



Family assets, postsecondary education, and students with disabilities: Building on progress and overcoming challenges



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ABSTRACT

Students with disabilities are increasingly enrolling and participating in two-year, four-year, and other institutions of higher education. Federal policies and initiatives addressing the educational needs of students and adults with disabilities provided impetus for these increases. For example, mandates within the Individuals with Disabilities Education Act (2004) have resulted in K-12 public schools increasingly preparing students for postsecondary education. Nonetheless, students with disabilities continue to face financial challenges as well as low educational expectations in their pursuit of postsecondary education. Family assets may provide a framework for addressing these challenges and provide specific implications for policy as well as educational practice.

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1. Introduction

The 21st century school is made up of a variety of learners from assorted backgrounds and with numerous learning, behavioral, and social/emotional needs. A segment of these learners is students with disabilities who comprise a significant proportion of students within K-12 education programs. The largest numbers of these students qualify for special education services under the *Individuals with Disabilities Education Act (IDEA, 2004)* (e.g., learning disabilities, intellectual disabilities, communication disorders). In addition, a smaller number of K-12 students with disabilities (e.g., those diagnosed with attention deficit-hyperactivity disorder) qualify for school accommodations and modifications via Section 504 of the Rehabilitation Act (1973). Both laws require student eligibility based on having a diagnosed disability that impacts their lives and/or education. Taken together, students with disabilities are estimated to constitute over 20% of all K-12 students served in U.S. public schools (Newman, Wagner, Cameto, Knokey, & Shaver, 2010).

In part, due to schools' efforts to meet these legal requirements and greater educational support at the K-12 and postsecondary education levels, students with disabilities are increasingly prepared for and participating in postsecondary education (Newman et al., 2010). While students with hearing and vision disabilities are most

likely to participate in postsecondary education (Wagner, Newman, Cameto, Garza, & Levine, 2005), students with learning disabilities are among the fastest growing groups of students participating in some form of postsecondary education (Newman et al., 2010). Though a number of factors contribute to these outcomes, like their typically developing peers, students with disabilities and their families increasingly expect to enroll and participate in postsecondary education.

Despite these increasing enrollment rates, students with disabilities continue to be underrepresented in postsecondary education programs at two-year, four-year, and trade colleges (Wagner et al., 2005). Among students with disabilities, students with cognitive and multiple disabilities (e.g., intellectual disabilities) remain the least likely to enroll in some form of postsecondary education (Wagner et al., 2005). Moreover, students with disabilities from low income and minority backgrounds are even further challenged, having the least participation in postsecondary education (Fleming & Fairweather, 2011).

The importance of a postsecondary education is well recognized for students with and without disabilities. With regard to students without disabilities, according to Carnevale, Rose, and Cheah (2011), individuals with a four-year degree earn 84% more over a lifetime than those with only a high school diploma. This is up from 75% in 1999. Individuals holding a four-year degree can expect median lifetime earnings approaching \$2.3 million compared to \$1.3 for individuals with just a high school diploma. Moreover, research suggests that adults without a disability are more likely to be employed if they have a college degree than if they have a high school diploma. The unemployment rate of individuals 25 years and older with at least a

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four-year degree is consistently about half the unemployment rate for high school graduates (College Board, 2007). The need for postsecondary education to gain employment or to remain employed is only likely to increase in the coming years. Carnevale, Rose, and Cheah (2011) indicate that jobs available for workers with postsecondary education in the U.S. will increase to 63% of all occupations in the U.S. by 2018, up from 28% in 1973.

Regarding students with disabilities, postsecondary education is associated with higher employment rates and higher earning potential (Getzel, Stodden, & Briel, 2001). In the midst of the Great Recession¹ that was characterized in part by high unemployment rates, individuals with disabilities had higher rates of labor market participation when they had some college education (43%) compared to a high school diploma (34%) or less than a high school diploma (21%; Fogg, Harrington, & McMahon, 2010). Individuals with disabilities who had earned bachelor's or graduate degrees had the highest rates of labor market participation, at 53% and 60%, respectively. This suggests that postsecondary education may have played a protective role against the effects of the Great Recession on the employment of individuals with disabilities. Findings indicate that individuals with disabilities who have a four-year college degree or even less than a four-year degree (i.e., some college enrollment without degree completion) have higher employment rates than students with disabilities who have not participated in or graduated from college (Getzel, Stodden, & Briel, 2001). For example, for adults aged 21 to 64 with disabilities, those with bachelor's degrees had a 54% employment rate compared to a 36% employment rate for all adults with disabilities. For adults with disabilities and a high school diploma or equivalent, the employment rate is 33.6% (United States Census Bureau, 2009). Furthermore, individuals with disabilities who graduated from college have similar salaries and employment rates as counterparts without disabilities who graduated from college (Shaw, 2006; Horn & Berkold, 1999). Thus, the value of a college degree in terms of employment and earnings is evident and makes a strong case for adults with disabilities to participate in postsecondary education.

