

5. Household Circumstances of Out-of-High School Youth With Disabilities

Markers on the path to adult life typically have included financial and residential independence and self-sufficiency, marriage, relationships, and parenting (Hogan and Astone 1986; Modell 1989; Rindfuss 1991). However, youth in the general population are taking longer to attain these traditional markers as they transition from high school to adulthood than in the past (Furstenberg et al. 2004; Mortimer and Larson 2002; Shanahan 2000). NLTS2 provides the opportunity to examine such trends among youth with disabilities.

This chapter examines these key aspects of independence for youth with disabilities in their first 4 years out of high school. Specifically, it explores youth's experiences with regard to

- residential independence;
- dimensions of independent lifestyle activities and family formation, including youth's sexual activities, living with a spouse or partner, and marital and parenting status; and
- indicators of financial independence, such as the use of personal financial management tools, reliance on government benefit programs, and youth household income.

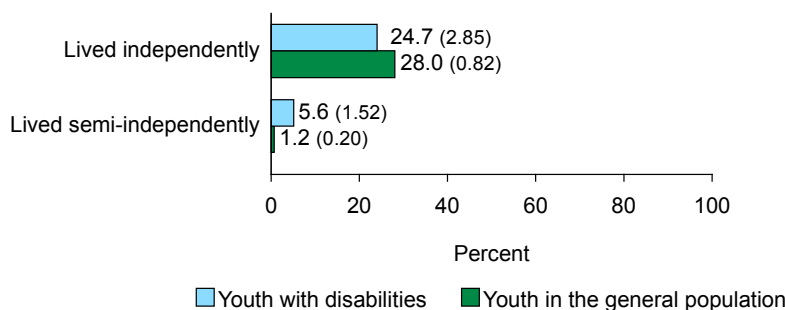
Descriptive findings are reported for youth with disabilities as a whole and for those who differ in their primary disability classification while in secondary school, secondary school-leaving status, length of time out of secondary school, and selected demographic characteristics.

Residential Independence

Within the first few years after leaving high school, 28 percent of youth in the general population leave their parents' homes, moving either to a postsecondary education setting or to a living arrangement on their own or shared with roommates or a partner (Arnett 1998, 2000). This pattern of residential movement after high school also was apparent among youth with disabilities (figure 32). When youth with disabilities were in high school, less than 1 percent had lived independently (i.e., on their own or with a spouse, partner, or roommate) (Wagner et al. 2003). Within 4 years of leaving high school, this percentage had increased to 25 percent having lived independently at some time since high school¹ ($p < .001$). A significantly smaller percentage (6 percent, $p < .001$) had lived semi-independently—a transitional living arrangement between “leaving the parental home and establishing an independent residence” (Goldscheider and Davanzo 1986, p. 187), including in a college dormitory, military housing, or group home.

¹ Respondents were asked where youth had lived in the past 2 years and where youth lived “now.” A variable measuring the degree of residential independence since high school was derived from three items: if the youth had lived independently or semi-independently in the past 2 years, were currently living independently or semi-independently, and when he or she had left school. Out-of-school youth who were living independently or semi-independently at the time of the Wave 3 interview were considered to have lived independently or semi-independently since high school. For youth who were not currently living independently or semi-independently but had been recently or in a prior wave of data collection, knowing the length of time since leaving high school was used to avoid including youth whose residential independence had occurred during high school. For youth who had been out of high school in Wave 2 and had not lived independently or semi-independently in Wave 3 or were missing the relevant Wave 3 data, the Wave 2 response for the youth's current residential status was used. If youth were in school in Wave 2 and had been out of high school for 2 or more years in Wave 3, the Wave 3 response regarding residential status in the past 2 years was used. If youth had been out of high school for less than 2 years in Wave 3, residential status since high school was based solely on youth's current residential status.

Figure 32. Residential independence of out-of-high school youth with disabilities and youth in the general population since leaving high school



NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,670 youth. Youth are considered to be living independently if they were living alone or with a spouse, partner, or roommate. Youth are considered to be living semi-independently if they were living in a college dormitory, military housing, or a group home.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Waves 2 and 3 parent interview and youth interview/survey, 2003 and 2005; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97), 2001; responses calculated for 17- to 21-year-olds.

Of the 25 percent of youth who had lived independently at some time since high school, 63 percent had lived alone, and 38 percent had lived with a spouse, partner, or roommate. Of those who had lived semi-independently, 65 percent had lived in a college dormitory and 35 percent in military housing.

When youth were asked about their satisfaction with their living arrangement at the time of the interview, 58 percent reported being satisfied with their residential arrangement, 17 percent said they would prefer living elsewhere, and 25 percent were ambivalent² (figure 33). Youth who lived with their parents or a guardian³ were more than twice as likely as those living independently or semi-independently to state that they would prefer living somewhere other than their current living arrangement (45 percent vs. 17 percent, $p < .01$).

