

THE RELATIONSHIPS OF SOCIO-DEMOGRAPHIC
CHARACTERISTICS AND ECONOMIC WELL-
BEING OF WOMEN IN OKLAHOMA WITH
EMPHASIS ON POVERTY AND
NEAR-POOR

By

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CHAPTER I

INTRODUCTION

Currently in the United States, one out of every eight individuals is living in poverty¹---living in a family with income minimally adequate to meet their needs. In the State of Oklahoma, over 18% of the population live on incomes that fall below the federal government's poverty level, and there appears to be little hope of this number declining (Oklahoma Impact, 1981).

With the increased incidence of poverty in our nation, economists, sociologists and public policy makers have focused a great deal of attention on this problem and discovered that poverty has essentially become a woman's issue. Three out of every five people in poverty are women, and two out of every three persons that are both old and poor are women. The number of poor women and poor children who are in households headed by women is steadily increasing. In

¹For purposes of this study, poverty level will be determined for each household on an individual basis by utilizing the U.S. Census Bureau income cutoffs, adjusted for family size, sex of family head, number of children under 18 years old, and farm-nonfarm residence.

1976, the number of female-headed households² in poverty surpassed the number of male-headed households in poverty for the first time in history (Oklahoma Impact, 1981).

Not only is the growth of female-headed households in poverty increasing, but the growth is disproportionately large in comparison to other population segments. In 1978, 31.4% of all American families with a female head were in poverty, with this poverty rate six times that of male-headed families and three and one-half times that for all families (Women in Poverty, 1982). The figures are very similar for the State of Oklahoma, where one in three female-headed households are in poverty as opposed to one in 18 male-headed households. Although such single-mother homes comprise only 15% of Oklahoma's total population, they account for 48% of the state's poverty (Oklahoma Impact, 1981).

Despite the alarming figures, few policy decisions aimed at arresting female poverty have been successful. Between the years 1965 and 1981, the incidence of poor families headed by women increased 70%, while the number of all other families in poverty declined 25% (Burraston-Wood, 1983).

²For purposes of this study, the term female-headed household will indicate the presence of a woman who is primarily responsible for a household in which dependents reside.

In the publication Prepare--Profile: Poverty in Oklahoma, the following prediction is made:

If the proportion of poor people living in families headed by women increases at its current rate, by the year 2000 the poverty population will be composed solely of women and their children (1981, p. 2).

This estimation assumes that the rate of increase of the proportion of poor who are in female-headed families will continue at the same rate as it did from 1967 to 1977.

In light of statistics that show the increasing occurrence of poverty in female-headed households, one must consider the economic, social and psychological well-being of these families. Although public assistance programs combatting poverty have increased over the past few decades, women heading households continue to have the highest incidence of poverty of any identifiable group, closely followed by Blacks. These women are typically younger than past poor. Today over one-half of the mothers receiving AFDC are under 30 years old. Similarly, women heads of households under the age of 25 with children have a poverty level of 82.7% with an increase in the probability of poverty with each additional child (Buehler and Hogan, 1980).

Purpose Statement

This study of economic well-being of Oklahoma women is designed to empirically investigate the

incidence of poverty. The study's purposes are to 1) develop a statistical profile of characteristics of Oklahoma women in poverty, and 2) statistically test the relationships between these characteristics and economic well-being of women in Oklahoma. The in-depth analysis of these characteristics and their role in economic well-being will serve several functions.

First, as women are more closely identified with the poverty issue, it is necessary to examine socio-demographic and human capital factors that increase the incidence of female poverty. This study investigates the characteristics of 1) age of woman, 2) age of woman at birth of first child, 3) race, 4) marital status, 5) number of children, and 6) level of education attained. This study will test the statistical significance between these variables and economic well-being.

A second major goal of this study is to report findings related to female poverty indigenous to the State of Oklahoma. The data source of this study, the March Supplement of the 1981 Current Population Survey, samples the entire United States. This study will examine the characteristics associated with economic well-being of women in Oklahoma, some of which will differ from national predictors because of population distribution and characteristics of the State of Oklahoma.

Finally, due to the contemporary and comprehensive nature of the 1981 Current Population Survey, the data are useful in identifying the composition and needs of the poverty and near-poverty segments of Oklahoma's population.

In view of the increasing awareness of the female poverty issue and the associated needs for research of Oklahoma's economic conditions, the research objectives for this study are:

1. To present cross-tabular representations of the economic well-being of women in Oklahoma, focusing on the socio-demographic and human capital characteristics of a) age of woman, b) age of woman at birth of first child, c) race, d) marital status, e) number of children, and f) educational attainment.
2. To discuss the economic well-being of Oklahoma women when linked with the previously stated socio-demographic characteristics. This study will update available research on poverty by using statistical techniques to measure the relationship between characteristics and poverty. This research will also make a contribution to the larger body of literature by providing current findings and findings specific to Oklahoma women.

3. To identify the distribution of women across four levels of income to need ratios in relation to the socio-demographic and human capital variables examined in this study. Particular attention will be given to those women that fall below the 100% income to need ratio and women that fall in the 100-150% income to need ratio. Women falling in the 100-150% income to need ratio are an important segment of the population because they constitute the near-poor. Such women often suffer more serious economic difficulties because of the "notch problem". These women may not receive economic support services available to persons falling below the 100% income to need ratio and may technically be poorer than those persons categorically in poverty.

4. To identify societal factors that increase the incidence of female poverty. This study will contribute to the larger body of literature and research questions related to welfare economics, economic well-being of the aged and associated issues. Accurate descriptions of Oklahoma women in poverty will also assist social service organizations in identifying clientele and their needs.

5. To update current poverty research and literature by utilizing intricate statistical methods

and to make recommendations for further research based upon the findings of this study.

6. To make recommendations for economic and social applications of this study's findings. These findings will promote the advancement of knowledge in understanding characteristics associated with poverty, and can be utilized by legislators, welfare recipients, educators, social service administrators and associated disciplines.

Hypotheses

The hypotheses of this study are stated in the alternative rather than null form because of findings supporting a positive or negative relationship between the variables and poverty. The presence of the characteristics 1) young age, 2) old age, 3) young age at first birth, and 4) high number of children present in the family, are hypothesized to be positively related to the incidence of poverty. Variables of 1) white race, 2) marital stability, and 3) high education levels, are negatively related to the incidence of poverty.

Based on past poverty research, the relationship between this study's variables and economic well-being has been established, and the following hypotheses postulated:

- H₁ : There will be a relationship between the economic well-being and age of Oklahoma women.
- H₂ : There will be a relationship between the economic well-being and age at first birth of Oklahoma women.
- H₃ : There will be a relationship between the economic well-being and race of Oklahoma women.
- H₄ : There will be a relationship between the marital status and economic well-being of Oklahoma women.
- H₅ : There will be a relationship between the number of children in a woman's household and her economic well-being.
- H₆ : There will be a relationship between the economic well-being and education level of Oklahoma women.

Limitations and Assumptions

This study of women in poverty in Oklahoma was limited by the following factors:

1. An accurate listing of annual income or income sources may have been prevented in two ways: a) embarrassment associated with a low income level may have prompted an overestimation of annual

income; and b) presence of unreported income sources that would jeopardize receipt of public support services may not have been listed, thus underestimating annual income.

2. Many poverty families or individuals are migrant workers, illegal aliens or families with no home, and therefore, may not have been included in the sample and may not be represented in the statistics reported.

3. Because the Current Population Survey variable for age of oldest child has an upper limit of 26, this study's variable of age at first birth will be limited. This eliminates from the study women whose oldest child is older than 26, due to the inability to calculate age at first birth.

4. It is important to realize that these data are based on a sample and are therefore subject to sampling variability. Particular care should be taken when making inferences from a sample with relatively small numbers, to a larger population.

5. There are some definite limitations in the establishment of an accurate poverty threshold. Because such income sources as food stamps, health benefits, subsidized housing, non-cash and other non-money transfer are not recorded, it is difficult to establish an accurate income amount. Furthermore, respondents tend to underrate their

incomes, especially in income sources other than earnings. Finally, the poverty thresholds used by the Current Population Survey is based on money income only, and may not be an accurate representation of the economic well-being of a family (U.S. Department of Commerce, Current Population Reports, 1982).

