

Explaining the Patterns of Child Support among Low-Income Non-custodial Fathers

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December 2005

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Abstract: This paper analyzes how low-income fathers allocate their resources across complex parenting situations, and why some fathers provide no support at all to their non-custodial children. Data come from the Time, Love, and Cash among Couples with Children (TLC3) project, a longitudinal, qualitative study of 75 romantically involved parents who have just shared a birth. One possible explanation for the lack of support is that fathers have children across multiple households, and either do not have enough money to provide to all children or preferentially direct their resources to the newest child. We do not find this to be the case, as a more plausible explanation for the lack of support is the very low levels of paternal resources.

Introduction

High poverty rates among single mother families and the consequent hardships their children face have focused attention on the role of “absent” fathers and child support as an anti-poverty strategy. Nationally, nearly 75% of custodial parents receive some kind of financial support from non-custodial parents (Grall, 2003), but the percentage of low-income parents (usually fathers) providing for their families is much lower (Sorensen & Zibman, 2001). Analysis of welfare populations indicate that only between 20% and 30% of poor fathers provide cash support to their children, although a slightly higher percentage provide in-kind resources (Miller et al., 2004; Rangarajan & Gleason, 1998). Such low levels of provision have stimulated research into why fathers contribute so few resources for their non-custodial children, and if fathers possess the actual means to meet child support obligations (Cancian & Meyer, 2004; Sorensen & Oliver, 2002).

The child support picture becomes complicated when multiple partner fertility is considered. Multiple partner fertility is a term coined by scholars to describe families in which at least one partner has a child by someone else (Furstenberg & King, 1999 cited in Carlson & Furstenberg Jr., 2004; Mincy, 2002). Multiple partner fertility is particularly common among low-income families. A recent study found that at least 30% of welfare recipients in Wisconsin had children with two or more fathers, and 50% of mothers and fathers had children with more than one partner (Cancian, Meyer, and Cook, 2004). Research with low-income new parents in cities has found equally high rates of multiple partner fertility (Carlson & Furstenberg, 2004).

Given the pervasive nature of multiple partner fertility, it could represent an important factor in fathers’ support for their children. Currently, however, little is known about how low-income fathers divide their time and money across complex parenting arrangements, and why

many low-income fathers provide few resources, if any, to their non-custodial children (Miller et al., 2004). One obvious reason could be that fathers have low earnings and the demands on their resources are so great that the amount provided to any one child is insignificant (Manning, Stewart, & Smock, 2003; Sorensen & Oliver, 2002). An alternative explanation is that after the birth of a child, a father preferentially channels economic resources to his new family in an effort to show commitment, and greatly reduces or ends his support for his non-custodial children (Furstenberg & Cherlin, 1991).

In this paper, we consider the factors that influence how a father supports his non-custodial children. Data come from the Time, Love, and Cash among Couples with Children (TLC3) project, a longitudinal, qualitative study of 75 romantically involved couples. The study began shortly after the couples have had a child, and yearly data collection continued until the child was approximately three to four years old.

To take advantage of the longitudinal data, we explore the amount of money and goods that fathers provide for their non-custodial children for two sets of children. First, using the first wave of interviews we describe the child support for children resulting from unmarried fathers' and mothers' previous relationships. Second, we analyze unmarried fathers' financial contributions to their non-custodial TLC3 children once their relationship with the TLC3 mother ends, by describing patterns in fathers' support over time and factors that might be linked to changes in support.

The paper proceeds as follows. We first briefly describe the background literature on child support enforcement and child support payments. We then review how TLC3 fathers supported their non-custodial (and therefore non-TLC3) children, and the support that TLC3

mothers received from non-TLC3 fathers. Finally, we analyze how TLC3 fathers' contributions to the TLC3 child changed over time. We conclude with a discussion of our results.

Background

Child Support Enforcement. State child support enforcement agencies assist in establishing paternity and locating non-custodial fathers. Formal orders are established and modified by administrative hearing or family court. According to federal regulations, custodial parents are required to sign support child support rights over to the state if they to receive federal means-tested public assistance (including cash benefits, food stamps, and child care subsidies). In recent years, the computerization of records, including the federal new hire notification system, has greatly increased child support agencies' ability to establish and collect formal child support. With few exceptions, child support orders require payments to be made by wage withholding, and it is now the most common form of collection. Thus, once orders are established, fathers who are regularly employed have little discretion over their payments.

In an effort to standardize orders, state agencies provide guidelines for payments, which are typically expressed as a proportion of the non-custodial parents' income. Currently, New York and Wisconsin share a similar set of guidelines: 17% for one child, 25% for two children and up to about 34% for five or more children. In Illinois guidelines are somewhat higher, with rates starting at 20% for one child and increasing to 45% for five children (Office of Child Support Enforcement, 2002). When non-custodial parents are underemployed, orders may be based on a father's previous earnings or expected earnings based on labor market conditions.

There are three possibilities for why mother may not receive child support from a non-custodial father. First, fathers may not be formally employed, that is they have no earnings from

which the state may take payments. Second, the state child support agencies may not be effective in enforcing orders even when they exist because they may not be able to track changes in fathers' employment. Finally, mothers who are not involved in the welfare system may decide not to pursue establishing a formal child support order, either because the parents have an amicable informal arrangement or because she does not wish to receive child support.

State child support agencies vary considerably in the extent to which states' set child support orders and collect payments. Although comparing rates across states may be complicated by differences in administrative reporting, the following statistics give some rough indication of the differences among the states in which the TLC3 study was conducted. In 2002, Illinois reported that 41% of child support cases had established orders but that only 24% were collected, while the corresponding rates in New York and Wisconsin were much higher (73% and 79% respectively for order establishment and 50% and 65% for payment) (Office of Child Support Enforcement, 2002).

