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Health and Well-Being in Oklahoma:
A Long Term Analysis of Welfare Reform

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Executive Summary

Welfare reform in Oklahoma emphasizes work and self-sufficiency. The Oklahoma Department of Human Services (ODHS) is currently evaluating various TANF-related programs and their effects on client outcomes. For the present study, we surveyed a random sample of TANF households to determine work force participation and family well-being. Study participants were randomly selected from a pool of all TANF cases that were currently open (at the time sampling), closed, or denied for any reason during the period from October 1, 1997 until September 30, 1998. A random sample of Oklahoma households with children under the age of 18 was also surveyed so that comparisons may be drawn. In addition to this analysis, supplementary reports will follow as we focus on specific reform issues and year-to-year trends.

Employment and Earnings:

- Approximately 28 percent of current TANF payees were employed. TANF respondents in closed or denied status were employed at rates of 44.5 percent and 48.7 percent, respectively. 78.6 percent of "head of household" respondents from the general population were employed.

- Working TANF respondents averaged 33.2 hours per week. Non-TANF heads of household averaged 42.4 work hours per week. 36.3 percent of employed TANF respondents and 41 percent of employed general population respondents worked 40-hour weeks.

- The average monthly income for working TANF respondents was $886. This is just over 60 percent of the poverty line for a family of three. Incomes were consistently higher in the urban areas.

- 72.2 percent of working TANF respondents had no employer-provided medical insurance, while 56.4 percent received no employment benefits at all (e.g., vacations, sick leave, retirement plans, etc.). For the general population, this percentage is only 25.1.

- 74.5 percent of working TANF respondents found a job in 30 days or less. In the general population, 94.4 percent spent 30 days or less searching for work.

Child Care:

- TANF households were "younger" than the general population households, as indicated by the proportion of children under 13 years old (43.9% for the TANF population and 27.4% for the general population). 19.8 percent of the TANF population was age 5 or below, compared with only 11.1 percent in the general population.

- 55 percent of TANF children aged 5 or younger were in child care, compared with 32 percent in the general population. For those who used child care, 73.1 percent of the TANF children 5 and younger used formal child care, compared to 60 percent in the general population.

- Among child care users, 73.3 percent of TANF children age 5 or younger used licensed child care facilities, compared with just 64 percent in the general population.

Health and Well-Being:

- Compared to the general population, TANF respondents exhibited lower rates of marriage, less education, worse health, poorer housing conditions and less satisfying personal relationships.

- Within the TANF population, positive attitudes toward education were associated with an increased likelihood of employment.

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Introduction

In the decades since the Great Depression, the American welfare system has come to be perceived as a major societal problem. This tarnished image evolved gradually, as dia a belief that entitlements spawned dependency on government assistance and trapped people in a culture of poverty (Sundquist 1986, 518; Wilson 1987). Dissatisfaction with the welfare system has led to many reforms, especially since the 1960s. On August 22, 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (P.L. 104-193), also known as the Welfare Reform of 1996.

The 1996 reform fundamentally altered public assistance programs in the American states. Under prior law, the Aid to Families with Dependent Children program (AFDC) provided income support to families with children deprived of parental support. The new law combines the old public assistance function (AFDC), Emergency Assistance (EA), and the training/employment function into a single block grant to states called Temporary Assistance for Needy Families (TANF) (U.S. Congress 1996, 398). The purpose behind TANF is to move recipients off the welfare rolls into self-sufficiency. This report is part of an ongoing evaluation of the TANF program in Oklahoma.

Welfare Reform and the States

TANF is a block grant, which is a fixed annual appropriation of funds from the federal government to each state. States receive a finite amount of federal welfare dollars. This funding constraint did not exist until the 1996 "block-granting" of public assistance. Previously, federal dollars were uncapped, allowing states to meet unanticipated need. All persons who met the federally prescribed eligibility criteria, most having to do with income, were legally entitled to an AFDC benefit. States established their own benefit levels, but they could not withhold the benefit from an eligible claimant.

Under AFDC, individuals were entitled to assistance when income and other eligibility criteria were met. Certain individuals also received guaranteed child care benefits, while states received uncapped federal matching dollars for program expenditures. Benefits were guaranteed to eligible individuals even in recessions and fiscal downturns. With TANF, the individual entitlement to means-tested assistance vanished. The 1996 reform marked the end of a welfare program that had been in place since 1935.

TANF ended the individual entitlement to public assistance, leaving states free to abandon means-testing as a basis for eligibility. The legal connection between the federal government and the individual became a different kind of relationship between individuals and their state welfare agencies. States had to develop public assistance plans reflecting a sense of Congress that welfare should be a short-term, transitional experience, but not a way of life. It is now the responsibility of state agencies to develop criteria for benefits and eligibility.[1] Policymakers appear convinced that state-level flexibility is one answer to the problems associated with individual entitlements to income assistance (Teles 1998, 179).

According to Jencks (1997, 1), the most important feature of welfare reform is this transfer of power from Washington to the states. Congress and the president agree, for the moment, that states rather than the national government should decide how welfare is done (Cammisa 1998, 72). Similarly, policymakers have agreed for some years now that work is the primary answer to welfare dependency. The Work Incentive (WIN) program, established in 1967, was the first major effort to stimulate work by welfare recipients through economic incentives combined with varying degrees of coercion (Ostow and Dutka 1975, 72).

[1]Federal direction is now more limited, but states must still incorporate certain legislative priorities. States are required to comply with national standards in several areas, including time limits on welfare participation, work requirements, appropriate work activities, penalties for drug-related convictions, teen parent provisions, access to Medicaid, establishment of paternity, child support enforcement, limitations on services to immigrants, child-care assistance, and Food Stamp eligibility.

While most observers consider WIN a failure (Gordon 1978), the experience served to refine expectations of welfare reform. The same factors that dampened WIN's effectiveness also brought unforeseen realities to light. The main lesson is that more could have been done administratively to enhance WIN's impact (Nathan 1993). According to Mead (1985, 249), many welfare agencies implemented WIN reluctantly, without aggressive enforcement of work requirements. However, even if managers had embraced WIN and pressured clients to join the labor force, success may not have followed. Chadwin, et al. (1981) studied 214 WIN demonstrations and found them hindered by local environmental factors beyond the control of managers. By most accounts, WIN did little more than create a "substantial amount of hassle and inconvenience for those on the rolls" (Teles 1998, 95). Still, the lessons from WIN have influenced subsequent reforms.

