

OKLAHOMA WOMEN “AT RISK”

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In the autumn of 2002, the Communities Foundation of Oklahoma, Inc., requested that the University of Oklahoma’s Center for Economic and Management Research prepare a needs assessment study examining the statistical dimensions of women “at risk” in Oklahoma.¹ By “at risk” is meant some condition or setting which, if improved through the provision of assistance or the creation of an improved environment, would result in a more desirable life situation for women. The study was undertaken prior to the creation of a new Women’s Foundation of Oklahoma, which was formed in the summer of 2003 as an endowed fund within the Communities Foundation of Oklahoma, Inc.

In the following remarks we (1) take note of the existence of a different type of study examining the comparative status of women on a state-by-state basis, (2) review major findings of the *Women “At Risk” in Oklahoma* study, (3) provide special focus on one issue—the aging of Baby Boomer women—that will increasingly become critical to the well-being of a large number of Oklahoma women, and (4) conclude with a reminder that, while some of the problems and challenges faced by Oklahoma women are uniquely related to gender, others depend on general economic conditions within the state—and therefore also apply to the male population.

It is emphasized at the outset that, while significant problems are outlined, no attempt is made herein to develop remedial policy recommendations. For those immediately interested in policies, a good place to start is a May 2004 guide to government social safety net programs in Oklahoma prepared by Tulsa’s Community Action Project.²

Detailed source citations for data from the *Women “At Risk”* study are not included in the following text. However, citations are placed in endnotes when additional, more current information is presented.

COMPARATIVE STUDIES OF THE STATUS OF WOMEN

The *Women "At Risk" in Oklahoma* study was not designed to present a comprehensive picture of the status of women in Oklahoma in comparison with women in other states. In a few instances, it proved helpful to make national comparisons, or to view conditions in surrounding states. However, the focus is within Oklahoma, and the emphasis is on women generally finding themselves at the lower end of the state's socioeconomic systems.

A recent major comparative study of the status of women in the 50 states and the District of Columbia suggests that Oklahoma may be particularly challenged in assisting women at risk. In this study, entitled *The Status of Women in the States* (4th edition, 2002-03), the Institute for Women's Policy Research developed a comprehensive index of the status of women in each state.³ Variables were viewed in five areas: politics, economics, health, rights, and demographics. In a composite assessment, the report concludes that Oklahoma ranked as the 48th worst state (including DC) for women in 2002—better than only Kentucky, Tennessee, and Mississippi. To be at the *bottom of the bottom* implies a substantial range for improvement in Oklahoma women at risk.

MAJOR OBSERVATIONS ON WOMEN "AT RISK"

At 1.8 million in 2002, women accounted for 51 percent of Oklahoma's population. Three quarters were white, with another 15 percent split equally between Blacks and Native Americans. The balance was largely Asian and multiracial. Nearly 5 percent were Hispanic—largely of the white race. Median age (half above and half below) for Oklahoma's women in 2000 was 36.9 years—three whole years greater than for males. Three out of five Oklahoma females lived in the state's metropolitan areas; the rest lived in more rural settings.

Because numbers never "speak for themselves" it is important to use a central organizing theme to explore the problem. The basic question is "What sort of women are "at risk" in Oklahoma?" As noted above, the definition focuses on situations in which a more desirable life situation could be created through the provision of assistance or through the creation of an improved environment. There are policies or actions—either by government or by the private sector—which can result in improvements.

The statistical information is based on the following set of twelve propositions about Oklahoma women at risk. Women are more likely to be at risk if they are:

- Aged
- A single parent
- With inadequate access to child care
- Poorly educated
- A member of a minority group
- Disabled
- With serious health problems
- With mental health problems including substance abuse
- Unemployed, underemployed, and with low-wage jobs
- Receiving public assistance, food stamps, etc.
- Incarcerated or with a criminal record
- Inadequately represented in political processes

Most of these characteristics are not mutually exclusive. The larger the number of these features in which a woman finds herself, the more difficult life becomes, and the greater the need for help. Here are some highlights applying to the twelve propositions about women at risk:

Aged

- Because of their especially long life spans, the state has a concentration of White women 65 and over.
- Perhaps the greatest emerging challenge for policies toward Oklahoma women at risk over the next several decades will result from the dramatic growth of the population of elderly women as the “Baby Boomers” reach their senior years. This matter receives further comment below.