Determinants of Non-custodial Fathers' Child Support. Recognition of the increase in complex family structures has piqued interest in how child support may be influenced by multiple-partner fertility and subsequent competing parenting responsibilities. About 40-50% fathers who enter into new relationships co-reside with other children, and most of these children are not their own biological children. Indeed, nearly two fifths of non-resident fathers live with "new" children (Sorensen & Zibman, 2001; Manning & Smock, 2000).

Current evidence on rates of multiple partner fertility suggests that it more prevalent among low-income couples (Meyer, Cancian, & Cook, 2005). Furstenberg and King (1999, cited in Carlson & Furstenberg 2004) found that nearly 50% of a sample of disadvantaged women in Baltimore had births by more than one father. Using the Fragile Families sample, Carlson &

Furstenberg (2004) found that 40% of married couples and 60% of unmarried couples include at least one partner with a child from a prior relationship. The rates of fertility were roughly comparable among men (28%) and women (26%). Multiple partner fertility was more common among non-Hispanic black mothers, mothers who give birth in their teen years, and fathers with lower levels of education and a history of incarceration.

The literature on child support has recently begun to investigate the influence of multiple partner fertility (Manning et al., 2003; Manning & Smock, 2000; Cooksey & Craig, 1998). Initially, the research concentrated on socio-demographic factors associated with providing child support, and found that fathers who remarried, had higher incomes, and had higher levels of education were more likely to pay child support and visit their children (Seltzer, 1991; Teachman, 1991; Seltzer, Schaeffer, & Charng, 1989). However, this work tended to overlook the fact that fathers may have children by more than one mother, and many therefore face competing claims on their resources (Manning et al., 2003). Additionally, very few controlled for the presence of a new child in the father's union. More recent studies that have considered how family structure complexity influences paternal support for children find that the more complicated the parenting situation, the lower levels of father involvement (Manning & Smock, 2000; Cooksey & Craig, 1998).

It is possible that in situations of multiple partner fertility, fathers may preferentially direct resources to their new children, similar to patterns of support found in divorced families. Furstenberg, for example, found that when divorced fathers remarry they essentially "swapped" families by directing more resources towards their younger children and less towards those that are older. Furstenberg and Cherlin (1991) argue that in an effort to show commitment to their new families, these fathers may provide less support to their non-residential children. More

recently, Carlson and Furstenberg (2004) suggest that multiple partner fertility might diffuse the total level of parental investment that children receive. Unfortunately, the studies which analyze how fathers allocate their resources over multiple families are quite sparse.

The empirical evidence for the swapping family hypothesis is mixed. Studies show that that child support payments decline as time after the divorce increases, as the hypothesis would predict (Seltzer, 1991; Teachman, 1991). However, the accumulation of studies that find no association between coresidence with another child and levels of child support payments casts serious doubt on this argument (Smock & Manning, 1997; Veum, 1993). Manning and Smock (2000) were the first to offer direct evidence that fathers swap families, but do so only when they have new biological children. Using two waves of the National Survey of Families and Households, they found that co-residence with stepchildren does not influence child support payments. However, the birth of a new biological child is associated with reductions in the amount of child support paid, although most fathers continue to provide some financial support to their non-custodial children.

An alternative explanation for declines in support payments is the lack of paternal resources. Studies of marriage markets suggest that disadvantaged children are likely to have non-resident fathers with few financial resources, as poor women tend to partner with poor men (Garfinkel, Gleib, & McLanahan, 2002). This implies that the fathers of children who are the most in need of additional financial support may not be in a position to pay it. Analyses of the National Survey of Families and Household data by Garfinkel and colleagues (1998), suggest that nearly 20% of non-custodial fathers have incomes under \$6,000. Furthermore, Cancian and Meyer (2004) confirm that the partners of poor custodial mothers are often poor themselves. Looking specifically at non-custodial fathers with children in welfare-receiving families in

Wisconsin, they found that 45% of fathers were in poverty and over 40% reported that they had experienced at least one type of economic hardship such as having their phone or a utility service disconnected. The hardship fathers faced, however, was eclipsed by the economic difficulties custodial mothers receiving welfare reported.

One explanation for the poverty of low-income fathers is their experiences in urban labor markets. For example, during the time of the current study, the labor markets that TLC3 fathers faced in the central cities of New York, Chicago and Milwaukee were difficult, especially for African American and Hispanic men. Black male unemployment rates were two to three times higher than the average unemployment rate in the U.S. (5.8%), ranging from 12.6% in New York to 19.7% in Milwaukee in 2002. Unemployment rates for Hispanic men were lower, about 4.9%, 8.8%, and 9.5% in Milwaukee, New York and Chicago respectively (Bureau of Labor Statistics, 2002). Not surprisingly, these figures translate into remarkably high jobless rates for Black and Hispanic men (50-60% and 30-40% respectively) (Bureau of Labor Statistics, 2002).

If men who father children with multiple women are likely to be more disadvantaged than other fathers, perhaps this explains their lower levels of child support. In an extension of their earlier work, Manning, Stewart, and Smock (2003) found that non-resident fathers living with biological children were less likely to pay both formal and informal support for their non-custodial children; these lower levels of support were largely explained by differences in their household characteristics, particularly fathers' earnings. Nevertheless, they also found that fathers with the most complex family arrangements paid less child support, even after household characteristics were taken into account. The greater the number of financial obligations, the less likely a father was to provide at least some financial support for their non-residential children.

Similarly, among welfare recipients in Wisconsin, Meyer and colleagues (2004) find that fathers of children with multiple mothers are less likely to make formal child support payments.

Qualitative studies with low-income non-custodial fathers and custodial mothers have deepened our understanding of child support dynamics among low-income populations, but have yet to tackle questions related to multiple partner fertility. For the most part, these studies confirm that low-income fathers are often unable to make regular financial contributions to their children (Pate, 2002; Waller & Plotnick, 2001; Roy, 1999). Paying even a little child support is difficult for fathers with low-wage jobs or irregular employment and who struggle to meet their own basic needs. But fathers report that they do what they can to provide for their children, and for many fathers, this may mean an informal child support arrangement, whereby they provide under-the-table cash payments or in-kind goods directly to the mother (Waller & Plotnick, 2001).

