

Financial well-being of single, working-age mothers of children with developmental disabilities

Susan L. Parish, Roderick Rose, Jamie Swaine,
Sarah Dababnah, Ellen Tracy Marya

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Background

- Most children and adults with intellectual and developmental disabilities live at home with family caregivers in the US
 - Regardless of age, the caregiving “system” rests on the backs of family caregivers, typically mothers
 - Ongoing deinstitutionalization, special education mandates since 1975
- In the US, family support and income transfers are exceptionally limited
 - \$US 698 monthly max for Supplemental Security Income, income transfer program for people with disabilities in the US (75% of the federal poverty level in the US)



Background, continued

- Bidirectional relationship between poverty and developmental disabilities
- Lifelong care needs for people with developmental disabilities
 - Launching stage delayed (often for decades)
 - Reduced maternal employment -> increased poverty, reduced saving to buffer hardships and temporary setbacks

Research Question

- What is the financial well-being of single mothers of children with developmental disabilities, in comparison to other single mothers?

- Developmental disabilities are lifelong conditions, that emerge during childhood and are associated with cognitive impairments and other functional limitations
 - Down syndrome
 - Spina bifida
 - Cerebral palsy
 - Intellectual disabilities
 - Autism



Data & Analyses

- Survey of Income and Program Participation
 - Longitudinal survey conducted by US Census Bureau
 - Nationally representative
 - High quality information on income, assets, material hardship, program participation
- Multivariate logistic & linear regression models
 - Covariates: age, race, ethnicity, education, age of child, and income for the asset-based indicators
- Cross-sectional analyses
 - SIPP is longitudinal, but data on disability is only collected in 1-2 waves



Description of Sample of Mothers

Characteristic	Without DD Children (n=6547)	With DD Children (n=242)
Black or African American*	29%	38%
Latina or Hispanic (NS)	19%	14%
Worked most weeks of month***	70%	50%
No job and not looking***	23%	44%
Age (mean years) (NS)	34.2	33.9
High school diploma or better*	84%	74%

*p<.05; **p<.01; ***p<.01



Measures of Financial Wellbeing

➤ Assets

- Net worth: assets from all sources excluding home equity
- Liquid assets
- Retirement accounts from all sources
- Net worth < \$0

➤ Income

- Income from all sources (earned & unearned; including income transfers)

