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# The Changing Role of Child Support among Never-Married Mothers

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#### Abstract

This paper documents the changing role of child support as an income source to never-married mothers during the 1990s. Data are drawn from multiple panels of the Current Population Survey. We find that child support receipt has increased among successive cohorts of never-married mothers, and that within cohorts, child support increases over the first years of a child's life. Changes in child support have occurred in tandem with substantial changes in other income sources, notably declines in public assistance and gains in earnings. Despite recent gains, child support plays only a minor role in the income packages of never-married mothers.

#### The Changing Role of Child Support among Never-Married Mothers

# INTRODUCTION AND BACKGROUND

The prevalence and economic hardship of single-parent families are major topics of concern. According to estimates, about half of all children will spend some time in a single-parent family (Bumpass and Raley, 1995). This is particularly troubling because of the economic vulnerability of these families—over 40 percent of mother-only families fall below the official poverty line (Daliker and Naifeh, 1998). Economic hardship is especially pronounced among families headed by never-married mothers; for example, mean family income of never-married mothers is half that of previously married mothers, while the poverty rate among never-married mothers is twice that of previously married mothers—59 percent versus 31 percent.<sup>1</sup>

The economic plight of single-parent families, coupled with the heavy reliance of such families on public assistance, has led to an increased focus on private child support as a potential source of additional income. The child support system has undergone substantial changes in the last 25 years. Legislation has targeted all stages of the process leading to child support collection, including efforts to promote paternity establishment, ensure that support orders are issued, increase the value of support ordered, and strengthen the enforcement system.

The welfare system has likewise been the subject of considerable attention. Beginning with the Family Support Act of 1988, there has been an increasing emphasis on job training and work requirements in the welfare system, and the 1990s saw a proliferation of waivers to run increasingly strict welfare programs in many states. These changes culminated in historic legislation replacing the Aid to Families with Dependent Children (AFDC) program with Temporary Assistance for Needy Families (TANF) in 1996. Among the more dramatic changes under TANF is the 5-year lifetime limit on the

<sup>&</sup>lt;sup>1</sup>Authors' calculations from the 1998 Current Population Survey.

receipt of benefits. The time-limited nature of benefits, combined with the restrictive nature of many state TANF programs, suggests that nonwelfare income sources are becoming increasingly important to the long-term economic well-being of mother-only families. The current and potential role of child support as an ongoing income source to mother-only families is thus a critical topic, but is not well understood.

The purpose of this paper is to document the changing role of child support as an income source to never-married mothers during the 1990s. We focus on changes as children age and also on changes across years. To do this, we track the experience of successive cohorts of mothers as their children age by using synthetic cohorts of never-married mothers created from multiple panels of the Current Population Survey (CPS). Though our primary emphasis is on child support, we place our child support results in context by examining concurrent changes in other income sources. We focus our attention on 1989–1997, a period of profound change in the relative availability of public and private forms of support.

#### Child Support Patterns over Time

Despite substantial changes in child support policy, aggregate child support outcomes did not change a great deal between 1978 and 1995 (Scoon-Rogers and Lester, 1995; Scoon-Rogers, 1999). Throughout this period, between 50 and 60 percent of resident mothers were owed support, about threequarters of those mothers received some payment, and all outcomes were substantially better for divorced and separated mothers than for never-married mothers.

However, these aggregate outcomes mask improvements among some subgroups, with particular improvements among never-married mothers. The paternity establishment rate among nonmarital births, measured as the number of paternities established in a year divided by the number of nonmarital births in the year, has increased from 29 percent in 1987 to 46 percent in 1994 (U.S. House of Representatives, 1998). Among all never-married mothers, the proportion with a child support order increased from about one-tenth in 1978 to more than one-third in 1995 (Scoon-Rogers, 1999). The percentage of never-married

mothers who actually receive child support has increased as well, from about 5 percent in the late 1970s to more than 15 percent in the late 1990s (Sorensen and Halpern, 1999).

Although the above evidence suggests that child support outcomes among never-married mothers have been improving over time, we know very little about changes over time from the perspective of a particular cohort of mothers. As a result, the extent to which time trends reflect improved outcomes among new versus existing mothers is not apparent. We know little about how child support outcomes change as children grow older, or about how such outcomes differ among mothers whose children are born at different times.

