

# OKLAHOMA FAMILY ECONOMIC SECURITY PROFILE

State policies that promote the economic security of our nation's families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Oklahoma's low-income children and families and highlights state policy choices regarding families' work attachment and advancement, income adequacy, and asset development.

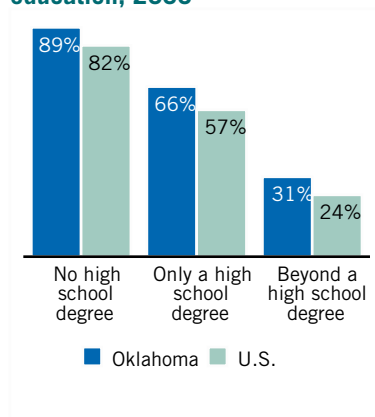
In Oklahoma, there are 521,513 families, with 865,491 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 39 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 56 percent of low-income children have at least one parent who works full time, year round; in Oklahoma, the figure is 59 percent.

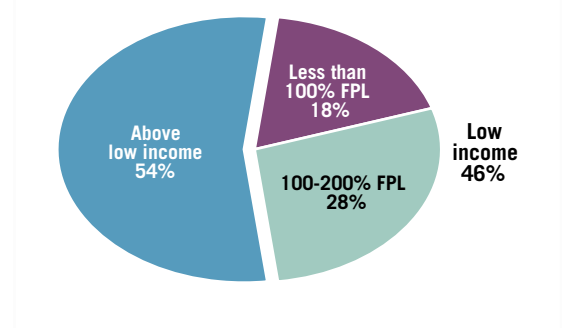
Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Oklahoma have a bachelor's degree. A substantial portion of children in Oklahoma whose parents only have a high school diploma--66 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.

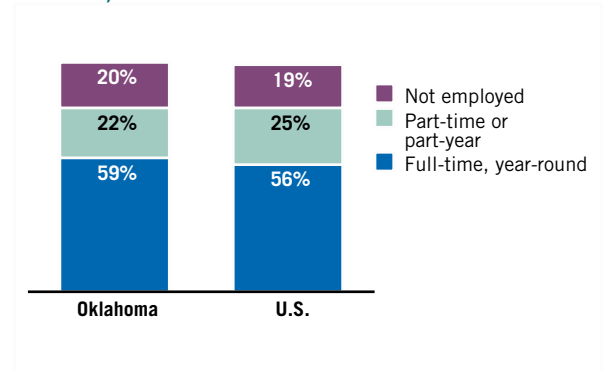
### Percent of children who are low-income by parental education, 2006<sup>1</sup>



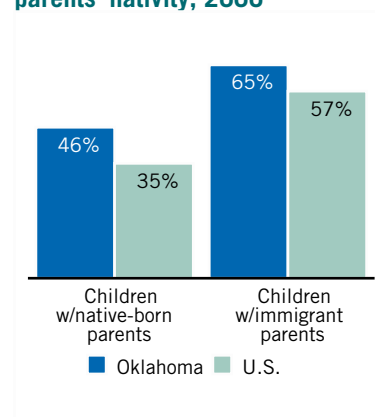
### Children in Oklahoma by income level, 2006<sup>1</sup>



### Employment status of parents of low-income children, 2006<sup>1</sup>



### Percent of children who are low-income by parents' nativity, 2006<sup>1</sup>



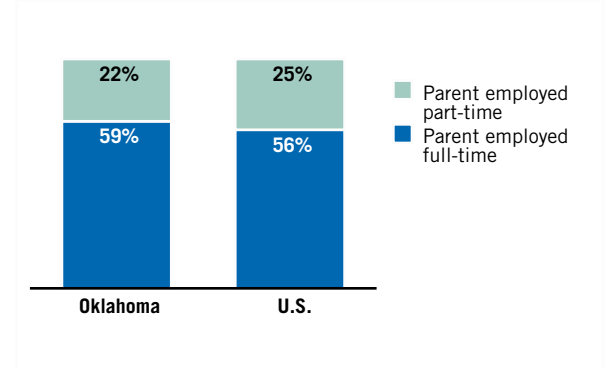
## WORK ATTACHMENT AND ADVANCEMENT

### State Choices to Promote Child Care Affordability and Access

#### Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 <sup>2</sup>	\$29,100/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care <sup>3</sup>	8%
Providers prohibited from charging additional fees <sup>4</sup>	Yes
Provider payment rates at least 75th percentile of market rate <sup>5</sup>	No