It is assumed that the 2,657 Oklahoma households interviewed for the March 1980 Current Population Survey are representative of the total population of Oklahoma. It is also assumed that those household members participating in the survey were able to understand and accurately answer questions related to socio-economic and human capital variables.

Between the years 1969 and 1976, all increases in poverty have been among families headed by women (Johnson, 1978). This study will address the reasons why women remain in poverty and the economic and social factors related to female poverty.

CHAPTER II

REVIEW OF RELATED LITERATURE

The issue of poverty in America has been a topic of literature since colonial days when poverty was believed to be a manifestation of sin or vice. Poverty was not only an economic issue, but a sign of moral bankruptcy as well. Although in modern times poverty has lost some of the societal stigmas, it is still believed to be a personal flaw in the poor individual or family.

Only through evaluation of the social, economic and individual characteristics that lead to reduced economic well-being can we begin to make policy revisions that deal effectively with the related issues.

The following review of literature discusses the socio-demographic factors that affect the probability of women's economic well-being. The literary contributions reviewed will discuss the following characteristics: age, age at birth of first child, race, marital status, number of children and educational attainment level, as they relate to female-headed families.

Age

Age of female householders has been a frequent topic of discussion, as this factor has more than one deleterious effect. Poor women are often found to be either the very young or the very old.

In the article "Women in Poverty: A Workhouse Without Walls" (1982), findings regarding families living below the poverty level are discussed by race, sex and age. It is reported that white families as a whole have a much lower poverty level than Black and Hispanic families. All families with a female head have a three to five times higher poverty level than families with a male head, regardless of race. Finally, this study shows that in the event that the family head is less than 25 years of age, the incidence of poverty is much greater. These findings support the hypotheses of this study that age, race and sex are important indicators of economic well-being.

Consistent with the above findings, Buehler and Hogan (1980) find that families headed by younger women are more likely to be living in poverty. Especially vulnerable are those families where the head is under 25 years of age.

Oklahoma Impact (1981) states that the young suffer the highest poverty rate of all and the increase in poverty among the young is compounded by increased

poverty among women. In Oklahoma, it was found that 40% of the poverty population consists of those individuals 18 years of age and under, and 13% of those 65 years of age and over. This points out that the young are hardest hit by poverty.

Although Oklahoma Impact's figures show only 13% of those persons 65 years of age and older to be in poverty in Oklahoma, several other studies point out that the aged suffer from reduced economic well-being.

In Oklahoma a disproportionate number of the elderly live in rural areas and have difficulty making financial ends meet. Many live on fixed annual incomes of \$6,000.00 or less. Fixed incomes do not keep up with inflation, often resulting in poverty for elderly Oklahomans (Oklahoma Impact, 1981).

In a previous study, Baldwin (1978) discusses the fact that half of all women over 65 years of age are single or widowed, living on an inadequate income of \$2,100.00 or less annually. Most of this income is derived from social security. Fortunately, social security benefits have risen with inflation rates, but other sources such as pensions and savings have not increased adequately. This is a primary reason the number of American poor over 65 years of age rose from 3.2 million in 1978 to 3.6 million in 1979 (An Overview, 1982).

Schultz (1980) in Economics of Aging, reports findings from the Congressional Budget Office on the economic well-being of the aged. The Congressional Budget Office finds that when in-kind income sources are included in income estimation, the aged poverty level could drop to approximately 5%. The method of arriving at this low poverty rate is controversial, but it is exemplary of the recent efforts made in providing services and programs that increase the economic well-being of the elderly.

Schultz illustrates the decrease in the number of aged in poverty and points out some interesting disparities in the poverty rates of various subgroups of the elderly. Schultz's findings, which are based on data from the U. S. Bureau of the Census, Current Population Survey, clearly show that the poverty rates for all groups have declined significantly between the years 1959 and 1977. Despite the lowered overall incidence of poverty, certain subgroups such as the aged, non-white and female-headed families suffer continued disproportionately high levels of poverty. The lowest economic well-being occurs in non-white persons in families with female heads, with 47% in poverty.

This study, in addition to others, supports the belief that age is an important predictor of economic well-being. It is especially deleterious when compounded with other socio-demographic characteristics

that also have a negative effect on economic well-being.

Age at Birth of First Child

Closely related to the issue of age as it relates to economic well-being is the topic of age at birth of first child.

A major study directed toward the subject of the economic and social problems that result from early childbearing was reported by Hofferth and Moore (1979). Several findings stand out as relevant in determining later poverty of early childbearers.

First, postponing the birth of a child has a definite economic advantage associated with increased earnings throughout the woman's life (Hofferth and Moore, 1979).

Second, Hofferth and Moore (1979) state that delaying the first birth has a positive effect on reducing ultimate family size, as women who begin their families at an early age have larger numbers of children than women who delay childbearing.

Among the most important effects of age of childbearing is the association with education attained, and consequently, earnings. Women who have children earlier in life finish fewer years of school, obtain less work experience and usually marry men with lower

earning power. These factors compound to lead to lower incomes and often poverty (Hofferth and Moore, 1979).

A similar set of findings was reported by Moore (1978). Moore finds that young mothers indicate that:

Schooling is likely to be interrupted and foreshortened, she often has additional children soon after the first, her employment opportunities are limited because of her educational deficit and childbearing responsibilities, and her risk of being poor is increased. If she marries as a teenager, her husband is also likely to have relatively low earnings, and there is a very high probability that the marriage will end in separation or divorce. Consequently, a woman who bears a child while in her teens is much more likely to be forced to support herself and her children at a low income or to become dependent on welfare assistance than the woman who postpones childbearing (p. 233).

This statement clearly indicates that it is not so much the early childbirth that leads a woman into poverty as the repercussive factors such as halted education, eventual marital instability and low earning power.

Moore further shows that half of all AFDC payments are made to women who bear their first child while still a teenager. In a similar study, Brown (1982) cites that the

. . . adverse educational, marital, economic and fertility sequelae is so striking that, whether wed or unwed, it points in a direction that is difficult, if not impossible, to reverse (p. 397).

Brown also finds that the problem multiplies with youth still in high school and non-white youth.

An additional study that illustrates the future low economic level of young mothers was prepared by Cartoof (1982). She finds, as Moore did, that half of all AFDC recipients bore a child at or before the age of 19. Such households, because of educational, occupational, marital and fertility problems, often become extremely dependent on government services for prolonged periods.

Additional studies by Buehler and Hogan (1980) and Johnson (1982) find that mothers under 25 years of age have increased poverty rates and increased high school dropout rates. These young mothers are often faced with limited financial support from the father in the event of divorce, separation or no marriage.

Finally, it is consistently found that couples who have children at a young age have larger families, lower incomes and fewer assets than couples that delay childbirth. As a result, early childbirth ultimately leads to financial problems (Institute of Social Research, 1974).

Race

More than half of all Black, female-headed households, and over 40% of all Black children live in poverty in the United States (Women in Poverty, 1982). These statistics will be supported throughout this section by authors believing being of a non-white race

is as true a determiner of poverty as a low educational level.

The Five Thousand American Families series has consistently found race to be related to economic well-being. Seventy percent of all Black children are found to be in welfare receiving households and are likely to be long-term recipients (Institute for Social Research, 1981). Also, it is cited that 24.9% of all Black families live in poverty as compared to only 5% of all white families (Institute for Social Research, 1976).

Many minor studies cite findings in agreement with the findings of the Institute for Social Services. For example, Burraston-Wood states, "Among Black women who head families, 53 percent live in poverty; for white female-supported families, the rate is 27 percent" (1983, p. 130). In 1979 the poverty rates for whites stood at 9%, much lower than the 31% poverty rate of Blacks (An Overview, 1982). Also, Osmond and Durkin (1979) and Bradbury, Danziger, Smolensky and Smolensky (1979) find that Black families, especially those with female heads have employment problems that lead to low incomes and ultimately poverty.

In Moore's (1978) study, it is stated that "non-whites are much more likely than whites, at any age of first birth, to require welfare assistance." (p. 235). Moore cites employment barriers, family

backgrounds and societal influences as contributing obstacles.