Theoretical models of child support transfers offer only limited insight into how child support might change as children grow older. Such models typically posit that child support transfers are affected by the nonresident parent's ability to pay, by the economic needs of the resident parent, by the strength of the ties between the nonresident parent and his or her ex-partner and children, and by the stringency of the child support system. These factors could have opposing influences on child support patterns. Nonresident fathers' ability to pay typically increases over time, especially among fathers in nonmarital cases (Meyer, 1995; Phillips and Garfinkel, 1993), which could lead to higher support as children grow older. The ongoing strengthening of the support system could likewise lead to an increase in support, as children in recent years have been growing up in tandem with a system that is becoming increasingly strict. On the other hand, ties between nonresident fathers and their children are thought to decline with time, which would lead to lower child support.

Only limited efforts have been made to document changing patterns of child support over time using a case-based versus a calendar-based concept of time. Most of these efforts are limited to divorce cases and involve the use of cross-sectional data to compare support outcomes at varying intervals after separation or divorce. This research finds that the probability and amount of support are lower among cases in which more time has elapsed since the separation (Beller and Graham, 1993; Seltzer, 1991;

Garfinkel and Robins, 1994). An important limitation of this work is that the types of child supporteligible cases are changing (Beller and Graham, 1993), as is the policy environment. Apparent differences between short-term and long-term child support outcomes could thus be confounded by cohort effects.

Recent research in Wisconsin uses longitudinal data to track aggregate and case-level child support outcomes over time, an approach that eliminates possible cohort effects (Meyer and Bartfeld, 1998; Meyer and Hernandez, 1999). Among nonmarital cases with paternity established between 1988 and 1992, aggregate compliance ratios declined only slightly over the first 5 years in which support was owed, from .48 to .46 (Meyer and Hernandez, 1999). Results for an earlier cohort, 1986–1988, showed a similar pattern, though compliance levels were higher (Meyer and Bartfeld, 1998). There are no such cohort-based analyses of child support outcomes at the national level.

# Child Support Relative to Other Income Sources

Research on child support receipts suggests that child support among never-married mothers continues to be relatively uncommon, but that among mothers who do receive support, the amounts are not trivial. Although only 21 percent of never-married custodial mothers received child support in 1995, the average amount among those receiving support was \$2,297, out of an average annual income of \$13,889 (Scoon-Rogers, 1999).

Child support trends over time are typically explored in isolation from trends in other income components. However, the previously noted gains in child support among never-married mothers suggests that the importance of child support as a component of mothers' income packages may be increasing. This could be compounded by recent declines in welfare participation among single mothers. The share of single mothers receiving welfare income, which hovered around 30 percent from the late 1970s to the late 1980s, fell from 29 percent to 23 percent between 1988 and 1996 (Meyer and Rosenbaum, 1998). Furthermore, the failure of welfare benefits to keep pace with inflation over the past

decades (U.S. House of Representatives, 1998) suggests that welfare has become a less important part of the income package of many young mothers. Declining welfare receipts would increase the relative importance of other income sources, including child support. Reductions in welfare receipt would also have a direct impact on the amount of child support received by mothers. This occurs because mothers who are not receiving welfare keep all child support paid on their behalf, whereas welfare recipients receive only a portion, with the remainder retained by the state as partial reimbursement for welfare costs. If fewer mothers receive welfare, the amount of child support received will increase even if there is no increase in the amount paid.

On the other hand, there has been a substantial increase in the labor supply of single mothers, particularly over the past decade. Meyer and Rosenbaum (1998) report that the share of single mothers who worked in the past year increased from 73 percent to 82 percent between 1984 and 1996. The gains from earnings could potentially offset the decline in welfare receipt and, if larger than the gains from child support, could lead to a reduction in the relative importance of child support as a component of total income. As with the aggregate child support outcomes discussed earlier, we know little about the extent to which the changes in welfare participation and employment reflect changes across cohorts, or changes within particular cohorts, as children age.

# Contributions of This Paper

This paper provides information on the changing role of child support as an income source for never-married mothers. We explore the income packages of several recent cohorts of never-married mothers, groups that face a substantially different policy regime from each other and from previous cohorts. By using a synthetic cohort approach, we disentangle changes in child support across cohorts from changes over time within a child's life. We place our child support results in broader context by considering child support changes in tandem with changes in other income components. In doing so, we

provide national evidence of the income patterns over time among recent cohorts of never-married mothers.

# DATA AND METHODS

# Data and Sample

We draw our sample from the 1990–1998 March CPS, which provides us with detailed income data for calendar years 1989–1997. The CPS approximates a representative national cross section of the population.

