Disability and the Transition to Adulthood: Cohort Evidence on Independent Living and Union Formation in Finland

Elena Neri[1], Pekka Martikainen[2]

[1]University of Oxford
[2]University of Helsinki

Abstract
This study investigates the transition to adulthood among Finnish youth with and without disabilities, focusing on two key transitions: *leaving the parental home* and *forming a first cohabiting union*. We examine whether the timing and likelihood of these transitions differ by disability status, across disability types, and whether these differences have changed in Finland across two birth cohorts born 15 years apart, in 1975 and 1990. Using population-level Finnish register data, we implement discrete-time event-history logit models estimating transition events occurring between ages 16 and 34, controlling for time-varying socioeconomic and demographic characteristics. We identify individuals with childhood disabilities combining diagnostic information and disability allowance records collected in health and welfare registers. Disabilities are classified into five categories – intellectual, physical, sensory, learning, and pervasive developmental – and three severity levels – mild, moderate, severe. Overall, we expect individuals with disabilities to experience delayed, and an overall lower likelihood, of transitions to independent living and partnership formation, particularly for those with intellectual or pervasive developmental disabilities, and across disability types, for those with more severe limitations. Cohort comparisons are expected to reveal earlier, and more likely, transitions among the younger cohort, especially for individuals with milder or non-intellectual disabilities, reflecting greater inclusion, social support, and changing cultural attitudes toward disability. This study offers the first population-level, cohort-based evidence on disability and transitions to adulthood, exploring how pathways to independence and partnership for young adults with disabilities have changed over time.

1. Introduction & Background

This study examines patterns in the transition to adulthood – specifically *leaving the parental home* and *forming a first cohabiting union* – among a cohort of Finnish youth with and without disabilities born in 1990. It also investigates whether differences in the timing and likelihood of these key transitional events by disability status have changed compared to a cohort born 15 years earlier.

Life course theory conceptualized transition to adulthood as a process comprising five steps: school exit, entering the workforce, leaving the parental home, marriage or union formation, and transition to parenthood (Modell et al., 1976). Comprehensively these are considered key milestones for full participation in normative adulthood. Yet, young adults with disability are consistently less likely to "complete" such transitions successfully, facing more disadvantaged and delayed pathways into adult roles (Wells et al., 2003; Janus, 2009; Test et al., 2009; Erickson & Macmillan, 2018; Abebe et al, 2019; Hoyle et al., 2020). Empirical evidence is predominantly U.S.-centric, with very few European exceptions (Abebe et al., 2019; Bele & Kvalsund, 2021), and finds that youth with disabilities face a higher risk of school dropout and lower postsecondary attainment (Erickson & Macmillan, 2018), and are more likely to remain dependent on their families (Wells et al., 2003). These disadvantages persist into adulthood, when individuals with disabilities are also less likely to transition into employment, independent living, marriage, and parenthood (Janus, 2009). In the United States, 73% of young adults with disabilities continue to live with their parents after high school (Test et al., 2009), and despite expressing a strong desire for intimacy and partnership, marriage rates remain markedly lower (Bardo & Vowels, 2021). Together, these patterns suggest that individuals with disabilities experience structurally disadvantaged and incomplete transitions to normative adulthood (Bardo & Vowels, 2021).

This paper focuses on two of Modell's transitions – independent living and partnership formation – because both represent core dimensions of autonomy and self-determination, yet are partly shaped by distinct mechanisms. Controlling for severity level, *union formation* tends to be more directly influenced by prevailing social norms and cultural representations of disability, compared to *leaving the parental home* which is more tightly constrained by structural factors such as socio-economic resources and the availability of institutional or residential support. By comparing cohorts of individuals with the same disability diagnoses, the study examines whether the timing and likelihood of these transitions have changed for Finnish youth with disabilities over time. Although the structural and cultural mechanisms underlying these processes are deeply endogenous and cannot be fully disentangled, observing differential changes across these transitional outcomes over time provides suggestive evidence of how the relative importance of cultural versus structural barriers has evolved in shaping the life courses of young adults with disabilities in Finland.

