

6. THE HOUSEHOLD CIRCUMSTANCES AND EMERGING INDEPENDENCE OF OUT-OF-SCHOOL YOUTH WITH DISABILITIES

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The 10-year period from the end of high school through a youth's twenties marks a time of enormous changes and events that have lifelong consequences (Osgood, Foster, Flanagan, & Ruth, in press). This period, perhaps more than any other time of life, challenges youth with decisions regarding careers, marriage, and parenting; demands for financial and residential independence and self-sufficiency; and the myriad responsibilities (legal, social, and personal) that accompany adulthood (Rindfuss, 1991). Whereas the circumstances and choices that color the early post-high-school years have great influence on the long-term outcomes of all youth, they can be particularly challenging for some youth with disabilities as they strive to achieve financial security, satisfying relationships, and self-reliance.

This chapter begins by providing a context for understanding the emerging independence of youth with disabilities in their first few years after high school by reporting findings related to parents' expectations and youth's goals for the future independence of these youth, as reported when they were still in high school. It then examines changes in several indicators of the independence of youth with disabilities who have been out of high school up to 2 years. Specifically, it explores changes and patterns in youth's experiences with regard to:

- Residential arrangements.
- Dimensions of emerging independence, including household responsibilities, having driving privileges, and aspects of financial independence (i.e., the use of personal financial management tools and reliance on government benefit programs).
- Independent household circumstances and family formation, including living with a spouse or partner, household income, and marital and parenting status.

Descriptive findings are reported for youth with disabilities as a whole for whom data are available for both Waves 1 (2001) and 2 (2003) and for those who differ in their primary disability classification while in secondary school, in school-leaving status, and in selected demographic characteristics, when significant.¹

Parents' and Youth's Aspirations for Youth's Future Independence

As noted in previous chapters, when NLTS2 out-of-school youth still were in secondary school, telephone interviews with parents asked about their expectations for the future independence of their adolescent children with disabilities, and a survey of school staff collected information about youth's own goals for their early postschool years, as incorporated into their transition plans.

When most youth included in this report were still in high school, their parents were asked to report how likely they thought it was that their adolescent children with disabilities would

¹ Measures of the independence of youth with disabilities represented in NLTS2 are not compared with those reported for NLTS because differences in the age groups included in the two studies make straightforward comparisons misleading. A subsequent report will present findings of analyses that include the adjustments necessary for accurate comparisons between NLTS and NLTS2.

achieve three milestones of independence: earning a driver’s license, living independently without supervision, and becoming financially self-sufficient (i.e., not requiring money from family members or public programs to pay for their living expenses). The transition planning process in which youth engaged also generated information on their primary goals for their future postschool years, one option being a goal of living independently.

**Exhibit 6-1
PARENTS’ EXPECTATIONS AND YOUTH WITH
DISABILITIES’ ASPIRATIONS FOR
FUTURE INDEPENDENCE**

	Percentage	Standard Error
Percentage expected by parents in the future to:		
Get a driver’s license		
Definitely will	53.7	4.9
Probably will	32.8	4.7
Probably or definitely won’t	13.5	3.4
Live alone after high school without supervision		
Definitely will	53.9	3.9
Probably will	34.7	3.8
Probably or definitely won’t	11.4	2.5
Be financially self-supporting		
Definitely will	43.2	4.0
Probably will	42.5	4.0
Probably or definitely won’t	14.4	2.8
Percentage with a primary post-high-school goal of living independently	54.2	6.1

Sources: NLTS2 Wave 1 parent interviews and student’s school program survey.

When out-of-school youth with disabilities were still in high school, more than half (54%) had parents who believed they “definitely” would earn driving privileges (Exhibit 6-1), and an equal percentage believed youth “definitely” would live independently after high school. About another one-third had parents who thought they “probably” would achieve these milestones (33% and 35%, respectively). There was somewhat less optimism regarding financial independence; 43% of youth with disabilities were thought by their parents “definitely” to achieve this goal, and an equal percentage were thought “probably” to do so. Nonetheless, parents of about one in eight youth with disabilities had some doubt about these two aspects of the future independence of their children with disabilities. The majority (54%) of youth, too, thought residential independence was in their future, and set this as one of their primary transition goals.

Given the ways in which different disabilities can affect various forms of independence, it is not surprising that patterns of parents’ expectations and youth’s aspirations regarding youth’s future independence vary widely across disability categories (Exhibit 6-2). For example, youth with learning disabilities; speech, hearing, or other health impairments; or emotional disturbances were consistently the most likely to have parents who thought they “definitely” would achieve each of the independence milestones investigated in NLTS2. For example, three-fourths of those with hearing impairments, 60% or more of those with speech or other health impairments, 57% of those with learning disabilities, and half of youth with emotional disturbances were expected “definitely” to live independently in the future. In contrast, mental retardation, orthopedic impairments, autism, and multiple disabilities appear to reduce expectations for each of the independence milestones. Parents of these youth were consistently among the most likely to doubt their children would drive, live independently, or be financially self-sufficient. However, other disabilities were less consistent in their relationship to independence. For example, parents of all youth with visual impairment doubted their adolescent children would drive, but 45% were sure their children would live independently, and 30% believed they would be financially self-sufficient.

Exhibit 6-2
PARENTS' AND YOUTH'S ASPIRATIONS FOR YOUTH'S INDEPENDENCE,
BY DISABILITY CATEGORY

	Learning Disability	Speech/ Language Impairment	Mental Retardation	Emo- tional Distur- bance	Hearing Impair- ment	Visual Impair- ment	Ortho- pedic Impair- ment	Other Health Impair- ment	Autism	Trau- matic Brain Injury	Multiple Disabili- ties
Percentage expected to:											
Get a driver's license											
Definitely will	62.4 (7.3)	66.5 (9.9)	26.3 (7.5)	47.6 (6.6)	74.9 (9.1)		19.7 (7.7)	48.4 (8.0)	18.5 (8.3)	45.7 (12.6)	9.6 (5.4)
Probably or definitely won't	6.3 (3.7)	12.7 (7.0)	41.3 (8.4)	11.2 (4.2)	8.0 (5.7)	100.0	38.4 (9.4)	10.1 (4.2)	41.1 (4.2)	19.7 (4.2)	70.7 (4.2)
Live alone after high school without supervision											
Definitely will	57.4 (5.6)	68.1 (7.4)	27.1 (7.2)	50.3 (5.6)	74.9 (6.1)	45.3 (9.5)	33.6 (7.8)	60.4 (5.5)	25.2 (8.6)	26.0 (9.4)	28.6 (8.9)
Probably or definitely won't	7.0 (2.9)	6.8 (4.0)	39.8 (7.9)	14.2 (3.9)	4.3 (2.9)	6.8 (4.8)	29.9 (7.6)	10.6 (3.4)	31.0 (9.1)	11.4 (6.8)	54.5 (9.8)
Be financially self-supporting											
Definitely will	46.4 (5.7)	56.7 (7.8)	28.6 (7.6)	38.6 (5.5)	50.7 (7.1)	29.7 (9.1)	28.0 (7.7)	36.4 (5.4)	21.4 (8.1)	28.2 (9.9)	15.9 (7.5)
Probably or definitely won't	8.3 (3.1)	9.4 (4.6)	38.3 (8.2)	27.9 (5.0)	7.6 (3.8)	16.2 (7.3)	31.6 (8.0)	14.2 (3.9)	39.2 (9.7)	22.2 (9.2)	53.7 (10.2)
Percentage with a primary post-high-school goal of living independently	55.8 (8.2)	35.1 (12.3)	53.1 (11.3)	56.1 (11.3)	50.7 (10.0)	41.8 (12.4)	44.4 (12.9)	43.7 (18.1)	39.9 (12.7)	53.2 (17.0)	48.9 (18.1)

Sources: NLTS2 Wave 1 parent interviews and student's school program survey.

The category "probably will" is omitted from the exhibit.

Standard errors are in parentheses.

