

5. Household Circumstances Key Findings

Financial and residential independence have been considered as two important indicators of adult status (Janus 2009). In addition, other identifiers of adulthood include marriage and parenting (Hogan and Astone 1986; Katz-Wise, Priess, and Hyde 2010; Modell 1989; Rindfuss 1991). This chapter describes the household circumstances of young adults with disabilities who had been out of high school up to 6 years. It focuses on the residential independence (rather than residential status), parenting and marriage status, and financial independence of young adults, and addresses the following questions:

- To what extent do young adults with disabilities achieve residential independence, become parents, get married, or use financial management tools?
- How do their experiences compare with those of their peers in the general population?
- How does residential independence, parenting and marriage status, and use of financial management tools vary by disability category and demographic characteristics?

This chapter presents findings related to the household circumstances of young adults with disabilities as a group as well as differences between young adults who differ in their disability category and demographic characteristics that are significantly different at least at the $p < .01$ level.

Residential Independence

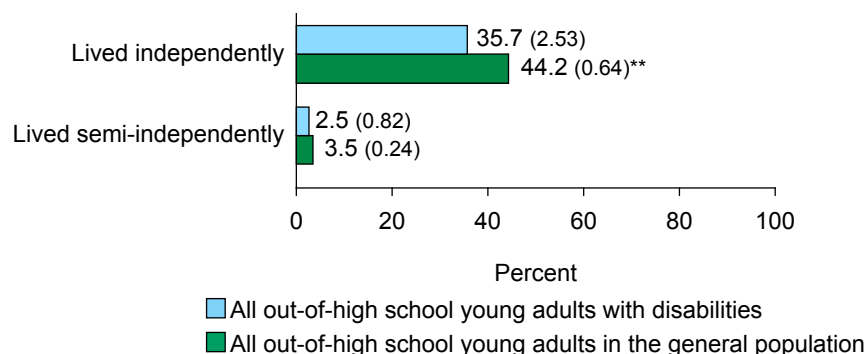
Regarding the residential independence of young adults with disabilities who were out-of-secondary school at the time of the interview:²⁸

- Thirty-six percent were reported to be living independently at the time of the interview (figure 12). Young adults were considered to be living independently if they were living alone or with a spouse, partner, or roommate.
- Three percent were reported to be living semi-independently. Young adults are considered to be living semi-independently if they were living in a college dormitory, military housing, or a group home.²⁹
- Young adults with disabilities were less likely to be living independently than were their same-age peers in the general population, of whom 44 percent were reported to be living independently at the time of the interview ($p < .01$).

²⁸ 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 young adult had lived independently or semi-independently in the past 2 years, was currently living independently or semi-independently, and when he or she had left school.

²⁹ This section has focused on young adults who lived independently or semi-independently at the time of the interview. Young adults not included in figure 9 are those who lived with a parent or family member or guardian (62 percent at the time of the interview), in an institution (1 percent at the time of the interview), or in a group home (1 percent at the time of the interview).

Figure 12. Residential independence of young adults with disabilities and young adults in the general population at the time of the interview



*** $p < .01$ for difference between young adults with disabilities and young adults in the general population.

NOTE: Standard errors are in parentheses. Findings are reported for young adults out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,520 young adults with disabilities.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2001 youth survey, responses for 19- to 23-year-olds.