Employment problems, as well as low educational levels were also found to be disproportionately concentrated among Blacks, especially young Blacks, by both Brown (1982) and Grossman and Hayghe (1982)..

These problems, as Hofferth and Moore (1979) state, are often a result of the high incidence of Black teenage pregnancy, and the fact that Blacks are less likely to marry as a result of such a pregnancy. Thirty-four percent of Black births are found to be premarital as compared to only 3% for whites.

Finally, Bianchi and Farley (1979), in a study of the racial differences associated with the economic well-being of families support the finding that a high number of illegitimate births, as well as family deterioration and marital instability of Blacks encourages poverty. In 1976, 55% of Blacks compared to 80% of whites lived in a husband-wife family. Bianchi and Farley (1979) also find that the remarriage rate is much lower for Blacks.

In summary, Black female-headed households face obstacles in addition to the absence of a male breadwinner. The major predictors of Black female poverty are early and illegitimate births, marital instability, low socio-economic backgrounds, low education levels and social discriminations.

Marital Status

It is difficult to discuss the predictors of poverty for women without analyzing the detrimental effects that divorce, separation and widowhood have on a female head's financial status. Many studies have dealt extensively with this subject, and most authors feel that marital instability has a significant impact on decreased economic well-being.

The Five Thousand American Families is one such study that has determined a correlation between marital disruption and female poverty (Institute for Social Research, 1981). They find that family composition changes, such as divorce, have a much more detrimental effect on women than men, and that one-third of these divorced women who do not remarry will live in poverty. Furthermore, these women are 30% less likely to keep up with inflation. The problems of limited income are often compounded if the single female head is young, has limited labor force experience, a low educational level, gains custody of the children, or does not have adequate alimony or child support payments. If such a woman remarries, she will increase her family's annual income by approximately \$16,000.00, and have a two times greater chance of keeping up with inflation (Institute for Social Research, 1981). In a similar Five Thousand American Families study it is found that

remarriage will provide an 85% increase in a female head's family income (Institute for Social Research, 1976).

It is also found that three-fourths of all unmarried heads of household are women (Institute for Social Research, 1977). This is partially due to the fact that men tend to remarry sooner than their female counterparts and also have shorter life-spans. Women will benefit economically in the event of a remarriage and are increasingly dependent on outside income sources and welfare (Institute for Social Research, 1977).

Finally, the Institute for Social Research cites that persons with higher incomes, persons that delay childbirth, and persons that are white have a lower occurrence of marital disruption (Institute for Social Research, 1975).

In the study "Women in Poverty: A Workhouse Without Walls" (1982), it is cited that two of five marriages in the United States end in divorce, and that this usually leaves the man alone, while the woman is left with the responsibilities of child care. A national survey conducted in 1975, which was reported in this article, finds:

Only 25 percent of those eligible actually receive child support, and 60 percent of those who did, received less than \$1,500. Half the fathers who did pay support contributed less than 10 percent of their income (Women in Poverty, 1982, p. 49).

In a detailed longitudinal study by Bradbury, Danziger, Smolensky and Smolensky (1979), the negative effects of marital dissolution on female heads' incomes is discussed. They cite that the increase of divorce accounts for the increased number of women receiving welfare, but despite rising welfare benefits, divorce drastically lowers a woman's economic well-being. In their report, a correlation between female headship and high poverty rates is supported.

Bradbury, Danziger, Smolensky and Smolensky's 1979 study, utilizing a path analysis, points out a disproportionately low percentage of married women in poverty. Ever-married women with the husband absent and never married women have decreased economic well-being. The incidence of poverty for these women is greatly increased with the presence of children. Findings indicate that never married women with children exhibit a 64.1% poverty rate.

An additional study by Bianchi and Farley not only points out the reduction of economic well-being of women with marital disruption, but points out the cumulative effects of non-white race on living in poverty (Bianchi and Farley, 1979).

Black women are consistently at higher rates of poverty than whites, with over 60% of divorced Black women in poverty. Bianchi and Farley (1979) indicate that women who are married, but the spouse is absent,

suffer from the same level of low economic well-being as divorced women, pointing out the importance of marital stability.

Similar studies by Johnson (1978), Grossman (1978) and Hayghe (1982) cite that the increasing divorce rates of past decades have led large numbers of women, often with dependent children, to financial difficulties associated with the loss of the male breadwinner.

Slesinger (1980, p. 227) finds that "divorce, which creates a new female-headed household, often also creates a household in poverty".

In summary, all studies cited agree that marital disruption has a negative effect on the economic well-being of the female head and increases the probability of living in poverty. As with the other socio-demographic variables discussed, this tendency increases when additional negative factors are present.

Number of Children

Prior to discussing the effect of the number of children on the probability of living in poverty, it should be noted that the mere presence of children, regardless of number of children, increases the poverty of women. With 40 to 50 percent of all marriages in Oklahoma ending in divorce, there is an increasing number of children living in single-parent families, and due to usual custody arrangements, most of these

one parent households are headed by women. This problem is compounded by the increased inability for many of these women to find suitable employment or obtain adequate child support from their former spouses. The following researchers find a significant correlation between the presence of children in a female-headed household and the decreased economic stability of that household: Slesinger (1980), Grossman (1978), Johnson (1978), Haney (1974), and AuClaire (1979). Also citing the relationship between women's poverty and the presence of children are the studies "Women in Poverty: A Workhouse Without Walls" (1982) and "Unplanned Pregnancy is Main Cause of Welfare Reliance, Survey Finds" (1981). The underlying theme of each article is that the presence of children in a female-headed household creates economic difficulties.

In addressing the socio-demographic variable of number of children, there is support for the belief that not only the presence of children but the higher number of children increases the propensity to enter poverty.

Buehler and Hogan (1980) state:

. . . each additional child diminishes the woman's prospects for economic security through employment because of the changed ratio of expenses to income (p. 526).

Families with small children tend to exhibit the greatest financial difficulties (Buehler and Hogan, 1980).

In similar findings, the incidence of poverty is said to rise with the number of children in the family:

Only 8% of all one-child families have inadequate finances, while 30% of the families with six or more children suffer the same difficulties (Oklahoma Impact, 1981, p. 11).

Several additional studies on female fertility endorse the relationship between poverty and number of children in female-headed families. In the article "U.S. Fertility Highest Among Poor, Minority and Nonworking Women" (1981), it is cited that Black women have approximately 2.23 children compared to 2.04 for whites and that the number of children expected declines with increased education. Also, women with higher incomes expect fewer children (2.01) as compared to women with incomes under \$5,000.00 (2.19).

In a study by Presser and Salsberg (1975), it is found:

In the United States, families living below the poverty level have more children than families in general. For example, in 1970, women 35-39 years of age who were married and living with their husbands had an average of 3.2 children, whereas the subgroup of these women whose family incomes were less than poverty level had an average of 4.7 children (p. 226).

Finally, Bradbury, Danziger, Smolensky and Smolensky (1979) cite that the average family size of welfare recipients is falling, while benefits rise.

In conclusion, female heads in poverty often have more dependent children, and this decreases their

ability to gain economic stability and ultimately economic independence from the welfare system.

Education

Educational attainment is believed by many researchers to be the primary indicator of whether a family lives below the poverty line or not, with lower levels of education presenting a much higher risk of poverty.

Oklahoma Impact (1981) finds that approximately 65% of those persons who do not complete high school will live in poverty. Considering the fact that one Oklahoma student in every four will quit school, the incidence of poverty could accelerate. Oklahoma Impact's study also points out that due to the nature of the poverty cycle, lack of education is often as much a consequence of poverty as a cause of it.

Oklahoma Impact (1981) finds that the following levels of education result in the corresponding incidence of poverty:

Elementary School	-	16.2%
High School Dropout	-	11.6%
High School Graduate	-	5.4%
College	-	2.9%

These figures support this study's hypothesis that limited education lowers economic well-being.

Additionally, it is reported that for all races, those persons not completing high school will suffer six times higher poverty rates than the average person (Oklahoma Impact, 1981). Additionally, Blacks exhibit a higher incidence of poverty as a possible result of their lower educational attainments.