Our primary sample includes never-married mothers whose oldest resident child was born between 1988 and 1995. We organize this sample into four successive cohorts of mothers—those who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95. For each "synthetic cohort," we have income data for a period of 2 to 8 years. For instance, for women who became mothers in 1989, we sample from March 1991 to March 1998, providing income data for calendar years 1990 to 1997, during which the relevant child was 0 to 7 years old. Our total sample includes 6,003 mothers, with 197 to 377 mothers in each age-year cell (see Appendix Table 1).<sup>2</sup>

The CPS is the best available data source for this analysis. It contains very recent data—through calendar year 1997—enabling us to capture the effect of recent policy changes. Moreover, the overall sample is large enough that it contains sufficient numbers of never-married mothers in each biennium to examine changes over time for multiple cohorts. Though not longitudinal, synthetic cohorts can be constructed that mimic key features of longitudinal data.

<sup>&</sup>lt;sup>2</sup>We follow both years in a cohort for the same number of years. We thus ignore one potential year of data for the earlier year in each cohort.

While the data are in many ways well suited to this analysis, there are some important limitations stemming from the lack of detailed information on either marital history or household relationships. We discuss these limitations later.

#### Methods

Descriptive Data on Child Support Patterns. We begin by presenting descriptive data to illustrate the role of child support as an income source, focusing on changes as children age as well as changes across cohorts. Specifically, we illustrate the trajectory of child support outcomes as children age, looking separately at mothers of children born in successive 2-year periods. We use weighted data and report child support amounts in constant 1997 dollars. We expect that later cohorts will have more favorable child support outcomes, reflecting the increasing emphasis on child support enforcement during the 1990s. The decreasing availability of public assistance in the latter half of the decade would also lead to higher child support receipts among those who otherwise would have had some support retained by the state to reimburse AFDC costs. As discussed earlier, the expected pattern of child support outcomes as children age is ambiguous.

Determinants of Child Support Receipt. We next use a multivariate approach to determine what factors are associated with receipt of child support among never-married mothers. A particular emphasis is on understanding the changing likelihood of receiving support as children age, controlling for demographic and time variables that also play a role. We estimate a probit model, with the dependent variable being the receipt of any child support. Our primary independent variables of interest are a series of dummy variables for age of child (1 through 7, with 0 omitted) and a series of year dummy variables (1990–1997, with 1989 omitted). Note that the year refers to the calendar year that serves as the reference for income, which is the year prior to when the CPS data were collected. We include a variety of demographic variables which theory and prior research suggest influence the likelihood of child support receipt: race (dummy variables for black, Hispanic, and other nonwhite); mother's age at birth

(20–24, 25–29, and 30+, with teens omitted); and mother's education (high school graduate and college, with less than high school omitted). We further control for subsequent children, region, urban versus rural location, and current cohabitation status.<sup>3</sup> We use our model to generate predicted probabilities of receiving child support for a range of prototypical cases.

Child Support Relative to Other Income Sources. Our final analyses place child support in broader context by exploring the changing importance of child support vis-à-vis other income sources. We present descriptive data on the changing likelihood of receiving public assistance and earnings, and also present data on the relative contribution of child support and several other income sources to total income. We divide income into the following broad categories: child support, public assistance, other transfers, earnings, and all other income.

# **Limitations**

The primary limitations of this data source are the lack of detailed information on either marital history or household relationships. This affects, in two key ways, the population to which we can generalize over time.

First, we are unable to identify currently married or divorced mothers who originally became mothers due to a nonmarital birth. Thus, we limit our attention to *never-married* mothers—those who had a nonmarital birth and remain unmarried *x* years later. Our target population therefore decreases over time. We can get some sense of the magnitude of this decline from existing research on marriage rates following nonmarital childbearing and from changes in our weighted sample size as children age. Research indicates that the marriage rate following nonmarital childbearing is relatively low. Bumpass and Lu (1998) found that among never-married women who became mothers in 1985–1989, only about

<sup>&</sup>lt;sup>3</sup>We use two variables to capture cohabitation—one for mothers who are cohabiting with the head of household and one for mothers who are cohabiting and are themselves the household head. As we explain later, we expect the latter to include some mothers who are cohabiting with the father of their child; we expect less frequent child support in this group.

36 percent of whites and 13 percent of blacks had married by 5 years later; these rates have decreased dramatically over the past several decades. We can also explore this in our sample by comparing the weighted sample sizes when children are less than 1 year old to sample sizes when children are older. In cohort 1, for which the greatest number of years are available, our weighted sample size decreases by 15 percent by the fifth year and by 23 percent by the seventh year. To the extent that the outcomes of interest are correlated with the likelihood of marriage, our results could be misleading. We are not aware of empirical evidence that child support outcomes are associated with differential marriage rates, however, and theoretical arguments about the direction of the relationship between child support and marriage are ambiguous.

