

## 5. Comparisons Across Time of Household Circumstances of Youth With Disabilities

Previous chapters have focused on postsecondary education and employment, two important post-high school outcomes for youth with disabilities. However, a broader view of transition success should include a focus on other outcomes, such as residential independence and family formation (Chambers, Rabren, and Dunn 2009). The importance of considering a broader set of outcomes beyond postsecondary education and employment is reflected in the current federal policy ensuring services to students with disabilities, IDEA 2004. This law specifies that one of the primary purposes of special education is to prepare students “for . . . independent living” [20 U.S.C. § 1400(33)(c)(1)]. In addition to residential independence, other important markers on the path to adult life typically have included financial independence and self-sufficiency, marriage, and parenting (Arnett 2000; Hogan and Astone 1986; Modell 1989; Rindfuss 1991; Settersten 2006).

This chapter examines the comparisons across time in several of these outcomes between 1990 and 2005 for youth with disabilities who have been out of high school up to 4 years, as measured in the National Longitudinal Transition Study (NLTS) and the National Longitudinal Transition Study-2 (NLTS2).<sup>53</sup> Specifically, it explores youth with disabilities’ experiences with regard to

- residential independence;
- dimensions of family formation, including marital and parenting status; and
- indicators of financial independence, such as the use of savings and checking accounts and credit cards.

These findings from NLTS (cohort 1) and NLTS2 (cohort 2) are reported for youth with disabilities as a whole and for youth who differed in their primary disability classification, high school-leaving and demographic characteristics.

### Residential Independence

Figure 14 presents the rates at which youth with disabilities who had been out of high school up to 4 years were living independently (i.e., on their own or with a spouse, partner, or roommate) or semi-independently (i.e., in a college dormitory, military housing, or group home)—a transitional living arrangement between “leaving the parental home and establishing an independent residence” (Goldscheider and Davanzo 1986, p. 187)—at the time of the interview.<sup>54</sup>

Rates of residential independence did not differ significantly in 2005 compared with 1990. Twenty-four percent of youth with disabilities were reported to be living independently and

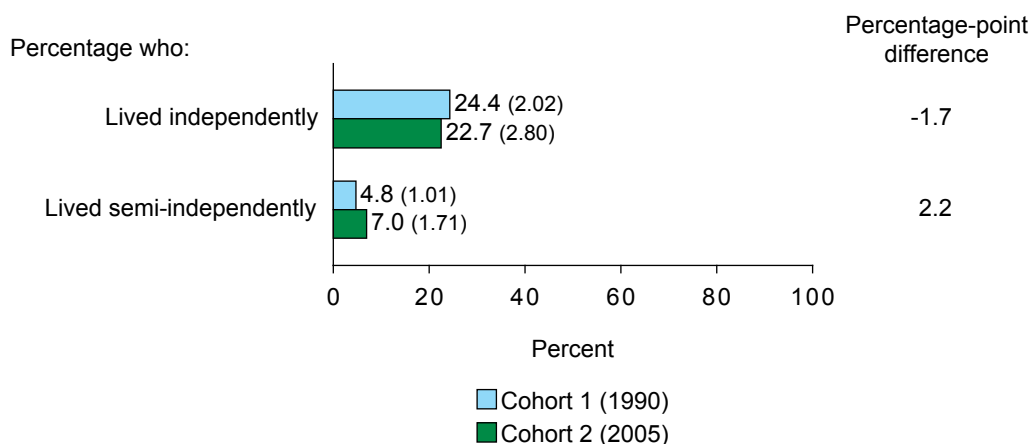
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<sup>53</sup> As described in chapter 1, differences exist between NLTS and NLTS2 that have required analytic adjustments to make comparisons between the studies valid. Readers primarily interested in 2005 household circumstances rates and experiences are referred to the report *The Post-High School Outcomes of Youth With Disabilities up to 4 Years After High School* (Newman et al. 2009), available on the NLTS2 website, [www.nlts2.org](http://www.nlts2.org).

<sup>54</sup> This section focuses on residential independence at the time of the interview, rather than since high school because the NLTS dataset did not include data on residential independence since leaving high school.

5 percent were reported to be living semi-independently at the time of the 1990 interview, compared with 23 percent and 7 percent in 2005 (figure 14).<sup>55</sup>

Figure 14. Comparisons between 1990 and 2005 of residential independence at the time of the interview of youth with disabilities out of high school up to 4 years



NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,570 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,610 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

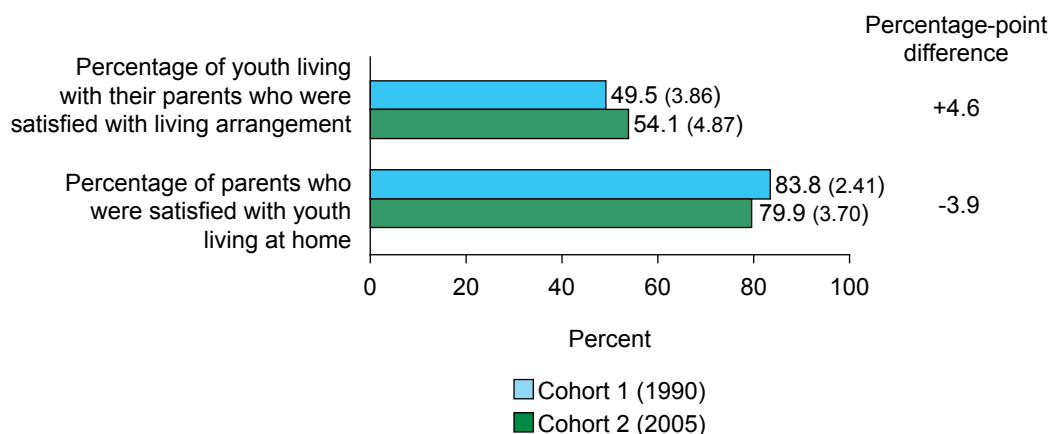
When youth with disabilities who were living with their parents at the time of the interview were asked about their satisfaction with their living arrangement, 50 percent in 1990 and 54 percent in 2005 reported being satisfied with their living situation (no significant difference; figure 15).<sup>56</sup> Parents of youth with disabilities who lived at home also were asked about their satisfaction with the living arrangement.<sup>57</sup> Eighty-four percent of parents in 1990 reported that they were satisfied with the living arrangement and wanted their son or daughter to be living with them, which was not significantly different than the 80 percent who indicated they were satisfied with the living arrangement in 2005. Parents at both points in time were more likely than the youth with disabilities to report being satisfied with the youth living at home (84 percent vs. 50 percent, and 80 percent vs. 54 percent,  $p < .001$  for both comparisons).

