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**It Must Be the Money: Family Structure, Child
Well-Being, and Public Policy**

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By
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It Must Be the Money: Family Structure, Child Well-Being, and Public Policy

A THESIS

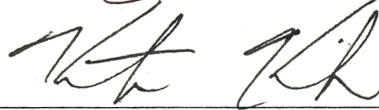
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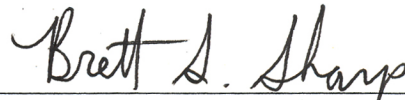
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It Must Be the Money: Family Structure, Child Well-Being, and Public Policy

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I. Family Structure and Child Well – Being

The rise of divorce and unwed child bearing has led some observers to worry about the negative impacts of this trend on child well-being. These observers argue that children in single parent households are more at risk for poverty, behavioral problems and poor health (Horn 2004). The solution then offered is encouragement of marriage as a way to combat poverty and improve overall child well-being. This thesis will address this assertion by examining the role that income plays in mediating the effect of single parenthood. I hypothesize that income interacts with family structure and that income is a more important factor for child well-being. To test this hypothesis I examine education achievement of a national survey of eighth graders. A second aspect of this thesis is the policy implications of this debate. To address these questions I do a case study of the implementation of a state run marriage initiative.

Changing family structure has been widely reported and researched in the last several years (Cancian and Reed 2001; Ellwood and Jencks 2004; Seefeldt and Smock 2004b; Thomas and Sawhill 2002). The decline of two biological parent families is a major point of discussion. Typically the discussion is focused on the effects of changing family structure on children (Fields and Smith 1998 ; Horn 2004; Manning and Brown 2006; McLanahan and Sandefur 1994; Seltzer 1994; Svanum et al. 1982; White and Rogers 2000). The effects on children are measured using various standards of child well-being. Overall, research has found that changing family structure has had negative impacts for child well-being (Mayer 2002; McLanahan and Sandefur 1994; Thomas and Sawhill 2002; Seltzer 1994). For the most part, research has shown that children in two-parent biological families are rated higher on various

measures of well-being. The research shows that this is largely due to the fact that a two-parent family typically has higher socio-economic status (SES) (Manning and Brown 2006; McLanahan and Sandefur 1994). The effect of SES seems to explain much of the difference in measures of child well-being. Apart from the difference in SES, the research is not clear on what it is about two-parents that is advantageous to children. Two possible explanations are that two parents alter parenting behavior and that a two parent family is likely to have more community resources (McLanahan and Sandefur 1994). In recent years, policy makers have become concerned about changing family structure. In particular, there is concern about family structure and poverty. Children that live in single parent families are more likely to live in poverty (Morgan and Kickham 2001). Due in part to the relationship between poverty and single parent families, there is an increasing interest among policy makers to enact policies to reverse the decline in two parent families (Horn 2004). As the focus of policy moves toward family based policies, more needs to be understood about what exactly is beneficial about two parent families. As noted, research seems to indicate that much of the benefit is related to increased SES among two parent families. If that is the case then it would be useful to compare children with similar SES but different family structure. This could shed light on when family structure is important as opposed to when SES is important. A better understanding of the benefits of family structure versus the benefits of higher SES could allow policymakers more options.

In addition to SES and family structure, the issue of race and family structure needs more examination. The change in family structure has affected every race and class. However, there are differences in the number of single parent families across

racess. As noted, the concern over changing family structure is tied to concern over the increasing number of children in poverty. Being raised by a single parent is largely related to child poverty (Fields and Smith 1998 ; McLanahan and Sandefur 1994; Moynihan 1987; Seefeldt and Smock 2004b; Thomas and Sawhill 2002; White and Rogers 2000). This becomes increasing problematic when you include race because African-American and Hispanic children are more likely to live in poverty. They are also more likely to live in single parent homes. Many policymakers and advocates use this connection as evidence that increased child poverty among African-American and Hispanic children is due to the large number of single parent families in these communities (Horn 2004; Moynihan 1965). The argument follows then that the focus of policy should be on increasing the number of African-American and Hispanic two parent families as opposed to other policies such as public assistance or work based approaches to poverty (Seefeldt and Smock 2004b). While the association between race, single parent families, and child poverty exists, how these issues are related requires further examination to enact policies that would truly offer solutions. The focus of this thesis is to examine the effects of SES, family structure, and race on child well-being to help define the relationship between those variables and how that relationship could affect policy.

The discussion of family structure, race, and poverty began in 1965 with the Moynihan Report (Moynihan 1965). While working on policy in the Labor Department, Daniel Patrick Moynihan produced a report outlining what he saw as the next phase of civil rights for African-Americans. The report titled “The Negro Family: The Case for National Action” caused controversy when it was released. The

report was largely criticized as “blaming the victim.” It was seen as placing too much blame for poverty on individual characteristics instead of overall structural causes (Moynihan 1987). Moynihan argues that the breakdown of the family among African-Americans is directly related to poverty and an inability for African-Americans to fully realize the goals of the civil rights movement (Moynihan 1965). There were two events that led Moynihan to his conclusion. The first event was the changing relationship between the unemployment rate and welfare cases. While examining rates of African-American unemployment with the number of families receiving Aid to Families with Dependent Children (AFDC), Moynihan noticed that a strong positive correlation existed for several years until the early sixties when that correlation started to break down. In the early sixties AFDC cases continued to rise even as unemployment fell until the trend lines crossed. The point at which the lines crossed became known as “Moynihan’s scissors” (Moynihan 1987).

A second event that Moynihan noticed was the large number of young men not performing well on the Armed Forces Qualification Test. The Armed Forces Qualification Test tested an individual’s competence at roughly a seventh or eighth grade level. Moynihan noted that “Fifty six percent of Negroes fail it” (Moynihan 1987). With unemployment a less plausible explanation, Moynihan argued that family structure must play a large role. The report caused quite a backlash when it was released and the issue of family structure went largely ignored in terms of poverty policy until recently.

As Moynihan noted in his report, the number of single parent, largely female, households was starting to rise. This change was taking place across all races and

classes, however it was more pronounced among African-Americans. Overall, in 1960 88% of all children under 18 lived with both parents, by 2005 67% of all children lived with both parents. The percent that lived with their mother - only increased from 8% in 1960 to 23% in 2005 (Census-a 2006). As noted this trend was among all races. The percent of Whites that lived with both parents in 1960 was 91% while 74% did in 2005. The percent of Whites living in female headed households increased three-fold from 1960 to 2005, going from 6% to 18% (Census-b 2006). In 2005 the percent of African-American children being raised by both parents was a low 35%. This is down from 67% in 1960. The percent of African-American children living in a female headed household went from 20% in 1960 to 50% in 2005 (Census-c 2006). The percent of Hispanic children living with both parents falls in between the percent of Whites and African-Americans. Numbers for Hispanics were only available since 1980. The percent of Hispanics living with both parents in 1980 was 76% in 2005 it was 65%. The percent of Hispanics living with their mother-only increased to 25% in 2005 from 19% in 1980 (Census-d 2006). Social science research has yet to identify the cause of the rise in single parent families. As Ellwood and Jencks (2004) noted, many theories have been put forward that “have led to a large body of empirical research, but there is still no consensus about why single motherhood spread” (25). They continue,

The most widely cited empirical papers seem to be those that disprove various hypotheses. Indeed, it is only a slight exaggeration to say that quantitative social scientists’ main contribution to our understanding of this change has been to show that nothing caused single-parent families to become more common (25).

Despite the inability to reach a consensus, several plausible theories do exist. Seefeldt and Smock outlined the six reasons most often offered for the increase in female headed families. They include;

Women's increasing economic independence, changing social norms, advances in contraception, changing expectations of what marriage should offer to couples, a 'lack of marriageable men,' particularly within the African American community, and availability of welfare and other benefits to support single parenthood (6-7).

The first four reasons are those that can be applied to all families, regardless of class or race while the last two apply particularly towards low income families. Just as social science has yet to reach a consensus on the cause of rising female headed households, it has also yet to reach a firm consensus on how changing family structure effect child well-being, apart from economic well-being.

In 2005 17.1% of all children under 18 lived below the federal poverty standard (Census-e 2006). Broken out by race and family structure the numbers are worse. In 2005 13.9% of all White children lived in poverty, while 34.1% of all African-American children and 27.7% of all Hispanic children did (Census-e 2006). In terms of family structure, 8.5% of all children that live with married parents live in poverty, while 42.6% of all children that live in a female headed household do (Census-e 2006). Although more then half of all children in poverty live in other family structures besides mother-only, children in single parent household seem to be more at risk. The risk for children is greater depending on their race. African-American and Hispanic children that live in female-headed households are more likely to live in poverty then Whites in female-headed households. In 2005 50.1% of African-American and Hispanic children in female headed households live in poverty

(Census-g 2006; Census-h 2006). For some policy actors this is where the story stops. They argue that policy aimed at relieving poverty should be based on establishing more two parent households (Horn 2004). For policies that combat poverty to be more effective it is important to know whether the two-parent family structure by itself is the key, or whether it is the income that comes along with two potential earners in a family, or is it something that is intrinsic to individuals in successful marriages that explains the difference. A better understanding of this dynamic is needed before a policy direction can be decided. In addition, this dynamic needs to be understood in terms of overall child well-being. Poverty is certainly a hindrance to healthy child development, but overall child well-being should be a major policy goal. From a research perspective the question can be framed as, how much is the relationship between family structure and child well-being confounded by income?

Research has shown that family structure does matter for child well-being. The question as to why is not as straightforward. For the most part the research tends to show that the income difference is the largest factor. As McLanahan and Sandefur note, “Low income – and the sudden drop in income that often is associated with divorce – is the most important factor in children’s lower achievement in single parent homes, accounting for half of the disadvantage” (3). If income is that important, then the most direct approach may be policies that are aimed at increasing income among single parent families. To further this policy goal, more research is needed to understand the differences of child well-being within different levels of income.

In addition to income, the question of race is important. As noted, African-American and Hispanic children are more likely to be in female-headed household and they are also more likely to live in poverty regardless of family structure. Much like income, the impact of family structure could be confounded by race. As seen, the percent of African-American children living in female headed households was 20% in 1960 compared to 6% for Whites. For Hispanics the percent of children in mother-only families in 1980 was 19%, the percent was 13% for Whites. This leaves open the question of whether the effects of changing family structure for African-Americans and Hispanics might be weaker than those for Whites.

Marriage, Poverty, and Welfare Reform

Concern about family structure became a major issue in the debate over welfare reform in 1996 (Haskins 2006). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) eliminated Aid to Families with Dependent Children (AFDC) and replaced it with Temporary Assistance to Needy Families (TANF). Critics of AFDC claimed that it both reduced work effort among recipients and produced a disincentive to marry (Fagan 2001; Haskins 2006). TANF was designed to address these concerns. First, it required thirty hours of work – related activities from participants in exchange for assistance. Second, it encouraged the formation and maintenance of two parent families. TANF laid four specific goals that are related to work and family structure. They are,

- 1) To provide assistance to needy families so that children may be cared for in their own home or in the home of relatives;

- 2) To end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
- 3) To prevent and reduce the incidence of out – of – wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
- 4) To encourage the formation and maintenance of two-parent families (Children).