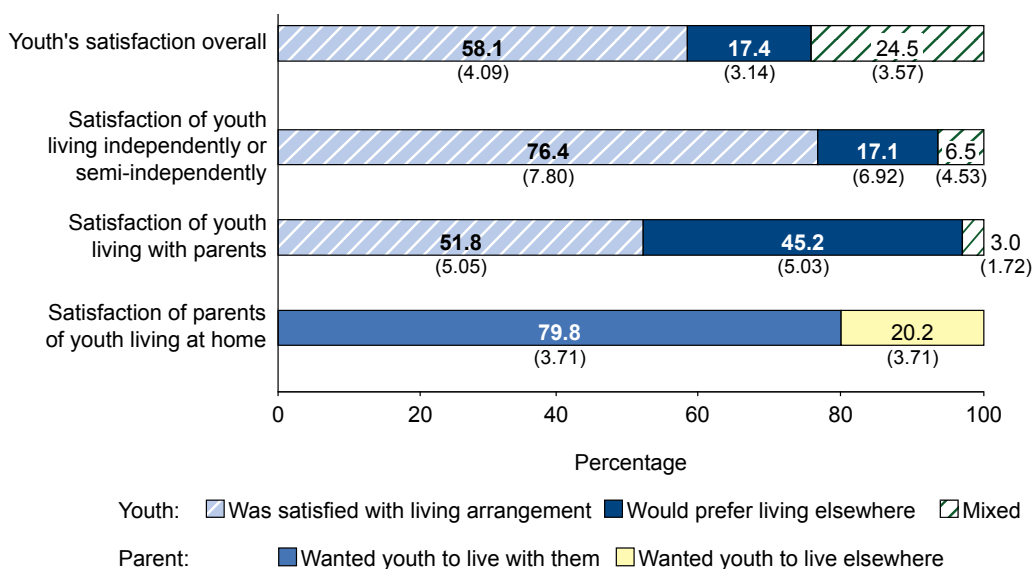
Parents of youth who lived at home were more likely to report being satisfied with the living arrangement than the youth. When parents responded to questions about the living arrangement,⁴ 80 percent reported that they wanted their son or daughter to be living with them. In contrast, approximately half of youth living with their parents reported wanting to live with their parents (52 percent, $p < .001$).

² Youth who were age 18 years or older, no longer in high school, and living with their parents were asked, “Do you want to be living with your parent or guardian, or would you rather be living somewhere else?” Youth who were age 18 years or older, no longer in high school, and not living with their parents were asked, “Are you happy with this living arrangement, or would you like to change where you live or who you live with?” Responses to these two items were combined to create the overall living arrangement satisfaction item.

³ Sixty-nine percent of youth with disabilities currently lived with their parent(s) or another family-member guardian, and 4 percent lived with a non-family-member legal guardian. For simplicity, parents and guardians are referred to as parents in the rest of this section.

⁴ Parents of youth who were living at home and were 18 years or older were asked, “Do you want [YOUTH NAME] to be living there now, or do you wish [he/she] could live somewhere else?”

Figure 33. Satisfaction with current living arrangement of youth with disabilities



NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 360 to 1,570 youth across variables.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

Disability Differences in Residential Independence

Rates of living independently ranged from 5 percent to 29 percent of youth across disability categories (table 52). Youth with learning disabilities (29 percent), emotional disturbances (22 percent), or speech/language impairments (24 percent) were more likely to have lived independently at some time since high school than were those with multiple disabilities (5 percent, $p < .001$ compared with youth with learning disabilities or speech/language impairments; $p < .01$ compared with youth with emotional disturbances). In addition, youth with learning disabilities were more likely to have lived independently than were those with other health impairments (14 percent, $p < .01$).

Youth with hearing or visual impairments (13 percent and 18 percent) were more likely to have lived semi-independently than were those with mental retardation (less than 1 percent, $p < .01$ for both comparisons). In addition, youth with speech/language impairments (8 percent) were more likely to live semi-independently than those with mental retardation ($p < .01$). Reported satisfaction with living arrangements did not differ significantly by disability category.

Table 52. Residential independence and satisfaction since leaving high school, 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
	Percent											
Lived independently	28.8 (4.49)	23.9 (4.44)	14.1 (3.93)	21.5 (4.16)	18.5 (4.82)	19.1 (6.64)	15.2 (4.23)	13.9 (3.48)	11.1 (5.68)	17.8 (28.0)	5.0 (3.18)	22.6 (9.11)
Lived semi-independently	6.5 (2.43)	8.4 (2.89)	0.2 (0.50)	4.5 (2.10)	12.9 (4.16)	18.4 (6.54)	6.2 (2.84)	4.3 (2.04)	11.1 (5.68)	10.0 (6.49)	2.5 (2.71)	5.7 (5.05)
Satisfaction of youth living independently or semi-independently	73.5 (10.92)	86.7 (9.04)	74.4 (22.57)	91.2 (8.06)	79.4 (11.51)	81.7 (12.70)	94.1 (7.56)	78.3 (12.63)	73.3 (25.38)	29.2 (27.53)	94.0 (13.57)	100.0

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,670 youth for residential independence and approximately 360 youth for satisfaction of living arrangement.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Waves 2 and 3 parent interview and youth interview/survey, 2003 and 2005.

Differences in Residential Arrangements by High School-Leaving Characteristics

Youth who completed high school did not differ significantly from noncompleters in their rate of having lived independently since high school. Completers were more likely than noncompleters to have lived semi-independently (which includes living in a college dormitory; 6 percent vs. 0 percent, $p < .001$; table 53).

Table 53. Residential independence and satisfaction, by secondary-school-leaving status and years since leaving high school

	Completers	Non-completers	Less than 1 year	1 up to 2 years	2 up to 4 years
	Percent				
Lived independently	23.1 (3.19)	32.6 (7.20)	17.0 (4.01)	24.8 (5.33)	33.0 (5.36)
Lived semi-independently	5.9 (1.78)	#	3.0 (1.82)	3.7 (2.33)	9.6 (3.36)
Satisfaction of youth living independently or semi-independently	78.6 (8.47)	44.8 (23.22)	74.9 (23.41)	73.3 (13.42)	78.9 (8.79)

Rounds to zero.

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,670 youth for residential independence and approximately 360 youth for satisfaction of living arrangement.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Waves 2 and 3 parent interview and youth interview/survey, 2003 and 2005.