<sup>55</sup> Respondents in both studies were asked, “Where [do you/does *name of youth*] live now?”

<sup>56</sup> In both studies, 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?”

<sup>57</sup> In both studies, parents of youth who were living at home and were 18 years or older were asked, “Do you want [*name of youth*] to be living there now, or do you wish [he/she] would live somewhere else?”

Figure 15. Comparisons between 1990 and 2005 of satisfaction of youth and parents with current living arrangement of youth with disabilities out of high school up to 4 years who were living with their parents at the time of the interview



NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on samples that ranged from approximately 790 to 1,300 youth with disabilities across variables. NLTS2 percentages are weighted population estimates based on samples that ranged from approximately 1,020 to 1,450 youth with disabilities across variables.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Residential Independence by Disability Category***

Rates of residential independence at the time of the interview ranged from 9 percent for youth with orthopedic impairment to 27 percent of youth with learning disabilities or speech/language impairments in 1990 and from 7 percent of youth with multiple disabilities or deaf-blindness to 26 percent of youth with learning disabilities in 2005 (table 24). Living semi-independently ranged from 2 percent of youth with mental retardation to 19 percent of those with visual impairments in cohort 1 and from 1 percent of youth with mental retardation to 20 percent of youth with visual impairments in cohort 2. Residential independence rates did not differ significantly between 1990 and 2005 by disability category.

For youth with disabilities living at home at the time of the interview, rates of both youth and parental satisfaction with the living arrangement did not differ significantly across disability categories between 1990 and 2005. In 1990, satisfaction with living at home ranged between 43 percent of youth with hearing impairments and 60 percent of youth in the category of other health impairment and autism. In 2005, satisfaction with living at home ranged from 46 percent of youth with emotional disturbances to 84 percent of multiple disabilities/deaf-blindness.

Table 24. Comparisons between 1990 and 2005 of residential independence at the time of the interview of youth with disabilities out of high school up to 4 years, by disability category

	Learning disability	Speech/language impairment	Mental retardation	Emotional disturbance	Hearing impairment	Visual impairment	Orthopedic impairment	Other health impairment/autism	Multiple disabilities/deaf-blindness
Percentage of youth who:									
Lived independently									
Cohort 1 (1990)	27.0 (3.09)	26.5 (4.82)	15.6 (3.16)	27.2 (4.11)	18.7 (2.29)	18.6 (3.22)	9.2 (2.94)	17.5 (4.63)	10.6 (4.52)
Cohort 2 (2005)	25.8 (4.39)	22.1 (4.37)	16.2 (4.22)	19.2 (4.02)	19.3 (4.96)	19.3 (6.69)	15.8 (4.07)	12.8 (3.20)	7.4 (4.23)
Percentage-point difference	-1.2	-4.4	+0.6	-8.0	+0.6	+0.7	+6.6	-4.7	-3.2
Lived semi-independently									
Cohort 1 (1990)	5.0 (1.52)	16.2 (4.02)	1.5 (1.06)	3.0 (1.57)	11.2 (1.86)	18.9 (3.24)	5.5 (2.32)	6.9 (3.09)	3.6 (2.74)
Cohort 2 (2005)	7.7 (2.68)	8.1 (2.87)	1.3 (1.30)	7.5 (2.69)	10.1 (3.79)	19.5 (6.72)	9.4 (3.26)	5.6 (2.20)	7.7 (4.31)
Percentage-point difference	+2.7	-8.1	-0.2	+4.5	-1.1	+0.6	+3.9	-1.3	+4.1
Percentage of youth living with their parents who were satisfied with living arrangement									
Cohort 1 (1990)	48.3 (5.35)	52.5 (8.61)	57.8 (7.89)	43.7 (7.54)	42.8 (7.23)	50.1 (7.12)	52.3 (7.22)	60.2 (9.11)	‡
Cohort 2 (2005)	54.6 (7.00)	54.5 (8.02)	57.0 (9.91)	46.1 (8.12)	50.4 (15.85)	61.4 (11.23)	65.0 (8.42)	51.6 (7.07)	83.7 (11.38)
Percentage-point difference	+6.3	+2.0	-0.8	+2.4	+7.6	+11.3	+12.7	-8.6	
Percentage of parents who were satisfied with youth living at home									
Cohort 1 (1990)	84.7 (3.52)	91.3 (4.74)	82.8 (4.38)	77.6 (5.45)	84.4 (3.03)	92.4 (3.35)	84.2 (4.60)	87.0 (5.35)	67.3 (8.57)
Cohort 2 (2005)	79.7 (5.91)	91.2 (4.30)	87.1 (4.65)	66.3 (6.59)	86.9 (6.01)	92.5 (6.67)	91.0 (4.07)	81.4 (4.83)	87.7 (6.70)
Percentage-point difference	-5.0	-0.1	+4.3	-11.3	+2.5	+0.1	+6.8	-5.6	+20.4

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

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on samples of approximately 790 to 2,570 youth with disabilities. NLTS2 percentages are weighted population estimates based on samples of approximately 1,020 to 2,630 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Residential Independence by High School-Leaving Characteristics***

Residential independence rates did not differ significantly between 1990 and 2005 for youth with disabilities who varied in their high school-leaving status or the length of time they had been out of high school (table 25). Twenty-four percent and 22 percent of high school completers and 24 percent and 27 percent of noncompleters lived independently at the time of the interviews

in 1990 and 2005, respectively. Rates of living independently in 1990 ranged from 18 percent of those who had been out of high school less than 1 year, to 33 percent of youth with disabilities who had left high school from 2 up to 4 years earlier. Rates in 2005 ranged from 18 percent to 25 percent.

