolescence may be for all youth, the disabilities of students receiving special education may make them particularly vulnerable during the middle school and high school years. Attributes frequently associated with some disabilities, such as late-onset puberty, social immaturity, physical lag, and cognitive impairment, can compound an already stressful period for image-conscious adolescents seeking peer approval. As a result, adolescents with disabilities may have a heightened need for attention, support, resources, and advocates at home. Coincidentally, their disabilities and the needs that accompany them may create added demands and stresses for others in their households. How families respond to these complex dynamics can influence the family system itself, the nature of the adolescent years, and the transition to adulthood and independence.

This chapter examines several key characteristics of the households of youth with disabilities. It begins with their living arrangements and the people who make up their households.¹ For youth who live with parents, it then considers their parents' education levels and employment status. The chapter concludes with a discussion of the economic status of youth's households and its interrelationship with ethnicity and disability.

Household Composition

The composition of students' households can have important implications for their economic security, emotional support, and, potentially, many aspects of their development. These factors, in turn, may affect their experiences and performance both in and out of school. This section focuses on three aspects of the households of youth with disabilities. It begins by addressing the fundamental question of with whom youth live—with parents, other family members, or legal guardians, or in foster care or institutional settings. It then considers the number of members of their households and, finally, whether households include other members with disabilities.

Living Arrangements

The importance of the role parents play in the development of their children should not be underestimated. Fathers and mothers contribute in different, but crucial ways to giving children

¹ Analyses similar to those reported in this chapter were conducted for elementary and middle school students as part of the Special Education Elementary Longitudinal Study (SEELS) and are reported in Wagner, Marder, and Cardoso (2002).

**Exhibit 3-1
LIVING ARRANGEMENTS OF YOUTH WITH
DISABILITIES AND YOUTH
IN THE GENERAL POPULATION**

	Youth with Disabilities ^a	Youth in the General Population ^b
Percentage of youth living:		
With parents	92.4 (.9)	95.9 (.5)
With two parents	61.4 (1.6)	73.8 (1.0)
With one parent	31.1 (1.4)	22.5 (1.0)
Not with parents	7.6 (.9)	4.0 (.5)
With relative(s)	5.3 (.7)	3.2 (.4)
With a legal guardian (not a relative)	1.1 (.3)	^c
In foster care	1.0 (.3)	^c
In a residential school or institution	<.1 (.1)	^c
In another arrangement	.2 (.1)	.5 (.2)
Percentage with:		
One or more other household members with a disability	39.7 (1.6)	NA
One or more adults with a disability in household	20.9 (1.3)	NA
One or more other children with a disability in household	26.4 (1.4)	NA

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Longitudinal Study of Adolescent Health, 1996.

^c Youth living with a legal guardian, in foster care, or in a residential school or institution are included in the "other arrangement" category.

NA=Not available.

Standard errors are in parentheses.

and youth the emotional and physical resources they need to grow into healthy, well-adjusted members of their families, schools, and communities. Compared with youth raised in two-parent households, youth raised in single-parent families often experience significantly poorer outcomes in several domains (Shonkoff & Phillips, 2000). Yet, the composition of America's households has changed dramatically in recent decades, with a marked decline in traditional two-married-parent households and an accompanying increase in single-parent, blended, and multigenerational families (Fields & Casper, 2000).

Although approximately 90% of youth with disabilities live with one or both parents, these youth are less likely than youth in the general population to live with both parents (Exhibit 3-1; 61% vs. 74%, $p < .001$) and more likely to live with one parent (31% vs. 22%, $p < .001$). Youth with disabilities also are more likely than youth in the general population to live with neither parent (8% vs. 4%, $p < .001$) and to live with other family members (5% vs. 3%, $p < .01$). Few youth with disabilities live in other types of arrangements.

NLTS2 findings suggest that disability is not always an individual trait but can concentrate in families. Two out of five youth with disabilities live in households in which at least one other member has a disability.

Household Size

The size of households can influence many experiences at home. For example, having more adults in a household can improve the economic status of a family by increasing earnings and potentially can provide greater ongoing supervision and support for youth, whereas more children can place greater demands on households' emotional and economic resources.

Exhibit 3-2
SIZE OF HOUSEHOLDS OF YOUTH WITH
DISABILITIES AND YOUTH IN THE
GENERAL POPULATION

	Youth with Disabilities ^a	Youth in the General Population ^b
Percentage of households with:		
Two or three members	30.3 (1.5)	25.2 (1.0)
Four members	31.1 (1.5)	34.0 (1.1)
Five or six members	30.2 (1.5)	32.4 (1.1)
Seven or more members	8.4 (.9)	8.4 (.6)
Percentage of households with:		
One adult	25.0 (1.4)	19.0 (.9)
Two adults	60.0 (1.6)	65.3 (1.1)
More than two adults	15.0 (1.1)	15.8 (.9)
Percentage of households with:		
One child ^c	26.4 (1.4)	22.8 (1.0)
Two or three children	58.3 (1.6)	62.2 (1.2)
Four or more children	15.4 (1.2)	15.0 (.8)

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Longitudinal Study of Adolescent Youth, 1996.

^c Children are defined as persons less than 18 years old.

Standard errors are in parentheses.

About equal numbers of youth with disabilities live in households with two or three members, four members, or five or six members (approximately 30%). Few (8%) live in larger households.

Consistent with the percentages of youth who live with one parent or two parents shown in Exhibit 3-1, 25% of youth with disabilities live in households with one adult, and 60% live in households with two adults. Fifteen percent live in households with more than two adults.² Approximately one-fourth of youth with disabilities are the only children in their households, about 60% live in households with two or three children, and 15% live in households with four or more children.³

These patterns are fairly similar to those of youth in the general population. However, youth with disabilities are somewhat more likely to live in households in which there is only one adult (25% vs. 19%, $p < .001$) and less likely to live in households in which there are two adults (60% vs. 65%, $p < .01$). They also are more likely than youth in the general population to be the only child in their household (26% vs. 23%, $p < .05$).

² The fact that a larger percentage of youth live with two or more adults than live with two parents is accounted for by the fact that not all adults in the household are necessarily parents. Thus, a youth may live with a single parent but with two adults by living, for example, with his or her mother and an aunt, uncle, or grandparent.

³ In this chapter, children are defined as persons less than 18 years old.

