



## a state focus on The Welfare of Oklahoma's Children After Welfare Reform

In 1996, welfare reform forever changed public assistance, impacting the lives and futures of children living in poverty. In 2002, the KIDS COUNT Factbook takes this initial look at how poor children are faring under Oklahoma's welfare reform.

Children on TANF (FY2001): **49,146** (5.5% of all children)

Children on TANF per 100 poor children (FY2001): **30**

**51,528** fewer Oklahoma children received TANF **each month** during FY2001 than received AFDC before 1996 welfare reform

**33.1%** of children on DHS child care subsidies received child care in 2- or 3-Star facilities (April 2002)

Income from a minimum wage job (\$5.15 per hour) provides **34.2%** of **\$15.05**, the average hourly wage a single parent with one preschool and one school age child would need to earn in a full time job in order to be self-sufficient in a **metropolitan** county in Oklahoma

Income from a minimum wage job (\$5.15 per hour) provides **44.7%** of **\$11.51**, the average hourly wage a single parent with one preschool and one school age child would need to earn in a full time job in order to be self-sufficient in a **non-metropolitan** county in Oklahoma

*See County Benchmarks (pages 31 - 69) for comparable information on each Oklahoma county.*





**S**ome ideas are supported both by common sense and by research. Oklahomans know, and well-accepted evidence demonstrates, that children do best when they live in supportive, two-parent families that earn enough to meet their needs. The challenge facing Oklahoma and the nation is to determine how to best help children who do not have the support of both parents and who live in families that do not have enough income. Too many Oklahoma children experience one or both situations. Half will spend some part of their childhood living with a single parent. More than one-third will spend some part of their childhood living in poverty. Oklahoma's success or failure will be measured by the welfare of our children.

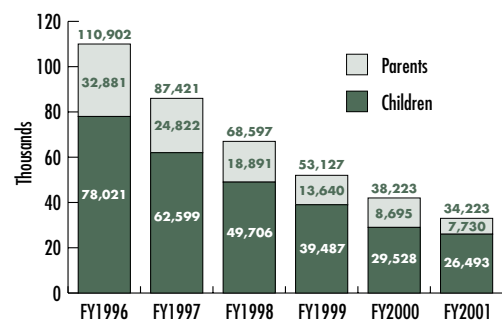
### How Are Children Faring Under Welfare Reform?

The well-being of children is the most important concern for Oklahoma's welfare policy. Reform of the welfare system can either hurt or help children. Welfare reform has changed their family's income. It has changed their family's ability to provide basic needs. It has changed their need for and access to basic services. It has changed the risks to which they are exposed. It has changed the level of their parent's stress. The changes may be good or bad, intended or unintended. What do we know about how Oklahoma's children are faring now? Has welfare reform enabled more Oklahoma children to live in supportive, two-parent families that earn enough to meet their needs?

*For an explanation of terms related to welfare reform, see pages 73-74.*

The combination of strong economic growth, low unemployment rates, and TANF's focus on work and responsibility, helped many former recipients leave welfare. In State Fiscal Year 1996, before TANF was initiated, nearly one hundred eleven thousand (110,902) Oklahomans received welfare cash assistance every month. Today's caseloads are only a third as large with more than fifty thousand (51,528) fewer children and twenty-five thousand (25,151) fewer of their parents receiving benefits each month. Measured only by decreased caseloads, welfare reform is a success.

**Welfare Cash Assistance (AFDC/TANF)**  
Average Monthly Caseloads, Oklahoma, FY1996-FY2001



More of Oklahoma's poor are working. Employment rates for families leaving TANF cash assistance increased as Oklahoma's program matured from its beginnings (Federal Fiscal Year 1997). A growing proportion of families are leaving TANF in order to take paid employment (30.1% FFY 1997, compared to 47.4% in FFY 2000). A greater proportion of families are finding work after leaving welfare. Currently around sixty percent (62.1% in FFY 1999;

### Welfare Before 1996 Reform

Before welfare reform changed the landscape, all families and children who met state eligibility criteria were "entitled" to receive cash assistance — Aid to Families with Dependent Children (AFDC). Many states, including Oklahoma, set the financial eligibility so low that only the poorest families qualified. Oklahoma was reimbursed by the federal government for at least half of the assistance provided. This federal cost sharing was unlimited. An Oklahoma AFDC recipient had direct access to Medicaid and food stamps. Even before welfare was reformed nationally, Oklahoma and several other states were well on their way to changing welfare programs into jobs programs. If the recipient participated in an AFDC-work program and the funding allowed, child care assistance might be provided. Most AFDC mothers stayed home and cared for their children themselves.



While there was broad agreement that this sixty-year-old system did not work well, there was little agreement about why. Some felt it encouraged young women to have babies outside of marriage and young men to abdicate their responsibilities. Some felt it discouraged work and was too expensive. Others felt its low benefits, lack of effective services, and strict punishments trapped families in poverty. Some felt decisions best made by the state were made at the national level. Recipients themselves disliked welfare, preferring the basic dignity derived from paid work and self-sufficiency.