Low-income fathers' informal support, however, may be more important as a symbol of their connection to the child than as a source of financial support (Rainwater, 1970). Both Stack (1974) and Edin (1995) find low-income parents expect that low-income mothers will shoulder the day-to-day costs of rearing children, whereas economically disadvantaged fathers should help out when they can, often providing no more than "Pampers" on a regular basis.

Given the correlation between multiple partner fertility and economic disadvantage, it is important to understand why low-income fathers are not contributing more to their children. Are they deadbeat dads or are they unable to pay child support without impoverishing their own households? The research to date has not been able to fully address these questions. First, most quantitative studies to date have considered only financial payments rather than in-kind transfers. To the extent that fathers' substitute in-kind support for cash support and offer only informal payments, then previous quantitative studies may understate the fathers' involvement. Second,

quantitative data have little to say about the how fathers and mothers who share a child understand the support they give and receive, particularly in the context of complex family structures. Third, very few qualitative studies have been able to follow the same couples over time and explore how child support dynamics are influence by complex family structures and multiple partner fertility. It is therefore difficult to know how a father's resource allocation decisions may change over time, and again how these patterns may be linked to multiple partner fertility. We draw on the unique nature of the TLC3 sample to examine these questions.

Data

The data are taken from the Fragile Families and Child Wellbeing Study and the Time, Love, Cash, Care, and Children (TLC3) Study. The Fragile Family Study is a nationally representative birth cohort study of approximately 3,700 new unmarried couples and a comparison sample of 1,200 married couples. Births were sampled from 75 hospitals in 20 large cities throughout the United States. Both mothers and fathers were interviewed shortly after the child's birth and were re-interviewed when the child was one, three, and five years of age. When weighted, the Fragile Families sample is representative of all births to parents in cities with populations over 200,000.

The TLC3 study is a series of qualitative intensive interviews with a sub-sample of 49 of the Fragile Families couples with a non-marital birth, and a companion sample of 26 couples with marital births. They are drawn from three cities: Chicago, Milwaukee, and New York. These cities offered a range in living costs and economic conditions, and had the added advantage of being in close proximity to the researchers' home institutions.

The TLC3 sample members were selected as part of the process that selected members of the larger Fragile Families survey. In Fragile Families, interviewers recruited all mothers who gave birth in sampled hospitals; very few mothers were not eligible (some teenage mothers were excluded if the hospital did not permit recruitment of teenagers). In TLC3, interviewers recruited a subsample of the mothers who were involved in romantic relationships with their baby's father at the time of the birth. Romantic couples were selected because the study was initiated to better understand the dissolution of unmarried parents' relationships. Because the timing of births occurs largely by chance, the mothers, fathers and babies recruited into the larger Fragile Families study are a random sample of births into these hospitals and the parents of the newborns. Thus, although the randomness of births themselves assured the random nature of the TLC3 sample, the qualitative sample is best described as a stratified random sample of births in target hospitals that is drawn to ensure the desired composition of our sample (by race and ethnicity and marital status).

Because of the logistics of implementing these repeated intensive interviews, additional limits were imposed. The sample included only those couples in which both parents were geographically accessible (e.g., neither lived out of state or was in jail), both parents spoke English, both parents consented to additional interviews, and the mother or father was planning to live with the child (e.g., cases in which Child Protective Services was involved were excluded).

The TLC3 sample was restricted to couples who had reported household incomes less than \$60,000 in the prior year. Although this is a high threshold for a target population that is predominately low income, most of the non-cohabiting and some of the cohabiting mothers were living with relatives or friends (usually the mother's mother or another relative). We did not want

to exclude these mothers, as their living arrangements are often temporary and many of the parents had low earnings themselves (for example, nearly 70% of the mothers in our sample earned less than \$15,000 in the prior year).

In the first set of analyses, we consider the extent to which unmarried TLC3 parents either provided or were given support by previous partners. Both the financial contributions of TLC3 fathers to their non-custodial children and the financial support received by TLC3 mothers from their former partners are used in this analysis. The sample is composed of 18 mothers who had children with men other than the TLC3 fathers, and the 22 TLC3 fathers who had children by women other than TLC3 mothers (37% of unmarried mothers and 45% of unmarried fathers). One of these 18 mothers and one of the 22 fathers were excluded because of missing information. Three fathers and two mothers were also excluded because their biological children were not being cared for by the child's biological mother.¹ In total, the situation of 15 mothers and 18 fathers were analyzed, representing about 57 children.² These children do not include older (full) siblings of the TLC3 focal child; that is, all these children have one biological parent who is not a TLC3 sample member, and are therefore half sisters or brothers to the focal child. Longitudinal data are available through the fourth wave of individual interviews for all but four of these fathers.³

The second set of analyses in the report focuses on TLC3 couples that were unmarried at the time of the focal child's birth and whose relationship ended over the four year time span of our interviews. There are 15 such couples (30% of all couples), but two couples with recent

¹ One father had terminated his parental rights and it was unclear who had custody of the child, one father had his mother caring for the child, and one couple had children involved in the foster care system.

² For five of these fathers, we did not have an individual interview completed during the first wave of data collection. However, these fathers are included in our analysis because the TLC3 mother and later interviews provide a clear portrait of their child support during this time.

³ One father in our study died, two were incarcerated, and one was not located.

break-ups were excluded from the analysis because the split was so recent that parents could not yet describe child support arrangements for the focal child.⁴ Of the 13 unmarried couples included in analyses, seven couples were not living together at baseline, and three of these couples had ended their romantic relationship shortly after the child's birth.

Table 1 provides some basic demographic information about each of the samples used in these analyses.

