

5. Household Circumstances of Young Adults With Disabilities

Although postsecondary education and employment are important postschool outcomes for young adults, household circumstances (e.g., independent residence) also are important to transition success (Chambers, Rabren, and Dunn 2009). Markers on the path to adult responsibility typically have included financial and residential independence and self-sufficiency, marriage, and parenting (Arnett 2000; Rindfuss 1991; Settersten 2006). 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 young adults with disabilities.

This chapter examines these key aspects of independence for young adults with disabilities who have been out of high school for up to 8 years. Specifically, it explores the experience of young adults with disabilities with regard to

- residential independence;
- dimensions of independent lifestyle activities and family formation, including parenting and marital status; and
- indicators of financial independence, such as the use of personal financial management tools, reliance on government benefit programs, and young adults' household income.

Descriptive findings are reported for young adults with disabilities as a whole and for those who differed in their primary disability category, years since leaving high school, highest level of educational attainment, and selected demographic characteristics.

Residential Independence

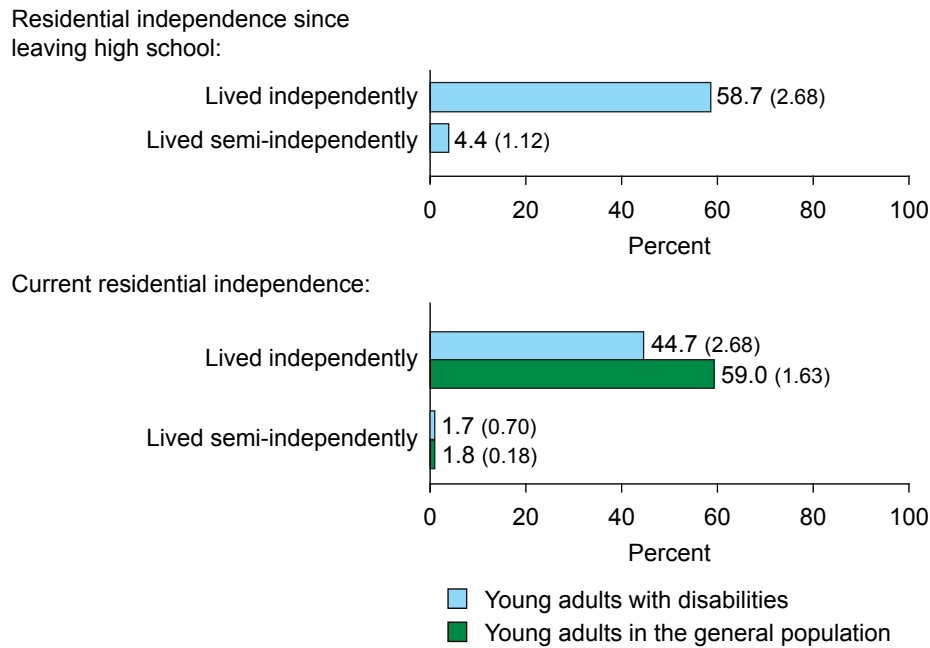
When youth with disabilities were in high school, less than 1 percent had lived independently (i.e., on their own or with a spouse, partner, or roommate) (Wagner et al. 2003). Within 8 years of leaving high school, however, 59 percent had lived independently at some time since high school⁷⁹ ($p < .001$; figure 36). Fewer young adults had lived semi-independently since leaving high school (4 percent, $p < .001$)—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 a group home.⁸⁰

⁷⁹ Respondents were asked where young adults had lived in the past 2 years and where they 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.

⁸⁰ This section focuses on young adults who lived independently or semi-independently. Young adults not included in this figure are those who lived with a parent or family member or guardian (52 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).

At the time of the interview, 45 percent of young adults with disabilities were living independently⁸¹ ($p < .001$). Young adults with disabilities were less likely to live independently than were their peers in the general population⁸² (45 percent vs. 59 percent, $p < .001$).

Figure 36. Residential independence of young adults with disabilities and young adults in the general population



NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities. Young adults with disabilities are considered to be living independently if they were living alone or with a spouse, partner, or roommate. Young adults with disabilities 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, 3, 4, and 5 parent interview and youth interview/survey, 2003, 2005, 2007, and 2009; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97), 2005 youth survey; responses calculated for 21- to 25-year-olds.

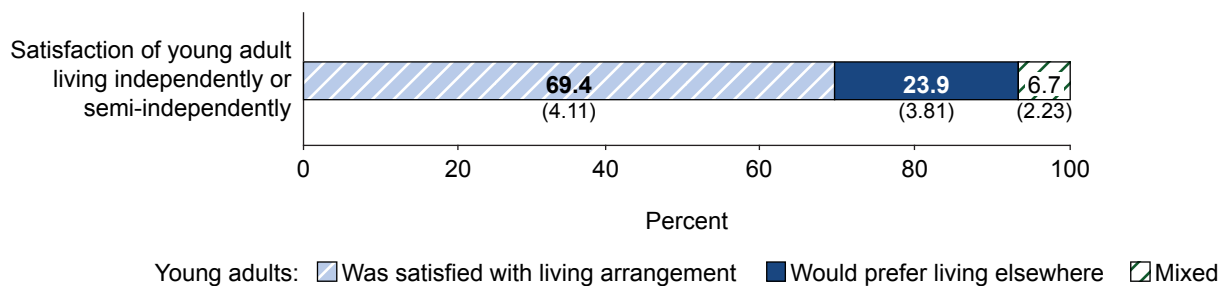
⁸¹ Respondents were asked where young adult lived currently.