There were no significant differences between cohorts in the rates of either parents or youth with disabilities reporting satisfaction with the youth living at home.

Table 25. Comparisons between 1990 and 2005 of residential independence of youth with disabilities out of high school up to 4 years, by secondary-school-leaving status and years since leaving high school

	Leaving status		Years since leaving high school		
	Completers	Non-completers	Less than 1 year	1 up to 2 years	2 up to 4 years
Percentage of youth who:					
Lived independently					
Cohort 1 (1990)	24.4 (2.42)	24.4 (3.70)	17.9 (3.15)	23.9 (3.46)	33.0 (3.67)
Cohort 2 (2005)	22.0 (3.04)	26.6 (7.23)	18.4 (4.23)	25.7 (5.42)	24.9 (4.96)
Percentage-point difference	-2.4	+2.2	+0.5	+1.8	-8.1
Lived semi-independently					
Cohort 1 (1990)	6.9 (1.43)	0.2 (0.38)	3.1 (1.42)	6.9 (2.06)	5.2 (1.73)
Cohort 2 (2005)	8.1 (2.00)	0.8 (1.46)	4.1 (2.17)	6.0 (2.94)	10.6 (3.53)
Percentage-point difference	+1.2	+0.6	+1.0	-0.9	+5.4
Percentage of youth living with their parents who were satisfied with living arrangement					
Cohort 1 (1990)	52.8 (4.48)	38.7 (7.47)	51.0 (6.35)	44.5 (6.72)	52.0 (6.66)
Cohort 2 (2005)	54.9 (5.26)	49.5 (12.93)	53.1 (8.16)	49.3 (8.26)	59.1 (8.63)
Percentage-point difference	+2.1	+10.8	+2.1	+4.8	+7.1
Percentage of parents who were satisfied with youth living at home					
Cohort 1 (1990)	86.5 (2.62)	76.6 (5.37)	85.7 (3.67)	84.1 (4.24)	80.1 (4.56)
Cohort 2 (2005)	83.4 (3.73)	60.3 (11.69)	85.6 (5.27)	72.1 (7.53)	81.0 (6.27)
Percentage-point difference	-3.1	-16.3	-0.1	-12.0	+0.9

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on samples of approximately 790 to 2,570 youth with disabilities. NLTS2 percentages are weighted population estimates based on samples of approximately 1,020 to 2,630 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### **Comparisons Across Time of Residential Independence by Demographic Characteristics**

Rates of residential independence did not differ significantly between 1990 and 2005, by race/ethnicity, income, or gender (table 26).

Table 26. Comparisons between 1990 and 2005 of residential independence of youth with disabilities out of high school up to 4 years, by household income, race/ethnicity, and gender

	Household income			Race/ethnicity			Gender	
	Low	Middle	High	White	African American	Hispanic	Male	Female
Percentage of youth who:								
Lived independently								
Cohort 1 (1990)	24.3 (3.28)	25.7 (3.85)	29.6 (4.87)	27.6 (2.58)	15.5 (4.24)	14.4 (6.71)	21.3 (2.34)	31.5 (3.86)
Cohort 2 (2005)	22.8 (4.34)	29.2 (5.95)	15.3 (5.00)	26.2 (3.61)	21.6 (5.72)	4.5 (4.49)	20.0 (3.31)	28.6 (5.05)
Percentage-point difference	-1.5	+3.5	-14.3	-1.4	+6.1	-9.9	-1.3	-2.9
Lived semi-independently								
Cohort 1 (1990)	3.1 (1.32)	5.5 (2.01)	8.5 (2.97)	6.0 (1.37)	2.8 (1.93)	1.7 (2.47)	5.4 (1.29)	3.5 (1.53)
Cohort 2 (2005)	8.1 (2.82)	4.9 (2.83)	12.0 (4.52)	7.2 (2.12)	5.3 (3.11)	9.6 (6.38)	8.8 (2.35)	2.9 (1.88)
Percentage-point difference	+5.0	-0.6	+3.5	+1.2	+2.5	+7.9	+3.4	-0.6
Percentage of youth living with their parents who were satisfied with living arrangement								
Cohort 1 (1990)	50.7 (6.35)	43.5 (7.02)	44.2 (8.10)	48.9 (4.75)	48.3 (9.21)	55.1 (13.87)	48.5 (4.67)	51.5 (6.86)
Cohort 2 (2005)	57.0 (7.88)	46.7 (8.63)	55.6 (9.64)	55.7 (5.81)	47.5 (10.04)	53.6 (14.46)	50.2 (6.26)	62.4 (7.35)
Percentage-point difference	+6.3	+3.2	+11.4	+6.8	-0.8	-1.5	+1.7	+10.9
Percentage of parents who were satisfied with youth living at home								
Cohort 1 (1990)	82.0 (3.98)	81.4 (4.65)	84.5 (5.29)	85.7 (2.76)	78.2 (6.86)	89.0 (7.90)	84.8 (2.81)	81.1 (4.64)
Cohort 2 (2005)	81.4 (5.28)	72.0 (7.87)	83.8 (6.39)	78.0 (4.69)	74.4 (8.10)	90.2 (7.88)	79.4 (4.57)	80.9 (6.25)
Percentage-point difference	-0.6	-9.4	-0.7	-7.7	-3.8	+1.2	-5.4	-0.2

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on samples of approximately 790 to 2,570 youth with disabilities. NLTS2 percentages are weighted population estimates based on samples of approximately 1,020 to 2,630 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/ interview, 1990; 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.

Across racial/ethnic categories, from 14 percent of Hispanic youth with disabilities to 28 percent of White youth with disabilities in 1990 were reported to be living independently at the time of the interview, and from 5 percent to 26 percent of these two groups were living independently in 2005.

In 1990, 21 percent and 32 percent of males and females, respectively, were living independently, compared with 20 percent and 29 percent in 2005.

