



Disabilities among Children and Mothers in Low-Income Families

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This Research-in-Brief presents selected findings from an IWPR analysis examining disabilities among children and mothers in low-income families. The findings indicate that single mothers receiving TANF are more likely than other low-income mothers to have a child with a disability. Furthermore, they themselves are more likely to have a disability. Nearly half of single-mothers receiving TANF have a disability or a disabled child, but only a small proportion receives government supports. The high prevalence of disabilities among TANF recipients underscores a need for careful assessment of disability status and accompanying difficulties among low-income families, as well as a need to provide continued income support and expanded childcare services for this highly disadvantaged population.

Background

The 1996 welfare reform legislation, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), profoundly changed the system of income support for low-income families, by replacing Aid to Families with Dependent Children (AFDC) with the Temporary Assistance to Needy Families (TANF) block grant. Unlike AFDC, TANF emphasizes a “work-first” approach by imposing work requirements and a five-year lifetime limit on cash assistance. While this “work-first” approach is intended to help low-income families find and maintain jobs, it can exacerbate economic hardship, especially for families with disabled children or disabled adults (Meyers, Brady, and Seto 2000).

Some low-income disabled children as well as disabled adults are eligible to receive cash assistance under the Supplemental Security Income (SSI) program. Yet, the 1996 welfare reform legislation instituted a more stringent definition of disability for children, eliminating benefits for those with less severe disabilities. Many low-income families with disabled children, therefore, lost SSI benefits for their children and were subject to TANF work requirements and time limits unless granted an exemption (Karoly, Klerman, and Rogowski 2001; Loprest 1997).

States are allowed to exempt up to 20 percent of their caseload from the work requirement and time limit. Currently, 34 states exempt disabled welfare recipients from work requirements. Twenty-eight states exempt those who care for a disabled family member. While many states exempt families with disabilities from work requirements, most do not have policies in place to exempt them from the five-year lifetime limit (State Policy Documentation Project 2001). Only 26 states offer time limit exemptions to families if the parent or caretaker is disabled, and only 22 states exempt families caring for a disabled household member (State Policy Documentation Project 2000).

Since recent welfare reauthorization proposals recommend increasing TANF work requirements, and current TANF regulations only allow 20 percent of the state caseload to be exempt from work requirements and time limits, it is important to estimate the proportion of the low-income population likely to face serious employment barriers. This Research-in-Brief presents data on the prevalence of disabilities among low-income families with children, and discusses how disabilities in these families are related to mothers' work participation and receipt of government assistance.

Data and Disability Definitions

The findings in this brief are based on data from the U.S. Census Bureau's 1996 panel of the Survey of Income and Program Participation (SIPP), collected from July 1997 to October 1997 (wave 5). Wave 5 of the 1996 SIPP includes a topical module that provides detailed information on disabilities of children and adults, as well as general demographic, employment, income, and program participation information. Our study focuses on families with children under age 18.¹

The SIPP contains a series of questions measuring an adult's ability to perform a number of activities including work-related ones, and questions about a child's ability to perform age-appropriate functions. A respondent is identified as disabled when they report difficulty in performing one or more activities on the list. The severity of disability is determined with a follow-up question asking the level of difficulty in performing a specified task.² The types of disabilities measured for people aged 15 and older include physical/functional limitations (e.g., use of a wheelchair, difficulty in seeing, hearing, walking, etc.); difficulties with activities of daily living (ADLs such as eating, dressing, bathing, etc.); difficulties with instrumental activities of daily living (IADLs such as going outside the home, getting around inside the home, preparing meals, etc.); and mental, emotional, and social problems that interfere with everyday activities. For children under 6, developmental questions are asked (e.g., difficulty in moving arms or legs, difficulty in walking, running, or playing), while children aged 6 and older are asked school-related questions along with a similar set of questions about physical/functional limitations, ADLs, IADLs, etc.

Key Findings

Disabilities among Children by Income Level and Family Type

According to the SIPP data collected in 1997, among all families with children under 18, about 13 percent had at least one child with a disability. Compared with higher-income families (whose incomes are above twice the poverty line), low-income families (whose incomes are below twice the poverty line) are almost 50 percent more likely to have a disabled child (Figure 1). Families receiving welfare benefits are nearly twice as likely as higher-income families to have a child with a disability or a severe disability.