Demographic Differences in Residential Independence

Rates of living independently or semi-independently did not differ significantly by gender, household income, or race/ethnicity, with the exception that White youth were more likely than Hispanic youth to have lived independently (29 percent vs. 10 percent, $p < .01$; table 54).

Table 54. Residential independence and satisfaction since leaving high school, by household income, race/ethnicity, and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	Race/Ethnicity			Male	Female	
				White	African American	Hispanic			
	Percent								
Lived independently	21.8 (4.77)	29.7 (6.19)	24.2 (4.44)	28.9 (3.67)	19.5 (5.50)	9.5 (6.24)	22.1 (3.39)	30.7 (5.09)	
Lived semi-independently	2.7 (1.87)	6.8 (3.41)	7.3 (2.70)	5.3 (1.82)	4.8 (2.97)	9.4 (6.21)	7.2 (2.11)	1.9 (1.51)	
Satisfaction of youth living independently or semi-independently	65.2 (16.06)	77.3 (14.07)	81.8 (11.37)	81.1 (8.50)	75.1 (17.53)	‡	79.9 (9.69)	71.2 (12.83)	

‡ Responses for items with fewer than 30 respondents are not reported.

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,670 youth for residential independence and approximately 360 youth for satisfaction of living arrangement.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Waves 2 and 3 parent interview and youth interview/survey, 2003 and 2005.

Sexual Behavior, Parenting, and Marriage

This section focuses on several dimensions of independent lifestyle activities and family formation, including youth's sexual activities, and parenting and marital status.

Sexual Activity

Very little is known about the sexual activities and safe sexual practices of youth with disabilities in their formative years. NLTS2 provides descriptive information about these issues for young adults with disabilities.

By the time youth with disabilities age 18 or older had left high school, 73 percent reported they had had sexual intercourse,⁵ compared with 83 percent of their peers in the general population⁶ ($p < .01$; figure 34). Approximately half (55 percent) of youth with disabilities reported having had sexual intercourse within the past 3 months.⁷ Of those who reported ever having had sexual intercourse, 87 percent reported using contraception the last time they had intercourse,⁸ and 70 percent reported that they or their partner had used a condom. Youth with

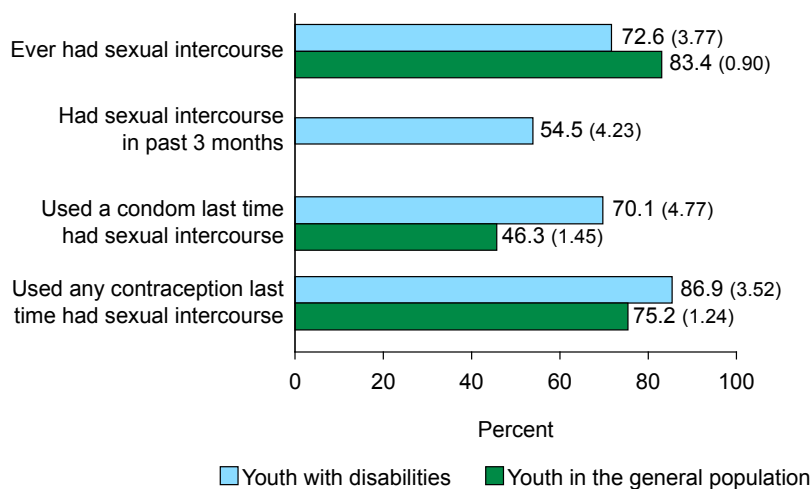
⁵ Youth age 18 or older were asked, "Have you ever had sexual intercourse?"

⁶ Calculated from the National Longitudinal Study of Adolescent Health (Add Health), Wave 3, 2001–02, for out-of-high school 18- to 21-year-olds. Add Health was conducted several years earlier than NLTS2 and differed from NLTS2 in its data collection methods. Any interpretations of general population comparisons should be considered with these limitations in mind.

⁷ Youth age 18 or older were asked, "Have you had sexual intercourse in the past 3 months?"

⁸ Youth age 18 or older were asked, "The last time you had sexual intercourse, did [you/your partner] use a condom?" and "The last time, did you or your partner use or do anything else to keep from getting pregnant?"

Figure 34. Sexual activity of youth with disabilities and youth in the general population, 18 or older



NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 850 to 1,630 youth across variables. General population comparison data not available for sexual activity in past 3 months.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 youth survey, 2005; National Institutes of Health, National Institute of Child Health and Human Development (NICHD), The National Longitudinal Study of Adolescent Health (Add Health), Wave 3, 2001–02, responses calculated for 18- to 21-year-olds.

disabilities were more likely than those in the general population to report having used condoms (70 percent vs. 46 percent; $p < .001$), or any contraception (87 percent vs. 75 percent; $p < .01$).

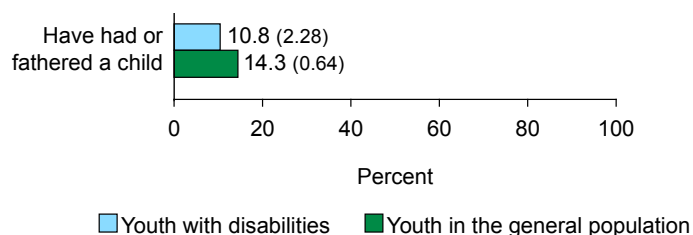
Parenting Status

Eleven percent of youth with disabilities reported that they had had or had fathered a child⁹ by the time they had been out of high school up to 4 years (figure 35). This proportion did not differ significantly from the 14 percent of similar-age youth in the general population¹⁰ who were parents. Of youth with disabilities who had had or fathered children, 72 percent had had one child, 21 percent had had two, and 7 percent had had three or more children.