The next major change came with the 1988 Family Support Act (FSA) and its centerpiece, the Job Opportunities and Basic Skills (JOBS) program. FSA and JOBS grew out of a phenomenon of the 1980s that Teles (1998, 123) describes as a "situation created by the politics of federal waivers." The 1962 Amendments to the Social Security Act allowed states to experiment with work programs. Years later, in 1986, the Reagan Administration developed a strategy to unleash state-level innovation. The President's strategy found a voice in December that year, when the Domestic Policy Council (1986, 51) recommended creating "the proper climate for innovation by giving states the broadest latitude to design and implement experiments in welfare policy." This climate appeared when the administration began granting "waivers" through the Secretary of Health and Human Services for state demonstration projects. The Secretary granted a limited number of waivers under Reagan, but the strategy gathered momentum during the Bush administration (Council of Economic Advisers 1997, 3). These state demonstration projects, and upbeat evaluations of them performed by the Manpower Development Research Corporation (MDRC), helped convince Congress to pass the FSA (Schiller and Brasher 1990, 665; Gueron and Pauly 1991, 8; Szanton 1991, 590-602).

Apart from these demonstration projects, impetus for reform materialized in the form of a "new consensus" about welfare. The new consensus opposed the idea of public assistance as an individual entitlement. The new consensus emphasized "mutual obligation" and "reciprocal responsibilities" (Reischauer 1987, 4). Implicit in the new consensus is a belief that single mothers alter their behavior in response to welfare policies. According to this perspective, an individual decision to receive public assistance is a "rational choice" based on calculations of self-interest (Plant 1984). During the 1960s, for example, Medicaid attracted large numbers of women to the AFDC rolls (Albritton 1979; Blank 1989; Moffitt 1992). The 1996 reform reflects a "rational choice" perspective, emphasizing personal responsibility and work.

The switch from AFDC to TANF reflects a desire to make employment relatively attractive by manipulating the costs and benefits associated with public assistance. Work requirements increase the cost of being on welfare, while time limits reduce the benefit. While it is possible that work requirements and time limits will spur some single mothers up from dependency, these policies could also harm social service clients. State innovation under TANF opens the door to policies that can affect families positively or negatively. Copeland and Meier (1987) show that WIC and Medicaid have reduced infant mortality rates; but Meier and Holbrook (1991) find diminished effects in states were federal funding for the program was not aggressively pursued. Garfinkel et al. (1994) assert that a properly functioning child support collection system would significantly reduce child poverty. These studies demonstrate that policies, particularly state policies involving social service clients, affect family heath and well-being.

An important question that follows from a shift to TANF is its effect on families. When caseloads shrink because of time limits and work requirements, children may suffer. Recognizing this potential consequence, state legislators are devoting substantial effort and resources to systematic evaluations of their TANF programs.

Evaluating TANF in Oklahoma

Welfare reform in Oklahoma emphasizes work and self-sufficiency. The Oklahoma Department of Human Services (ODHS) is currently evaluating various TANF-related programs and their effects on client outcomes. Time limits and work participation requirements make it necessary for TANF clients to get ready for employment. Equally important is the agency's commitment to the well-being of Oklahoma's families. Part of ODHS's ongoing evaluation of welfare reform involves family health and well-being. Lacking in-depth information about low-income families, the Planning and Research Unit, in conjunction with the Family Support Services Division, developed a research agenda to evaluate the impact of welfare reform. For the present study, we surveyed a random sample of TANF households to determine work force participation and family well-being. A random sample of Oklahoma households with children under the age of 18 was also surveyed so that comparisons may be drawn.

ODHS contracted with the Bureau for Social Research at Oklahoma State University to conduct telephone interviews beginning January 13, 1999 through April 20, 1999. Respondents were contacted by mail and offered a financial incentive ($15) for study participation. We provided a 1-800 telephone number so respondents without telephones (approximately 55 percent of all open, closed and denied cases) could contact research staff. Several attempts, by mail and/or by telephone, were made before replacing the originally sampled case or household.

Study participants were randomly selected from a pool of all TANF cases that were currently open (at the time sampling), or closed or denied for any reason during the period from October 1, 1997 until September 30, 1998. Expecting differences within the TANF population, we drew equal samples from these three subgroups. In general, we expect the open cases to reflect more deprivation and less employment than closed or denied cases. Denied or closed status often results from earnings. Households were considered for sampling even if they had subsequently returned to TANF. This

resulted in a sample universe of 63,730 unduplicated cases, from which it was determined that a sample size of 384 cases was necessary in order to achieve a 95 percent confidence level. Because non-response historically has been high, a total sample of 2,945 cases was drawn. The sample included 885 wrong or disconnected telephone numbers. From the remaining 2,060 cases, 870 TANF interviews were completed, resulting in a response rate of 42.2 percent.

The present study, using incentive payments and conducted primarily by telephone, achieved an overall response rate of 42.2 percent for the TANF sample with telephones. By comparison, previous surveys of clients with closed or denied cases using mail-out techniques without financial incentives, garnered between a ten and twenty percent response rate. It should be noted, however, that a response rate of 70 percent or above is desirable in order to generalize findings. To determine whether respondents were representative of the overall population from which they were sampled, we performed sample distribution tests. A proportion test indicates the sample of respondents without telephones to be significantly underrepresented. However, we found no significant differences for comparisons of gender and race/ethnicity, so we did not adjust the sample size.

Oklahoma's TANF clients face many problems that jeopardize workplace success. The hope behind welfare reform is that TANF clients can get jobs, keep jobs, and earn enough to achieve self-sufficiency. Success in the labor market, however, depends on the availability of quality child care, access to health care, adequate transportation, as well as appropriate education and training. These issues are addressed in three sections--employment and earnings, child care, and family health and well-being. The analysis compares current TANF recipients against the general population and against closed and denied cases.[2] We also compare urban clients with their rural counterparts. Finally, the conclusion offers some tentative interpretations of the results.

[2] Much of the analysis to follow separates the TANF population into specific subgroups based on open, closed, or denied status. Where status is not mentioned, the TANF population includes open, closed and denied cases.

Employment and Earnings

Under TANF, states require able-bodied adult recipients to work or engage in work-related activities. An individual may be exempt from work requirements if, for instance, she is ill, incapacitated, aged, has a child under 3 months old, or attends school (but not college) full time. In analyzing the employment status of the TANF respondents, we focused on those who were both head of household and the TANF payee in the family.

Employment Status of TANF Recipients

Among 833 'head of household-payee' persons in the sample, 40.3 percent were employed. Overall, 26.7 percent had full time jobs and 13.7 percent had part-time jobs. The table below shows the employment status of the TANF respondents.