Analysis Procedures

The qualitative data analyzed here are drawn from the portion of the TLC3 interviews that explored the history and use of the child support system, including any informal or under the table arrangements. Additionally, data are taken from sections of the interviews in which respondents described their involvement in taking care of and paying for the child, any dissatisfaction they might have with the contribution of their partner, and their employment and household budgets. All data are drawn from the individual interviews, primarily the first and fourth waves, although some data were taken from second and third waves of data (particularly when a first or fourth wave interview had not been completed). Where possible, we used both fathers' and mothers' reports of the support given (or received), and as will be evident, parents' perceptions of support sometimes differed (for a discussion of measurement issues see Nelson, 2004). The interviews asked fathers about their current contributions to all of their children, and whether that contribution (or lack of contribution) was typical. Consequently, in aggregating these amounts up to a yearly figure, the monthly amount was standard unless the fathers described otherwise.

⁴ Two of these fathers are incarcerated during the fourth round of individual interviews, and so we rely on mothers' descriptions of child support.

Findings

Fathers' Financial Support for Children by Previous Partners

The first set of analyses examines the extent to which the 18 unmarried TLC3 fathers provided support to their non-custodial children (i.e., children they had prior to enrolling in the TLC3 study). Over 70% of the fathers (13) reported providing at least some kind of assistance, cash or in-kind goods, to their non-custodial children. Less than half (7) of the fathers were paying through the formal child support system, which in all cases was paid through wage withholding. Six fathers were providing informal support (in-kind goods or informal cash only) and five fathers offered their children little or no support at all.

On average fathers' contributions to their non-custodial children were modest. We estimated that fathers contributed about \$1,404 per year to their non-custodial children, amounting to about 10% of their average yearly earnings (\$13,619). However, this average masks considerable heterogeneity. Considering only those fathers (13 of 18) providing support, including informal payments, the average yearly payments is higher, amounting to about \$2,303. As expected, contributing fathers also had higher levels of earnings (\$20, 834).

Formal Child Support Payments. The fathers making the largest contributions to their non-custodial children were those that had had the strongest ties to the labor market and formal child support orders (see Table 2). These fathers had relatively stable employment and higher levels of earnings over time compared with other fathers. For example, Terrill, a African American 25-year old father of two in Chicago, explained that he does not mind that his wages are withheld for child support.⁵ Having just starting a fulltime job, he was working over forty

⁵ We have changed the names of study participants as well as minor details about their lives to protect their identities.

hours a week as a public transport employee and earning about \$48,000 a year before taxes. About \$3,600 was being withheld from his annual wages. Although the order was set when he was working mandatory overtime and his hours had since been reduced, he had not tried to get the payments lowered. He explained, “you know it’s going to my daughter, it’s not really a big issue... it’s like extra.” Four years later, Terrill was still working for the public transit system and both his salary and his child support payments had increased. With pre-tax earnings of about \$60,000, he was paying about \$5,532 a year in child support

Fathers like Terrill with the means to pay support to their non-custodial children were likely to do so, although few had earnings as high. Most fathers explained that although it was important to contribute to their non-custodial children, they often found the payments financially difficult. As one African American father of two non-custodial children in Milwaukee, put it, “They expect you to pay the impossible. Barely make enough and they want to charge you an arm and a leg.”

The experience of Juan, a 20-year old Hispanic father of three living in Milwaukee, is illustrative of how fathers’ employment was linked with meeting formal child support obligations. When first interviewed, Juan was paying \$400 a month for two children from a previous partner, and living with his mother. Earning just over \$1,000 a month from working in a factory, he described the effects of child support on his economic situation, “And even though I might not buy little extra things for them, you know, but still, it’s a big chunk out of what I make. So, basically I work for my kids. When you think about it, I really don’t have much spending money for me.”

Over the course of his participation in our study, Juan had a difficult time keeping a job. At the time of Juan’s fourth interview, he was working as a sketch artist in a mall kiosk. He

explained that he was not an employee, but was a contractor, so he kept a portion of the proceeds he earned. He usually brought home about \$350 a week, although he had only earned that much in total in the month before the interview because business was slow. He was making few, if any, child support payments and now owed \$600 a month. But as he explained, the payments were simply too much, “I can’t pay it. How is it going to get paid, you know? I’d have to literally live in a cardboard box to pay that amount of child support. That’s like rent and groceries... right there alone... So the judge told me to get a better job, and that’s what I am doing.” Juan was still hoping to find a job that provide him with enough income to both pay child support and meet his own expenses, but with a shaky employment history and a criminal record, his employment prospects were limited.

Fathers who had to pay child support arrears felt particularly burdened by their obligations. When we first met Angel, the 35 year-old father of three non-custodial daughters worked as a maintenance engineer in a large retail store. He paid about \$300 of his \$900 monthly salary to child support. Four years later, his non-custodial daughters had grown up, but he was still paying down child support arrears. He felt the debt had set him back. “Financially, it hurt me. I’m 35 years old. I’m supposed to have a house, a car, money in the bank and it’s like by the time I hit 40, I’m going to be just now trying to get everything I mentioned.” He further described the arrears, “They crippled me. I’ve been busting my ass, excuse my language, since 1995. I have not stopped working. If I lose a job, they’d suspend my license and take every[thing].” While fathers like Angel were willing to pay support, they resented having to pay at levels that they believed precluded their own financial survival.

Informal Child Support Payments. Those fathers who earned very little and worked off the books were more likely to make informal arrangements; informal support was also the choice

of those who were involved in illegal activities (Table 2). According to father reports' of their expenditures, informal cash payments were generally smaller than formal payments. More than half of the informal arrangements included relatively consistent financial support, with the cash payments ranging from \$75 to \$200 a month according to fathers' accounting.

Theo, an African American father of two in Milwaukee, had a work history filled with part-time and low-wage jobs. Yet in the final interview, he disclosed that he had been hustling drugs for several years and during a good week would make an additional \$500-\$700 this way. His involvement in the drug trade fluctuated over the years, and at its height he claimed to be making as much as \$1,300 day. Theo said that he had consistently taken care of his children, by providing their mothers with both informal cash (\$75 per week) and in-kind goods. He explained that he provided much more to them than they would receive from a formal child support arrangement. "They didn't want child support at that time so- it's just support from me so they would keep food in the house, get the diapers if they need it. Most of the time that money was spent on something else and I still had to go buy diapers. I still had to go buy food."