In contrast to these substantial differences across disability categories in expectations and goals related to youth's future independence, few differences are evident between youth who differ in demographic characteristics, including age, gender, school-leaving status, and household income. For example, no differences are apparent for youth who differ on any of these dimensions in parents' expectations regarding youth's earning driving privileges or in youth's having a primary transition goal related to independent living. However, differences are noted in expectations for independent living for youth who differ in household income and racial/ethnic background (Exhibit 6-3). Only one-third of youth from the lowest income group have parents who thought youth "definitely" would live independently in the future, compared with 57% of those in the middle income group ($p < .05$) and 71% of youth in the highest income group ($p < .001$). White youth also were more likely to be expected "definitely" to live independently (63%) than their African-American or Hispanic peers (41% and 34%, respectively, $p < .05$ for both comparisons). Only with regard to high school leaving status is a difference noted in expectations for youth being financially self-supporting in the future; those who eventually completed high school were significantly more likely to have parents who

Exhibit 6-3
PARENTS' EXPECTATIONS FOR YOUTH'S RESIDENTIAL INDEPENDENCE,
BY HOUSEHOLD INCOME AND RACE/ETHNICITY

	Income			Race/Ethnicity		
	Lowest	Medium	Highest	White	African-American	Hispanic
Percentage expected to live independently in the future						
Definitely will	33.6 (6.5)	56.6 (8.0)	71.0 (6.4)	62.8 (4.7)	40.8 (8.7)	33.7 (11.5)
Probably/definitely won't	23.3 (5.9)	7.9 (4.3)	3.9 (2.7)	7.6 (2.6)	19.2 (7.0)	10.2 (7.4)

Source: NLTS2 Wave 1 parent interviews.
Standard errors are in parentheses.

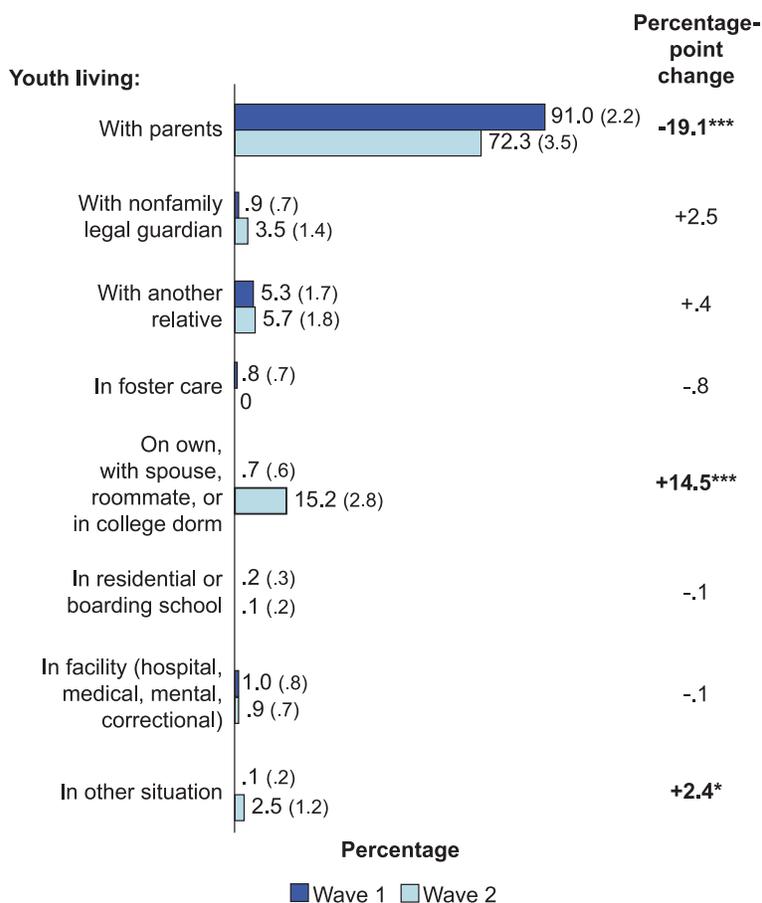
expected them eventually to earn enough to support themselves (48%) than were youth who left high school without graduating (30%, $p < .05$).

Residential Arrangements

Generally, as youth leave high school, about one-quarter also leave their parents' homes, moving either to a postsecondary education setting or to an apartment on their own or shared with roommates or a partner (Arnett, 2000). This pattern of residential movement after high school also is apparent among youth with disabilities (Exhibit 6-4). Although in Wave 1 the large majority of youth with disabilities lived either with their parents (91%) or with another adult family member or legal guardian (6%), 2 years later, significantly fewer youth are living with parents (72%), a drop of 19 percentage points ($p < .001$). Another 9% are living with a relative other than parents or with a legal guardian. Thus, 82% of youth with disabilities in Wave 2 still have familial or legal supervision at home, very comparable to the rate of 78% in the general population.² About half of the youth who no longer live at home (15%) were reported to be living on their own; with a spouse, partner, or roommate; or in college housing. This is a marked increase over Wave 1 (14 percentage points, $p < .001$), as is the increase in "other" living arrangements (2 percentage points, $p < .05$). There have been no changes over time in the proportions of youth who reside in foster care, a residential or boarding school, or in facilities, such as hospitals, mental health facilities, or correctional institutions.

² Calculated from the National Longitudinal Survey of Youth (NLSY), 2000, for out-of-school 15- through 19-year-olds.

Exhibit 6-4
CHANGES IN THE RESIDENTIAL ARRANGEMENTS OF
OUT-OF-SCHOOL YOUTH WITH DISABILITIES



Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.
 Statistically significant difference in a two-tailed test at the following levels: * $p < .05$;
 *** $p < .001$.
 Standard errors are in parentheses.

Indicators of Early Postschool Independence

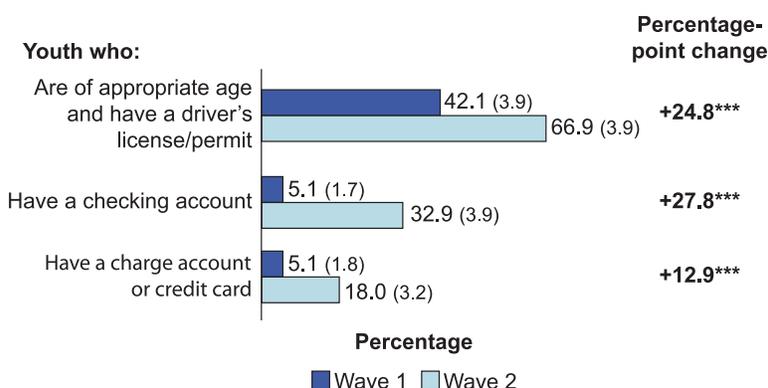
NLTS2 is measuring several indicators of youth's emerging independence as they age and leave high school. This section focuses on the changes over time in youth's taking on household responsibilities, acquiring driving privileges, and exercising some aspects of financial management and independence.

Household responsibilities. Analyses of factors associated with emerging independence during secondary school demonstrate several areas of growing competence for youth with disabilities (Cameto, Levine, Wagner, & Marder, 2003). Assuming responsibilities for daily living (e.g. doing household chores, shopping for personal items) is an important indicator of maturity. A summative scale measuring the

frequency with which youth with disabilities perform four household tasks demonstrates that in Wave 1 almost 60% of youth scored in the medium range, indicating that parents reported they "usually" or "sometimes" fixed their own breakfast or lunch, straightened up their own room or living area, bought needed items at the store, and did their laundry. In Wave 2, when youth are no longer in high school, they are responsible for these tasks in similar proportions as in Wave 1; there are no significant differences for youth with disabilities overall or for youth who differ in their primary disability category or demographic characteristics. Consistent with the finding that the large majority of youth still live at home with parents, their pattern of household responsibilities since high school has not changed appreciably.