Table 1. Employment Status of TANF Recipients

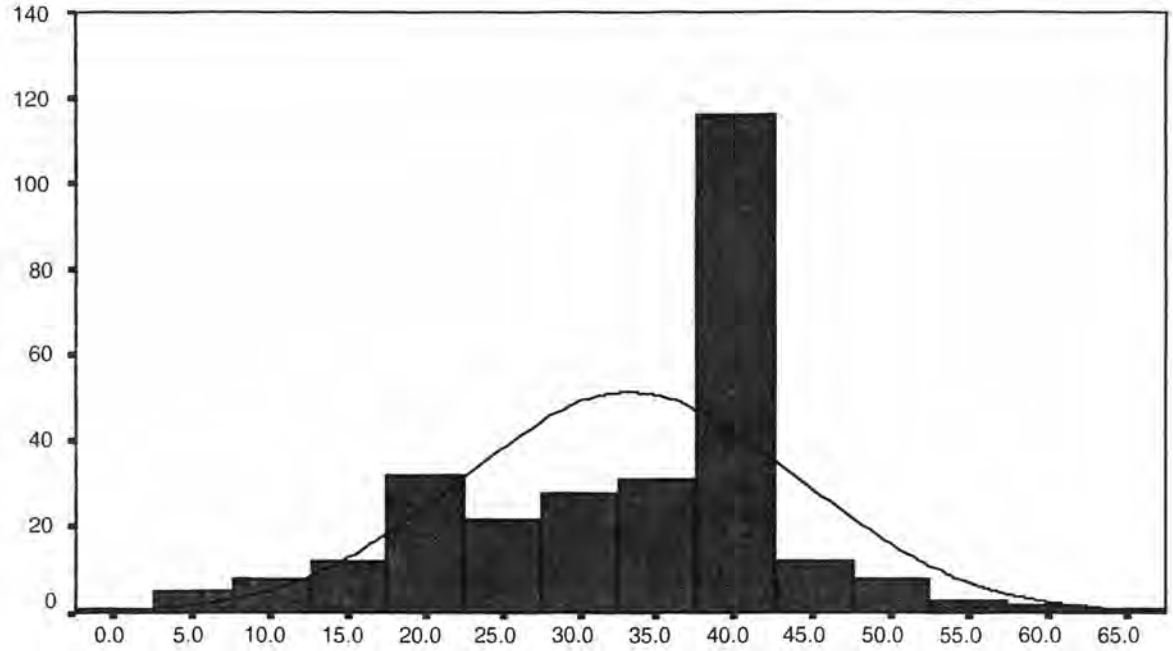
Type of Work	Percent
Full Time	26.7
Part Time	13.7
Not Employed	59.7
Total	100

Source: 1999 ODHS TANF Survey

Table 1 shows that almost 60 percent of TANF respondents are not employed. Of those who worked at least one hour per week[3], 35.9 percent worked 30 hours per week or less. The average number of hours worked per week was 33.2, with a standard deviation of 10.9.[4] Figure 1 shows that a 40 hour work week is the most common situation for TANF households.

[3] Of the 336 respondents claiming to work, only 281 gave valid responses, equal to or greater than one, when asked the average number of hours worked at the main job.
[4] For normally distributed data, 68 percent of the cases fall within one standard deviation of the mean.

Figure 1. Hours Worked Per Week, TANF Households



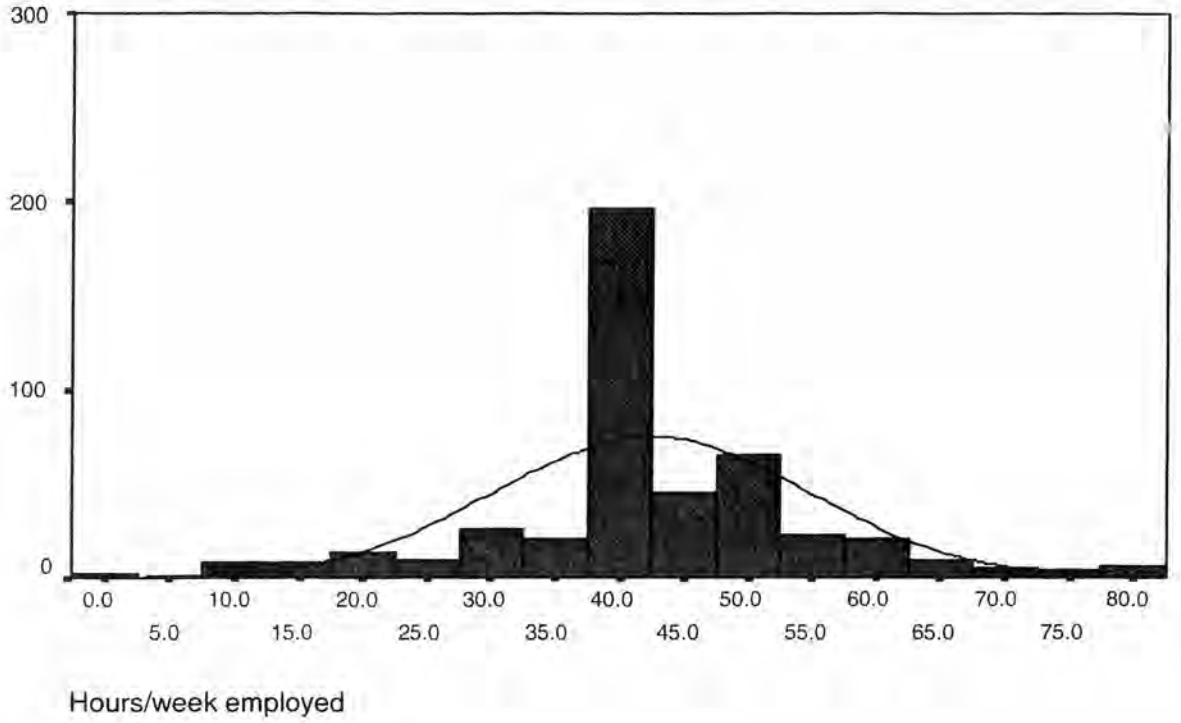
Hours/week employed

Source: 1999 ODHS TANF Survey

Figure 2 below shows that the 40 hour work week is also the most common in the general population.[5] Non-TANF heads of household, however, average 42.4 hours per week, which is 9.13 hours more than TANF heads of household. A 95 percent confidence interval suggests that TANF heads of household average 7.4 to 10.8 hours per week less than heads of household in the general population. This difference between the two samples is statistically significant at the .001 level. The histograms also show that a higher proportion of TANF clients work less than 40 hours per week.

[5] Responses of 11 out of 1,007 (1.09%) employed general population respondents were excluded as outside the valid range.

Figure 2. Hours Worked Per Week, General Population



Source: 1999 ODHS TANF Survey

Employment Status: Open, Closed and Denied Cases

Although grouped together up to this point in the analysis, not all TANF payees are alike. In this section we compare current TANF recipients (open cases) with those who have left the program (closed cases) and TANF applicants who were denied the cash grant. We expected fewer of the current TANF recipients to be employed, because closures and denials are frequently based on earnings. Results from the survey reflect this difference. Table 2 shows similar results for closed and denied cases, but significant differences in the open category. As expected, closed and denied cases show significantly higher employment rates and work hours. For all rows except part-time employment, the open category differs significantly (p-value < .05) from the closed and denied categories. There are no significant differences between closed and denied categories.