Low-income children who have parents working full- or part-time, 2006<sup>1</sup>



#### State Child and Dependent Care Tax Credit

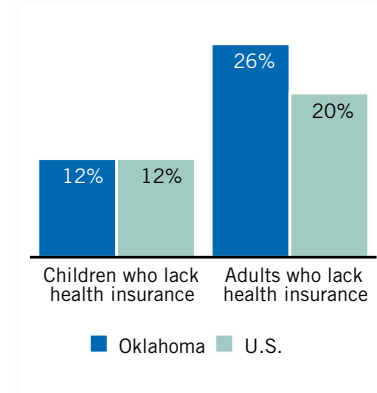
Refundable credit available <sup>6</sup>	No
Benefit structure <sup>6</sup>	Credit of 20% of federal credit
Max benefit for family with 2 or more qualifying children <sup>6</sup>	\$420/year <sup>7</sup>

### State Choices to Promote Access to Health Insurance

#### Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children <sup>9</sup>	\$7,092/year <sup>8</sup>
Parents eligible up to same limit as children, single parent with 2 children <sup>10</sup>	No <sup>8</sup>
Legal immigrants eligible for state-funded benefits when barred from federal <sup>11</sup>	No <sup>8</sup>
Legal immigrants otherwise barred from benefits eligible for prenatal care <sup>12</sup>	No <sup>8</sup>

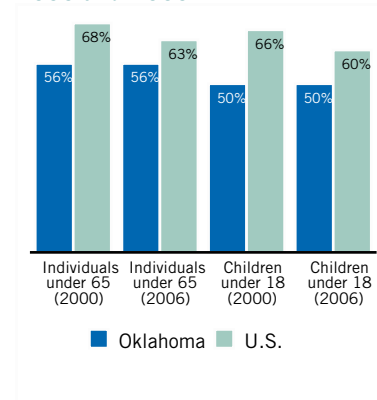
Health insurance status by age, 2006<sup>15</sup>



#### Public Health Insurance for Children

Medicaid income eligibility limit for children ages 1-5 in family of 3 <sup>13</sup>	\$30,710/year
Medicaid income eligibility limit for children ages 6-19 in family of 3 <sup>13</sup>	\$30,710/year
SCHIP (separate program) income eligibility for children in family of 3 <sup>14</sup>	No separate SCHIP
Legal immigrants eligible for state-funded benefits when barred from federal <sup>11</sup>	No

Employer-based health insurance coverage, 2000 and 2006<sup>16</sup>



## State Choices to Promote Access to Benefits for the Under- and Unemployed

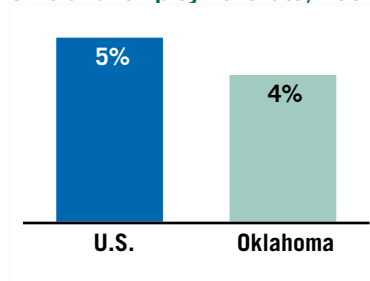
### Unemployment Insurance

State counts most recent earnings when determining eligibility <sup>18</sup>	Yes <sup>17</sup>
Eligible if seeking part-time work <sup>20</sup>	Yes, in some cases <sup>19</sup>
State has general provision recognizing "good cause" for quitting work <sup>21</sup>	No <sup>19</sup>