Driving privileges. A driver's license provides youth with access to the community and freedom of movement (assuming access to a vehicle as well). At the same time, this privilege demands responsibilities, such as having proper insurance, car maintenance, and, most importantly, safe driving. Although many states allow 15-year-olds to apply for learners'

**Exhibit 6-5
CHANGES IN INDICATORS OF EARLY POSTSCHOOL
INDEPENDENCE OF YOUTH WITH DISABILITIES**



Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.
Statistically significant difference in a two-tailed test at the following level: *** $p < .001$.
Standard errors are in parentheses.

permits and many youth can test for a driver's license at age 16, fewer than half of age-eligible youth with disabilities had earned a driver's license in Wave 1 (42%; Exhibit 6-5). By Wave 2, two-thirds of youth were reported to have a driver's license, a 25-percentage-point increase ($p < .001$).

Financial management and independence. Analyses comparing aspects of financial management in Waves 1 and 2 (Exhibit 6-5)

show that similar proportions of youth with disabilities at the two points in time are provided allowances (about 80%), have money from an allowance or a job to spend as desired (about 95%), or have savings accounts (about 46%). In contrast, whereas only 5% of youth in Wave 1 were reported to have a checking account, credit card, or charge account in their own name, by Wave 2, a 28-percentage-point increase ($p < .001$) results in one-third of youth being reported to have a checking account; a 13-percentage-point increase in youth with charge accounts or credit cards ($p < .001$) brings to 18% the youth with those financial management tools.

In addition to these indicators of personal financial management, NLTS2 tracks the participation of youth with disabilities in government benefit programs. Specifically, parents were asked about participation in TANF (Temporary Assistance to Needy Families) or the state welfare program, Food Stamps, and SSI (the Supplementary Security Income program), both during the previous 2 years and at the time of the interview. Participation in each program, both in the previous 2 years and currently, was relatively constant at the two time points. For example, at both Waves 1 and 2, parents reported that about 11% of youth with disabilities had received TANF or welfare benefits in the preceding 2 years, and about 7% were participating in this program currently. Similarly, about as many youth were reported at both Waves 1 and 2 to have received Food Stamps during the previous 2-year period (about 15%) and to be receiving them currently (about 11%). Approximately 8% to 12% of youth with disabilities had received SSI benefits in the previous 2 years or were receiving them currently at both Waves 1 and 2. With the exception of an increase in the proportion of youth with visual impairments currently receiving SSI (from 22% in Wave 1 to 34% in Wave 2, $p < .05$), there are no significant differences in participation in government benefit programs for youth with disabilities overall or for youth who differ in their primary disability category or demographic characteristics.

Family Formation

For some youth with disabilities, the early years after high school are accompanied by changes in living arrangements occasioned by marriage or childbearing. As mentioned previously regarding residential arrangements, about 15% of out-of-school youth with disabilities live independently of their parents or other adult relatives or guardians. This group includes 12% of youth who live with a spouse or roommate other than in college housing (Exhibit 6-6).

EXHIBIT 6-6 INDEPENDENT HOUSEHOLD CIRCUMSTANCES AND FAMILY FORMATION AMONG OUT-OF-SCHOOL YOUTH WITH DISABILITIES		
	Percentage	Standard Error
Living with a spouse or roommate outside of their parents' home	11.7	3.0
Those 16 or older who are:		
Single, never married	87.8	2.7
Engaged	5.4	1.9
Married	3.0	1.4
In a marriage-like relationship	3.8	1.6
Divorced, separated, widowed	.1	.3
Living with spouse or partner with household income of:		
\$5,000 or less	66.5	4.7
\$5,001 to \$10,000	12.2	3.2
\$10,001 to \$15,000	11.7	3.2
\$15,001 to \$20,000	2.3	1.5
\$20,001 to \$25,000	5.3	2.2
More than \$25,000	2.0	1.5
Those age 16 or older who have had or fathered a child		
Wave 1	1.0	.8
Wave 2	7.8	2.3
Percentage-point change	+6.8**	
Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.		
Statistically significant difference in a two-tailed test at the following level: **p<.01.		

Marriage and parenting. A small share of out-of-school youth with disabilities are beginning the process of family formation shortly after high school. About 3% of youth with disabilities who have been out of secondary school up to 2 years are married, the same rate as youth in the general population³; 4% are in a marriage-like relationship, and 5% are engaged. Two-thirds of youth who are living with a spouse or partner have annual household incomes of \$5,000 or less, well below the poverty threshold. Nine out of 10 youth with disabilities who are living with a spouse or partner are earning \$15,000 or less. About 8% of youth with disabilities who have been out of school up to 2 years reported having had or fathered a child, a

7-percentage-point increase over Wave 1 (p<.01) and a rate not significantly different from that of the general population.⁴

Few youth who have had or fathered a child by Wave 2 are married (5%; Exhibit 6-7); however, 16% were reported to be engaged to be married, and another one-third of youth who are parenting are in a marriage-like relationship, significantly more than youth who are not parenting (33% vs. 1%, p<.05). Further, although about twice as many nonparenting youth are

³ Calculated from the NLSY, 2000, for out-of-school 15- through 19-year-olds.

⁴ Ibid.

**EXHIBIT 6-7
INDEPENDENT HOUSEHOLD CIRCUMSTANCES
AND FAMILY FORMATION AMONG OUT-OF-SCHOOL
YOUTH WITH DISABILITIES, BY PARENTING STATUS**

	Has had or fathered a child	Has no children
Percentage living with a spouse or partner outside of parents' home	40.7 (15.1)	8.9 (2.8)
Percentage 16 or older who are:		
Single, never married	45.6 (15.0)	91.3 (2.5)
Engaged	15.8 (11.0)	4.5 (1.8)
Married	5.0 (6.6)	2.8 (1.5)
In a marriage-like relationship	33.0 (14.2)	1.4 (1.0)
Divorced, separated, widowed	.6 (2.4)	.0
Percentage who dropped out of school	63.5 (14.5)	23.2 (3.7)

Source: NLTS2 Wave 2 parent youth interviews.
Standard errors are in parentheses.

single, (91% vs. 46%, $p < .01$), 41% of parenting youth were reported to be living with a spouse or partner outside their parents' homes. Most importantly, 64% of youth who have had or fathered a child left high school without graduating, a rate almost three times that of their nonparenting peers (23%, $p < .01$). The burdens associated with dropping out of school,⁵ along with the responsibilities that accompany childbearing and parenting, are obvious and can have profound influence on youth's postschool transition and long-term success.

Disability Differences in Changes in Residential Arrangements, Indicators of Early Independence, and Family Formation

Chapter 2 demonstrated that out-of-school youth with disabilities differ widely across disability categories in their functional abilities, differences that are reflected here in significantly different experiences with independence in their early post-high-school years.

Residential arrangements. Although there is a decline of 6 to 21 percentage points across disability categories in the percentage of youth who have been out of high school up to 2 years living with their parents (Exhibit 6-8), the changes reach statistical significance only for youth with learning disabilities, emotional disturbances, orthopedic impairments, or other health impairments (19 to 21 percentage points, $p < .05$ to $p < .001$). The trend increase in residential independence (i.e., living on their own, with spouse or roommate, or in college housing) also is notable for youth in these disability categories, as well as for youth with speech, hearing, or visual impairments or mental retardation (10 to 16 percentage points, $p < .05$ to $p < .001$). Compared with youth in other disability categories, youth with emotional disturbances are the least likely still to be living with parents (65%) and the most likely to be living with relatives, guardians, in an institution or facility, or another situation (6%, $p < .05$ compared with youth with visual or orthopedic impairments), an increase of 5 percentage points over time for youth with emotional disturbances ($p < .05$).

⁵ Overall, 28% of out-of-school youth with disabilities represented in this report left high school without a diploma or certificate of completion.