### 1996 Welfare Reform:

An ambitious federal effort to reduce the number of children growing up in poor, single-parent families, the *Personal Responsibility and Work Opportunity Reconciliation Act of 1996* sought to promote marriage, reduce teen pregnancies and require mothers to move from welfare to work. At its most basic, the 1996 law transformed public welfare into an employment program. AFDC became TANF — Temporary Assistance for Needy Families. Entitlement to benefits ended. Links between cash assistance, Medicaid and food stamps were severed. Families receive TANF cash assistance for no longer than sixty (60) months and have to meet stringent work requirements, with serious sanctions for noncompliance. Oklahoma recipients must immediately be available to work and are required to spend thirty (30) hours in work or work-related activities. Child care funding was increased so mothers could work. Child support enforcement programs were strengthened so fathers would contribute to the support of their children. With the new focus on work and responsibility, Oklahoma and other states received increased flexibility to design their own programs. Even though there was broad agreement that change was needed, the sweeping welfare reform was accompanied by dire predictions of families becoming destitute without welfare and children being forced into foster homes.

Stated Purposes of the *Personal Responsibility and Work Opportunity Reconciliation Act of 1996*:

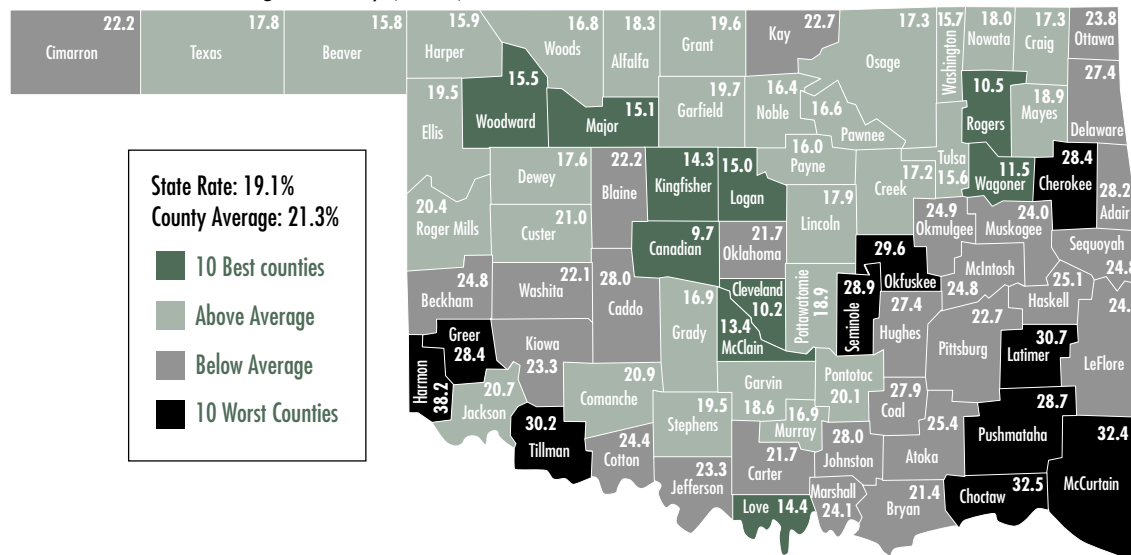
1. Providing assistance to needy families so that children may be cared for in their own homes or the homes of relatives
2. Ending the dependence of needy parents on government benefits by promoting job preparation, work and marriage
3. Preventing and reducing the incidence of out-of-wedlock pregnancies and establishing annual numerical goals for both purposes
4. Encouraging the formation and maintenance of two-parent families

59.4% in FFY 2000) of Oklahoma families moving off TANF become employed within the year, up from about half (50.3%) the first year of reform (FFY 1997).

Progress is apparent. While still too high, child poverty rates have declined. Ten years ago 21.7% of Oklahoma's children lived in poverty. Today, only 19.1% are poor. Even so, poverty for children worsened in eighteen Oklahoma counties (Beaver, Kay, Delaware, Grant, Ellis, Kingfisher, Texas, Harper, Tillman, Garfield, Washington, Greer, Dewey, Cimarron, Woods, Roger Mills, Oklahoma and Latimer).

*Just over one-third (58,193 or 35.0%) of the children living in poverty reside in one of the state's two large metropolitan counties (Oklahoma or Tulsa County) which together are populated with the same proportion (35.1%) of Oklahoma's children.*

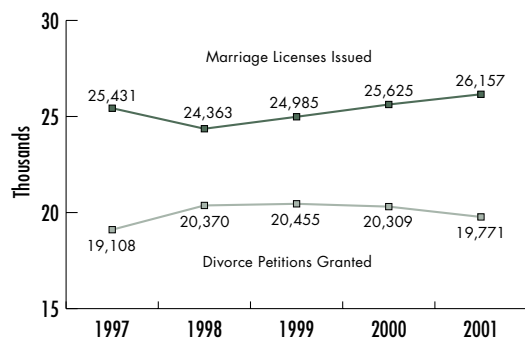
Percent of Children Living in Poverty (2000)