⁹ Respondents were asked, “Have you [Has youth] ever had or fathered any children?”

¹⁰ Calculated from the National Longitudinal Survey of Youth (NLSY), 2001, for out-of-high school 17- to 21-year-olds.

Figure 35. Parenting status of youth with disabilities since leaving high school and youth in the general population



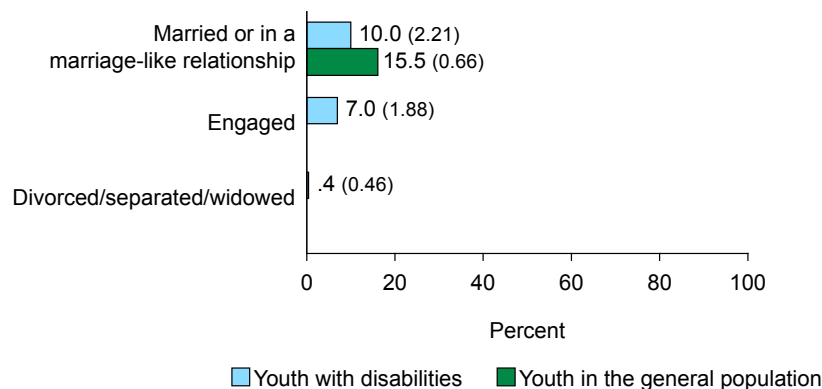
NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,220 youth.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2001 youth survey, responses calculated for 17- to 21-year-olds.

Marital Status

Within 4 years of leaving high school, 10 percent of youth with disabilities reported being married or living in a marriage-like relationship¹¹ (figure 36). An additional 7 percent reported being engaged to be married, and less than 1 percent were divorced, separated, or widowed. The marriage rate for youth with disabilities did not differ significantly from that of their peers in the general population.¹²

Figure 36. Marital status of youth with disabilities and youth in the general population at the time of the interview



NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,280 youth. General population comparison data not available for engagement or divorce, separated or widowed.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2001 youth survey, responses calculated for 17- to 21-year-olds.

¹¹ Respondents were asked, “Are you [Is youth] engaged, single, never married, married, in a marriage-like relationship, divorced, separated, or widowed?”

¹² Calculated from the National Longitudinal Survey of Youth (NLSY), 2001, for out-of-high school 17- to 21-year-olds.

Disability Differences in Sexual Behavior, Parenting, and Marriage

Involvement in sexual activity varied across disability categories, with 21 percent to 78 percent reporting ever having had sexual intercourse (table 55). Approximately four in five out-of-high school youth with learning disabilities or emotional disturbances (78 percent) reported ever having had sexual intercourse. Youth in these two disability categories were more likely to report ever having had intercourse than were those with speech/language impairments (56 percent, $p < .01$ for both comparisons), hearing impairments (45 percent, $p < .001$ for both comparisons), visual impairments (41 percent, $p < .001$ for both comparisons), orthopedic impairments (26 percent, $p < .001$ for both comparisons), autism (21 percent, $p < .001$ for both comparisons), or multiple disabilities (39 percent, $p < .01$ for both comparisons).

Youth with speech/language impairments (56 percent), mental retardation (58 percent), or other health impairments (61 percent) were more likely to report ever having had sexual intercourse than were those with orthopedic impairments ($p < .01$ compared with youth with speech/language impairments or mental retardation; $p < .001$ compared with youth with other health impairments) or autism ($p < .01$ for comparisons with youth with speech/language impairments or mental retardation; $p < .001$ compared with youth with other health impairments).

Table 55. Sexual activity of youth 18 or older, by disability category

Sexual activity	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
	Percent											
Ever had sexual intercourse	78.0 (5.04)	55.6 (6.43)	57.9 (9.34)	78.3 (5.64)	45.0 (7.99)	40.5 (8.70)	25.7 (6.95)	61.2 (6.41)	21.4 (9.52)	54.2 (12.85)	39.1 (13.07)	‡
Used a condom the last time he or she had sex	71.4 (6.35)	78.7 (7.26)	75.4 (10.51)	56.1 (7.90)	58.0 (11.61)	78.4 (10.52)	76.7 (12.11)	79.1 (7.06)	‡	85.4 (12.54)	‡	‡
Used any type of contraception the last time he or she had sex	87.6 (4.63)	91.3 (5.00)	86.1 (8.44)	83.9 (5.83)	65.5 (11.18)	96.5 (4.70)	80.1 (11.36)	87.5 (5.71)	‡	87.4 (11.79)	‡	‡

‡ Responses for items with fewer than 30 respondents are not reported.

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 850 to 1,630 youth across variables.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 youth survey, 2005

Of those who had had sexual intercourse, from 66 percent to 97 percent of youth across disability categories reported having used contraception the last time they had intercourse, and more than half of youth in all disability categories reported having used a condom. Neither contraception use nor condom use differed significantly by disability category.

Similarly, marital status did not differ significantly across disability categories (table 56). The marriage rate ranged from nearly 0 to 13 percent across disability categories. Youth's reports of ever having had or fathered any children ranged from less than 1 percent to 17 percent. Youth with emotional disturbances (14 percent), mental retardation (15 percent), or learning disabilities (10 percent) were more likely to have had or fathered children than were those with

Table 56. Parenting and marital status of out-of-high school youth, by disability category

Parenting and marital status	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
	Percent											
Ever had or fathered a child	10.4 (3.34)	9.7 (3.45)	14.9 (4.35)	13.9 (3.84)	6.6 (3.69)	4.5 (3.62)	5.5 (2.89)	5.9 (2.59)	0.4 (1.32)	17.0 (8.31)	3.2 (3.44)	‡
Married or living in a marriage-like relationship	10.0 (3.36)	6.8 (2.91)	8.3 (3.36)	12.6 (3.70)	8.1 (3.77)	5.0 (3.84)	5.7 (2.87)	9.3 (3.19)	2.9 (3.19)	5.6 (5.24)	3.1 (3.31)	#

‡ Responses for items with fewer than 30 respondents are not reported.