Disability Differences in Household Composition

Average household size does not vary significantly across most disability categories, nor do living arrangements (Exhibit 3-3). However, youth with mental retardation, emotional disturbances, or other health impairments are exceptions to the general pattern. Youth with mental retardation or emotional disturbances are the least likely to live with two parents (49% and 55%, respectively, $p < .05$ compared with youth with learning disabilities), and youth with other health impairments are the most likely to live with both parents (72%, $p < .01$ compared with youth with learning disabilities). Youth with learning disabilities (9%), visual impairments (10%), or mental retardation (11%) are the most likely to live with a never-married parent ($p < .05$ compared with youth with other health impairments).

Between 5% and 10% of youth in most disability categories do not live with their parents. Regardless of disability category, most of these youth live with relatives. Youth with mental retardation or emotional disturbances are particularly likely to live with relatives (6% to 8%), legal guardians (2%), or foster parents (2% to 3%). Along with youth with other health impairments, they also are particularly likely to have one or more other people in the household with a disability (43% to 46%).

Exhibit 3-3
HOUSEHOLD COMPOSITION, BY DISABILITY CATEGORY

	Learning Disability	Speech/Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities	Deaf-Blindness
Percentage of youth living:												
With parents	93.9 (1.2)	94.5 (1.2)	89.3 (1.6)	86.8 (1.8)	91.7 (1.7)	91.7 (2.0)	94.3 (1.3)	94.1 (1.2)	94.5 (1.2)	91.5 (2.6)	88.5 (1.7)	96.0 (2.1)
With both parents	63.3 (2.4)	69.7 (2.3)	54.8 (2.6)	48.7 (2.6)	65.8 (2.8)	61.0 (3.5)	66.9 (2.7)	71.9 (2.2)	67.5 (2.5)	61.2 (4.5)	63.6 (2.6)	60.3 (5.2)
With one parent	30.6 (2.3)	24.8 (2.2)	34.5 (2.5)	38.1 (2.6)	26.0 (2.6)	30.7 (3.3)	27.4 (2.5)	22.2 (2.0)	27.0 (2.4)	30.3 (4.2)	24.9 (2.4)	35.7 (5.1)
Not with parents	6.1 (1.2)	5.5 (1.2)	10.7 (1.6)	13.2 (1.8)	8.3 (1.7)	8.3 (2.0)	5.7 (1.3)	5.9 (1.2)	5.5 (1.2)	8.5 (2.6)	11.5 (1.7)	4.0 (2.1)
With relative(s)	5.0 (1.1)	3.5 (.9)	6.2 (1.3)	7.9 (1.4)	5.3 (1.3)	5.8 (1.7)	3.6 (1.1)	2.8 (.8)	2.3 (.8)	5.7 (2.1)	4.3 (1.1)	3.4 (1.9)
With a legal guardian (not a relative)	.6 (.4)	.6 (.4)	2.3 (.8)	2.2 (.8)	2.5 (.9)	2.0 (1.0)	1.1 (.6)	1.0 (.5)	1.1 (.6)	1.6 (1.2)	2.3 (.8)	.0
In foster care	.5 (.4)	1.2 (.5)	1.8 (.7)	2.8 (.9)	.3 (.3)	.1 (.2)	.5 (.4)	1.7 (.6)	1.7 (.7)	.9 (.9)	2.6 (.9)	.0
In a residential school or institution	.0	.0	.0	.2 (.2)	.0	.0	.1 (.2)	.1 (.2)	.2 (.2)	.0	1.5 (.7)	.7 (.9)
In another arrangement	.1 (.2)	.1 (.2)	.4 (.3)	.2 (.2)	.2 (.3)	.3 (.4)	.3 (.3)	.2 (.2)	.2 (.2)	.2 (.4)	.8 (.5)	.0
Percentage reporting one or more other people in household with a disability	38.7 (2.4)	35.9 (2.4)	44.6 (2.6)	45.6 (2.6)	28.8 (2.6)	34.5 (3.4)	28.3 (2.5)	42.8 (2.4)	33.1 (2.5)	28.2 (4.1)	35.5 (2.6)	29.1 (4.8)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

**Exhibit 3-4
HOUSEHOLD COMPOSITION,
BY RACE/ETHNICITY**

	Youth with Disabilities		
	White	African American	Hispanic
Percentage of youth living:			
With parents	94.6 (.9)	86.0 (2.4)	94.1 (2.1)
With both parents	71.5 (1.9)	35.4 (3.4)	55.6 (4.5)
With one parent	23.1 (1.8)	50.9 (3.5)	38.4 (4.4)
Not with parents	5.4 (.9)	14.0 (2.4)	5.9 (2.1)
With relative(s)	3.4 (.8)	9.5 (2.1)	4.3 (1.8)
With a legal guardian (not a relative)	.7 (.3)	2.4 (1.1)	.8 (.8)
In foster care	1.1 (.4)	1.4 (.8)	.5 (.6)
In residential school or institution	.1 (.1)	.0	.0
In another arrangement	.1 (.1)	.4 (.4)	.4 (.6)
Percentage with any other member of household with a disability	43.2 (2.0)	39.5 (3.4)	29.3 (4.1)
Average household size			
All members	4.3 (.1)	4.5 (.1)	4.7 (.2)
Children	2.3 (.1)	2.7 (0.1)	2.6 (.1)
Adults	2.0 (<.1)	1.7 (.1)	2.1 (.1)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

Demographic Differences in Household Composition

Although there are no significant differences in household composition for youth of different ages or for boys and girls, there are differences among youth of the various races/ethnicities. Approximately 70% of white youth live with both parents, and 23% live with one parent. Five percent do not live with their parents. A very different pattern is apparent for African American youth. Only about one-third of them live with both parents, about half live with one parent, and 14% do not live with parents at all ($p < .001$ for all comparisons with white youth).

Hispanic youth's living arrangements fall in between those of white and African American youth. About half (56%) live with both parents ($p < .01$ compared with white youth), and 38% live with one parent ($p < .05$). Hispanic youth are about as likely as white youth not to live with parents.

Approximately 40% of white youth and a similar percentage of African American youth live in households in which at least one

other person has a disability. In contrast, approximately 30% of Hispanic youth live in households in which another person has a disability ($p < .01$ for comparison with white youth).