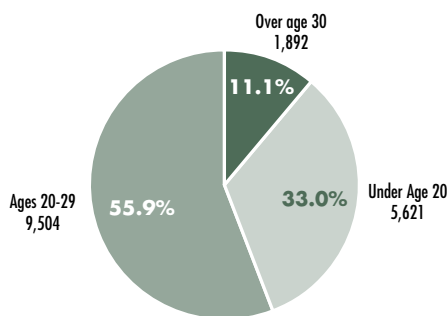
### Marriage & Divorce

Oklahoma Marriage Initiative, 1997-2001



### Births to Unmarried Mothers

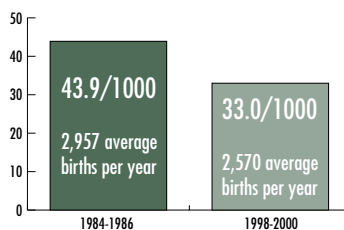
Oklahoma, By Age, 2000



More good news .... the rate at which teenagers have babies is going down. While still too high, Oklahoma's number and rate of births to young teens (ages 15 through 17) has steadily decreased since the mid-1980's. For the most recent three years on record (1998-2000) there were only 33.0 births per every 1,000 girls ages 15 through 17.

### Births to Young Teens (Age 15-17)

Three-Year Average Annual Number & Rate Oklahoma, 1984-1986 & 1998-2000



On the other hand, both the number and rate of married couples raising children decreased during the past decade. Oklahoma divorce rates are high, and remain steady, with seventy-six divorce petitions granted for every 100 marriage licenses issued. Every year the number and rate of Oklahoma infants born to single mothers increases. By 2000, one-third (34.3%) of all Oklahoma births were to women who were not married. More than half (55.9%) of the births to unmarried mothers were to women in their twenties. Today, as a result, fewer Oklahoma children (down 9,403) are raised by married couples and more (up 28,505) live in single parent households than did ten years ago. Even though most of the increase in children living in single parent households occurred during the first half of the 1990's, well over one-quarter (28.3%) of Oklahoma's children now live with one parent.

To attribute any of these changes, either positive or negative, to welfare policy ignores the undeniable

impact of the unprecedented economic growth which paralleled implementation of the 1996 welfare reform law. It is difficult, if not impossible, to separate the effects of welfare reform policies from those of the economy. Neither Oklahoma's successes nor Oklahoma's failures can be directly credited to welfare reform at this time. However, the stage is set. The questions are becoming clearer. The results are beginning

to come in. Attentive measurement of child outcomes remains essential to effective program design and management.

### Looking at the Children Behind the Numbers

The numbers reflect both success and failure of the broad goals of welfare reform in Oklahoma. Welfare caseloads, unemployment among welfare families, child poverty and teen births are decreasing. Single parent households and births to unmarried mothers are increasing. What do we really know about the day-to-day impact of welfare reform on children?

Child well-being is tied to family well-being. Many mothers have moved successfully from welfare to work, improving the lives of many children in the process. Many families will likely never again need welfare benefits. Research clearly suggests that elementary school-aged children improve their school

achievement and have fewer behavior problems when family income increases. Unfortunately, poor school achievement by adolescent children whose mothers move from welfare to work has also been documented. It is not now clear whether this poor outcome results from decreased supervision, increased responsibilities being placed upon teens with working parents, or some other cause.

When evaluating the impact on children, whether or not a parent becomes employed is not the only issue to be considered. Research tells us that programs which increase employment without increasing a family's economic status do little for children. In Oklahoma, the total household income for a family leaving welfare for work is significantly lower than the total household income for those continuing to receive welfare.

Even in a strong economy, some families (and their children) struggle. Some are not able to find work or overcome their barriers to employment. For many, the jobs found are unstable, pay low-wages, offer no

health insurance, and provide no time off to care for the needs of their children. Whether a parent leaves welfare or remains on welfare (combining it with paid employment), their reality is complex, obscuring the struggle of families still trying to move successfully from welfare to work.

After leaving welfare, an Oklahoma head of a household earns a monthly average of \$1,350 (or \$7.79 per hour) for full time work (FFY 2000). A *Self-Sufficiency Standard for Oklahoma*, recently calculated for seventy different family types in each of Oklahoma's seventy-seven counties, reveals the amount of income necessary for Oklahoma families to adequately meet their basic needs without assistance or subsidy. Depending on the precise family size and where the family leaving TANF lives, an adequate income ranges from \$10.08 to \$22.98 per hour. Simply put, the real wages parents earn after leaving TANF fall well below what is needed to meet their families' basic needs anywhere in Oklahoma.

**The well-being of children is the most important concern for Oklahoma's welfare policy. Reform of the welfare system can either hurt or help children.**



### Self-Sufficiency Standard

Hourly Wage Required to Achieve Self-Sufficiency  
Oklahoma, February 2002

	One Parent, Two Children * (approximating the typical family on welfare)	One Parent, Three Children ** (approximating the typical family leaving welfare for work)
<b>Metropolitan Co</b>		
High	\$16.66	\$22.98
Low	\$12.60	\$18.42
Average	\$15.05	\$21.21
<b>Non-Metropolitan Co</b>		
High	\$14.43	\$20.73
Low	\$10.08	\$15.30
Average	\$11.51	\$17.42
<b>All Counties</b>		
High	\$16.66	\$22.98
Low	\$10.08	\$15.30
Average	\$12.10	\$18.06

\* One adult, one preschooler, one school age child

\*\* One adult, one infant, one preschooler, one school age child



Food insecurity, defined primarily as limited or uncertain availability of nutritionally adequate and safe food, and hunger, defined as recurrent and involuntary lack of access to food, are problems among Oklahoma families on or recently leaving TANF. Regardless of employment status nearly half (48.4% of those on TANF; 47.9% of those having left TANF) of Oklahoma TANF households experience food insecurity, a rate substantially higher than found in other states. About one in five (19.6% of those on TANF; 22.2% of those having left TANF) experience food insecurity with hunger.

