

Child Support in the United States: An Uncertain and Irregular Income Source?

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April 2005

This paper draws on a report completed under a contractual agreement between the Wisconsin Department of Workforce Development (DWD) and the Institute for Research on Poverty. Any views expressed are those of the authors and not necessarily those of the sponsoring institutions. An earlier draft was presented at the 2004 Conference of the Association for Public Policy Analysis and Management. The authors gratefully acknowledge the helpful comments of discussants, conference participants, and DWD reviewers of the conference draft. The authors also thank Lynn Wimer for preparation of the data, Steve Cook for supervising data analysis, Jeungkun Kim for research assistance, Hwa-Ok Park for consultation and research assistance on related projects, Elizabeth Evanson for editorial assistance, and Dawn Duren and Robin Snell for assistance in preparing the manuscript.

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Abstract

In all developed countries, single-parent families are particularly vulnerable to poverty. In contrast to many European countries that provide some guaranteed income support for children, the United States has emphasized private responsibility, increasingly requiring child support from the other parent. The reliance on a private approach raises several questions concerning the adequacy and distribution of child support. Using detailed administrative records for virtually all mothers with new child support orders in one U.S. state in 2000, we analyze child support receipts over the subsequent three years. We find that most mothers with child support orders receive support, and many receive substantial amounts. However, the amount received varies substantially from year to year. Moreover, we find substantial instability within years—a characteristic of private support that has been difficult to measure with prior data. Our analysis of child support outcomes across the income distribution shows remarkably similar proportions of families receiving at least some support. Considering amounts received over the distribution of pre-child-support income, we find a U-shaped pattern, with amounts declining slightly with income over the first three deciles, and then increasing steadily. Lower-income families are also less likely to receive regular child support. Nonetheless, child support plays an important role in the income packages of many low-income families, reducing pre-child-support poverty rates by 16 percent and closing the poverty gap by an average of 44 percent in 2001.

Child Support in the U.S.: An Uncertain and Irregular Income Source?

Dramatic changes in the living situations of children have recast the role of child support. With about half of all children in the U.S. living apart from at least one parent for some time before they turn sixteen (Bumpass and Lu, 2000), child support is a potentially important income source for a broad set of families. Although rates of single parenthood vary across developed countries, in almost every country they have increased dramatically in the last 30 years (Corden and Meyer, 2000). The proportion of children who live in single-parent families at a particular point in time is now above 10 percent in Australia, Canada, Denmark, Finland, Germany, Norway, and Sweden, and above 20 percent in the United Kingdom and the United States (Rainwater and Smeeding, 2003).

In all developed countries, single-parent families are particularly vulnerable to poverty. Countries have developed different policy responses. Similar to its approach on other issues, the United States has focused on private responsibility, increasingly requiring child support from the other parent. Many European countries also require child support (maintenance). However, in contrast to the United States they generally also focus on public responsibility, the government guaranteeing a certain level of support that is paid regularly, regardless of what is paid privately.¹

This paper focuses on the role of child support in the United States. The reliance on a private approach raises several questions. We first consider the level of support, asking: What is the contribution of child support to the income packages of mothers and their children? Because a public system could provide extra support to low-income families, but a private system provides only what noncustodial parents (who may themselves have low income)² provides, we also consider distributional issues: Is child support primarily helping those already better off? Does private child support remove many families from

¹For a discussion of child support policies in the United States and European countries, see Corden and Meyer (2000) and Kahn and Kamerman (1988). For further information on guaranteed child support schemes, also see Garfinkel (1992) and Garfinkel, McLanahan, and Robins (1992).

²For a discussion of whether mothers and fathers have similar characteristics, and thus the extent to which one would expect low-income mothers to be associated with low-income fathers, see, for example Miller, Garfinkel, and McLanahan (1997).

poverty, or are most low-income mothers not helped substantially because their ex-partners cannot afford to pay significant amounts? Finally, regardless of the aggregate level of support received in a year, private support may be less reliable. We analyze whether, unlike the guaranteed support policies in other countries, relying on a private scheme results in irregular support.

PRIOR RESEARCH

Prior research has analyzed child support payments and the importance of child support in the income package of custodial mothers (e.g., Bartfeld and Meyer, 2001; Cancian, Meyer, and Park, 2003; Freeman and Waldfogel, 2001; Sorensen and Hill, 2004; Sorensen and Zibman, 2000b). Most research on changes over time has considered trends in orders and payments among eligible families (e.g., Case, Lin, and McLanahan, 2003; Hanson et al., 1996; Sorensen and Hill, 2004). Less research has been conducted on changes in child support paid to a particular mother over time (though see Meyer and Bartfeld, 1998). In addition, much of the recent literature has focused exclusively on low-income families, especially in the wake of welfare reform (e.g., Bartfeld and Meyer, 2003; Brien and Willis, 1997; Cancian and Meyer, 2004; Nelson, 2004; Sorensen and Zibman, 2001; Waller and Plotnick, 2001). Less is known about the distribution of child support across income groups, and how the experiences of lower-income and higher-income families compare (though see Sorensen and Zibman, 2000a). Because much of the existing literature considers annual payments of child support, the question of the regularity of support is often neglected. This paper contributes by providing information on payments to mothers over time, examining the level and regularity of support, and considering differences in support across the income distribution.