The average overall household sizes of the three racial/ethnic groups do not differ; however, household compositions vary somewhat. On average, white youth live in households with 2.3 children and 2.0 adults, whereas African American youth live in households that average more children (2.7) and fewer adults (1.7, $p < .001$). Hispanic youth's households are similar to African American youth's households in terms of the number of children, but similar to white youth's households in terms of the number of adults.

Parents' Educational Attainment and Employment Status

The level of parents' education can influence their confidence in parenting, their expectations for their children, and the nature and quality of their employment opportunities. Parents' employment status usually has a direct influence on the economic status of their households. This section examines the educational attainment and employment status of parents of students with disabilities.

Exhibit 3-5 EDUCATIONAL ATTAINMENT OF PARENTS OF YOUTH WITH DISABILITIES AND YOUTH IN THE GENERAL POPULATION		
	Youth with Disabilities ^a	Youth in the General Population ^b
Percentage whose head of household completed:		
Bachelor's degree or higher	14.2 (1.1)	31.2 (1.1)
Some college	23.4 (1.4)	22.1 (1.0)
High school or equivalent	41.4 (1.6)	30.6 (1.1)
Less than high school	21.0 (1.3)	16.0 (.9)
^a Source: NLTS2 Wave 1 parent interviews.		
^b Computed by using data from the National Household Education Survey, 1999.		
Standard errors are in parentheses.		

Parents' Educational Attainment

Higher levels of parental education often have been linked to students' success in school. This link is believed to be related to such important qualities as the home literacy environment, parental teaching styles, allocation of household resources to promote learning, and involvement in children's schools (Shonkoff & Phillips, 2000). These and related factors may be particularly important to youth with disabilities, who face learning challenges.

The educational levels of the heads of households of youth with disabilities vary widely. The heads of households of almost 15% of youth completed college (Exhibit 3-5),⁴ whereas those of 21% did not complete high school. Parents' educational levels are

somewhat lower than those of parents of youth in the general population, 31% of whose household heads completed college ($p < .001$) and 16% of whose household heads did not complete high school ($p < .01$). However, a comparison of youth with disabilities in 1987 and 2001 (Wagner, Cameto, & Newman, 2003) shows that this gap has closed substantially over time because of a significant reduction (20 percentage points, $p < .001$) in the proportion of heads of households of youth with disabilities who were not high school graduates.

Parents' Employment Status

Employment is the primary way most families generate the financial resources required to meet their needs. Working parents tend to be able to provide more effectively for their children. At the same time, when both parents work, they have less time available to spend with students in providing emotional support, engaging in activities that promote positive development, and becoming involved in students' schooling. The employment status of the head of household is an important ingredient in understanding the context in which children grow up.

⁴ Educational attainment levels are reported only for parents who were living with the youth.

**Exhibit 3-6
EMPLOYMENT STATUS OF
PARENTS OF YOUTH WITH
DISABILITIES AND YOUTH IN THE
GENERAL POPULATION**

	Youth with Disabilities ^a	Youth in the General Population ^b
Percentage whose head of household is:		
Working full-time	74.9 (1.4)	88.0 (.8)
Working part-time	8.1 (.9)	3.4 (.4)
Not employed	17.0 (1.2)	8.5 (.7)

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Household Education Survey, 1999.

Standard errors are in parentheses.

The heads of households of three-fourths of youth with disabilities are employed full-time,⁵ those of 8% are employed part-time, and those of 17% are not employed. This full-time employment rate is significantly lower than that of the heads of households of youth in the general population (88%, $p < .001$),⁶ whereas both the part-time employment rate and the nonemployment rate are significantly higher ($p < .001$).

**Disability Differences in Parents’
Educational Attainment and
Employment Status**

Between 18% and 25% of youth in most disability categories have household heads who completed college, and between 13% and 20% have household heads who did not complete high school. However, youth with mental retardation

and youth with autism fall outside of these ranges (Exhibit 3-7). Approximately 11% of youth with mental retardation have household heads who completed college, and 32% have heads of household with less than a high school education. The percentages among youth with autism are more than reversed—with 39% having household heads who completed college and 11% having household heads who did not complete high school.

Between 68% and 78% of most groups of youth have household heads who are employed full-time, and between 14% and 20% of those same groups have household heads who are not employed. Once again, youth with mental retardation fall outside the general range, with only 62% of their household heads employed full-time and 28% not employed. Youth with other health impairments are the most likely to have a household head who is employed full-time (81%) and the least likely to have a household head who is not employed (12%).

⁵ Full-time is defined as at least 35 hours a week; part-time is defined as working at all but less than 35 hours a week. The discussion refers to the head of household’s employment status on a single date during 2001 (when data were collected) and does not necessarily reflect his or her employment status during the entire year.

⁶ Data for youth with disabilities collected in 2001 are compared with data for youth in the general population collected in 1999. The reader may wish to bear in mind that between 1999 and 2001, the economy softened somewhat and the annual unemployment rate went from 4.2% to 4.8% (source: Bureau of Labor Statistics, *Employment and Earnings*, Table 1. Employment status of the civilian noninstitutional population, 1939 to date. Available at <http://www.bls.gov/cps/cpsaat1.pdf>).