A second concern is that we are unable to identify which mothers are cohabiting with the father of their child. Some such mothers are excluded from our sample, while others are included. When the father is designated as the household head, the child is linked in the data to the father rather than to the mother. These cases are of necessity excluded from our analysis, because we cannot identify the unmarried mother as such. On the other hand, if the parents are cohabiting and the mother is designated as the household head, the child is linked to the mother in the record. In these cases, we are unable to determine whether the mother is cohabiting with the child's father or a new partner. This leaves us in the position of excluding only a subset of the cases in which the parents live together—those in which the father is the household head. Conceptually, we would prefer to exclude all such mothers from our sample, because we think of them as more similar to married mothers than unmarried mothers. In particular, we would not expect such mothers to report child support income in most cases.<sup>4</sup>

<sup>&</sup>lt;sup>4</sup>The number of mothers in our sample who are designated as household head and who are cohabiting with a partner serves as an outer limit to the number of mothers remaining in our sample who are cohabiting with the child's father. This ranges from 4 to 14 percent of the sample. We assume that in some of these cases, the mother is cohabiting instead with a new partner. The implication is that less than 4 to 14 percent of our sample at a given cohort-age group consists of cohabiting parents. This does not include all cohabiting mothers in our sample, since there are also some cohabiting with a household head who is not the child's father.

An additional limitation with the CPS is underreporting of income. Research suggests that nevermarried mothers tend to underreport their income, particularly "unofficial" income from child support, earnings, and other informal sources (e.g., Edin and Lein, 1997). While we do expect that the incomes are biased downwards, we do not expect this to occur differentially either across cohorts or across ages, the primary focus of our analyses.

# RESULTS

#### Child Support among Never-Married Mothers

We begin with descriptive information on child support receipt among never-married mothers, focusing on changes as children age and changes across successive cohorts. Figure 1 shows the mean amount of child support received (in constant 1997 dollars) by mothers whose oldest child is 0 to 7 years old, for cohorts 1–4. Three findings are apparent. First, mean child support receipts are quite low at all ages for all cohorts. Second, within each cohort, mean child support receipts generally increase as children age. Third, for children of a given age, mean child support receipts are generally higher in later cohorts. Thus, mean child support receipts in cohort 1 increase from \$149 when children are age 0 to \$430 by the time children reach age 7, though the increase is not smooth in the later years. At age 1—the oldest for which data from all cohorts are available—mean child support receipts are \$152 for cohort 1, \$322 for cohort 2, \$330 for cohort 3, and \$382 for cohort 4.

Focusing on means masks substantial variation across mothers. Only a relatively small minority of mothers receive support, though for those who do, the amounts are not trivial. Figure 2 shows the percentage of mothers receiving support. Again, we see that the likelihood of receiving support increases as children age and also increases across cohorts. Among cohort 1, the share of mothers receiving support increases from 9 percent when children are age 0, to 21 percent by age 3, remaining roughly flat thereafter. Mothers in all four cohorts have similar likelihoods of receiving child support when their child



Note: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.



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is age 0 (ranging from 9 percent to 11 percent), but as children age, mothers in each successive cohort have higher rates of receipt.<sup>5</sup> On the other hand, there is no apparent pattern—either by age of child or by cohort—in the mean amount of support received among those receiving something (Table 1).

Our reliance on a changing sample complicates the interpretation of these figures. With descriptive analyses, we are unable to differentiate between changes in the likelihood that a woman receives child support as her child ages versus changes in the characteristics of our target population (never-married mothers). It is possible that the women who leave our target population—those who marry—have different child support patterns from those who remain. Likewise, we are unable to determine whether cross-cohort differences reflect differential characteristics across cohorts or a differential environment faced by different cohorts.

# Determinants of Child Support Receipt: A Multivariate Approach

We use a multivariate approach to disentangle the role of the policy environment from the role of the child's age as determinants of child support receipt. This approach also allows us to control for measurable characteristics which could vary either across cohorts or across ages within a cohort (due to differential patterns of fertility and marriage). As described earlier, we begin by estimating a probit model, with the dependent variable being the receipt of any child support. For this analysis, we use a somewhat broader sample: all never-married mothers identified in the 1990–1998 March CPS who have an oldest child 7 years old or younger. We thus pull in earlier cohorts and include a comparable range of child ages from each panel. Our sample for this analysis includes 9,671 cases.

