

# Material hardship in families raising children with disabilities

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**“The good we secure for ourselves is precarious and uncertain until it is secured for all of us and incorporated into our common life.”**

*Jane Addams*



# Defining Poverty in the United States

- An absolute income-based measure created in the 1960s
- Based on the cost of food items in a basic needs basket, then multiplied by three
- Families with pre-tax income below this level (FPL) are classified as poor
- Example: FPL for family of 4 = \$20,000



# Childhood Poverty

- 18% of U.S. children <18 were living below the federal poverty line (FPL) in 2004
- Poverty during childhood is associated with adverse outcomes in:
  - ◆ Health
  - ◆ Psychological Wellbeing
  - ◆ Social Adjustment
  - ◆ Academics
  - ◆ Behavior



# Childhood Disability & Poverty

- 12-20% of children have disabilities, depending on the measure
- Disabled children are significantly more likely to live in poverty (by the federal U.S. definition)
  - ◆ 28% of disabled children live in poverty
  - ◆ 16% of typically developing children live in poverty
- Relationship between childhood disability and poverty likely bi-directional



# Problems with the poverty definition

- Doesn't address the changing patterns of family spending since the 1960s
  - ◆ Inflation of housing & health care
  - ◆ High costs of housing, child care
- Doesn't address elevated living costs in some families (particularly those with a member with disabilities)
- Doesn't include noncash income
- Doesn't address geographic differences in cost of living
- Income doesn't provide a complete picture of hardship or deprivation



# Material Hardship

- Material hardship – an alternative measure to the absolute income poverty threshold
- Examines whether families experience food insecurity, housing insecurity, health care access, utility insecurity
  - ◆ Direct measurement of need



# Family Structure & Poverty

- U.S. Poverty varies greatly by family structure
- 44% of children living with 2 cohabiting partners live below the FPL
- Single mothers - 40% below FPL
- Single fathers - 23% below FPL
- Married partners - 9% below FPL



# Research Questions

- Does hardship differ for children with disabilities and nondisabled children?
- How well does the federal poverty level employed by the U.S. government describe material hardship among children with and without disabilities?
- Among children with disabilities, how does material hardship differ by family structure?



# Data Source

- 2002 National Survey of America's Families (NSAF)
  - ◆ Nationally representative sample
- Telephone and area sampling of >42,000 families
- Data collected on health, social, and economic well-being of families
- Oversampled low-income & minority populations
- Sampled households without phones (~20% of poor households don't have phones)
- Data weighted to reflect undercoverage, non-response, probability of selection, demographic characteristics



# Disability Status

- Children's disability status was determined from the question:  
"Does the child have a physical, learning, or mental health condition that limits his or her participation in the usual kinds of activities done by most children his/her age?"



# Sample

- Children with and without disabilities and their families
- n= 3,470 disabled children
- n=30,862 nondisabled children
- Represents 7.31 million disabled children and 65.34 million nondisabled children in the United States



# 11 Measures of Material Hardship



- Food insecurity (4)
- Housing insecurity (2)
- Lost utility (1)
- Health Care Access (4)