Exhibit 3-7
EDUCATIONAL ATTAINMENT AND EMPLOYMENT STATUS OF YOUTH'S PARENTS,
BY DISABILITY CATEGORY

	Learning Disability	Speech/Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities	Deaf-Blindness
Percentage whose head of household completed:												
Bachelor's degree or higher	12.6 (1.7)	21.8 (2.1)	10.6 (1.6)	13.6 (1.8)	22.1 (2.5)	18.7 (2.9)	27.8 (2.5)	25.1 (2.1)	38.6 (2.6)	19.3 (3.8)	22.5 (2.3)	19.6 (4.0)
Some college	23.4 (1.4)	23.1 (2.1)	21.6 (2.1)	16.2 (1.9)	29.3 (2.4)	24.3 (2.6)	26.8 (3.2)	27.0 (2.5)	30.6 (2.2)	25.3 (2.4)	25.9 (4.2)	26.0 (2.4)
High school or equivalent	41.4 (1.6)	44.0 (2.5)	36.9 (2.4)	40.9 (2.5)	37.6 (2.6)	35.4 (2.8)	39.4 (3.6)	30.3 (2.6)	31.0 (2.2)	24.9 (2.3)	39.7 (4.7)	37.3 (2.7)
Less than high school	20.3 (2.0)	19.7 (2.0)	32.3 (2.4)	19.5 (2.1)	18.3 (2.3)	15.1 (2.6)	14.9 (2.0)	13.3 (1.6)	11.2 (1.7)	15.1 (3.4)	14.2 (1.9)	18.4 (3.9)
Percentage whose head of household is:												
Working full-time	77.9 (2.1)	77.3 (2.1)	62.4 (2.5)	68.7 (2.5)	78.8 (2.4)	70.1 (3.4)	74.6 (2.5)	81.1 (1.9)	75.8 (2.3)	76.1 (4.1)	70.2 (2.5)	68.3 (4.7)
Working part-time	8.1 (.9)	8.1 (1.4)	7.9 (1.4)	9.4 (1.5)	7.3 (1.4)	7.0 (1.5)	12.4 (2.4)	9.1 (1.6)	6.5 (1.2)	8.2 (1.5)	6.9 (2.4)	9.7 (1.6)
Not employed	14.0 (1.7)	14.8 (1.8)	28.2 (2.3)	24.0 (2.3)	14.2 (2.1)	17.5 (2.8)	16.3 (2.1)	12.5 (1.6)	16.0 (2.0)	17.0 (3.6)	20.1 (2.2)	19.4 (4.0)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

Demographic Differences in Parents' Educational Attainment and Employment Status

The more affluent a youth's household, the more likely it is to be headed by a person with a relatively high level of education and who is employed full-time. Among youth whose household income is \$25,000 or less, approximately 20% have household heads who completed or attended college, and approximately 40% have household heads who did not complete high school (Exhibit 3-8). In contrast, among youth whose household income is more than \$50,000, more than half have household heads who completed or attended college, and fewer than 10% have household heads who did not complete high school.

Not surprisingly, heads of more affluent households are more likely than heads of less affluent households to be employed full-time. Whereas the vast majority of youth with household incomes of more than \$25,000 have heads of household who are employed full-time, only half of youth with family incomes of \$25,000 have heads of household who are employed full-time, and about one-third of them have heads of household who are not employed.

**Exhibit 3-8
EDUCATIONAL ATTAINMENT AND EMPLOYMENT STATUS
OF YOUTH'S PARENTS, BY HOUSEHOLD INCOME AND
RACE/ETHNICITY**

	Household Income			Race/Ethnicity		
	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	White	African American	Hispanic
Percentage whose head of household completed:						
Bachelor's degree or higher	3.7 (1.0)	10.6 (1.9)	27.0 (2.7)	15.8 (1.5)	10.4 (2.2)	8.9 (2.6)
Some college	14.3 (1.9)	28.2 (2.7)	28.5 (2.7)	26.4 (1.8)	19.2 (2.8)	14.6 (3.2)
High school or equivalent	42.8 (2.7)	45.7 (3.0)	37.7 (2.9)	42.3 (2.0)	48.4 (3.6)	31.0 (4.2)
Less than high school	39.2 (2.6)	15.6 (2.2)	6.8 (1.5)	15.4 (1.5)	22.0 (3.0)	45.5 (4.6)
Percentage whose head of household is:						
Working full-time	50.7 (2.7)	86.0 (2.1)	90.9 (1.7)	79.7 (1.7)	63.5 (3.5)	67.2 (4.3)
Working part-time	14.3 (1.9)	5.1 (1.3)	4.4 (1.2)	6.7 (1.0)	11.9 (2.3)	10.8 (2.8)
Not employed	34.9 (2.6)	8.9 (1.7)	4.6 (1.3)	13.6 (1.4)	24.6 (3.1)	22.0 (3.8)

Source: NLT2 Wave 1 parent interviews.
Standard errors are in parentheses.

The educational attainment and employment status of heads of household also differ considerably for youth of various races/ethnicities. Compared with white youth, minority youth's heads of household have lower educational attainment and lower employment rates. For example, 15% of white youth, but 22% of African American youth and 46% of Hispanic youth, have household heads who did not complete high school ($p < .05$), and 14% of white youth, but 25% of African American youth and 22% of Hispanic youth, have heads of household who are not employed ($p < .05$).

Economic Status

Economic status is strongly related to a range of desired school and postschool outcomes. Being from a low-income household is linked to a greater likelihood of poor health and development in young children, poor performance in school, and a variety of poor outcomes in adolescence (Duncan & Brooks-Gunn, 1997; Lewit, Terman, & Behrman, 1997). Added to the challenges associated with disability, the detrimental effects of poverty can reduce significantly the chances of success for children and youth with disabilities. This section examines several indicators of the economic status of the households in which youth with disabilities are growing up: total household income; whether households are below the federal poverty threshold; experience with selected benefit programs; and whether households have access to important resources, including health insurance and steady telephone service.

Household Income and Poverty

Youth with disabilities live in households with widely varying incomes, as do youth in the general population. Approximately 20% of youth with disabilities live in households with incomes of less than \$15,000, and 13% live in households with incomes of more than \$75,000 (Exhibit 3-9). For the most part, these percentages are similar to those of youth in the general

population, although youth with disabilities are less likely than youth in the general population to live in households in the highest income category ($p < .001$).

Exhibit 3-9
HOUSEHOLD INCOME AND
POVERTY STATUS OF YOUTH WITH
DISABILITIES AND YOUTH IN THE
GENERAL POPULATION

	Youth with Disabilities ^a	Youth in the General Population ^b
Percentage in households with incomes of:		
\$15,000 or less	19.0 (1.3)	17.0 (.7)
\$15,001 to \$25,000	16.2 (1.3)	14.9 (.7)
\$25,001 to \$50,000	30.8 (1.6)	30.1 (.9)
\$50,001 to \$75,000	20.8 (1.4)	18.4 (.7)
More than \$75,000	13.3 (1.2)	19.6 (.8)
Percentage living in poverty ^c	24.8 (1.4)	19.7 (.8)

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Household Education Survey, 1999.

^c See Appendix A for description of how poverty was calculated.

Standard errors are in parentheses.

The adequacy of an income to meet the needs of a household depends in part on the number of people whose needs the income must meet. The federal government has identified income thresholds for households of various sizes, below which a household is considered in poverty. Because parents of youth with disabilities reported their household income in categories (e.g., \$25,001 to \$30,000) rather than a specific dollar value, poverty rates can only be estimated.⁷ Nonetheless, according to these estimates, youth with disabilities are significantly more likely than youth in the general population to be living in poverty. Approximately one in four youth with disabilities are living in poverty, compared with one in five youth in the general population ($p < .001$).