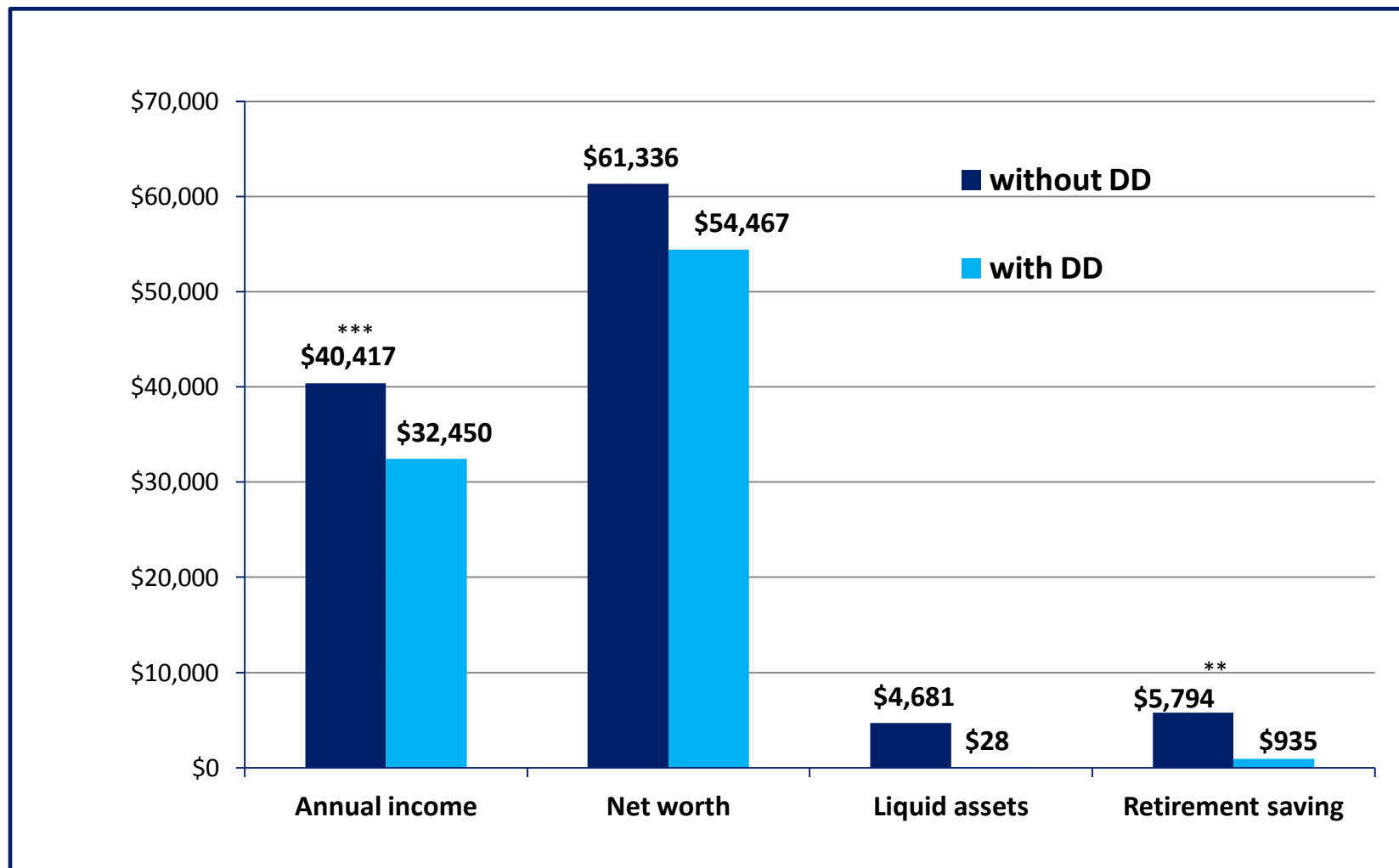
➤ Poverty

- US income poverty: absolute measure of poverty equivalized for household size; in 2012, \$US 11,170 was annual poverty level for individual
- EU income poverty: households with income <60% of median
- US & EU Asset poverty (net worth < 3 months of income at poverty level)