Table 2. Employment Status of Open, Closed and Denied TANF Cases

Employment Status	Type of TANF Case		
	Open[a]	Closed[b]	Denied[c]
Percent employed full time	14.0*	32.5	35.3
Percent employed part time	14.0	12.0	13.4
Percent not employed	72.0*	55.4	51.3
Average number of work hours per week[d]	29.6*	34.7	34.8

[a]Cases open at time of sampling.
[b]Cases in closed status during the period from October 1, 1997 until September 30, 1998.
[c]Cases in denied status during the period from October 1, 1997 until September 30, 1998.
[d]Includes only employed TANF respondents.
* Significant at .05 level

Source: 1999 ODHS TANF Survey

Employment Status: Urban versus Rural Areas

The ODHS TANF Survey staff interviewed 392 current or former TANF payees who lived in urban areas and 344 who lived in rural areas. We define urban areas as Tulsa and Oklahoma counties, with the remaining counties considered rural. This section compares employment and earnings outcomes in those two subpopulations. We excluded respondents from the general population in an attempt to sharpen the analysis and minimize the statistical bias. With respect to open TANF cases, employment outcomes in urban areas were very similar to those in rural areas at the time of the survey. There were no significant differences in employment status of current TANF recipients. However, when we consider only the closed and denied cases, differences emerge. Table 3 below compares the proportions of urban and rural TANF respondents in three categories of employment status.

Looking at the closed and denied cases, we see that urban areas have a slightly lower percentage of unemployed payees. Urban areas also have a proportion of full-time employment significantly higher than in rural areas (39.8% to 29.5%, p-value < .05), and a significantly lower rate of part-time employment (9.0% to 16.5%, p-value <

.05). When we compare the proportion of respondents not working, differences between Oklahoma's urban and rural areas are not significant.

Table 3. Employment Status of TANF Recipients in Urban and Rural Areas

Type of Work	Open		Closed and Denied	
	Urban	Rural	Urban	Rural
Full Time (%)	18.1	13.5	39.8*	29.5
Part Time (%)	14.8	14.1	9.0	16.5*
Not Employed (%)	67.1	72.4	51.1	54.0
Total (%)	100	100	100	100

* Significant at .05 level

Source: 1999 ODHS TANF Survey

TANF respondents (open, closed, and denied) averaged 34.3 hour work weeks in urban areas, but only 32.13 work hours in rural areas. This is not a significant difference. In urban areas, of those who worked, 77 percent worked 30 hours per week or more, compared to 66.4 percent in rural areas. A test of the difference revealed a Z-score of 1.99, which is significant at the 95 percent confidence level. When we remove the open cases from the analysis, the urban versus rural difference is even more pronounced.

Among the closed and denied cases, 85.2 percent in urban areas, compared to 70.8 percent in rural areas, worked at least 30 hours a week. The Z-score for this difference is 2.48, which surpasses 95 percent confidence. These tests indicate that in Oklahoma, a higher percentage of urban TANF clients work at least 30 hours per week, on average, than do TANF clients in rural areas. On the other hand, the average hours worked per week shows no statistically significant urban/rural difference. Dropping the open cases from the analysis does not change this. Among the closed and denied cases, urban respondents averaged 36.67 hours per work week compared to 33.57 hours in rural areas.

Very few of the TANF respondents who worked during the interview period were self-employed. Of the closed and denied payees, only 7.7 percent in urban areas were self-employed, while in rural areas the percentage was only 4.8. Plausible explanations for the low level of self-employment include lack of education (more than 70 percent had no education beyond a high school diploma), and lack of opportunity due to limited access to capital.

Employment Status of TANF Recipients versus the General Population

We would expect that families in general have a higher employment rate than TANF families, since unemployment is one main reason to receive TANF. In our analysis, we compare employment status of TANF payees to the general population. Specifically, we compare payees who are the head of household in the TANF sample (n = 833) to the heads of household in the general population (n = 600). Table 4 shows the comparisons (in percentages).

Table 4. Employment Status of TANF Recipients versus the General Population

Employment Status	All TANF Cases	Open Cases	Closed Cases	Denied Cases	General Population
Full Time (%)	26.7	15.6	33.1	35.4	70.3
Part Time (%)	13.7	14.4	12.2	14.6	8.3
Unemployed (%)	59.7	70.1	54.7	50.0	21.4
Total (%)	100	100	100	100	100

Source : 1999 ODHS TANF Survey.

Table 4 shows that the employment rate in the general population is almost twice the employment rate of the TANF recipient population (78.6% versus 40.4%). As we expected, the unemployment rate of TANF recipients is more than twice the unemployment rate of the general population (59.7% versus 21.4%). However, much of this difference is due to the low employment level among current TANF recipients (the open category). When we consider closed and denied TANF cases, the differences are

less dramatic. Nevertheless, employment is far more prevalent in the general population than for any TANF subgroup. These differences between the general population and the TANF subgroups are all statistically significant. The general population has not only a higher employment rate, but also a much higher average monthly income.

Income and Benefits of TANF Recipients

About half (50.6%) of the TANF respondents who worked received pay checks every two weeks. 27.9 percent received weekly pay, while only 15.1 percent were paid monthly. These figures are not significantly different from the corresponding percentages in the general population. Among urban respondents, 53.5 percent were paid every two weeks, 24.8 percent received weekly payments, and only 13.4 percent received monthly payments. Among rural working TANF respondents, 48.1 percent were paid every two weeks, 30.5 percent received weekly payments, and only 16.6 percent received monthly payments. Urban and rural respondents who worked at the time of the survey had similar pay periods, showing no significant differences. However, the proportion of closed and denied respondents receiving weekly pay is significantly higher than in the general population (30.5% to 24%). This difference is due to the denied category, where 36.4 percent of the respondents received weekly paychecks.

The average monthly income of the employed TANF respondents in the sample was $886, with a standard deviation of $496. 71.8 percent of the working TANF respondents earned monthly income of $1,000 or less, and only 2.2 percent earned more than $2,000 per month. The poverty threshold in 1999 according to the United States Census Bureau for a family with three persons (single mother with two children under 18 years) was $1,407.92 per month. Using this as a guide, we found the average monthly income of TANF households to be well below the poverty threshold, and only slightly above 60 percent (62.9%) of the poverty line. In fact, the survey revealed that 90.3 percent of the TANF respondents received monthly income of $1,400 or less.

Benefits such as paid vacation, health insurance, sick leave, retirement, and family medical leave are important issues for payees and the well-being of their families. However, benefits are usually given only to those who work full time. Moreover, benefits are usually meager for unskilled employees. A recent study by the Milken Institute shows a serious gap between skills of welfare recipients and skills needed in today's workplace (Levenson et al. 1999, 1). It is therefore unrealistic to assume that TANF clients will find employment that includes health insurance or other benefits. In our survey, 194 out of 344 (56.4%) of working TANF respondents received none of the benefits listed below. Only 3.5 percent received all the benefits listed. Table 5 below shows the percentages of working TANF payees who received benefits.