Rounds to zero.

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples of approximately 2,210 youth for having or fathering a child to 2,280 youth for marital status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

autism (less than 1 percent, $p < .001$ compared with youth with emotional disturbances; $p < .01$ compared with youth with mental retardation or learning disabilities).

Differences in Sexual Behavior, Parenting, and Marriage by High School-Leaving Characteristics

Reported sexual activity and use of contraception did not differ significantly by school completion status or length of time out of high school (table 57). In addition, parenting and marital status did not differ significantly by high school-leaving characteristics.

Table 57. Sexual activity of youth 18 or older, parenting, and marital status of out-of-high school youth, by secondary-school-leaving status and years since leaving high school

	Completers	Non-completers	Percent		
			Less than 1 year	1 up to 2 years	2 up to 4 years
Sexual activity					
Ever had sexual intercourse	70.5 (4.32)	88.1 (7.08)	64.5 (6.25)	78.9 (6.16)	76.5 (6.70)
Used a condom the last time he or she had sex	73.6 (5.27)	56.7 (12.09)	80.8 (7.00)	70.2 (8.47)	60.3 (8.75)
Used any type of contraception the last time he or she had sex	89.2 (3.71)	80.1 (9.74)	92.1 (4.79)	90.1 (5.53)	79.4 (7.23)
Parenting and marital status					
Ever had or fathered a child	8.4 (2.32)	23.2 (7.54)	5.5 (2.77)	14.2 (4.51)	13.8 (4.48)
Married or living in a marriage-like relationship	8.9 (2.38)	13.6 (6.05)	11.0 (3.74)	7.5 (3.44)	11.0 (4.11)

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 850 to 1,630 youth across variables for sexual activity and approximately 2,210 youth for having or fathering a child to 2,280 youth for marital status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 youth survey, 2005.

Demographic Differences in Sexual Behavior, Parenting, and Marriage

Differences in rates of sexual activity, parenting, and marital status by gender, race/ethnicity, or household income did not attain statistical significance at the $p < .01$ level (table 58).

Table 58. Sexual activity of youth 18 or older, parenting, and marital status of out-of-high school youth, by household income, race/ethnicity, and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	Race/Ethnicity			Male	Female
				White	African American	Hispanic		
Percent								
Sexual activity								
Ever had sexual intercourse	69.5 (7.25)	68.6 (7.73)	76.6 (5.54)	67.6 (4.76)	80.7 (7.28)	84.1 (10.20)	72.4 (4.85)	73.1 (5.97)
Used a condom the last time he or she had sex	67.9 (8.65)	80.4 (8.34)	63.7 (7.85)	61.5 (6.11)	83.6 (8.18)	79.1 (13.31)	74.1 (5.86)	63.4 (8.02)
Used any type of contraception the last time he or she had sex	84.0 (6.79)	92.3 (5.60)	85.2 (5.79)	84.8 (4.51)	93.1 (5.60)	84.7 (11.79)	88.4 (4.28)	84.3 (6.05)
Parenting and marital status								
Ever had or fathered a child	17.2 (4.71)	11.3 (4.77)	5.7 (2.73)	10.2 (2.77)	15.7 (5.49)	9.2 (6.60)	7.3 (2.41)	17.8 (4.52)
Married or living in a marriage-like relationship	14.3 (4.39)	7.0 (3.86)	8.9 (3.32)	10.5 (2.81)	5.1 (3.34)	16.2 (8.44)	8.6 (2.60)	13.1 (4.02)

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 850 to 1,630 youth across variables for sexual activity and approximately 2,210 youth for having or fathering a child to 2,280 youth for marital status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

Financial Independence

Being able to manage one's bank accounts and credit cards are stepping-stones for youth to achieve financial security and responsibility (Bell et al. 2006). This section focuses on youth's ability to exercise financial independence and responsibility by obtaining bank accounts, credit cards, and needed government benefits.

By the time they had been out of high school up to 4 years, more than half of youth with disabilities were reported to have a savings account¹³ (56 percent; figure 37), and 46 percent had a checking account,¹⁴ whereas a significantly smaller percentage had a credit card in their own name¹⁵ (28 percent, $p < .001$ for both comparisons). The rates at which they had a savings account did not differ significantly for youth with disabilities and those in the general population. In contrast, youth in the general population¹⁶ were more likely than youth with disabilities to have a checking account (68 percent, $p < .001$) and were almost twice as likely to have a credit card (50 percent, $p < .001$).

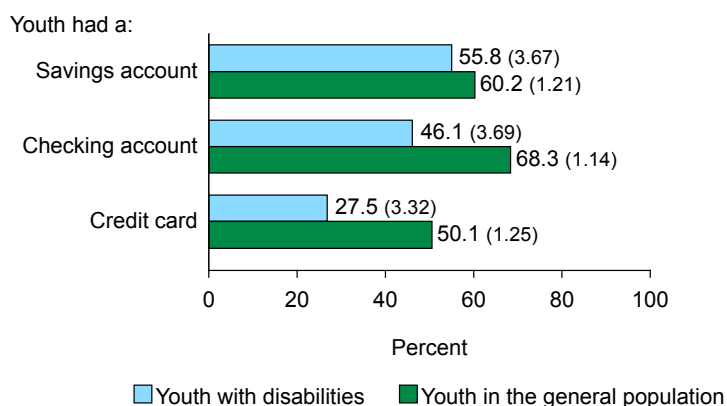
¹³ Respondents were asked, "Do you [Does youth] have a savings account?"