Fathers providing only in-kind goods, rather than cash support, made their contributions more sporadically than other fathers. Despite the occasional nature of buying clothes or other needed items, fathers' in-kind assistance substantiated their claims of being connected to and of taking care of their children. For example, Thad, a 22 year-old African American who was unemployed at baseline but subsequently went to jail for a drug related offense, told the interviewer that he did not give any cash to the mother of his four other children who lived in Minneapolis. However, when his children came to see him in Chicago as they did during the summer, then it was his turn to look after them: "When they here, that's when I pick up. That's

when I gotta take care of them.” However, like other fathers in this situation, Thad’s support was sporadic, and in this case, confined to those occasions when he saw his children.

In contrast to fathers who were paying formal support, fathers providing informal financial support had the ability to alter their contributions as their financial circumstances changed. For example, Vance had recently gotten laid off from his job as a courier when he was first interviewed. After losing his job, the white father of three living in Chicago, had not been able to provide much support to his two non-custodial children from a previous relationship. Vance’s current partner, Veronica, said that his ex-wife had been understanding about his financial difficulties because he had regularly provided support in the past. Before being laid off he was providing close to \$400 a month, but since then Veronica had been paying \$100 a month from her earnings. She explains, “I guess now she understands that he’s not working so she doesn’t really hassle him for it. But he knows what he has to do.” This amicable relationship that Vance had worked out with his ex-wife allowed Vance to tailor his payments according to his employment situation; soon after, though, Vance’s ex-wife did take Vance to court and his financial situation deteriorated rapidly.

No Child Support. The five fathers who were not providing any support to their children were either not earning money or incarcerated. These fathers had little or no resources to provide, and even though many of them had established child support orders, they simply could not make payments. For example, Jevonte, a 35 year-old African American in Milwaukee, had been unable to work since sustaining an injury and his Workman’s compensation had run out. He had two teenage non-custodial children for whom he had been paying formal child support for years, however, he now only owed support for his daughter. Because he was not working or receiving assistance, the bill was accumulating, “But it just keep addin’ up. Every month. I get a

little flak from her mother, but ain't nothin' I can do about it... She ask me, callin' me, ask me do I have any money. Sometime I have it. Sometime I don't. Like when I was getting Workman's Comp. I'd give her a little something." By the fourth interview, Jevonte was still not working; he was staying home and taking care of his young child while his partner, Beyonce, worked in a factory. Nevertheless, he was bringing a check for \$160 to the courthouse every month to make payments on the arrears he owed. Jevonte's willingness to provide for his daughter is consistent with the other fathers who expressed a desire to help and aid their children, but had resources on which to draw.

Changes in Support. According to the fathers' interviews, most were making some financial contributions to non-custodial children shortly after the birth of the focal child, although fathers often noted that it created financial strain. By the fourth wave of data collection there was an increase in the number of formal child support orders set and paid. All but three of the fathers interviewed had formal support orders in place for their non-custodial children. Indeed, two fathers who did not have formal arrangements at baseline now had formal arrangements. In both cases, the fathers assumed the debt for "back" support.

For example, during the first round of interviews, Stacey, a 26-year old African American father of three in Chicago, had just started a job after a spell of unemployment which followed the demise of his own franchise business. He was not paying his ex-wife any support for his two non-custodial children. When we spoke with him during our final round of interviews, he had five non-custodial children with three different mothers, and was paying formal support for all of them, nearly 50% of his earnings (\$700). Stacey worked two jobs, just to have enough money to afford his rent and car payments. He was also providing informal support to the mother of his youngest two children, because she was getting a lower percentage of his earnings, "I still buy

them pampers because she gets less than the others... they start the percentage high and then it tapers, so I'll just give her a little something extra.”

Interestingly, two of three fathers who continued to provide informal support had been to court, and did not have child support orders rendered. Each was able to convince the judge that they had been, and were continuing, to support their children. As Telly described, the mothers of his children had told the judges that they do not want a formal order “Well, we’ve been to court, neither one of them wants it, cuz I mean, I do what I’m supposed to do. If I wasn’t doing my job then it would be a different story... I always make sure I try to give more than what the...than the government would try to do. ” However, it is also worth noting that most of Telly’s income came from his drug dealing, so the mothers had little to gain from formal orders.

As evident from fathers’ descriptions of their contributions, reductions in child support appear to have resulted from changes in fathers’ employment status or incarceration. For example, although Cory, a 23 year-old African American father in Milwaukee with two non-custodial children, had been working at a factory while being under house arrest during the first wave of individual interviews, this job lasted for only a few months until he was jailed for a parole violation. Since then, Cory had been unemployed or incarcerated for drug offenses, and thus unable to pay child support. At his last interview he told the interviewer that he had been looking for work for three months. He admitted that he spent the past ten years dealing drugs, and but claimed he would like to get a regular job. He told the interviewer that he had been a “wreck... getting kinda depressed, can’t find a job.” He was putting in “ten applications a day” anywhere that might be hiring, but he knew his “bad” work and criminal record did not make him attractive to employers, and he worried that accruing child support arrears might land him back in jail.

Cory was not the only one worried about accumulating arrears. Some TLC3 mothers were also concerned about the penalties for non-payment in the formal child support system, particularly jail time. Derrick, an African American father of 11 in Milwaukee was incarcerated at time of the first waves of individual interviews. Moirdiree, the mother of five of his children notes, “Putting them away that’s still not going to... that’s still not giving money to the child... And when they get out what? You still don’t do it, so you put them back in, so what? You’re really not accomplishing much, you’re just keeping him away from the kids.”