In regard to the additional problems faced by women with low incomes, "Women in Poverty: A Workhouse Without Walls" (1982) states:

The woman with a college education earns less on the average than a man with an eighth grade education, and the opportunity for a woman to earn a "living wage" is considerably limited (p. 50).

Also, Edmond and Durkin (1979) state that women with higher educations can not as effectively translate education into occupational status and earnings. This implies that being a woman, not limited education, is probably the most important predictor of poverty.

Johnson (1978) cites that 39% of working women who head families have less than a high school education, while only 9% have completed a college education. This limited level of education has negative effects on a woman's earning power in the labor market. Related to Johnson's observations, Slesinger (1980) finds that women who have not completed high school, and women who live below the poverty level will have less stable households than those with a high school education.

In analyzing the literature related to women in poverty, it becomes obvious that there is no single, clear-cut predictor of poverty. The factors involved in economic well-being are often complex and inter-related. Such variables as age, age at birth of first child, race, marital status, number of children and education level are often negative forces working together to place a woman in poverty.

CHAPTER III

STUDY DESIGN AND SAMPLE DESCRIPTION

The analysis of women in poverty in Oklahoma and the examination of socio-demographic characteristics that increase the probability of living in poverty are important issues, with national implications. The data, which are taken from the March 1981 Current Population Survey, are comprehensive and contemporary, giving an excellent overview of the situation of women in poverty in Oklahoma in the 1980's.

This study focuses on the effects that certain variables have on the economic well-being of women in Oklahoma who are 14 years old or older. The variables identified for analysis are: 1) age of women, 2) age of women at birth of first child, 3) race, 4) marital status, 5) number of children and 6) level of education attained. Each of these variables is reported in detail in the 1981 Current Population Survey and will be studied as it relates to the poverty of women in Oklahoma.

Sampling Design and Procedure

Because this study is designed to examine the effects of certain socio-demographic characteristics on

Oklahoma women's economic well-being, a sub-sample of the 1981 Current Population Survey was established according to certain eligibility characteristics.

Eligibility Criteria

The March Supplement of the 1981 Current Population Survey consists of a very large sampling of American households (approximately 69,000 households). In an attempt to deal with the issue of Oklahoma women in poverty, the first sub-sample established consists of 2,657 Oklahoma men and women.

A second sub-sample consists of Oklahoma women 14 years old and older. This cutoff age was chosen due to census gathering of economic and labor force participation for all family members 14 years and older. This final sample includes 1,077 Oklahoma women 14 years old or older. When the appropriate March Supplemental weight is included in statistics reporting, the sample size is 1,191,066 (U.S. Department of Commerce, Population Characteristics, 1982).

It can now be stated, after explanation of eligibility criteria, that the unit of analysis in this study is Oklahoma women 14 years of age and older.

Description of the Sample

The description of the dependent and independent variables of the sample will provide a background by

which to compare relationships of interest. The independent variables of age, age at birth of first child, race, marital status, number of children and level of education attained, as well as the dependent variable of income to need ratio are identified for Oklahoma women over 14 years of age. Selected demographic characteristics of these Oklahoma women are reported in Table I, in order to establish a reference point for comparing statistics. As the frequencies reported are for each variable independent of all other variables, they give a basic breakdown, with no information concerning the effects of interrelating variables.

The sample, which ranges in age from 14 to 96, is very evenly distributed, with approximately 55 percent 44 years old and younger and 45 percent 45 years old and older. There is adequate representation of those women under 25 with 22 percent, and those women over 65 with 21 percent. This is important due to the study's close examination of these age groups.

Almost 60 percent of the women sampled do not have children. Of the remaining women, 16 percent have one child, 15 percent have two children, and the remaining 9 percent have three or more children.

In examining the race of Oklahoma women, we find that 88 percent are white, 7 percent are Black, and 5 percent are of other races. For Oklahoma, American

TABLE I

PERCENTAGE OF OKLAHOMA WOMEN, 14 AND OLDER, BY
 DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS
 (Weighted N = 1,191,066)
 (Unweighted N = 1,077)

Characteristic (Variable Name)	Distribution %
<u>Age</u>	
14-18	9.36
19-24	12.89
25-44	32.17
45-64	24.98
65-96	20.60
<u>Age of Oldest Child</u>	
No Children	50.10
00-05	7.61
06-12	10.04
13-18	13.93
19-26	18.32
<u>Race</u>	
White	88.27
Black	6.91
Other	4.82
<u>Marital Status</u>	
Married, Spouse Present	62.27
Married, Spouse Absent	0.84
Widowed	13.26
Divorced	8.22
Separated	0.50
Never Married	14.91
<u>Number of Children</u>	
No Children	59.12
1 Child	16.37
2 Children	15.38
3 Children	6.11
4 Children	2.07
5 Children	0.70
6 or more Children	0.25

TABLE I (Continued)

Characteristic (Variable Name)	Distribution %
<u>Highest Grade Attended</u>	
Grade school only, any level of grades 1-8	14.98
Some high school, any level of grades 9-12, without high school completion	22.95
High school completion	35.15
Some college education, without 4-year college completion	18.40
Completion of 4 years or more of college education	8.52
<u>Income to Need Ratio</u>	
Less than 100%	15.23
100%-149%	11.85
150%-199%	11.93
200% and above	60.99

Indians constitute a major portion of the other races category.

The percentage distribution for women's education levels is highly concentrated in the high school completion category, which constitutes one-third of the sample. Twenty-three percent have some high school education, and 18 percent have some college education. Those women with grade school only educations and four or more years of college represent 15 percent and 9 percent of the sample, respectively.

The income to need ratio distribution of these women indicates that a majority (61 percent) fall in the 200 percent and above category. Fifteen percent are found to live in poverty and 12 percent live in near-poor economic conditions. These statistics determine that nearly one-third of all Oklahoma women live in poverty or near-poor income to need levels.

The Data Source

The sample of Oklahoma women used for this study is from the March 1981 Current Population Survey for the United States. The data, gathered by the U.S. Bureau of the Census, present in-depth statistics regarding families. Socio-demographic as well as human capital variables are presented and refer to the family characteristics in 1981, at the time of the survey. Such variables as wages, salaries, poverty level, self-employment income, dividends, interest, rental income, public assistance, social security and other economically based descriptors will refer to the 1980 economic situation of the families sampled. Such non-cash benefits as food stamps, medicaid, public housing, fringe benefits and other in-kind payments are not included (U.S. Department of Commerce, Characteristics of Population, 1982).

Data Collection

The March 1981 Current Population Survey is a supplement to the 1981 Current Population Survey, and gains specific information about household and family characteristics. In this sample, persons in the armed forces are questioned if they live off- or on-post with their families.

The March 1981 Current Population Survey sample was selected from the 1970 census files with all 50 states and the District of Columbia represented. The sample is updated to reflect new housing areas. Approximately 629 areas of the nation were sampled, with around 69,000 households eligible. The data were collected through personal interviews. The independent estimates for the March 1981 Current Population Survey are based on civilian, noninstitutional population controls for race, sex and age derived from the 1980 decennial census (U.S. Department of Commerce, Population Characteristics, 1982).

Because all data on a family record were collected at the same time, longitudinal studies are not possible. However, it is possible to cross-classify selected characteristics and conclude certain linkages between socio-demographic variables in relation to economic well-being.

Operational Definitions of Variables

The variables to be examined in this study were chosen from a comprehensive list of variables reported in the 1981 Current Population Survey. The independent variables of age, age at first birth, race, marital status, number of children and education level of Oklahoma women will be discussed in relationship to their function in this study. The dependent variable will be the level of income to need ratio.

Age

The age variable is based on the age of the woman at the woman's last birthday, and is reported in single years. The sample to be analyzed will include women from Oklahoma, aged 14 to 96. Special attention will be given to women over 64 years old and women under 25 years old, as the elderly and very young populations have distinct disadvantages in economic well-being.