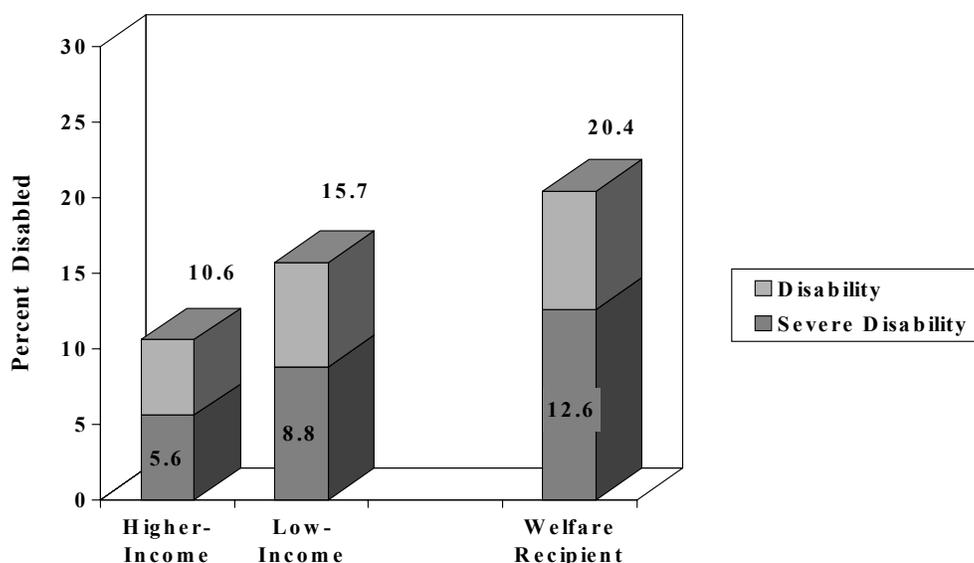
Approximately 11 percent of higher-income families have a disabled child and 6 percent of these families have a severely disabled child, whereas the corresponding percentages for low-income families are higher, at 16 percent and 9 percent, respectively. The percentages are even higher for the families who received welfare benefits during the four-month period prior to the survey: among these families, nearly 20 percent have at least one child with a disability and 13 percent have a child with a severe disability.

¹ Some households in the SIPP data include more than one family unit that is called a related subfamily or an unrelated subfamily depending on the relationship of the subfamily head to the household head. Our study treats both related and unrelated subfamilies as separate family units insofar as they have a child under age 18.

² The definitions of disability and severe disability described here follow those used by the U.S. Census Bureau in *Americans with Disabilities 1997* (McNeil 1997), a report based on the same wave of the 1996 SIPP data as our study.

The prevalence of disabilities among children also varies by family type. In particular, single-mother families are more likely than two-parent or single-father families to have a child with a disability or a severe disability, regardless of income level. It is well known that single-mother families are more likely than other families to have low incomes and to receive welfare benefits, and that these single mothers face the most difficulty in combining work and child care. The prevalence of disabled children in these families creates an additional challenge for many single mothers when they participate in the workforce, especially given the special care required for their disabled children.

Figure 1. Percent Families with a Disabled Child by Income Level



Source: Authors' Calculations based on the 1996 Survey of Income and Program Participation (wave 5), collected from July to October 1997.

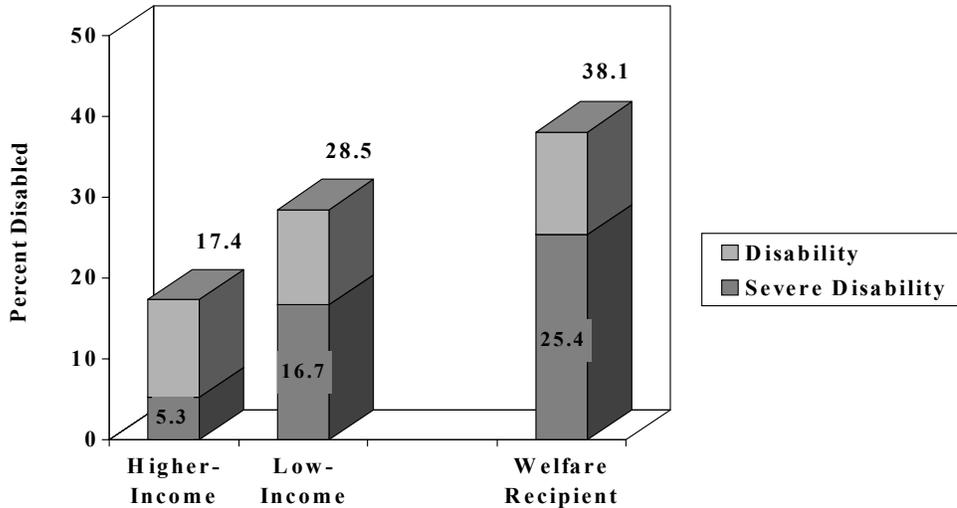
Disabilities among Low-Income Single Mothers