Disability Differences in Residential Independence

- Young adults with learning disabilities were more likely to be living independently at the time of the interview (41 percent) than were those with multiple disabilities (11 percent, $p < .001$; table 14), autism (12 percent, $p < .001$), deaf-blindness (14 percent, $p < .001$), orthopedic impairments (14 percent, $p < .001$), or mental retardation (21 percent, $p < .001$).
- Young adults with emotional disturbances were more likely to be living independently at the time of the interview (34 percent) than were those with multiple disabilities (11 percent, $p < .001$), autism (12 percent, $p < .001$), deaf-blindness (14 percent, $p < .001$), or orthopedic impairments (14 percent, $p < .001$).
- Similarly, young adults with other health impairments (31 percent) or speech/language impairments (30 percent) were more likely to be living independently than were those with multiple disabilities (11 percent, $p < .001$ for both comparisons), autism (12 percent, $p < .001$ for both comparisons), orthopedic impairments (14 percent, $p < .001$ for both comparisons), or deaf-blindness (14 percent, $p < .01$ for both comparisons).
- In addition, young adults with visual impairments were more likely to be living independently at the time of the interview (31 percent) than were those with multiple disabilities (11 percent, $p < .01$), autism (12 percent, $p < .01$), or orthopedic impairments (14 percent, $p < .01$).
- Young adults with hearing impairments (29 percent) were more likely to have been living independently at the time of the interview than were those with multiple disabilities (11 percent, $p < .01$) or autism (12 percent, $p < .01$).

Table 14. Residential independence of young adults with disabilities at the time of the interview, 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	40.6 (3.91)	30.4 (3.60)	21.2 (3.32)	34.4 (4.17)	28.5 (4.60)	31.3 (5.35)	14.0 (3.26)	30.8 (3.86)	11.8 (3.40)	24.8 (6.52)	10.6 (3.50)	13.7 (4.70)
Lived semi-independently	2.9 (1.34)	4.6 (1.64)	0.2 (0.36)	1.3 (0.99)	5.6 (2.34)	3.9 (2.23)	1.6 (1.18)	4.5 (1.73)	1.4 (1.24)	2.6 (2.40)	0.6 (0.88)	3.2 (2.41)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities. SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007.

Differences in Residential Independence by High School-Leaving Characteristics

- Young adults who had been out of high school 4 to 6 years were more likely to live independently (47 percent) than were those who had been out of high school less than 2 years (21 percent, $p < .001$; table 15).
- Residential independence did not differ significantly by high school-leaving status.

Table 15. Residential independence of young adults with disabilities, by secondary-school-leaving status and years since leaving high school

	Completers	Non-completers	Less than 2 years	2 up to 4 years	4 up to 6 years
	Percent				
Lived independently	35.0 (2.71)	41.9 (6.74)	21.0 (4.12)	33.5 (3.72)	46.6 (4.71)
Lived semi-independently	3.0 (0.94)	0.0 (0.00)	4.0 (1.98)	3.5 (1.45)	0.5 (0.67)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007.

Demographic Differences in Residential Independence

- Race or ethnicity differences were apparent in the residential independence of young adults with disabilities. Young adults who were White were more likely to live independently (39 percent) than were those who were African American (21 percent, $p < .01$; table 16).
- Residential independence did not differ significantly by parents' household income; or young adults' gender.

Table 16. Residential independence of young adults with disabilities, by parents' household income and young adults' race/ethnicity and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	White	African American	Hispanic	Male	Female
				Percent				
Lived independently	31.0 (4.42)	41.7 (5.16)	34.6 (3.78)	38.6 (3.09)	21.1 (4.93)	38.2 (7.73)	33.8 (3.10)	39.0 (4.32)
Lived semi-independently	0.4 (0.60)	4.4 (2.14)	2.9 (1.33)	2.9 (1.06)	2.8 (1.99)	0.3 (0.87)	3.1 (1.14)	1.5 (1.08)

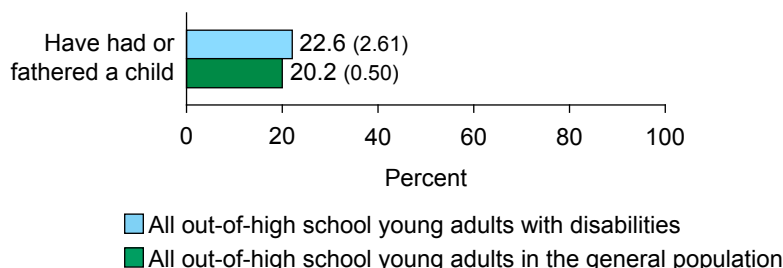
NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities. SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007.