Another key determinant of payments was the trust fathers had that their payments would be used wisely. While TLC3 mothers and fathers universally believed that non-custodial children should be supported, they were also aware that the custodial mothers had complete control over the distribution of those funds. Additionally, some mothers thought that father’s ex-partners were being just plain greedy. Lakeeta, an African American mother in Chicago, was concerned that Treyvon was being asked by his former partner to provide too much. She felt that he should not continue to make informal contributions to his child’s mother in addition to making formal child support payments. She explained, “He’s paying like three something a month. And the child she doesn’t even need that much a month. So I totally disagree and then again for her to ask him to do something out of his pocket.... I told him like I wouldn’t give her a cent, I don’t care what the child needs... that is what child support is for.” Charlotte, a 19 year-old mother in Milwaukee, explained how the mothers of Juan’s older children tried to take advantage of him, “She just makes stuff up too... she’ll call and say oh I didn’t get a check this week or whatever.” Charlotte’s description reflects a common sentiment among new partners. Although mothers are entitled to support for their children from non-custodial fathers, fathers need to be careful that they are not being exploited, especially when relying on informal arrangements.

Financial Support Mothers' Receive for Children by Previous Partners

In contrast to the relatively high number of unmarried TLC3 fathers who described providing at least some support for their non-custodial children, during the first round of baseline interviews very few unmarried TLC3 mothers reported receiving any assistance for children from previous relationships (all of the mothers in the our sample had at least joint custody of their children). Of the 15 mothers who reported children with someone other than a TLC3 father, only three (20%) report receiving financial assistance regularly— one formally and two informally.

When asked why they were not receiving support, mothers indicated it was because their former partners could not provide it, either because of unemployment or incarceration. At least 40% of these mothers suggested that their partner's involvement in the criminal justice system was an explanation for their lack of support. Renee, a 21 year-old mother of three in Chicago told the interviewer that she applied for support from the child's father, but "I never received anything... because he's in and out of jail. He's never working." The last time she checked on the amount she was owed, it was approximately \$24,000. Similarly, when asked why she was not getting child support for her older daughter, Lakeeta responded, "Well he can't do anything. He's incarcerated." The majority of TLC3 mothers had sought formal support from their ex-partners at one time, but with little payoff.

Fathers' Financial Contributions Toward the Focal Child

We next considered how unmarried fathers' patterns of support for their children changed over time, by analyzing the contributions of fathers to their non-custodial TLC3 focal children.

Data is used on fathers' financial support provided the focal child shortly after the child's birth (reported in our baseline interviews) and how this support had changed by the child's third birthday (our fourth round of interviews).

How involved were these unmarried fathers at baseline? Two to three months after the birth of the child most (85%) reported providing formal or informal financial support for the child. This is not surprising given that 6 of the 13 fathers resided with the child, and these fathers earned on average \$22,000 per year. The five non-custodial fathers were providing support averaging about \$3,000 a year to the TLC3 mothers, although contributions were not always regular or consistent. At baseline, only two fathers were not providing financial support for the focal child.

Four years later, things had changed dramatically. Half of the fathers had little to no contact with their child, and a handful more saw their child only sporadically (no father had primary custody of the child). Although nearly 70% were providing some type of support, only 38% (five of the thirteen fathers) were providing regular child support, all through the formal child support system. These payments for the focal child ranged from a low of \$1,440 a year to a high of \$8,976 a year. Again, the father's employment was a key determinant of whether he was meeting his obligations (see Table 3). Formally employed fathers were most likely to be paying regular, formal support; while those with weak ties to the labor market were paying little, if anything. The three fathers who provided no support were either incarcerated or unemployed throughout the study, and had no financial resources on which to draw. Likewise, the five fathers who were providing informal support to their children had difficulty maintaining a job.

By mothers' accounts, these informal payments did not amount to much. The mothers described the payments as either sporadic or only provided when the children were visiting the

father. Again, incarceration and unemployment contributed to the irregularity of informal support. For example, Marc, a young Hispanic father of two in Milwaukee, struggled with drug addiction and was periodically incarcerated. Nevertheless, he did manage to give a (small) amount of money to Rachel, the mother of his two children, whenever he was out of jail and could find a job. Rachel explained during the last interview that he had been out of jail for only a few months in the previous year, but had given her money occasionally, “He would give me 20 or 40 dollars for the kids... like that every time he would go to work, cause he was working, in the beginning he was working. So, he would, he would pay his rent or whatever he has to do, buy his food, and whatever was left he would give to his kids. Or he would take his kids out to Chucky Cheese or whatever.” Rachel, like other mothers of incarcerated men, were frustrated by the small amounts of money that these fathers provided and their inability to maintain steady employment.

Whereas many fathers indicated that their support for their children was constrained by their unemployment and incarceration, the mothers who received informal support felt that fathers were ignoring their responsibilities and they were frustrated by fathers’ unreliable assistance. According to these mothers, the fathers’ unemployment and criminal activity, particularly drug use, were evidence of their irresponsible behavior, not the cause of fathers’ financial instability. Many mothers had not expected to bear the full cost of raising their children after ending their relationships. Instead, they had anticipated receiving substantial support from their ex-partners.

Over time some mothers learned the fathers’ contributions could not be counted on. For example Shakena, a young African American mother in Chicago, who had two daughters with Emarus, described how Emarus would promise to help her, but then would not follow through:

Like they got a layaway in the store now and I owe them like \$72 but I had asked him when it was time for me to make the payment, like last week. I had asked him to give me the money, he said he was gone give it to me. I had the money, I just wanted to see if he was gone give it to me. He was like, yeah, I'm gone give it to you. Never heard from him.

Maureen described a similar situation where her partner, Tony, did not come through financially.

Maureen, an 18 year-old white mother, had been working low-wage retail jobs and relying on child care assistance and support from her family to make ends meet. She asked Tony if he could help her out with day care, and she said that he agreed. "He said he said he'd love to help me with money, this is his chance to prove himself to me. But he could never come up with the money. He bought himself a car. Like thanks for the money for daycare. I'm glad you got yourself a car when you don't have a license." The pattern of disappointment described by Shakena and Maureen was not unique. TLC3 mothers often indicated that fathers promised help and support, but rarely provided it. After being misled repeatedly, they no longer expected support regardless of fathers' expressed intentions.