A Single Parent

- In 1999, 11.2 percent of Oklahoma families had incomes below the federally designated poverty level; the percentage share in poverty for female-headed families was three times as great (32.0 percent).
- For most minority groups, roughly half the female-headed households with no husband present and children under 18 were classified as below the poverty level. For such families, the 1999 poverty percentages were Black: 49.7; American Indian: 47.3; Hispanic: 53.0. Rates were significantly higher when the children were under five-years of age.
- Children from poor single-parent families often fail to reach the same physical, mental, and socioeconomic attainment as children from two-parent families with higher incomes.⁴

- For many years, Oklahoma had a notoriously high divorce rate (e.g. 7.7 per 1,000 population in 1990, with the US rate at 4.7); the rate had dropped to 3.4 in 2001 compared to a national rate of 4.0. However, the state's marriage rate also fell substantially from 1990 to 2001—from 10.6 to 4.9 while the US rate dropped from 9.8 to 8.4. The implications of these trends on the state's family structure are not yet clear.⁵

Access to Child Care

- Most working-age women in Oklahoma hold jobs. For example, 68.8 percent of the women aged 25-54 were employed in 2000. If they have young children, they need access to childcare.
- Since the national welfare reform measures of 1996, Oklahoma's state government has become more involved in the funding and assessment of childcare facilities.

Education

- Higher levels of educational attainment are associated with higher levels of earnings. In 2002 nationwide, for women working full-time year-round, those with bachelor's degrees had median money earnings 62 percent greater than those with only a high school diploma, and women with doctorates earned 161 percent more than high school graduates.⁶
- Oklahoma women were less well educated than their national counterparts in 2000. While 22.8 percent of women 25 and over nationwide held bachelor's degrees or above, in Oklahoma only 18.9 percent had attained that level of education.
- Most of the state's minority women were particularly behind norms in levels of educational attainment.

Minority Status

- Except for Asians, most socioeconomic variables take on less favorable values for Oklahoma's minority women in comparison with whites. The 1999 median income for families of all types were Asian: \$45,771; white, non-Hispanic: \$43,451; Native American: \$31,565; Hispanic: \$28,748; Black: \$27,580.
- Policies targeting female minority groups in Oklahoma must recognize varying historical, cultural, and geographic attributes. In 2000, four-fifths of all Black and Asian women and only two-fifths of Native American women lived in the state's metropolitan areas.

Disability

- In the 2000 census of population, one out of five (340,981) Oklahoma women five years old and over was classified as having one or more types of disability.

- The incidence of disability increases with age. While the percent of the state's women with disability was 20.1 percent for the 21-64 age group, the share of disabled rose to 36.1 percent for those 65-74 and 59.9 percent for the 75 and over group.

- Disability increases the likelihood of poverty. For Oklahoma working age women 21-64 in 2000, 22.9 percent of the disabled had 1999 incomes below the poverty level, while only 12.0 percent of the non-disabled were classed as poor.

Women's Health

- The health status of Oklahomans of both genders is below national norms. Studies released in 2004 emphasizing this include a report by the Oklahoma State Board of Health and a state-by-state compendium by the National Women's Law Center which rated the state "F" in most status indicators for women's health.⁷

- Inadequate health insurance coverage is an especially great problem in Oklahoma. The 2001 percent of all Oklahomans without health insurance coverage during the year was 18.3 percent compared to a national average of 14.6 percent.

- Oklahoma has a relatively high teenage birth rate in comparison with the nation, but a low rate of abortions for females in general.

Mental Illness and Substance Abuse

- Leading causes for Oklahoma women to come into contact with the state's mental health agencies include depression, bi-polar disorder, abusive situations, and substance abuse.