Results are presented in Table 2. The first panel shows coefficients on the year dummy variables (1989 omitted). Coefficients are positive, increase in magnitude through 1994, and remain roughly stable

<sup>&</sup>lt;sup>5</sup>The increasing likelihood of child support over time could reflect the fact that mothers of younger children are more likely to be cohabiting with the father of their child. However, we observe the same pattern when we exclude all cohabiting mothers from our analysis (not shown).

# TABLE 1

# Mean Child Support Received When Positive, by Cohort and Age of Child

	Age of Child							
	0	1	2	3	4	5	6	7
Cohort 1	\$1618	\$1242	\$1365	\$1483	\$2002	\$2808	\$1527	\$2272
Cohort 2	\$2350	\$2288	\$2321	\$1620	\$2245	\$2070		
Cohort 3	\$1607	\$1837	\$1719	\$2083				
Cohort 4	\$1716	\$2076						

**Notes**: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively. Child support is reported in constant 1997 dollars.

# TABLE 2

# Probit Model of Receipt of Child Support Income

	Coefficient	S.E.	Variable Mean
<b>X</b> 7			
Year			
1989 (omitted)	054	070	107
1990	.054	.073	.107
1991	.028	.073	.111
1992	.101	.072	.115
1993	.158*	.070	.124
1994	.250**	.070	.116
1995	.247**	.072	.106
1996	.258**	.071	.113
1997	.246**	.071	.108
Age of child			
0 (omitted)			
1	.245**	.061	.154
2	.321**	.063	.137
3	.447**	.062	.130
4	.498**	.064	.117
5	.465**	.066	.110
6	.437**	.068	.101
7	.478**	.071	.085
Age at birth			
<20 (omitted)			
20-24	.092*	.036	.379
25-29	.051	.053	.118
30+	.078	.064	.076
Race			
White (omitted)			
Black	395**	.041	.397
Hispanic	- 427**	050	204
Other	379**	.084	.043
Education			
< HS (omitted)			
High school	.265**	.043	.431
College	.354**	.047	.284

(table continues)

	Coefficient	S.E.	Variable Mean
1 (omitted)			
2+ children	.042	.037	.368
Cohabiting			
No (omitted)			
As household head	236**	.061	.131
With household head	.011	.073	.083
Location			
Rural (omitted)			
Central city	320**	.046	.425
Other MSA	164**	.047	.244
Missing	027	.052	.149
Region			
Northeast (omitted)			
Midwest	.083	.045	.217
South	002	.050	.321
West	140**	.088	.225
N = 9671			
Log likelihood	-4001.2		

 TABLE 2, continued

**Notes**: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively. \*p<.05; \*\*p<.01.

for 1994–1997, with coefficients for 1993–1997 statistically significant. All else equal, then, mothers become increasingly likely to receive child support during the mid-1990s, a gain that is maintained over the years considered here. As indicated in the second panel, the age of the child is also a significant predictor of whether mothers receive support. Specifically, results suggest that mothers are increasingly likely to receive support over the first few years of their child's life, stabilizing at around age 3. Taken together, the coefficients for the year and age variables imply that the patterns we saw earlier, in terms of higher rates of support within a cohort over the first few years of a child's life, reflect both a greater tendency to receive support on behalf of somewhat older children and an increasing likelihood of receiving support over the period in question. Furthermore, these results suggest that the differences in the likelihood of receiving support across cohorts are not merely a reflection of observable differences in the characteristics of different cohorts. Likewise, they suggest that changes in support receipt as children age are not merely a result of changes in the characteristics of never-married mothers of older versus younger children.<sup>6</sup>

Table 2 also confirms the importance of a variety of demographic variables which previous studies have found to be predictors of support. In particular, results suggest that mothers aged 20–24 at the birth of their child are more likely to receive support than are mothers who gave birth as teens; that blacks, Hispanics, and other minorities are less likely than whites to receive support; that the likelihood of receiving support increases with mothers' education; that support is less likely to be received by mothers in cities versus rural areas; and that support is somewhat less prevalent in the West and more prevalent in the Midwest. Having an additional child does not alter the probability of receiving support. Finally, we find that mothers who are cohabiting with a partner are as likely to receive support as are

<sup>&</sup>lt;sup>6</sup>It is possible, of course, that the changing policy environment—captured here by the year coefficients—differentially affects the likelihood of child support receipt on behalf of children of particular ages. In particular, it seems likely that certain policies (such as those related to paternity establishment) would primarily benefit mothers of the youngest children. However, we ran a variety of models to assess interaction effects between year and child age with no indication that such differences occur.

other mothers, but that those who are cohabiting and are also household heads are significantly less likely to receive support. Recall that the latter group includes those who are living with the child's father, and who thus would not be expected to receive support. These findings are broadly consistent with prior research.<sup>7</sup>

To illustrate the importance of our key variables, we use our model to calculate predicted probabilities of receiving child support for various prototypical mothers. Table 3 shows predicted probabilities of support receipt for mothers who vary on a number of dimensions but who have in common the following characteristics: one child, not cohabiting with a partner, living in the Northeast in a metropolitan area, and not living in a central city.

