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

June 2012 WFRN
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

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

* 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

* \( p < .05 \); ** \( p < .01 \); *** \( p < .01 \)

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Net worth</th>
<th>Liquid assets</th>
<th>Retirement saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>without DD</td>
<td>with DD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$40,417</td>
<td>$54,467</td>
<td>$4,681</td>
<td>$5,794</td>
</tr>
<tr>
<td>$32,450</td>
<td>$61,336</td>
<td>$28</td>
<td>$935</td>
</tr>
<tr>
<td>$0</td>
<td>$10,000</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>$20,000</td>
<td>$30,000</td>
<td>$28</td>
<td>$5,794</td>
</tr>
<tr>
<td>$30,000</td>
<td>$40,000</td>
<td>$935</td>
<td>$5,794</td>
</tr>
<tr>
<td>$40,000</td>
<td>$50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,000</td>
<td>$60,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$60,000</td>
<td>$70,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
Acknowledgements

- Co-authors: Rod Rose, Jamie Swaine, Sarah Dababnah (University of North Carolina), Ellen Tracy Marya (Brandeis University)
- Funding support: Lurie Institute for Disability Policy at Brandeis University
Thank you!