¹⁴ Respondents were asked, "Do you [Does youth] have a checking account where you write checks?"

¹⁵ Respondents were asked, "Do you [Does youth] have a credit card or charge account in your own name?"

¹⁶ Calculated from the National Longitudinal Study of Adolescent Health (Add Health), Wave 3, 2001–02, for out-of-high school 18- to 21-year-olds.

Figure 37. Financial management tools used by youth with disabilities and youth in the general population at the time of the interview



NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,240 youth.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005; National Institutes of Health, National Institute of Child Health and Human Development (NICHD), The National Longitudinal Study of Adolescent Health (Add Health), Wave 3, 2001–02, responses calculated for 18- to 21-year-olds.

Although youth were accessing these financial management tools, 89 percent of youth with disabilities were reported to have annual incomes of \$25,000 or less.¹⁷ More than half of youth (54 percent) earned less than \$5,000 in a year. Eight percent had annual incomes between \$25,001 and \$50,000, and 3 percent had incomes of more than \$50,000.

In addition to these indicators, NLTS2 tracked participation in the Temporary Assistance for Needy Families (TANF) and Food Stamps programs by youth with disabilities. Fourteen percent of youth who were living independently or semi-independently had received Food Stamps at some time since leaving high school. Thirty-two percent of youth with disabilities who were living independently or semi-independently and had had or fathered a child reported that they had received money from TANF or the state welfare program at some time since high school.¹⁸

¹⁷ Respondents were asked, “Studies like these often group people according to income. Please tell me which group best describes your [youth’s] total income [if spouse included] in the last tax year, including salaries or other earnings, money from public assistance, retirement, and so on, before taxes. Was your income in the past year \$25,000 or less, or more than \$25,000?” Questions with more detailed income categories followed.

¹⁸ Regarding youth who were living independently or semi-independently, respondents were asked if the youth had “received Food Stamps” at any time in the past 2 years, and youth who reported having had or had fathered a child were asked if they had received money from “TANF (Temporary Assistance for Needy Families)” and, if so, whether the youth currently was receiving Food Stamps or TANF. Variables indicating receipt of Food Stamps or TANF since high school were derived from three sets of items: if the youth had received Food Stamps or TANF in the past 2 years, was currently receiving Food Stamps or TANF, and when he or she had left school. Out-of-school youth who received Food Stamps or TANF at the time of the Wave 3 interview were considered to have received Food Stamps or TANF since high school. For youth who were not currently receiving Food Stamps or TANF but had received them recently or in a prior wave, knowing the length of time since leaving high school was used to avoid including youth whose receipt of Food Stamps or TANF had occurred during high school. For youth who had been out of high school in Wave 2 and had not received Food Stamps or TANF in Wave 3 or were missing the Wave 3 Food Stamps or TANF items, the Wave 2 responses for the youth currently receiving Food Stamps or TANF in Wave 2 were used. If a youth was in school in Wave 2 and was out of high school for 2 or more years in Wave 3, the Wave 3 response regarding receipt of Food Stamps or TANF in the past 2 years was

Disability Differences in Financial Independence

Rates of having of a savings account, checking account, or credit card varied by disability category. Across categories, from 41 percent to 66 percent of youth were reported to have a savings account, from 26 percent to 71 percent had a checking account, and from 9 percent to 51 percent had a personal credit card (table 59).

Table 59. Financial independence of out-of-high school youth at the time of the interview, by disability category

Financial independence	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
	Percent											
Youth had a:												
Savings account	58.1 (5.47)	61.5 (5.61)	40.5 (5.97)	49.0 (5.72)	64.7 (6.72)	60.7 (8.63)	60.0 (6.19)	65.7 (5.29)	61.4 (9.30)	46.7 (11.25)	63.2 (9.53)	63.1 (11.38)
Checking account	49.3 (5.54)	57.3 (5.69)	26.3 (5.34)	35.1 (5.47)	62.9 (6.69)	71.4 (7.97)	56.6 (6.21)	58.3 (5.50)	50.3 (9.13)	37.4 (9.79)	31.7 (9.24)	48.8 (11.59)
Credit card	30.5 (5.12)	34.2 (5.49)	8.9 (3.44)	21.9 (4.74)	36.8 (6.74)	50.7 (8.88)	21.7 (5.16)	36.0 (5.33)	13.7 (6.54)	21.4 (8.35)	20.8 (7.96)	25.7 (10.13)
Youth's annual income:												
\$25,000 or less	87.9 (3.74)	91.6 (3.45)	92.4 (3.68)	91.5 (3.40)	93.8 (3.75)	96.6 (3.38)	96.0 (2.34)	90.9 (3.52)	94.2 (4.71)	96.0 (4.86)	87.4 (7.24)	‡
\$25,001 to \$50,000	8.9 (3.26)	7.0 (3.17)	4.7 (2.94)	6.9 (3.09)	3.2 (2.74)	1.9 (2.55)	4.0 (2.34)	7.6 (3.24)	2.4 (3.08)	2.5 (3.87)	12.3 (7.16)	‡
More than \$50,000	3.2 (2.02)	1.4 (1.46)	2.8 (2.29)	1.6 (1.53)	3.0 (2.65)	1.5 (2.27)	#	1.4 (1.44)	3.5 (3.70)	1.5 (3.01)	0.3 (1.19)	‡

‡ Responses for items with fewer than 30 respondents are not reported.