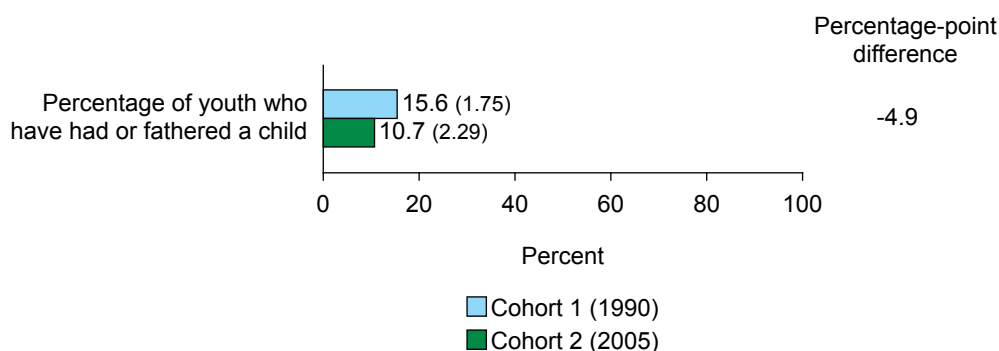
Across income groups, from 24 percent of cohort 1 youth with disabilities in the lowest income group to 30 percent of those in the highest income category lived independently; in cohort 2, 15 percent in the highest income group to 29 percent of those in the middle income category lived independently.

There were no significant differences between cohorts in the rates of either parents or youth with disabilities reporting satisfaction with the youth living at home.

## Parenting and Marriage

In 2005, 11 percent of youth with disabilities who had been out of high school up to 4 years were reported ever to have had or fathered a child, compared with 16 percent in 1990 (not a significant difference; figure 16).<sup>58</sup>

Figure 16. Comparisons between 1990 and 2005 of parenting status of youth with disabilities out of high school up to 4 years



NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,490 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,170 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

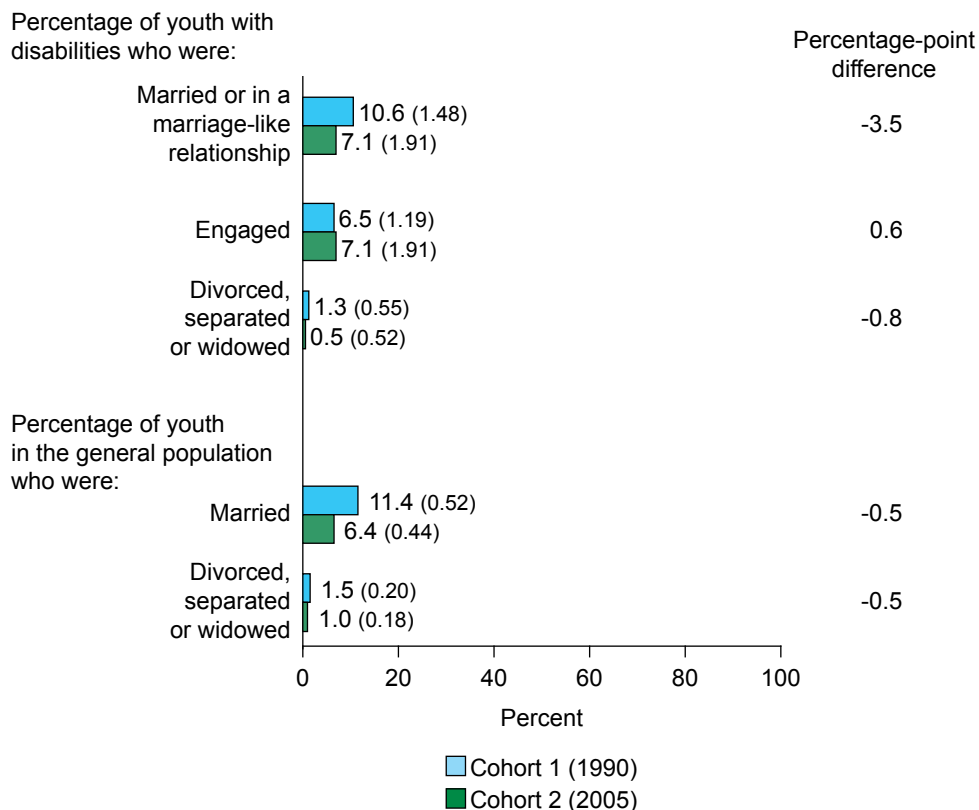
The marriage rate also did not differ significantly between cohorts. In 2005, 7 percent and in 1990, 11 percent of youth with disabilities were reported to be married or in a marriage-like relationship (figure 17).<sup>59</sup> Seven percent in both cohorts were reported to be engaged. Additionally, youth with disabilities did not differ significantly from youth in the general population for marriage rates in 1990 and 2005.<sup>60</sup>

<sup>58</sup> NLTS respondents were asked, “[Have you/has *youth name*] ever had or fathered any children?” NLTS2 respondents were asked, “[Do you/does *youth name*] have any children?”

<sup>59</sup> NLTS respondents were asked, “Is youth married, single, never married, married or living with, divorced or separated, or widowed?” NLTS2 respondents were asked, “Are you [Is youth] engaged, single, never married, married, in a marriage-like relationship, divorced, separated, or widowed?”

<sup>60</sup> Calculated for 18- through 21-year-old out-of-high school youth using data from the U.S. Census Bureau, Current Population Survey (CPS), 1990 and 2005.

Figure 17. Comparisons between 1990 and 2005 of marital status of youth with disabilities and youth in the general population out of high school up to 4 years



NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. No comparison data was available for youth in the general population for engaged. NLTS percentages are weighted population estimates based on a sample of approximately 2,490 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,230 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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. Census Bureau, Current Population Survey (CPS), 1990 and 2005 surveys, responses for 18- to 21-year-olds.

### ***Comparisons Across Time of Parenting and Marital Status by Disability Category***

Parenting and marriage rates between 1990 and 2005 by disability category did not differ significantly (table 27). In 1990, parenting rates ranged from 6 percent of youth with visual impairments to 18 percent of those with emotional disturbances and from 3 percent of youth with multiple disabilities/deaf-blindness to 15 percent of youth with mental retardation in 2005. Marriage rates ranged from 4 percent of youth with orthopedic impairments to 14 percent of youth with speech/language impairments in 1990 and from 2 percent of youth with visual impairments to 8 percent of youth with learning disabilities in 2005.



