

# **Financial well-being of lone, working-age mothers of children with developmental disabilities**

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**LURIE INSTITUTE FOR DISABILITY POLICY**

# 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 lone mothers of children with developmental disabilities, in comparison to other lone 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

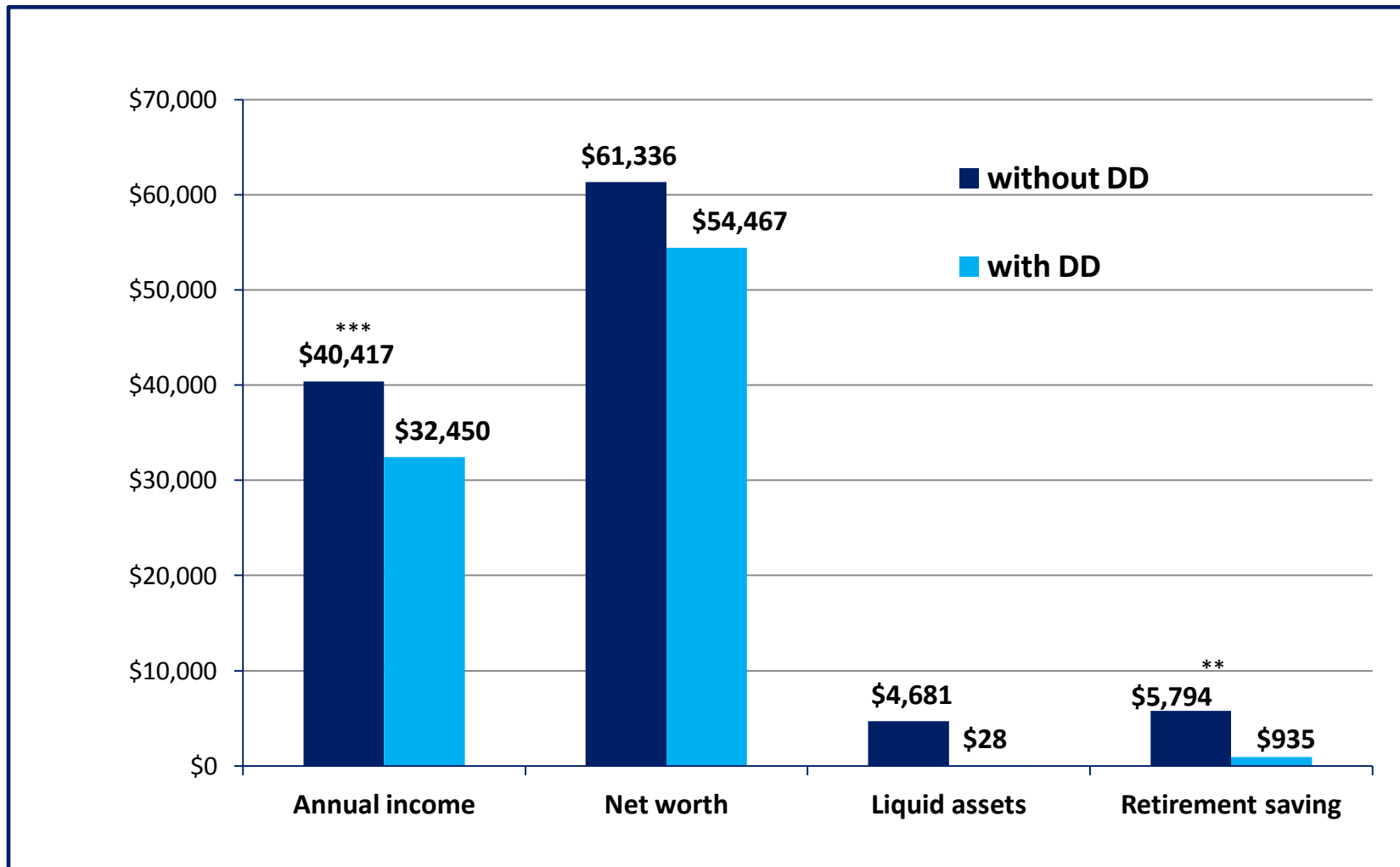
- US income poverty: absolute measure of poverty equivalized for household size; in 2012, \$US 11,170 was annual poverty level for individual
- EU income poverty: households with income <60% of median
- US & EU Asset poverty (net worth < 3 months of income at poverty level)