Rounds to zero.

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples of approximately 2,240 youth for financial management tools and 1,900 youth for annual income.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

Youth in most disability categories were more likely to have used several types of financial tools than were youth with mental retardation. Compared with youth with mental retardation, youth with hearing or other health impairments were more likely to have a savings account (65 percent and 66 percent vs. 41 percent; $p < .01$ for both comparisons). In addition, youth with hearing or other health impairments were more likely to have a checking account (63 percent and 58 percent, respectively) or credit card (37 percent and 36 percent) than were those with mental retardation (26 percent for checking account and 9 percent for credit card, $p < .001$ for all comparisons). Similarly, those with visual or speech/language impairments or learning disabilities were more likely to have a checking account (71 percent, 57 percent, and 49 percent, respectively) or credit card (51 percent, 34 percent, and 31 percent) than youth with mental retardation ($p < .01$ compared with youth with learning disabilities; $p < .001$ compared with

used. If a youth had been out of high school for less than 2 years in Wave 3, receipt of Food Stamps or TANF since high school was based solely on youth currently receiving Food Stamps or TANF.

youth with visual or speech/language impairments). Youth with orthopedic impairment also were more likely to have a checking account than those with mental retardation (57 percent vs. 26 percent; $p < .001$).

Approximately one-third of youth with emotional disturbances (35 percent) had a checking account, whereas larger proportions of youth with speech/language (57 percent), hearing (63 percent), visual (71 percent), orthopedic (57 percent), or other health impairments (58 percent) had checking accounts ($p < .001$ compared with youth with visual impairments; $p < .01$ for all other comparisons). Youth with visual impairments also were more likely to have a credit card than youth with emotional disturbances (51 percent vs. 22 percent, $p < .01$).

Youth with hearing or visual impairments were more likely to have a checking account than were those with multiple disabilities (63 percent and 71 percent, respectively, vs. 32 percent, $p < .01$ for both comparisons). In addition, those with visual (51 percent) or other health impairments (36 percent) were more likely to have a credit card than were those with autism (14 percent, $p < .01$ compared with those with other health impairments; $p < .001$ compared with youth with visual impairments).

Annual income did not differ significantly by disability category. Too few youth received TANF or Food Stamps to analyze differences by disability category or demographic characteristics.

Differences in Financial Independence by High School-Leaving Characteristics

Youth who had completed high school were consistently more likely to have savings or checking accounts or credit cards than were noncompleters (table 60). Youth who had completed high school were approximately three times as likely to have a checking account or credit card (53 percent vs. 13 percent and 32 percent vs. 8 percent, respectively, $p < .001$ for both comparisons). A similar pattern was noted for youth with a savings account, but the difference was smaller. Sixty percent of youth who had completed high school had a savings account, compared with 35 percent of youth who had not completed school ($p < .01$).

The annual incomes of youth with disabilities did not differ significantly by school completion status, and none of the financial independence measures differed significantly by length of time out of high school.

Table 60. Financial independence of out-of-high school youth at the time of the interview, by secondary-school-leaving status and years since leaving high school

Financial independence	Completers	Non-completers	Percent		
			Less than 1 year	1 up to 2 years	2 up to 4 years
Youth had a:					
Savings account	60.4 (4.12)	34.6 (8.46)	62.2 (5.76)	50.1 (6.46)	53.0 (6.78)
Checking account	52.8 (4.21)	13.0 (5.97)	45.0 (5.91)	45.1 (6.42)	48.2 (6.82)
Credit card	32.0 (3.96)	7.9 (4.80)	26.6 (5.26)	23.5 (5.56)	32.1 (6.35)
Youth's reported annual income:					
\$25,000 or less	91.7 (2.38)	85.5 (7.19)	91.4 (3.54)	95.4 (2.96)	80.8 (5.27)
\$25,001 to \$50,000	6.3 (2.10)	13.1 (6.89)	4.6 (2.64)	3.7 (2.66)	16.3 (4.95)
More than \$50,000	2.0 (1.21)	1.4 (2.40)	4.0 (2.47)	.9 (1.33)	2.9 (2.25)

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples of approximately 2,240 youth for financial management tools and 1,900 youth for annual income.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

Demographic Differences in Financial Independence

Youth from households with higher incomes were more likely to have savings and checking accounts and credit cards (table 61). Compared with youth from households in the lowest income bracket (\$25,000 or less), those in the highest income bracket (more than \$50,000) were more likely to have a savings (69 percent vs. 40 percent), checking account (60 percent vs. 29 percent) or a credit card (44 percent vs. 11 percent, $p < .001$ for all comparisons). The frequency of having a checking account also differed by racial/ethnic background. White youth were more than twice as likely to have a checking account than African American youth (55 percent vs. 24 percent, $p < .001$).

Youth's annual income did not differ significantly by race/ethnicity or family household income levels. Males and females did not differ significantly in their use of financial management tools or annual income.