Parenting Status

Regarding the parenting status of young adults with disabilities who were out of secondary school at the time of the interview:

- Twenty-three percent were reported to have ever had or fathered a child (figure 13).³⁰
- Young adults with disabilities were just as likely to have ever had or fathered a child as were their same-age peers in the general population, of whom 20 percent reported to have done so since leaving high school.³¹

Figure 13. Parenting status of young adults with disabilities and young adults in the general population



NOTE: Standard errors are in parentheses. Findings are reported for young adults out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 3,470 young adults with disabilities. SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2001 youth survey, responses for 19- to 23-year-olds.

³⁰ Respondents were asked, "Have you [Has youth] ever had or fathered any children?"

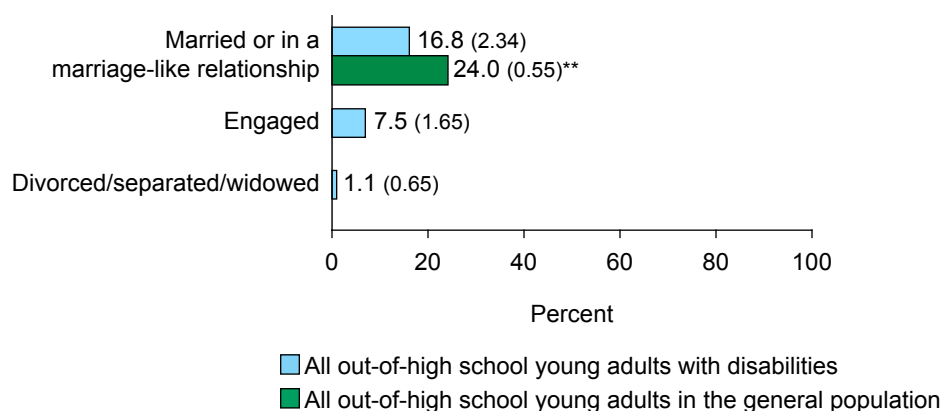
³¹ Calculated from the National Longitudinal Survey of Youth (NLSY), 2001, for out-of-high school 19- to 23-year-olds.

Marital Status

Regarding the marital status of young adults with disabilities who were out of secondary school at the time of the interview:

- Seventeen percent were reported to have been married or living in a marriage-like relationship within 6 years of leaving high school (figure 14).³²
- Young adults with disabilities were less likely to be married or living in a marriage-like relationship than were their same-age peers in the general population, of whom 24 percent reported to have been married or living in a marriage-like relationship within 6 years of leaving high school ($p < .01$).³³

Figure 14. Marital status of young adults with disabilities and young adults in the general population at the time of the interview



** $p < .01$ for difference between young adults with disabilities and young adults in the general population.

NOTE: Standard errors are in parentheses. Findings are reported for young adults out of high school up to 6 years. NLS2 percentages are weighted population estimates based on a sample of approximately 3,520 young adults with disabilities.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 4 parent interview and youth interview/survey, 2007; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2001 youth survey, responses for 19- to 23-year-olds.

Disability Differences in Parenting and Marriage

- Young adults with learning disabilities or emotional disturbances were more likely to have ever had or fathered a child (26 percent, each) than were those with deaf-blindness (1 percent, $p < .001$ for both comparisons; table 17), autism (3 percent, $p < .001$ for both comparisons), multiple disabilities (3 percent, $p < .001$ for both comparisons), orthopedic impairments (4 percent, $p < .001$ for both comparisons), visual impairments (8 percent, $p < .01$ for both comparisons), or speech/language impairments (11 percent, $p < .01$ for both comparisons).

³² Respondents were asked, “Are you [Is youth] engaged, single, never married, married, in a marriage-like relationship, divorced, separated, or widowed?”

³³ Calculated from the National Longitudinal Survey of Youth (NLSY), 2001, for out-of-high school 19- to 23-year-olds. Engaged and divorced/separated/widowed were not available in NLSY.