Table 5. Employment Benefit Status for the Working Payees

Type of Benefit	Percent of Working TANF Clients Receiving Benefit
Paid Vacation	33.7
Family Medical Insurance	27.8
Sick Leave	24.1
Family Dental Insurance	23.2
Family Medical Leave	20.0
Family Vision Insurance	17.7
Retirement	16.5
401K	15.9
Employee Assistance Program	9.6

Source: 1999 ODHS TANF Survey

Income and Benefits: Open, Closed and Denied Cases

Table 6 compares monthly income within the TANF population. The middle column, labeled "All Cases," shows no significant differences among these subgroups with respect to monthly income. However, we should mention that the high standard

deviations and small sample sizes in each category make statististical significance unlikely. In an effort to reduce the standard deviations, we excluded responses above $2,000 per month. The far right column contains means calculated after we dropped five open cases and two closed cases with these unusually high responses. While this gives a less distorted picture of average incomes, we still find no significant differences among the TANF subgroups. This is true in spite of the fact that "closed" respondents report income of $128 above the "open" average.

Table 6. Monthly Income: Open, Closed and Denied Cases

TANF Subgroup	All Cases	Excluding Cases Above $2,000
Open cases	*n = 82*	*n = 78*
Average Monthly Income	$868	$761
(Standard Deviation)	($628)	($404)
Closed cases	*n = 105*	*n = 103*
Average Monthly Income	$923	$889
(Standard Deviation)	($447)	($376)
Denied cases	*n = 90*	*n = 90*
Average Monthly Income	$859	$859
(Standard Deviation)	($410)	($410)

Source: 1999 ODHS TANF Survey.

Table 7 shows the differences among TANF respondents regarding employment benefits. In general, closed and denied respondents are more likely to receive benefits at work. Significant differences include vacations, medical insurance, dental insurance and vision insurance. Paid vacations and health benefits are less prevalent among the open cases than among the combined group of closed and denied cases. The only

significant difference between closed and denied categories involves vision insurance. TANF leavers are more likely to have vision coverage.

Table 7. Employment Benefit Status for the Working Payees

Type of Benefit	Percent of Working TANF Clients Receiving Benefit		
	Open	Closed	Denied
Paid Vacation	24.0*	36.6	39.1
Family Medical Insurance	17.8*	35.8	27.3
Sick Leave	20.0	26.9	24.5
Family Dental Insurance	13.9*	31.3	21.8
Family Medical Leave	14.9	20.9	23.6
Family Vision Insurance	11.9*	24.6	14.5*
Retirement	12.9	17.9	18.2
401K	10.9	17.2	19.1
Employee Assistance Program	9.9	9.8	9.1

* Significant at .05 level

Source: 1999 ODHS TANF Survey

Income and Benefits: Urban versus Rural Areas

The average monthly income of the TANF respondents in the urban sample was $959 with the standard deviation of $522, while the average monthly income of the rural sample was $815 with standard deviation of $461. While this appears to be a substantial difference, a significance test generated a Z-score of 0.04, which is not statistically significant. Again, the high standard deviations and relatively small number of cases make significance problematic. Excluding extreme values does not remedy this. The standard deviations in the last two columns are noticeably smaller, but not small enough for significance. Still, it is important to note that higher incomes are consistently associated with urban areas.

Table 8. Monthly Income: Urban versus Rural Areas

TANF Groups	All Cases		Excluding Cases Above $2,000	
	Urban	Rural	Urban	Rural
All TANF cases	*n = 136*	*n = 141*	*n = 133*	*n = 138*
Average Monthly Income	$959	$815	$909	$778
(Standard Deviation)	($522)	($461)	($401)	($385)
Open cases	*n = 47*	*n = 35*	*n = 45*	*n = 33*
Average Monthly Income	$922	$794	$815	$688
(Standard Deviation)	($673)	($563)	($437)	($345)
Closed cases	*n = 49*	*n = 56*	*n = 48*	*n = 55*
Average Monthly Income	$1,008	$848	$969	$818
(Standard Deviation)	($452)	($433)	($367)	($373)
Denied cases	*n = 40*	*n = 50*	*n = 40*	*n = 50*
Average Monthly Income	$942	$793	$942	$793
(Standard Deviation)	($389)	($418)	($389)	($418)

Source: 1999 ODHS TANF Survey.

63.2 percent of working TANF respondents in the urban areas earned monthly income of $1,000 or less, while only 2.2 percent made more than $2,000 per month. The corresponding numbers for TANF respondents in rural areas are 80.1 percent earning $1,000 or less and 2.1 percent over $2,000. Comparing the proportions whose income fell below $1000 per month suggests that poverty was more of a problem in rural areas. The survey showed that 89 percent of the TANF respondents in urban areas and 92 percent in rural areas received monthly income below the poverty threshold.

Table 9 compares the percentages of working TANF respondents who received benefits in urban and rural areas. Benefits are more likely for urban respondents and among closed and denied cases. More importantly, these results suggest that a sizeable majority of employed respondents work without benefits.

Table 9. Employment Benefit Status of Working Payees in Urban and Rural Areas

Type of Benefit	Open Cases		Closed and Denied Cases	
	Urban	Rural	Urban	Rural
Paid Vacation (%)	22.9	25.0	40.9	35.1
Sick Leave (%)	22.9	17.3	31.8	20.9
Retirement (%)	16.7	9.4	23.6	13.4
401K (%)	12.5	9.4	22.7	14.2
Family Medical Leave (%)	16.7	13.2	25.5	19.4
Employee Assistance Program (%)	12.5	7.5	11.0	8.2
Family Medical Insurance (%)	20.8	15.1	36.4	28.4
Family Dental Insurance (%)	16.7	11.3	31.8	23.1
Family Vision Insurance (%)	14.6	9.4	24.5	16.4

Source: 1999 ODHS TANF Survey

Income and Benefits: TANF Recipients versus the General Population

The average monthly income of the heads of household in the general population was $2,439, with a standard deviation of $3,160, as compared to $886 and $496, respectively, in the TANF population. The average monthly income of the TANF population is just over one-third (36.3%) of the average income in the general population. This difference is statistically significant (p-value < .01).

Employment benefits were present among the general population more frequently than in the TANF population. While 56.4 percent of the TANF respondents received no employment benefits, the corresponding figure for the general population

was 25.1 percent. In other words, a complete lack of benefits is more than twice as likely in the TANF population.

Job Promotion and Pay Raises of TANF Recipients

Promotion is an important factor in keeping workers in their current jobs. However, given the fact that TANF recipients are often unskilled workers or part-time workers, promotion is unlikely. The survey results confirm this, even though many respondents believed that promotion was possible. More than half (55.3%) of the TANF respondents felt that promotion was possible, but only 11.1 percent were actually promoted.