Food Stamps are one strategy to prevent food insecurity and hunger. A decline in Food Stamp usage among eligible families has accompanied welfare reform. Nationally, only twenty-seven percent of workers receive Food Stamps after leaving welfare. Oklahomans receiving Food Stamps each month is down more than one-fourth (26.4%) from before the 1996 welfare reform. Once out of the welfare system, it is difficult to assess the eligibility of working poor families and ensure that families leaving TANF continue to receive the food stamps for which they are eligible. Emergency food assistance requests to private agencies have increased sharply, and assistance centers have been unable to keep up with the demand. Officials identified the leading cause of hunger to be low-paying jobs.

Despite the fact that a majority of children in families leaving welfare and their parents remain eligible for Medicaid, severing the link between cash assistance and Medicaid increased the number of families

leaving welfare who are left completely uninsured — over forty percent (40.8%) in Oklahoma. Only one-fifth (22.4%) of Oklahomans who left welfare are covered by health insurance at work, while only one-fourth (26.3%) are on Medicaid. After Oklahomans leave TANF, about half of the employed parents are unable to pay their medical bills (57.9%). During the most recent year on record (FFY 2000) someone in more than forty percent (42.7%) of the families leaving TANF went without a prescription medication because they could not afford to pay for it. Someone in one-fourth (24.1%) of the families got sick or hurt during the year and could not pay for care.

Oklahoma families leaving TANF with their children face continuing hardships. About half of the employed parents are unable to pay rent (47.8%). Because of not having enough money, one-fourth of Oklahoma families leaving TANF had to share their home (25.6%) during the year. One-fourth (25.6%) of the families reported spending time in a homeless shelter. Two-thirds got behind on their utility bills (69.6%). It is common (48.1%) to go without a telephone as a way to save money. Oklahomans leaving TANF (11.7%) are twice as likely as those families staying on TANF (5.8%) to have their vehicle repossessed for non-payment.

Nationally, between one-quarter and one-third of the families leaving welfare for work had to return to TANF within one year. Cycling on and off of welfare occurred both before and after the 1996 welfare reform, suggesting that nothing has successfully addressed the need to help many recipients achieve

We began this report by asking, “Does work pay?” In one sense, the answer is yes. Many clients have left TANF because they have found jobs. These former clients have typically increased the proportion of household income from earnings. In that limited sense, there is a “payoff” associated with employment. On the other hand, total household income is lower for leavers than for stayers. In this sense, “work” does not “pay.”

Our results show that falling caseloads are probably not the result of altered incentives. Leavers, who typically incur expenses associated with employment, are watching their resources shrink after leaving TANF. This is troubling because the logic of the “work first” movement assumes that leaving welfare improves a family’s situation. If the improvement does not materialize, the logic of reform falls apart. As people shift from admittedly bad welfare situations to more challenging employment situations, we are likely to find an erosion of faith in the labor market among these economically marginal parents. Although it is beyond the scope of ODHS authority, adequate wages and benefits, particularly health insurance, would enhance the attractiveness of employment. Ultimately, labor market realities will determine the success or failure of welfare reform.

from *Leaving Welfare Behind:  
The Oklahoma TANF Leavers Report*  
Planning and Research Unit  
Oklahoma Department of Human Services  
October 2000

and maintain self-sufficiency. In Oklahoma, job retention is particularly troubling. Both part-time and full-time workers from families that left TANF also lost or quit their jobs at a significantly higher rate than other low-income workers. The families returning to welfare suffer poorer mental or physical health (46%), are less educated (38%) or face more responsibilities for an infant (19%) or child with a disability (7%) than the families who were able to stay off welfare because of their work. Post-reform welfare-to-work restrictions of sixty-months of benefits over a recipient's lifetime loom over these troubled families.

Some parents are off welfare, but still not working. A few (2%) have moved from TANF to a disability benefits program. Other parents (16%) are temporarily between jobs or have a working spouse. Most receive no benefits and are not working. In Oklahoma, around sixty percent of those who leave TANF are employed (62.1% in FFY 1999; 59.4% in FFY 2000). Those who are not employed, and their children, are suffering serious economic hardships.

Each year, large numbers of Oklahoma recipients leave welfare because of not complying with the rules. In the early days of state implementation of TANF (SFY 1998), about thirty percent (30.1%) of the closed TANF cases were closed because the parent failed or refused to cooperate in some manner. During the latest year (SFY2001) for which data is available, just over forty percent (40.4%) of the closed cases were closed for noncompliance. Evidence from other states reveals that reasons vary widely. Some did not comply because they no longer wanted or needed TANF.

Others did not understand the requirements or take them seriously. Half suffer poor physical or mental health, making work difficult or impossible. One in five (19%) have a child with a substantial disability accompanied by special medical and child care needs that can make work difficult or impossible.