- Similarly, young adults with mental retardation or other health impairments were also more likely to have ever had or fathered a child (18 percent, each) than were those with deaf-blindness (1 percent, $p < .001$ for both comparisons), autism (3 percent, $p < .001$ for both comparisons), multiple disabilities (3 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with other health impairments), or orthopedic impairments (4 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with other health impairments).
- Young adults with learning disabilities or other health impairments were more likely to be married or living in a marriage-like relationship (19 percent and 17 percent, respectively) than were those with autism (2 percent, $p < .001$ for both comparisons), multiple disabilities (2 percent, $p < .001$ for both comparisons), deaf-blindness (4 percent, $p < .01$ for both comparisons), or orthopedic impairments (4 percent, $p < .001$ for comparison with learning disabilities and $p < .01$ for comparison with other health impairments).
- Similarly, young adults with speech/language impairments were more likely to be married or living in a marriage-like relationship (15 percent) than were those with autism (2 percent, $p < .001$), multiple disabilities (2 percent, $p < .01$), or orthopedic impairments (4 percent, $p < .01$).
- In addition, young adults with emotional disturbances were more likely to be married or living in a marriage-like relationship (14 percent) than were those with autism (2 percent, $p < .01$) or multiple disabilities (2 percent, $p < .01$).

Table 17. Parenting and marital status of young adults, 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	25.7 (4.21)	11.4 (2.96)	18.0 (3.66)	25.6 (4.57)	11.2 (4.05)	7.8 (3.42)	4.0 (2.07)	17.5 (3.76)	2.9 (1.96)	10.9 (5.44)	3.4 (2.42)	1.4 (1.84)
Married or living in a marriage-like relationship	19.3 (3.84)	15.2 (3.34)	12.2 (3.08)	13.7 (3.60)	11.0 (3.90)	13.5 (4.41)	4.2 (2.10)	16.9 (3.70)	2.4 (1.73)	14.7 (6.18)	2.4 (2.05)	4.0 (2.97)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,480 young adults with disabilities for having or fathering a child to 3,520 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.

Differences in Parenting and Marriage by High School-Leaving Characteristics

- Parenting and marital status did not differ significantly by school-leaving status or by the number of years since leaving high school (table 18).

Table 18. Parenting and marital status of young adults with disabilities, by secondary-school-leaving status and years since leaving high school

	Completers	Non-completers	Less than 2 years	2 up to 4 years	4 up to 6 years
	Percent				
Parenting and marital status					
Ever had or fathered a child	21.6 (2.69)	39.5 (9.04)	14.9 (4.09)	21.4 (3.87)	28.8 (5.15)
Married or living in a marriage-like relationship	17.9 (2.51)	9.4 (5.40)	12.8 (3.84)	14.8 (3.34)	21.8 (4.76)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,480 young adults with disabilities for having or fathering a child to 3,520 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.

Demographic Differences in Parenting and Marriage

- Family income differences were apparent in the parenting status of young adults with disabilities. Young adults from households with incomes of between \$25,001 and \$50,000 were more likely to have ever had or fathered a child (31 percent) than were those from households with incomes of more than \$50,000 (13 percent, $p < .01$; table 19).

Table 19. Parenting and marital status of young adults with disabilities, by parents' household income and young adults' race/ethnicity and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	White	African American	Hispanic	Male	Female
	Percent							
Parenting and marital status								
Ever had or fathered a child	26.9 (4.83)	30.8 (5.86)	13.0 (3.14)	20.1 (3.05)	32.7 (6.21)	22.5 (7.95)	15.0 (2.78)	35.3 (4.97)
Married or living in a marriage-like relationship	16.7 (4.10)	20.8 (5.14)	14.3 (3.27)	20.3 (3.06)	10.5 (4.11)	9.0 (5.47)	16.0 (2.87)	18.0 (3.99)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,480 young adults with disabilities for having or fathering a child to 3,520 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.