Pay rate increases provide incentives that motivate workers to hold onto their current jobs. Unlike promotion, the proportion of working payees who received a pay raise is more than two-thirds (70.4%). However, among those who received pay raises, 86.1 percent received only $100 per month or less.

Job Promotion and Pay Raises: Open, Closed and Denied Cases

Among the three subgroups within the TANF population, the only significant difference concerns an impression that promotion is possible. While closed and denied response percentages were very similar on promotion and pay questions, the open category was a bit different. Table 10 shows that current TANF recipients are significantly less optimistic about promotion. This pessimism, however, finds no justification in the data. Fewer than half (45%) of the current TANF recipients believed promotion to be possible, while a solid majority (60%) of closed and denied respondents felt that promotion was possible. Interestingly, however, a slightly larger proportion of current recipients actually received a promotion. Also more likely for employed current recipients were pay raises (76.2% to 67.9%) and pay raises of at least $100 per month (18.8% to 15%).

Table 10. Job Promotion and Pay Raises among TANF Subgroups

Survey Responses	Open Cases	Closed and Denied Cases
Feels promotion is possible (%)	45.0	59.6*
Actually received promotion (%)	11.9	10.7
Received a pay increase (%)	76.2	67.9
Received increase of over $100 (%)	18.8	15.0

* Significant at .05 level

Source: 1999 ODHS TANF Survey.

Job Promotion and Pay Raises: Urban versus Rural Areas

Table 11 below highlights the major group differences among respondents who (1) felt that they were able to promote; and, (2) actually received a promotion. Closed and denied response percentages were very similar on these survey items. Among current TANF recipients, the percentage of respondents perceiving promotion possibilities was higher for urban than for rural areas, but the difference is not significant. For both open TANF cases and the general population, urban dwellers were more likely to receive promotion. The difference is statistically significant (p-value < .05) for open TANF cases. The urban/rural difference approaches significance (p-value < .10) for the general population.

Table 11. Urban and Rural Payees and Promotion

	Able to Promote (%)		Received Promotion (%)	
Respondent Group	Urban	Rural	Urban	Rural
Open Cases	51.0	39.2	18.4*	5.8
General Population	59.6	57.7	20.3[a]	15.5

* Significant at .05 level

[a] Significant at .10 level

Source: 1999 ODHS TANF Survey.

Pay rate increase is also an incentive to keep workers in their current jobs. Unlike promotion, the percentage of survey respondents increasing their pay is above 50 for every category of respondent. The results show that 70.1 percent of working TANF respondents in urban areas and 70.7 percent in rural areas have received pay rate increases. However, among TANF respondents who received pay raises, only 14.1 percent in urban areas and 13.7 percent in rural areas received at least $100 extra per month. 29.7 percent in urban areas and 27.5 percent in rural areas received at least a $50 increase per month.

Job Promotion and Pay Raises: TANF Recipients versus the General Population

The percentage of employed heads of household in the general population who received promotion was 17.3 percent. This number was significantly higher than the corresponding number in the TANF population, which was 11.1 percent. However, TANF respondents were more likely to receive a pay increase (70.4% to 54.2%), while raises in the general population exceeded $100 more frequently. Table 12 below lists the significant group differences.

Table 12. Promotion and Pay Raises for TANF and General Populations

Survey Items	TANF Population	General Population
Received promotion (%)	11.1	17.3*
Received pay increase (%)	70.4*	54.2
Received increase > $100 per month (%)	13.9	28.9*

* Significant at .05 level

Source: 1999 ODHS TANF Survey.

Job Mobility of TANF Recipients

For TANF respondents who held jobs during the survey period, finding employment was not a time consuming process. The survey revealed that 74.5 percent of respondents found their current jobs in 30 days or less. Less than 4 percent took

more than 6 months to find their current jobs, and only 0.3 percent searched for more than one year.

Holding a second job is not an important issue for the TANF recipients. The survey found that only 6.3 percent of employed TANF respondents had another paid job. The survey results also show that 36.8 percent of these working TANF respondents had lost a job within the previous year. This provides another indication of the unfavorable economic circumstances experienced by a majority of TANF payees.

Job Mobility: Open, Closed and Denied Cases

Employed TANF respondents were likely to have found work within the first month of searching. Over three-fourths of the open and denied samples, and more than two-thirds of the closed category found work in 30 days or less. Job seekers in the denied group found jobs more quickly, on average, than other TANF respondents. Table 13 below shows TANF leavers, the closed category, taking longest to find employment. Significant differences include the 7-day and 14-day increments, where the percentages for the denied group are substantially higher. Significant differences disappear at the 30-day mark, and percentages become virtually equal at 60 days of job searching.

Table 13. Job Search Durations among TANF Subgroups

Time Frame for Locating Work	Open Cases (N=92)	Closed Cases (N=115)	Denied Cases (N=95)
7 days or less (%)	48.9	40.9	62.1*
14 days or less (%)	57.6	49.6	73.7**
30 days or less (%)	77.2	68.7	78.9
60 days or less (%)	84.8	82.6	84.2
90 days or less (%)	91.3	90.4	90.5

* Significant at .05 level

** Significant at .01 level

Source: 1999 ODHS TANF Survey

Job Mobility: Urban versus Rural Areas

Our survey revealed that, in rural areas, 76.9 percent of respondents who answered the question found their current jobs in 30 days or less. Less than 2 percent of them searched for more than 6 months and none searched more than one year. The corresponding numbers for working payees in urban areas were 71.8 percent, 6.3 percent, and 0.7 percent respectively.

We found that only 6.8 percent of working payees in rural areas and 5.8 percent in urban areas had another paying job. Also, 33.9 percent of the working payees in rural areas, compared to 40.3 percent in urban areas, had lost a job during the previous year. These differences are not statistically significant.

Job Mobility: TANF Recipients versus the General Population

When we compare the percentage of respondents finding employment within a specified number of days, the figures for the general population are significantly higher than for all TANF groups. More than 80 percent of the non-TANF respondents found employment within the first week of searching, and almost 90 percent found their jobs within two weeks or less. This rate of success compares to about half (49.6) of the closed TANF respondents and less than three-fourths (73.7%) of the denied group.

Table 14. Job Search Durations: TANF Subgroups versus General Population

Time Frame for Locating Work	Open Cases *(n=92)*	Closed Cases *(n=115)*	Denied Cases *(n=95)*	General Population *(n=1005)*
7 days or less (%)	48.9	40.9	62.1*	80.9**
14 days or less (%)	57.6	49.6	73.7**	89.2**
30 days or less (%)	77.2	68.7	78.9	94.4**

* Significant at .05 level

** Significant at .01 level

Source: 1999 ODHS TANF Survey

TANF respondents were more likely than members of the general population to have lost a job within the previous twelve months. Only 15 percent of the general population had lost a job, compared with 36.8 percent of TANF respondents. This difference is statistically significant (p-value < .001). Respondents in the general population were not, however, more likely to hold a second job. Only 7.3 percent of employed respondents in the general population held a second job, compared with 6.3 percent in the TANF population.