Saying that a household is below the poverty threshold does not paint the entire picture of a family's lifestyle. One indicator of difficulties poor households can face, particularly when a member of the family has a disability, is lack of telephone service. Telephone service is important because it facilitates access to and communication with educators, health care professionals, other

service providers, friends, and employers. Yet 7% of youth with disabilities live in households that experienced interruptions in telephone service for more than one or two days during a 12-month period.

Receipt of Government Benefits

A variety of benefit programs help eligible low-income individuals and families meet their immediate needs, as well as to move toward independence. Among the most important programs for low-income families are the Supplemental Security Income program (SSI), the Food Stamp Program, and Temporary Assistance to Needy Families (TANF).⁸

SSI is a federal program that provides monthly benefits to people with disabilities who have financial need. Federal law states that a child is to be considered eligible for SSI because of a disability if he or she has a physical or mental condition (or a combination of conditions) that results in "marked and severe functional limitations." The condition must last or be expected to last at least 12 months or be expected to result in a child's death.

⁷ See Appendix A for a description of how poverty was calculated for these analyses.

⁸ Another important support program for low-income families is Medicaid, which is government-provided health insurance. Participation in health insurance is discussed in a subsequent section of this chapter.

The Food Stamp Program provides low-income households with cash-like benefits that can be used to purchase food in authorized retail stores. The program was established by the 1964 Federal Food Stamp Act, and by 1974 it had become the most significant food plan in U.S. history. The program currently provides benefits to millions of families with children and to individuals with disabilities. To qualify for benefits, households must have gross incomes below 130% of the poverty threshold.

TANF is a monthly cash assistance program for poor families with children under age 18 that emerged from The Personal Responsibility and Work Opportunity Reconciliation Act of 1996. TANF has a 5-year lifetime limit on cash assistance. In addition, work is a major component of TANF; adult recipients with children older than 1 year are required to participate in a work activity.

Exhibit 3-10
RECEIPT OF GOVERNMENT BENEFITS
BY YOUTH WITH DISABILITIES AND
YOUTH IN THE GENERAL POPULATION

	Households of Youth with Disabilities ^a	Households of Youth in the General Population ^b
	Receiving Currently (2001)	Received during Previous Month (1994)
Percentage receiving:		
SSI	13.3 (1.1)	5.2 (.6)
Food Stamps	12.6 (1.0)	10.4 (.8)
TANF	7.2 (.8)	6.5 (.6)
Benefits from any of these programs	24.2 (1.4)	14.1 (1.8)

^a Source: NLTS2 Wave 1 parent interviews.
^b Computed by using data from National Longitudinal Study of Adolescent Health, 1994.
Standard errors are in parentheses.

Approximately one in eight youth with disabilities (13%) receive SSI benefits, a similar percentage live in households that receive Food Stamps, and 7% live in households that participate in TANF (Exhibit 3-10). Overall, one-quarter of youth with disabilities live in households that are enrolled in at least one of these benefit programs. Not surprisingly, the percentage of youth with disabilities receiving SSI is significantly higher than the percentage of youth in the general population receiving SSI ($p < .001$); however, participation rates in TANF and Food Stamps of households of youth with disabilities are about the same as those of households of youth in the general population, even though youth with disabilities are more likely to live in poor households.

Health Insurance Coverage

Research has demonstrated that the likelihood of receiving medical care for such childhood ailments as acute earaches, recurring ear infections, sore throats, and asthma is markedly reduced for youth who are uninsured (Kaiser Commission on Medicaid and the Uninsured, 2000). Given the risk of generally poorer health among youth with disabilities relative to other youth and the significant health care needs of young people with particular kinds of disabilities, health insurance is a critically important support for youth with disabilities.

More than 90% of students with disabilities and students in the general population have some form of medical insurance; however, youth with disabilities are less likely than youth in the general population to have private insurance (Exhibit 3-11; 65% vs. 76%, $p < .001$) and more likely to have government insurance (27% vs. 9%, $p < .001$). This finding is consistent with their greater likelihood of living in poverty.

**Exhibit 3-11
HEALTH INSURANCE COVERAGE OF YOUTH
WITH DISABILITIES AND YOUTH IN THE
GENERAL POPULATION**

	Youth with Disabilities ^a	Youth in the General Population ^b
Any health insurance	92.2 (.8)	95.7 (.5)
Private insurance	64.6 (1.5)	75.6 (1.1)
Government insurance	26.9 (1.4)	8.7 (.7)
Other type of Insurance	.7 (.3)	11.3 (.8)

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Longitudinal Study of Adolescent Health, 1994.

Standard errors are in parentheses.

Although NLTS2 did not ask parents a specific question regarding adequacy of their adolescent children's health insurance, the survey did ask them whether they had needed to change insurance carriers or buy additional insurance because of their children's special needs and about refusals by insurance companies to cover services or items related to children's disabilities (Exhibit 3-13).

Approximately half of youth with disabilities have managed health care provided by a health maintenance organization (HMO) (Exhibit 3-12). Managed care is more common among youth with private health insurance (57%) than among youth with government insurance (32%, $p < .001$).

**Exhibit 3-12
MANAGED CARE AMONG YOUTH
WITH DISABILITIES**

Percentage of youth with managed care among:

All youth	49.5 (1.7)
Youth with private health insurance	56.6 (2.0)
Youth with government health insurance	32.2 (2.6)

Source: NLTS2 Wave 1 parent interviews.

Standard errors are in parentheses.

**Exhibit 3-13
REPORTED PROBLEMS WITH
HEALTH INSURANCE**

	Percentage	Standard Error
Percentage of insured youth whose parents report:		
Changing insurance plans or buying extra insurance because of child's special needs	4.4	.6
Insurer refused to pay for disability-related services/items	12.2	1.0
Percentage of insured youth whose parents report insurer refused to pay for:		
Special equipment/devices	2.8	.5
Diagnostic services	2.7	.5
Mental health services	2.4	.5
Medications	2.1	.4
Specialists	1.1	.3
Surgery	.3	.2
Standard therapies (e.g., occupational, physical, or speech therapy)	.3	.2
Other therapy services	1.6	.4
Other services/items	.2	.1

Source: NLTS2 Wave 1 parent interviews.