- Gender differences were apparent in the parenting status of young adults with disabilities, as well. Females were more likely to have ever had a child (35 percent) than were males to have fathered a child (15 percent, $p < .001$).

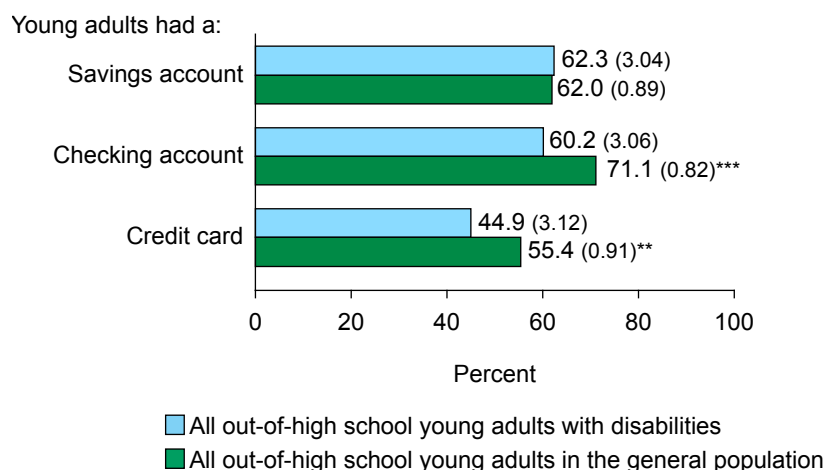
- Parenting status did not differ significantly by race or ethnicity.
- Marital status did not differ significantly by family income, race or ethnicity, or gender.

Financial Independence

Regarding the financial independence of young adults with disabilities who were out of secondary school at the time of the interview:

- Sixty-two percent of young adults with disabilities were reported to have a savings account, 60 percent a checking account and 45 percent a credit card in his or her name, at the time of the interview (figure 15).³⁴
- Young adults with disabilities were less likely to have a checking account or credit card than were their same-age peers in the general population, of whom 71 percent and 55 percent, respectively, reported to have achieved this level of financial independence.

Figure 15. Financial management tools used by young adults with disabilities and young adults in the general population at the time of the interview



** $p < .01$; *** $p < .001$ for difference between young adults with disabilities and young adults in the general population.

NOTE: Standard errors are in parentheses. Findings are reported for young adults out of high school up to 6 years. NLT2 percentages are weighted population estimates based on a sample of approximately 3,510 young adults with disabilities.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLT2), Wave 4 parent interview and youth interview/survey, 2007; 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 19- to 23-year-olds.

Disability Differences in Financial Independence

- Young adults in several disability categories were more likely to have a savings account at the time of the interview than were those with mental retardation (45 percent; table 20), including young adults with learning disabilities (67 percent, $p < .001$), speech/language impairments (66 percent, $p < .001$), other health impairments (66 percent, $p < .001$), or hearing impairments (65 percent, $p < .01$).

³⁴ Respondents were asked, “Do you have [a savings account], [a checking account where you write checks], and [a credit card or charge account in your own name]?”