Rows A through H illustrate the changing probability of receiving support over time for a prototypical mother whose first child was born in 1988. The mother in this example is black, has a high school education, and was in her early 20s when her child was born, in addition to the other characteristics noted above.<sup>8</sup> She is highly unlikely to receive support in the first year (age 0). However, her predicted probability of receiving support more than triples over the next 7 years—from .061 (row A) to .209 (row H). These predicted probabilities illustrate the changing likelihood of receiving support while holding demographic variables constant. Note that these predicted probabilities are quite similar to the actual rates of support receipt for cohort 1 in Figure 1, where we did not control for the mothers' characteristics.

The changing probabilities of support receipt documented here reflect an increase in the likelihood of receiving support over the first few years of a child's life, coupled with an increased likelihood of receiving support over the 1990s. To illustrate the magnitude of these separate influences,

<sup>&</sup>lt;sup>7</sup>We did experiment with a variety of models allowing for differential effects of demographic variables over time, with no evidence that such differences existed.

<sup>&</sup>lt;sup>8</sup>We use a black mother because this is the modal race in our sample.

# TABLE 3

# Predicted Probability of Receiving Child Support for Various Prototypical Mothers, Based on Probit Model

			Mother's Characteristics				
Row	Year	Child Age	Education	Age at Birth	Race	Probability	
		U		C		<u> </u>	
Follow	mother ov	er time					
А	1989	0	High school	20-24	Black	.061	
В	1990	1	High school	20-24	Black	.106	
С	1991	2	High school	20-24	Black	.115	
D	1992	3	High school	20-24	Black	.159	
E	1993	4	High school	20-24	Black	.186	
F	1994	5	High school	20-24	Black	.203	
G	1995	6	High school	20-24	Black	.193	
Н	1996	7	High school	20-24	Black	.209	
Change	e age; year	constant					
Ι	1989	1	High school	20–24	Black	.096	
J	1989	2	High school	20-24	Black	.110	
Κ	1989	3	High school	20-24	Black	.136	
L	1989	4	High school	20-24	Black	.147	
Μ	1989	5	High school	20–24	Black	.140	
Ν	1989	6	High school	20-24	Black	.133	
0	1989	7	High school	20-24	Black	.142	
Chanad	war: ag	constant					
P	1000	Ω	High school	20_24	Black	068	
0	1993	0	High school	20-24	Black	.000	
R	1997	0	High school	20-24	Black	.082	
ĸ	1777	0	ingn senoor	20 24	Didek	.077	
Change characteristics; age and year constant							
S	1997	3	High school	20-24	Black	.196	
Т	1997	3	High school	<20	Black	.172	
U	1997	3	Less than high school	<20	Black	.113	
V	1997	3	High school	20-24	White	.323	
W	1997	3	College	20–24	White	.360	

**Notes**: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively. In addition to the characteristics noted, predictions are for mothers with one child, not cohabiting with a partner, living in the Northeast in a metropolitan area, and not living in a central city.

we calculate the predicted probability of receiving support for a mother with the same characteristics as above, in 1989, on behalf of children of varying ages. Conceptually, this indicates how the likelihood of receiving support would have changed over the first years of a child's life absent changes in policy and opportunity over the 1990s. Table 3 indicates that the predicted probability of receiving support more than doubles over the first 4 years of the child's life, from .061 (row A) to .136 (row K), after which it remains largely unchanged. We use a similar approach to assess how the likelihood of receiving child support during the first year of a child's life changes over the 1990s. As shown, the likelihood increases only modestly, from .061 (row A) in 1989 to .097 in 1997 (row R).

Finally, we demonstrate how the likelihood of receiving support differs among mothers with varying characteristics. We use as an example a mother of a 3-year-old, in 1997, for whom we make varying assumptions about race, age at birth, and education. With the same characteristics as our earlier examples, such a mother has a predicted probability of receipt of .196 (row S). If she had her child as a teen rather than in her early 20s, the likelihood of receiving support declines by a small amount, to .172 (row T). If we also assume she has less than a high school education, her likelihood of receiving support falls to .113 (row U). On the other hand, for such a mother who is white and has a high school education, the likelihood of receiving support increases dramatically, to .323 (row V). With a college education this increases still further, to .360 (row W).