Official sanctions for failure to satisfy the myriad of requirements associated with TANF can result in losing all benefits — including those for the children. When a family and their children get “off welfare” in this manner they often become lost, unlikely to get other help which may be needed. In an effort to balance the desire for strong effective sanctions against the harm caused to families and children who lose benefits, some states have turned to outreach programs. Such efforts work to clarify program requirements, providing the support necessary to help people return to compliance and reinstate benefits for their families.

### Reauthorization and/or Implementation Issues

As this KIDS COUNT Factbook goes to press, federal Congress is grappling with the myriad of issues and decisions required to reauthorize the most recent federal welfare reform law, the *Personal Responsibility and Work Opportunity Reconciliation Act of 1996*. Soon after, each state (Oklahoma included) will restrict or enhance its local welfare-to-work program to accommodate the resulting mix of federal mandates and take advantage of whatever flexibility the federal law allows the states to exert. Poor Oklahoma children stand to reap the benefits



... the real wages parents earn after leaving TANF fall well below what is needed to meet their families' basic needs anywhere in Oklahoma.



or suffer the consequences of this complex process. **Collection of child support, supporting relative raising children receiving TANF, ensuring access to quality child care, protecting adolescents, restructuring work requirements and promoting marriage** are among the difficult issues that are being debated at the federal and state level.

### Child Support

The 1996 welfare reform law strengthened state child support collection activities, creating data bases to help find people with child support obligations, streamlining paternity establishment, standardizing interstate child support forms and establishing tough penalties for non-payment. Good child support enforcement is an effective way to increase income for low income families. Poor families who get child support typically receive about \$2,000 more family income each year, reducing child poverty by about five percent. Oklahoma child support collections have increased more than fifty percent (54.6%) since the 1996 welfare reform act was implemented. Average collections increased twenty-seven percent (from \$692.45 in FY1996 to \$879.21 in SFY2001) as DHS handled a twenty percent (20.1%) increase in the number of cases processed each month.

The increased child support collections do not appear to greatly benefit Oklahoma TANF families. For those children on TANF for whom child support should have been received, over half (52.6%) had no support or no paternity established during FFY

2000. For those with court-ordered support, only a few received regular payments which averaged only \$167.38 per child per month.

Child support usually translates into increased parental involvement. For the child support payor, basic commitments and engagement with the child are facilitated. For the custodial parent the additional income often allows him or her to work more regular hours, enabling more time to supervise and spend with the child.

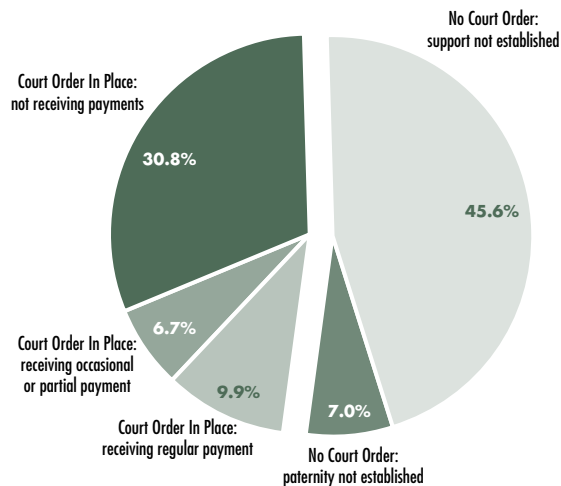
Nationally, child support laws create a complex distribution system which dictates how much of the child support collected by a state gets sent to the family and how much is kept by the government. Evaluation of a comprehensive experimental child support distribution methodology in Wisconsin suggests that distributing money directly to families can improve outcomes for the children without cost to the state since less welfare funding is used in the process. Reauthorization of the 1996 welfare reform act will raise this issue and determine how much flexibility Oklahoma will have in how to distribute the collected funds.

### Relatives Raising Children Who Receive TANF

In SFY2001, just under nine-thousand (8,837) Oklahoma children received TANF “child-only” grants, providing financial support only to the child and not to the adults caring for the child. Representing over one-third (34.8%) of Oklahoma

#### Child Support Payments

TANF Children Eligible for Child Support  
Oklahoma DHS TANF Survey, FFY 2000





TANF cases, this type of kinship care often enables a child to avoid foster care by being cared for by a relative or adult friend. The sixty (60) month time limit on receiving benefits and the work requirements do not apply to a TANF “child only” grant.

Under current TANF policy any time any adult caregiver is included in the grant, federal time limits and work requirements also apply. Low-income older relatives (such as grandparents) willing to take in a young child may be financially unable to do so. The relatively small “child only” grant provides inadequate resources to care for a child. For grandparents the job search, training and employment requirements would be an obstacle to providing a stable home. Oklahoma has large numbers of grandparents (62,219) who have accepted the responsibility of caring for one or more of their grandchildren. About one-fourth (24.7%) of these Oklahoma grandparent-headed families live in poverty. Reauthorization and state-implementation provides an opportunity to better address the special needs of such families.