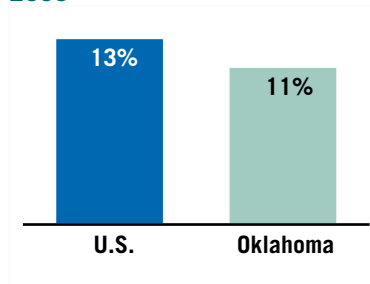
### Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 <sup>22</sup>	\$8,448/year
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Official unemployment rate, 2007<sup>23</sup>



Part-time workers who want full-time work, 2003<sup>24</sup>



## INCOME ADEQUACY

### State Choices to Improve Wage Supports

#### Minimum Wage Standards

State minimum wage is above the federal rate (\$5.85) <sup>25</sup>	No
Indexed to inflation <sup>26</sup>	Not applicable

#### State Earned Income Tax Credit

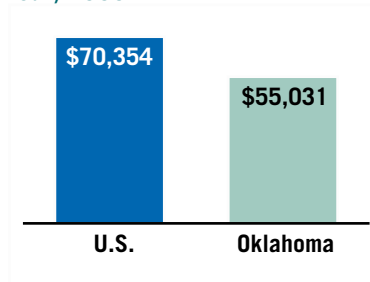
Refundable credit available <sup>27</sup>	Yes
Percent of federal EITC <sup>27</sup>	5%

### State Choices to Relieve Tax Burdens

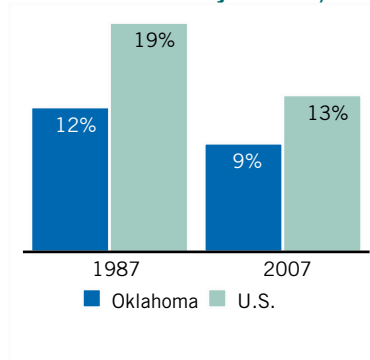
#### Income Tax Liability

Income tax threshold for single-parent family of 3 <sup>28</sup>	\$17,000/year
Income tax threshold for two-parent family of 4 <sup>28</sup>	\$18,200/year
Income tax burden for single-parent family of 3 at 100% FPL <sup>28</sup>	\$-44/year
Income tax burden for two-parent family of 4 at 100% FPL <sup>28</sup>	\$139/year

Median annual household income for family of four, 2006<sup>29</sup>



Workers covered by a union, 1987 and 2007<sup>30</sup>



## State Choices to Promote Access to Paid Leave

### Family and Medical Leave

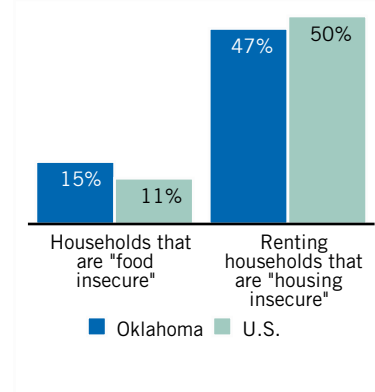
State provisions for unpaid leave that are more generous than federal<sup>31</sup>      None

## State Choices to Promote Adequate Benefits for the Under- and Unemployed

### Unemployment Insurance

Minimum weekly benefit (no dependents)<sup>32</sup>      \$16/week  
 Additional dependent allowance provided<sup>32</sup>      No  
 Weekly benefit amount is indexed to average weekly wage<sup>33</sup>      Yes  
 Potential duration of benefits<sup>34</sup>      22 - 26 weeks

Households facing hardships, 2006<sup>35</sup>



### Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal<sup>36</sup>      No

### Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3<sup>32</sup>      \$3,504/year  
 Treatment of child support income<sup>37</sup>      No pass-through or disregard

## ASSET DEVELOPMENT AND PROTECTION

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

State-supported IDA program in operation<sup>38</sup> No

### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

Assets disregarded for eligibility determination<sup>39</sup> Yes

#### Public Health Insurance for Children

Assets disregarded for Medicaid eligibility<sup>40</sup> Yes

Assets disregarded for SCHIP (separate program) eligibility<sup>39</sup> No separate SCHIP