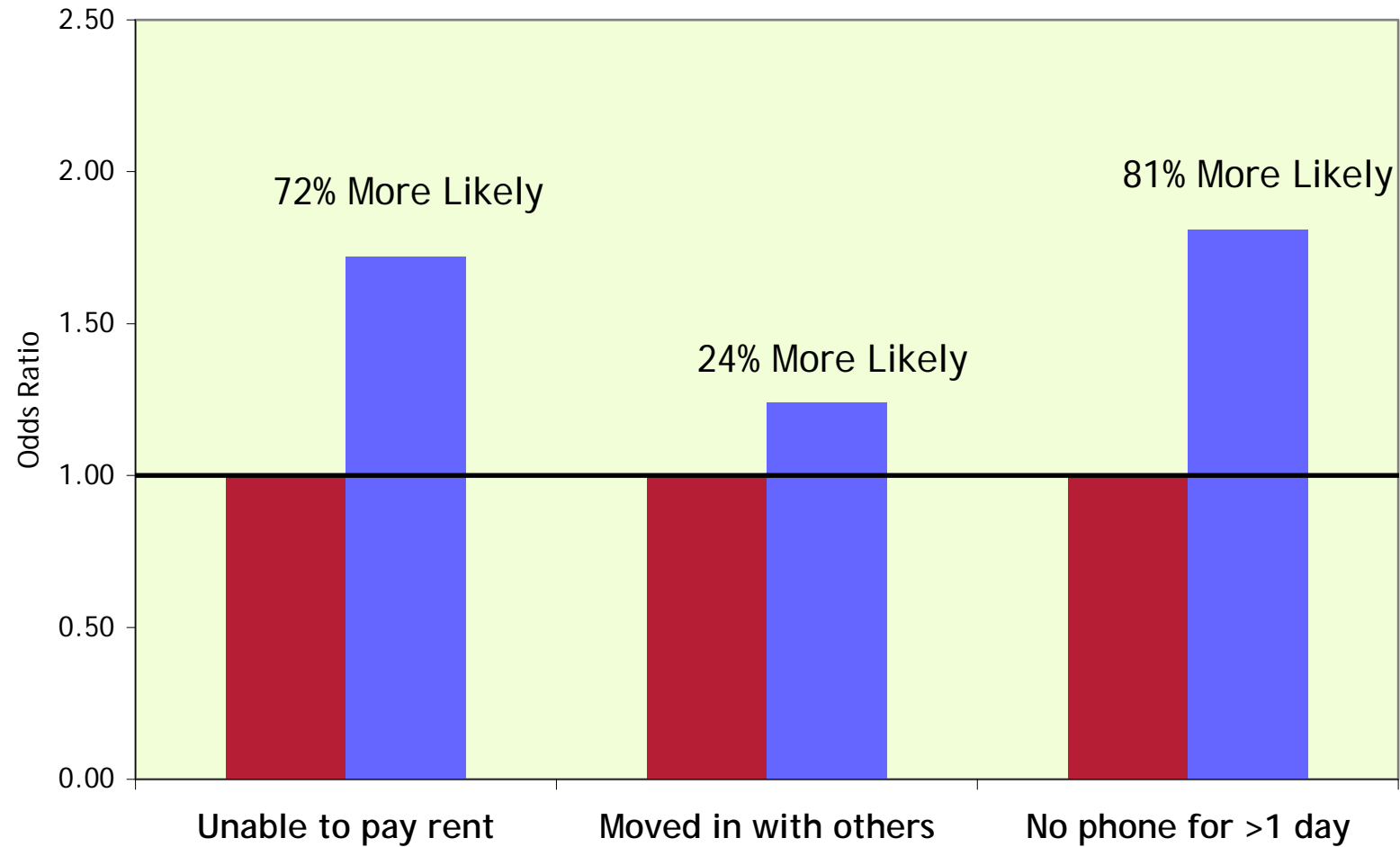


# Analyses

- Multivariate logistic regressions were estimated
- 2 stages: children were compared on disability status and children with disabilities were then compared on family structure
- Covariates included child's age, family structure & mother's age, race, and education
- Results presented as odds ratios & predicted probabilities
- SUDAAN used to correct standard errors in this stratified sample