Given that postsecondary education can help individuals obtain employment and higher level occupations, the need for individuals with disabilities to participate in postsecondary education is clear. Consequently, policies and programs to support students with disabilities who enroll in K-12 programs and in postsecondary education institutions are important. Of particular interest are those policies and programs that hold promise to increase the probability of students with disabilities, including those who face the greatest socioeconomic challenges, to participate in postsecondary education. A primary area for policy consideration comes from research that has pointed to the importance of family and educator expectations (Marjoribanks, 1984; Mau, 1995; McKown & Weinstein, 2008). Similarly, a growing body of theory and research emphasizes a positive link between family financial assets and the rates at which students with and without disabilities participate in higher education (Cheatham & Elliott, 2012; Elliott, Destin, & Friedline, 2011).

Rather than looking only at family income, assets research focuses on monetary assets such as savings that families hold over time (Schriener & Sherraden, 2007). The assets–postsecondary education link is well established for the general population of students (Elliott et al., 2011), and research is emerging suggesting similar outcomes for students with disabilities (Cheatham & Elliott, 2012). Considering the recent trends in the increase of students with disabilities applying to and attending two- and four-year postsecondary education institutions, it is increasingly critical to consider family assets and the ways in which families who have historically not considered postsecondary education

as a viable option (e.g., families of individuals with disabilities) plan and save for postsecondary education. Thus, it is incumbent upon researchers and practitioners as well as policy makers to address the assets–postsecondary link for students with disabilities and their families.

The purpose of this paper then is to discuss recent trends regarding postsecondary transition for students with disabilities illustrating remarkable progress. We also present postsecondary outcomes for these students illustrating continuing challenges. Next, we review current scholarship regarding assets for families of students with and without disabilities. Finally, we discuss policy and practice implications for supporting postsecondary outcomes for students with disabilities to illustrate the need for appropriate college planning that includes family assets.

2. Progress in postsecondary education

The nexus of disability policies and accompanying regulations, improved transition supports in K-12 and post-secondary school as required by federal legislation (e.g., individual transition planning, tier-based intervention systems), and improved postsecondary education options for students with disabilities appear primarily responsible for the increase in students with disabilities participating in postsecondary education. These initiatives have led to higher student K-12 educational outcomes and thus, a generation of students with disabilities more prepared for two- and four-year postsecondary schooling. In this section, we will examine several reasons for progress in postsecondary education for students with disabilities.

2.1. Federal policies and legislation

Since the latter part of the 20th century and into the 21st century, legislation and related legal decisions have had a direct impact on secondary and postsecondary programs and subsequent outcomes for students with disabilities. First, federal legislation such as Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 2004 (PL 108–446) have made it increasingly possible for students to participate in postsecondary education as accommodations for students with disabilities are required (Horn & Berkold, 1999; Stodden & Whelley, 2004; Newman et al., 2010). Additionally, the *Olmstead Supreme Court decision* (1999) (i.e., when possible, states must provide inclusive services to individuals with disabilities in community-based settings, that is using an inclusion approach), and *Higher Education Opportunity Act* (2008) have resulted in an increased focus on supporting individuals with disabilities in postsecondary education (Kurtz, 2011; Morningstar et al., 2010; Stodden & Whelley, 2004).

Of great consequence to students with disabilities participating in postsecondary education has been the requirement for students' individualized transition planning in high school as a component of the Individuals with Disabilities Education Act (IDEA). First mandated in 1990, IDEA requires that post-high school planning must occur for all students with disabilities aged 16 years old and older. Planning for a student's transition to postsecondary education is attributed to activities as far back as 1984 with guidance from the federal Office of Special Education and Rehabilitation Services (OSEP). By then, parents and educators recognized that special education services, mandated federally in 1975 and in full implementation by 1978, were having positive impacts and developing educational opportunities for students with disabilities within the K-12 environment. Yet, school success did not translate to post-school employment and independent living for students with disabilities. Following the "bridges model" for transition planning and services, Madeleine Will, Assistant Secretary for Office of Special Education Programs with the U.S. Department of Education (OSEP), proposed three levels of transition services (i.e., generic, time limited, and ongoing support) with a focus on students' eventual employment. Later, Halpern's (1985)

¹ The Great Recession occurred between approximately 2007 and 2009 (Mishel, Bivens, Gould, & Shierholz, 2012).

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