Our study indicates that potential work effort among low-income mothers, particularly single mothers, is likely to be constrained not only by the presence of their disabled children but also by the mother's own disabilities. Among single mothers in higher-income families, about 17 percent are disabled and 5 percent are severely disabled (Figure 2). The rates of disabilities, however, are considerably greater for low-income single mothers. Among low-income single mothers, approximately 29 percent have a disability of some kind and 17 percent have a severe disability. Among single mothers receiving TANF, the rate of mothers' disability—38 percent—is more than twice as high as the rate for higher-income single mothers, while the rate of severe disability—25 percent—is nearly five times the rate for higher-income single mothers.

The combined rates of disabilities among mothers and children in low-income single-mother families suggests that disability is likely to be a critical factor preventing many mothers from working, exacerbating economic hardship for these families. Figure 3 illustrates that close to half of single-mother families receiving TANF have at least one disabled child or a disabled mother.³ This combined rate of disability is somewhat lower for low-income single mothers in general, compared with single mothers receiving TANF. Still, over one-third of low-income mothers cope with disabilities in the family. In contrast, only about one-quarter of higher-income single mothers have a disabled mother or child.

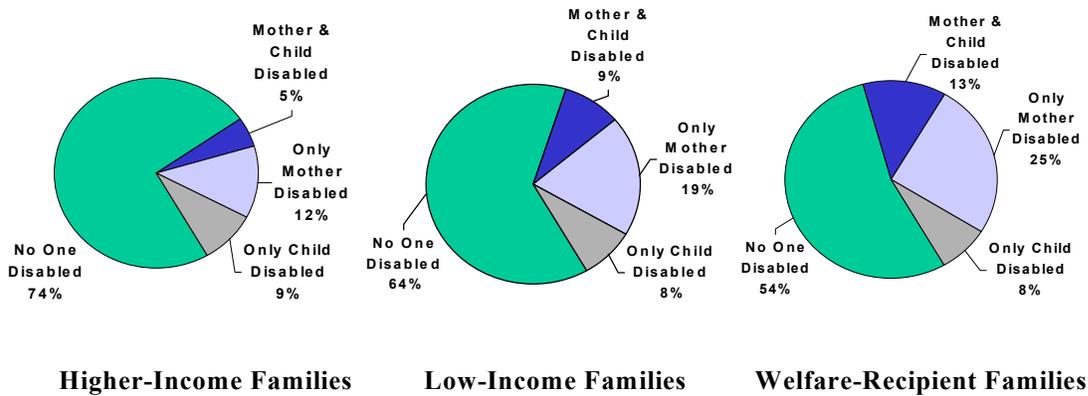
³ There may be other family members with a disability in single-mother families, such as the mother's parents or other relatives, but our analysis focuses only on disabilities among mothers and children in these families.

Figure 2. Percent of Single Mothers with a Disability by Income Level



Source: Authors' Calculations based on the 1996 Survey of Income and Program Participation (wave 5), collected from July to October 1997.

Figure 3. Prevalence of Disability in Single-Mother Families by Income Level



Source: Authors' Calculations based on the 1996 Survey of Income and Program Participation (wave 5), collected from July to October 1997.