Table 27. Comparisons between 1990 and 2005 of parenting and marital status of youth with disabilities out of high school up to 4 years, by disability category

	Learning disability	Speech/ language impairment	Mental retardation	Emotional disturbance	Hearing impairment	Visual impairment	Orthopedic impairment	Other health impairment/ autism	Multiple disabilities/deaf-blindness
Percentage who:									
Ever had or fathered a child									
Cohort 1 (1990)	16.0 (2.62)	15.0 (3.96)	14.7 (3.15)	18.4 (3.66)	8.8 (1.67)	5.8 (1.95)	7.2 (2.67)	9.7 (3.70)	9.7 (4.40)
Cohort 2 (2005)	10.3 (3.36)	9.8 (3.50)	14.7 (4.38)	14.1 (3.90)	6.8 (3.80)	4.5 (3.63)	7.5 (3.12)	5.4 (2.36)	3.0 (3.13)
Percentage-point difference	-5.7	-5.2	0.0	-4.3	-2.0	-1.3	+0.3	-4.3	-6.7
Were married or in a marriage-like relationship									
Cohort 1 (1990)	11.9 (2.31)	13.5 (3.79)	8.1 (2.43)	8.2 (2.59)	6.6 (1.47)	5.7 (1.94)	3.7 (1.95)	8.1 (3.41)	7.2 (3.85)
Cohort 2 (2005)	7.9 (3.00)	4.2 (2.35)	7.1 (3.18)	5.9 (2.65)	2.4 (2.14)	1.8 (2.35)	2.6 (1.85)	5.1 (2.28)	2.4 (2.71)
Percentage-point difference	-4.0	-9.3	-1.0	-2.3	-4.2	-3.9	-1.1	-3.0	-4.8

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,490 youth with disabilities across variables. NLTS2 percentages are weighted population estimates based on samples that range from approximately 2,170 to 2,230 youth with disabilities across variables.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Parenting and Marital Status by High School-Leaving Characteristics***

Differences between cohorts in parenting and marriage rates were not apparent for youth with disabilities regarding high school completion status or years since leaving high school (table 28). In 1990, 11 percent of high school completers and 27 percent of noncompleters had had or fathered a child, and 9 percent and 15 percent, respectively, had married or were living in a marriage-like relationship. In 2005, the parenting rates were 9 percent and 23 percent, and marriage rates were 7 percent and 11 percent for high school completers and noncompleters, respectively.

Parenting rates ranged from 10 percent for those out of high school less than 1 year to 25 percent of youth with disabilities out from 2 to 4 years in 1990. In 2005, rates ranged from 6 percent to 14 percent for these two groups. In 1990, 7 percent of youth with disabilities who had been out of high school less than 1 year and 17 percent of those who had left school between 2 and 4 years earlier were reported to be married or in a marriage-like relationship. In 2005, marriage rates ranged from 7 percent to 9 percent.

Table 28. Comparisons between 1990 and 2005 of parenting and marital status of youth with disabilities out of high school up to 4 years, by secondary-school-leaving status and years since leaving high school

	Leaving status		Years since leaving high school		
	Completers	Non-completers	Less than 1 year	1 up to 2 years	2 up to 4 years
Percentage who:					
Ever had or fathered a child					
Cohort 1 (1990)	10.6 (1.78)	27.3 (3.90)	10.1 (2.53)	12.7 (2.76)	25.0 (3.45)
Cohort 2 (2005)	8.6 (2.26)	23.3 (7.92)	5.7 (2.86)	13.6 (4.46)	13.7 (4.47)
Percentage-point difference	-2.0	-4.0	-4.4	+0.9	-11.3
Were married or in a marriage-like relationship					
Cohort 1 (1990)	9.0 (1.66)	14.5 (3.08)	6.7 (2.10)	9.0 (2.38)	16.9 (2.98)
Cohort 2 (2005)	6.5 (2.00)	10.5 (5.67)	6.7 (3.06)	4.7 (2.78)	9.4 (3.84)
Percentage-point difference	-2.5	-4.0	0.0	-4.3	-7.5

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,490 youth with disabilities across variables. NLTS2 percentages are weighted population estimates based on samples that range from approximately 2,170 to 2,230 youth with disabilities across variables.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Parenting and Marital Status by Demographic Characteristics***

No statistically significant differences between cohorts related to having had or fathered a child or being married or living in a marriage-like relationship were noted for youth with disabilities who differed in their household income level, gender, or racial/ethnic category, (table 29). Parenting rates in 1990 ranged from 8 percent of those in the highest income category to 19 percent of those in the lowest. For these two groups in 2005, parenting rates ranged from 2 percent to 16 percent, respectively. Marriage rates in 1990 ranged from 7 percent of those in the highest income category to 14 percent in the medium income category, and in 2005 ranged from 6 percent to 9 percent for these two income groups, respectively.

Parenting rates by racial/ethnic category ranged from 12 percent of White youth with disabilities to 22 percent of African American youth with disabilities in cohort 1 and from 9 percent of Hispanic youth with disabilities to 15 percent of African American youth with disabilities in cohort 2. In 1990, marriage rates ranged from 3 percent of African American youth with disabilities to 16 percent of Hispanic youth with disabilities, and from 1 percent of African American to 9 percent of White youth with disabilities in 2005.

Eleven percent and 27 percent in 1990 and 7 percent and 18 percent in 2005 of males and females, respectively, were reported to have had or fathered a child. In addition, 8 percent of

males and 16 percent of females were married or living in a marriage-like relationship in 1990. Marriage rates in 2005 were 5 percent for males and 12 percent for females.