As a result of welfare reform policy makers and researchers begin to examine ways to encourage marriage among TANF recipients. Kathryn Edin (2000), using several hundred qualitative interviews, has identified five potential barriers to marriage among low-income women (Edin 2000). They are “affordability, respectability, control, trust, and domestic violence” (Edin 2000, 118). Affordability deals with the many economic concerns that low-income women face. Theoretically, bringing a male partner into a household will increase the total household income. Edin (2000) finds that this is not the only concern among low – income women. She notes that “though the total earnings a father can generate is clearly the most important dimension for mothers, so is the regularity, of those earnings, the effort men expend finding and keeping work and the source of his income” (Edin 2000, 117). Other research has indicated that inflation adjusted income for men with lower levels of education has declined over the same time period that the number of mother-only families has increased. Some researchers have argued that this decline in earnings among men has played a part in the decline of two-parent families (Seefeldt and Smock 2004a). In addition, a study by Bitler et al. argued that the emphasis on work

surrounding welfare reform may in fact lead to decreases in marriage as more work leads to more women becoming economically self-sufficient (2004).

The second issue of respectability is also related to economic concerns. Edin (2000) points out that, “Even within very poor communities, residents make class-based distinctions among themselves” (120). She continues that most of the women she interviewed held the “eventual goal [to] become ‘respectable,’ and they believed that respectability was greatly enhanced by a marriage tied to a routinely employed partner earning wages significantly above the legal minimum” (Edin 2000, 120). This observation ties into other research that has found that the goal of many low-income women is marriage and that low-income women hold the same views of marriage as those with middle and upper-incomes (Ciabattari 2006; Litcher et al. 2004; Mauldon et al. 2004).

The third barrier that Edin identified was control. She noted that many low-income women believed that potential male partners would hold authoritarian views of his role in the home. They feared that these men would want to “take charge” and be the “head of the house” (Edin 2000, 121). They were also concerned about giving up control over how their children are being raised. In addition, most women expressed concern about time restraints and how a husband might take time that a mother might otherwise spend with her child (Edin 2000).

The fourth barrier is trust. Most of the women expressed concern about the infidelity of potential male partners. Most of the women had personal experiences with men being unfaithful or had known of such experiences by their “friends, relatives, and neighbors” (Edin 2000, 125).

The final barrier that Edin discusses is domestic violence. Research has shown that between 20 and 32 percent of welfare recipients are currently experiencing domestic violence, while between 55 and 65 percent have experienced violence in the past (Postmus 2004). Edin identifies two possible explanations for the higher incidence of domestic violence among low-income couples. “First, mothers sometimes linked episodes of violence to fathers’ fears about their ability to provide, especially in light of increased state efforts toward child support enforcement” (Edin 2000, 126 – 127). The second explanation offered for domestic violence is that, “some mothers living in crime-ridden, inner-city neighborhoods talked about family violence as a carry-over from street violence” (Edin 2000, 127). For any policy to be successful it must find ways to deal with the barriers that Edin has outlined.

In an attempt to delineate the impacts of family structure on child well-being and possible policy to buffer these impacts, this research uses both quantitative and qualitative methods. The quantitative section focus’s on academic achievement with respect to income and race, while a qualitative case study approach is used to closely examine the Oklahoma Marriage Initiative (OMI). The OMI is the first broad policy approach aimed directly at encouraging marriage.

II. Empirical Analysis: The Effects of Race, Income, and Family Structure on Educational Achievement

Hypothesis

In large part, this thesis is concerned with overall child well-being and how public policy might best address child well-being. With that goal in mind academic achievement was chosen as a proxy for child well-being. In light of what needs to be better understood, this work offers two research hypotheses.

H1: The income effect largely confounds the effect of family structure on child well-being.

H2: The effect of family structure on child well-being varies by race. Family structure will matter more to White than to African-Americans or Hispanics.

This analysis will attempt to show at what levels of income differences in academic achievement begin to appear. Previous research has noted the importance of income for academic achievement, but this thesis hopes to offer more detail as to at what income level those differences matter statistically (Dahl and Lochner 2005). In addition, the impact of mother-only may vary by race. African-American and Hispanic families have long had higher incidences of mother-only families than Whites. In 1960 20% of African-American children were already living in mother-only families and historically African-American families were less likely to live in two-parent families (DeParle 2004; Hill 2001; Littlejohn-Blake and Darling 1993). This is also largely true of Hispanic families (Battle 2002; Castillo 2001). To test these hypotheses, this research will analyze academic achievement among Whites, African-Americans, and Hispanics in different family structures and with different

incomes. This research will compare differences between the three races and the differences within each individual race.

Method

Data

Data were taken from the National Education Longitudinal Study (NELS:88) from the National Center for Education Statistics (NCES). Data were collected through questionnaires collected from about 25,000 eight graders, their parents, teachers, and principals. Data were collected from the same cohort in 1988, 1990, 1992, 1994, and 2000. Data used in this analysis was from the baseline year of 1988.

Variables

This analysis examined two dependent variables of academic achievement. The first was standardized test scores in reading and math. The standardized test was administered by the NCES for use in the NELS:88. The second was a composite grade point average. The GPA was calculated by NCES. This study has three independent variables with varying levels. The first variable is race with three levels, White, African-American, and Hispanic. The second variable is family structure with two levels; two parent and mother only. The final variable is income with five levels, broken roughly into quintiles;

0 - \$14,999

\$15,000 - \$24,999

\$25,000 - \$34,999

\$35,000 - \$49,999

\$50,000 – up.

Method

The method chosen for this analysis was factorial analysis of variance (ANOVA)¹. Factorial ANOVA allows for the comparison of means between two or more populations. Factorial ANOVA requires a continuous dependent variable and one or more independent variables with at least two or more levels. It compares the means of each level of each independent variable. Means are obtained based on the dependent variable. The three main things that factorial ANOVA tests are the main effect of the independent variable on the dependent variable, the interaction of one independent variable on each level of the other independent variables, and the simple effect of each level of every independent variable. Main effects tests each level of one independent variable. In the main effect test other independent variables are held as constant. An interaction tests one independent variable over the level of the other independent variables. A simple effect compares each level of each independent variable. A factorial design is identified by how many independent variables it has and how many levels each independent variable has. For example, a 2 x 2 has two independent variables each with two levels. Factorial ANOVA produces an F statistic. In this analysis Race is an independent variable with three levels, White, African-American, Hispanic and standardized test scores is a dependent variable. The main effect analysis of race will test the null hypothesis that there is no difference in test scores among Whites, African-Americans, and Hispanics. If the F score is significant then there are in fact statistically significant differences in test scores between Whites, African-Americans, and Hispanics. An interaction tests the null hypothesis that there is no difference in mean test scores with regards to race and

¹ For more about factorial ANOVA, see Howell Chap. 13 (1997).

family structure. If the interaction is significant that would indicate that a statistically significant difference is found for race depending on the type of family structure, two parents or mother only. Typically significant interactions are graphed to more easily identify which levels of the independent variables are different. Finally, a simple effect occurs typically when there is a significant interaction. For example, if there was a significant interaction between race and family structure, the race and family structure variables would be graphed with mean test scores on the y axis, the three levels of race on the x axis, and a trend line representing two parents and a trend line representing mother only. If the interaction was not significant the trend lines would run parallel to each other. If the interaction was significant the lines would diverge. Typically, the significant simple effect can be seen from the interaction graph. In short, the interaction tests the overall effect of one variable on each level of other while the simple effect tests the difference between each level of each independent variable. If the interaction is significant then the simple effect differences are considered significant. These differences can be seen graphically. For the factorial ANOVA statistical significance is measured at an alpha level of .05 (Howell 1997). In addition to factorial ANOVA, post hoc comparisons were made on the main effect variables when the main effect was significant. These comparisons test the difference in means between each level of the independent variable. The procedure used was Fisher's Least Significant Difference (LSD). This procedure is essentially a t-test to test the significance of the difference between each mean of each level. The critical value for this procedure is also .05.

The advantage of factorial ANOVA for this analysis is that it allows for the comparison of means between each different group. This is advantageous because the differences between average eighth graders could help shed light on the relationship between race, income, and family structure. Part of this advantage is the detail that factorial ANOVA allows. For example, this method will test differences between race and income that can show at what income level average academic achievement improves for each racial group. This level of detail could be useful to policy makers when deciding family policy.

The first analysis is the 2 x 3 x 5 design which tests race, income, family structure, and standardized test scores. The second analysis is also a 2 x 3 x 5 that tests race, income, family structure, and grade point average (GPA). The third analysis is a 2 x 5 that tests income, family structure and test scores for African-Americans. The fourth analysis, is also a 2 x 5 and also for African-Americans tests income, family structure and GPA. The fifth and sixth analysis mirror the third and fourth and test Hispanics. Finally, the seventh and eighth analysis's tests Whites. The overall number of students used in the analysis was 15,517. The number of Whites is 11,497 (74%) of the sample. African-Americans made up 1,929 or 12% and Hispanics made up 2,091 or 13% of the sample. The number of two parent families was 12,393 (80%) and the number of mother only families was 3,124 (20%). The number of participants for each level of income was as follows:

Low	0 - \$14.9	2982	19%
Low – Mid	\$15.0 - \$24.9	2672	17%
Middle	\$25.0 - \$34.9	2734	18%
Upper - Mid	\$35.0 - \$49.9	3133	20%
High	\$50.0 – UP	3996	26%

Results

Test Scores for all Races

The mean test scores for the first analysis are charted for two parents (Chart 1) and for mother-only families (Chart 2).

Chart 1: Two Parent Mean Test Scores

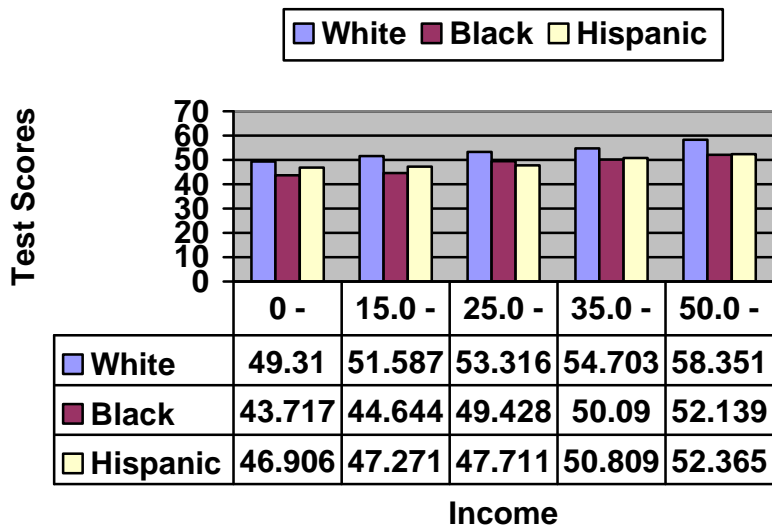
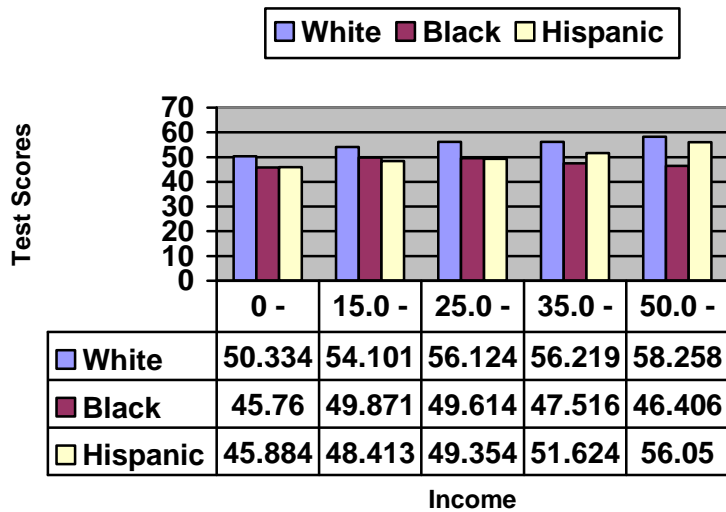


Chart 2: Mother Only Mean Test Scores



The analysis shows a significant interaction between family and income and significant main effects for race and income (Table 1). In addition, the three way interaction was significant at the .10 level (Graph 1).