- Data on domestic abuse and sexual violence against women are likely to underreport actual conditions. The forcible rape crime rate of 43 offenses per 100,000 population in Oklahoma in 2001 was 34.4 percent above the national average.⁸

Unemployment, Underemployment, and Low Wage Jobs

- In 2000, the unemployment rate for white non-Hispanic Oklahoma women was 4.4 percent; the rates were twice as great for Black women and Hispanic women (10.7 and 8.9 percent, respectively).

- In 2000, only 29 percent of Oklahoma families with children under six years of age fit the classic image of a two-parent household in which the wife stays home to care for the children. For families with children 6-17 the share of classic families dropped to 20.2 percent. This is because most women work, and because of a significant number of single-parent families.

- Women tend to have jobs that are concentrated in low wage occupations and industrial sectors. For example, 87.2 percent of 2000 employment in the “Healthcare support” occupations was female—with a median hourly wage of \$7.80. There were 50,649 female employees in “Food preparation and serving” with a typical wage of \$6.43 per hour.

Receipt of Public Assistance Payments

- There have been major reductions in the number of women with children receiving public assistance payments since the national welfare reform measures of 1996. In 1995 there were 35,624 adults receiving Aid to Families with Dependent Children (AFDC)—most of whom were women. By 2003, the number of adults receiving Temporary Assistance for Needy Families (TANF) had dropped to 8,438.⁹ A great many of the women off the welfare rolls have now obtained jobs.

- The 1996 welfare reform measures established a lifetime limit for TANF receipts of five years.

- Except for the receipt of food stamps (and Social Security/Medicare for older women) poor Oklahoma women who do not have children 18 and under generally do not receive cash or in-kind benefits from government; assistance must be obtained from private charities.

Incarceration and Criminal Record

- Oklahoma has by far one of the highest rates of female prison incarceration of any state in the nation. The rate of incarceration of women per 100,000 residents in Oklahoma in 2001 was 130—well above neighboring states of Arkansas (74), Colorado (62), Kansas’s (36), Missouri (73), New Mexico (50), and Texas (96).

- Women who are in prison often have faced multiple “at risk” factors such as poor education, abusive relationships, and being a single parent.¹⁰

Political Participation

- In 1998 and 2000, Oklahoma women were more likely to be registered to vote, but less likely to vote than their national counterparts.
- While Oklahoma women are currently well represented in terms of holding state-wide elected offices, they are less well represented in the Oklahoma Legislature than is the case in many other states. Only one woman has ever served the state in the U.S. Congress—and that was in the 1920s.

Homelessness is an additional feature of women “at risk” which would have been placed on the above list if there had been any significant data accessible for Oklahoma. Since the original study was undertaken in 2001, a notable source of information on the homeless has become available for the Oklahoma City Metropolitan area. That study estimated that there were 4,250 homeless in the area in 2002. This included 500 single adult women and 1,550 individuals in families. The homeless families are mainly headed by females.¹¹ Those working with the homeless have noted a substantial increase in homeless female-headed families with children in the last decade or so.

FOCUS ON THE AGED

There will be sizeable increases in the number of older Oklahoma women “at risk” or “potentially at risk” by the year 2020. Four reasons are suggested as to why the aging female Oklahoma Baby Boomers are such an important topic.

First, unlike many topics in social and economic policy, there is little doubt here concerning what is happening. The size and age distribution of Oklahoma women was identified with a high level of certainty in the 2000 Census of Population. Actuarial tables provide a reliable fix on the year-to-year survival of each age group. While population change due to migration creates uncertainties for younger age groups, the seniors tend to stay put. There is a high level of confidence in the pattern of elderly women growth in Oklahoma from 2004 to 2020.

Second, there would be no special reason for concern if the state’s population were static and consisted of a classically shaped “age-sex pyramid.” Instead, there will be dramatic increases in the number of elderly Oklahoma women—dwarfing other dimensions of state population change.

Third, while the aging of the Baby Boomers is a matter affecting both sexes, the impact is much greater for females because they tend to outlive males. In Oklahoma in 2000, the ratio of females to males was less than 1.0 for five-year age intervals clear up to the 35-39 age group. This not only reflects the tendency for there to be more boy than girl babies, but it is also no doubt

affected by the differential in migration of working-age Hispanic males. By age 60-69, there were 113 women per 100 men. For those in their 70s, there were 131 women per 100 men, and for the 80 and over group there were twice as many women as men (211 women per 100 men).