Table 29. Comparisons between 1990 and 2005 of parenting and marital status of youth with disabilities out of high school up to 4 years, by household income, race/ethnicity, and gender

	Household income			Race/ethnicity			Gender	
	Low	Middle	High	White	African American	Hispanic	Male	Female
Percentage who:								
Ever had or fathered a child								
Cohort 1 (1990)	18.8 (3.05)	15.7 (3.27)	8.3 (2.96)	11.5 (1.88)	21.9 (4.93)	18.6 (7.50)	10.5 (1.79)	26.9 (3.77)
Cohort 2 (2005)	16.1 (4.14)	11.3 (4.66)	1.6 (1.99)	10.2 (2.81)	15.3 (5.43)	9.2 (6.63)	7.1 (2.41)	18.0 (4.58)
Percentage-point difference	-2.7	-4.4	-6.7	-1.3	-6.6	-9.4	-3.4	-8.9
Were married or in a marriage-like relationship								
Cohort 1 (1990)	10.7 (2.42)	13.8 (3.10)	7.1 (2.77)	11.3 (1.87)	3.4 (2.16)	15.6 (6.97)	8.0 (1.59)	16.3 (3.15)
Cohort 2 (2005)	7.5 (2.97)	9.4 (4.32)	5.8 (3.67)	9.4 (2.70)	1.2 (1.66)	5.2 (5.11)	4.9 (2.02)	11.5 (3.83)
Percentage-point difference	-3.2	-4.4	-1.3	-1.9	-2.2	-10.4	-3.1	-4.8

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities who had been out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,490 youth with disabilities across variables. NLTS2 percentages are weighted population estimates based on samples that range from approximately 2,170 to 2,230 youth with disabilities across variables.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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 account and credit cards are stepping-stones for youth to achieve financial security and responsibility (Bell et al. 2006). This section focuses on differences between 1990 and 2005 in youth with disabilities' ability to exercise financial independence and responsibility by obtaining bank accounts and credit cards.

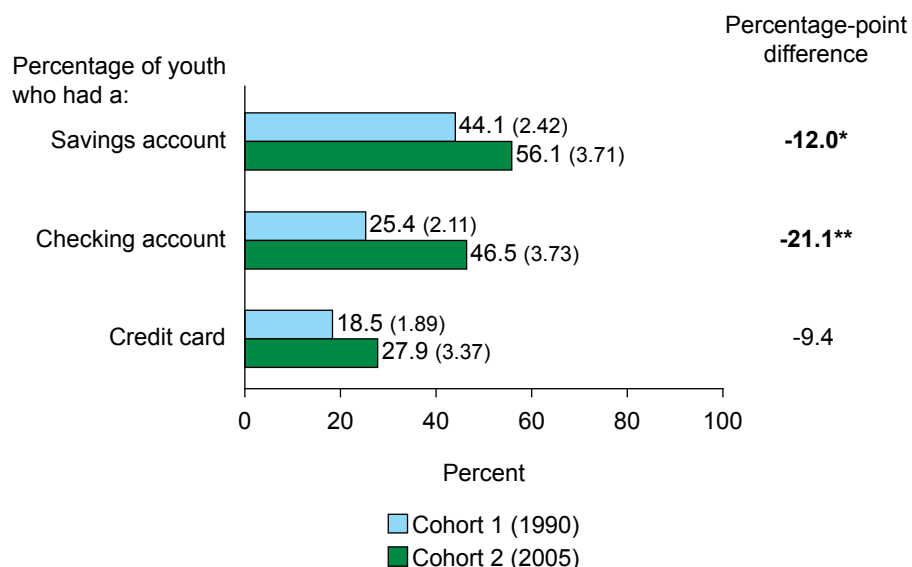
Significant differences were observed between 1990 and 2005 in rates of having a savings<sup>61</sup> or checking account.<sup>62</sup> Overall, 44 percent of cohort 1 youth with disabilities were reported to have a savings account, compared with 56 percent in cohort 2, a 12 percentage-point difference ( $p < .01$ , figure 18). In 2005, youth with disabilities also were more likely to have a checking account than in 1990 (47 percent vs. 25 percent,  $p < .001$ ). The rate of having a credit card<sup>63</sup> did not differ significantly between 1990 (19 percent) and 2005 (28 percent).

<sup>61</sup> Respondents in both studies were asked, "Do you [Does youth] have a savings account?"

<sup>62</sup> Respondents in both studies were asked, "Do you [Does youth] have a checking account where you write checks?"

<sup>63</sup> Respondents in both studies were asked, "Do you [Does youth] have a credit card or charge account in your own name?"

Figure 18. Comparisons between 1990 and 2005 of financial management tools used by youth with disabilities out of high school up to 4 years



\*\*  $p < .01$ , \*\*\*  $p < .001$ .

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,450 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,190 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Financial Independence by Disability Category***

Table 30 indicates several significant differences between cohorts in the use of financial management tools within disability categories. Youth in the hearing impairment (65 percent vs. 43 percent,  $p < .01$ ), other health impairment/autism (66 percent vs. 37 percent,  $p < .001$ ), and multiple disabilities/deaf-blindness categories (63 percent vs. 2 percent,  $p < .001$ ) experienced significantly higher rates of having a savings account in 2005 than in 1990, with differences of 22, 29, and 61 percentage points, respectively.

Youth in seven of the nine disability categories were more likely to have a checking account in 2005 than in 1990, specifically those with learning disabilities (50 percent vs. 29 percent,  $p < .01$ ), speech/language impairments (58 percent vs. 26 percent,  $p < .001$ ), hearing impairments (64 percent vs. 32 percent,  $p < .001$ ), visual impairments (72 percent vs. 35 percent,  $p < .001$ ), orthopedic impairments (56 percent vs. 25 percent,  $p < .001$ ), other health impairment/autism (59 percent vs. 25 percent,  $p < .001$ ), or multiple disabilities or deaf/blindness (34 percent vs. 1 percent,  $p < .001$ ).

Youth in several categories also were more likely to have a credit card in 2005 than in 1990; specifically, those with hearing (37 percent vs. 11 percent,  $p < .001$ ) or visual impairments (51 percent vs. 22 percent,  $p < .01$ ), or multiple disabilities or deaf/blindness (22 percent vs. 1 percent,  $p < .01$ ).