# Findings



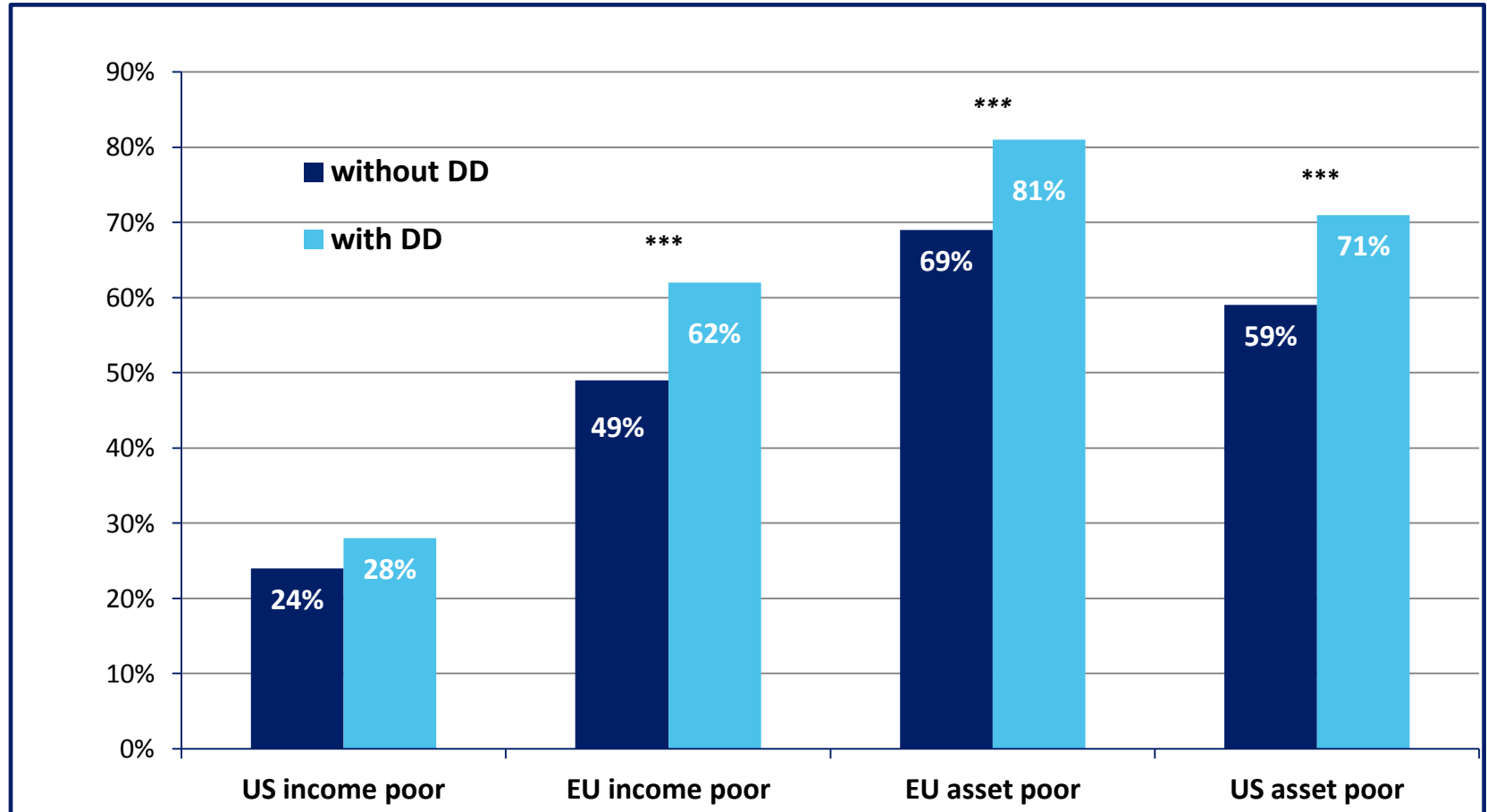
# Unadjusted Indicators of Lone Mothers' Well-being



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



# Unadjusted Poverty of Lone Mothers



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





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# 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

- Lone 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 lone 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
- Lone 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!**