# Disabled Children's Housing & Utility Insecurity



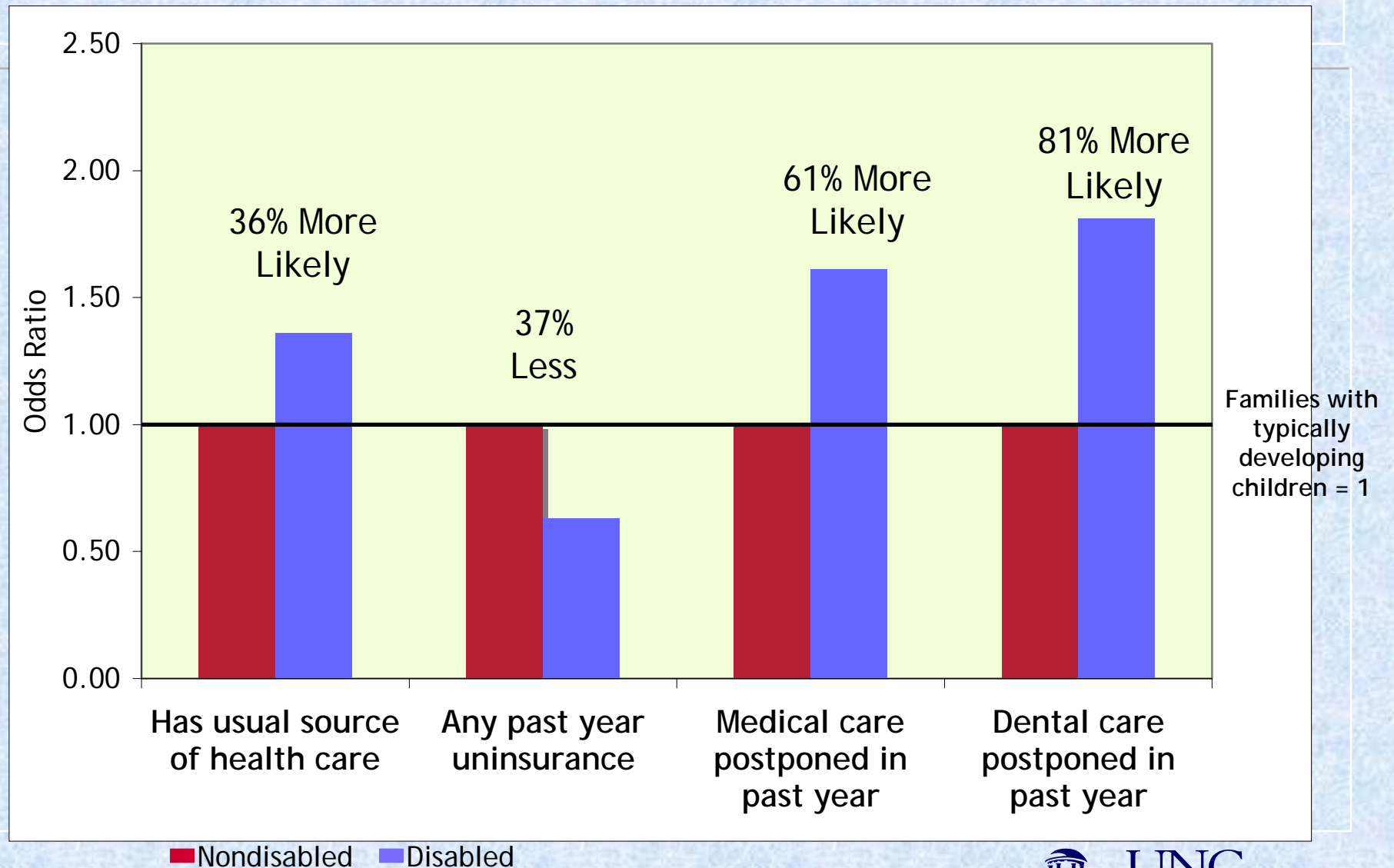
Families with typically developing children = 1