Table 30. Comparisons between 1990 and 2005 of financial independence of youth with disabilities out of high school up to 4 years, by disability category

	Learning disability	Speech/language impairment	Mental retardation	Emotional disturbance	Hearing impairment	Visual impairment	Orthopedic impairment	Other health impairment/autism	Multiple disabilities/deaf-blindness
Percentage of youth who had a:									
Saving account									
Cohort 1 (1990)	49.5 (3.63)	48.0 (5.58)	28.4 (4.03)	39.7 (4.64)	43.4 (2.99)	45.9 (4.21)	52.2 (5.18)	37.0 (6.08)	2.2 (2.17)
Cohort 2 (2005)	58.4 (5.50)	60.9 (5.70)	40.9 (6.08)	48.0 (5.78)	65.2 (6.79)	61.2 (8.62)	59.1 (5.82)	66.3 (5.00)	63.2 (8.84)
Percentage-point difference	+8.9	+12.9	+12.5	+8.3	<b>+21.8**</b>	+15.3	+6.9	<b>+29.3***</b>	<b>+61.0***</b>
Checking account									
Cohort 1 (1990)	29.0 (3.27)	26.4 (4.93)	13.7 (3.08)	22.0 (3.93)	31.8 (2.78)	35.2 (4.01)	24.8 (4.49)	24.7 (5.42)	1.1 (1.54)
Cohort 2 (2005)	49.7 (5.58)	58.0 (5.75)	26.7 (5.46)	34.5 (5.51)	63.7 (6.76)	71.9 (7.95)	56.0 (5.76)	58.5 (5.23)	34.1 (8.71)
Percentage-point difference	<b>+20.7**</b>	<b>+31.6***</b>	+13.0	+12.5	<b>+31.9***</b>	<b>+36.7***</b>	<b>+31.2***</b>	<b>+33.8***</b>	<b>+33.0***</b>
Credit card									
Cohort 1 (1990)	22.1 (2.99)	23.1 (4.73)	8.4 (2.48)	14.3 (3.31)	11.4 (1.90)	21.7 (3.48)	16.4 (3.85)	23.0 (5.27)	0.7 (1.23)
Cohort 2 (2005)	30.8 (5.17)	34.7 (5.57)	9.2 (3.55)	22.4 (4.84)	37.4 (6.86)	51.4 (8.89)	22.5 (4.84)	35.0 (5.03)	21.6 (7.48)
Percentage-point difference	+8.7	+11.6	+0.8	+8.1	<b>+26***</b>	<b>+29.7**</b>	+6.1	+12.0	<b>+20.9**</b>

\*\*  $p < .01$ , \*\*\*  $p < .001$ .

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,450 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,190 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Financial Independence by High School-Leaving Characteristics***

Between cohorts, the use of financial tools such as savings and checking accounts, and credit cards did not differ significantly by secondary-school-leaving status, with one exception (table 31). High school completers were more likely to have a checking account in 2005 than in 1990 (52 percent vs. 32 percent,  $p < .001$ ).

Several differences between 1990 and 2005 in the use of savings and checking accounts were evidenced by length of time since leaving high school. Those who had been out of high school for less than 1 year were more likely to be reported to have savings (63 percent vs. 40 percent,  $p < .01$ ) and checking (46 percent vs. 22 percent,  $p < .001$ ) accounts in 2005 than in 1990. In addition, youth with disabilities who had been out of high school from 1 to 2 years were more likely to have a checking account in 2005 than in 1990 (46 percent vs. 26 percent,  $p < .01$ ).

Table 31. Comparisons between 1990 and 2005 of financial independence of youth with disabilities out of high school up to 4 years, by secondary-school-leaving status and years since leaving high school

	Leaving status		Years since leaving high school		
	Completers	Non-completers	Less than 1 year	1 up to 2 years	2 up to 4 years
Percentage of youth who had a:					
Saving account					
Cohort 1 (1990)	54.4 (2.91)	20.7 (3.59)	40.2 (4.15)	49.2 (4.20)	44.6 (4.00)
Cohort 2 (2005)	59.6 (4.00)	35.5 (8.93)	62.7 (5.88)	50.5 (6.50)	53.0 (6.80)
Percentage-point difference	+5.2	+14.8	<b>+22.5**</b>	+1.3	+8.4
Checking account					
Cohort 1 (1990)	32.2 (2.73)	9.7 (2.61)	21.6 (3.47)	26.0 (3.69)	29.6 (3.65)
Cohort 2 (2005)	52.2 (4.08)	12.8 (6.22)	45.9 (6.06)	45.5 (6.46)	48.2 (6.84)
Percentage-point difference	<b>+20.0***</b>	+3.1	<b>+24.3***</b>	<b>+19.5**</b>	+18.6
Credit card					
Cohort 1 (1990)	22.6 (2.44)	8.3 (2.43)	13.1 (2.85)	20.5 (3.39)	23.7 (3.41)
Cohort 2 (2005)	31.2 (3.80)	8.4 (5.18)	27.4 (5.43)	23.7 (5.61)	32.1 (6.37)
Percentage-point difference	+8.6	+0.1	+14.3	+3.2	+8.4

\*\*  $p < .01$ , \*\*\*  $p < .001$ .

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,450 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,190 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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.

### ***Comparisons Across Time of Financial Independence by Demographic Characteristics***

Rates of having a savings account did not differ significantly between 1990 and 2005 by household income, race/ethnicity, or gender (table 32). Several differences were apparent between the two time periods, related to having a checking account. Youth with disabilities in the lowest and middle income categories were more likely to have a checking account in 2005 than in 1990 (33 percent vs. 15 percent and 57 percent vs. 34 percent, respectively,  $p < .01$  for both comparisons). Rates of having a checking account also were higher between 2005 and 1990 for youth with disabilities who were White (56 percent vs. 32 percent,  $p < .001$ ) and for those who were males (48 percent vs. 25 percent,  $p < .001$ ).

Rates of credit card ownership did not differ significantly between 1990 and 2005, with one exception. Youth with disabilities in the highest income category were more likely to have a credit card in 2005 than in 1990 (55 percent vs. 30 percent,  $p < .01$ ).