While mothers generally thought that fathers were not providing enough, the fathers themselves tended to portray their contributions in a positive light. By buying clothes and other child-specific items, fathers felt they were insuring that their children had all that they needed. Complying with mothers' requests for assistance, if only intermittently, gave fathers the ability to claim they "take care" of their children. Emarus, the African American father of five living in Chicago, cared for his two daughters with the TLC3 mother, Shakena, on the weekends after being sentenced to house arrest. He also provided money to their mother when she needed to get something for their children, he explained, "She asks me, you know, buy'em shoes, or buy'em this, whatever—I get them what they need." However, when asked if Shakena was satisfied with his contributions, he said "Basically yeah, she ain't never too satisfied."

Other sources of support. Given the relatively low levels of support fathers were contributing to the care of their non-custodial children, how were these low-wage mothers managing to provide for their children? Most mothers were working at low-wage jobs. In addition, for many mothers, a new romantic partner was now helping to support her children. Ten of the thirteen mothers were involved in new relationships (three had married), and seven had given birth to an additional child with a new partner. New partners were particularly prevalent among mothers receiving little support from the focal child's father. Indeed, seven of the eight mothers getting informal or no support were involved with new men, and five of these mothers were living with their new partner.

For these mothers, the presence of a new relationship meant a partner who was able to help them take care of their children, particularly financially. This conclusion is based on an analysis of the portion of the interviews that asked the mothers who paid for what for the child, and also a detailed listing of their monthly budgets. The new romantic partners were providing either direct or indirect support for the focal child. Whereas once the child's cohabiting fathers were contributing to the support of the focal child's, four years later none contributed more than a few thousand dollars, and most contributed less than a few hundred. In contrast, new romantic partners cohabiting with mothers were contributing on average about \$15,000 to the focal child's household. In addition, new partners who were not cohabiting with mothers were also providing cash or in-kind goods specifically intended for the focal child.

Mothers found these new partners' willingness to care for their children appealing. As Angela, a young African American mother of four in Milwaukee, explained, her new fiancé, Larry, had helped her provide for her sons early on in their relationship, "Right when we met he was like, he didn't even move in with us yet and he bought the kids shoes. He just realizes that

people need stuff, and he knows he can give it.” Mothers valued the contributions made by their new partners, and many took it as a sign of commitment that these men were willing to provide for children who were not their own.

Another young Hispanic mother in Milwaukee, Julia, said that she wanted nothing from her former partner, Ricardo. Their relationship ended about a year after the birth of their daughter. A few years later, Julia was living with her new partner Chico. At the time of her last interview, Ricardo’s weekly child support payments had not arrived for three or four weeks because he had been laid off from his job. However, Julia was quite adamant that she could take care of the child, with Chico’s help, and that Ricardo’s support (\$125 per month) was not necessary. She believed that she and Chico were doing a more than adequate job: “I don’t want [expletive] from [Ricardo] never, ever in his life. [My child] got everything he needs. And everything, all of this, me and Chico.” For some mothers, their new partners had absorbed the role of father so completely that the focal child called him “daddy.”

Conclusion

In this paper we have used a set of qualitative interviews to examine the patterns of unmarried father’s financial contributions to non-custodial children as described by TLC3 parents in qualitative interviews. The analysis focused on the reasons that fathers provided little support, because previous studies find that low-income unmarried fathers direct few resources to children who do not reside with them (Miller et al., 2004). One of the factors that could contribute to this non-support is multiple partner fertility, as fathers may have children residing in multiple households and may prefer to support the children they lives with (Carlson & Furstenberg Jr., 2004); alternatively, low-income fathers may simply have too few resources to contribute to the support to their non-custodial children (Sorensen & Zibman, 2001).

According to these data, the latter explanation seems more likely than the former. The most common explanation for a lack of paternal support is incarceration and weak ties to the labor market. This was evident regardless of whether fathers had children with more than one mother. Involvement with the criminal justice system, in particular, seemed associated with fathers' difficulty finding and maintaining employment, and consequently, supporting their non-custodial children. These findings are consistent with previous quantitative studies that found a high correlation between low income and low levels of support (Cancian & Meyer, 2004; Sorensen & Oliver, 2002; Rangarajan & Gleason, 1998).

Without regular jobs, these fathers' formal support orders went unpaid. Low-income fathers with intermittent and informal employment, however, were likely to be providing at least some informal or in-kind support for their non-custodial children. Providing in-kind and informal support seemed to give fathers a sense of connection to their children and reassured them that they were "taking care" of their children. Fathers' informal contributions to the TLC3 focal child, particularly when provided irregularly or only during visits, were often of little instrumental assistance to mothers, who shouldered the bulk of the costs of caring for a child.

Because many non-custodial fathers in our sample had so little money to offer, few mothers received regular support and mothers' efforts to pursue formal child support were more often than not fruitless. Mothers received little formal or informal child support from former partners, although child support orders had been established. They attributed the lack of support to the fathers' unemployment, incarceration, and economic disadvantage, and did not expect future support to be forthcoming. Similarly, the analysis of TLC3 couples that broke up suggests that many fathers expressed intentions to support their children, had formal child support orders issued, and yet failed to provide support. Mothers learned, through a series of repeated

disappointments, not to count on fathers' financial support. They came to expect little assistance from the fathers, whom they regarded as unreliable, and were discouraged from seeking additional assistance given the low probability of pay-out. Although mothers recognized the fathers were facing financial hardship, many were not sympathetic to fathers' employment difficulties. Rather, they viewed unemployment and criminal activity as evidence that fathers were irresponsible.