Findings

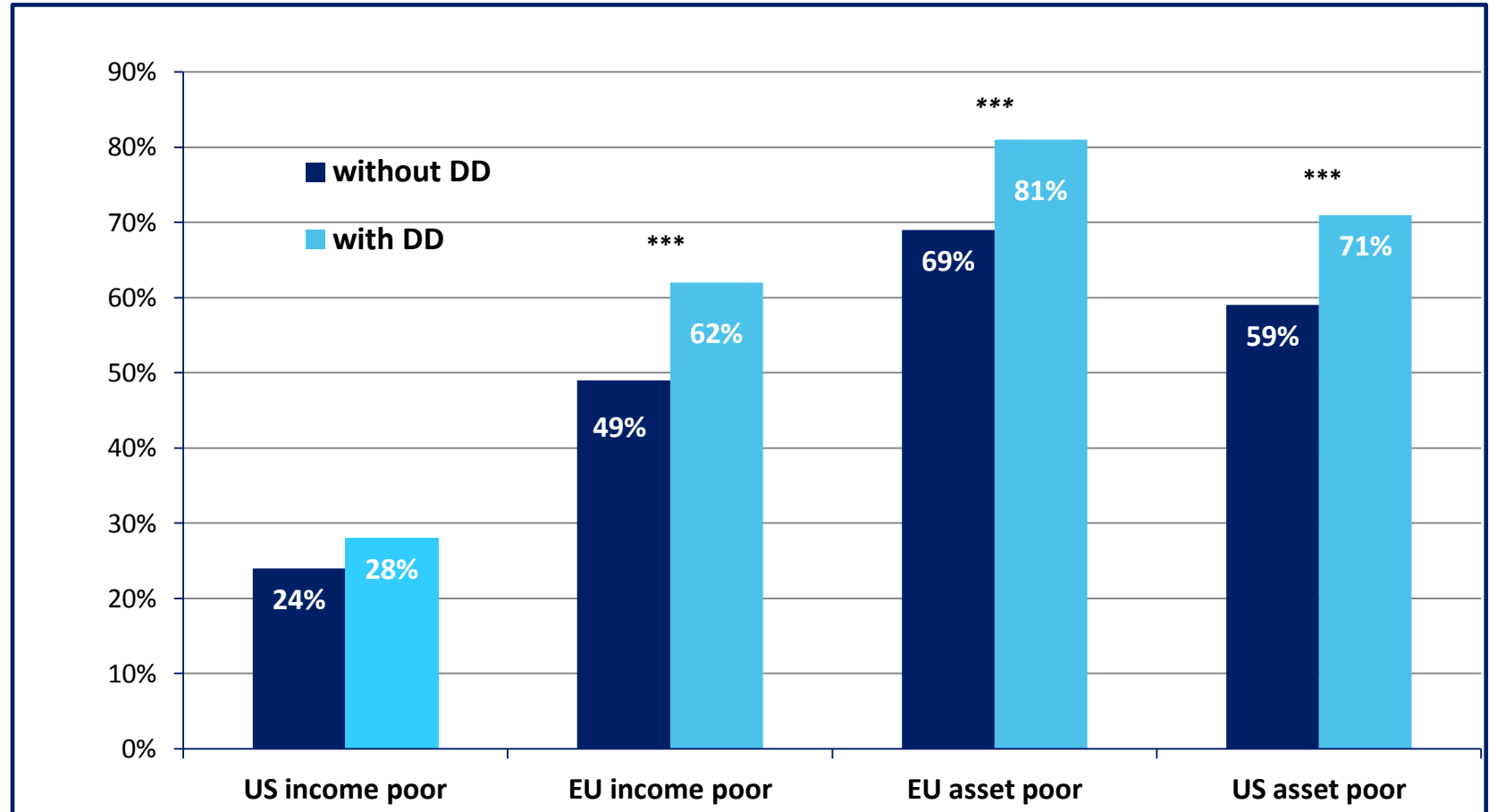
Unadjusted Indicators of Single Mothers' Well-being