Table 1: Test Scores by Family Structure, Race, and Income

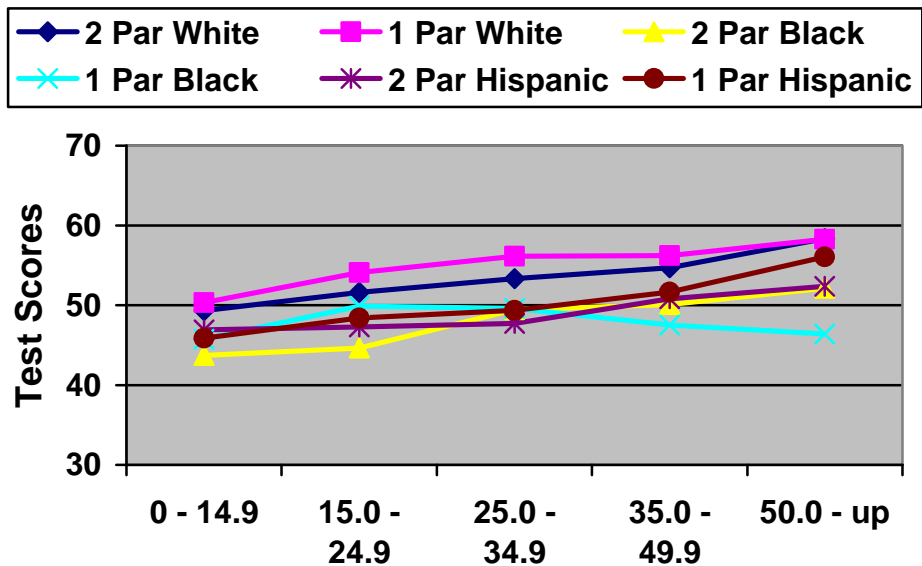
Tests of Between-Subjects Effects

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	267422.927 ^a	29	9221.480	57.969	.000
Intercept	5949765.300	1	5949765.300	37402.336	.000
FAMILY	448.589	1	448.589	2.820	.093
RACE3	27733.805	2	13866.903	87.172	.000
INCOME5	19800.432	4	4950.108	31.118	.000
FAMILY * RACE3	400.072	2	200.036	1.257	.284
FAMILY * INCOME5	1537.052	4	384.263	2.416	.047
RACE3 * INCOME5	1494.512	8	186.814	1.174	.310
FAMILY * RACE3 * INCOME5	2212.586	8	276.573	1.739	.084
Error	2463589.872	15487	159.075		
Total	46179807.4	15517			
Corrected Total	2731012.799	15516			

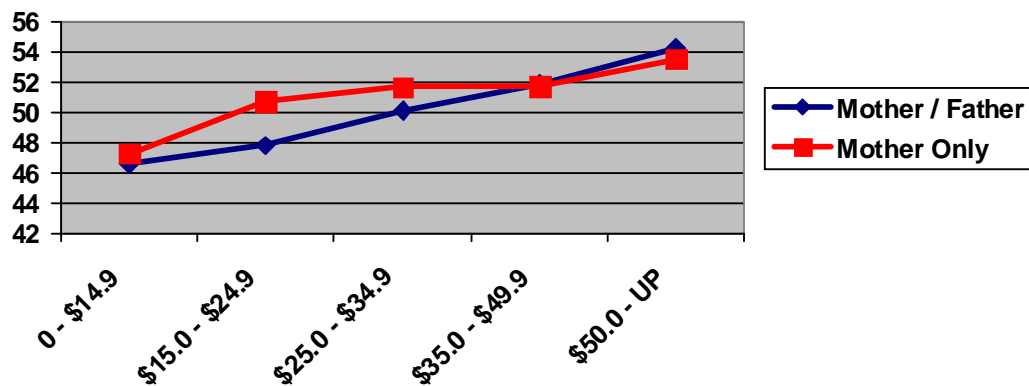
a. R Squared = .098 (Adjusted R Squared = .096)

Graph 1: Mean Test Scores by Family Structure, Race, and Income



The interaction graph (Graph 2) shows that children in mother only families had significantly higher test scores in the \$15,000 to \$24,999 income range and the \$25,000 to \$34,999 income range than did children in two parent families. The mean score for children in two parent families in the \$15,000 to \$24,999 income group is 47.834 while the mean score for children in mother only families in the same income group is 50.795. The mean score for two parent families in the \$25,000 to \$34,999 income range was 50.152 versus 51.697 for students in mother-only families in the same income range. The main effect of income is also significant. As income rises so do mean test scores.

Graph 2: Mean Test Scores by Family Structure and Income



Fisher's LSD showed that, as expected the differences of test scores between low and high income were significant (Tables 2 and 3).

Table 2: Mean Test Scores by Income

Estimates

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

INCOME5	Mean	Std. Error
0 - \$14,999	46.985	.249
\$15,000 - \$24,999	49.314	.346
\$25,000 - \$34,999	50.924	.520
\$35,000 - \$49,999	51.827	.703
\$50,000 - UP	53.928	.875

Table 3: Differences in Mean Test Scores by Income

Pairwise Comparisons

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-2.329*	.426	.000
	\$25,000 - \$34,999	-3.939*	.576	.000
	\$35,000 - \$49,999	-4.842*	.746	.000
	\$50,000 - UP	-6.943*	.909	.000
\$15,000 - \$24,999	0 - \$14,999	2.329*	.426	.000
	\$25,000 - \$34,999	-1.610*	.624	.010
	\$35,000 - \$49,999	-2.512*	.784	.001
	\$50,000 - UP	-4.614*	.940	.000
\$25,000 - \$34,999	0 - \$14,999	3.939*	.576	.000
	\$15,000 - \$24,999	1.610*	.624	.010
	\$35,000 - \$49,999	-.902	.875	.302
	\$50,000 - UP	-3.004*	1.017	.003
\$35,000 - \$49,999	0 - \$14,999	4.842*	.746	.000
	\$15,000 - \$24,999	2.512*	.784	.001
	\$25,000 - \$34,999	.902	.875	.302
	\$50,000 - UP	-2.101	1.122	.061
\$50,000 - UP	0 - \$14,999	6.943*	.909	.000
	\$15,000 - \$24,999	4.614*	.940	.000
	\$25,000 - \$34,999	3.004*	1.017	.003
	\$35,000 - \$49,999	2.101	1.122	.061

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Finally, this first analysis showed a significant main effect of race. The mean test score for Whites was 54.230. The mean for African-Americans was 47.918 and the mean for Hispanics was 49.639. This reflects a persistent phenomenon of poor test performance for African-Americans and Hispanics versus Whites (Dillion 2006).

Fisher's LSD showed that Whites scored significantly better than African-Americans and Hispanics and that Hispanics scored significantly higher than African-Americans (Table 4).

Table 4: Differences in Mean Test Scores by Race

Pairwise Comparisons

Dependent Variable: STNDRDIZED TEST COMPOSITE
(READING,MATH)

(I) RACE3	(J) RACE3	Mean Difference (I-J)	Std. Error	Sig. ^a
WHITE	BLACK	6.312*	.544	.000
	HISPANIC	4.592*	.600	.000
BLACK	WHITE	-6.312*	.544	.000
	HISPANIC	-1.720*	.759	.023
HISPANIC	WHITE	-4.592*	.600	.000
	BLACK	1.720*	.759	.023

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

GPA for all Races

The mean GPA for two parent families, broken out by race and income, is shown in Chart 1 while the mean GPA for mother-only families is shown in Chart 2. Significant differences were found for the interaction of race and income and the main effects of income race and family (Table 5). The interaction seems to indicate that at the lowest income level Whites, African-Americans, and Hispanics had similar GPA's (Graph 3). As income increased however Whites seem to have the most benefit. The GPA's of African-American students increased as income increased up until the \$25,000 – \$34,999 income range. From the \$35,000 up to the \$50,000 and above income range African-American GPA seemed to decline. Hispanic's showed steady improvement in their GPA as income increased. The main effect of race was

also significant. The mean GPA for White's was 2.917, for African-Americans it was 2.811 and for Hispanics, 2.809.

Table 5: GPA by Family Structure, Race, and Income

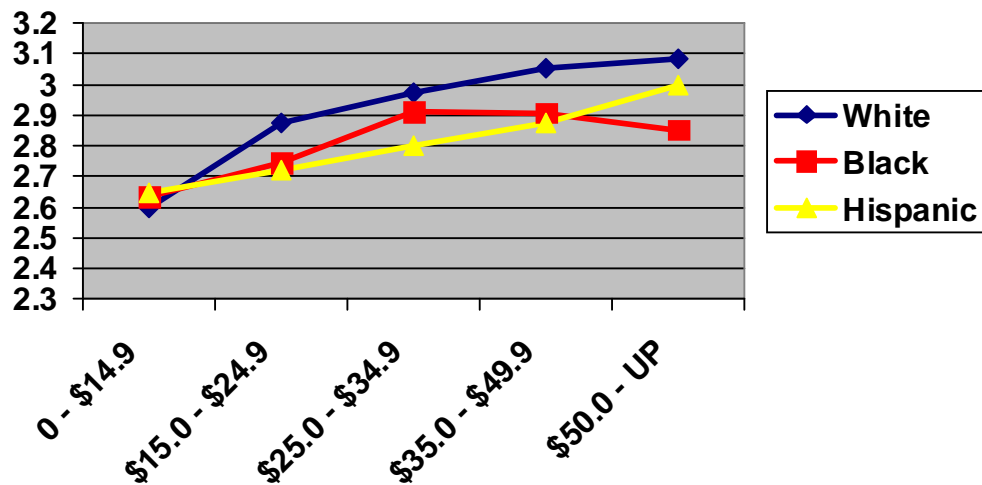
Tests of Between-Subjects Effects

Dependent Variable: GRADES COMPOSITE

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	680.036 ^a	29	23.450	46.942	.000
Intercept	17794.746	1	17794.746	35622.119	.000
FAMILY	3.183	1	3.183	6.371	.012
RACE3	9.545	2	4.772	9.553	.000
INCOME5	73.202	4	18.301	36.635	.000
FAMILY * RACE3	.034	2	.017	.034	.967
FAMILY * INCOME5	4.026	4	1.006	2.015	.089
RACE3 * INCOME5	13.926	8	1.741	3.485	.001
FAMILY * RACE3 * INCOME5	2.218	8	.277	.555	.815
Error	7665.972	15346	.500		
Total	142075.420	15376			
Corrected Total	8346.008	15375			

a. R Squared = .081 (Adjusted R Squared = .080)

Graph 3: Mean GPA by Race and Income



The GPA of Whites was significantly different from those of African-Americans and Hispanics, while the difference between African-Americans and Hispanics was not significant (Table 6). Finally, the main effect of family structure was significant with regards to GPA (Table 7). The mean GPA for a two parent family was 2.884 while

the mean GPA for mother only was 2.807. While statistically significant this difference is very small.