#### Food Stamps

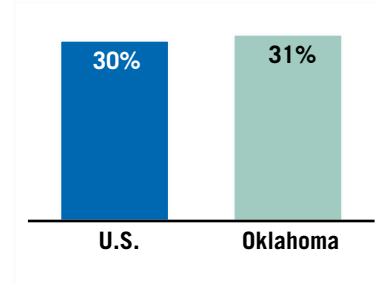
Treatment of vehicles in asset test<sup>41</sup> Aligned to TANF cash assistance rules

### Temporary Assistance for Needy Families (TANF) Cash Assistance

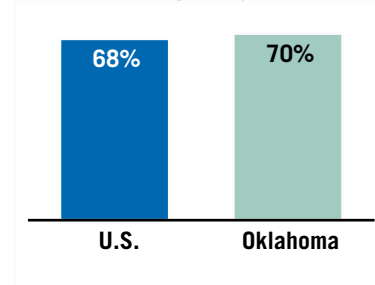
Assets disregarded for eligibility determination<sup>22</sup> No

At least 1 vehicle excluded from asset test<sup>42</sup> No

Households with children that are "asset poor," 2004<sup>43</sup>



Homeownership rate, 2007<sup>44</sup>



## DATA NOTES AND SOURCES

Data were compiled from 50-state sources. Some state policy decisions may have changed since these data were collected.

1. State data were calculated from the Annual Social and Economic Supplement (the March supplement) of the Current Population Survey from 2005, 2006, and 2007, representing information from calendar years 2004, 2005, and 2006. NCCP averaged three years of data because of small sample sizes in less populated states. The national data were calculated from the 2007 data, representing information from the previous calendar year.
2. Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
3. If the state calculates co-payments based on the cost of care, figure reflects the co-payment for a 4-year-old in licensed, nonaccredited center care at the maximum state payment rate.  
Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
4. Karen Schulman and Helen Blank, *Child Care Assistance Policies 2005: States Fail to Make up Lost Ground, Families Continue to Lack Critical Supports*, National Women's Law Center, September 2005.
5. States were asked to report state reimbursement rates and the 75th percentile of market rates for their state's most populous city, country, or region. Data reflect basic provider payment rates (higher rates may be available for particular types of care). Rates are considered below the 75th percentile if they are based on an out-dated market rate survey (more than 2 years old).  
Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
6. Nancy Duff Campbell, Joan Entmacher, Amy K. Matsui, Cristina Martin Firvida, and Christie Love, *Making Care Less Taxing: Improving State Child and Dependent Care Tax Provisions*, National Women's Law Center, 2006; with updates from National Women's Law Center, 2007 Supplement to *Making Care Less Taxing*, 2006.
7. The benefit cannot exceed the claimant's tax liability.
8. Oklahoma also has a waiver program with an eligibility limit of \$30,710 per year, but it offers a limited benefit package with premiums and co-payments.
9. Figure reflects limit under Medicaid plan with highest income eligibility limit for parents, taking into account the value of earnings disregards (which may be time-limited in some cases).  
Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
10. Value reflects comparison of applicant earnings limit for a single parent with 2 children to the highest Medicaid or SCHIP program eligibility limit for children ages 6-19.  
Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
11. Lawful permanent residents (LPRs) are generally barred from federal benefits during their first 5 years as LPRs, unless they entered the U.S. before 8/22/96. Exceptions include refugees and U.S. veterans (and their families). See data source for more details.  
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, [www.nilc.org/pubs/Guide\\_update.htm](http://www.nilc.org/pubs/Guide_update.htm) (accessed September 6, 2007).
12. States have the option of using federal State Children's Health Insurance Program (SCHIP) funds to provide prenatal care to women regardless of immigration status. They can also extend prenatal care to immigrant women using state funds.  
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, [www.nilc.org/pubs/Guide\\_update.htm](http://www.nilc.org/pubs/Guide_update.htm) (accessed September 6, 2007).
13. Limit may refer to gross or net income depending on the state and includes SCHIP-funded Medicaid expansions, where applicable.  
Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
14. Limit may refer to gross or net income depending on the state.  
Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
15. Figure reflects the percent of adults ages 18-64 who did not have health insurance coverage at any point during the year.  
Current Population Survey, 2007 Annual Social and Economic Supplement, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People" <http://pubdb3.census.gov> (accessed September 6, 2007).
16. Figure reflects the percent of children under age 18 who were covered by employer-based health insurance during at least part of the year.  
Current Population Survey, 2007 Annual Social and Economic Supplement, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People," <http://pubdb3.census.gov> (accessed March 5, 2008).
17. The alternate base period is not in effect in years when the unemployment insurance trust fund balance is too low.
18. In most states, the base period consists of the first 4 of the 5 most recently completed quarters. Some states allow claimants to use an alternative base period that includes more recent earnings.  
U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
19. State extends eligibility to persons seeking part-time work only if they have a history of part-time work or meet other limited criteria.
20. Rick McHugh and Andrew Stettner, *How Much Does Unemployment Insurance for Jobless Part Time Workers Cost?*, National Employment Law Project, May 2005, <http://www.nelp.org> (accessed July 13, 2005).
21. A general "good cause" provision extends eligibility to persons who leave their jobs for "personal emergencies" or "compelling circumstances", which should include--among others--child care conflicts, illness, domestic violence, and spousal relocation. Eligibility determinations, however, may vary in practice. States may also specifically recognize certain reasons as "good cause"; for more information see Appendix B in Rebecca Smith, Rick McHugh, Andrew Stettner, and Nancy Segal, *Between a Rock and a*

- Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families, National Employment Law Project, 2003.
- Rebecca Smith, Rick McHugh, Andrew Stettner, and Nancy Segal, *Between a Rock and a Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families*, National Employment Law Project, July 2003.
22. Gretchen Rowe with Jeffrey Versteeg, *The Welfare Rules Databook: State Policies as of July 2005*, Assessing the New Federalism, The Urban Institute, 2006.
  23. Figure reflects the percent of people age 16 and above who do not have a job but are available for and actively seeking work. U.S. Department of Labor, Bureau of Labor Statistics, "Unemployment Rates for States, Annual Average Rankings, 2007," <http://www.bls.gov> (accessed March 14, 2008).
  24. Figure reflects the percent of part-time workers who are available to work full-time, but usually work less than 35 hours per week due to slack work or unfavorable business conditions, inability to find full-time work, or seasonal declines in demand. U.S. Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2003*, "Estimates for States, Table 16: Employed and Unemployed Persons by Full- and Part-Time Status, Sex, Age, Race, and Hispanic or Latino Ethnicity," 2007, <http://www.bls.gov> (accessed March 14, 2008).
  25. This is the minimum wage rate that applies to non-supervisory, non-farm, private sector employment as of January 1, 2008. U.S. Department of Labor, Employment Standards Administration Wage and Hour Division, "Minimum Wage Laws in the States," 2008, <http://www.dol.gov> (accessed January 31, 2008); additional information from Economic Policy Institute, *Minimum Wage Issue Guide, Table 5*, 2007, (accessed July 19, 2007).
  26. Economic Policy Institute, "Minimum Wage Issue Guide, Table 5," 2007, <http://www.epi.org> (accessed July 19, 2007).
  27. Community Resources Information, Inc., *TaxCreditResources.org*, <http://taxcreditresources.org> (accessed March 20, 2007).
  28. Calculations include income tax credits that are available to all low-income families in the state, such as state earned income tax credits.  
Jason A. Levitis, *The Impact of State Income Taxes on Low-Income Families in 2006*, Center on Budget and Policy Priorities, 2007.
  29. U.S. Department of Health and Human Services, Administration for Children and Families, "State Median Income," <http://www.acf.hhs.gov> (accessed March 13, 2008).
  30. Percent of employed workers who are covered by a collective bargaining agreement.  
Union Membership and Coverage Database, "Union Membership, Coverage, Density, and Employment, 1983-2007," [www.unionstats.org](http://www.unionstats.org) (accessed March 5, 2008).
  31. These reflect provisions for private sector employees; more generous rules may apply for the public sector.  
National Conference of State Legislatures, "State Family and Medical Leave Laws" (including external links to individual state statutes), 2006, <http://www.ncsl.org> with additional information from National Partnership for Women and Families, "Expecting Better: A State-by-State Analysis of Parental Leave Programs," 2005, <http://www.nationalpartnership.org> (accessed October 1, 2007).
  32. U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
  33. Andrew Stettner, Rebecca Smith, and Rick McHugh, *Changing Workforce, Changing Economy: State Unemployment Insurance Reforms for the 21st Century*, National Employment Law Project, 2004.