### Child Care

Welfare-to-work programs have increased the number of mothers with young children in the paid labor force. Today three out of five mothers with children under six work while most of their preschool children spend time in some type of child care. Child care, especially for very young children, is difficult to find and is often of low quality and high cost. Proposals on the table to

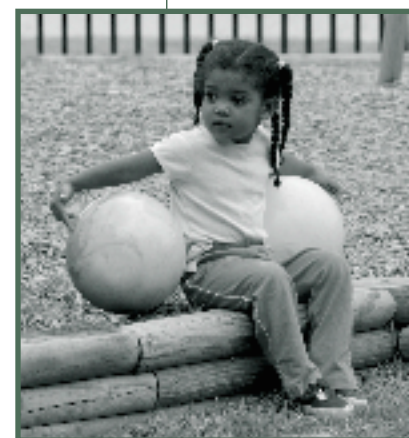
increase the work requirements to forty hours each week will drastically increase the need for child care in Oklahoma. Unfortunately, the work acceleration proposals at the federal level are accompanied by efforts to freeze funds for child care at the prior year level.

Under the 1996 welfare reform law, each state can decide whether to impose work requirements on parents of infants. A majority of states categorically exempt parents with children under the age of one year from work requirements. Oklahoma is one of eighteen states which does not. In Oklahoma every TANF mother of an infant over the age of three-months must leave home for work, further increasing the demand for infant child care.

Research results are mixed as to whether young children are positively or negatively affected when their mothers move from welfare to work. Some studies suggest the children benefit only when family income increases. Low-income children especially have been shown to benefit from full time, high quality child care. Contrary results from other studies indicate that extended stays in child care harm the parent-child interaction.

Whatever occurs during the hours children are in care outside their homes will determine the success or failure of Oklahoma welfare reform. Because mothers are required to work, Oklahoma’s youngest poor children will spend a large amount of time in child care. An increasing number of working mothers will have to depend on child care providers to help

Today three out of five mothers with children under six work while most of their preschool children spend time in some type of child care.





their children become ready for school, learn to get along with others, be creative and feel good about themselves.

Child care is, on average, the third largest expense after housing and food for all families with preschool children. Unfortunately, welfare families cannot afford the high cost of quality care at the time of their lives when their earning potential is at its lowest.

Oklahoma, and other states, added federal TANF dollars and the savings freed by plummeting caseloads to provide new supports for the working poor. With TANF dollars, Oklahoma has focused primarily on improving child care – an essential support for many of the parents trying to go to work. Using the flexibility of the current federal law, Oklahoma has advanced several major initiatives. One, a DHS subsidy program, increases the resources poor working families have to purchase child care by

paying for part or all of the care of children up to age 13 while their parents work, attend school or receive training. Eligibility and the precise amount of benefits are based on each family's income level. Another, the DHS *Reaching for the Stars* program, offers financial incentives to child care providers to improve their quality of care. Using a three-star rating system, child care providers that meet additional quality criteria and accreditation standards receive higher reimbursement rates. The DHS effort to unite the two initiatives is reflected in its plan to have all children in subsidized care receive it in Two- and/or Three-Star centers and homes. During April 2002, about one-third (33.1%) of the nearly fifty thousand (48,177) children receiving child care subsidies participated in Two- and Three-Star programs.

Reauthorization and state implementation provide an opportunity to further address the need for child care, particularly infant care, for low-income families.

Federal reauthorization could restrict or expand the type of work requirements states could impose on the parents of infants. On the other hand, expanded flexibility and funding would allow Oklahoma and other states to ensure that a working mother can find and afford high quality care for her child. States might consider replicating models from Minnesota and Montana which allow low-income families to care for infants at home by giving the parent an option to keep the subsidy and forego wages while the child is very young.

### Adolescents

An analysis of welfare reform programs reveals warning signs that are unfavorable to adolescents. As mothers move from welfare to work, adolescent children are experiencing difficulties ranging from increased smoking and drinking to being

### Births to Females Under Age 20

Number by Age, 1980-2000  
2000 Number and Rate per 1,000  
Oklahoma



arrested more often. Some had trouble in school — performing poorly, repeating grades and behaving badly. These trends require more study to determine the causes, but it is common for youth from low-income families to work to help support their families. They often assume more responsibility in the family; frequently taking on the care of their younger brothers or sisters. Adult supervision may become less common and less effective as additional work requirements leave parents with little time and energy to devote to their adolescent children. Determining the possible causes of these negative impacts on adolescents is critical to the implementation of effective policies and programs. Approximately one-third (29.9%) of the Oklahoma children on TANF are between the ages of twelve and eighteen.



Very young mothers and their babies face bleak futures. A mother under age twenty is more likely than a woman who delays childbearing to drop out of school, be less skilled, have unsteady employment and be poor. She will probably end up on TANF at some point in her life. It is common for a very young mother to be a victim of physical violence and have an unstable marriage. Her child is susceptible to repeating the mother's cycle of early childbearing, poverty and abuse. Although teen pregnancy has slowed considerably, Oklahoma has one of the highest rates of young teen (age 15 through 17) childbearing in the nation.