⁸² Calculated from the National Longitudinal Survey of Youth (NLSY), 2005, for out-of-high school young adults who were between 21 to 25 years old. This calculation was created based on two items in NLSY; current residence and relationship to others in the household. Response categories for the first item were, "home, condo, apartment, dormitory, hotel/boarding house, shelter, in jail, mobile home, hospital, group home, and farm." The second item focused on the respondent's relationship to others in the household. Respondents were coded as currently living independently if they lived in a house, condo, apartment, farm, mobile home, hotel/boarding house and if they were not living with a biological, adoptive, or foster parent(s) or other relative.

Of the 59 percent of young adults with disabilities who had lived independently at some time since high school, 36 percent currently lived alone and 37 percent currently lived with a spouse, partner, or roommate.⁸³ Of those who had lived semi-independently, 4 percent currently lived in a college dormitory and 18 percent were in military housing.

When young adults with disabilities who were living independently or semi-independently were asked about their satisfaction with their living arrangement at the time of the interview, 69 percent reported being satisfied with their residential arrangement, 24 percent said they would prefer living elsewhere, and 7 percent were ambivalent⁸⁴ (figure 37).

Figure 37. Satisfaction with current living arrangement of young adults with disabilities



NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 1,470 to 3,100 young adults with disabilities 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 5 parent interview and youth interview/survey, 2009.

Disability Differences in Residential Independence

Rates of living independently ranged from 16 percent to 65 percent of young adults across disability categories (table 63). Fifty percent or more of young adults in several disability categories who had been out of high school up to 8 years lived independently (65 percent of those with learning disabilities, 51 percent of those with speech/language and hearing impairments, 63 percent of those with emotional disturbances, 55 percent of those with visual impairments, and 58 percent of those with other health impairments). The rates of living independently were significantly higher for young adults in all six of these disability categories than the rates for young adults with orthopedic impairments (31 percent, $p < .01$ compared with young adults with hearing impairments and $p < .001$ for all other comparisons), autism (17 percent and $p < .001$ for all comparisons), multiple disabilities (16 percent, and $p < .001$ for all comparisons), or deaf-blindness (26 percent, $p < .01$ compared with young adults with speech/language and hearing impairments and $p < .001$ for all other comparisons).

Young adults in five of these six disability categories (excluding those with hearing impairments) also were more likely to live independently than young adults with mental retardation (36 percent, $p < .01$ compared with young adults with speech/language or visual

⁸³ Percentages not included in tables or figures.

⁸⁴ 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?”

Table 63. Residential independence and satisfaction of young adults 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	64.9 (4.01)	51.2 (3.91)	36.3 (3.90)	63.1 (4.42)	50.5 (5.01)	55.4 (5.56)	30.5 (4.24)	58.2 (4.24)	17.0 (3.66)	42.8 (7.55)	16.4 (4.08)	26.4 (6.56)
Lived semi-independently	5.2 (1.86)	5.0 (1.71)	0.2 (0.36)	2.8 (1.51)	6.0 (2.38)	9.0 (3.2)	6.5 (2.27)	5.8 (2.01)	3.4 (1.76)	6.2 (3.68)	1.5 (1.34)	8.2 (4.09)
Satisfaction of young adult living independently or semi-independently	68.2 (5.66)	70.9 (5.70)	76.7 (8.04)	72.5 (6.18)	72.3 (8.45)	65.2 (8.09)	80.9 (7.14)	68.1 (6.26)	45.8 (16.96)	79.7 (10.62)	68.0 (13.62)	76.2 (13.35)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities for residential independence and approximately 1,470 young adults with disabilities 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, 3, 4, and 5 parent interview and youth interview/survey, 2003, 2005, 2007, and 2009.

impairments and $p < .001$ for all other comparisons). Young adults in the category of learning disability were more likely than those with traumatic brain injuries to live independently (43 percent, $p < .01$). In addition, young adults with mental retardation or traumatic brain injuries were more likely to live independently than young adults with autism or multiple disabilities ($p < .001$ compared with young adults with mental retardation and $p < .01$ compared with those with traumatic brain injuries).

Young adults with learning disabilities or speech/language impairments were more likely to have lived semi-independently at some time since high school than were those with mental retardation (5 percent vs. < 1 percent, $p < .01$ for both comparisons). In addition, young adults with visual (9 percent), orthopedic (7 percent), or other health impairments (6 percent) were more likely to live semi-independently than those with mental retardation ($p < .01$ for all comparisons). Reported satisfaction with living arrangements did not differ significantly by disability category.

Differences in Residential Arrangements by Years Since Leaving High School

The percentages of young adults with disabilities who were reported to live independently ranged from 39 percent of those out of high school less than 3 years to 71 percent for those out of high school between 5 and 8 years (table 64). Young adults with disabilities out of high school the longest time (5 to 8 years) were more likely to report living independently (71 percent) than both those out of high school the shortest time (less than 3 years, 39 percent, $p < .001$) and those out of high school 3 to 5 years (48 percent, $p < .001$). Eight percent of young adults with disabilities out of school 3 to 5 years lived semi-independently, whereas 2 percent of those out of school between 5 and 8 years lived semi-independently ($p < .01$). Reported satisfaction with living arrangements did not differ significantly by years since leaving high school.

Table 64. Residential independence and satisfaction of young adults with disabilities, by years since leaving high school

	Less than 3 years	3 up to 5 years	5 up to 8 years
	Percent		
Lived independently	38.9 (6.22)	47.8 (4.79)	70.5 (3.43)
Lived semi-independently	3.2 (2.24)	7.7 (2.56)	2.3 (1.13)
Satisfaction of young adult living independently or semi-independently	79.0 (9.97)	72.1 (7.41)	66.8 (5.40)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities for residential independence and approximately 1,470 young adults with disabilities 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, 3, 4, and 5 parent interview and youth interview/survey, 2003, 2005, 2007, and 2009.