■ Nondisabled ■ Disabled

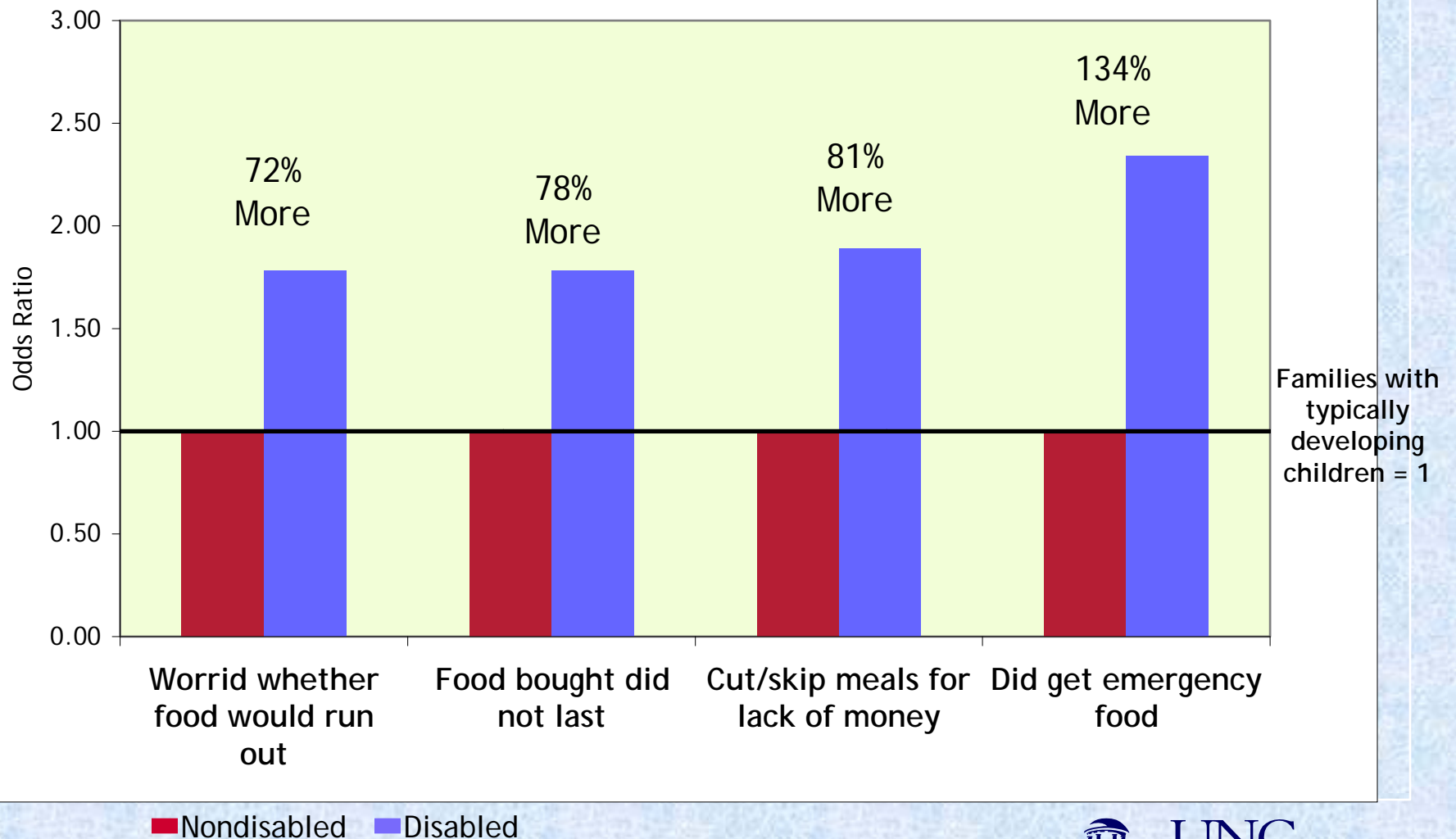


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