Table 6: Differences in GPA by Race

Pairwise Comparisons

Dependent Variable: GRADES COMPOSITE

(I) RACE3	(J) RACE3	Mean Difference (I-J)	Std. Error	Sig. ^a
WHITE	BLACK	.106*	.032	.001
	HISPANIC	.108*	.034	.001
BLACK	WHITE	-.106*	.032	.001
	HISPANIC	.002	.044	.961
HISPANIC	WHITE	-.108*	.034	.001
	BLACK	-.002	.044	.961

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Table 7: Differences in GPA by Family Structure

Pairwise Comparisons

Dependent Variable: GRADES COMPOSITE

(I) FAMILY	(J) FAMILY	Mean Difference (I-J)	Std. Error	Sig. ^a
MOTHER & FATHER	MOTHER ONLY	.076*	.030	.012
MOTHER ONLY	MOTHER & FATHER	-.076*	.030	.012

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

African-American

In addition to comparing academic achievement between races, this analysis also compared differences within races. The first analysis performed was for African-American standardized test scores. The interaction of race and income and the main effect of income was significant (Table 8). The interaction showed that lower income African-Americans in mother-only families had higher average test scores and that

higher income African-Americans in Two Parent families had higher average test scores (Graph 4). In addition, scores for African-Americans in Mother-only families improved as income increased up until the mid range and then begin to drop as income increased. This is also shown in the significant main effect of income. The average test scores rise as income rises up until the \$25,000 to \$34,999 range and then decline again (Table 9).

Table 8: African-American Test Scores by Family Structure and Income

Tests of Between-Subjects Effects

Dependent Variable: STNDRIZED TEST COMPOSITE (READING,MATH)

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	14391.705 ^a	9	1599.078	8.502	.000
Intercept	1424664.277	1	1424664.277	7574.851	.000
FAMILY	4.487	1	4.487	.024	.877
INCOME5	5431.348	4	1357.837	7.220	.000
FAMILY * INCOME5	2400.074	4	600.019	3.190	.013
Error	360922.040	1919	188.078		
Total	4681415.578	1929			
Corrected Total	375313.745	1928			

a. R Squared = .038 (Adjusted R Squared = .034)

Graph 4: Mean African-American Test Scores by Family Structure and Income

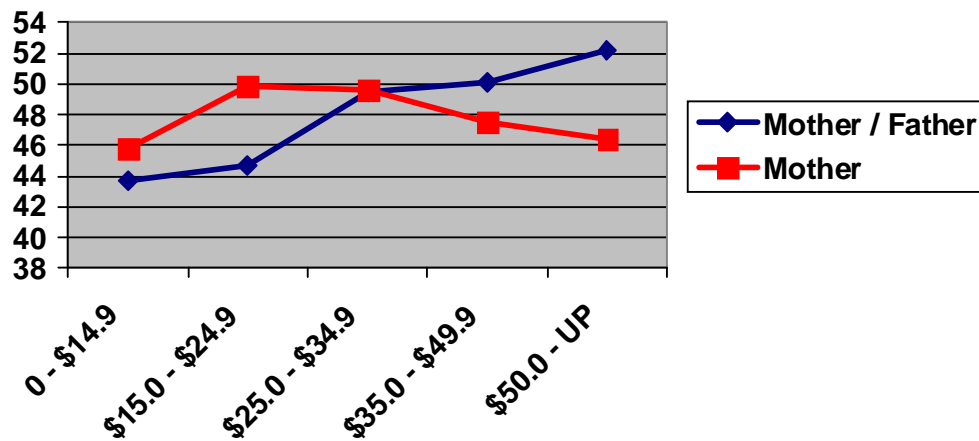


Table 9: Mean African-American Test Scores by Income

Estimates

Dependent Variable: STNDRDIZED TEST
COMPOSITE (READING,MATH)

INCOME5	Mean	Std. Error
0 - \$14,999	44.738	.506
\$15,000 - \$24,999	47.257	.699
\$25,000 - \$34,999	49.521	.917
\$35,000 - \$49,999	48.803	1.350
\$50,000 - UP	49.272	2.042

African-American children in the lowest income range score significantly lower than children in higher income ranges (Table 10). For GPA the main effect of income was the only significant result (Table 11). Following the same pattern as test scores, the mean GPA increased until the mid income range and then began to decline (Table 12). Significant differences were only found between the lower and mid income ranges (Table 13).

Table 10: Differences in African-American Test Scores by Income

Pairwise Comparisons

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-2.519*	.863	.004
	\$25,000 - \$34,999	-4.782*	1.048	.000
	\$35,000 - \$49,999	-4.065*	1.442	.005
	\$50,000 - UP	-4.534*	2.104	.031
\$15,000 - \$24,999	0 - \$14,999	2.519*	.863	.004
	\$25,000 - \$34,999	-2.264*	1.153	.050
	\$35,000 - \$49,999	-1.546	1.520	.309
	\$50,000 - UP	-2.015	2.158	.351
\$25,000 - \$34,999	0 - \$14,999	4.782*	1.048	.000
	\$15,000 - \$24,999	2.264*	1.153	.050
	\$35,000 - \$49,999	.718	1.632	.660
	\$50,000 - UP	.248	2.239	.912
\$35,000 - \$49,999	0 - \$14,999	4.065*	1.442	.005
	\$15,000 - \$24,999	1.546	1.520	.309
	\$25,000 - \$34,999	-.718	1.632	.660
	\$50,000 - UP	-.469	2.448	.848
\$50,000 - UP	0 - \$14,999	4.534*	2.104	.031
	\$15,000 - \$24,999	2.015	2.158	.351
	\$25,000 - \$34,999	-.248	2.239	.912
	\$35,000 - \$49,999	.469	2.448	.848

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Table 11: African-American GPA by Family Structure and Income

Tests of Between-Subjects Effects

Dependent Variable: GRADES COMPOSITE

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	45.258 ^a	9	5.029	11.040	.000
Intercept	4428.157	1	4428.157	9721.497	.000
FAMILY	.581	1	.581	1.275	.259
INCOME5	17.948	4	4.487	9.850	.000
FAMILY * INCOME5	3.064	4	.766	1.682	.152
Error	862.264	1893	.456		
Total	15399.510	1903			
Corrected Total	907.522	1902			

a. R Squared = .050 (Adjusted R Squared = .045)

Table 12: Mean African-American GPA by Income

Estimates

Dependent Variable: GRADES COMPOSITE

INCOME5	Mean	Std. Error
0 - \$14,999	2.634	.025
\$15,000 - \$24,999	2.747	.035
\$25,000 - \$34,999	2.913	.045
\$35,000 - \$49,999	2.907	.066
\$50,000 - UP	2.853	.110

Table 13: Differences in African-American GPA by Income

Pairwise Comparisons

Dependent Variable: GRADES COMPOSITE

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-.113*	.043	.008
	\$25,000 - \$34,999	-.279*	.052	.000
	\$35,000 - \$49,999	-.273*	.071	.000
	\$50,000 - UP	-.219	.112	.052
\$15,000 - \$24,999	0 - \$14,999	.113*	.043	.008
	\$25,000 - \$34,999	-.166*	.057	.004
	\$35,000 - \$49,999	-.161*	.075	.032
	\$50,000 - UP	-.106	.115	.356
\$25,000 - \$34,999	0 - \$14,999	.279*	.052	.000
	\$15,000 - \$24,999	.166*	.057	.004
	\$35,000 - \$49,999	.006	.081	.944
	\$50,000 - UP	.060	.119	.612
\$35,000 - \$49,999	0 - \$14,999	.273*	.071	.000
	\$15,000 - \$24,999	.161*	.075	.032
	\$25,000 - \$34,999	-.006	.081	.944
	\$50,000 - UP	.054	.128	.671
\$50,000 - UP	0 - \$14,999	.219	.112	.052
	\$15,000 - \$24,999	.106	.115	.356
	\$25,000 - \$34,999	-.060	.119	.612
	\$35,000 - \$49,999	-.054	.128	.671

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Hispanic

The next analysis performed compared achievement of Hispanics. The first analysis was on standardized test scores and showed that only the main effect of income was significant (Table 14). As income rose so did test scores (Table 15).

Table 14: Hispanic Test Scores by Family Structure and Income

Tests of Between-Subjects Effects

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	9047.157 ^a	9	1005.240	6.240	.000
Intercept	1224358.822	1	1224358.822	7599.665	.000
FAMILY	194.775	1	194.775	1.209	.272
INCOME5	4200.747	4	1050.187	6.519	.000
FAMILY * INCOME5	537.733	4	134.433	.834	.503
Error	335263.534	2081	161.107		
Total	5194178.729	2091			
Corrected Total	344310.691	2090			

a. R Squared = .026 (Adjusted R Squared = .022)

Table 15: Mean Hispanic Test Scores by Income

Estimates

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

INCOME5	Mean	Std. Error
0 - \$14,999	46.395	.474
\$15,000 - \$24,999	47.842	.748
\$25,000 - \$34,999	48.532	1.253
\$35,000 - \$49,999	51.216	1.631
\$50,000 - UP	54.208	1.758

The significant differences were found mostly in the lowest income range versus the higher income ranges (Table 16). This result is mirrored in the analysis of GPA. Only the main effect of income was significant (Table 17). The rise in GPA matches the rise in income (Table 18). Again the significant differences are found largely between the lowest income and the higher incomes.