Differences in Residential Arrangements by Highest Level of Educational Attainment

Young adults with disabilities who had completed postsecondary education were significantly more likely to have lived independently than were those whose highest level of education was a completed high school program (74 percent vs. 50 percent, $p < .001$; table 65). Level of satisfaction with residential arrangements and the rate of living semi-independently did not differ significantly by level of educational attainment.

Table 65. Residential independence and satisfaction of young adults with disabilities, by highest level of educational attainment

	High school non- completer	High school completer	Some post- secondary school	Post- secondary school completion
	Percent			
Lived independently	55.1 (7.73)	50.2 (4.27)	60.7 (4.93)	73.8 (5.46)
Lived semi-independently	0.8 (1.39)	2.2 (1.25)	5.7 (2.34)	7.9 (3.35)
Satisfaction of young adult living independently or semi-independently	63.9 (15.37)	72.5 (7.09)	68.2 (7.12)	69.3 (7.71)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities for residential independence and approximately 1,470 young adult with disabilities 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, 3, 4, and 5 parent interview and youth interview/survey, 2003, 2005, 2007, and 2009.

Demographic Differences in Residential Independence

Rates of living independently or semi-independently and satisfaction with living situation did not differ significantly by gender, race/ethnicity, or parents' household income (table 66). For example, the rate of living independently ranged from 47 percent of African American young adults with disabilities to 63 percent of White young adults with disabilities.

Table 66. Residential independence and satisfaction of young adults with disabilities since leaving high school, by parents' household income and young adults' race/ethnicity and gender

	\$25,000 or less	\$25,001 to \$50,000	More than \$50,000	Percent			Male	Female
				White	African American	Hispanic		
Lived independently	55.0 (4.72)	60.1 (5.47)	60.7 (4.02)	63.2 (3.13)	47.4 (6.15)	51.2 (8.45)	54.6 (3.35)	65.7 (4.40)
Lived semi-independently	1.3 (1.07)	4.1 (2.22)	7.6 (2.18)	4.7 (1.37)	5.0 (2.68)	0.5 (1.19)	5.9 (1.59)	1.7 (1.20)
Satisfaction of young adult living independently or semi-independently	72.3 (7.43)	66.1 (8.69)	68.0 (5.97)	74.1 (4.54)	57.8 (10.78)	50.1 (16.79)	70.0 (5.25)	68.5 (6.62)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,640 young adults with disabilities for residential independence and approximately 1,470 young adults with disabilities 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, 3, 4, and 5 parent interview and youth interview/survey, 2003, 2005, 2007, and 2009.

Parenting and Marriage

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

Parenting Status

Twenty-nine percent of young adults with disabilities reported that they had had or had fathered a child⁸⁵ by the time they had been out of high school up to 8 years (figure 38). This proportion did not differ significantly from the 28 percent of similar-age young adults in the general population⁸⁶ who were parents. Of young adults with disabilities who had had or had fathered children, 49 percent had had one child, 27 percent had had two, and 25 percent had had three or more children.⁸⁷ Eighty-three percent of young adults with disabilities who had had or had fathered a child reported that their children currently lived with them.⁸⁸

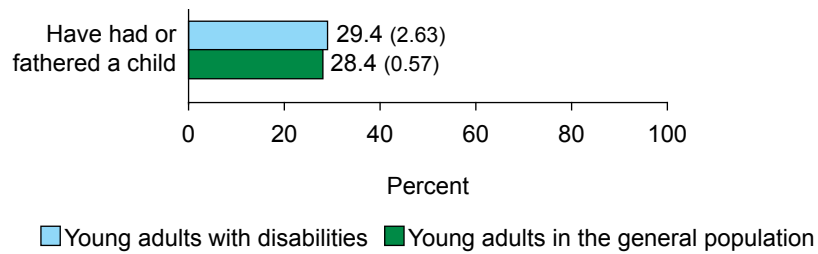
⁸⁵ Respondents were asked, "Have you [has YOUTH] ever had or fathered any children?"

⁸⁶ Calculated from the National Longitudinal Survey of Youth (NLSY), 2005, for out-of-high school 21- to 25-year-olds.

⁸⁷ Percentages not included in tables or figures.

⁸⁸ Respondents were asked, "[Does this child] or [Do any of these children] live with you now?"

Figure 38. Parenting status of young adults with disabilities and young adults in the general population

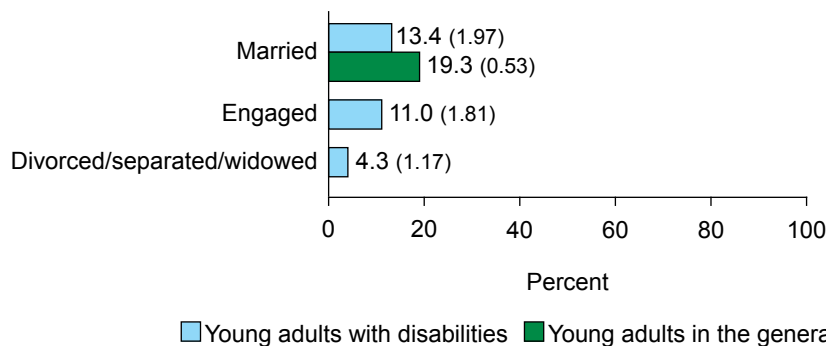


NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,800 young adults with disabilities. SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97), 2005 youth survey, responses calculated for 21- to 25-year-olds.