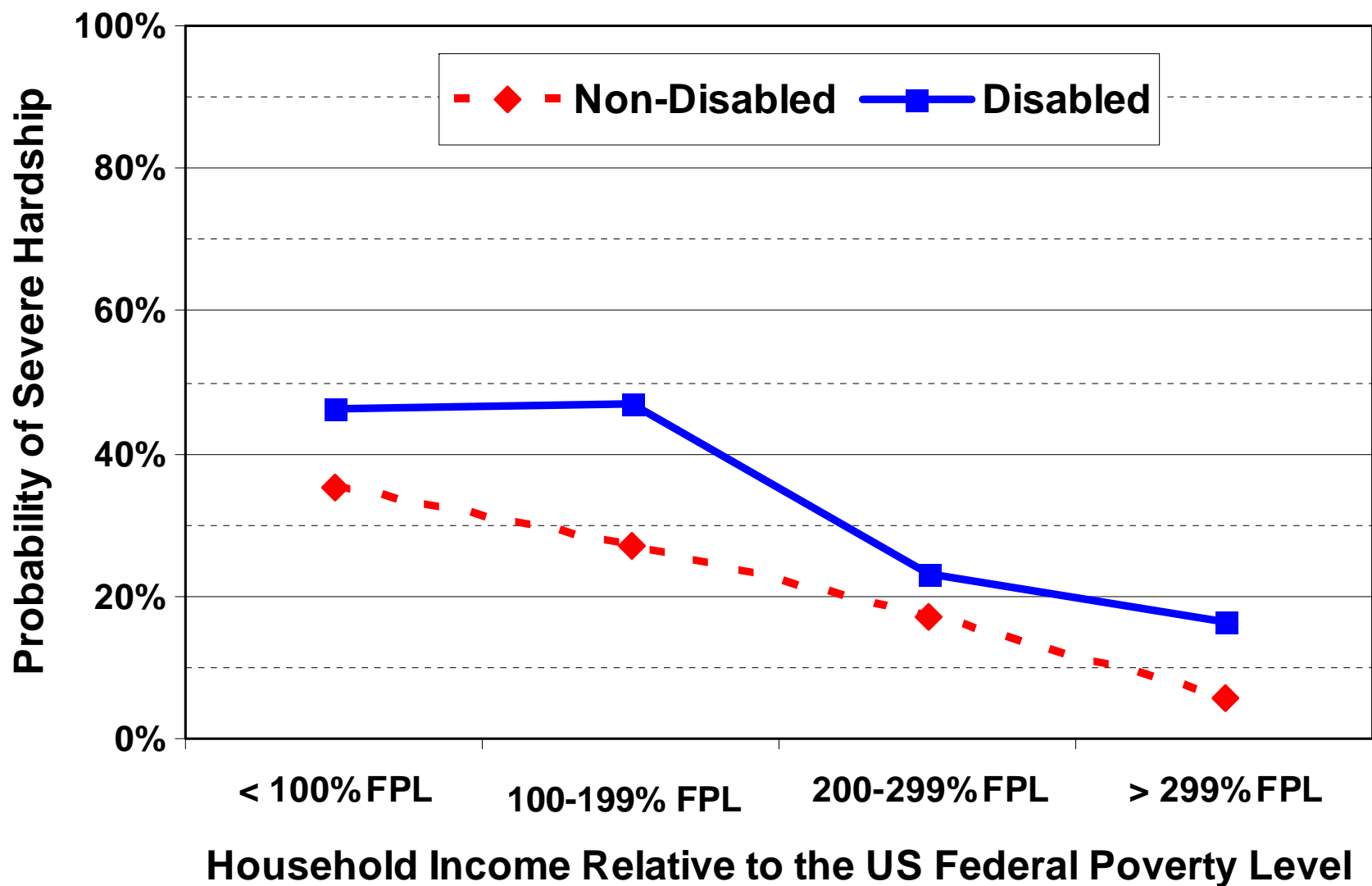
# Disabled Children's Health Care Access