Table 16: Differences in Hispanic Test Scores by Income

Pairwise Comparisons

Dependent Variable: STNDRIZED TEST COMPOSITE (READING,MATH)

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-1.447	.885	.102
	\$25,000 - \$34,999	-2.137	1.340	.111
	\$35,000 - \$49,999	-4.821*	1.699	.005
	\$50,000 - UP	-7.813*	1.821	.000
\$15,000 - \$24,999	0 - \$14,999	1.447	.885	.102
	\$25,000 - \$34,999	-.690	1.459	.636
	\$35,000 - \$49,999	-3.374	1.795	.060
	\$50,000 - UP	-6.366*	1.910	.001
\$25,000 - \$34,999	0 - \$14,999	2.137	1.340	.111
	\$15,000 - \$24,999	.690	1.459	.636
	\$35,000 - \$49,999	-2.684	2.057	.192
	\$50,000 - UP	-5.675*	2.159	.009
\$35,000 - \$49,999	0 - \$14,999	4.821*	1.699	.005
	\$15,000 - \$24,999	3.374	1.795	.060
	\$25,000 - \$34,999	2.684	2.057	.192
	\$50,000 - UP	-2.991	2.398	.212
\$50,000 - UP	0 - \$14,999	7.813*	1.821	.000
	\$15,000 - \$24,999	6.366*	1.910	.001
	\$25,000 - \$34,999	5.675*	2.159	.009
	\$35,000 - \$49,999	2.991	2.398	.212

Based on estimated marginal means

- *. The mean difference is significant at the .05 level.
- a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Table 17: Hispanic GPA by Family Structure and Income

Tests of Between-Subjects Effects

Dependent Variable: GRADES COMPOSITE

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	36.671 ^a	9	4.075	7.878	.000
Intercept	3828.913	1	3828.913	7403.116	.000
FAMILY	.853	1	.853	1.650	.199
INCOME5	9.565	4	2.391	4.624	.001
FAMILY * INCOME5	.819	4	.205	.396	.812
Error	1061.818	2053	.517		
Total	17035.840	2063			
Corrected Total	1098.489	2062			

a. R Squared = .033 (Adjusted R Squared = .029)

Table 18: Mean Hispanic GPA by Income

Estimates

Dependent Variable: GRADES COMPOSITE

INCOME5	Mean	Std. Error
0 - \$14,999	2.647	.027
\$15,000 - \$24,999	2.721	.043
\$25,000 - \$34,999	2.801	.071
\$35,000 - \$49,999	2.877	.095
\$50,000 - UP	2.997	.100

Table 19: Differences in Hispanic GPA by Income

Pairwise Comparisons

Dependent Variable: GRADES COMPOSITE

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-.074	.051	.143
	\$25,000 - \$34,999	-.155*	.076	.042
	\$35,000 - \$49,999	-.230*	.099	.020
	\$50,000 - UP	-.351*	.103	.001
\$15,000 - \$24,999	0 - \$14,999	.074	.051	.143
	\$25,000 - \$34,999	-.080	.083	.334
	\$35,000 - \$49,999	-.156	.105	.137
	\$50,000 - UP	-.276*	.109	.011
\$25,000 - \$34,999	0 - \$14,999	.155*	.076	.042
	\$15,000 - \$24,999	.080	.083	.334
	\$35,000 - \$49,999	-.075	.119	.527
	\$50,000 - UP	-.196	.122	.109
\$35,000 - \$49,999	0 - \$14,999	.230*	.099	.020
	\$15,000 - \$24,999	.156	.105	.137
	\$25,000 - \$34,999	.075	.119	.527
	\$50,000 - UP	-.121	.138	.381
\$50,000 - UP	0 - \$14,999	.351*	.103	.001
	\$15,000 - \$24,999	.276*	.109	.011
	\$25,000 - \$34,999	.196	.122	.109
	\$35,000 - \$49,999	.121	.138	.381

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

White

The last analysis compared Whites. When comparing standardized test scores the main effect of income was significant and the main effect of family structure was significant (Table 20). As income increased so did mean test scores (Table 21). The

only difference that was not significant was between the \$25,000 to \$34,999 income range and the \$35,000 to \$49,999 income range (Table 22).

Table 20: White Test Scores by Family Structure and Income

Tests of Between-Subjects Effects

Dependent Variable: STNDRIZED TEST COMPOSITE (READING,MATH)

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	96795.466 ^a	9	10755.052	69.901	.000
Intercept	11853086.9	1	11853086.93	77037.501	.000
FAMILY	2432.857	1	2432.857	15.812	.000
INCOME5	34093.165	4	8523.291	55.396	.000
FAMILY * INCOME5	1103.458	4	275.865	1.793	.127
Error	1767404.298	11487	153.861		
Total	36304213.1	11497			
Corrected Total	1864199.764	11496			

a. R Squared = .052 (Adjusted R Squared = .051)

Table 21: Mean White Test Scores by Income

Estimates

Dependent Variable: STNDRIZED TEST COMPOSITE (READING,MATH)

INCOME5	Mean	Std. Error
0 - \$14,999	49.822	.338
\$15,000 - \$24,999	52.844	.326
\$25,000 - \$34,999	54.720	.403
\$35,000 - \$49,999	55.461	.525
\$50,000 - UP	58.304	.544

In addition, the main effect of family structure was significant though not in the way that would be expected. The mean test score for White children in two parent families was 53.453, while the mean score for children in mother-only families was 55.007. That difference was statistically significant as evidenced by the significant main effect of family structure. Finally, for the GPA of Whites the interaction of family structure and income, the main effect of income, and the main effect of family structure were all significant (Table 24). The significant interaction occurs only at the

highest income. GPA rises as income rises, noted by the significant main effect of income, except for White children in the top income range (Graph 4).

Table 22: Differences in White Test Scores by Income

Pairwise Comparisons

Dependent Variable: STNDRDIZED TEST COMPOSITE (READING,MATH)

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-3.022*	.470	.000
	\$25,000 - \$34,999	-4.898*	.526	.000
	\$35,000 - \$49,999	-5.639*	.624	.000
	\$50,000 - UP	-8.482*	.641	.000
\$15,000 - \$24,999	0 - \$14,999	3.022*	.470	.000
	\$25,000 - \$34,999	-1.876*	.518	.000
	\$35,000 - \$49,999	-2.617*	.618	.000
	\$50,000 - UP	-5.460*	.634	.000
\$25,000 - \$34,999	0 - \$14,999	4.898*	.526	.000
	\$15,000 - \$24,999	1.876*	.518	.000
	\$35,000 - \$49,999	-.741	.661	.263
	\$50,000 - UP	-3.584*	.677	.000
\$35,000 - \$49,999	0 - \$14,999	5.639*	.624	.000
	\$15,000 - \$24,999	2.617*	.618	.000
	\$25,000 - \$34,999	.741	.661	.263
	\$50,000 - UP	-2.844*	.756	.000
\$50,000 - UP	0 - \$14,999	8.482*	.641	.000
	\$15,000 - \$24,999	5.460*	.634	.000
	\$25,000 - \$34,999	3.584*	.677	.000
	\$35,000 - \$49,999	2.844*	.756	.000

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

The mean GPA for children in two parent families in the \$50,000 and up income range is 3.219, while the GPA for children in mother - only families in the same income range is 2.952. A significant main effect for income was also found.

Table 23: White GPA by Family Structure and Income

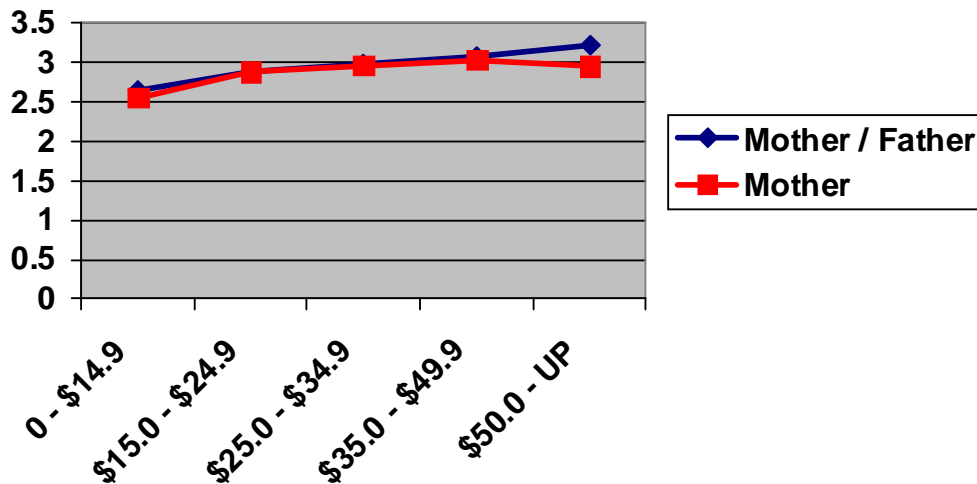
Tests of Between-Subjects Effects

Dependent Variable: GRADES COMPOSITE

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	426.096 ^a	9	47.344	93.997	.000
Intercept	33932.222	1	33932.222	67369.337	.000
FAMILY	6.394	1	6.394	12.694	.000
INCOME5	151.277	4	37.819	75.087	.000
FAMILY * INCOME5	7.304	4	1.826	3.625	.006
Error	5741.890	11400	.504		
Total	109640.070	11410			
Corrected Total	6167.987	11409			

a. R Squared = .069 (Adjusted R Squared = .068)

Graph 4: Mean White GPA by Family Structure and Income



As income increased so did GPA up until the \$35,000 - \$49,999 income range. The mean GPA for the \$35,000 - \$49,999 was 3.054 while the mean GPA for the \$50,000 and up range was 3.086. This difference was not significant (Table 25). The main effect of family structure was significant. The mean GPA for student in two parent families was 2.957 while the mean GPA for students in mother – only families was 2.877. This difference was statistically significant.

Table 24: Differences in White GPA by Income

Pairwise Comparisons

Dependent Variable: GRADES COMPOSITE

(I) INCOME5	(J) INCOME5	Mean Difference (I-J)	Std. Error	Sig. ^a
0 - \$14,999	\$15,000 - \$24,999	-.280*	.027	.000
	\$25,000 - \$34,999	-.376*	.030	.000
	\$35,000 - \$49,999	-.458*	.036	.000
	\$50,000 - UP	-.489*	.037	.000
\$15,000 - \$24,999	0 - \$14,999	.280*	.027	.000
	\$25,000 - \$34,999	-.096*	.030	.001
	\$35,000 - \$49,999	-.178*	.036	.000
	\$50,000 - UP	-.209*	.036	.000
\$25,000 - \$34,999	0 - \$14,999	.376*	.030	.000
	\$15,000 - \$24,999	.096*	.030	.001
	\$35,000 - \$49,999	-.082*	.038	.031
	\$50,000 - UP	-.113*	.039	.004
\$35,000 - \$49,999	0 - \$14,999	.458*	.036	.000
	\$15,000 - \$24,999	.178*	.036	.000
	\$25,000 - \$34,999	.082*	.038	.031
	\$50,000 - UP	-.031	.043	.469
\$50,000 - UP	0 - \$14,999	.489*	.037	.000
	\$15,000 - \$24,999	.209*	.036	.000
	\$25,000 - \$34,999	.113*	.039	.004
	\$35,000 - \$49,999	.031	.043	.469

Based on estimated marginal means

*. The mean difference is significant at the .05 level.

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Discussion

The results produced several interesting findings.

- Whites in mother-only families had the highest average test scores, followed by Whites in two parent families. African-Americans and Hispanics test scores tended to clump together regardless of family structure and rose as income rose. In the highest income range however, Hispanics in mother-only families performed better and African-Americans in mother-only families performed worse (Graph 1, Chart 1, Chart 2,).
- Children in mother – only families seemed to experience a “plateau” effect. This effect was seen particularly among African-Americans. African-American children in mother-only families showed improvement in test scores

and GPA until the upper - mid income range (\$35,000 to \$49,999) at which point both test scores and GPA being to decline (Graph 2, Graph 3, Table 9, Table 12). The same effect was seen, to a lesser extent, with Whites and GPA (Graph 4).

- Differences in family structure were found significant when comparing all races, but only significant for Whites when comparing within races.
- Income was consistently significant regardless of achievement variable, race or family structure.