#### Child Support Relative to Other Income Sources

Our results thus far have shown that the amount of child support received increases as children age as well as across cohorts. Further, we have seen that this reflects an increase in the share of mothers who receive child support income rather than an increase in the amount of support among recipients. Our multivariate results confirm that the changes across cohorts and ages are not merely reflections of changing sample characteristics.

To place these results in context, we broaden our focus to examine patterns in the receipt of two other forms of income—public assistance and earnings. Figure 3 shows the percentage of never-married mothers receiving income from public assistance, again looking separately by cohort and age of child. Not surprisingly, public assistance is a far more prevalent income source than is private child support. Across ages and cohorts, between 31 percent and 56 percent of mothers report receipt of public assistance. The most notable patterns here are the cross-cohort differences. In each successive cohort, with only minor exceptions, the share declines for mothers with children of a given age reporting public assistance receipt. For mothers of 1-year-olds, the likelihood of reporting public assistance is 52 percent in cohort 1, 51 percent in cohort 2, 42 percent in cohort 3, and 31 percent in cohort 4. The relationship between receipt of public assistance and age of child differs across cohorts. For the earliest cohort, receipt of public assistance peaks at age 2, followed by a decline to roughly initial levels. For the second cohort, the decline among older children is more dramatic. By the time children in this cohort reach age 5—the latest point for which we have data—only 36 percent of mothers report receiving public assistance, compared with 47 percent of mothers of 1-year-olds. By the later cohorts, we no longer observe the increase in receipt during the first years of the child's life. This pattern of results strongly suggests that all cohorts are influenced by common underlying factors which reduce the likelihood of public assistance receipt across never-married mothers.

It is notable that the rates of child support and public assistance receipt move in opposite directions, both across cohorts and, in the later cohorts, over the first years of a child's life. Mothers are more likely to receive public assistance than child support at all cohorts and ages considered (note that some receive both), but the growth in the share of mothers receiving at least some child support relative to those receiving at least some welfare is nonetheless noteworthy. For a mother in cohort 1, the likelihood of receiving public assistance in the first year of her child's life is almost five times the likelihood of receiving child support; by the seventh year, the ratio declines to roughly two-to-one.



Note: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.

Mothers of 1-year-olds in cohort 1 are more than four times as likely to receive public assistance as they are to receive child support, while mothers in cohort 4 are only 1.6 times as likely to receive public assistance.

We also examine patterns in the receipt of earned income. The share of mothers receiving earned income is shown in Figure 4. Several findings are apparent. First, the prevalence of earned income supersedes that of either public assistance or private child support, with one-half to three-fourths of mothers reporting earned income. Second, the likelihood of receiving earned income increases as children age. Among cohort 1, the share with earned income increases from 50 percent to 72 percent as children age. Finally, the likelihood of receiving earned income increases across cohorts. Among mothers of 1-year-olds, the share with earnings increases from 57 percent to 71 percent. The large increase in never-married mothers with earned income is consistent with the increase in employment among all single mothers recently reported by Meyer and Rosenbaum (1998).

What do these various income patterns mean for the relative importance of child support vis-à-vis other income sources? Here we consider the changing role of child support as a component of mothers' total income packages. We divide total income into five categories: child support, public assistance, earnings, other transfers, and other income. Figure 5 shows how these sources contribute to total income among mothers in cohort 1. Focusing first on the totals, it is evident that income (in 1997 dollars) increases considerably as children grow older—from \$7,289 at age 0 to \$12,455 at age 7. Although the magnitude of child support receipts increases over this period, this increase plays a negligible role in the mothers' overall income gains. Earnings, on the other hand, show a marked rise over this period and are the dominant component of the overall income change. Public assistance increases and then decreases over this period. Because of the increase in earnings, the importance of public assistance as an income component declines.



Note: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.





Note: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.

Figure 6 shows a similar analysis, this time looking at mothers of 1-year-olds over the four cohorts. We again see a similar pattern. Total income increases somewhat, from \$8,508 to \$10,052. Child support increases in importance, yet plays an extremely limited role relative to total income. Public assistance dramatically declines across cohorts. As a result of these opposing trends, the ratio of child support to public assistance income increases fivefold, from .08 in cohort 1 to .39 in cohort 4. The gain in child support does not offset the loss in public assistance, however, with the combined value of these income sources considerably lower in cohort 4 than in cohort 1. Earnings go up substantially and are again the driving force behind the overall income gain.