Marital Status

Within 8 years of leaving high school, 13 percent of young adults with disabilities reported being married⁸⁹ (figure 39). The marriage rate for young adults with disabilities was lower than that of their peers in the general population (19 percent, $p < .01$).⁹⁰ An additional 11 percent reported being engaged to be married, and 4 percent were divorced, separated, or widowed.

Figure 39. Marital status of young adults with disabilities and young adults in the general population at the time of the interview



NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on a sample of approximately 4,150 young adults with disabilities. General population comparison data not available for engagement or divorced, 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 5 parent interview and youth interview/survey, 2009; U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Survey of Youth 1997 (NLSY97) 2005 youth survey, responses calculated for 21- to 25-year-olds.

⁸⁹ Respondents were asked, “What is your current marital status? Are you [is YOUTH] engaged, single, never married, married, divorced, separated, or widowed?”

⁹⁰ Calculated from the National Longitudinal Survey of Youth (NLSY), 2005, for out-of-high school 21- to 25-year-olds. Engaged and divorced/separated/widowed were not available in NLSY.

Disability Differences in Parenting and Marriage

Young adults' reports of ever having had or fathered a child ranged from 3 percent of young adults with autism to 39 percent of those with emotional disturbances (table 67). Young adults with emotional disturbances were more likely to have had or fathered a child than were those in 9 of the 11 other disability categories, including young adults with speech/language (18 percent), hearing (21 percent), visual (11 percent), orthopedic (8 percent), or other health impairments (22 percent); autism (3 percent); traumatic brain injuries (17 percent); multiple disabilities (7 percent); or deaf-blindness (7 percent), ($p < .01$ compared with young adults with hearing or other health impairments or traumatic brain injuries and $p < .001$ for all other comparisons).

Young adults with learning disabilities; mental retardation; or speech/language, hearing, or other health impairments were more likely than were those with autism to have had or fathered a child ($p < .001$ for all comparisons). Young adults with learning disabilities, mental retardation, or other health impairments also were more likely to have had or fathered children than were those with multiple disabilities ($p < .01$ compared with young adults with other health impairment and $p < .001$ for other comparisons), orthopedic impairments ($p < .01$ compared with young adults with other health impairments and $p < .001$ for other comparisons) or deaf-blindness ($p < .01$ compared with young adults with other health impairments and $p < .001$ for other comparisons).

In addition, young adults with learning disabilities or mental retardation were more likely to have had or fathered a child than were those with visual impairments ($p < .01$ compared with young adults with mental retardation and $p < .001$ compared with those with learning disabilities), and young adults with learning disabilities were more likely to have had or fathered a child than were those with speech/language impairments ($p < .01$).

Table 67. Parenting and marital status of young adults, 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											
Ever had or fathered a child	31.6 (4.21)	17.6 (3.11)	25.3 (3.72)	39.1 (4.85)	20.6 (4.48)	10.7 (3.57)	8.1 (2.64)	21.8 (3.81)	3.0 (1.61)	17.3 (5.94)	6.9 (2.93)	7.4 (3.95)
Were married	15.1 (3.25)	13.2 (2.77)	10.5 (2.62)	11.1 (3.14)	11.4 (3.50)	8.3 (3.20)	2.2 (1.42)	15.3 (3.34)	0.9 (0.90)	10.9 (4.89)	1.3 (1.32)	3.8 (2.86)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples of approximately 4,800 young adults with disabilities for having or fathering a child to 4,150 young adults with disabilities for marriage status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

Marriage rates ranged from 1 percent for young adults with autism to 15 percent for those with other health impairments. Young adults with other health impairments (15 percent), learning disabilities (15 percent), speech/language impairments (13 percent), mental retardation (11 percent), or emotional disturbances (11 percent) were more likely to be married at the time of the interview than were those with orthopedic impairments (2 percent, $p < .01$ compared with those with mental retardation or emotional disturbances and $p < .001$ for all other comparisons), multiple disabilities (1 percent, $p < .01$ compared with those with mental retardation or emotional disturbances and $p < .001$ for all other comparisons), or autism (1 percent, $p < .01$ compared with

those emotional disturbances and $p < .001$ for all other comparisons). Similarly, young adults with hearing impairments were more likely to be married (11 percent) than were those with multiple disabilities or autism ($p < .01$ for both comparisons). In addition, young adults with other health impairments or learning disabilities were more likely to be married than were young adults with deaf-blindness (4 percent, $p < .01$ for both comparisons).

Differences in Parenting and Marriage by Years Since Leaving High School

Young adults with disabilities out of high school between 5 and 8 years were more likely to report having had or fathered a child than those out of high school less than 3 years (36 percent vs. 18 percent, $p < .01$). Similarly, the marriage rate among those out of high school between 5 and 8 years was significantly higher than that for those less than 3 years out of high school (17 percent vs. 3 percent, $p < .001$; table 68).

Table 68. Parenting and marital status of young adults with disabilities, by years since leaving high school

	Less than 3 years	3 up to 5 years	5 up to 8 years
	Percent		
Ever had or fathered a child	17.8 (4.93)	23.7 (4.32)	36.3 (3.90)
Were married	3.4 (2.34)	12.6 (3.37)	16.6 (3.03)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 4,800 young adults with disabilities for having or fathering a child to 4,150 young adults with disabilities for marriage status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 youth survey, 2009.

