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**Abstract:** This study analyzes data from the 2004 and 2008 panels of the Survey of Income and Program Participation (SIPP) to examine demographic factors among low-income households with children with disabilities that were associated with greater likelihood of receiving Supplemental Security Income (SSI) program, and their rates of material hardship (*n* = 444), by comparing them to low-income households with children with disabilities who did not receive child SSI (*n* = 1,942) and other low-income households that did not have children with disabilities (*n* = 7,533). Results showed household characteristics, such as those headed by individuals who were single women and Black people and those with less than high school education, and the presence of any working-age adult with disability to be significantly associated with greater likelihood of receiving child SSI. The study also found that controlling for selected demographic characteristics, low-income households with children with disabilities, irrespective of whether or not they received child SSI, experienced significant rates of hardships compared to low-income households without children with disabilities. The study found no evidence that receipt of SSI was associated with reduced material hardships in households with children with disabilities. Implications for policy are discussed.

**Keywords:** developmental disabilities, families, policy, welfare programs, poverty