These comments by mothers raise an important issue about the extent to which employment is driving fathers' payment of support, rather than fathers' desire (or lack of desire) to pay support driving their employment. Clearly, the fact that fathers' paid support when they were formally employed indicates that wage withholding is usually an effective collection strategy. However, if a large proportion of fathers' earnings are garnished to pay child support, they may respond to this disincentive to seek and maintain formal employment, by reducing formal employment. Informal work may be more appealing since they can keep all of their wages. However, as noted in the introduction during the course of the study, rates of unemployment for racial and ethnic minority males were relatively high in the central cities of New York, Chicago and Milwaukee which suggests that employment may have been hard to find. In addition, most fathers, however, expressed a desire to find formal employment and were concerned that avoiding current obligations led to arrears and possible incarceration. Nevertheless, associations between child support obligations on one hand and unemployment, informal work and illegal activities on the other hand are very complex.

These data suggested little association between fathers' multiple partner fertility and whether they met child support obligations. Whether fathers provided support to their non-custodial children had little to do with the arrival of a new child. Fathers who had strong

attachments to the labor market were providing at least some support to their non-custodial children, although these children received just a fraction of what custodial children received. This finding parallels Manning and Smock's (2000) conclusion that some fathers may reduce their payments to non-custodial children following the birth of a new child, but most continue to provide some financial support.

With mothers receiving little support from their child's father, how then did they provide for their children? Most mothers worked in low-wage jobs, and for many mothers a new partner provided key economic resources. The new men in their lives shared the costs of raising their children, and contributed regular financial support. Mothers' perceptions of their new partners' generosity were in stark contrast to their descriptions of the TLC3 fathers' irregular contributions. In addition, a few parents hinted that some mothers no longer want non-custodial fathers' involvement once they had repartnered. Future research should consider whether women's multiple partner fertility may be more important for understanding patterns of child support than men's multiple partner fertility.

One area of possible important influence on fathers' contributions to their children that we did not explore is the quality of the parents' relationship. Previous research has pointed to the quality of mother-father relationships as an important influence on the amount fathers contribute to their children (Aldous, 1997; Bloomer, Sipe, and Ruedt, 2002; also see Nelson, 2004 for a review). In the TLC3 data, broken-up couples with the most strained relationships are those in which the fathers are providing the low levels of support and are the least likely to be involved with their child. However, it was quite difficult to disentangle whether the poor relationship predicted lower levels of support, or whether lower levels of support further worsened already tenuous relationships. This is an interesting and important avenue for future research.

The TLC3 data suggest that TLC3 mothers with children from previous relationships received the lowest levels of support. About 20% of these mothers reported that they received help in caring for their children from their previous partners, whereas 70% of TLC3 mothers were receiving support. Why might the rates of support have been lower for TLC3 mothers with multiple partner fertility compared with mothers who had more recently ended their relationships with the TLC3 fathers? First, it is possible that differential biases in reporting may be playing role. It is possible fathers overstate and mothers may underreport support. Second, the study's sample design might be part of the explanation, in that all mothers were selected into the sample because they were involved in a romantic relationship. If mothers who receive little or no support from non-custodial fathers are more likely than other mothers to repartner, then this might explain the lower levels of support mothers received from ex-partners in the first wave of interviews. Finally, the fact that these children were older and their parents relationship had ended a much longer time ago might also account for differences in support (Rangarajan & Gleason, 1998).

Some limitations to this study should be noted. The sample, although similar in many respects to the larger Fragile Families sample, is small and represents the experiences of a select group of parents with young children in three U.S. cities. Caution should therefore be exercised in generalizing to the experiences of all low-income parents. In particular, it is unclear how support may change as the child ages beyond the preschool years because some literature indicates that fathers are less likely to provide support to older children (Rangarajan & Gleason, 1998).

In conclusion, all of the analyses suggest that fathers were contributing to the support of their non-custodial children if they had the means to do so. There is little evidence of “deadbeat

dads” – fathers who can support their children but choose not to do so. Incarceration, unemployment, and a lack of resources were the primary explanations given by both mothers and fathers for low levels of support. However, non-custodial fathers providing low levels of support often portrayed their informal contributions in a positive light and asserted that they took care of their children. In contrast, mothers described fathers’ irregular informal contributions as of little help and were frustrated by not being able to count on the fathers for financial assistance. No longer expecting or seeking their help, four years after the birth of the focal child, many mothers relied on a new partner to help provide for their families.

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Table 1
Descriptive Characteristics of TLC3 Analytic Samples

	<u>Wave 1 Samples^a</u>		<u>Wave 4 Sample^b</u>
	<i>Non-custodial Fathers</i>	<i>Mothers</i>	<i>Couples</i>
Cohabiting with TLC3 partner (wave 1)	12	13	7
White	0	2	1M/0F
Black	13	9	9M/8F
Hispanic	5	4	3M/5F
Mothers age (years)	~	24	22
Fathers age (years)	26	~	23
High School Degree or Higher	7	10	8M/6F
Chicago	8	6	4
New York	3	3	0
Milwaukee	7	6	9
Average Household Income ^c	\$ 24,719	\$ 17,500	\$ 26,081
<i>sample size</i>	<i>18</i>	<i>15</i>	<i>13</i>

^aThese TLC3 parents have children from previous relationships; analyses of this sample focus on transfers to these older children.

^bThese TLC3 couples were no longer in a romantic relationship by the fourth wave of data collection; analyses of this sample focus on transfers to TLC3 focal child.

^cFor couples this is the mothers' household income.

Table 2: Patterns of Child Support among Unmarried Fathers with Non-custodial Children during Wave One

	Formally Employed	Not Formally Employed	Total
No Support	1	4	5
Informal Support	2	4	6
Formal Support	7	0	7
	10	8	18

Table 3: Patterns of Child Support for the TLC3 Focal Child among Unmarried Fathers during Wave Four

	Formally Employed	Not Formally Employed	Total
No Support	1	2	3
Informal Support	1	4	5
Formal Support	5	0	5
Total	7	6	13