Differences in Parenting and Marriage by Highest Level of Educational Attainment

Young adults with disabilities who had not completed high school were more than twice as likely to have had or fathered a child than young adults with disabilities who had earned a postsecondary degree or license/certificate (48 percent vs. 21 percent, $p < .01$; table 69). There were no statistically significant differences in marriage status by level of educational attainment for young adults with disabilities out of high school up to 8 years.

Table 69. Parenting and marital status of young adults with disabilities, by highest level of educational attainment

	High school non-completer	High school completer	Some post-secondary school	Post-secondary school completion
	Percent			
Ever had or fathered a child	47.7 (8.47)	31.4 (4.04)	28.7 (4.98)	21.7 (5.38)
Were married	7.3 (4.45)	13.9 (3.02)	10.1 (3.33)	19.2 (5.16)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 4,800 young adults with disabilities for having or fathering a child to 4,150 young adults with disabilities for marriage status.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 youth survey, 2009.

Demographic Differences in Parenting and Marriage

Forty-two percent of women with disabilities out of high school up to 8 years were reported to have had a child since high school, whereas 22 percent of young men with disabilities reportedly had fathered a child ($p < .001$; table 70). In addition, young adults with disabilities from families in the lowest and middle income brackets were more likely to have had or fathered a child than were those from households with incomes of more than \$50,000 (38 percent and 37 percent, respectively vs. 15 percent, $p < .001$ for both comparisons). African American young adults with disabilities were more likely to have had or fathered a child than their White counterparts (45 percent vs. 26 percent, $p < .01$).

The percentage of young adults with disabilities who were reported to be married did not differ significantly by household income or gender. White young adults with disabilities were more likely to be reported to be married than were their African American peers (17 percent vs. 4 percent, $p < .001$).

Table 70. 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							
Ever had or fathered a child	38.0 (8.47)	37.3 (5.71)	15.4 (3.16)	25.7 (3.08)	44.7 (6.24)	26.0 (7.71)	22.0 (2.98)	41.6 (4.74)
Were married	13.5 (3.40)	16.8 (4.45)	11.6 (2.80)	16.7 (2.63)	4.4 (2.60)	10.0 (5.28)	11.4 (2.29)	16.8 (3.61)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 4,800 young adults with disabilities for having or fathering a child to 4,150 young adults with disabilities for marriage status.

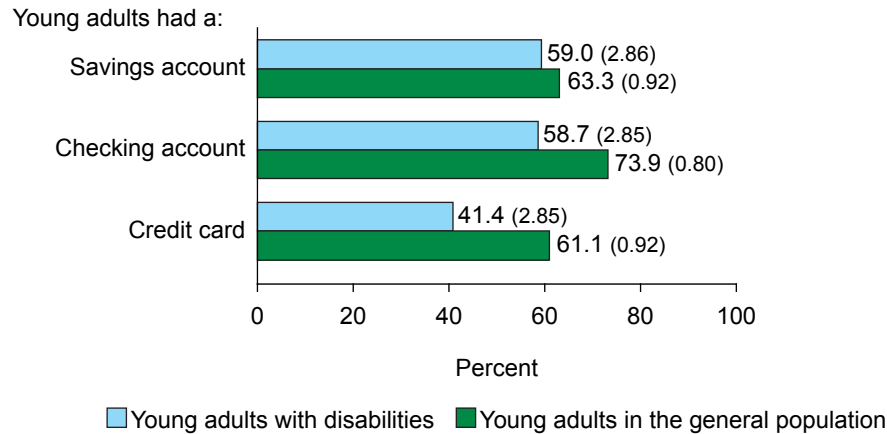
SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

Financial Independence

Being able to manage bank accounts and credit cards is a stepping-stone for young adults to achieve financial security and responsibility (Bell et al. 2006). This section focuses on whether young adults with disabilities have obtained bank accounts, credit cards, and government benefits.

By the time they had been out of high school up to 8 years, 59 percent of young adults with disabilities were reported to have a savings account⁹¹ and a similar percentage had a checking⁹² account (figure 40). A significantly smaller percentage had a credit card in their own name⁹³ (41 percent, $p < .001$ for both comparisons). The rate at which they had a savings account did not differ significantly between young adults with disabilities and those in the general population. In contrast, young adults in the general population⁹⁴ were more likely than those with disabilities to have a checking account (74 percent vs. 59 percent, $p < .001$) or a credit card (61 percent vs. 41 percent, $p < .001$).

Figure 40. Financial management tools used by young adults with disabilities and young adults in the general population at the time of the interview



NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples that range from approximately 4,100 to 4,120 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 5 parent interview and youth interview/survey, 2009; 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 21- to 25-year-olds.

⁹¹ Respondents were asked, “Do you [does YOUTH] have a savings account?”

⁹² Respondents were asked, “Do you [does YOUTH] have a checking account where you write checks?”

⁹³ Respondents were asked, “Do you [does YOUTH] have a credit card or charge account in your own name?”

⁹⁴ Calculated from the National Longitudinal Study of Adolescent Health (Add Health), Wave 3, 2001–02, for out-of-high school 21- to 25-year-olds.

Although young adults with disabilities were accessing these financial management tools, 74 percent of them were reported to have annual individual incomes (or for those living with a spouse, household incomes) of \$25,000 or less.⁹⁵ More than one fifth of young adults with disabilities (22 percent) had an annual income of less than \$5,000 in a year. Twenty percent had annual incomes between \$25,001 and \$50,000, and 6 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 young adults with disabilities. Twenty-three percent of those who were living independently or semi-independently had received Food Stamps at some time since leaving high school.⁹⁶ Similarly, 23 percent of young adults 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.⁹⁷

Disability Differences in Financial Independence

Rates of having a savings or checking account or credit card varied by disability category. Rates of having a savings account ranged from 42 percent of young adults with mental retardation to 67 percent of those with other health impairments, and rates of having a checking account ranged from 29 percent of those with mental retardation to 74 percent of those with hearing impairments. In addition, personal credit card possession ranged from 19 percent of young adults with mental retardation to 57 percent of those with visual impairments (table 71).