Table 32. Comparisons between 1990 and 2005 of financial independence of youth with disabilities out of high school up to 4 years, by household income, race/ethnicity, and gender

	Household income			Race/ethnicity			Gender	
	Low	Middle	High	White	African American	Hispanic	Male	Female
Percentage of youth who had a:								
Savings account								
Cohort 1 (1990)	36.4 (3.79)	48.2 (4.51)	68.1 (5.08)	50.9 (2.96)	28.8 (5.55)	28.7 (8.75)	44.8 (2.94)	42.6 (4.25)
Cohort 2 (2005)	44.0 (5.56)	62.3 (7.20)	75.6 (6.80)	61.6 (4.55)	47.2 (7.61)	34.4 (11.07)	55.9 (4.71)	56.4 (5.93)
Percentage-point difference	+7.6	+14.1	+7.5	+10.7	+18.4	+5.7	+11.1	+13.8
Checking account								
Cohort 1 (1990)	14.7 (2.79)	34.4 (4.28)	52.1 (5.42)	31.5 (2.75)	12.4 (4.02)	7.5 (5.09)	25.0 (2.55)	26.3 (3.78)
Cohort 2 (2005)	33.1 (5.26)	57.1 (7.37)	71.8 (7.16)	56.3 (4.64)	24.2 (6.52)	29.7 (10.68)	47.6 (4.73)	44.3 (5.96)
Percentage-point difference	<b>+18.4**</b>	<b>+22.7**</b>	+19.7	<b>+24.8***</b>	+11.8	+22.2	<b>+22.6***</b>	+18.0
Credit card								
Cohort 1 (1990)	13.0 (2.65)	23.0 (3.79)	29.8 (4.97)	21.4 (2.42)	13.0 (4.10)	17.2 (7.28)	18.6 (2.29)	18.3 (3.32)
Cohort 2 (2005)	16.1 (4.16)	32.9 (6.99)	55.1 (7.89)	31.7 (4.38)	21.0 (6.20)	18.0 (9.04)	28.9 (4.32)	26.0 (5.29)
Percentage-point difference	+3.1	+9.9	<b>+25.3**</b>	+10.3	+8.0	+0.8	+10.3	+7.7

\*\*  $p < .01$ , \*\*\*  $p < .001$ .

NOTE: Standard errors are in parentheses. Findings are reported for youth with disabilities out of high school up to 4 years. NLTS percentages are weighted population estimates based on a sample of approximately 2,450 youth with disabilities. NLTS2 percentages are weighted population estimates based on a sample of approximately 2,190 youth with disabilities.

SOURCE: U.S. Department of Education, Office of Special Education Programs, National Longitudinal Transition Study (NLTS), Wave 2 parent/youth interview, 1990; 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 presented findings related to differences in residential independence, parental and marital status, and financial independence of youth with disabilities who had been out of high school up to 4 years in 1990 and 2005.

Rates of residential independence did not differ significantly in 2005 compared with 1990 for youth with disabilities as a group, by disability category, or by high school-leaving and demographic characteristics. Twenty-four percent of youth with disabilities were reported to be living independently and 5 percent were reported to be living semi-independently at the time of the 1990 interview, compared with 23 percent and 7 percent in 2005. Residential independence rates ranged from 9 percent of youth with orthopedic impairment to 27 percent of youth with learning disabilities or speech/language impairments in 1990 and from 7 percent of youth with multiple disabilities or deaf-blindness to 26 percent of youth with learning disabilities in 2005.

Parenting and marriage rates also did not differ significantly between 1990 and 2005. In 2005, 11 percent of youth with disabilities who had been out of high school up to 4 years were reported ever to have had or fathered a child and 7 percent were reported to be married or in a marriage-like relationship, compared with 16 percent and 11 percent, respectively, in 1990. In 1990, parenting rates ranged from 6 percent of youth with visual impairments to 18 percent of those with emotional disturbances and from 3 percent of youth with multiple disabilities/deaf-blindness to 15 percent of youth with mental retardation in 2005. Marriage rates ranged from 4 percent of youth with orthopedic impairments to 14 percent of youth with speech/language impairments in 1990 and from 2 percent of youth with visual impairments to 8 percent of youth with learning disabilities in 2005.

In contrast, experiences related to financial independence differed significantly between 1990 and 2005. Youth with disabilities who had been out of high school from 1 to 4 years reported higher rates of having had a savings account or checking account in 2005 than 1990. Overall, 44 percent of youth with disabilities in 1990 were reported to have a savings account, compared with 56 percent in 2005, a 12 percentage-point difference. In 2005, youth with disabilities also were more likely to have a checking account than in 1990 (47 percent vs. 25 percent). The rate of having a credit card did not differ significantly between 1990 (19 percent) and 2005 (28 percent).

Youth in the hearing impairment (65 percent vs. 43 percent), other health impairment/autism (66 percent vs. 37 percent), and multiple disabilities/deaf-blindness categories (63 percent vs. 2 percent) experienced significantly higher rates of having had a savings account in 2005 than in 1990. Youth in seven of the nine disability categories also were more likely to have a checking account in 2005 than in 1990, specifically those with learning disabilities (50 percent vs. 29 percent), speech/language impairments (58 percent vs. 26 percent), hearing impairments (64 percent vs. 32 percent), visual impairments (72 percent vs. 35 percent), or orthopedic impairments (56 percent vs. 25 percent); other health impairment/autism (59 percent vs. 25 percent), or multiple disabilities or deaf/blindness (34 percent vs. 1 percent).

High school completers were more likely to have a checking account in 2005 than in 1990 (52 percent vs. 32 percent). Youth with disabilities who had been out of high school for less than 1 year were more likely to have savings (63 percent vs. 40 percent,  $p < .01$ ) and checking (46 percent vs. 22 percent,  $p < .001$ ) accounts in 2005 than in 1990. In addition, youth with disabilities who had been out of high school from 1 to 2 years were more likely to have a checking account in 2005 than in 1990 (46 percent vs. 26 percent).

Youth with disabilities in the lowest and middle income categories were more likely to have a checking account in 2005 than in 1990 (33 percent vs. 15 percent and 57 percent vs. 34 percent, respectively). Youth with disabilities in the highest income category were more likely to have a credit card in 2005 than in 1990 (55 percent vs. 30 percent). Rates of having a checking account also were higher between 2005 and 1990 for youth with disabilities who were White (56 percent vs. 32 percent) and for those who were males (48 percent vs. 25 percent).

This chapter has described comparisons across time between 1990 and 2005 in key aspects of independence for youth with disabilities in their first 4 years out of high school. In the following chapter the focus shifts to comparisons across time of social and community involvement.