Exhibit 6-8
CHANGES IN THE RESIDENTIAL ARRANGEMENTS OF OUT-OF-SCHOOL YOUTH,
BY DISABILITY CATEGORY

	Learning Disability	Speech/ Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities
Percentage living:											
With parents											
Wave 1	93.2 (2.8)	91.5 (4.3)	88.7 (4.9)	84.5 (3.9)	89.1 (4.3)	93.3 (4.7)	91.4 (4.6)	95.2 (2.3)	91.4 (5.4)	91.6 (5.7)	83.9 (7.0)
Wave 2	73.1 (4.9)	76.7 (6.5)	72.2 (6.9)	65.3 (5.2)	81.7 (5.3)	77.8 (7.8)	70.0 (7.5)	76.0 (4.7)	79.4 (7.8)	73.2 (9.2)	77.6 (7.9)
Percentage-point change	-20.1***	-14.8	-16.5	-19.2**	-7.4	-15.5	-21.4*	-19.2***	-12.0	-18.4	-6.3
On own, with spouse, roommate, or in college dorm											
Wave 1	1.0 (1.1)	.0	.0	.0	.0	.0	.0	.4 (.7)	.0	.0	.0
Wave 2	15.5 (4.0)	10.3 (4.7)	16.3 (5.7)	16.5 (4.0)	11.3 (4.4)	15.9 (6.9)	16.2 (6.0)	10.6 (3.4)	3.5 (3.5)	14.3 (7.3)	6.0 (4.5)
Percentage-point change	+14.5***	+10.3*	+16.3**	+16.5***	+11.3*	+15.9*	+16.2**	+10.2**	+3.5	+14.3	+6.0
In other situation or location											
Wave 1	.0	.0	.0	.2 (.5)	1.6 (1.7)	.2 (.8)	.0	.6 (.8)	.0	.0	.0
Wave 2	2.0 (1.6)	.5 (1.1)	1.8 (2.0)	5.6 (2.5)	.8 (1.2)	.0	.0	2.0 (1.5)	4.0 (3.8)	5.0 (4.5)	2.4 (2.9)
Percentage-point change	+2.0	+5	+1.8	+5.4*	-8	-2	.0	+1.4	+4.0	+5.0	+2.4

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels: *p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

Indicators of early postschool independence. Youth with learning disabilities or speech, hearing, or other health impairments are the most likely to have a driver's license in Wave 2 (Exhibit 6-9); from 70% to 82% have driving privileges (p<.05 comparing youth with learning disabilities and orthopedic impairments), increases of 16 to 29 percentage points. Notable increases also are apparent for youth with emotional disturbances, orthopedic impairments, autism, or traumatic brain injuries (22 to 32 percentage points, p<.05 to p<.001). Youth with mental retardation or visual impairments are the least likely to have driving privileges; about one in five do so, with no significant increase over time. For young adults who are in transition from high school and in search of postsecondary education opportunities and employment options, lack of driving independence increases dependence on alternative methods of transportation, which in turn limits choices regarding residential and job locations and can place greater burden on families and service providers.

Exhibit 6-9
CHANGES IN INDICATORS OF EARLY POSTSCHOOL INDEPENDENCE, BY DISABILITY CATEGORY

	Learning Disability	Speech/ Language Impairment	Mental Retardation	Emotional Disturbance	Hearing Impairment	Visual Impairment	Orthopedic Impairment	Other Health Impairment	Autism	Traumatic Brain Injury	Multiple Disabilities
Percentage who:											
Are age-eligible and have a driver's license/permit											
Wave 1	46.8 (5.7)	61.0 (8.1)	12.2 (5.1)	33.7 (5.3)	61.0 (6.9)	12.9 (6.5)	25.8 (7.4)	52.2 (5.6)	17.6 (7.5)	26.7 (9.2)	27.7 (8.7)
Wave 2	73.3 (5.3)	76.8 (7.2)	20.7 (6.8)	62.9 (5.7)	82.0 (5.8)	19.4 (7.8)	48.3 (8.5)	70.4 (5.3)	44.8 (9.8)	58.4 (11.0)	44.7 (9.9)
Percentage-point change	+26.5***	+15.8	+8.5	+29.2***	+21.0*	+6.5	+22.5*	+18.2*	+27.2*	+31.7*	+17.0
Have a checking account											
Wave 1	5.8 (2.6)	10.3 (5.0)	1.3 (1.8)	1.5 (1.3)	10.6 (4.3)	8.5 (5.4)	8.2 (4.6)	9.0 (3.2)	10.4 (5.9)	19.5 (8.1)	.0
Wave 2	35.1 (5.7)	45.4 (8.5)	10.1 (5.1)	25.0 (5.1)	58.1 (7.5)	54.2 (9.9)	51.7 (8.6)	44.5 (5.8)	32.7 (9.2)	40.6 (10.9)	28.2 (9.1)
Percentage-point change	+29.3***	+35.1***	+8.8	+23.5***	+47.5***	+45.7***	+43.5***	+35.5***	+22.3*	+21.1	+28.2**
Have a charge account or credit card											
Wave 1	6.2 (2.8)	4.9 (3.7)	5.6 (3.7)	.3 (.6)	5.8 (3.4)	6.4 (5.0)	3.4 (3.1)	2.3 (1.7)	.5 (1.5)	2.7 (3.7)	1.3 (2.3)
Wave 2	19.4 (4.7)	25.9 (7.6)	6.9 (4.3)	15.8 (4.4)	26.6 (6.7)	41.4 (9.8)	20.2 (6.9)	17.0 (4.4)	2.5 (3.1)	12.4 (7.4)	10.9 (6.3)
Percentage-point change	+13.2*	+21.0*	+1.3	+15.5***	+20.8**	+35.0**	+16.8*	+14.7**	+2.0	+9.7	+9.6

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels: *p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

Fewer than 1 in 10 youth in most disability categories had a checking account in Wave 1, and even fewer had a personal credit card. The proportions of youth with disabilities who have since acquired a checking account have increased dramatically, from 44 to 48 percentage points for youth with hearing, visual, or orthopedic impairments. More than half of youth in these disability categories were reported to have a checking account in Wave 2. Significantly more youth in all other disability categories except mental retardation and traumatic brain injuries also were reported to have an account, with 25% to 45% of youth in these categories having a checking account. In contrast, 10% of youth with mental retardation were reported to have a checking account in Wave 2.

Similarly, the percentages of youth with mental retardation, autism, traumatic brain injuries, or multiple disabilities who were reported to have a personal credit card changed little over time; from 2% to 12% have these financial management tools in Wave 2. In contrast, charge accounts or personal credit cards were reported for 41% of youth with visual impairments, an increase of

35 percentage points ($p < .01$), followed by more than one-quarter of youth with speech or hearing impairments, an increase of 21 percentage points for each group ($p < .05$ and $p < .01$, respectively).

Family formation. More than 1 in 10 youth with learning disabilities, mental retardation, emotional disturbances, or orthopedic impairments were reported to be living with a spouse or partner when they had been out of secondary school up to 2 years (Exhibit 6-10). Most youth with disabilities living with a spouse or partner reported annual household incomes of \$5,000 or less. The large majority of youth with disabilities (84% to 99%) were reported to be single (never married) in Wave 2. For example, almost all youth with speech impairments (99%) remain unmarried, significantly more than their peers with learning disabilities (88%, $p < .05$) or emotional disturbances (84%, $p < .01$). Although across categories, up to 8% of youth are engaged (youth with emotional disturbances, $p < .05$ compared with youth with orthopedic impairments), few youth are married (from none to 4%) or in a marriage-like relationship (from none to 6%), with no significant differences across categories. Few youth in any disability