These analyses suggest that child support plays a very small role when considered in conjunction with other income sources. This is somewhat deceptive, however. Among child support recipients, income from child support constitutes 13 to 28 percent of total income over the various cohort-age groups (not shown). While there are no particular trends either by age or across cohorts, it is apparent that child support is a nontrivial income source to the subset of mothers who receive it. The limiting factor in the importance of child support for never-married mothers as a group is that so few actually receive any.

# CONCLUSIONS

The past decade has been a period of profound change in the availability of public and private forms of support to single-parent families. Major changes have occurred in the welfare system and the private child support system during this period, beginning with the Family Support Act of 1988 and culminating in the 1996 federal welfare reform legislation. A growing emphasis on child support, coupled with an increasingly stringent welfare system, suggests a potentially important role for child support as an income source to single-parent families.

FIGURE 6 Income Composition, Child Age 1



Note: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.

This paper has focused on the changing role of child support as an income source to nevermarried mothers during the 1990s. Our emphasis has been on change in two dimensions—across cohorts and over time within cohorts. We find that child support has become increasingly common among successive cohorts of never-married mothers, and that within cohorts the likelihood of receiving child support increases over the first several years of a child's life.

Despite gains in support receipt over the 1990s, however, child support continues to be uncommon among never-married mothers. In the most recent cohort considered here—mothers who gave birth in 1994–1995—only 17 percent of mothers of 1-year-olds received any support. Among all the cohort-age groups considered, the rate of support receipt never exceeded 27 percent. As a result, mean child support across never-married mothers continues to be quite low. On the other hand, child support is clearly not an inconsequential income source among those who do receive something. Average support, when received, ranged from \$1,200 to \$2,800 per year across the cohort-age groups.

The changes we observe in child support receipts occurred in tandem with widespread changes in income from other sources, notably public assistance and earnings. The rate at which never-married mothers received public assistance declined strikingly across cohorts, consistent with the policy changes implemented during this time. Within most cohorts, public assistance also became less prevalent over the early years of a child's life. Earnings, on the other hand, increased considerably, both across cohorts and as children grew older. The net result of these offsetting changes in the various income components has been an increase in total income across cohorts, and a more sizable increase within cohorts as children age. Despite income gains across cohorts and ages, however, incomes remain quite low throughout the period. Analyses not shown here reveal that the majority of never-married mothers continue to have incomes below the poverty line at all cohort-age points examined.

In the aggregate, child support trends have not had a large impact on overall income patterns either across or within cohorts. On the other hand, for those who receive such support, it constitutes 13

percent to 28 percent of income, suggesting an important role for a relatively small share of mothers. The finding that most never-married mothers do not benefit from child support should not detract from the finding that for a minority of mothers, child support provides an important supplement to other income.

Despite low rates of child support receipt, the apparent growth and subsequent stability in such receipts over the early years of a child's life are quite encouraging. It suggests that child support does not deteriorate as an income source for never-married mothers as their children age, at least for the period considered here. The likelihood of receiving support over the medium and long term is particularly important in a world in which eligibility for welfare is time-limited.

Important questions remain about child support patterns as children age which we do not address here. Most important, we are only able to examine child support receipts over a relatively short portion of children's lives for the cohorts included in this analysis. In future work we hope to examine earlier cohorts of mothers, yielding a longer follow-up period. Longer-term analyses for recent cohorts, however, will not be possible for some time. Also, the patterns reported here are based on aggregate data and tell us nothing about how child support receipt changes over time at the case level.

From a policy standpoint, the gain in child support receipt across cohorts suggests that efforts to strengthen the child support system have had a measure of success, at least with regard to never-married mothers. Furthermore, our analysis only includes minimal information on outcomes after 1996, a year in which important legislation of relevance to unmarried mothers was enacted. We expect that child support outcomes will continue to improve as a result of this legislation. Comparisons over time are a crude way to measure policy impacts, however. In future work, we hope to include state and time-specific variables describing both the policy environment and the economic context.

# **APPENDIX TABLE 1**

Sample Sizes for Analysis of Child Support among Never-Married Mothers

Cohort	Child's Age								
	0	1	2	3	4	5	6	7	
1	339	336	307	330	291	232	212	197	
2	371	346	314	291	241	259	_	_	
3	377	350	279	255	_	_	_	_	
4	369	307	_	_	_	_	_	_	

**Note**: Cohorts 1–4 represent never-married mothers who first became mothers in 1988–89, 1990–91, 1992–93, and 1994–95, respectively.

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