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Financial Issues Associated with Having a Child with Autism

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Abstract

Data from the Family Experiences with Autism Survey are used to identify factors associated with financial problems in families that have a child with autism. Likelihood of financial problems was positively associated with use of medical interventions, having unreimbursed medical or therapy expenses, and having relatively lower income. Use of speech and language therapy was negatively associated with likelihood of financial problems. Many survey respondents forfeited future financial security and even experienced bankruptcy to provide needed therapy for a child with autism. Specific ways that financial advisors can help families that have a child with autism are outlined.

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Notes

1. It could be argued that having more adults in a household is another resource, either for income-earning potential or caregiving. However, number of adults proved to not be a significant factor in the empirical model. It could also be

argued that having more children in a home is related to financial difficulty separate and apart from autism. Preliminary analysis indicated that number of children in the home was highly correlated with variables of interest to the model. Thus, it was also omitted from the analysis.

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