Exhibit 6-10
CHANGES IN FAMILY FORMATION OF OUT-OF-SCHOOL YOUTH, BY DISABILITY CATEGORY

	Learning Disability	Speech/ Language Impairment	Mental Retardation	Emo- tional Distur- bance	Hearing Impair- ment	Visual Impair- ment	Ortho- pedic Impair- ment	Other Health Impair- ment	Autism	Trauma- tic Brain Injury	Multiple Disabili- ties
Percentage age 16 or older living with a spouse or partner	11.4 (4.2)	4.4 (3.8)	16.8 (7.5)	15.5 (4.5)	9.0 (4.8)	2.5 (3.2)	10.7 (5.4)	6.2 (3.1)	1.8 (3.0)	10.4 (7.8)	2.2 (3.5)
Percentage living with spouse or partner with household income of:											
\$5,000 or less	69.8 (6.4)	61.2 (10.0)	57.1 (10.5)	56.5 (6.8)	74.6 (7.4)	49.1 (12.6)	73.4 (9.0)	61.0 (6.4)	58.0 (12.3)	80.0 (10.8)	69.1 (10.2)
\$5,001 to \$10,000	9.1 (4.0)	18.0 (7.9)	20.0 (8.5)	19.3 (5.4)	16.8 (6.4)	28.4 (11.4)	15.4 (7.4)	17.1 (5.0)	27.2 (11.1)	15.7 (9.8)	16.6 (8.2)
Percentage age 16 or older who are:											
Single, never married	87.7 (3.9)	98.7 (1.9)	89.2 (5.3)	83.5 (4.3)	89.5 (4.7)	93.4 (4.9)	93.8 (4.1)	89.7 (3.6)	93.7 (4.8)	84.2 (8.2)	99.2 (1.8)
Engaged	5.0 (2.6)	.0	6.3 (4.2)	8.4 (3.2)	4.3 (3.1)	4.2 (4.0)	.3 (.9)	5.2 (2.6)	4.8 (4.2)	7.7 (6.0)	.8 (1.8)
Married	3.0 (2.0)	.0	3.9 (3.3)	3.6 (2.2)	1.5 (1.9)	.0	1.3 (1.9)	1.6 (1.5)	.0	2.2 (3.3)	.0
In a marriage-like relationship	4.3 (2.4)	1.3 (1.9)	.6 (1.3)	4.3 (2.4)	4.8 (3.3)	2.4 (3.0)	4.5 (3.5)	3.5 (2.2)	1.5 (2.4)	6.0 (5.4)	.0
Percentage who have had or fathered a child											
Wave 1	.6 (.9)	1.2 (1.8)	2.7 (2.5)	1.5 (1.3)	1.9 (1.9)	.0	.0	1.8 (1.5)	.0	5.3 (4.6)	1.3 (2.2)
Wave 2	7.3 (3.1)	3.7 (3.3)	11.7 (5.5)	11.0 (3.7)	2.7 (2.7)	2.3 (2.9)	4.2 (3.5)	5.9 (2.7)	.0	10.6 (6.8)	3.2 (3.5)
Percentage-point change	+6.7*	+2.5	+9.0	+9.5*	+8	+2.3	+4.2	+4.1	.0	+5.3	+1.9

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following level: * $p < .05$.

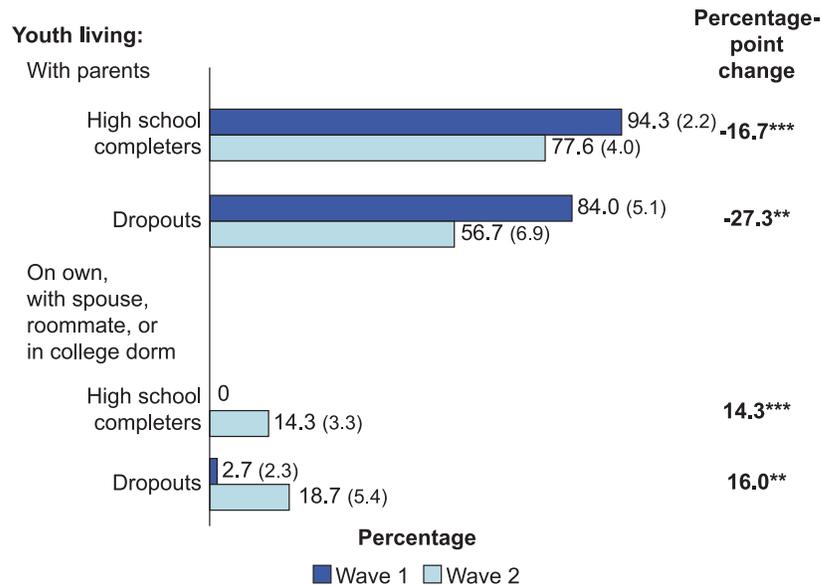
Standard errors are in parentheses.

category were reported to have given birth to or fathered a child in Wave 1. However, by Wave 2 a significant increase in parenting is noted for youth with learning disabilities or emotional disturbances (7 and 10 percentage points, respectively, $p < .05$). In Wave 2, 7% and 11% of youth in these categories and 12% and 11% of youth with mental retardation or traumatic brain injuries were reported to be parents; 6% or fewer in other categories were reported to be parents.

School-Leaving Status Differences in Changes in Residential Arrangements, Indicators of Early Independence, and Family Formation

Residential arrangements. Regardless of whether youth with disabilities complete high school or drop out, there has been a significant decrease in the percentages of out-of-school youth who are living at home in Wave 2 (Exhibit 6-11), a decrease of 17 percentage points ($p < .001$) for

Exhibit 6-11
CHANGES IN THE RESIDENTIAL ARRANGEMENTS OF YOUTH WITH DISABILITIES, BY SCHOOL-LEAVING STATUS



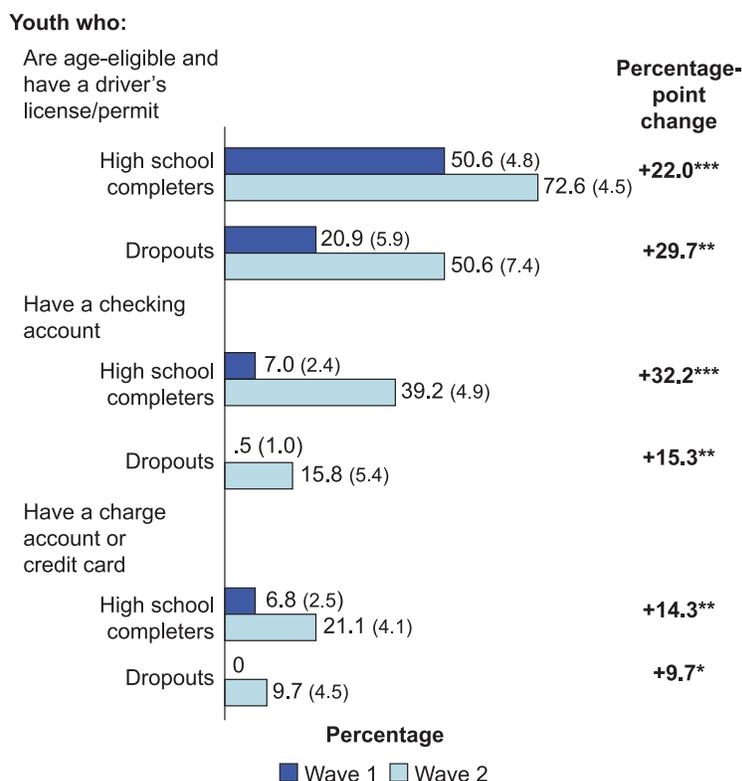
Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.
 Statistically significant difference in a two-tailed test at the following levels: ** $p < .01$; *** $p < .001$.
 Standard errors are in parentheses.

school completers and a decrease of 27 percentage points for dropouts ($p < .01$). Although the decrease is apparent for both groups, significantly more high school graduates than dropouts are still living at home in Wave 2 (78% vs. 57%, $p < .01$). On the other hand, similar proportions of completers and dropouts were reported to be living on their own, with a spouse or roommate, or in college housing in Wave 2, increases of 14 and 16 percentage points, respectively ($p < .001$ and $p < .01$).⁶

Indicators of early postschool independence. Substantially greater proportions of youth were reported to have acquired their driver's license in Wave 2 (Exhibit 6-12), regardless of school completion status (a 22-percentage-point increase for completers and a 30-percentage-point increase for dropouts, $p < .001$ and $p < .01$). However, significantly more youth who completed high school than did not were reported to have a driver's license in both Wave 1

⁶ Changes in other residential arrangements did not change appreciably for the two groups and are not included in the exhibit.