Parents of 4% of youth report changing insurance plans or buying extra insurance because of their children’s disabilities, and parents of 12% of youth report encountering refusals by insurance companies to cover services or items related to children’s disabilities. No more than 3% of parents report rejections for any given type of item or service, but rejections are most common for requests for special equipment or devices, diagnostic services, mental health services, or medications.

Relationships among Economic Status Indicators

Although each of the measures described above depicts one aspect of the economic status of youth with disabilities, it is important to recognize their interrelationships. Measures of income, benefit program participation, and other household resources cluster together as indicators of the broad concept of economic status; youth who were economically disadvantaged generally experienced these aspects of poverty simultaneously.

Exhibit 3-14 shows the relationships of benefit program participation and household income for youth with disabilities. As expected, low-income households are more likely than higher-income households to receive all three types of benefits; youth with disabilities in households with incomes of \$25,000 or less are much more likely than those in households with incomes greater than \$25,000 to receive SSI (28% vs. 8% and 4% of youth in households with incomes of \$25,001 to \$50,000 and more than \$50,000, $p<.001$), Food Stamps (32% vs. 4% and less than 1%, $p<.001$), or TANF (17% vs. 2% and 1%, $p<.001$). The fact that any households with incomes of more than \$50,000 receive government benefits generally results from relatively high poverty thresholds for large households.

Not surprisingly, affluence is positively associated with having health insurance coverage. Whereas only 3% of youth from affluent households lack health insurance coverage, 10% of youth from households with incomes of \$50,000 or less do not have coverage ($p<.001$).

Exhibit 3-14
BENEFIT PROGRAM PARTICIPATION AND INSURANCE COVERAGE
OF YOUTH WITH DISABILITIES, BY HOUSEHOLD INCOME AND POVERTY STATUS

	Household Income			Household in Poverty	
	\$25,000 or Less	\$25,001 to \$50,000	More than \$50,000	Yes	No
Percentage in households that receive:					
SSI	27.5 (2.3)	7.8 (1.6)	3.7 (1.1)	28.8 (2.9)	8.2 (1.1)
Food Stamps	32.2 (2.4)	3.7 (1.1)	.3 (.3)	40.8 (3.1)	3.5 (.7)
TANF	17.4 (2.0)	2.3 (.9)	1.2 (.6)	22.1 (2.6)	2.5 (.6)
Benefits from any of these programs	53.4 (2.6)	12.3 (2.0)	4.6 (1.3)	62.1 (3.1)	11.9 (1.3)
Percentage with no health insurance coverage	10.2 (1.6)	10.0 (1.8)	2.6 (1.0)	11.8 (2.0)	6.3 (.9)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

Disability Differences in Economic Status

Across the range of indicators of economic status, households of youth with mental retardation face the greatest economic challenges (Exhibit 3-15). They are by far the most likely to live in poverty (41% vs. 22% of youth with learning disabilities, $p < .001$). They also are the most likely to live in households that receive government benefits (43%), and government health insurance (45%). However, youth in other disability categories also experience some kinds of economic risk. For example, 30% of youth with emotional disturbances and 24% of youth with multiple disabilities or deaf-blindness live in poverty. The least economic risk is experienced by youth with other health impairments or autism; more than 40% of their households have incomes of more than \$50,000, and 15% live in poverty.

Exhibit 3-15
HOUSEHOLD ECONOMIC STATUS, BY DISABILITY CATEGORY

	Learning Disability	Speech/Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities	Deaf-Blindness
Percentage with annual household income of:												
\$25,000 or less	33.6 (2.4)	29.0 (2.3)	54.9 (2.6)	44.0 (2.6)	29.2 (2.7)	31.6 (3.4)	31.0 (2.7)	23.8 (2.1)	23.3 (2.4)	31.9 (4.4)	34.9 (2.7)	34.8 (4.8)
More than \$50,000	36.2 (2.4)	38.6 (2.5)	17.5 (2.0)	27.1 (2.3)	39.5 (2.9)	36.2 (3.5)	39.4 (2.8)	43.5 (2.4)	46.8 (2.8)	40.6 (4.6)	34.4 (2.7)	28.2 (4.6)
Percentage in poverty	22.1 (2.1)	19.2 (2.1)	41.4 (2.6)	29.8 (2.4)	20.2 (2.4)	19.8 (2.9)	20.4 (2.4)	15.0 (1.8)	15.0 (2.0)	18.8 (3.6)	24.0 (2.5)	24.3 (4.7)
Percentage receiving:												
SSI	7.7 (1.3)	8.2 (1.4)	32.9 (2.4)	18.3 (2.0)	21.4 (2.4)	26.7 (3.1)	27.7 (2.5)	10.5 (1.5)	25.1 (2.3)	17.9 (3.6)	32.9 (2.5)	30.3 (4.6)
Food Stamps	11.7 (1.6)	10.4 (1.5)	17.7 (1.9)	17.8 (2.0)	6.5 (1.4)	7.4 (1.8)	9.2 (1.6)	6.8 (1.2)	5.9 (1.3)	11.8 (3.0)	8.2 (1.5)	10.6 (3.1)
TANF	6.7 (1.2)	7.5 (1.3)	8.7 (1.4)	9.8 (1.5)	5.3 (1.3)	6.3 (1.7)	3.5 (1.0)	4.9 (1.0)	5.7 (1.2)	6.8 (2.3)	7.0 (1.4)	4.3 (2.0)
Any of these benefits	19.3 (1.9)	17.2 (1.9)	43.2 (2.5)	32.5 (2.4)	26.7 (2.6)	31.9 (3.3)	30.9 (2.6)	16.5 (1.8)	26.9 (2.4)	23.4 (3.9)	36.2 (2.6)	34.0 (4.7)
Percentage with:												
No health insurance	8.7 (1.4)	6.0 (1.2)	6.4 (1.2)	7.6 (1.3)	6.8 (1.4)	5.9 (1.7)	3.1 (1.0)	4.7 (1.0)	3.8 (1.0)	8.1 (2.4)	4.3 (1.1)	6.4 (2.5)
Government health insurance	22.0 (2.0)	20.5 (2.0)	45.4 (2.5)	36.1 (2.4)	26.1 (2.5)	32.7 (3.3)	29.8 (2.5)	21.1 (1.9)	25.2 (2.3)	24.3 (3.8)	38.8 (2.6)	39.1 (5.1)

Source: NLTS2 Wave 1 parent interviews.