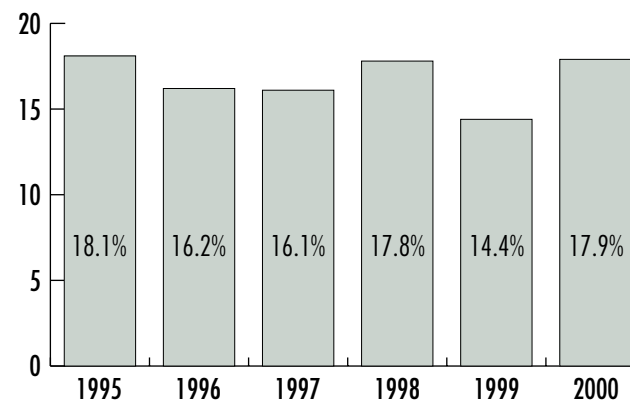
If a minor parent and her child need TANF cash assistance, additional eligibility rules are imposed.

The minor must stay in school and live at home (or in another approved adult-supervised setting). These TANF regulation are designed to move minor parents toward economic self-sufficiency and avoid a rapid repeat birth which would be likely to compound the problems the mother and the infant already face. In Oklahoma, almost eighteen percent (17.9%) of mothers under age twenty who gave birth in 2000 already had two or more previous births. This most recent rate is the highest since 1995, a full year before welfare reform was implemented.

Reauthorization and state implementation provide the opportunity to discuss whether specific TANF policies positively or negatively influence adolescent well-being. Ongoing evaluation of all teen outcomes, including teen pregnancy, could be required. Any reauthorization or implementation strategy investing in teen pregnancy prevention would decrease births to unmarried mothers, avoid subsequent teen births

An analysis of welfare reform programs reveals warning signs that are unfavorable to adolescents.

**Mothers Under Age 20**  
With 2 or More Previous Births  
Oklahoma, 1995-2000





by the same mother, slow the growth of single parent families and avoid the myriad of social problems attendant to having a child too young.

### Work Requirements

The federal law, or state policy, may restructure TANF's work requirements, increasing or decreasing the time required and the flexibility allowed. Federal law in place before the 2002 reauthorization of the welfare reform act requires a recipient of assistance to engage in work after receiving two years of benefits. Adhering to a staunch "work first" philosophy, Oklahoma has elected to shorten that time. A recipient must go to work immediately as a requirement for receiving benefits.

In order to satisfy his or her work obligation, a current Oklahoma benefit recipient must be involved in one or more work-related activities for at least thirty hours each week. A state can choose which activities it will accept as qualified activities for its TANF recipients. Allowing most of those listed in federal law, Oklahoma counts subsidized or unsubsidized employment, work experience, on-the-job-training, high school or high school equivalency education, job skills training, up to twelve months of vocational training and up to six weeks of time spent during a job search or job readiness activities. Research demonstrates that



job advancement and self-sufficiency dramatically increase for workers with postsecondary education. Although federal regulations allow states to count postsecondary education as a work-related activity, Oklahoma does not accept time spent in postsecondary education toward a TANF recipient's thirty-hour obligation.

If there is a good cause to do so, a state can exempt up to twenty percent of its caseload from the requirement to work. Acceptable causes include mothers needing to stay home to care for a very young child, no child care being available, a person being temporarily ill or incapacitated, a person caring for a disabled household member, or a recipient being disabled, of advanced age, pregnant or a victim of domestic violence. Unlike most states, Oklahoma makes very limited exceptions, regularly excusing only mothers caring for an infant under three months of age. In compliance with federal law, Oklahoma temporarily excuses single parents unable to locate child care for a young child. By federally-mandating minimum work participation rates, the 1996 welfare reform law, in effect, discourages states from creating numerous exceptions.

Ideas for restructuring TANF work requirements being debated by the federal Congress, include the Bush Administration's proposed 40-hour obligation,

combining work and work-related activities outside the home, and increasing the number of TANF recipients in each state required to satisfy that obligation. Critics fear that additional work requirements will escalate the responsibilities already placed upon adolescent children by working parents, while further decreasing the amount of supervision they receive. Such unintended consequences would negatively impact the school performance and behavior of adolescents and hinder the Bush Administration's articulated goal for TANF to improve child well-being.

### Promoting Marriage

Promoting marriage is at the heart of three of the four stated purposes of the TANF program: ending the dependence of needy parents on government benefits by promoting job preparation, work and marriage; preventing and reducing the incidence of out-of-wedlock pregnancies ... ; and encouraging the formation and maintenance of two-parent families. Federal reauthorization and subsequent state implementation of TANF promises a lively debate on this issue. Federal policymakers argue that states as a whole have done little within TANF to promote marriage. Oklahoma has been the exception.

Oklahoma became the first state to earmark a significant portion of its federal welfare funds in an effort to reduce divorce and promote marriage. Led by Governor Frank Keating, ten million dollars (\$10,000,000) of TANF funds finance the

Oklahoma Marriage Initiative. The stated goal of the Oklahoma Marriage Initiative is to reduce the state's divorce rate by one-third by the year 2010. The initiative creates a broad-based public-private partnership that calls upon influential leaders from business, religion, media, government, education, legal and service providers to create plans for action within each respective sector. Plans include a wide variety of activities: statewide conferences, a Marriage Covenant (religious leaders agree to require a four- to six-month preparation period before presiding over a wedding), improved data collection, training in premarital counseling, marriage education services, high school and college curriculum on relationship development, incorporating family-friendly and faith-based principles into the workplace, creating a website, supporting a Marriage Scholars-in-Residence at Oklahoma State University, and more.