Young adults with mental retardation were less likely to have used these types of financial tools than were young adults in several other disability categories. Young adults with mental retardation were less likely to have a savings account (42 percent) than were those with learning disabilities (63 percent); speech/language (65 percent), hearing (65 percent), visual (66 percent), orthopedic (62 percent), or other health impairments (67 percent); or deaf-blindness (64 percent), ($p < .01$ for those with orthopedic impairments and deaf-blindness and $p < .001$ for all other comparisons). Those with mental retardation also were less likely to have a checking account (29 percent) than were those with learning disabilities (65 percent); emotional disturbances (52 percent); speech/language (66 percent), hearing (74 percent), visual (73 percent), orthopedic (63 percent), or other health impairments (64 percent); traumatic brain injuries (53 percent), or autism (45 percent), ($p < .01$ for comparisons with autism and traumatic brain injuries and $p < .001$ for all other comparisons). In addition, young adults with mental retardation were less

⁹⁵ For the 13 percent of young adults who were married, reported annual income included their spouse's income. For all other respondents, independent of their residential status, annual income was based on their individual income. 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.

⁹⁶ Percentages not included in tables or figures.

⁹⁷ Regarding young adults who were living independently or semi-independently, respondents were asked if the young adult had "received Food Stamps" at any time in the past 2 years, and young adults 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 they currently were 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 young adult 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.

likely to have a credit card (19 percent) than were those with learning disabilities (47 percent); speech/language (52 percent), hearing (53 percent), visual (57 percent), orthopedic (47 percent), or other health impairments (48 percent) ($p < .001$ for all comparisons).

Table 71. 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
	Percent											
Young adult had a:												
Savings account	62.8 (4.41)	64.7 (3.94)	42.0 (4.25)	51.5 (5.02)	64.7 (5.32)	66.2 (5.50)	61.8 (4.81)	66.7 (4.37)	56.7 (4.76)	50.9 (7.90)	52.1 (5.83)	64.3 (7.22)
Checking account	65.2 (4.32)	66.0 (3.89)	29.0 (3.90)	51.6 (5.03)	73.5 (4.89)	72.9 (5.17)	63.4 (4.74)	63.7 (4.45)	45.0 (4.78)	53.1 (7.84)	44.7 (5.79)	46.9 (7.47)
Credit card	46.5 (4.53)	52.3 (4.10)	19.4 (3.41)	31.4 (4.65)	52.9 (5.59)	57.4 (5.76)	47.1 (4.91)	48.4 (4.63)	26.9 (4.23)	36.6 (7.55)	24.1 (4.97)	29.2 (6.81)
Young adult's annual income:												
\$25,000 or less	67.4 (4.41)	76.5 (3.67)	93.4 (2.32)	81.1 (4.07)	77.4 (5.00)	81.7 (4.67)	90.7 (3.02)	73.1 (4.39)	91.1 (2.88)	80.8 (6.52)	91.3 (3.18)	84.7 (5.62)
\$25,001 to \$50,000	24.9 (4.07)	19.0 (3.40)	5.9 (2.20)	14.1 (3.62)	19.6 (4.75)	16.4 (4.48)	5.7 (2.41)	21.4 (4.06)	6.0 (2.40)	14.9 (5.90)	7.8 (3.03)	11.4 (4.96)
More than \$50,000	7.7 (2.51)	4.6 (1.81)	0.7 (0.78)	4.7 (2.20)	3.0 (2.04)	1.9 (1.65)	3.6 (1.94)	5.6 (2.28)	2.9 (1.70)	4.3 (3.36)	0.9 (1.07)	3.8 (2.98)
Young adults living independently/semi-independently who received:												
Food Stamps	19.2 (4.22)	18.7 (4.32)	48.4 (7.53)	36.5 (5.78)	15.1 (5.56)	22.0 (6.39)	28.2 (7.81)	21.4 (4.81)	33.6 (12.72)	19.0 (9.49)	34.0 (10.69)	38.8 (13.13)
TANF	22.8 (7.26)	29.1 (9.57)	26.5 (9.05)	21.8 (7.95)	16.4 (8.68)	15.9 (13.13)	‡	15.4 (8.01)	‡	‡	‡	‡

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

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples of approximately 4,100 young adults with disabilities for financial management tools, 3,690 young adults with disabilities for annual income, 1,900 young adults with disabilities for Food Stamps, and 540 young adults with disabilities for TANF.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

Young adults with autism were less likely to have a checking account (45 percent) or a credit card (27 percent) than were those with visual, hearing, speech/language, or other health impairments, or learning disabilities ($p < .01$ compared with young adults with learning disabilities and other health impairments, and $p < .001$ for all other comparisons for having had a checking account; $p < .01$ compared with young adults with learning disabilities, and $p < .001$ for all other comparisons for having had a credit card). Young adults with autism also were less likely to have a checking account or a credit card than young adults with orthopedic impairments ($p < .01$).

Similarly, young adults with multiple disabilities were less likely to have a checking account (45 percent) or credit card (24 percent) than were those in several disability categories, including

those with visual, hearing, speech/language, or other health impairments or learning disabilities ($p < .01$ compared with young adults with learning disabilities, speech/language impairments, and other health impairments and $p < .001$ for all other comparisons for having had a checking account; $p < .001$ for all comparisons for having had a credit card). In addition, multiple disabilities were less likely to have a credit card than were those with orthopedic impairments ($p < .001$).