Age at Birth of First Child

The age at first birth variable will be computed using two variables from the 1981 Current Population Survey, age of women, which is reported in single years and age of oldest own child. Age, discussed previously will include women 14 to 96 years of age and age of oldest child will include children 0 to 26 years of

age. By subtracting age of oldest child from age of mother, the age of first birth can be determined. Because of the upper age limit of 26 years of age for the oldest child, only women 40 years old and younger will be used when calculating the age at first birth. Special attention will be given to those women whose first birth occurs prior to their 19th birthday. The following equation will be used:

$$\text{Age} - \text{Age of oldest Child} = \text{Age at First Birth}$$

If age < 41 Then

Race

The population is divided into three groups on the basis of race: white, Black and other races. The last category includes Indians, Japanese, Chinese and any other races except white and Black. The other races category is important when discussing Oklahoma's population due to a larger Indian population than the United States. (U.S. Department of Commerce, Population Characteristics, 1982, pp. 188). The three divisions for race will be:

- 1 = White
- 2 = Black
- 3 = Other Races

Marital Status

The marital status classification of this study identifies six major groupings: 1) married, spouse

present, 2) married, spouse absent, 3) widowed, 4) divorced, 5) separated, and 6) never married. These terms refer to the marital status of the women at the time of questionnaire receipt. A couple is only considered separated if there are intentions of a divorce, or there are permanent or temporary marital problems. Those persons considered married, spouse absent, include married couples living apart for any reason other than marital discord (U.S. Department of Commerce, Population Characteristics, 1982).

In reporting statistics relevant to marital status, the following categories will be used:

- 1 = Married, Spouse Present
- 2 = Married, Spouse Absent
- 3 = Widowed
- 4 = Divorced
- 5 = Separated
- 6 = Never Married

These categories, which include persons under 14 years of age, will also be controlled by sex and age to obtain a sample of women 14 years old and older.

Number of Children

In discussing the number of children present in a household, the Current Population Survey variable for own never married children under 18 years old will be used. "Own children" refers to those children in a family which are sons, daughters, stepchildren or adopted children of the householder. The number of

children present in a family will be reported under the following groupings:

- 0 = No Children
- 1 = 1 Child
- 2 = 2 Children
- 3 = 3 Children
- 4 = 4 Children
- 5 = 5 Children
- 6 = 6 or More Children

Education Level

The level of education attained by a woman will be derived from two variables in the 1981 Current Population Survey: HIGHGRAD, which cites the highest grade attended, and GRADECOM, which designates whether the highest grade attended was completed. As the Current Population Survey reports the grade attended in single years, these levels will be regrouped as follows:

- 1 = Grade school only, any level of grades 1 - 8
- 2 = Some high school, any level of grades 9 - 12, without high school completion
- 3 = High school completion
- 4 = Some college education, without 4-year college completion
- 5 = Completion of 4 years or more of college education

Income to Need Ratio

The definition of a poverty level, which is the dependent variable of this study, is based on the

poverty index developed by the Social Security Administration in 1964. This index determined specific income cutoffs in consideration of a family's size, sex of family head, number of children under 18 years old and farm-nonfarm residence. The Current Population Survey takes these individual cutoffs and groups them in a variable of family income to need ratio level. This variable will be used for purposes of this study in identifying those families living below the poverty line, those families living in near-poor situations and those families living above the poverty level. The groupings to be used are as follows:

- 1 = Below poverty level
- 2 = 100-149% of the poverty level
(near-poor)
- 3 = 150-199% of the poverty level
- 4 = 200% and above the poverty level

Income to need ratio will be the dependent variable in this study.

The socio-demographic variables discussed in this chapter will be statistically measured as they related to the economic well-being of Oklahoma women.

CHAPTER IV

ECONOMIC WELL-BEING OF WOMEN IN OKLAHOMA

Previous studies of women's economic well-being have found that the income to need ratio of women is reduced if the woman is young, aged, young at birth of first child, non-white, not married, or limited in education. Analysis of these variables in relationship to economic well-being in this study makes a unique contribution due to the examination of a contemporary, large sample of Oklahoma women over 13 years of age. Using data from the March Supplement of the 1981 Current Population Survey, cross-tabular presentations are utilized to identify the distribution of women across four income to need ratio categories as they relate to the six independent variables of this study: 1) age, 2) age at birth of first child, 3) race, 4) marital status, 5) number of children, and 6) level of education attained. Additional characteristics of women in Oklahoma will be reported as they relate to economic well-being. Particular attention will be given to characteristics associated with an income to need ratio less than 100% (poverty) and 100-149% (near-poor).

Descriptive Socio-demographic
Characteristics of
Oklahoma Women

The description of economic well-being of Oklahoma women according to selected socio-demographic variables are reflected in Table II through a percentage distribution across four levels of income to need ratio. All women reported in Table II are 14 years old or older.

The distributions reported in Table II indicate that Black women are nearly three times more likely to live in poverty than their white counterparts. Similarly, women of other races have an incidence of poverty twice as high as white women. Clearly from this sample, it is an economic advantage to be white; as 63% of white women fall in the 200% and above income to need ratio level.

The percentage of young women 24 years old and younger in poverty does not differ greatly from women 25 to 64 years old. However, previous research explaining the economic difficulties faced by women 65 years old and older is supported by this study's findings. Approximately one-half of all women in this age category are found to be in poverty or near-poor circumstances.

A majority of women living in central cities or surrounding SMSA areas are in the highest income to

TABLE II
 SELECTED CHARACTERISTICS OF OKLAHOMA WOMEN
 BY INCOME TO NEED RATIO LEVEL
 (PERCENTAGE DISTRIBUTION)

Selected Characteristics	Income to Need Ratio Level			
	Below 100% (Poverty)	100- 149% (Near Poor)	150- 199%	200% and Above
<u>RACE</u>				
White	13.22	11.30	12.23	63.25
Black	33.11	12.90	9.53	44.47
Other Races	26.41	20.43	9.75	43.41
<u>AGE</u>				
14-18 Years	12.62	14.37	11.87	61.14
19-24 Years	10.47	14.40	14.02	61.11
25-44 Years	11.11	9.36	12.27	67.25
45-64 Years	11.71	8.03	8.35	71.92
65-96 Years	30.08	17.65	14.44	37.83
<u>RESIDENCE</u>				
Central City	9.92	7.19	10.35	72.54
Surrounding SMSA	9.69	8.28	6.97	75.06
Non SMSA	21.08	16.48	14.98	47.46
<u>FAMILY TYPE</u>				
Married Women	7.75	10.71	10.97	70.57
Female Headed Household	34.85	14.37	14.27	36.51
<u>FAMILY TYPE - WHITE</u>				
Married Women	6.27	10.37	11.10	72.25
Female Headed Household	32.43	13.31	15.16	39.10
<u>FAMILY TYPE - BLACK</u>				
Married Women	19.06	12.27	9.11	59.56
Female Headed Household	52.21	13.75	10.10	23.94
<u>FAMILY TYPE - OTHER RACES</u>				
Married Women	21.76	15.04	10.63	52.57
Female Headed Household	39.76	35.92	7.23	17.09

TABLE II (Continued)

Selected Characteristics	<u>Income to Need Ratio Level</u>			
	Below 100% (Poverty)	100- 149% (Near Poor)	150- 199%	200% and Above
<u>SIZE OF FAMILY</u>				
1 Person	39.75	14.14	14.49	31.62
2 Persons	8.80	9.66	8.57	72.96
3 Persons	8.39	12.26	11.37	67.98
4 Persons	10.26	7.95	15.86	65.93
5 Persons	13.31	15.61	15.85	55.23
6 Persons	11.19	29.71	7.23	51.87
7 or More Persons	38.18	9.93	5.37	46.52
<u>NUMBER OF CHILDREN, RELATED OR UNRELATED IN FAMILY</u>				
1 Child	10.66	11.65	13.75	63.96
2 Children	12.03	10.63	14.36	62.97
3 Children	14.67	16.54	21.22	47.57
4 Children or More	42.26	27.89	9.60	20.25

need ratio level. Over one-third of women living outside of SMSA's are found to live below the 100% income to need ratio level or the near-poor income to need ratio level.

Family type designates whether the women sampled are in a married couple household or are in a household headed by a woman. Clearly, women who are married have economic advantages over female heads. Only 8 percent of all married women fall below the poverty level as opposed to 35 percent of women who head households.