**Exhibit 6-12
CHANGES IN INDICATORS OF EARLY POSTSCHOOL
INDEPENDENCE AMONG YOUTH WITH DISABILITIES,
BY SCHOOL-LEAVING STATUS**



Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels:

*p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

living with a spouse or partner (6% vs. 27%, p<.01; Exhibit 6-13), yet the majority of both school completers and dropouts living with a spouse or partner reported annual household incomes of less than \$15,000. Consistent with the difference in their living arrangements, those who did not finish high school are less likely to be single (74%) than their peers who finished school (92%, p<.01). They also are far more likely to have given birth to or fathered a child (19% vs. 4%, p<.01). This rate of parenting in Wave 2 is a 17-percentage-point increase over the rate 2 years earlier (p<.01).

(51% vs. 21%, p<.001) and Wave 2 (73% vs. 51%, p<.05), perhaps largely because dropouts are younger, as a group, than school completers (see Chapter 2).

The change that significantly larger proportions of out-of-school youth have a checking account is much more apparent for school completers (a 32-percentage-point increase, p<.001) than for school dropouts (15 percentage points, p<.01), resulting in dropouts being significantly less likely to have this tool of financial management than completers (16% vs. 39%, p<.05). Similarly, the increase in youth having a charge account or credit card is somewhat larger among those who completed high school than those who did not (14 vs. 10 percentage points, p<.01 and p<.05, respectively).

Family formation. As noted earlier, school completers are much less likely than their peers who dropped out to be

**Exhibit 6-13
INDEPENDENT HOUSEHOLD
CIRCUMSTANCES AND FAMILY FORMATION
OF OUT-OF-SCHOOL YOUTH WITH
DISABILITIES, BY SCHOOL-LEAVING STATUS**

	Completers	Dropouts
Percentage living with a spouse or partner	6.5 (2.7)	27.0 (7.5)
Percentage 16 or older who are:		
Single, never married	92.5 (2.7)	73.9 (6.6)
Engaged	3.9 (2.0)	9.8 (4.5)
Married	1.3 (1.1)	7.8 (4.0)
In a marriage-like relationship	2.3 (1.5)	8.3 (4.1)
Percentage 16 or older who have had or fathered a child		
Wave 1	.5 (.7)	2.3 (2.1)
Wave 2	3.9 (2.0)	19.1 (5.9)
Percentage-point change	+3.4	+16.8**

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.
Statistically significant difference in a two-tailed test at the following level: **p<.01.
Standard errors are in parentheses.

**Exhibit 6-14
CHANGES IN THE RESIDENTIAL
ARRANGEMENTS OF OUT-OF-SCHOOL
YOUTH WITH DISABILITIES, BY AGE**

	Age at Wave 2:		
	15 through 17	18	19
Percentage living:			
With parents			
Wave 1	89.8 (6.1)	89.7 (3.6)	93.6 (2.9)
Wave 2	79.1 (8.2)	75.6 (5.1)	67.3 (5.6)
Percentage-point change	-10.7	-14.1*	-26.3***
On own, with spouse, roommate, or in college dorm			
Wave 1	.0	1.6 (1.5)	.0
Wave 2	2.7 (3.2)	14.0 (4.1)	19.6 (4.7)
Percentage-point change	+2.7	+12.4**	+19.6***

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.
Statistically significant difference in a two-tailed test at the following levels: *p<.05; **p<.01; ***p<.001.
Standard errors are in parentheses.

Demographic Differences in Changes in Residential Arrangements, Indicators of Early Independence, and Family Formation

Age

During late adolescence, each year of age can be accompanied by increasing independence, which is apparent in some aspects of the experiences of youth with disabilities in their early years after high school.

Residential arrangements. Over time, older youth with disabilities have experienced significant decreases in the likelihood of living with their parents (14 and 26 percentage points among 18- and 19-year-olds, respectively, $p<.05$ and $p<.001$; Exhibit 6-14). Likewise, there are significant increases of 12 and 20 percentage points in the shares of 18- and 19-year-olds, respectively, who were reported to be living independently. However, even with these changes, older youth with disabilities who are out of secondary school are not significantly more or less likely than younger peers to be living with their parents (67% to 79% across the age groups). Nonetheless, older out-of-school youth with disabilities (age 19) are far more likely to be living independently than are their peers who are 15 through 17 (3% vs. 20%, $p<.01$).

Indicators of early postschool independence. Over time, the proportions of 18- and 19-year-old out-of-school youth with disabilities who have driving privileges have increased

**Exhibit 6-15
CHANGES IN INDICATORS OF EARLY POSTSCHOOL
INDEPENDENCE AMONG OUT-OF-SCHOOL YOUTH
WITH DISABILITIES, BY AGE**

	Age at Wave 2:		
	15 through 17	18	19
Percentage who:			
Are age-eligible and have a driver's license/permit			
Wave 1	19.5 (9.2)	31.4 (5.5)	57.8 (5.9)
Wave 2	38.1 (10.6)	63.7 (6.1)	77.6 (5.3)
Percentage-point change	+18.6	+32.3***	+19.8*
Have a checking account			
Wave 1	.1 (.6)	3.3 (2.1)	8.3 (3.3)
Wave 2	18.5 (8.5)	26.9 (5.6)	42.6 (6.4)
Percentage-point change	+18.4*	+23.6***	+34.3***
Have a charge account or credit card			
Wave 1	1.2 (4.9)	2.9 (2.0)	7.5 (3.2)
Wave 2	1.1 (2.4)	16.6 (4.7)	23.7 (5.5)
Percentage-point change	-.1	+13.7**	+16.2*

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels:
*p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

significantly (32 and 20 percentage points, respectively, p<.001 and p<.05; Exhibit 6-15). No significant change is apparent for younger out-of-school youth, and they are considerably less likely to have earned a driver's license or to be holding a learner's permit than their peers who are 18 (38% vs. 64%, p<.05) or 19 (38% vs. 78%, p<.001).

Significantly larger proportions of out-of-school youth in all three age groups were reported to have a checking account in Wave 2 than in Wave 1. However, larger increases are noted for older youth (18-, 24-, and 34- percentage-point increases for younger, middle, and older youth, respectively), so that 19-year-olds are twice as likely to have a checking account as youth 15 through 17 (43% vs. 19%, p<.05). Age also appears to be an important factor with regard to acquiring a personal credit card or charge account; 14- and 16- percentage-point increases for 18- and 19-year-olds (p<.01 and p<.05), respectively, result in 17%

and 24% having personal credit cards in Wave 2, compared with 1% of youth who are ages 15 through 17 (p<.01 and p<.001). It is important to note that by the age of majority at 18, youth have greater access to obtaining their own credit line without having to obtain parents' permission or signatures.

Family formation. There are no notable age differences in the likelihood that out-of-school youth with disabilities are living with a spouse or partner, and the large majority of youth at any age who do so reported annual household incomes of less than \$15,000. Likewise 85% to 90% of youth in all age groups were reported to be single. However, an age difference is noted regarding parenting; an 11-percentage-point increase in having had or fathered a child for 18-year-olds is statistically significant. Nonetheless, there appear to be no notable differences among age groups in their propensity to have children, with rates of parenting ranging from 4% among 19-year-olds to 12% among 18-year-olds.

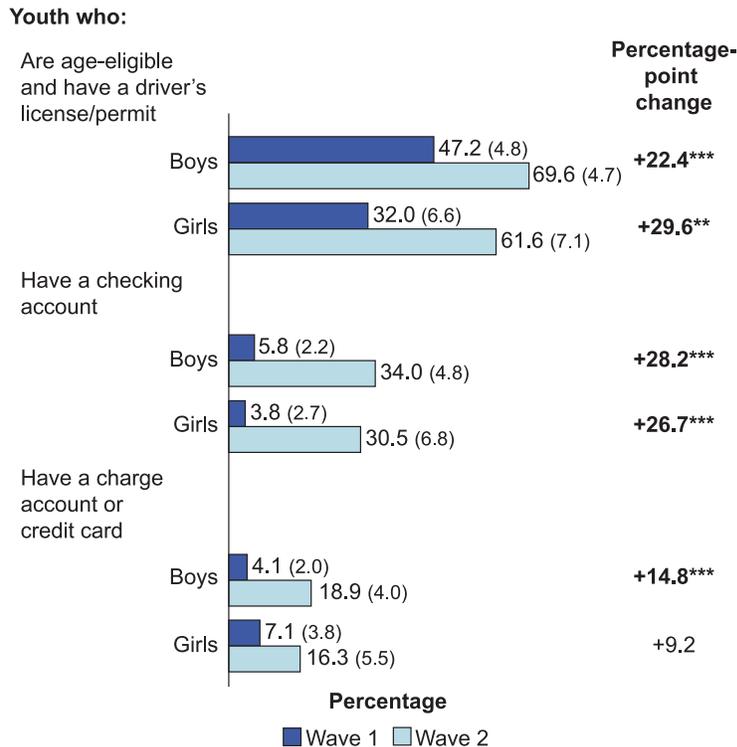
Gender

Several aspects of the experiences of youth with disabilities in the early years after high school are similar for boys and girls, although some differences are apparent, as noted below.