TANF Recipients and Labor Market Success

Overall, the general population had approximately three times the employment rate, three times the average monthly income, and received employment benefits at triple the rate of the TANF population. TANF workers clocked fewer hours per week. However, promotion patterns and job mobility profiles of TANF clients were not significantly different from those of the general population.

Survey results indicate a non-employment rate among TANF 'head of household-payees' of nearly 60 percent. About one-fourth of these clients work full time, and fewer than one in four receive medical benefits. Work income for TANF recipients generally falls well below the poverty level. Promotions are rare and pay increases are paltry. These findings suggest that relatively few TANF clients have secured the kinds of jobs that make "work" attractive.

Child Care

One of the goals of this long-term study is to examine the child care situations for children of TANF recipients. Issues relating to child care and the well-being of children have grown in importance since welfare reform was implemented in 1996. Welfare reform requires participants to work; thus, the need for child care has risen. There are many barriers to successful employment, child care being one major problem for low income families. Many people cannot afford child care; therefore, the state of Oklahoma has a subsidy program to monetarily help low income families. The questions in the survey address the utilization of formal and informal child care. We assume that formal child care utilization for TANF participants indicates subsidy utilization as well. The following tables describe the TANF population with respect to age distributions, child care utilization, types of child care being used, licensed and unlicensed care, and the number of hours that children spend in child care.

Age Category

The age distribution for the TANF population is significantly different from the general population. A chi-square test of independence generated a significant test statistic (p-value less than .001).[6] The TANF households are "younger" than households in the general population are, as indicated by the proportion of children under 13 years old (43.9% for the TANF population and only 27.4% for the general population). This difference also extends to the proportion of children 5 years old or younger (19.8% for the TANF population and 11.1% for the general population). A difference of proportions test indicates that the proportion of children 5 and under in the TANF population is significantly higher than the proportion of children 5 and under in the general. The obvious consequences are that needs for children's services and child

[6] The chi-square test of independence allows us to examine the relationship between two categorical variables. In this case we have age categories and population categories (TANF or non-TANF). A significant chi-square statistic indicates the existence of a relationship between the row variable (e.g., age category) and the column variable (e.g., population category).

care are relatively higher in the TANF population. Table 15 below shows the age distributions of the two population categories.

Table 15. Age Distribution in TANF and General Population

Age Category	General Population	TANF Population
5 and Under (%)	11.1	19.8**
6 to 12 years (%)	16.3	24.1
13 years and older (%)	72.6	56.2
Total (%)	100	100

** Significant at .01 level
Source: 1999 ODHS TANF Survey.

Racial distribution of children 5 years old and younger

For the purposes of child care analysis, the remaining tables will examine only children 5 years old and younger. Table 16 compares the distributions of race of children 5 years old and younger for the general population and the TANF population. A test of independence revealed a significant chi-square statistic (p-value < .001), indicating that the two populations have significantly different race distributions. Using dichotomous race division (White and non-White), we see that the general population had 81.8% Whites and 18.2 percent non-Whites while the TANF population had 41.2 percent Whites and 58.8 percent non-Whites. The proportion of Whites in the TANF population was significantly lower than the proportion of Whites in the general population (p-value < .001). Further investigation showed African Americans, Hispanics, and Native Americans over-represented in the TANF population while Whites and Asians were under-represented.

Table 16. Race Distribution in General Population and TANF Population

CHILDREN 5 AND UNDER		
Race	General Population	TANF Population
White(not Hispanic) (%)	81.8	41.2
African American/Black (%)	3.5	37.0
Hispanic/Latino (%)	2.7	3.4
Native American (%)	5.4	14.9
Asian/Pacific Islander (%)	1.9	0.7
Other (%)	4.7	2.7
Total (%)	100	100

Source: 1999 ODHS TANF Survey

Type of Child Care Being Used

When asked whether a particular child in the family is provided child care of any kind, respondents in the general population answered "no" for the majority (68%) of children age 5 and under. On the other hand, most (55%) of the TANF children were in child care of some kind. The categories (types of child care) can be further collapsed to determine if there are significant differences between the two populations in obtaining formal child care, which takes place in a child care home or center. The distributions

Table 17. Child Care Utilization: General Population and TANF Population

CHILDREN 5 AND UNDER		
Type of Child Care	General Population	TANF Population
No Child Care (%)	68.0	45.0
Child Care CENTER (%)	12.8	32.7
Child Care HOME (%)	6.4	7.5
Relative Care (%)	8.8	12.5
Non-Relative Care (%)	4.0	2.3
Total (%)	100.0	100.0

Source: 1999 ODHS TANF Survey

of the two population groups are significantly different (p-value < .001). The TANF population uses formal child care at a significantly higher rate (40.2%) than does the general population (19.2%).

Among those who use child care, 73.1 percent of the TANF children 5 and younger are using formal child care, compared to 60 percent in the general population. A difference of proportions test indicates that the proportion using formal child care in the TANF population is significantly higher than the proportion using formal child care in the general population.

Table 18. Child Care Utilization: Formal and Informal

CHILDREN 5 AND UNDER		
Type of Child Care	General Population	TANF Population
Formal Child Care (Child Care Home or Center) (%)	60.0	73.1
Informal Child Care (Relative, Non-relative care) (%)	40.0	26.9

Source: 1999 ODHS TANF Survey

Licensed Child Care

The distribution of TANF children 5 and under in licensed child care is significantly different (p-value < .01) from the general population distribution. Of those children 5 and younger in child care, 73.3 percent use licensed care, compared with

Table 19. Child Care Licensing: General Population and TANF Population

CHILDREN 5 AND UNDER		
Licensed Child Care	General Population	TANF Population
Yes (%)	64.0	73.3
No (%)	28.1	25.5
Don't Know (%)	7.9	1.3
Total (%)	100	100

Source: 1999 ODHS TANF Survey

only 64 percent in the general population.

Hours Per Month in Child Care

Overall, the distribution of hours per month that TANF children age 5 and younger spend in child care is significantly different (p-value < .01) for the General population and the TANF population. Based on a z-test calculation there are significantly more children 5 years old and younger who utilize full-time child care in the TANF population (58.4%) than in the general population (37.2%). The differences, however, between the TANF and general population are not significant according to the z-test calculation when examining part-time child care.