Table 20. Financial independence of young adults at the time of the interview, 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
Financial independence	Percent											
Young adults had a:												
Savings account	67.0 (4.60)	65.7 (4.42)	44.5 (4.68)	54.5 (5.21)	64.9 (6.01)	63.0 (6.20)	59.1 (5.19)	65.5 (4.67)	61.8 (5.47)	54.4 (8.64)	54.3 (6.66)	51.3 (7.70)
Checking account	67.7 (4.57)	63.4 (4.49)	32.6 (4.42)	50.1 (5.20)	68.5 (5.80)	70.3 (5.86)	58.8 (5.18)	63.8 (4.73)	49.6 (5.60)	47.4 (8.38)	37.9 (6.40)	47.3 (7.63)
Credit card	53.7 (4.88)	42.0 (4.59)	19.4 (3.76)	32.1 (4.87)	46.1 (6.27)	48.9 (6.43)	43.8 (5.22)	41.5 (4.84)	21.1 (4.58)	34.3 (8.24)	24.2 (5.73)	19.4 (6.04)
Young adults' annual income:												
\$25,000 or less	82.2 (3.86)	85.6 (3.43)	87.0 (3.50)	85.7 (3.75)	84.1 (4.83)	88.6 (4.30)	94.4 (2.74)	84.7 (3.69)	91.3 (3.40)	95.2 (3.55)	87.7 (4.90)	98.4 (2.11)
\$25,001 to \$50,000	15.7 (3.67)	13.1 (3.30)	11.0 (3.25)	12.3 (3.51)	15.5 (4.78)	5.0 (2.95)	4.5 (2.47)	13.9 (3.55)	6.5 (2.97)	3.1 (2.88)	10.5 (4.57)	0.0 (0.00)
More than \$50,000	2.1 (1.45)	1.3 (1.11)	2.0 (1.46)	2.0 (1.50)	0.4 (0.83)	6.4 (3.31)	1.1 (1.24)	1.4 (1.11)	2.2 (1.77)	1.7 (2.15)	1.7 (1.93)	1.6 (2.11)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,520 young adults with disabilities for financial management tools and 3,130 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.

- Young adults in several disability categories were more likely to have a checking account at the time of the interview than were those with mental retardation (33 percent), including young adults with visual impairments (70 percent, $p < .001$), hearing impairments (69 percent, $p < .001$), learning disabilities (68 percent, $p < .001$), other health impairments (64 percent, $p < .001$), speech/language impairments (63 percent, $p < .001$), or orthopedic impairments (59 percent, $p < .001$).
- Similarly, young adults in several disability categories were more likely to have a checking account at the time of the interview than were those with multiple disabilities (38 percent), including young adults with visual impairments (70 percent, $p < .001$) hearing impairments (69 percent, $p < .001$), learning disabilities (68 percent, $p < .001$), other health impairments (64 percent, $p < .01$), or speech/language impairments (63 percent, $p < .01$).
- In addition, young adults with visual impairments were more likely to have a checking account at the time of the interview (70 percent) than were those with emotional disturbances (50 percent, $p < .01$).
- Young adults with learning disabilities were more likely to have a credit card in their name (54 percent) than were those with mental retardation (19 percent, $p < .001$), deaf-blindness (19 percent, $p < .001$), autism (21 percent, $p < .001$), multiple disabilities (24 percent, $p < .001$), or emotional disturbances (32 percent, $p < .001$).
- Young adults in several disability categories were more likely to have a credit card than were those with mental retardation (19 percent), deaf-blindness (19 percent), or autism (21 percent), including young adults with learning disabilities (54 percent, $p < .001$ for

all comparisons), visual impairments (49 percent, $p < .001$ for all comparisons), hearing impairments (46 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with deaf-blindness and autism), orthopedic impairments (44 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with deaf-blindness and autism), speech/language impairments (42 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with deaf-blindness and autism), or other health impairments (42 percent, $p < .001$ for comparison with mental retardation and $p < .01$ for comparison with deaf-blindness and autism).

- Eighty-four percent of young adults with disabilities were reported to have annual incomes of \$25,000 or less.
- Young adults with deaf-blindness were more likely to have a reported annual income of \$25,000 or less (98 percent) than were those with learning disabilities (82 percent, $p < .001$), hearing impairments (84 percent, $p < .01$), other health impairments (85 percent, $p < .01$), speech/language impairments (86 percent, $p < .01$), emotional disturbances (86 percent, $p < .01$), or mental retardation (87 percent, $p < .01$).
- In addition, young adults with orthopedic impairments were more likely to have a reported income of \$25,000 or less (94 percent) than were those with learning disabilities (82 percent, $p < .01$).

Differences in Financial Independence by High School-Leaving Characteristics

- High school completers were more likely to have a savings or checking account (66 percent for both) than were their peers who did not complete high school (25 percent and 20 percent, respectively, $p < .001$ for both comparisons; table 21).