* $p < .05$; ** $p < .01$; *** $p < .01$

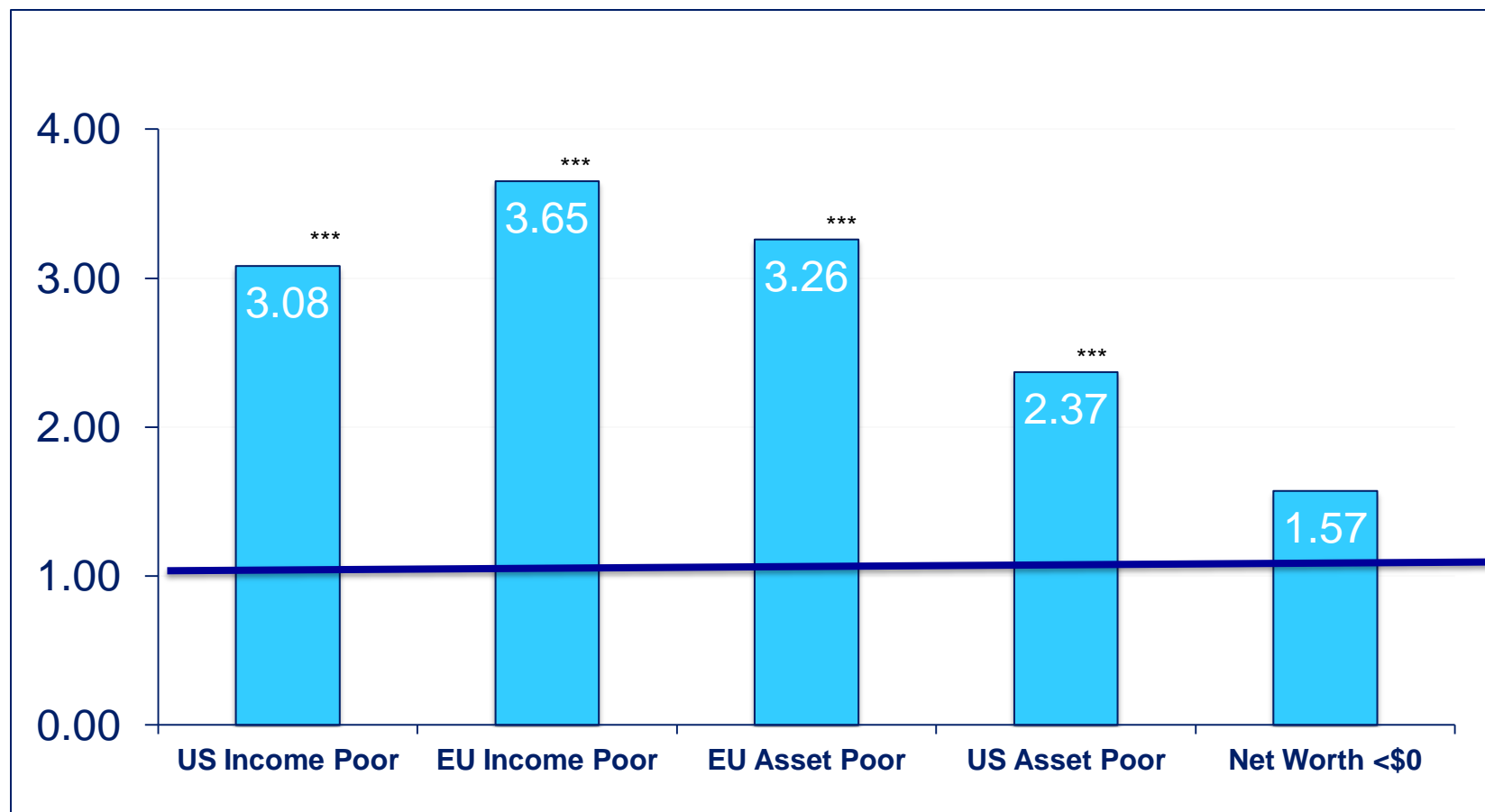


Unadjusted Poverty of Single Mothers



* $p < .05$; ** $p < .01$; *** $p < .01$

Adjusted Poverty of Single Mothers (Odds Ratios) compared to Other Mothers (1.0)



* $p < .05$; ** $p < .01$; *** $p < .01$

Limitations

- Reliance on self-reported information for disability status of children and dependent variables
 - No independent or clinical corroboration of child's diagnosis
 - Longitudinal analyses of financial well-being not possible
 - Accuracy of financial well-being not verified



Implications

- Single mothers of children with developmental disabilities are highly vulnerable
 - Low assets are particularly worrisome because children with developmental disabilities often have unexpected health care costs
- Policy interventions are warranted to improve the financial wellbeing of single mothers of children with developmental disabilities
- Leave policies need to accommodate the dynamic needs of children with disabilities (FMLA is not adequate; no right to paid sick time)
- Existing income transfer programs (SSI, SSDI) are inadequate
 - Supplemental Security Income under fire
- Single mothers need targeted support to enable them to work
- Accessible child care, subsidies, training to child care providers in disability issues, accessible transportation, flexible leave

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Thank you!