Table 61. Financial independence of out-of-high school youth at the time of the interview, by household income, race/ethnicity, and gender

Financial independence	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	Race/Ethnicity			Male	Female
				White	African American	Hispanic		
				Percent				
Youth had a:								
Savings account	40.0 (6.17)	55.7 (7.65)	68.7 (5.43)	61.0 (4.50)	47.2 (7.57)	34.3 (11.00)	55.4 (4.65)	56.7 (5.87)
Checking account	28.3 (5.67)	52.5 (7.71)	59.8 (5.74)	55.4 (4.59)	24.3 (6.50)	29.6 (10.62)	47.1 (4.67)	43.9 (5.91)
Credit card	11.2 (4.01)	24.1 (6.64)	44.0 (5.81)	31.1 (4.30)	20.8 (6.14)	17.9 (8.98)	28.4 (4.24)	25.8 (5.23)
Youth's annual income:								
\$25,000 or less	94.0 (3.18)	88.2 (4.78)	85.3 (4.35)	91.2 (2.68)	87.2 (5.67)	79.0 (9.70)	90.0 (2.85)	88.2 (4.25)
\$25,001 to \$50,000	5.7 (3.11)	11.0 (4.63)	8.7 (3.46)	5.3 (2.12)	10.7 (5.24)	20.9 (9.68)	8.8 (2.69)	6.4 (3.22)
More than \$50,000	0.4 (0.85)	0.9 (1.40)	6.0 (2.91)	3.5 (1.74)	2.1 (2.43)	0.1 (0.75)	1.2 (1.03)	5.4 (2.98)

NOTE: Standard errors are in parentheses. Findings are reported for youth out of high school up to 4 years. NLTS2 percentages are weighted population estimates based on samples of approximately 2,240 youth for financial management tools and 1,900 youth for annual income.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 3 parent interview and youth interview/survey, 2005.

Summary

This chapter has described key aspects of independence for youth with disabilities in their first 4 years out of high school. For many, this is a time of growing independence, moving away from home, forming relationships with others, and managing financial responsibilities.

At some time within the first few years of leaving high school, 25 percent of youth with disabilities had lived independently (on their own or with a spouse, partner, or roommate), a rate similar to the 28 percent of youth in the general population who had done so. An additional 6 percent of youth with disabilities had lived semi-independently (primarily in a college dormitory or military housing).

When youth with disabilities were asked about their satisfaction with their current living arrangement, 58 percent reported being satisfied. Those who lived with their parents were more than twice as likely to express a preference for a different residential arrangement than were those who lived independently or semi-independently (45 percent vs. 17 percent).

Examining independent lifestyle activities and family formation, almost three-quarters, (73 percent) of youth with disabilities who were age 18 or older reported ever having had sexual intercourse, and more than half (55 percent) reported having had sexual intercourse within the past 3 months. Of those who had ever been sexually active, 87 percent reported using contraception the last time they had intercourse, and 70 percent reported that they or their partner had used a condom. Youth with disabilities were significantly less likely than their peers in the general population to have been sexually active (73 percent vs. 83 percent) at some time and

were more likely than those in the general population both to report having used a condom (70 percent vs. 46 percent) or any contraception (87 percent vs. 75 percent) the last time they had intercourse.

Ten percent of youth with disabilities were married or living in a marriage-like relationship at the time of the interview, and 11 percent were reported to have had or fathered a child by the time they had been out of high school for up to 4 years. Neither the marriage nor the parenting rate of youth with disabilities differed significantly from rates among youth in the general population.

Financial management tools were being used by some youth with disabilities; 56 percent had a savings account, 46 percent had a checking account, and 28 percent had a credit card in their own name. Rates of having a checking account or a credit card were lower among youth with disabilities than youth in the general population (68 percent for checking account and 50 percent for credit card). Overall, 54 percent of youth with disabilities reported having annual incomes of less than \$5,000.

Each of these aspects of independence differed significantly across disability categories. For example for residential independence, youth with learning disabilities, emotional disturbances, or speech/language impairments (29 percent, 22 percent, and 24 percent respectively) were more likely to have lived independently at some time since high school than were those with multiple disabilities (5 percent). Youth with learning disabilities or emotional disturbances were significantly more likely to report ever having had intercourse (78 percent for both categories) than were youth in six other disability categories, specifically: youth with autism (21 percent), orthopedic impairment (26 percent), multiple disabilities (39 percent), visual impairment (41 percent), hearing impairment (45 percent), and speech impairment (56 percent).

Youth in several disability categories were more likely to have used several types of financial tools than were youth with mental retardation. Compared with youth with mental retardation, youth with hearing or other health impairments were more likely to have a savings account (41 percent vs. 65 percent and 66 percent). In addition, youth with hearing or other health impairments were more likely to have a checking account (63 percent and 58 percent, respectively) or credit card (37 percent and 36 percent) than were those with mental retardation (26 percent and 9 percent). Similarly, those with visual or speech/language impairments or learning disabilities were more likely to have a checking account (71 percent, 57 percent, and 49 percent, respectively) or credit card (51 percent, 34 percent, and 31 percent) than youth with mental retardation. Youth with orthopedic impairment also were more likely to have a checking account than those with mental retardation (57 percent vs. 26 percent).

There were several differences by high school-leaving and demographic characteristics as well. High school completers were more likely than those who had not completed to have lived semi-independently since leaving high school (6 percent vs. 0 percent). They also were more likely to have a savings (32 percent vs. 8 percent) or checking account (53 percent vs. 13 percent) or a credit card (60 percent vs. 35 percent). Youth from family households with higher incomes were more likely than were those from families with lower incomes to have a savings (69 percent vs. 40 percent) or checking account (60 percent vs. 29 percent) or a credit card (44 percent vs. 11 percent). White youth were more likely than Hispanic youth to have lived independently at some time since leaving high school (29 percent vs. 10 percent). In addition,

White youth were more likely than African American peers to have a checking account (55 percent vs. 24 percent). There were no significant differences in any of these aspects of the independent living by gender or length of time since leaving high school.

For some youth with disabilities, early adulthood provides challenges and opportunities for independence in living arrangements, relationships, and financial management. Subsequent reports will examine the trajectory of youth's independence as they age and are out of high school longer.