This finding is consistent for all races although a larger percentage of Blacks and other races than whites experience economic hardship than whites.

In examining the size of a woman's family as it relates to economic well-being, it is interesting to note the distribution of a one-person family across income to need ratio levels. A woman living alone has a 40% chance of living in poverty. This percentage is higher than any other category. Families with five or more persons also have greater combined percentages in the poverty. This percentage is near-poor economic levels than families with two, three or four members.

Similarly, the number of children residing in a household is shown to have an impact on the economic well-being of Oklahoma women. Table II indicates that the rise in number of children results in a lowering of economic well-being. Forty-two percent of women with four or more children are found below poverty level, as compared to 11 percent of women with one child.

Table III presents the percentage distribution of Oklahoma women's marital status by age and level of economic well-being. The findings indicate that women who are married are seldom in the poverty and near-poor income to need ratio levels until age 65 and older. Elderly women have a 45 percent incidence of poverty.

For women who have been married, but currently are unmarried due to divorce, separation or widowhood,

TABLE III
OKLAHOMA WOMEN'S MARITAL STATUS BY
AGE AND ECONOMIC WELL-BEING

<u>Marital Status</u>	<u>Income to Need Ratio Level</u>			
	Below 100%	100- 149%	150- 199%	200% and Above
<u>MARRIED</u>				
14-18	0.00	14.77	0.00	85.23
19-24	5.41	7.23	6.56	80.80
25-44	6.97	9.97	11.78	71.28
45-64	3.43	3.92	21.92	70.73
65+	44.77	7.64	6.67	40.92
<u>*OTHER EVER MARRIED</u>				
14-18	100.00	0.00	0.00	0.00
19-24	56.58	4.73	6.04	32.65
25-44	44.50	2.75	4.55	48.20
45-64	18.90	3.19	19.71	58.20
65+	27.45	11.32	38.60	22.63
<u>NEVER MARRIED</u>				
14-18	12.16	14.64	13.53	59.67
19-24	8.09	15.95	16.81	59.15
25-44	18.97	4.30	19.03	57.70
45-64	28.88	38.22	0.00	32.90
65+	53.52	0.00	19.52	26.96

* Other Ever Married includes divorced, separated and widowed women.

economic well-being declines. For all age groups in this category, there is a heavy concentration in the lower two levels of economic well-being.

Finally, in examining the economic distribution for never married women, it is found that the incidence of poverty increases the longer a woman remains unmarried. This further illustrates the long-term economic advantages of marriage to women.

Two additional variables will be examined in relationship to female economic well-being in Table IV. These variables are labor force participation and home ownership.

Information on the labor force participation rates of Oklahoma women suggests that women who work full-time and women who work part-time are at a distinct economic advantage, with 78 percent and 67 percent respectively falling in the 200 percent and above income to need ratio level. Those women with the highest economic deficits are women who are unemployed. Over one-half of these women are in poverty, and an additional 17 percent are living in near-poor conditions. Also economically handicapped are women not currently in the labor force, with 22 percent in poverty and 16 percent in the near-poor level of economic well-being.

Previous studies have proposed that many women in poverty are "working poor", or women who, despite their labor force participation, remain in poverty. However, findings in Table IV suggest that a very small portion (7%) of full-time or part-time female workers are in poverty.

Table IV also reports findings related to female home ownership. The distribution indicates that approximately two-thirds of all women who own homes are in the 200 percent and above income to need ratio, with few poor and near-poor women afforded the luxury of home ownership. Conversely, a higher percentage of women renting homes or engaged in non-cash rental agreements are found in the poverty and near-poor income to need ratio levels.

TABLE IV
LABOR FORCE PARTICIPATION AND HOME OWNERSHIP
BY INCOME TO NEED RATIO LEVEL

	<u>Income to Need Ratio Level</u>			
	Below 100% (Poverty)	100- 149% (Near Poor)	150- 199%	200% and Above
<u>LABOR FORCE PARTICIPATION</u>				
Full Time	6.96	4.59	10.29	78.16
Part Time	7.33	11.35	14.56	66.76
Unemployed	53.59	16.70	3.70	26.01
Not in Labor Force	21.71	16.11	12.40	49.79
<u>TENURE</u>				
Own or Buying Home	13.85	10.83	11.28	64.04
Renting	20.80	15.84	13.92	49.45
Non-cash Rental	22.25	17.99	19.68	40.08

Finally, two variables closely associated with economic well-being, education level and age at first birth, are reported in Table V.

TABLE V
EDUCATION LEVEL AND AGE AT FIRST BIRTH BY
INCOME TO NEED RATIO LEVEL

	<u>Income to Need Ratio Level</u>			
	Below 100% (Poverty)	100- 149% (Near Poor)	150- 199%	200% and Above
<u>EDUCATION LEVEL</u>				
Grade School Only	30.36	9.24	13.30	47.10
Some High School	26.05	16.64	11.66	45.65
High School Completion	12.67	16.03	12.31	58.98
Some College	7.02	8.22	21.28	63.48
College Completion or More	7.70	5.01	8.69	78.60
<u>AGE AT FIRST BIRTH</u>				
14-18	24.65	17.73	13.77	43.85
19-24	18.09	17.61	3.91	60.39
25-40	5.37	20.89	24.39	49.35

The study indicates that there is a direct relationship between education level and economic security. Approximately one-fourth to one-third of women failing to complete high school are found below the 100 percent income to need ratio. Comparatively,

only 7-8% of women with at least some college education are in poverty. Approximately 70 percent of women with at least some college are found in the 200 percent and above income to need ratio level, indicating the high value of education to economic well-being.

Also reported in Table V is the relationship of age at first birth to women's economic status. An extremely small percentage (5%) of women who delayed childbirth until age 25 are in poverty as opposed to 25 percent of those giving birth between the ages of 14 and 18 and 18 percent of those giving birth between the ages of 19 and 24.

Statistical Correlation Between Select Socio-Demographic Variables and Economic Well-Being

The distribution of women across the four levels of economic well-being as related to selected variables gives us an overview of factors influencing Oklahoma women's financial security. As stated previously in Chapter I, this study's purpose is not only to develop a profile of characteristics associated with Oklahoma women's economic well-being, but to statistically test the importance of these characteristics in relation to economic well-being.

In the descriptive section of this chapter, several socio-demographic and human capital

characteristics were examined in association with income to need ratio. However, for statistical testing, the variables addressed will be limited to 1) age, 2) age at first birth, 3) race, 4) marital status, 5) number of children, and 6) education level.

The examination of these variables will include measures of association between each individual variable and economic well-being. In identifying the interrelatedness of the independent variables and economic well-being, several statistical tests will be employed.

Chi Square

A frequently used statistical test, Chi Square, will be utilized to examine whether the independent variables are statistically independent of the dependent variable of economic well-being. The variables represented in the Chi Square testing are unweighted to give an accurate representation of the sample.

Age

For statistical testing purposes, the variable age is grouped into three nominal categories: 1) 14-25 years, 2) 26-64 years, and 3) 65-96 years of age. This grouping is established in order to clearly test the

hypotheses linking young age (14-25) and old age (65-96) to economic well-being.

The Chi Square value for the cross-tabular representation of age and economic well-being is 82.98, and this statistic is significant at the 0.0001 level. The null hypotheses of no independence between economic well-being and age is rejected, and the alternative hypotheses is not rejected. Clearly, there is a relationship between Oklahoma women's age and economic well-being.

TABLE VI
ECONOMIC WELL-BEING BY AGE

Income to Need Need Ratio Level	Age			Totals
	14-24	25-64	65-96	
Below Poverty	2.69	6.31	5.94	14.95
100-149%	3.34	5.20	3.53	12.07
150-199%	3.06	6.04	3.06	12.16
200-+	12.91	40.39	7.52	60.82
Totals	22.01	57.94	20.06	100.00

Chi Square 82.98, d.f. = 6, P = 0.0001

Age at First Birth

The variable of age at first birth is nominally grouped into three categories: 1) 14-18, 2) 19-24, and 3) 25-40, in an attempt to test the alternative hypotheses that the economic well-being of women giving birth at a young age differs from that of women delaying childbirth.