Table 20. Child Care Utilization: General Population and TANF Population

CHILDREN 5 AND UNDER		
Hours per month in Child Care	General Population	TANF Population
No Hours in Child Care (%)	55.8	36.6
Part –Time Child Care (%)	7.0	5.0
Full –Time Child Care (%)	37.2	58.4
Total (%)	100	100

Source: ODHS TANF Survey

The Importance of Child Care and Child Care Subsidies

Results from the survey demonstrate the importance of child care for TANF families. TANF households have more children below school age, and therefore rely heavily on child care. The majority (55%) of TANF children is in some type of child care arrangement. Among the children in child care, almost three-fourths (73.1%) use formal child care centers or homes. A nearly identical proportion of these TANF children (73.3%) attend licensed facilities. When viewed in the context of increasing child care costs, coupled with economic disadvantages, these results suggest a substantial role for child care subsidies as TANF reforms push people to work.

Health and Well-Being

In order to assess the impact of welfare reform on TANF recipients, it is necessary to look at measures that are conceptualized as indicators of family well-being. This section addresses the issues of family well-being from a broad perspective, looking at numerous variables such as health status, condition of housing, degree of social networking, and other variables pertinent to this topic. The TANF results are compared to results from the general population to see if there are significant differences in well-being. Since racial and ethnic differences between the general population and the TANF population are expected, a description of sample demographic characteristics precedes analysis of health and well-being indicators.

Demographics

Not surprisingly, the demographic composition of TANF recipients differs markedly from that of the general population. Marital status varies between TANF recipients and the general population, and between groups of differing racial and ethnic backgrounds. The differences in marital status distribution are statistically significant (p-value < .01) for all categories represented.

Table 21. Marital Status and Race, Comparing TANF to the General Population

	RACE / ETHNICITY									
	WHITE (981)		BLACK (309)		HISPANIC (33)		NATIVE AMER. (144)		OTHER (29)	
Marital Status	TANF POP	GEN POP	TANF POP	GEN POP	TANF POP	GEN POP	TANF POP	GEN POP	TANF POP	GEN POP
Married (%)	27.1	84.4	8.7	47.1	18.8	82.4	19.1	69.0	11.8	75.0
Separated (%)	12.1	2.0	9.1	11.8	12.5	11.8	9.6	0.0	0.0	8.3
Divorced (%)	33.2	7.7	13.8	14.7	18.8	5.9	33.0	6.9	47.1	8.3
Widowed (%)	3.2	2.6	5.5	8.8	6.3	0.0	2.6	3.4	11.8	0.0
Never married (%)	22.0	3.0	62.2	11.8	37.5	0.0	31.3	17.2	29.4	8.3
Living as married (%)	2.5	.4	.7	5.9	6.3	0.0	4.3	3.4	0.0	0.0

Source: 1999 ODHS TANF Survey

The distribution of gender within racial/ethnic categories shows that women are over-represented within the TANF population, as expected. With respect to educational attainment, TANF heads of households exhibited significantly lower levels of education compared to the general population. Education attainment differences are summarized for Whites, Blacks and Native Americans in Table 22.

Table 22. Educational Attainment, Comparing TANF to the General Population

Grade Completed	RACE / ETHNICITY					
	WHITE		BLACK		NATIVE AMERICAN.	
	TANF POP	GENERAL POP	TANF POP	GENERAL POP	TANF POP	GENERAL POP
9th—11th (%)	28.4	4.5	26.3	5.9	34.8	10.3
GED (%)	10.2	1.6	2.6	5.9	9.6	3.4
High School (%)	27.5	34.3	44.9	41.2	28.7	34.5
Business / Trade (%)	3.6	3.9	2.9	2.9	7.0	3.4
Some College (%)	18.0	27.6	18.2	32.4	10.4	20.7
College Degree (%)	5.3	19.3	1.8	8.8	5.2	20.7

Source: 1999 ODHS TANF Survey

Health

We calculated the bivariate correlation between an indicator of health status, where respondents placed themselves on a five-point scale ranging from "excellent" to "poor" health, and a dummy variable indicating whether or not a respondent was from the TANF population. There is a significant correlation between TANF status and health status, with TANF recipients perceiving lower levels of health in comparison to their general population counterparts. There were too few respondents to determine the effect of TANF on disability status for some groups, although Whites were more likely to be legally disabled if they were TANF recipients. It is interesting to note that there was no statistically significant relationship between having a health problem diagnosed as permanent and TANF recipiency in any of the racial or ethnic categories.

Housing Conditions

TANF recipients, whether Black or White, are about half as likely as their general population counterparts to own a home. Among whites, crowded living arrangements are more likely for TANF clients, as are appliances that do not work, leaking roofs, holes in the floor, wiring and electrical problems, and broken plumbing. Additionally, whites are more likely to go without heat, electricity or water in their homes if on TANF.

Broken windows were far more likely to be a problem for TANF recipients of all races and ethnic backgrounds in comparison to their counterparts in the general population. Problems with cracks in the walls, mice and roaches are significantly higher for both black and white TANF recipients in comparison to blacks and whites in the general population, as are problems with unpaid medical bills. Hispanics and whites on TANF are more likely than those in the general population to have to move because they cannot pay the rent. This is not the case, however, for other racial and ethnic groups.

Social Networks

Social networks reflect the degree to which an individual is satisfied in relationships with members of the community. Responses to survey items capturing this aspect of social interaction indicate numerous differences between TANF and the general population and among racial/ethnic categories.

Relationship indicators, measuring satisfaction with spiritual leaders and neighbors, registered significantly lower for TANF heads of household for whites. Both black and white TANF recipients indicated lower levels of satisfaction with their friends relative to their counterparts in the general population. TANF Whites and Hispanics indicated lower levels of satisfaction in their relationships with other relatives compared to whites and Hispanics in the general population.

The relationship with a spouse is negatively affected by TANF status for members of all racial and ethnic groups (p-value < .05), a disconcerting finding given the fact that one of TANF's goals is to promote the family unit. In a similar vein, relationships with siblings suffer for White and Hispanic TANF recipients relative to their counterparts in the general population. White and Native American TANF recipients experience worsened relationships with their parents relative to the general population.

Other Indicators of Health and Well-Being

There were too few respondents to determine the effect of TANF on children's grades in school. The likelihood of car repossessions and skipped meals increases with TANF households. Additionally, Whites receiving TANF assistance are more likely than Whites not receiving TANF to send their children to live with someone else. One finding that is of importance lies in the area of attitudes toward education. A linear regression indicated a small but significant relationship between positive attitudes toward education and employment status, with those attaching more importance to education having a greater likelihood of being employed. This would suggest that more effort should be put into encouraging positive attitudes toward education.

Concluding Comments

The purpose behind TANF is to move recipients off the welfare rolls into self-sufficiency. However, most TANF respondents do not hold jobs. Very few TANF households earn incomes above the poverty level. Demographic indicators paint a picture of broken family structures, while measures of well-being point to the many economic disadvantages associated with the TANF population. Welfare reform is about lifting poor families up from dependency, but results from the ODHS survey indicate that much still needs to be done.

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