The study also addresses an important conceptual and methodological gap in the literature: the limited attention to heterogeneity across disability and the inconsistent ways it is defined and operationalized. In Finland, approximately 18.8% of children under age 16 have a disability, and 2.3% experience severe limitations to daily activities (Eurostat, 2022). Children and adolescents are diagnosed with a wide range of chronic conditions of varying severity, which shape outcomes across multiple life domains. Yet, research differs greatly in how disability is categorized – by medical diagnosis, functional limitation, educational classification, or self-reported impairment – resulting in inconsistent and difficult-to-compare findings. In the literature on transitions to adulthood, studies employ broad indicators, such as the Global Activity Limitation Index, while others focus narrowly on specific diagnostic groups. For example, Janus (2009) disaggregates disability by impairment type (i.e., emotional, visual, hearing, physical, speech, and "other"), Wells et al. (2003) use an 11-level classification, and Erickson and Macmillan (2018) compare outcomes between physical and cognitive disabilities.

This lack of standardization limits our understanding of how different types and severities of disability shape differential trajectories in transitions to adulthood. Addressing this gap, the present study adopts a comprehensive yet differentiated approach. Using Finnish administrative data combining diagnostic and disability allowance records, we examine transitions to independent living and first cohabiting union across five disability categories – intellectual, physical, sensory, learning, and pervasive developmental – and three severity levels – mild, moderate, severe. By examining also heterogeneity by disability types and severity, this study contributes comprehensive, population-level evidence on disability-driven inequalities in transitions to adulthood, and whether these have shifted for younger cohorts of youth with disabilities in Finland.

2. Data

We draw on individual-level data from Finnish population registers and exploit coverage of all individuals residing in Finland. We compare *leaving the parental home* and *first cohabiting union formation* among young adults with and without disabilities in two birth cohorts – those born in 1975 and 1990 – observed from ages 16 to 34. This cohort design allows to assess both within-cohort differences and cohort changes in the timing and likelihood of these transitional events.

Information on childhood disability is obtained from the registers of the Finnish Institute for Health and Welfare (THL) and the Social Insurance Institution of Finland (Kela). Individuals with disabilities are identified as those who received a disability-related medical diagnosis by age 16. Diagnostic information is based on ICD-9 and ICD-10 codes recorded in hospital and specialized care registers starting from 1987. For the 1990 cohort, childhood disability diagnoses are fully covered and identifiable. While, for the 1975 cohort, diagnoses occurring before the start of register coverage are reconstructed retrospectively using information on child disability allowance recipients and diagnostic data available from age 12 onward. To ensure comparability across cohorts and mitigate bias due to rising diagnostic prevalence, we exclude conditions whose diagnosis expanded substantially over time (e.g., mild autism spectrum disorders, ADHD, and some learning disabilities). Further, using a comprehensive list of disability-related ICD codes, individuals are classified into five disability types: intellectual, physical, sensory, learning, and pervasive developmental disabilities.

Severity of disability is derived from Kela-provided disability allowance records, which distinguishes three benefit levels – basic, medium, and high – corresponding to mild, moderate, and severe functional limitation, respectively. Eligibility requires a physician's statement verifying the impairments, degree of limitation and the extent of assistance needed in daily life.

The timing of the key transition events – *leaving the parental home* and *forming a first cohabiting union* – are derived from Statistics Finland's Household-Dwelling Unit and Cohabitation registers, which provide annual information on living arrangements and partnership status from 1987 onwards. Event timing is measured in person-years, beginning at age 16 and ending at age 34. The study will also include a wide range of socio-economic and demographic controls deriving from Statistics Finland's Basic Data, Cohabitation, Employment and Degree/Qualification modules, and from the National Institute of Health and Welfare registers.

3. Empirical Strategy

The study will employ a discrete-time event-history logit model to analyze the association between disability status and the two key transitional outcomes, while accounting for time-varying covariates. Separate models are estimated for each outcome (home leaving and union formation) and for each cohort (1975 and 1990). The models will estimate how transition odds vary by disability status for the two cohorts, evaluating both within-cohort differences and cohort shifts in transition timing and probabilities. Extended models will further disaggregate by disability type (intellectual, physical, sensory, learning, pervasive developmental), and include interaction terms between disability severity and disability type to assess whether the severity gradient differs across categories.