Young adults with emotional disturbances or deaf-blindness were less likely to have a checking account (52 percent and 47 percent, respectively) or a credit card (31 percent and 29 percent, respectively) than were those with of hearing or visual impairments ($p < .01$ for all comparisons) and less likely to have a credit card than those with speech/language impairments ($p < .01$ for comparison with emotional disturbances and $p < .001$ for comparison with deaf-blindness). In addition, those with emotional disturbances were less likely to have a credit card than those with other health impairments ($p < .01$).

Income level also differed by disability category. Young adults with mental retardation, autism, orthopedic impairments, or multiple disabilities were more likely to be reported to have household incomes of \$25,000 or less than were those with learning disabilities; speech/language or other health impairments (93 percent, 91 percent, 91 percent, 91 percent, respectively vs. 67 percent, 77 percent, 73 percent, $p < .001$ for all comparisons with the exception of $p < .01$ for comparison of youth with mental retardation with those with speech/language impairments). Young adults with mental retardation also were more likely to have household incomes of \$25,000 or less than were those with emotional disturbances or hearing impairments (81 percent and 77 percent, respectively, $p < .01$ for both comparisons).

Young adults with mental retardation (48 percent) were more likely to receive Food Stamps than were young adults with learning disabilities or speech/language, hearing, visual, or other health impairments (19 percent, 19 percent, 15 percent, 22 percent, 21 percent, respectively $p < .001$ for all comparisons; with the exception of $p < .01$ for comparisons with those with hearing or other health impairments). In addition, young adults with emotional disturbances were more likely to receive Food Stamps than were those with hearing impairments (37 percent vs. 15 percent, $p < .01$).

Differences in Financial Independence by Years Since Leaving High School

The annual incomes of young adults 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. The percentages of out-of-high school young adults with disabilities who were reported to have a savings account ranged from 54 percent for young adults with disabilities out of high school up to 3 years to 62 percent for those out of high school from 3 to 5 years. The rate of having a checking account ranged from 53 percent for young adults out of high school up to 3 years to 60 percent for those out of high school from 5 up to 8 years, and the rate of having a credit card ranged from 39 percent for those out of high school up to 3 years to 45 percent for those out of school from 3 to 5 years (table 72).

Table 72. Financial independence of young adults with disabilities at the time of the interview, by years since leaving high school

Financial independence	Less than	3 up to	5 up to
	3 years	5 years	8 years
	Percent		
Young adult had a:			
Savings account	53.5 (6.54)	62.3 (4.95)	58.1 (4.02)
Checking account	53.4 (6.52)	58.2 (5.05)	60.4 (3.97)
Credit card	38.8 (6.35)	45.1 (5.08)	39.4 (3.95)
Young adult's reported annual income:			
\$25,000 or less	78.8 (5.72)	77.8 (4.39)	69.7 (3.95)
\$25,001 to \$50,000	16.8 (5.23)	16.4 (3.91)	23.7 (3.66)
More than \$50,000	4.4 (2.87)	5.8 (2.47)	6.6 (2.14)
Young adults living independently/semi-independently who received:			
Food Stamps	30.3 (9.74)	15.6 (5.09)	26.7 (4.49)
TANF	9.2 (10.79)	12.0 (8.35)	28.1 (6.96)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples of approximately 4,100 young adults with disabilities for financial management tools, 3,690 young adults with disabilities for annual income, 1,900 young adults with disabilities for Food Stamps, and 540 young adults with disabilities for TANF.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

Differences in Financial Independence by Highest Level of Educational Attainment

Young adults with disabilities who had completed postsecondary education were consistently more likely to have savings or checking accounts or credit cards than were young adults with lower levels of educational attainment (table 73). Young adults with disabilities who had completed postsecondary education were approximately three times as likely to have a savings or checking account or credit card than young adults who had not completed high school (78 percent vs. 25 percent, 86 percent vs. 25 percent, and 64 percent vs. 19 percent, respectively, $p < .001$ for all comparisons). In addition, young adults with disabilities who had completed postsecondary education were more likely than those whose highest level of education was completing high school to have a savings (49 percent, $p < .001$) or checking account (47 percent, $p < .001$) or credit card (32 percent, $p < .001$). Similarly, young adults with disabilities who had completed postsecondary education were more likely to have a checking account compared with young adults with disabilities who attended postsecondary school but had not completed their program (61 percent; $p < .001$).

Table 73. Financial independence of young adults with disabilities at the time of the interview, by highest level of educational attainment

Financial independence	High school non-completer	High school completer	Some post-secondary school	Post-secondary school completion
	Percent			
Young adult had a:				
Savings account	24.9 (7.48)	49.4 (4.40)	65.2 (5.27)	77.9 (5.45)
Checking account	25.0 (7.40)	47.3 (4.38)	61.4 (5.36)	85.5 (4.64)
Credit card	19.3 (6.80)	31.5 (4.08)	43.0 (5.41)	63.8 (6.33)
Young adult's reported annual income:				
\$25,000 or less	82.6 (6.83)	79.5 (3.77)	75.2 (5.00)	58.9 (6.64)
\$25,001 to \$50,000	17.1 (6.79)	16.0 (3.42)	20.4 (4.66)	28.7 (6.11)
More than \$50,000	0.3 (0.99)	4.5 (1.94)	4.4 (2.37)	12.4 (4.45)
Young adults living independently/semi-independently who received:				
Food Stamps	38.7 (11.97)	23.6 (5.61)	34.8 (6.65)	8.1 (4.12)
TANF	23.3 (13.60)	16.8 (7.10)	36.0 (11.47)	10.4 (9.93)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples of approximately 4,100 young adults with disabilities for financial management tools, 3,690 young adults with disabilities for annual income, 1,904 young adults with disabilities for Food Stamps, and 540 young adults with disabilities for TANF.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