TABLE VII
ECONOMIC WELL-BEING BY AGE AT FIRST BIRTH

Income to Need Need Ratio Level	Age at First Birth			Totals
	14-18	19-24	25+	
Below Poverty	6.55	5.86	1.03	13.45
100-149%	7.24	5.52	1.03	13.79
150-199%	6.55	5.52	1.72	13.79
200% +	14.14	36.21	8.62	58.97
Totals	34.48	53.10	12.41	100.00

Chi Square 21.12, d.f. = 6 P = 0.0017

The Chi Square test of the relationship between age at first birth and economic well-being is 21.12 with an observed significance level of 0.0017. This finding is statistically significant. This study's alternative hypothesis is statistically supported and age at first birth and economic well-being are related.

Marital Status

Marital status is presented in Table VIII as it relates to economic well-being.

TABLE VIII
ECONOMIC WELL-BEING BY MARITAL STATUS

Income to Need Ratio Level	Marital Status					Totals
	Married	Widowed	Divorced	Separated	Never Married	
Below Poverty	5.39	4.74	2.41	0.19	2.23	14.95
100-149%	6.87	2.41	0.56	0.00	2.23	12.07
150-199%	6.88	1.86	0.93	0.19	2.32	12.16
200%+	44.39	3.99	3.81	0.19	8.45	60.82
Totals	63.51	13.00	7.71	0.56	15.23	100.00

Chi Square = 128.81, d.f. = 15, P = 0.0001

Marital status is nominally grouped into five categories: 1) married, 2) widowed, 3) divorced, 4) separated, and 5) never married. As shown in the cross-tabular presentation of Table VIII, the Chi Square for the independence of marital status and economic well-being is 128.81 with an observed significance level of 0.0001. The null hypothesis of this study is rejected, as there is a statistical dependence between the two variables of marital status and economic well-being of women in Oklahoma. This study's alternative hypothesis stating that marital status is associated with economic well-being is supported.

Race

Race is presented in Table IX as it relates to economic well-being of women in Oklahoma. In this cross-tabular presentation, race is nominally grouped into the three following categories: white, Black and other races.

Once again the results of the Chi Square test is significant at the 0.0001 level, indicating a relationship between the two variables race and economic well-being. Due to the dependence of economic well-being on race, the null hypothesis of no relationship is rejected, and this study's alternative hypothesis supported.

TABLE IX
ECONOMIC WELL-BEING BY RACE

Income to Need Ratio Level	Race			Totals
	White	Black	Other	
Below Poverty	11.05	2.41	1.49	14.95
100-149%	9.94	0.93	1.21	12.07
150-199%	10.86	0.74	0.56	12.16
200%+	55.34	3.06	2.41	60.82
Totals	87.19	7.15	5.66	100.00

Chi Square = 40.44, d.f. = 6, P = 0.0001

Number of Children

Due to the small percentage distribution in some cells when actual number of children are represented, this variable has been nominally grouped into the following categories: 1) 0 children, 2) 1-3 children, and 3) 4 or more children.

The observed significance level of Table X is 0.001. The null hypothesis is rejected and the alternative hypotheses supported as number of children and economic well-being are shown to be related.

TABLE X
ECONOMIC WELL-BEING BY NUMBER OF CHILDREN

Income to Need Ratio Level	Number of Children			Totals
	0	1-3	4+	
Below Poverty	9.75	4.18	1.03	14.95
100-149%	6.41	4.73	0.93	12.07
150-199%	5.94	6.04	0.19	12.16
200%+	36.30	23.68	0.84	60.82
Totals	58.40	38.63	2.97	100.00

Chi Square = 53.50, d.f. = 6, P = 0.0001

Education Level

In Table XI the independent variable of level of education attained is grouped into five categories: 1) grade school only, 2) some high school, 3) high school completion, 4) some college, and 5) college completion or more. Education level is found to be related to economic well-being at the 0.0001 significance level. The two variables are not independent of each other, and the alternative hypothesis stating that education level and economic well-being are related is supported.

TABLE XI
ECONOMIC WELL-BEING BY EDUCATION LEVEL

Income to Need Ratio Level	Education Level					Totals
	Grade School	Some High School	High School	Some College	College +	
Below Poverty	5.29	4.36	3.25	1.76	0.28	14.95
100-149%	2.97	3.81	4.09	1.02	0.19	12.07
150-199%	2.41	3.53	3.34	2.41	0.46	12.16
200%+	3.71	11.70	24.14	13.56	7.71	60.82
Totals	14.39	23.40	34.82	18.76	8.64	100.00

Chi Square = 167.782, d.f. = 12, P = 0.0001

Each of the six independent variables tested in relationship to income to need ratio level are found to be statistically related to each other. The five variables of age, marital status, race, number of children, and education level are all significant at the 0.001 level, and age at first birth is significant at the 0.0017 level. All hypotheses postulated in Chapter I of this study are supported.

Analysis of Variance

A second, more sophisticated test measuring the differences in means of variable subgroups is the analysis of variance. This test is utilized for each of the six independent variables as they relate to income to need ratio. Table XII reports the findings of the analysis of variance tests for each variable.

TABLE XII
ANALYSIS OF VARIANCE PROCEDURE

Source of Variation	D.F.	Sum of Square	Mean Square
Age	2	98.36	49.18
F Value = 40.87		P = 0.0001	
Source of Variation	D.F.	Sum of Square	Mean Square
Age at First Birth	2	381.55	190.83
F Value = 15.75		P = 0.0001	
Source of Variation	D.F.	Sum of Square	Mean Square
Race	2	45.67	22.84
F Value = 18.23		P = 0.0001	
Source of Variation	D.F.	Sum of Square	Mean Square
Marital Status	2	141.45	28.29
F Value = 24.25		P = 0.0001	
Source of Variation	D.F.	Sum of Square	Mean Square
Number of Children	6	40.56	6.76
F Value = 5.36		P = 0.0001	
Source of Variation	D.F.	Sum of Square	Mean Square
Education Level	4	198.46	49.61
F Value = 44.61		P = 0.0001	

As Table XII indicates, the analysis of variance procedure is found to be significant at the 0.0001 level for each variable. This results in the rejection of each null hypothesis and provides support for the seven alternative hypotheses of this study. Clearly this test statistically supports the findings that economic well-being will differ according to the independent variables subcategories. The means of the subcategories are not equal.

Stepwise Regression

A final statistical test measuring the amount of explained variation each variable contributes to economic well-being is stepwise regression. In this study two sets of stepwise regressions were established. Regressions for all women and women under 41 years of age were controlled for white race, Black race and other races. The variables of age, marital status, number of children and education level are included in the first three regressions. The variable of age at first birth is included in the second set of three stepwise regressions due to its upper age limit of 40 years of age. However, only regressions for white and Black women between the ages of 14 and 40 are reported due to the small number of cases of women of other races in this age category.

White

For white Oklahoma women, the amount of explained variation in predicting economic well-being is 0.199 when the four variables of age, marital status, number of children and education level are considered. The variables are ranked in order of their contribution to the explained variation in the following order:

- 1) Education Level
- 2) Marital Status
- 3) Age
- 4) Number of Children

The variable of education level clearly contributes the largest amount to the explained variation with 0.133, followed by marital status contributing 0.026, age contributing 0.028, and number of children contributing 0.012. For white women, education level appears to have the largest influence on economic well-being. The relatively low overall explained variation of 0.20 is attributed to the presence of many other economically influential variables not included in this model.

Blacks

The same stepwise procedure was utilized for Blacks in determining the degree of explained variation each variable contributes to economic well-being. The rankings of importance differ and were established to be:

- 1) Education Level
- 2) Number of Children
- 3) Age
- 4) Marital Status

The total amount of explained variation for Blacks is slightly higher at 0.400. This indicates that the four variables included in this model contribute a larger portion of the total explained variation of the economic well-being of Black Oklahoma women.

Education level, as for whites, contributes over one-half of all explained variation at 0.235. The variables of number of children, age and marital status contribute smaller amounts at 0.050, 0.041 and 0.074, respectively.

