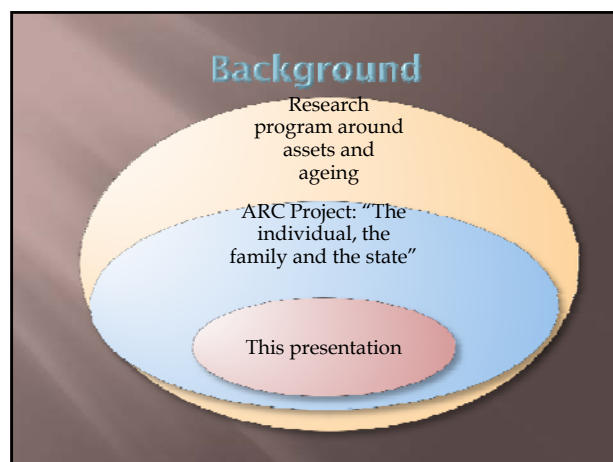


PARENTS OF CHILDREN WITH A DISABILITY

Intergenerational Obligations and Plans for Retirement in the Baby Boomer Cohort

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The individual, the family and the state

Expectations, intergenerational obligations and constraints in providing for old age

- To explore the expectations of those born 1946 to 1965 in relation to:
 - Planning for retirement income and care provision
 - Obligations to parents and children

Significance

- Focus on parents of a child with disability
- Impact on future planning and self provision for their own retirement

Participants

- Volunteers from Brisbane and Melbourne
- Purposive sample: balance of older (1946-1955) and younger (1956-1965) boomers; men and women; range of household income
- Have older family members and/or children

City	1946-1955	1956-1960
Brisbane	19 males 33 females	4 males 21 females
Melbourne	2 males 0 females	4 males 6 females
Total participants	89	


Participants who have a Child with a Disability

Characteristic	Number
Age	Older Boomers (1946-1955) = 8 Younger Boomers (1956-1965) = 3
Family Composition	Reconstituted family = 4 Married/partnered once = 4 Divorced and remained single = 3
Number of Children (with and without disability)	One child = 1 Two children = 2 Three children = 3 Four or more children = 5
Household Income	Less than \$30,000 = 1 \$50,001 to \$70,000 = 5 \$70,001 to \$90,000 = 1 More than \$90,000 = 4

Participants who have a Child with a Disability

Characteristic	Number
Highest level of education attained	Secondary School only = 3
	Diploma/Vocational Qualification = 5
	Degree = 5
Housing Situation	Renting = 2
	Buying home = 7
	Own home outright = 2
Superannuation saved to date	Less than \$20,000 = 2
	\$20,001 to \$50,000 = 3
	\$50,001 to \$100,000 = 2
	\$200,001 to \$300,000 = 2
	Unknown = 2
Expected inheritance	Expecting an inheritance = 6
	Not expecting an inheritance = 5

Understanding of Policy Supporting Retirement Incomes



- ❑ Aged pension only for the “really poor”
- ❑ Policy support for people with disability – do what you can and then government should step in
- ❑ Not many assets for retirement

Description of Child with Disability

Age	Gender	Income Source	Nature of Disability
16	Male	Parental income	Intellectual disability/Learning disability
17	Female	Parental income	Autistic Spectrum Disorder
In 20s	Female	Disability Support Pension	Psychiatric Condition
21	Male	Disability Support Pension	Intellectual disability/Learning Disability
30	Female	Disability Support Pension	Psychiatric Condition
30	Female	Disability Support Pension	Intellectual disability/Learning disability

Description of Child with Disability (2)

Age	Gender	Source of Income	Nature of Disability
In 20s	Female	Part-time work and Disability Support Pension	Intellectual disability/Learning disability
30	Male	Self-employed	Physical Illness
32	Male	Full-time work	Autistic Spectrum Disorder
20	Male	Unemployment benefit	Intellectual disability/Learning Disability
21	Male	Unknown	Psychiatric Condition

Looking to the Future

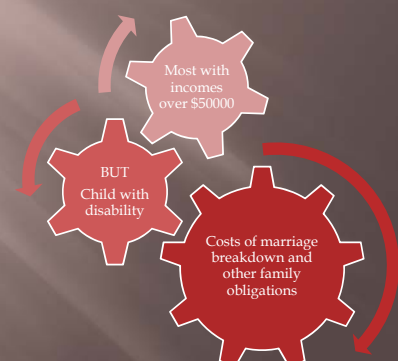
- ❑ Majority of parents working full or part-time
- ❑ Seven were still paying off mortgages and had dependent children
- ❑ Four people planned to retire between the ages of 55 and 65 if they could afford to

“All children are leeches” (056)

“I’ll actually drop dead before I retire because I am not going to be able to afford to stop” (W3)

“We are all going to get old... and so I think that we all should have some responsibility to fund that segment of the community that in its day has funded other people to do that.” (078)

Retirement = Outside Control




Obligations to the Older Generation

- Eight participants who had or have an active involvement with a member of the older generation

Show respect (2)	Care and protect from exploitation (2)
Provide personal support within your limits (3)	Actively provide for all their needs (1)


Expectations of Inheritance



- Expecting an inheritance = 6
- Not expecting an inheritance = 5

Plans for Leaving Their Estate

Equal share	<ul style="list-style-type: none"> Dominant pattern
Need	<ul style="list-style-type: none"> Depending on severity of child's disability Considering gaps in public provision
Early dispersal	<ul style="list-style-type: none"> Using assets to provide for child now Few resources for their own retirement



Future Planning

← Difficult to plan for family member →

← Difficult to plan for self →