Young adults with disabilities who attended postsecondary school were more likely to have a savings or checking account or credit card than young adults with disabilities who did not complete high school (65 percent vs. 25 percent, 61 percent vs. 25 percent, and 43 percent vs. 19 percent, respectively, $p < .01$ for credit card comparisons and $p < .001$ for savings or checking account comparisons). In addition, young adults who had completed high school were more likely than non-completers to have a savings or checking account (49 percent and 47 percent, respectively, $p < .01$ for both comparisons).

The annual incomes of young adults with disabilities also differed by level of educational attainment. Eighty percent of young adults with disabilities whose highest level of educational attainment was high school completion earned \$25,000 or less annually, compared with 59 percent of young adults with disabilities who completed postsecondary education ($p < .01$). In addition, young adults who attended postsecondary education but had not completed their program were more likely to receive Food Stamps than were young adults with disabilities who completed postsecondary school (35 percent vs. 8 percent, $p < .001$).

Demographic Differences in Financial Independence

Young adults with disabilities from higher income parents' households were more likely than those from lower income households to have savings or checking accounts or credit cards (table 74). Compared with young adults with disabilities from parent 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 account (72 percent vs. 43 percent, $p < .001$), checking account (70 percent vs. 40 percent, $p < .001$), or credit card (50 percent vs. 26 percent, $p < .001$). In addition, young adults with disabilities from parent households in the middle income bracket (\$25,001 to \$50,000) were more likely than those from households in the lowest bracket (\$25,000 or less) to have a savings account (63 percent vs. 43 percent, $p < .01$), checking account (66 percent vs. 40 percent, $p < .001$), or credit card (48 percent vs. 26 percent, $p < .01$). Young adults with disabilities with the lowest annual incomes (\$25,000 or less) were more likely to come from parent households with incomes of \$25,000 or less, than from households with incomes of \$50,000 or more (87 percent vs. 68 percent, $p < .001$). In addition, young adults with disabilities from parent households with incomes of \$25,000 or less were more likely to receive Food Stamps than were young adults with disabilities from households with higher incomes (more than \$50,000; 41 percent vs. 11 percent, $p < .001$).

Table 74. 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	Race/Ethnicity			Male	Female
				White	African American	Hispanic		
Percent								
Young adult had a:								
Savings account	42.8 (4.96)	63.1 (5.81)	72.1 (3.92)	62.0 (3.45)	54.7 (6.32)	46.8 (8.91)	63.0 (3.51)	52.5 (4.82)
Checking account	39.6 (4.88)	66.4 (5.62)	70.4 (4.00)	66.0 (3.35)	39.3 (6.23)	50.3 (8.85)	59.6 (3.56)	57.3 (4.76)
Credit card	26.1 (4.36)	47.8 (5.96)	50.3 (4.38)	43.7 (3.51)	26.2 (5.63)	50.6 (8.64)	44.8 (3.59)	35.8 (4.62)
Young adult's annual income:								
\$25,000 or less	86.6 (3.62)	69.2 (5.82)	68.1 (4.19)	71.2 (3.35)	82.1 (5.19)	73.9 (8.12)	72.2 (3.35)	76.4 (4.42)
\$25,001 to \$50,000	12.7 (3.54)	24.0 (5.38)	21.6 (3.70)	22.4 (3.09)	10.3 (4.12)	24.5 (7.95)	21.7 (3.08)	17.7 (3.97)
More than \$50,000	0.7 (0.89)	6.8 (3.17)	10.2 (2.72)	6.4 (1.81)	7.7 (3.61)	1.6 (2.32)	6.1 (1.79)	5.9 (2.45)
Young adults living independently/semi-independently who received:								
Food Stamps	41.4 (7.15)	23.2 (6.70)	10.8 (3.44)	19.4 (3.56)	37.1 (9.23)	25.9 (12.64)	14.1 (3.39)	37.3 (6.19)
TANF	24.9 (8.63)	20.8 (9.70)	24.7 (8.28)	21.0 (6.46)	25.4 (11.30)	17.6 (15.11)	11.9 (5.64)	32.1 (8.50)

NOTE: Standard errors are in parentheses. Findings are reported for young adults with disabilities out of high school up to 8 years. NLTS2 percentages are weighted population estimates based on samples of approximately 4,100 young adults with disabilities for financial management tools, 3,690 young adults with disabilities for annual income, 1,904 young adults with disabilities for Food Stamps, and 540 young adults with disabilities for TANF.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Special Education Research, National Longitudinal Transition Study-2 (NLTS2), Wave 5 parent interview and youth interview/survey, 2009.

The rate of having a checking account or credit card also differed by racial/ethnic background. White young adults with disabilities were more likely to have a checking account or credit card than their African American peers (66 percent vs. 39 percent for checking account, $p < .001$; 44 percent vs. 26 percent for credit card, $p < .01$). The annual income of young adults with disabilities did not differ significantly by race/ethnicity.

Males and females did not differ significantly in their use of financial management tools or annual income. Young women with disabilities were more likely to have received Food Stamps since leaving high school than were their male counterparts (37 percent vs. 14 percent, $p < .001$).

This chapter has focused on the residential independence; parenting and marital status; and financial independence of young adults with disabilities. Chapter 6 will describe their social and community involvement.