Fourth, although the last fifty years have witnessed a great increase in the share of adult women who hold jobs, the share of women who are employed drops off substantially after the age of 60. For 2000, here is the percentage of women of different age groups who were employed:

16-19 years	42.2 percent
20-24	62.1
25-54	68.6
55-59	55.5
60-64	37.2
65-69	18.6
70 and over	5.8

It is clear from the above census data that after their 60s a very large share of Oklahoma women (94.2 percent) rely on income other than earnings as a means of economic support. Sources include support from a husband still working or with his own retirement income, from other family members, savings, retirement programs, and social security. Health-related costs are covered partially or wholly by Medicare or often by Medicaid for long-term care. In recent years there has also been growth in the purchase of private long-term care insurance.

At the very most basic level of economic analysis, these various sources enable the elderly to place a claim on a part of what society produces each year without being involved in that production. Others, mainly younger working-age people, produce the gross domestic product (GDP) that is distributed to the non-working elderly. The reason the future is risky for aged Oklahoma women relates to the fact that the nation will soon have many more aged persons relative to working-age persons than has been the case in the past. Government programs such as social security, Medicare, and Medicaid cannot be maintained without raising taxes on the younger persons who are engaged in production, or reducing benefits to the elderly, or some combination of both.

Basic data on population trends and projections illustrate the dramatic increase in aged Oklahoma women which is expected in the very near future. The brief table below utilizes three age classifications: 40-54 years, 55-69 years, and 70-84. Each classification is 15 years in length. The change in Oklahoma female population for each of these three groups is presented for ten-year intervals between 1990, 2000, 2010, and 2020. The 1990 and 2000

data are from the decennial population census, while the 2010 and 2020 data are from a “medium series” set of projections by the Census Bureau and distributed by the Oklahoma Department of Commerce’s State Data Center. Here are the changes in female population:

<u>Age group</u>	<u>1990-2000</u>	<u>2000-2010</u>	<u>2010-2020</u>
40-54	90,018	11,083	(-)28,700
55-69	15,234	70,758	60,000
70-84	8,158	7,840	41,000

In the previous little table, the diagonal running 90,018 to 70,758 to 41,000 reflects Oklahoma’s aging Baby Boomer women. From 1990 to 2000, the Baby Boomers aged 40-54 grew by nearly six times as much as the 55-69 group. That same cluster of women will constitute the 55-69 age group in 2000-2010 and will grow nine times as much as the 70-84 group. Between 2000 and 2020, the entire state’s population is projected to grow from 3,450,654 to 3,963,800—an increase of 513,146. With a projected growth of 179,598, *Oklahoma’s female population 55 and over will count for 35.0 percent of that growth.*

People have a hard time adjusting to rapid change; they tend to think that things will continue in the future to be what they were in the past. Unless individuals and policy-makers pay attention to the types of very basic demographics presented above, they will make big mistakes. It will, for example, be disastrous to plan health care facilities, or to manage entitlements such as social security for 2010-2020 based on what had been the utilization of these programs during the two preceding decades. Oklahoma’s aged women will bear the consequences.

BEING “AT RISK” AND GENERAL ECONOMIC CONDITIONS

Both women and men in Oklahoma face features of the general economic environment, which increase the likelihood of being “at risk.” The causes for Oklahoma’s below average incomes are complex and partially based on the state’s economic history. At this point, we simply take note of two independent statistical sources indicating the extent of the state’s low-income level.