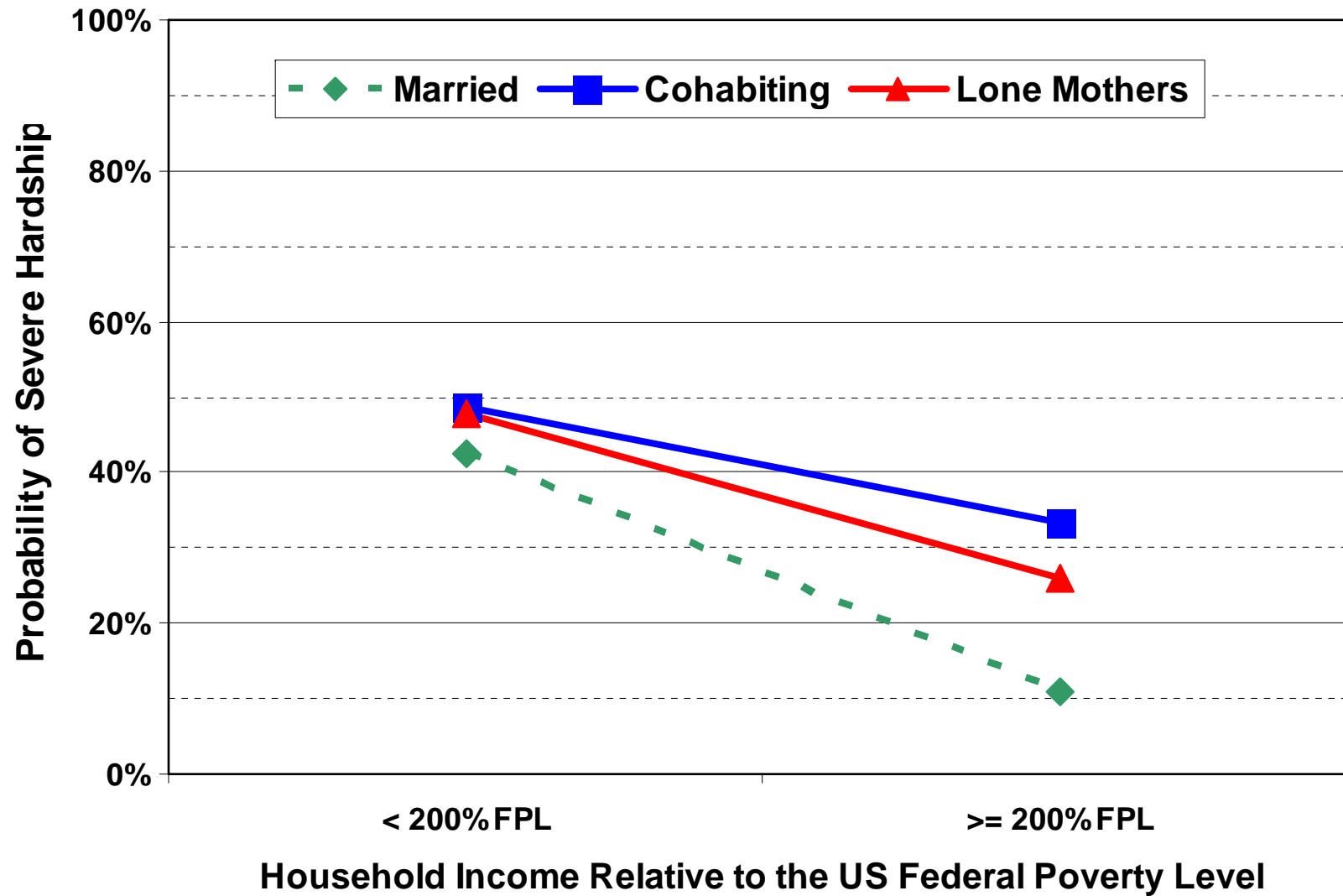
# Disabled Children's Food Insecurity



## Predicted Probability of Experiencing Severe (4+) Hardship: Income by Disability Status, 2002



## Disabled Children's Predicted Probability of Experiencing Severe (4+) Hardship: Income by Family/Marital Status



# Limitations

- Severity of child's impairments could not be measured
- Downward bias in estimates because some of the nondisabled children likely had disabled siblings



# What does it all mean?

- Children with disabilities are at elevated risk for severe deprivation as compared with nondisabled children
- Single mothers and cohabiting partners raising disabled children experience the greatest degree of hardship



# Is the U.S. FPL robust in capturing hardship?

- The federal poverty level (FPL) does not accurately represent material hardship in the U.S. for children with disabilities and their families
- It is particularly inadequate in describing hardship among single mothers and cohabiting partners raising children with disabilities
- Families living in deprived conditions, who could benefit from social programs, are not receiving assistance



# Why does it matter?



- Families who could benefit from social welfare policies aren't eligible when poverty is defined exclusively in terms of an absolute income measure
- Single mother families are particularly at risk and likely most affected by inadequate policies
- Many U.S. social welfare policies rely on the federal poverty level to set eligibility criteria
- Policymakers interested in targeting resources to those who are most in need can't exclusively rely on the FPL - the current distribution of benefits is inefficient



# Future research directions

- Identification and testing of policies and interventions that support women who are raising children with disabilities - whether single, cohabiting or married partners
- Research to inform advocates & policymakers
  - ◆ How can these families be best supported?



# Acknowledgments

- Co-authors: Rod Rose, Megan Andrews & Michal Grinstein-Weiss
- Natalie Al-Habib & Tim Triplett, National Survey of America's Families statisticians



# Thank you!

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