Standard errors are in parentheses.

Youth with different disabilities differ widely in the extent to which their parents report problems with health insurance (Exhibit 3-16). Parents of relatively few youth with speech impairments (2%), learning disabilities (3%), or mental retardation (4%) report changing insurance plans or buying extra insurance, and approximately 10% of parents of insured youth in these disability categories report that insurance would not cover some service or item. More parents of youth with hearing impairments, orthopedic impairments, autism, deaf-blindness, or multiple disabilities (10% to 17%) report changing insurance plans or paying for supplemental

Exhibit 3-16
PROBLEMS WITH HEALTH INSURANCE, BY DISABILITY CATEGORY

	Learning Disability	Speech/ Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities	Deaf-Blindness
Percentage of insured youth whose parents report:												
Changing insurance plans or buying extra insurance because of child's special needs	3.3 (.9)	2.4 (.8)	3.9 (1.0)	7.3 (1.3)	11.5 (1.8)	6.3 (1.7)	11.6 (1.8)	7.2 (1.2)	11.5 (1.7)	8.8 (2.6)	9.7 (1.6)	17.4 (3.9)
Insurer refused to pay for disability-related services/items	9.2 (1.4)	9.9 (1.5)	12.2 (1.6)	15.3 (1.8)	37.2 (2.8)	26.1 (3.1)	39.3 (2.7)	20.5 (1.9)	32.9 (2.5)	27.6 (4.0)	29.7 (2.5)	39.6 (5.1)
Percentage of insured youth whose parents report insurer refused to pay for:												
Special equipment/devices	1.6 (.2)	1.7 (.4)	2.2 (.3)	1.7 (.3)	31.7 (.6)	15.9 (.8)	24.6 (.8)	3.6 (.3)	2.8 (.3)	6.3 (.8)	15.1 (.6)	20.6 (2.4)
Diagnostic procedures	2.3 (.6)	3.7 (.4)	2.9 (.8)	2.3 (.8)	5.9 (.6)	4.4 (1.1)	6.2 (1.0)	4.9 (1.0)	8.0 (1.1)	6.5 (1.1)	3.6 (.9)	8.1 (2.8)
Mental health services	2.0 (.4)	.6 (.5)	.9 (.5)	6.8 (.6)	1.3 (.6)	.9 (1.3)	1.4 (1.0)	4.1 (.7)	5.6 (1.1)	3.4 (1.9)	2.6 (.8)	2.1 (2.1)
Medications	1.8 (.6)	.8 (.4)	2.3 (.8)	2.5 (.8)	.9 (.6)	2.6 (1.1)	3.0 (1.0)	4.6 (1.0)	4.3 (1.1)	1.6 (1.1)	2.9 (.9)	7.8 (2.8)
Specialists	.8 (.6)	1.1 (.6)	1.1 (.7)	1.3 (.7)	1.2 (2.7)	3.8 (2.6)	3.0 (2.4)	1.9 (.9)	4.6 (.9)	4.7 (2.2)	2.1 (1.9)	4.0 (4.2)
Surgery	.2 (.2)	.8 (.3)	.3 (.3)	.4 (.3)	1.2 (.4)	1.3 (.6)	1.9 (.6)	.5 (.4)	.3 (.8)	.7 (1.3)	1.3 (.4)	5.8 (1.3)
Standard therapies (e.g., occupational, physical, or speech therapy)	.1 (.5)	.4 (.8)	.5 (.7)	.3 (.7)	.6 (1.2)	.8 (.7)	1.2 (1.7)	.8 (.8)	2.2 (1.8)	2.3 (2.1)	.4 (1.3)	1.5 (3.2)
Other therapy services	.1 (.2)	.0	.4 (.3)	.0	.0 (.0)	.2 (.3)	1.1 (.6)	.6 (.4)	1.3 (0.6)	1.7 (1.2)	.2 (.3)	1.3 (1.2)
Other services/items	.8 (.4)	.5 (.4)	2.4 (.8)	2.6 (.8)	1.0 (.6)	1.7 (.9)	4.2 (1.1)	2.2 (.7)	4.6 (1.1)	3.3 (1.6)	3.2 (1.0)	2.9 (1.8)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

insurance, and about one-third or more report that insurers refused to pay for services or items related to their children's disabilities (from 28% to 40%).

In general, no more than 8% of parents report that an insurer refused to pay for any single type of item or service for their sons or daughters, with one exception; parents of approximately 16% of youth with visual impairments or multiple disabilities, 21% of youth with deaf-blindness, 25% of youth with orthopedic impairments, and 32% of youth with hearing impairments report that insurers refused to pay for a special equipment or device.

Demographic Differences in Economic Status

There are no significant differences in household economic status between youth of different ages or between boys and girls with disabilities. However, there are differences between the

**Exhibit 3-17
HOUSEHOLD ECONOMIC STATUS,
BY RACE/ETHNICITY**

	White	African American	Hispanic
Percentage with annual household income of:			
\$25,000 or less	24.8 (1.8)	59.0 (3.4)	57.9 (4.6)
More than \$50,000	42.7 (2.1)	16.2 (2.5)	18.0 (3.6)
Percentage of households in poverty	15.1 (1.5)	42.6 (3.5)	43.2 (4.7)
Percentage receiving benefits from:			
SSI	9.3 (1.2)	23.8 (2.9)	14.8 (3.2)
Food Stamps	6.5 (1.0)	24.3 (2.9)	24.5 (3.8)
TANF	3.5 (.7)	14.8 (2.4)	12.7 (3.0)
Any of these programs	15.3 (1.5)	44.2 (3.4)	35.0 (4.2)
Percentage with health insurance coverage:			
None	7.6 (1.1)	6.8 (1.7)	10.0 (2.7)
Government insurance	18.7 (1.6)	42.9 (3.4)	40.7 (4.4)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

various races/ethnicities (Exhibit 3-17). As in the general population, minority students with disabilities are significantly more likely than white students to experience all aspects of poverty. Whereas 15% of white youth with disabilities live in poverty, the same can be said for 43% of African American and Hispanic youth with disabilities ($p < .001$). Thus, it is not surprising that households of African American and Hispanic youth are more likely than those of white youth to participate in some type of government benefit program (44% and 33% vs. 15%, $p < .001$) and to have government health insurance (43% and 41% vs. 19%, $p < .001$).