4. Expected Results

We expect individuals with disabilities to experience both delayed and less transitions into residential independence and cohabiting partnerships compared to their peers without disabilities. These disparities are likely to be most pronounced among those with intellectual, pervasive developmental disabilities, while greater severity is expected to reduce transition probabilities across all disability types. Such patterns would reflect enduring structural and social barriers that constrain opportunities for independent living and intimate relationships among people with disabilities.

From the cohort comparison, we anticipate a general shift toward earlier and more likely transitions among the younger 1990-cohort, although improvements are unlikely to be uniform across disability types and severity levels. Larger gains are expected among individuals with mild, moderate, or non-intellectual disabilities, consistent with growing educational inclusion, expanded social supports, and evolving cultural attitudes toward disability and autonomy in Finland.

This study will provide the first population-level, cohort-based analysis of disability and transitions to adulthood. By exploiting detailed diagnostic and severity information, and by tracing how patterns of key life-course transitions have evolved over time, it sheds light on how both structural changes – such as welfare and education reforms – and cultural shifts – in norms and representations of disability – have reshaped the pathways to adulthood for individuals with disabilities. In doing so, it advances understanding of how disability continues to shape life-course trajectories and social inequality in contemporary welfare states.

The analyses for this study will be conducted starting in January 2026 by the first author Elena Neri, who has experience working with Finnish register data through several ongoing projects also on child disability and life-course outcomes. All the data is already available, and we are confident that conclusive results will be ready for presentation at the European Population Conference in June 2026.

References

Abebe, D. S., Helseth, S., & Andenaes, R. (2019). Socio-Economic Gradients and Disability During The Transition to Young Adulthood: A Longitudinal Survey and Register Study in Norway. *International Journal of Disability, Development and Education*, *66*(1), 99–110. https://doi.org/10.1080/1034912X.2018.1483073

Bardo, A. R., & Vowels, A. (2023). Disability and the Transition to Adulthood in the United States. In R. Lewis Brown, M. Maroto, & D. Pettinicchio (Eds), *The Oxford Handbook of the Sociology of Disability* (p. 0). Oxford University Press. https://doi.org/10.1093/oxfordhb/9780190093167.013.17

Bele, I. V., & and Kvalsund, R. (2016). A longitudinal study of social relationships and networks in the transition to and within adulthood for vulnerable young adults at ages 24, 29 and 34 years: Compensation, reinforcement or cumulative disadvantages? *European Journal of Special Needs Education*, *31*(3), 314–329. https://doi.org/10.1080/08856257.2016.1187886

Erickson, G., & Macmillan, R. (2018). Disability and the transition to adulthood: A life course contingency perspective. *Longitudinal and Life Course Studies*, *9*(2), Article 2. https://doi.org/10.14301/llcs.v9i2.335

Eurostat. (2022). *Children with limitation in activities due to health problems, by income group, household composition and age* [Data set]. Eurostat. https://doi.org/10.2908/ILC_HCH13

Hoyle, J. N., Laditka, J. N., & Laditka, S. B. (2020). Severe developmental disability and the transition to adulthood. *Disability and Health Journal*, *13*(3), 100912. https://doi.org/10.1016/j.dhjo.2020.100912

Janus, A. L. (2009). Disability and the Transition to Adulthood. *Social Forces*, *88*(1), 99–120. https://doi.org/10.1353/sof.0.0248

Modell, J., FurstenbergJr, F. F., & Hershberg, T. (1976). Social Change and Transitions to Adulthood in Historical Perspective. *Journal of Family History*, *1*(1), 7–32. https://doi.org/10.1177/036319907600100103

Test, D. W., Mazzotti, V. L., Mustian, A. L., Fowler, C. H., Kortering, L., & Kohler, P. (2009). Evidence-Based Secondary Transition Predictors for Improving Postschool Outcomes for Students With Disabilities. *Career Development for Exceptional Individuals*, *32*(3), 160–181. https://doi.org/10.1177/0885728809346960

Wells, T., Hogan, D. P., & Sandefur, G. D. (2003). What Happens after the High School Years among Young Persons with Disabilities? *Social Forces*, *82*(2), 803–832. https://doi.org/10.1353/sof.2004.0029