Residential arrangements. The previously noted decrease between Waves 1 and 2 in the likelihood that youth with disabilities are living with parents and an increased likelihood of living independently are apparent for both genders. Decreases of 22 and 14 percentage points in living with parents among boys and girls, respectively, and increases of 14 and 16 percentage points in living independently result in boys' and girls' having very similar patterns of residential arrangements within 2 years of leaving high school.

Indicators of early independence. By Wave 2, about two-thirds of boys and girls with disabilities have acquired a driver's license, significant increases from Wave 1 of 22 and 30 percentage points, respectively ($p < .001$ and $p < .01$; Exhibit 6-16). Large increases also are noted in the proportions of boys and girls reported to have a checking account (28 and 27 percentage points, $p < .001$). Although similar shares of boys and girls were reported to have credit cards or charge accounts in Wave 2 (19% and 16%, respectively), the increase from Wave 1 is significant only for boys (15 percentage points, $p < .001$).

Exhibit 6-16
CHANGES IN INDICATORS OF EARLY POSTSCHOOL INDEPENDENCE AMONG YOUTH WITH DISABILITIES, BY GENDER



Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews. Statistically significant difference in a two-tailed test at the following levels: ** $p < .01$; *** $p < .001$.

Standard errors are in parentheses.

Family formation.

Although there is a 14-percentage-point difference in the likelihood that boys and girls with disabilities live with a spouse or partner (7% vs. 21%; Exhibit 6-17), it does not attain statistical significance. However, significantly more girls than boys living with a spouse or partner reported earning \$5,000 or less (82% vs. 59%, $p < .05$). Girls also have experienced a significant increase over time in the rate at which they are parenting (13 percentage points, $p < .05$) that is not apparent among boys; nonetheless, the two groups are not significantly different in their likelihood of parenting in Wave 2 (5% and 13%).

**Exhibit 6-17
FAMILY FORMATION AMONG OUT-OF-SCHOOL
YOUTH WITH DISABILITIES, BY GENDER**

	Boys	Girls
Percentage living with a spouse or partner	7.1 (2.9)	20.7 (6.5)
Percentage living with spouse or partner with household income of \$5,000 or less	59.4 (5.7)	81.8 (7.2)
Percentage age 16 or older who are:		
Single, never married	92.7 (2.6)	78.1 (6.1)
Engaged	2.4 (1.6)	11.4 (4.7)
Married	1.0 (1.0)	6.8 (3.7)
In a marriage-like relationship	4.0 (2.0)	3.6 (2.7)
Percentage who have had or fathered a child		
Wave 1	1.3 (1.1)	.3 (.8)
Wave 2	5.1 (2.2)	13.2 (5.0)
Percentage-point change	+3.8	+12.9*

Sources: NLTSS Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following level:

* $p < .05$.

Standard errors are in parentheses.

Household Income and Race/Ethnicity

Several early post-high-school experiences differ for youth with disabilities whose household incomes and racial/ethnic backgrounds differ.

Residential

arrangements. The overall pattern of movement toward residential independence from Wave 1 to Wave 2 is apparent for youth with disabilities across the three household income groups (Exhibit 6-18). However, the middle income group shows both the largest decrease in living with parents (26 percentage points, $p < .01$) and the largest increase in independent living (20 percentage points, $p < .01$).

Regarding differences related

to youth's race/ethnicity, the changes in residential arrangements from Wave 1 to Wave 2 are significant for the larger group of white youth only. A 21-percentage-point decrease in white youth with disabilities living with parents and a 19-percentage-point gain in independent living are apparent for these youth ($p < .001$). With this latter increase, white youth with disabilities are more likely to be living on their own, with a spouse or roommate, or in college housing than are their African-American or Hispanic peers (20% vs. 8% and 6%, respectively, $p < .05$ for both comparisons).

Exhibit 6-18
CHANGES IN THE RESIDENTIAL ARRANGEMENTS OF OUT-OF-SCHOOL YOUTH WITH
DISABILITIES, BY HOUSEHOLD INCOME AND RACE/ETHNICITY

	Income			Race/Ethnicity		
	Lowest	Medium	Highest	White	African-American	Hispanic
Percentage living:						
With parents						
Wave 1	90.0 (4.1)	92.7 (4.0)	91.8 (3.9)	92.3 (2.5)	87.3 (5.8)	94.9 (5.2)
Wave 2	72.9 (6.0)	66.6 (7.4)	77.8 (5.8)	71.1 (4.3)	69.7 (8.0)	80.9 (9.3)
Percentage-point change	-17.1*	-26.1**	-14.0*	-21.2***	-17.6	-14.0
On own, with spouse, roommate, or in college dorm						
Wave 1	.0	.0	2.1 (2.0)	1.1 (1.0)	.0	.0
Wave 2	6.7 (3.4)	20.0 (6.2)	15.6 (5.1)	19.9 (3.8)	7.5 (4.6)	6.2 (5.7)
Percentage-point change	+6.7*	+20.0**	+13.5*	+18.8***	+7.5	+6.2

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels: *p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

Indicators of early postschool independence. Significantly more youth in all income brackets were reported in Wave 2 than in Wave 1 to have a driver's license or permit (23- to 30-percentage-point increases; Exhibit 6-19). However, similar-size increases across the three income groups did little to close the large gap between the lowest and highest income groups in having driving privileges that existed in Wave 1 (29% vs. 55%, p<.01); youth living in the lowest-income households continued in Wave 2 to be considerably less likely to have driving privileges than their peers living in the highest-income households (52% vs. 78%, p<.01).

Significantly larger proportions of youth in each of the three household income brackets were reported in Wave 2 to have a checking account. However, the increases range from 15 percentage points for youth in the lowest income bracket to 40 percentage points for youth in the highest income bracket, resulting in considerably fewer youth in the lowest-income households having a checking account in Wave 2 (16%) than youth in the middle-income households (40%, p<.05) or in the highest-income households (45%, p<.01). Although youth in the lowest- and highest-income households show significant increases in the proportions with credit cards or charge accounts (10 and 19 percentage points, respectively, p<.05 and p<.01), the increase is about twice as large for upper-income youth, and more than twice as many of those youth were reported to have personal credit (26% vs. 10%, p<.05).

Exhibit 6-19
CHANGES IN INDICATORS OF EARLY POSTSCHOOL INDEPENDENCE AMONG YOUTH WITH
DISABILITIES, BY HOUSEHOLD INCOME AND RACE/ETHNICITY

	Income			Race/Ethnicity		
	Lowest	Medium	Highest	White	African-American	Hispanic
Percentage who:						
Are age-eligible and have a driver's license/permit						
Wave 1	28.6 (6.3)	39.3 (7.9)	54.6 (7.1)	54.0 (4.8)	24.3 (7.7)	17.5 (9.3)
Wave 2	51.9 (7.1)	68.9 (7.8)	78.5 (6.0)	78.2 (4.2)	40.1 (9.3)	54.7 (12.2)
Percentage-point change	+23.3*	+29.6**	+23.9*	+24.2***	+15.8	+37.2*
Have a checking account						
Wave 1	.6 (1.1)	10.6 (4.9)	4.4 (2.9)	6.5 (2.4)	4.2 (3.5)	.8 (2.1)
Wave 2	15.9 (5.2)	39.9 (8.3)	44.9 (7.3)	40.0 (5.0)	21.6 (7.9)	19.2 (9.8)
Percentage-point change	+15.3**	+29.3**	+40.5***	+33.5***	+17.4*	+18.4
Have a charge account or credit card						
Wave 1	.1 (.5)	4.2 (3.3)	6.6 (3.7)	7.5 (2.7)	.4 (1.2)	1.9 (3.5)
Wave 2	10.5 (4.4)	13.8 (5.9)	25.9 (6.5)	18.5 (4.0)	18.0 (7.4)	15.6 (9.1)
Percentage-point change	+10.4*	+9.6	+19.3**	+11.0*	+17.6*	+13.7

Sources: NLTS2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following levels: *p<.05; **p<.01; ***p<.001.