Table 21. Financial independence of young adults with disabilities at the time of the interview, by secondary-school-leaving status and years since leaving high school

	Completers	Non-completers	Less than 2 years	2 up to 4 years	4 up to 6 years
Financial independence	Percent				
Young adults had a:					
Savings account	66.3 (3.14)	24.6 (8.05)	63.5 (5.55)	65.2 (4.50)	57.6 (5.69)
Checking account	65.5 (3.17)	19.7 (7.42)	55.3 (5.70)	63.8 (4.52)	58.6 (5.69)
Credit card	48.1 (3.30)	23.2 (7.89)	38.4 (5.63)	40.2 (4.63)	55.2 (5.72)
Young adults' reported annual income:					
\$25,000 or less	82.8 (2.59)	88.7 (6.11)	92.2 (3.32)	81.9 (3.76)	81.2 (4.77)
\$25,001 to \$50,000	14.5 (2.45)	11.2 (6.09)	6.1 (2.96)	17.0 (3.67)	15.4 (4.41)
More than \$50,000	2.2 (1.02)	0.1 (0.61)	1.8 (1.65)	1.0 (0.97)	3.4 (2.21)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,520 young adults with disabilities for financial management tools and 3,130 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.

- High school completers were more likely to have a credit card in their name (48 percent) than were those who did not complete high school (23 percent, $p < .01$).
- The annual incomes of young adults with disabilities did not differ significantly by school completion status or the number of years since leaving high school.

Demographic Differences in Financial Independence

- Family income differences were apparent in the financial independence of young adults with disabilities. Young adults from households with incomes of more than \$50,000 were more likely to have a savings (71 percent) or checking account (73 percent), or a credit card (55 percent) than were those from households with incomes of \$25,000 or less (49 percent, $p < .01$, 40 percent, $p < .001$, and 31 percent, $p < .001$, respectively; table 22).
- In addition, young adults from households with incomes of \$25,001 to \$50,000 were more likely to have a checking account (65 percent) than were those from households with incomes of \$25,000 or less (40 percent, $p < .01$).
- White young adults with disabilities were more likely to have a checking account (69 percent) than were African American young adults with disabilities (41 percent, $p < .001$).
- Financial status did not differ significantly by gender.

Table 22. Financial independence of young adults with disabilities at the time of the interview, by parents' household income and young adults' race/ethnicity and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	White	African American	Hispanic	Male	Female
Financial independence				Percent				
Young adults had a:								
Savings account	49.0 (5.46)	64.9 (6.17)	70.9 (4.23)	65.2 (3.64)	53.1 (6.66)	58.0 (9.36)	65.2 (3.72)	57.2 (5.18)
Checking account	40.4 (5.36)	65.4 (6.11)	72.6 (4.15)	68.9 (3.52)	40.6 (6.59)	50.9 (9.49)	59.8 (3.83)	60.9 (5.09)
Credit card	31.4 (5.09)	45.7 (6.44)	54.7 (4.63)	45.9 (3.81)	36.0 (6.44)	50.9 (9.48)	45.8 (3.89)	43.4 (5.22)
Young adults' annual income:								
\$25,000 or less	91.0 (3.44)	79.2 (5.40)	80.8 (3.77)	80.2 (3.17)	87.4 (4.72)	95.0 (4.37)	79.0 (3.30)	91.9 (3.07)
\$25,001 to \$50,000	7.7 (3.20)	18.1 (5.12)	17.1 (3.61)	17.2 (3.01)	12.0 (4.62)	4.2 (4.03)	19.1 (3.18)	6.0 (2.67)
More than \$50,000	1.3 (1.36)	2.7 (2.16)	2.1 (1.37)	2.6 (1.27)	0.6 (1.10)	0.8 (1.79)	1.9 (1.11)	2.1 (1.61)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 6 years. NLTS2 percentages are weighted population estimates based on samples of approximately 3,520 young adults with disabilities for financial management tools and 3,130 young adults with disabilities 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 4 parent interview and youth interview/survey, 2007.