Work Status and Benefit Receipt of Low-Income Single Mothers by Disability Status

The disability status of mother and child is associated with the mother's ability to work and with receipt of government assistance. Table 1 shows selected characteristics for four categories of low-income single-mother families by the disability status of mother and child. Over half of low-income single mothers who are healthy and do not have a disabled child reported working all weeks during the four-month period prior to the survey. One in five mothers in this category worked at least some weeks (but not all weeks) during the same period. The work participation rate is only slightly lower for low-income single mothers without a disability but who have at least one disabled child. In contrast, when mothers are disabled, with or without a disabled child, only about a quarter worked all weeks in the past four months, while about half did not work at all during that period. This indicates that mothers' disability directly constrains their participation in the workforce.⁴

The Supplemental Security Income (SSI) program is an important source of income support for low-income families with disabilities. According to our analysis, only a small proportion of families with disabled mothers or children received SSI benefits during the four-month period prior to the survey. Among low-income single-mother families with both mother and child disabled, less than one-third (30 percent) received SSI benefits for the mother or for the child. The rate of SSI benefit receipt is even lower for single-mother families with only a disabled mother (15 percent) or with only disabled children (20 percent). According to the definitions of disabilities used in our study, well over half of disabled mothers or children in each of the three disability statuses in Table 1 are severely disabled. Our analysis indicates that even among mothers or children with a severe disability, less than one-third received SSI benefits; in single-mother families with only disabled children, only one out of five severely disabled children received SSI benefits.

TANF is another source of income available to low-income families with disabilities. Low-income single-mother families with disabled mothers are more likely to receive TANF than the families with only disabled children. Between 40 to 44 percent of low-income single mothers with disabilities received TANF during the four-month period prior to the survey. But only 29 percent of low-income single mothers with disabled children received TANF; this rate of TANF receipt is only slightly higher than the rate among other low-income single-mother families without any child or mother with a disability (25 percent). This suggests that many low-income single mothers with disabled children receive relatively little government support unless the mothers themselves are disabled, even when faced with financial strain due to high medical expenses and special child care accommodations necessary when the mother participates in the workforce (Meyers, Brady, and Seto 2000).

Conclusion

The 1996 welfare reform legislation allows 20 percent of a state's caseload to be exempt from work requirements and time limits. Yet, our analyses show that within the single-mother population receiving TANF in 1997, nearly 40 percent of mothers had a disability and 25 percent had a severe disability. These families also have a high percentage of children with a disability. When we combine the rates of disabilities among children and mothers, 46 percent of all single-mother families receiving welfare include either a disabled mother or a disabled child.

⁴ Similar patterns are also found among higher-income single-mother families (as well as two-parent families), although the overall mothers' work participation rate is higher among these families than the rate among low-income single mothers.

Table 1. Work Participation, Government Assistance, and Selected Characteristics of Low-Income Single Mothers by Disability Status

	No Mother or Child with a Disability (<i>n</i> = 1,523)	Both Mother & Child with a Disability (<i>n</i> = 219)	Only Mother with a Disability (<i>n</i> = 468)	Only Child with a Disability (<i>n</i> = 200)
Work Participation				
% Worked all weeks in four months	52.2	27.0	24.9	47.8
% Worked some weeks in four months	18.2	17.0	18.3	20.4
% Did not work at all in four months	29.5	56.0	56.8	31.8
Government Assistance				
% Received SSI for child or mother	----	30.0	15.1	19.9
% Received TANF in four months	25.2	44.3	40.0	29.4
Demographic Characteristics				
Mean Age	32.1	37.3	37.5	34.3
% Completed less than high school	24.5	38.8	37.3	30.2
% With a severe disability	----	Mother 60.9 Child 61.4	57.2	58.3

Mothers' disability directly constrains their ability to work, as illustrated by the low rates of work participation among low-income single mothers with disabilities and relatively high rates of receiving government supports. Somewhat surprisingly, low-income single mothers with disabled children—despite likely difficulties with special care needs for their children—have a work participation rate that is only slightly lower than the rate among other single mothers who do not have any disabled child. Yet, very few of these mothers receive SSI benefits (perhaps reflecting the change in children's eligibility for SSI benefits), and less than one-third receive TANF. This suggests that many low-income single-mothers with disabled children are especially likely to face difficult conditions in the current welfare environment, due to the combination of work requirements, limited cash assistance, and reduced benefits for disabled children.

For many low-income families with disabilities who are subject to work requirements and time limits, the lack of adequate income and other supports may be detrimental to children's well-being and to mothers' efforts toward self-sufficiency through paid work. The high proportion of TANF families with disabled children and mothers will create a further challenge for states and localities if work participation requirements are increased at the federal level through TANF reauthorization. Because of the high prevalence of child disability among TANF families, it will be critical to increase the supply of childcare for children with special needs. Moreover, there is a need for careful assessment of disability status among mothers and children in low-income families when they apply for benefits or approach time limits, given their vulnerability to severe poverty without adequate supports from the welfare or SSI programs.

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