The fact that test scores were higher in mother-only families seems to be counter intuitive and certainly counter to the argument that family structure in and of itself matters to child well-being. This difference in mean test scores is found in the first analysis that included all races. The biggest difference is found in the \$15,000 to \$24,999 income range. Children in mother-only families in that income range had a mean test score of 50.795 while the children in two parent families had a mean test score of 47.834. It is also a reflection of the scores of Whites. White children in mother-only families had higher average test scores in the low-middle and middle income range than did White children in two-parent families with the same income. This may be evidence of the interactive effects of family structure and income. Previous research has found this interaction using only African-American students (Battle 1998). This thesis extends that finding to Whites and Hispanics. It is likely that the overall significant main effect of family structure for Whites was driven by the higher test scores by Whites in low to middle income mother-only families. The plateau effect for African-Americans was particularly interesting. This plateau effect

seemed to indicate that income and achievement both rose together regardless of family structure up until the mid – income range at which point it begin to decline for children in mother only families. This was also true for Hispanic families but they did not experience such a decline. In fact, Hispanics in the high income range in mother – only families out performed Hispanics in two parent families in the same income range. A possible theoretical explanation is that African-American children in higher income mother – only families may be more likely to be in a school with other high income children that would be more likely to be White and in two-parent families. This could lead to the child feeling like an outsider both in terms of race and in home life, leading to poorer academic performance. A second hypothesis is that single mothers earning a high income may be more likely to be working more and often away from home. A lack of supervision may lead children to poorer academic performance. The second hypothesis could apply to the White children that experienced the plateau effect for GPA as well (Graph 4). Further research should explore this plateau effect using different standards of child well-being. If this plateau effect remains constant it could have a significant effect on the policy discussion. If it remains it would indicate that income matters for low-income families, while family structure matters for higher income families. If that is true then policies aimed at maintaining two parent families should be focused on middle and upper middle class families and polices aimed at raising incomes should be the focus for lower income families.

Both of the hypotheses offered in the paper seemed to be affirmed. Living with two-parents only proved advantageous to Whites with regard to GPA. That

difference was only seen in the high income range. Overall, income mattered in every analysis. In addition, income mattered most to those in the lowest income ranges. For most analysis children performed significantly better in each higher income range. The effect of family structure also differed depending on race. Family structure was not significant when comparing differences within African-Americans and Hispanics. Research has shown that women in poverty typically want to marry. However, they desire to be more financially secure before they are married (Gibson-Davis et al. 2005). In terms of policy implications this research seems to point toward policies that would raise income among female headed families. Policies based on that goal could include, increasing child support collection and compliance, increasing the Earned Income Tax Credit (EITC), more public assistance, increased child care, and increasing employment opportunities for low-income women.

III. Case Study: The Implementation of the Oklahoma Marriage Initiative to Individuals Receiving Temporary Assistance to Needy Families

In 1999 Oklahoma launched a large scale statewide initiative to promote marriage. The goal of the Oklahoma Marriage Initiative (OMI) is to strengthen marriages and reduce the number of divorces in Oklahoma. The OMI is far reaching and not limited to one particular audience. A major focus of the OMI is to train individuals to lead marriage education workshops that promote marital stability through the teaching of communication and relationship skills. Since it began, OMI has trained thousands of workshop leaders from many backgrounds including the religious, public, and not-for-profits sectors. The funding for OMI has come almost entirely from the Temporary Assistance for Needy Families (TANF) block grant. TANF was created as a part of federal welfare reform legislation that was enacted in 1996. One of the goals of welfare reform was to encourage two-parent families, particularly among low-income populations. Although OMI is broader than just low-income populations, it has several particular programs that are geared toward low-income individuals. One program in particular, Within My Reach (WMR), was developed specifically for low-income individuals, not couples. Currently the WMR curriculum is being offered to TANF clients in several Oklahoma Department of Human Services office's across the state. The focus of this study is the implementation of OMI and how WMR is presented to TANF recipients.

This section is a case study of policy implementation in one particular site. This case study uses qualitative techniques of interviews and observation. While it contains some elements of both the top down and bottom up perspectives, this study

fits into the policy implementation literature as a bottom up approach (Hill and Hupe; Lipsky 1980). It contains an interesting story of a bottom up policy implementation. The first part deals with the history, goals, and methods of OMI. Research for this section was based on statements of public officials involved with the beginning of OMI. The next section looks at OMI from bottom up approach and deals with how OMI is implemented in one particular welfare office. Data is gathered from interviews with six agency staff, two TANF clients, and a WMR class observation. The focus of the study is how OMI reaches TANF clients and how it came to be that way. In particular, this study examines the Within My Reach curriculum and how it is administered to TANF clients. Finally, this study concludes with a discussion of some potential implementation issues.

The Oklahoma Marriage Initiative

The marriage initiative grew from a report that was issued by economists from the University of Oklahoma and Oklahoma State University. The focus of the report was on raising the per capita personal income in Oklahoma. As Governor Keating noted in his State of the State address in February 1999, the report made four recommendations. These recommendations included, a) infrastructure investment, including bridges and highways, b) tax policy, including reducing, “those taxes that discourage investment, saving, and productivity” c) increase the number of college graduates in Oklahoma, and lastly, d) make Oklahoma a right – to –work state (Keating 1999). In addition to those factors, the report also concluded that there were several social indicators that seemed to hinder Oklahoma’s economic growth. Testifying before the House Ways and Means Committee then director of the

Oklahoma Health and Human Services Department Jerry Regier (2001), stated that the report's authors, "mentioned Oklahoma's high divorce rate, high rates of child deaths due to child abuse, and equally high rates of out – of – wedlock births" as issues that hindered Oklahoma's economic growth (2). Regier went on to quote an editorial by an economist from Oklahoma State University that stated, "Oklahoma's high divorce rate and low per-capita income are interrelated. They hold hands. They push and pull each other. There's no faster way for a married woman with children to become poor then to suddenly become a single mom" (2). As a result of this report Governor Keating laid out several policy goals in his 1999 State of the State address including, a) reducing the numbers of divorces in Oklahoma by one third by 2010 and b) reducing the rate of out-of-wedlock births in Oklahoma by one third by 2010. To help reach these goals, Keating convened a Conference on Marriage in March 1999 (Keating 1999). Regier notes that Keating invited "30 leaders from each of seven sectors" these seven sectors included, "community service providers, education, business, media, religious, government, and legal" (2). The OMI began in 1999 as a result of this conference. Governor Keating laid out four large scale goals when OMI began. They are, "Reduce the divorce rate, reduce out-of-wedlock births, reduce alcohol and drug addiction, and reduce child abuse and neglect" (Regier 2001). Since its development, OMI has remained popular among policy makers in Oklahoma. Its implementation has continued under a new governor, Brad Henry, and under a new director of the Oklahoma Department of Human Services, Howard Hendrick (Dion 2006).

The OMI is an umbrella organization that houses several different programs. To achieve its broader goals, OMI's current focus is to "strengthen families and build healthy marriages through readily accessible marriage education services" (Dion 2006, 3). The marriage education that OMI offers includes workshops that teach couples communication and relationship skills, trains individuals to be workshop leaders, and offers "Family Expectations" a program geared toward couples expecting a baby or who have just given birth. In addition, OMI provides research on marriage and child well-being (OMI). Each of these services are offered free of charge and are not means – tested in anyway. However, "in exchange for receiving free workshop training from the Prevention and Relationship Enhancement Program (PREP) curriculum developers, volunteers agree to provide at least four free workshops in their communities" (Dion 2006, 5). The majority of funding for OMI comes from the TANF block grant from the federal government. The Oklahoma Department of Human Services has set aside 10 million dollars of TANF funds for OMI. As Regier testified in 2001,

Oklahoma has dramatically reduced welfare roles by 80% over the past six years, leaving approximately \$100 million in 'surplus.' This welfare surplus provided an excellent resource and Governor Keating boldly asked the DHS Board to set aside 10% or \$10 million for Marriage Initiative programs and services. The Board concurred and the money has been reserved to fund strategies to strengthen marriage and reduce divorce (3).

OMI established a contract with the public relations firm, Public Strategies Inc. (PSI) “to develop and manage the initiative” (Dion 2006, 2). The development of OMI proceeded largely along two tracks. The first was a media campaign to educate Oklahomans about the benefits of marriage. The second track was to develop services that could be provided to couples to strengthen relationship skills (Dion 2006). The second track was chosen as the higher priority for two main reasons (Dion 2006, 2). As Dion notes,

First, the OMI expected that focused services would be necessary in order to create not just attitude change, but behavior change. Second, OMI leaders were concerned that media campaigns stressing the importance of healthy marriage could stimulate demand for services that could not be met until capacity was developed (2).

The services that OMI decided to provide included the marriage workshops based on the PREP curriculum.

PREP is in essence a communication improvement curriculum designed for couples. PREP was developed by clinical psychologists and family and marriage therapists (Stanley et al. 1995). PREP’s curriculum is roughly 12 hours and “was designed to teach partners skills and ground rules for handling conflict and promoting intimacy” (Stanley et al. 1995, 393). It has shown effectiveness in several empirical studies; those studies however have dealt largely with white, middle – class couples (Ooms and Wilson 2004). PREP training is one of the main focal points of OMI. Since its inception, OMI has trained nearly 2,000 workshop leaders from across the state and across public and private sectors (OMI). In addition, several state agencies

have trained personnel to provide PREP workshops. One reason that Dion (2006) notes for training agency staff is that, “public agencies tend to serve low – income clients, who otherwise may be difficult to reach” (5). Some of the targeted groups that have received PREP include,

high school students, adult students, GED class participants, prison inmates and their partners / spouses, adolescent first offenders and their parents, TANF recipients, adoptive and foster parents, low – income parents, and members of the military and their partners / spouses, base and post employees (Dion 5 adapted from chart).

PREP was first offered to TANF clients in Oklahoma in October 2003 (Bolerjack 2007). It began in the Midwest City office located in Oklahoma County (Kinzie 2007 ; Bolerjack 2007). Shortly after PREP began to be offered concerns were raised about the middle class tilt of the curriculum (Kinzie 2007). Since that time however, researchers associated with the development of PREP have developed Within My Reach (WMR), an education curriculum geared toward disadvantaged individuals. WMR curriculum has been taught to TANF recipients since October 2005 (OKDHS 2006).

WMR was developed specifically for low-income individuals that may or may not be in a romantic relationship. WMR “is a relationship decisions and skills program for helping individuals achieve their goals in relationships, family, and marriage” (Stanley et al. 2005). It is based on PREP and was developed by many of the same researchers and developers. The most important difference between PREP

and WMR is that WMR is designed for individuals, not couples. As Stanley et al (2005) notes, there are two “fundamental premises” to WMR.

The first is that virtually all people have aspirations for relationships that are happy, healthy, and stable – and that these aspirations are most often expressed in terms of a desire for success in marriage. The second [is] that the decisions one makes in romantic attachments will affect the possibility of success in every other aspect of life – especially in child rearing and employment (17 – 18).

Stanley continues, “Taken together, this new curriculum is designed to improve the chances for participants to attain relationship success for themselves and the benefit of their children” (18). Stanley goes on to outline four “relationship goals and outcomes” (18). They include,

- 1) Helping those in viable relationships to cultivate, protect, and stabilize their unions, and to marry if desired;
- 2) Helping those in damaging relationships to leave safely; and/or
- 3) Helping those desiring a romantic relationship to choose future partners wisely.
- 4) Helping those who are unsure about either the viability or health of their present relationship, or unsure about what they aspire to in the future, to understand more clearly their situation and how to move forward toward their goals (18).

Stanley also mentions that the WMR curriculum is useful for improving communication within any relationship, not just romantic ones. WMR is based on three broad areas of major focus (Stanley et al. 2005).