  34. Potential duration is the maximum number of weeks of benefits that a claimant is eligible for under the regular state program. In most states, it is determined based on the amount and distribution of the recipient's earnings in the base period; eight states have a uniform potential duration for all claimants.  
U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
  35. Figure reflects the percent of families living in rental units who pay 30 percent or more of their income on housing.  
U.S. Census Bureau, "American Community Survey Custom Tables, 2006: Gross Rent as a Percentage of Household Income in the Past 12 Months," <http://factfinder.census.gov> (accessed March 14, 2008).
  36. Adult lawful permanent residents (LPRs) are generally barred from federal benefits during their first 5 years as LPRs. Exceptions include refugees and U.S. veterans (and their families). See data source for more details.  
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, <http://www.nilc.org> (accessed October 28, 2005).
  37. A child support pass-through is the amount of collected child support that the state gives to families on whose behalf the child support was collected. A child support disregard is the amount of child support that the family can keep without lowering their TANF benefits.  
Jan Justice, *State Policy Re Pass-Through and Disregard of Current Month's Child Support Collected for Families Receiving TANF-Funded Cash Assistance*, Center for Law and Social Policy, 2007.
  38. Community-based IDA programs are operating in all states but often without state support. Also, in some states without state-supported IDA programs, IDA legislation was passed but never implemented due to lack of state funding, or IDA legislation expired, and no new state support was allocated.  
Center for Social Development, Washington University, "Summary Tables: IDA Policy in the States, Table 1," October 2006, <http://gwbweb.wustl.edu>
  39. Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
  40. Rule applies to SCHIP-funded Medicaid expansions, where applicable.  
Donna Cohen Ross, Laura Cox and Caryn Marks, *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Kaiser Commission on Medicaid and the Uninsured, January 2007 <http://www.kff.org> (accessed January 30, 2007).
  41. Households in which all members receive TANF cash assistance or SSI benefits do not have to meet gross income or asset eligibility criteria. Most states also waive these criteria for recipients of certain other benefits; some states waive these criteria for nearly all applicants.  
Center on Budget and Policy Priorities, "States' Vehicle Asset Policies in the Food Stamp Program," November 2006.
  42. Gretchen Rowe with Jeffrey Versteeg, *The Welfare Rules Databook: State Policies as of July 2003*, Assessing the New Federalism, The Urban Institute, 2005.
  43. Figure reflects the percent of children in households that have insufficient net worth to subsist at the federal poverty level for three months in the absence of income.  
Corporation for Enterprise Development, *Assets and Opportunity Scorecard*, <http://www.cfed.org> (accessed February 25, 2008).

44. Figure reflects the percent of households who are homeowners.  
U.S. Census Bureau, "Housing Vacancies and Homeownership, Annual Statistics 2007, Table 13," <http://www.census.gov> (March 14, 2008).