As with whites, a large degree of explained variation is associated with variables not represented in this study.

Other Races

The stepwise regression for other races is unique in that only two variables, education level and number of children, are found to contribute to the overall explained variation of this model. The variables of marital status and age were dropped from the model because they failed to meet the 0.15 significance level required for entry into the model.

Approximately 0.170 of the explained variation for economic well-being is contributed by education level and number of children. The greatest contribution to

this explained variation is attributed to education level at 0.111, with number of children contributing 0.059.

White Women Under 41 Years of Age

The stepwise regression for white women between the ages of 14 and 40 includes the variables of age at first birth, age, marital status, number of children and level of education. The age limitation is placed on this analysis in order to measure the contribution age at first birth makes to economic well-being. The ranking of importance of the variables is as follows:

- 1) Age
- 2) Number of Children
- 3) Marital Status
- 4) Education Level

The total amount of explained variation is 0.343, with the remaining 0.657 attributed to variables not present in this model. Age at first birth was dropped from the model due to failure to meet the 0.15 significance level.

Black Women Under 41 Years of Age

The stepwise regression for Black women between the ages of 14 and 40 showed only two variables to contribute significantly to economic well-being. Marital status, contributing 0.475 of the explained variation, is the most important characteristic in predicting economic well-being for women of this age.

The variable of number of children followed in importance contributing 0.155 in explained variation. The total explained variation for these two variables is 0.630 with 0.370 attributed to additional variables.

Summary

In analyzing the relationships between economic well-being of Oklahoma women and the six independent variables, it is found that each variable of 1) age, 2) age at first birth, 3) marital status, 4) race, 5) number of children, and 6) education level, is statistically related to the dependent variable.

The Chi Square tests indicate statistical significance for all variables at the 0.001. The analysis of variance tests all support the hypotheses of this study that the economic well-being of a woman is affected by her socio-demographic characteristics.

The race-related stepwise regressions indicate that the most important contribution to economic well-being for each race is education level. These three regressions point out important differences in the importance of variables in predicting economic well-being for different races.

Through analysis of these statistical tests, each hypotheses postulated in this study is supported. Each independent variable is determined to have a significant effect on the economic well-being of Oklahoma women.

CHAPTER V

SUMMARY AND IMPLICATIONS

The ultimate nature of this study is the relationship between selected socio-demographic characteristics and the economic well-being of women in Oklahoma. Of primary interest is the incidence of poverty and near-poor circumstances as they relate to these socio-demographic characteristics.

Although this study examines many characteristics of Oklahoma women, for purposes of statistical analysis, the independent variables of 1) age, 2) age at birth of first child, 3) race, 4) marital status, 5) number of children, and 6) level of education were identified and tested.

The analysis of these six variables as they relate to Oklahoma women's economic well-being provides a unique contribution to research on economic well-being for several reasons. First, the data utilized are current and extensive, allowing for detailed reporting of socio-demographic and economic characteristics. Second, this study analyzes the increasingly important subject of women's economic well-being. As women continue to constitute a larger portion of the poverty

and near-poor populations, the value of understanding the roles of associated socio-demographic factors becomes clear. Finally, this study specifically examines women in Oklahoma 14 years of age and older. Although the topic of women's economic well-being is of national concern, this study provides a concentrated examination of factors indigenous to the State of Oklahoma.

Major Findings

The data presented in this paper suggest that six conclusions be drawn concerning socio-demographic factors as they relate to Oklahoma women's economic well-being.

First, the age of Oklahoma women is statistically found to be associated with economic well-being. The relationship between age and income to need ratio is established at the 0.0001 significance level by both Chi Square and Analysis of Variance tests. However, in the stepwise regressions, age is found to contribute very little to the overall economic well-being of Oklahoma women of all races. Cross-tabular presentations further indicate that Oklahoma women 65 years old and older clearly have lower economic status than women of other ages.

Second, age at first birth is found to be directly associated with the income to need ratio of Oklahoma

women. Cross-tabular presentations illustrate that women who delay childbirth to age 25 or older are economically more stable than women who have their first child prior to their 25th birthday. The Chi Square and Analysis of Variance tests further support the relationship between age at first birth and economic well-being.

Third, marital status is found to be a more accurate indicator of economic well-being for white Oklahoma women than Black and other race women. However, cross-tabular statistics show a clear economic advantage for married women in Oklahoma, with widowed and divorced women exhibiting reduced economic well-being.

Fourth, a much higher proportion of Black and other race women live in poverty and near-poor circumstances when compared to white women. Both Chi Square and Analysis of Variance tests show race and economic well-being to be related at the 0.0001 level of significance.

Fifth, number of children was found to be more important in indicating the economic well-being of Black and other race women than white women. However, for all races women with no children or one child have higher income to need ratio levels than women with four or more children. The independent variable of number of children is found to be significantly associated with the economic well-being of Oklahoma women.

Finally, education is found to be the most statistically significant variable in relation to economic well-being of Oklahoma women. For each race, the level of education attained by a woman contributes the greatest amount to the overall explained variation of income to need ratio. Cross-tabular presentations also indicate that a much higher proportion of women with less than high school completion live in poverty or near-poor circumstances.

In summary, each of the six independent variables are determined by this study to be significantly associated with economic well-being of Oklahoma women. Each Chi Square test for association is significant at the 0.001 level and the Analysis of Variance test for variation of means is significant at the 0.0001 level for each variable. However, as the stepwise regressions indicate, these six variables are only a part of the larger picture of Oklahoma women's economic well-being. There are many socio-demographic characteristics that influence the economic status of women in addition to the six found by this study to be significant.

Implications of Study Findings

The findings of this study indicate the complexity of the effect socio-demographic characteristics have on Oklahoma women's income to need ratio level. As we

observe the high proportion of women in poverty and near-poverty, researchers will hopefully proceed with examination of the broader issue of female economic well-being.

The availability of extensive national data on women's economic and socio-demographic characteristics allows future research on this topic. Identification of the variables included in this study, as well as additional variables, will increase understanding of national implications concerning female economic well-being.

In regard to the findings of this study, several policy implications are identified. In general, in order for women to maintain economic stability, it is important to enforce equal treatment of persons of all ages, races and sexes. Equal employment opportunities, equal pay and equity of social security and pension benefits are vital to the economic security of women.

Furthermore, this study's determination that women who are early childbearers are economically disadvantaged points toward specific policy revisions. Programs encouraging these women to continue their education and gain specific job skills are necessary, as this study points to education as the major indicator of economic well-being. Also, because early childbearers often have larger families, family planning services should be offered as a means of

curtailing family size. This issue is closely related to the findings of this study that an increased number of children increases the possibility of living in poverty or near-poverty.

Additionally, in view of the current trends of marital dissolution and increased life span, the special needs of divorced, separated and widowed women must be addressed. Public policy enforcing adequate support payments to women who are awarded child custody is a necessity. Also, the need for adequate retirement planning for women, independent of a present husband, is a major goal in light of current trends.

Concluding Remarks

Although it has been reported that there has been an overall reduction in the number of Oklahomans living in poverty and near-poverty, the proportion of poor is disproportionately comprised of women (Oklahoma Impact, 1982). Truly, poverty has become a woman's issue. This study has examined the association of several socio-demographic characteristics as they relate to economic well-being of Oklahoma women. The variables of 1) age, 2) age at birth of first child, 3) race, 4) marital status, 5) number of children, and 6) education level, have been examined, and each have been proven to be statistically related to income to need ratio. However, there are many additional variables that are

indicators of a woman's economic well-being. Examination of the broader picture of socio-demographic characteristics will complement the findings of this study and provide relevance to the issue of women's economic well-being.

Further research is needed to identify additional factors contributing to the incidence of women in poverty in Oklahoma and the relationship between the newly identified factors and those identified here. Insight into factors that keep women in poverty or otherwise affect economic well-being is necessary. For example, since educational level is an indicator of economic well-being, but poor women do not or cannot upgrade their educational level even when programs are offered, it is necessary to identify incentives and disincentives built into the decision-making of potential participants or of the programs themselves before an attempt to alter characteristics and behavior can be successful.

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