The first focus area “is about defining healthy and unhealthy relationships by focusing on the themes of safety, family background, [and] expectations” (Stanley et

al, 2005 19). The idea of safety is defined by three major types. First is “emotional safety” defined as “being able to talk openly and well, being supportive, being able to talk without fighting, etc (5). The second safety type is “personal safety” defined as “freedom from fear of physical or emotional harm and intimidation” (5). The last is “commitment safety” which is “security of a clear future, mutual investment, and fidelity” (5). Participants discuss what constitutes a healthy versus an unhealthy relationship. In addition, participants are taught the “sliding vs. deciding” framework to evaluate decisions. Someone is understood to slide into a decision when they enter a “relationship transition” without clear forethought of potential adverse consequences. Deciding therefore implies a better understanding of the future risks and rewards of the relationship transition. The sliding vs. deciding framework came from research done on unmarried cohabiting couples. However, it “also provides a very useful way to discuss risks of various other types of relationship transitions that occur without clear decisions about potential longer term consequences: sexual involvement, pregnancy, cohabitation, marriage, and so forth” (21). Stanley notes that low – income individuals are not more likely to slide into decisions than middle and upper – income individuals, but that sliding into poor decisions has a disproportionately more negative impact for low – income individuals. Stanley also noted that TANF participants in Oklahoma experienced “an extremely strong reaction denoting relevance and usefulness for [the sliding vs. deciding] way of thinking” (22).

The second area of focus “is conflict management and affect regulation” (23). This part of the curriculum focuses on “negative interaction and conflict” and on domestic violence in particular (Stanley et al. 2005, 23). Participants are taught about

negative interactions between adults and the impact these interactions have on children living in the home. In addition, WMR outlines some behavior warning signs associated with domestic violence. Ideas about negative relationships are reinforced in this section and participants are encouraged to recognize the warnings signs, leave dangerous or potentially dangerous relationships, and to avoid such relationships in the future. Other areas of focus in this section are encouraging participants to take “time outs” when interactions start to become heated and to use the “speaker / listener technique.” The speaker / listener technique encourages participants to listen and not speak while the other person is speaking. It also encourages participants to repeat back what the other person has said in the participants own words.

The final focus area encourages participants to “go deeper in their thinking about relationships, aspirations they hold, and the importance of various dynamics for how their children may do in life” (26). Stanley lays out several relationship issues that are considered in the final section of the WMR curriculum. They include,

gender distrust and infidelity, multiple partner fertility, risks to children of multiple transitions of romantic partners in the home, risks in partner choices and relationships that are associated with prior abuse, forgiveness, commitment risks and rewards, information about marriage and children, and complexities of how that information may or may not relate to the situation of a particular participants, and guidance for dealing constructively with step-parenting type dynamics with ex-partners (27).

In addition, participants are encouraged to examine their relationship goals and how those goals might be achieved. Additional considerations are discussed regarding how the issues taught in the WMR class are applicable to all types of relationships, including with the participants children, employers, and caseworkers.

Temporary Assistance for Needy Families Application Process

To understand how WMR is implemented to TANF clients, it is important to understand how it fits in the context of the entire application process.² Most initial TANF applications are made on a walk – in basis to any Oklahoma Department of Human Services (OKDHS) office. The client fills out an application and can either turn it in and wait to be contacted by a caseworker or can wait to see an initial caseworker that will screen the application. The initial caseworker then screens the application to determine presumptive eligibility and discusses with the applicant the information provided on the application and what programs the applicant may be eligible for. Once the initial worker determines that the client may be eligible for TANF the application is assigned to a caseworker. The caseworker that is assigned the application provides the client with an appointment time for an interview and outlines items the client needs to bring to the interview to verify information provided on the application. Items may include paycheck stubs, third party statements to verify living situations, bank statements, school records for children, and identification. It is during this interview process that eligibility is determined.

² The application process detailed here is from one particular welfare office. However, the application process is similar statewide.

Once the client is determined eligible they are required to participate in a week long (Monday – Friday) orientation class.³ During the first day of orientation clients are given an education assessment to determine their reading and math levels. On Tuesday's client are administered the Substance Abuse Subtle Screening Inventory (SASSI). This instrument is designed to determine the probability of a substance abuse problem (Institute). Clients that register with a high probability of substance abuse are required to have a urine analysis (UA). The SASSI test is also contracted out by OKDHS, although OKDHS employees can become certified to administer it (Mears 2007). On Wednesday's clients participate in the first session of WMR. The class is presented in a discussion / workshop format by someone trained by OMI. Thursday's are for "staffing", in which the client, caseworker and program representatives discuss what work – related activity the client will participate in. These activities can include GED classes, job – training, and/or job search. On the last day of orientation, clients participate in the second half of WMR.

Data Collection

Data for this study are qualitative and taken from unstructured interviews with clients and caseworkers and observation of a WMR class. The site chosen for this study was the OKDHS office in Midwest City, Oklahoma. Midwest City is a suburb of Oklahoma City and is located in Oklahoma County. This site was chosen because it was the first site for PREP and WMR in Oklahoma. Interviews were conducted with six agency employees. The first was with Social Service Specialist Gary Mears. The second interview was with John Bolerjack. He is a former supervisor of TANF

³ The orientation process is made, for the most part at the local office level. However, the process described here is applied across all offices in Oklahoma County.

caseworkers and played a large part in the way that PREP classes were originally given to TANF recipients. John Bolerjack is still employed by OKDHS, but is a supervisor in another area and no longer deals with TANF workers, clients, or cases. Interviews were conducted with three TANF caseworkers that wish to remain anonymous. These interviews were conducted and the WMR class was observed on Friday April 13th, 2007. A final interview was conducted on November 7, 2007 by telephone with Mary Jo Kinzie, TANF program field representative. Mrs. Kinzie works at the state office of OKDHS and she is the liaison between OKDHS and OMI. The class observed consisted of two TANF recipients. The class was lead by Gary Mears. Gary indicated that class sizes average from 2 to 5 participants. WMR classes at this site are given either by Gary Mears or Hazel Kesner. Hazel is a volunteer and former counselor and college professor (Mears 2007). Both Gary and Hazel received training from OMI with regard to leading workshops in both PREP and WMR.

History of OMI Implementation to TANF Clients

Although OMI began in 1999, it did not become a requirement for some TANF recipients until 2003. It was first offered in the Midwest City office in October 2003. It started there almost by accident. Mary Jo Kinzie (2007) noted that the thinking on how to present the material to TANF clients operated on “two prongs.” One prong was at the OKDHS state office level, where they were “looking for ways to get the PREP material out” to more individuals and communities, particularly low – income communities (Kinzie 2007). The second prong was at the Midwest City OKDHS office. Representatives from OMI had come to the Midwest City office to encourage TANF caseworkers and supervisors to refer TANF clients to a PREP

workshop that was being offered in Midwest City. It so happened that about this time a contract to run two days of the orientation class was set to expire. John Bolerjack, an OKDHS agency employee who at the time supervised TANF caseworkers, felt that the communication skills offered by the PREP curriculum would be beneficial to TANF clients. John discussed with OMI and PSI representatives the idea of filling this upcoming vacancy in the orientation classes with the PREP curriculum. The idea was approved and PREP began being implemented in the orientation classes in October 2003. Initially OMI sent trained individuals to the office to lead the classes, including Hazel Kesner. Eventually some agency staff, including Gary Mears, received the PREP training from OMI. Over the next six months John Bolerjack felt that he had noticed some changes in the way clients interacted with OKDHS staff as a result of the PREP curriculum (Bolerjack 2007). In an email to Mary Myrick, from PSI, dated May 21, 2004 he stated that,

I personally believe that we have experienced a great result from it. We have several specific clients that I watched change through this class. The change has been very noticeable in these individuals. Our workers have also commented on the improvement in certain individuals. Also, I speak with our client[s] personally in every other class [and] as a class, they are telling me that they are learning things that will help them with relationships and with family issues, the first goal of the class. One other big indicator is the raw number of calls of complaints about worker actions, they are greatly reduced, and this in a period of continued reduction in our TANF rolls. Our office has

reduced the rolls by about 40% in the last 18 months and increased participation rates as well.

Gary Mears estimates that roughly 1,000 clients have been through either the PREP or WMR classes in the Midwest City office from October 2003 to April 2007. As a result of the perceived success in the Midwest City office, PREP began being used in more offices across the state in 2004 and 2005 (Mears 2007). In particular, other offices in Area III began to use PREP in their orientation process. OKDHS divides jurisdiction into six areas across the state. Area III includes Oklahoma County and Canadian. Mary Jo Kinzie notes that much of the push for using PREP as a part of the orientation process came from the leadership of Area III director Debbie Sexton (2007). In October of 2005 the PREP curriculum was officially replaced by WMR (OKDHS 2006).

Within My Reach Class

The WMR class takes place in a conference room at the Midwest City office. Participants are given WMR workbooks that are provided by curriculum developers. Gary Mears lead the class of two TANF clients. An overhead projector was used with WMR overhead materials provided by the developers. The class was done in a very informal discussion style with active participation by the TANF clients. The workbooks included several question and answer sections and Gary paused several times to allow clients to complete some of those sections. All the material in the workbook was covered, though not necessarily in the exact order of the workbook. Marriage was seldom discussed and most of the examples discussed, both by Gary and the clients dealt with communication between the clients and their children. Gary

indicated in an interview that he “doesn’t push marriage” in these classes but instead hopes to improve client communication skills with their children and with future employers (Mears 2007). John Bolerjack indicated that he sees the classes, not as a way to push marriage on TANF clients but rather as helping clients learn to have “better relationships with every person in their lives through communication and to leave bad relationships sooner” (Bolerjack 2007). Mary Jo Kinzie also emphasized the focus on the enhancement of communication skills and the possibility of the WMR curriculum to help “families feel more in control” of their lives (2007).

Caseworker Interviews

Caseworker interviews were conducted with three caseworkers to try to answer several questions. **What and how much did caseworkers know about OMI generally and WMR specifically?** Of the three only one felt that he/she knew much about the WMR curriculum. The other two mentioned that they “didn’t know enough about it” or “had not been trained on it.” The one with knowledge about WMR felt that it “doesn’t do much good.” All of the three had heard of OMI and understood it to have the goal of helping clients in their relationships. **Do they do any follow up to reinforce the WMR material?** All three caseworkers indicated that they did not attempt to reinforce any of the WMR curriculum. Opportunities for reinforcement could include the initial interview prior to the WMR classes, the end of orientation class when clients are assigned their work – related activity, and during the required 90 day follow up. One caseworker explained that after orientation class that they “concentrate on participation and don’t have time to follow up.” Under TANF states are required to have at least 50% of their TANF caseloads participating in work –

related activities for 30 hours a week. Each worker is required to keep their participation rate, the number of their total cases divided by the number of cases with individuals participating, at 50%. Each of the workers discussed the pressure they feel to keep their participation rate high and how that is where the majority of client communications is focused. **Do they notice any changes in client's communication skills after the orientation class?** None of the caseworkers felt that they noticed any change in client communication skills after the WMR classes. One caseworker noted that "some clients have mentioned that they learned a lot" but that caseworker notes that they "don't notice a change." **In general do they view marriage as an important goal for TANF clients?** Each of the caseworkers felt that marriage is a positive goal for TANF clients, but none felt that it was realistic. One of the workers noted that the clients "have enough trouble all ready" without having to worry about marriage. Another worker mentioned that clients have "basic needs that have to be met" before marriage could be an option. The third caseworker said that marriage would be a "good goal for the family and kids" but that the clients "don't want to be married because they have the man, the kids, the sex, and the free money." That worker also indicated that he/she felt that the clients often were not honest about their relationships with the father(s) of their children and are often receiving some assistance from them that goes unreported.