The relationship between income and ethnicity is complicated and is intertwined with a number of other factors. For example, the discussions of household composition and parental characteristics shows that African American youth are more likely than white youth to live in single-parent households and to have heads of household who did not graduate from high school. These risk factors also are associated with low income. As shown in Exhibit 3-18, among youth who live in

households with incomes of \$25,000 or less, only about one-third have two parents in their households, compared with 86% of youth in households with incomes of more than \$50,000.

The purpose of illustrating these patterns is not simply to verify common notions of poverty but to shed light on the relationships among ethnicity, disability, and poverty. Illuminating these relationships is particularly important to understanding the disproportionate representation of African American students among youth receiving special education relative to their proportion of the general student population, as discussed in Chapter 2. Whereas African American youth make up approximately 16% of the general population of students, they make up 21% of youth with disabilities as a whole, 33% of students with mental retardation, and 25% of students with emotional disturbances. The fact that these categories also contain the largest concentrations of low-income youth raises the question: Is it poverty that results in the disproportionate representation of African American youth among those with disabilities, particularly these disabilities, or do other factors—such as the policies or practices of schools, exercised in the assessment and eligibility determination process for special education—result in their being identified as having disabilities more often than others?

**Exhibit 3-18
HOUSEHOLD COMPOSITION AND PARENT
CHARACTERISTICS, BY HOUSEHOLD INCOME**

	\$25,000 and Less	\$25,001 to \$50,000	More than \$50,000
Percentage of students living with both parents	35.1 (2.5)	65.3 (3.0)	85.9 (2.1)
Percentage living with a never-married parent	17.9 (2.0)	5.3 (1.4)	1.6 (.8)
Percentage with head of household who is not high school graduates	39.2 (2.6)	15.6 (2.2)	6.8 (1.5)
Percentage with head of household who is not employed	34.9 (2.6)	8.9 (1.7)	4.6 (1.0)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

Recent studies of the general population have found that although there are markedly higher rates of disability among racial/ethnic minority groups than among whites, these differences are attenuated when comparisons are made between individuals of a given income level (Fujiura, Yamaki, & Czechowicz, 1998). Exhibit 3-19 echoes these findings for youth with disabilities. It depicts the racial/ethnic distribution of youth with disabilities and youth in the general population within three

income categories. Within each income category, the proportions of white, African American, and Hispanic youth are about the same for youth with disabilities as they are for youth in the general population. For example, in both populations, among youth with household incomes of \$25,000 or less, approximately 40% are white, 30% are African American, and somewhat more than 20% are Hispanic.⁹ Similarly, in both populations, among youth with household incomes of more than \$50,000, approximately 80% are white, 8% are African American, and 6% are Hispanic. This suggests that if low-income youth were equally represented among youth with disabilities and youth in the general population, racial/ethnic groups also would be about equally represented in the two populations, but there are significantly more youth with disabilities living in poverty (as shown in Exhibit 3-9). Consequently, poverty status may account for much of the disproportionate representation of African Americans among youth with disabilities.

**Exhibit 3-19
RACIAL/ETHNIC DISTRIBUTION OF YOUTH WITH DISABILITIES AND YOUTH IN
THE GENERAL POULATION, BY HOUSEHOLD INCOME LEVEL**

	Youth with Disabilities ^a			Youth in the General Population ^b		
	\$25,000 or Less	\$25,001- \$50,000	More than \$50,000	\$25,000 or Less	\$25,001- \$50,000	More than \$50,000
White	42.4 (2.5)	69.3 (2.7)	80.5 (2.4)	40.4 (2.0)	71.9 (1.5)	83.0 (1.1)
African American	33.0 (2.4)	16.9 (2.2)	9.6 (1.8)	30.0 (1.8)	12.1 (1.1)	6.9 (.8)
Hispanic	21.8 (2.1)	11.1 (1.9)	7.4 (1.6)	24.5 (1.7)	10.3 (1.0)	5.0 (.7)

^a Source: NLTS2 Wave 1 parent interviews.

^b Computed by using data from the National Household Education Survey, 1999.
Standard errors are in parentheses.

⁹ Percentages do not sum to 100% because youth of other racial/ethnic groups are not included in the exhibit.

Summary

Many youth with disabilities have additional factors in their lives that may compound the challenges they face. They are more likely than youth in the general population to live in a one-parent household and to have parents with relatively low levels of education. Approximately twice as many youth with disabilities as youth in the general population live in households whose head is not employed, and approximately one-quarter live in poverty. Almost 1 in 10 youth with disabilities do not have health insurance coverage.

Many facets of youth's households are similar across disability categories. However, youth with mental retardation and emotional disturbances stand out as the most likely to live in one-parent households or with relatives, guardians, or foster parents. In addition, approximately 40% of youth with mental retardation and 30% of youth with emotional disturbances live in poverty. Youth with mental retardation also have parents with particularly low levels of education.

Youth with autism or other health impairments present a strong contrast to those with mental retardation. Their parents have the highest levels of employment of youth with any type of disability and the lowest levels of poverty. Youth with autism have parents with particularly high levels of education; in fact, they are the only group of youth with disabilities whose parents have significantly higher levels of education than parents of the general population of youth.

Families of youth with some types of disabilities face special challenges when it comes to obtaining equipment or devices needed by the youth. Parents of at least 15% of youth with visual impairments or multiple disabilities report that insurers refused to pay for some type of special equipment or device, as did parents of 25% or more of youth with orthopedic impairments or hearing impairments.

Like their counterparts in the general population, minority youth with disabilities tend to have more challenging circumstances than white youth. Both African American and Hispanic youth are more likely than white youth to live in a one-parent household, to have parents with relatively low levels of education, and to live in poverty.

The myriad impacts of poverty on youth are well documented, and much has been written in the past about the overrepresentation of African Americans in special education. Findings in this chapter indicate that, at a given income level, each racial/ethnic group represents approximately the same proportion of youth receiving special education as it does of youth in the general population. This suggests that a higher prevalence of households in poverty among youth with disabilities than the general population does much to explain the presence of a higher percentage of African Americans among students receiving special education relative to the general student population.

The next chapter shifts from a focus on demographic characteristics of youth and their households to a consideration of the disability characteristics of youth.