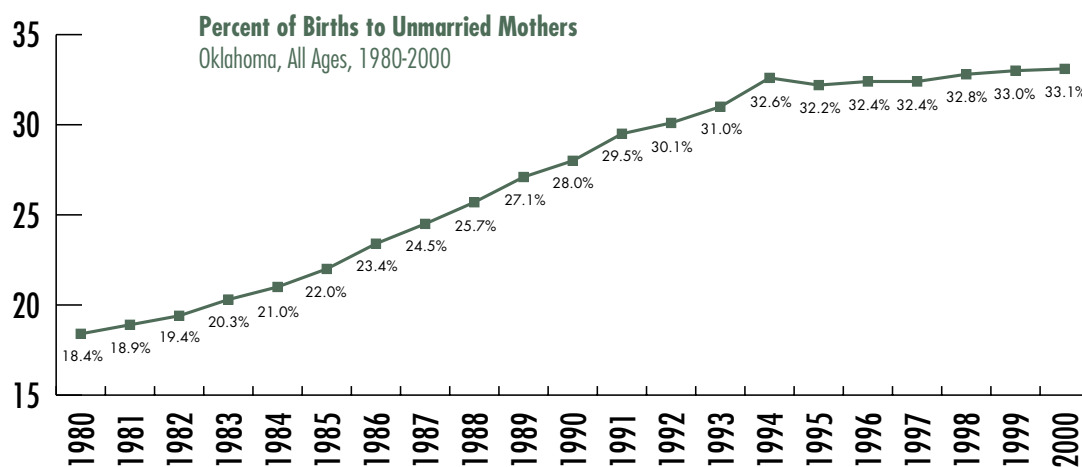
Oklahomans appear ready for the government to assist in improving marital relations. Preliminary findings from an Oklahoma State University study of marriage and divorce indicate surprisingly strong support for government initiatives such as the Marriage Initiative to promote marriage, ensure children are raised by two parents and reduce high divorce rates.

Oklahoma's high divorce rate claims the inauspicious distinction of being the second worst in the nation. Births to unmarried mothers in Oklahoma continue to rise, currently making up one-third (33.1%) of all births.

Children benefit economically by growing up with two parents. Families with two potential earners have lower poverty rates than those with one earner. Research demonstrates that married couples are better off economically than cohabiting couples, suggesting that for financial reasons marriage is preferred over two unmarried people living together. There is much

evidence to substantiate that growing up with both biological parents, regardless of income, promotes child well-being. It is the absence of the biological father that increases a child's risk for negative outcomes: dropping out of school, using drugs or alcohol, engaging in criminal behavior, and more. Children in single-parent families and children in stepparent families score about the same on child well-being measures, suggesting that marriage *per se* is not the answer.

The Oklahoma Marriage Initiative is not without its critics. While there is general agreement about the importance of marriage, skeptics feel that marriage is too personal for government intervention. Some object to diverting funds from the serious health, nutrition, housing, training and financial needs of economically vulnerable Oklahomans needing to rely on TANF for assistance. Others charge that the initiative has paid large amounts of money for little





substance. Some experts in the field believe government initiatives will do little to change behavior, indicating that public opinion must change first.

Little is currently known about what type of policies or programs could increase marriage rates and marital stability. Advocates for government involvement in marriage promotion point to its potential benefits for children. Activities funded with TANF dollars, if evaluated properly, may provide some of the first information about what works and what does not. As the first major investment of its kind, the Oklahoma Marriage Initiative will be closely watched around the nation by those wanting to determine whether such efforts can decrease divorce.

Reauthorization and state implementation provide the opportunity to discuss whether specific TANF policies positively or negatively influence marriage and strengthen or weaken families. Welfare policies that promote and provide privilege to particular kinds of families may threaten to unreasonably penalize and stigmatize others. Activities seeking to capture the benefits of having two parents for children must be careful to not encourage unstable or high-conflict unions. Any reauthorization or implementation strategy treating married and single parents the same, investing in teen pregnancy prevention, providing supports for all families, improving child support enforcement or providing assistance to low-income fathers would stabilize families and increase the likelihood of marriage.



## What We Know

So, what do we know about how Oklahoma's children are faring now? Has welfare reform enabled more Oklahoma children to live in supportive, two-parent families that earn enough to meet their needs?

- We know the first step, getting people off Oklahoma's welfare rolls, has been taken and has worked. The future for the state's children is promising. Child poverty is down. More of their parents are working. Fewer of their parents are children themselves.
- We know that for many parents leaving TANF, "work pays" and their young children thrive, becoming increasingly healthy and educated.
- We know that for too many others "work does not pay." Many families struggle, barely able to support their children, facing hunger and ignoring health care needs they cannot afford. Their children fall behind in school. Their teenagers get into trouble.
- We know too many children still live with only one parent and more will. High divorce rates continue. Births to unmarried mothers escalate.
- We know that the progress made by TANF parents and their children occurred while the economy was strong. The economy of Oklahoma and the nation has since faltered. The recognized successes may grind to a halt if the economy continues to weaken.
- We know that the next challenge is to help families stay off welfare and achieve long-term self-sufficiency.
- We know success requires child care, health coverage, education, training and jobs which pay livable wages.
- We know federal and state policy for TANF is being debated and changed.
- **We know poor Oklahoma children will reap the benefits or suffer the consequences.**