Standard errors are in parentheses.

Significant increases in the proportions of youth with driver's licenses in Wave 2 have occurred for white and Hispanic youth (24 and 37 percentage points, p<.001 and p<.05) but are not apparent for African-American youth. The particularly large increase among Hispanic youth with disabilities narrowed the gap with white youth that had existed in Wave 1 (18% vs. 54%, p<.001). However, a large gap remains between African-American and white youth; almost twice as many white as African-American youth were reported in Wave 2 to have driving privileges (78% vs. 40%, p<.001).

The tendency for youth with disabilities to have checking accounts or credit cards as they age is apparent for white and African-American youth. However, the increase in having a checking account is about twice as large for white youth (34 vs. 17 percentage points), resulting in many more white youth than African-American youth having access to this banking service (40% vs. 22%, p<.05). Hispanic youth were reported to have checking accounts in similar proportions to their African-American peers (19%). There also are notable increases from Wave 1 to Wave 2 in white and African-American youth having a credit card; however, similar proportions of youth in all three racial/ethnic groups were reported in Wave 2 to have personal credit (16% to 18%).

Family formation. Similar proportions of youth in the three household income brackets were reported to have given birth to or fathered a child in Wave 2 (8% to 10%; Exhibit 6-20), and the increase in parenting from Wave 1 to Wave 2 is notable only for youth living in the middle- and highest-income households (9- and 7-percentage-point increases, respectively, $p < .01$). Likewise, the only significant change in parenting status among out-of-school youth with disabilities whose races/ethnicities differ is an 8-percentage-point increase for white youth, although the proportions of youth who were reported to be parents in Wave 2 are similar among white (9%), African-American (7%), and Hispanic (5%) groups.

Exhibit 6-20
CHANGES IN FAMILY FORMATION AMONG OUT-OF-SCHOOL YOUTH WITH DISABILITIES,
BY HOUSEHOLD INCOME AND RACE/ETHNICITY

	Income			Race/Ethnicity		
	Lowest	Medium	Highest	White	African-American	Hispanic
Percentage who have had or fathered a child						
Wave 1	1.7 (1.8)	1.0 (1.6)	.7 (1.2)	.9 (.9)	1.1 (1.8)	.2 (1.1)
Wave 2	8.2 (3.9)	10.1 (5.1)	7.9 (4.0)	9.0 (2.9)	7.0 (4.8)	4.7 (5.2)
Percentage-point change	+6.5	+9.1**	+7.2**	+8.1**	+5.9	+4.5

Sources: NLSY2 Wave 1 parent interviews and Wave 2 parent/youth interviews.

Statistically significant difference in a two-tailed test at the following level: ** $p < .01$.

Standard errors are in parentheses.

Summary

Youth with disabilities face many challenges in the first few years following the transition from high school in regard to residential and financial independence and the growing responsibilities associated with self-sufficiency and forming families. As is the trend with youth in the general population, the pattern of leaving the family home after high school and entering into a variety of other residential arrangements occurs gradually for youth with disabilities, regardless of demographic differences. Up to 2 years after high school, about three-quarters of youth with disabilities are still living with their parents. The move toward increasing independence is most notable for youth with learning disabilities or other health or orthopedic impairments; however, youth with emotional disturbances are the least likely still to be living with their parents in Wave 2. In addition, white youth with disabilities are more likely to be living on their own, with a spouse or roommate, or in college housing than their African-American or Hispanic peers, and youth with disabilities who drop out of school are significantly less likely to be living with their parents than those who completed high school.

About 1 in 10 out-of-school youth with disabilities participate in government benefit programs (TANF, state welfare program, Food Stamps, or SSI) during high school, and participation changes little during the first 2 postschool years for youth with disabilities overall, or for youth who differ in their primary disability category or demographic characteristics. The

exception is that the one in five youth with visual impairments who received SSI benefits in Wave 1 has increased to one-third of these youth in Wave 2.

As youth become more independent, it is expected that they will seek more freedom of movement by obtaining a driver's license and more freedom to earn and spend money, privileges that require high levels of responsibility and maturity. Two-thirds of youth with disabilities were reported to have a driver's license in Wave 2, with an increase in driving privileges occurring for youth in most disability categories, with the exception of youth with mental retardation or visual impairments. Youth with disabilities who drop out of high school are less likely than school completers to have driver's licenses and to be living at home. Dropouts thus are more dependent on public transportation or friends to gain access to employment and community opportunities. Significant increases in the proportions of youth with driver's licenses in Wave 2 are apparent for white and Hispanic youth and youth in all income brackets. However, twice as many white youth as African-American youth were reported to have driver's licenses 2 years after high school, and youth living in the lowest-income households are considerably less likely to have driving privileges than their peers living in the highest-income households.

Maintaining a checking account or personal credit card requires skills and judgment that often come with age, apparent in the 28-percentage-point increase in youth reported to have checking accounts and the 13-percentage-point increase in youth with credit card privileges in Wave 2. Whereas from one-third to more than half of youth in most disability categories were reported to have a checking account in Wave 2, this is the case for only 1 in 10 youth with mental retardation. Similarly, few youth with mental retardation, autism, or multiple disabilities are gaining experience with credit cards or charge accounts. Although the shares of dropouts with disabilities who have a checking account or credit card have increased, dropouts are significantly less likely to have these services than their peers who graduate. Similarly, although youth in all household income brackets are more likely to have a checking account or credit card in Wave 2, considerably fewer youth in the lowest-income households have either, compared with their wealthier peers. Likewise, white youth with disabilities are more likely than their African-American or Hispanic peers to have a checking account in Wave 2. As with the obstacles associated with the lack of a driver's license, youth who are not establishing credit through checking or charge accounts are at a greater disadvantage in the move toward self-sufficiency.

About 12% of out-of-school youth are living with a spouse or roommate outside of their parents' home in Wave 2, and the vast majority of these youth were reported to have annual incomes of \$15,000 or less, with two-thirds earning \$5,000 or less. More girls than boys with disabilities reported living with a spouse or roommate in Wave 2; nonetheless, significantly more girls with independent households reported earning \$5,000 or less.

Few youth with disabilities who have been out of high school up to 2 years were reported to be married, although 9% were described as engaged or in marriage-like relationships. Such relationships are least likely for youth with speech impairments (who as a group tend to be younger than youth in other categories) and most likely for youth with learning disabilities or emotional disturbances. Eight percent of youth with disabilities were reported to have had or fathered a child by Wave 2, a rate of parenting similar to that of the general population. The increase in parenting is more likely to occur for youth with learning disabilities or emotional disturbances; about 1 in 10 of these youth, as well as of youth with mental retardation or

traumatic brain injuries, were reported to be parents within 2 years of leaving high school. A significant increase in childbearing also is apparent for youth with disabilities who are dropouts, female, white, or living in middle- or upper-income households.

The share of out-of-school youth who are parenting may be relatively small, but 46% of these youth are single; in fact, only 5% were reported to be married, and half were said to be engaged or in a marriage-like relationship. Most importantly, two-thirds of youth with disabilities who have given birth to or fathered a child dropped out of high school. During the vulnerable transition years, a number of young parents with disabilities are challenged by the burdens associated with dropping out of school and the responsibilities that accompany childbearing and parenting, all of which can profoundly influence postschool outcomes and long-term success.