Client Interviews

Interviews were conducted with both participants of the class that was observed. One client was a Caucasian female in her early twenties that has a four year old child and a nine month old baby. She stated that she is currently still legally

married but had left her husband due to domestic violence. She stated that she has had another relationship since, with the father of the nine month old, but had ended the relationship due to substance abuse issues. The client indicated that she had substance abuse issues as well, but had recently been through treatment. The other client was an African-American female in her mid – thirties with a 20 year old and a 15 year old child. She stated that she has never been married and that “she never saw herself” as getting married. She also stated that she had been sexually abused as a child and that she had trust issues stemming from that abuse. Both clients felt that they had learned a lot from the WMR classes, particularly how to communicate better with their children and with other people in their lives.

Discussion

It must be noted that this study is limited as to how well it can be generalized across all OKDHS offices statewide. The focus of this study was on one particular welfare office. However, it can offer insight into some possible implementation issues. One issue is how goals are defined. If the goal of OMI, with regard to TANF clients, is to increase marriage among that population then it is not likely to be successful. As the research by Edin (2000) points out, there are several barriers that preclude low-income individuals from getting married and not all are addressed by the WMR curriculum. In particular, WMR does not address any economic concerns and those were deemed most important by low-income single mothers. This study was only concerned with how OMI is implemented to TANF clients, not the entire low-income population of Oklahoma. If OMI wants to increase marriage among the low-income population, it may need to explore other ways to reach that population.

This is particularly true because of the sharp decline in TANF cases since welfare reform. Oklahoma went from an average monthly TANF case load of 13,127 in FY2005 to a monthly average caseload of 11,381 in FY2006, a decrease of 13.30% in one year (OKDHS 2006). As the number of TANF clients continues to decline the number of people that can be potentially exposed to the WMR curriculum declines. The WMR curriculum does deal positively with some of the other issues raised by Edin (2000). In particular, is the strong emphasis it places on domestic violence. Clients are taught many of the warning signs that lead to domestic violence and are encouraged to leave those relationships. In addition, clients are taught what makes a healthy vs. an unhealthy relationship. Helping the clients make these distinctions is important and could possibly lead to healthier relationships in the future. Another problem with marriage as a goal is that it implicitly assumes that clients do not want to marry. As noted, research indicates that low-income individuals hold the same desire to marry as upper and middle income individuals. Therefore, the focus of OMI, at least with regard to low-income individuals, should not be on attitude change. With these issues in mind the effectiveness of WMR should be measured not in terms of whether clients eventually marry, but rather in terms of how much they have learned about healthy relationships and effective communication. To achieve this goal it would seem that reinforcement from caseworkers would be essential. It is not likely that a two day exposure to WMR is enough to change client attitude or behavior. More research needs to be conducted, on a statewide basis, to determine the level of reinforcement by caseworkers of WMR and whether the level of reinforcement has any effect. As this research found, there is little or no caseworker reinforcement and

there is also little notice of change after the WMR classes. Supervisor John Bolerjack noted that he noticed changes among clients after exposure to the PREP curriculum, however this observation was not noticed by the current caseworkers, who arguably have more direct contact with the clients. A possible explanation for the change, particularly the fewer complaint calls, that John noticed could be the fact that caseloads were reduced by 40% over the same time period. Fewer clients could mean fewer calls. In addition, John specifically mentioned a reduction in the number of complaints about worker actions; it's possible that the actions the clients were calling to complain about were caseworkers closing their cases. This could explain the initial volume of calls, the reduction of calls, and the 40% case reduction that was experienced over those six months. However, it may also be true that caseworkers have too micro a view to notice broader changes in TANF clients. As noted, caseworkers are most concerned with client participation in work activities. This focus may set up a more adversarial relationship between the caseworkers and clients. One of the caseworkers in particular seemed to take a more adversarial tone about TANF clients. In addition, as clients move in and out of the program time with caseworkers may be short and sporadic. This would make it difficult for caseworkers to notice any long term changes. Longitudinal research needs to be done that follows up with clients over the space of several time periods to see if attitude and behavior changes are present as a result of WMR.

Another implementation concern deals with the WMR materials. The curriculum is relatively new and untested. However, as Stanley et al (2005) noted the curriculum is based on empirical research and is currently being evaluated by OMI

and PSI. The materials seem to offer ways for clients to learn to improve their communication skills. However, as the caseworkers noted, clients face many more issues than successful communication skills. Both clients in the class that was observed had several barriers to overcome. Just between the two clients there was domestic violence, sexual abuse, substance abuse, and lack of a high – school diploma. As Gary Mears noted, “nearly everyone that walks through the door has difficult problems” (Mears 2007). To be successful the barriers that clients bring with them must be addressed. Expanded services may be necessary to address the mental health, substance abuse, and other issues to which TANF clients are disproportionately exposed. Only when these issues are effectively dealt with can clients become successful employees and successful romantic partners. The WMR curriculum could play a role, but more may need to be done.

A second issue with the materials is how they are presented. The success of WMR, in some ways, depends on the quality of the person presenting it. OMI has seemed to take great care to standardize the curriculum, by requiring workshop leaders to attend training and by providing the workbooks and other teaching materials. Even so, evaluations of WMR may need to control for teacher quality.

This section looked at implementation from both the top down and the bottom up perspective in order to present a somewhat fuller picture. It is a study of policy implementation not a policy evaluation. It could serve as a guidepost for a full evaluation by identifying possible implementation issues that could affect the outcome. It also adds to the bottom up literature by showing an example of how agency personnel affected the way policy was implemented.

IV. Conclusion and Policy Implications

The focus of this work was to examine the nature of family structure, how family structure relates to child well-being, and what implications existed for public policy. In particular, I was interested in family structure and child well-being among families in poverty. I was also interested in how these differences played out across racial lines. Finally, I was interested in how recent changes in welfare policy are aimed at addressing single parent families and poverty. Much of the discussion has dealt with the impact of single parent families on child poverty. This study proposed to examine the interactions between income, family structure, race and child well-being. Educational achievement was used as a proxy for child well-being. I will restate the empirical findings;

- Whites in mother – only families had the highest average test scores, followed by Whites in two parent families. African-Americans and Hispanics test scores tended to clump together regardless of family structure and rose as income rose. In the highest income range however, Hispanics in mother – only families performed better and African-Americans in mother – only families performed worse (Graph 5, Chart 1, Chart 2,).
- Children in mother – only families seemed to experience a “plateau” effect. This effect was seen particularly among African-Americans. African-American children in mother – only families showed improvement in test scores and GPA until the upper - mid income range (\$35,000 to \$49,999) at which point both test scores and GPA being to decline (Graph 2, Graph 3,

Table 9, Table 12). The same effect was seen, to a lesser extent, with Whites and GPA (Graph 4).

- Differences in family structure were found significant when comparing between races, but only significant for Whites when comparing within races.
- Income was consistently significant regardless of achievement variable, race or family structure.

One of the seemingly counter intuitive findings is that in some instances students in mother-only families' outperformed students in two-parent families with the same income. It may be true that there is something about low-income two-parent families that makes them more challenging for children. It may be that children in this environment are exposed to more conflict in the home. This conflict could be a result of the added stress of low-income with two working age adults. This could show a negative impact on children of the conflict surrounding the affordability concern that Edin (2000) addressed in research with low-income single women. Further research needs to examine why it might be the case that children in low-income two-parent families tend not perform as well as low-income children in mother-only families. It is likely the overall environment, positive or negative, in which children are raised contributes most to their well-being. Family structure and income are two, someone limited, ways of getting at the environment. Further research should explore and find better measures of how the overall environment impacts child well-being.

Another interesting result is the influence of income on performance, regardless of family structure. Further research needs to examine the interaction of income and family structure on other measures of child well-being. It would be

interesting to know if income impacts other measures of child well-being, such as health, mental health, and behavior in the same way. These results could produce a strong argument for policy makers to examine ways to raise incomes rather than focus on ways to alter family patterns.

Finally, consideration should be made about some the limitations of the data used in this analysis. First the data is from 1988. It is likely that sense that time much has changed in terms of family structure and the public perception of family structure. Further research should use the most recent data available. A second concern is that only two types of family structures were examined; two-parent families and mother-only families. Further research should examine these issues with different family structures including divorced families and step-families. Further research should also look at the effects of changing family structure over time. The data used in this thesis follows the same cohort of children from eighth through twelfth grade. This data could be used to examine the impact of family changes on academic achievement over this time period.

Policy Implications

Much of the concerns raised about single-parent families are followed by a desire to enact policies to encourage two-parent families. This concern was reflected in the welfare reform legislation that created TANF. One of the foci of this thesis is the policy implications of changing family structure that may move beyond a focus on marriage. This is needed because policies that are designed to encourage marriage may not be the best way to address child well-being. The empirical section of this research has shown that income is a more important determinate of academic

achievement then is family structure. In addition, the case study section has illustrated some of the implementation problems associated with the Oklahoma Marriage Initiative (OMI). One of the largest implementation issues is the disconnect the case workers feel between the goal of the OMI and the goal meeting the TANF work requirements. The workers feel this pressure from both sides. If the clients do not meet work requirements then they are no longer eligible for benefits and supervisors monitor the workers to ensure a high percentage of their clients are meeting the work requirement. This incentive structure makes it difficult for workers to follow-up with clients about much else besides meeting work requirements.

A second issue that policy makers need to address involves the issue of income. As noted, this research finds that income matters more for academic achievement than family structure. Another reason that income is an important consideration is that better educated and wealthier individuals are more likely to get married and stay married (Harden 2007). The central policy focus should be raising incomes. The evidence suggests that if incomes are raised the rest will follow. The goal of national policy should be full employment to raise incomes across all classes. To deal with the particular issue of poverty and family structure I propose two ways of reforming TANF. The first deals with services offered to TANF clients and the second deals with benefits to married couples.

Reforming TANF

I offer two options for reforming TANF that would lessen implementation problems with regard to OMI and future marriage initiatives. The first is a relaxing of work requirements and the second is better benefits for two-parent families. A

relaxing of the work requirement and/or a substitution of counseling or services could allow significant development among TANF clients. As noted, the clients in the WMR class had difficult backgrounds that included domestic violence, sexual abuse, and substance abuse. This background makes it difficult to form lasting relationships (Edin 2000). If the goal is to help individuals form and sustain lasting relationships then these issues have to be addressed. More use of psychological services should be made available to TANF clients to help them succeed in the goal laid out by TANF.

A second option would be to offer more benefits to married couples. Currently sixteen states have more stringent conditions that include income limits and tougher work requirements (Marshall and Sawhill 2004). Relaxing income and work requirements could provide more incentive for low-income married couples to apply for benefits and receive services. As this research has shown low-income married couples provided a challenging environment for children. Expanded benefits and services for these families could have a positive impact.

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