The U.S. Census Bureau reports a three-year average estimate of median household income on a state-by-state basis. The latest data are averages covering the period 2000-2002. The figure for Oklahoma was \$35,500 or 82.5 percent of the national median of \$43,052. Only New Mexico, Montana, Louisiana, Mississippi, Arkansas, and West Virginia had lower household income.¹²

A totally different methodology is used to estimate per capita personal income (PCPI). For 2003, Oklahoma's PCPI was 84.3 percent of the national average (\$26,656 versus \$31,632). This gave the state a rank of 39 among the 50 states and the District of Columbia.¹³

It is often pointed out that the "cost of living" in Oklahoma is lower than the U.S. average. The best data available on comparative cost of living is from the American Chamber of Commerce Research Association. That data suggests that average prices in Oklahoma are 7-14 percent below the national norm, with prices lower in rural areas and higher in metropolitan areas.¹⁴ No doubt the state's generally low wage structures and income levels are ameliorated partially by lower prices. However, the differential does not disappear, and a challenge remains to grow Oklahoma's economy to reduce the share of all persons "at risk."

END NOTES

¹Larkin Warner, *Women "At Risk" in Oklahoma: Statistical Dimensions*, (prepared for the Communities Foundation of Oklahoma), University of Oklahoma, Center for Economic and Management Research, December 2002.

²Monica Barczak, *The Social Safety Net: A Handbook of Major Social Assistance Programs for Oklahomans*, Tulsa Community Action Project, May 2004, available at the following site: [http://www.captc.org/pubpol/SarethNet/Safety_Net_Handbook.pdf] [<http://www.iwpr.org>]

³[<http://www.iwpr.org>]

⁴See, for example, Betty Hart and Todd R. Risley, "The Early Catastrophe, The 30 Million Word Gap by Age 3," *American Educator*, Spring 2003, pp. 4-9.

⁵U.S. Census Bureau, *Statistical Abstract of the United States: 2002*, Washington DC: U.S. Government Printing Office, 2002, p. 88.

⁶U.S. Census Bureau, Current Population Survey, Annual Demographic Survey, March Supplement, Table PINC-03, 2003.

⁷Oklahoma State Board of Health, *A Lifetime of Prevention: 2004 State of the State's Health*, 2004; National Women's Law Center, *Making the Grade on Women's Health: A National and State-by-State Report Card*, 2004 [www.nwlc.org].

⁸U.S. Census Bureau, *Statistical Abstract of the United States: 2002*, Washington DC: U.S. Government Printing Office, 2002, p. 200.

⁹Oklahoma Department of Human Services, *Annual Report FY95*, p. 122; *Annual Report FY03*, p. S-70.

¹⁰For more detail on the problem of incarceration of Oklahoma women, see Oklahoma Criminal Justice Resource Center, *Report of the Special Task Force for Women Incarcerated in Oklahoma*, January 2004 [www.ocjrc.net/Files/Recent/PDF/stffwiio.pdf]

¹¹Community Council of Central Oklahoma, *City of Oklahoma City Homeless Needs Assessment Report*, January 2003 (prepared for The Homeless Alliance, a newly created organization to coordinate services and prevent homelessness in the Oklahoma City area.)

¹²U.S. Census Bureau, *Income in the United States: 2002*, Current Population Reports P60-221, September 2003, p. 12.

¹³U.S. Department of Commerce, Bureau of Economic Analysis, Press Release April 27, 2004.

¹⁴American Chamber of Commerce Research Association. In the fourth quarter of 2003, with the U.S. all-city average set at 100.0, cost-of-living indices were, Tulsa: 93.0; Oklahoma City: 92.1; Edmond: 90.7; Bartlesville: 90.0; Stillwater: 89.8; Ardmore: 87.4; Muskogee: 87.



DID YOU KNOW?

The median age of Oklahoma women, 36.9 years, is three years greater than that for Oklahoma men? (page 50)

Thirty-two percent of the Oklahoma female-headed families had incomes below the poverty level? (page 51)

Oklahoma's unemployment rate for white women is 4.4% while it is 10.7% for Black and 8.9% for Hispanic women? (page 54)



Before the safety net of social security and other social welfare programs, the poor were taken care of to various degrees at the local level. In Oklahoma, county commissioners were the overseers of the poor, which included widows, orphans and the elderly. By the 1930s most Oklahoma counties had a county poor house or poor farm. The Payne County Poor Farm, shown here, was located five miles east of Stillwater on 165 acres.

Photo courtesy Oklahoma State University Library