DATA AND METHODS

In this paper we exploit a unique set of linked administrative data for the population of mothers with new child support orders in Wisconsin. These longitudinal data include detailed records of child support received, allowing us to analyze fluctuations in child support receipts from month to month as well as from year to year. Our data are derived from linked administrative data on child support taken

from the Wisconsin state child support registry, KIDS. We also include data on earnings (from Unemployment Insurance records), and public benefits, including Temporary Assistance for Needy Families (TANF) cash welfare benefits and Food Stamps (also from the state's administrative records).³ We begin with all 17,896 custodial mothers in Wisconsin who received their first child support order from a particular partner in 2000. Our base sample includes 14,729 mothers who were owed child support during every year 2001–2003.⁴

Unlike previous research focusing on a low-income (or TANF) population, our sample includes virtually all mothers with orders in this period in Wisconsin.⁵ We include child support due after a divorce, legal separation, or the legal establishment of paternity. The reliance on administrative data limits the type of information available, and using information from a single state limits the generalizability of our findings.⁶ Notwithstanding these limitations, these data have two critical advantages for our purposes. First, they provide detailed payment histories that allow us to consider the regularity of child support and the sensitivity of estimates to alternative definitions of regularity. Second, the large sample size permits us to estimate outcomes for mothers by detailed income categories.

We first consider the distribution of child support among *all custodial mothers* and how that support changes from year to year for individual mothers. We show the contribution of child support to mothers' personal income, in both absolute and percentage terms. Our second set of analyses focus on differences in child support outcomes *among families at different points in the income distribution*. In

³For additional information on these data see Cook and Brown (2001).

⁴We eliminate 916 mothers who did not have a child under age 15 on December 31, 2000, since child support for most children ends when they turn 18, and 2,178 mothers who had an order in 2000, but were not due support during 2001, 2002, or 2003. We also eliminated 73 mothers without a social security number.

⁵Limiting the sample to those with child support orders means that we do not have the full sample of single mothers but does not necessarily mean we do not have the full income distribution. For example, in 2001, the proportion of single mothers who had a child support order was 56 percent among those with incomes below poverty, compared to 65 percent among those with income above poverty (<http://www.census.gov/hhes/www/childsupport/chldsu01.pdf>).

⁶For more information on child support outcomes in Wisconsin compared with other states see Cancian, Meyer, and Park (2003). Using the National Survey of America's Families they find higher levels of child support receipt among low-income families in Wisconsin than in the United States as a whole.

particular, we consider families by their decile of income less child support—for example, comparing child support outcomes for families in which the mother’s earnings and public benefit receipt puts the family in the lowest 10 percent of the income distribution to those families for which these income sources put the family in the top 10 percent. In the third set of analyses we consider the *regularity* of child support payments. Finally, we analyze the role of child support, and regular child support, in reducing poverty, using the official U.S. poverty thresholds. In all analyses we use an accounting framework. For example, in the poverty analyses we use income less child support to determine those who are pre-child-support poor, rather than attempting to estimate what income would have been in the absence of support.⁷

RESULTS

The Distribution of Child Support among All Custodial Mothers

Table 1 shows the distribution of child support across all custodial mothers in 2001–2003. The vast majority of mothers with new orders received some child support. In each year, half of mothers received about \$2,800 or less and half received more. As shown in the first row, only 11 percent of mothers received no child support in 2001—a figure that increased only slightly between 2001 and 2003. The other categories also showed relative stability. We note that 30 percent of mothers received more than \$4,800 per year (\$400/month).

⁷This approach is relatively common in this literature. For example, see Hungerford (1996) and Meyer and Hu (1999). Previous research has shown that the effects of child support on labor supply are fairly small (Cancian and Haveman, 2001; Graham and Beller, 1989). Sorensen and Zibman (2000a) also ignore the potential effects of labor supply changes, but make one adjustment to the general accounting framework in which pre-child-support income includes the amount of welfare benefits a family would potentially receive if it were not receiving child support. Because child support is not counted against benefits for welfare participants in Wisconsin, and because child support amounts are infrequently so large as to disqualify families from participation, this would have little effect on our results.

Table 1
Distribution of Child Support Received

CS Amount	2001	2002	2003
\$0	11.3	12.5	12.9
\$1–1,200	19.6	17.5	18.1
\$1,201–2,400	14.7	14.2	13.5
\$2,401–3,600	13.5	14.4	13.9
\$3,601–4,800	10.5	11.3	11.2
Above \$4,800	30.3	30.2	30.4
Median	\$2,794	\$2,883	\$2,883
Mean	\$4,063	\$4,031	\$3,993

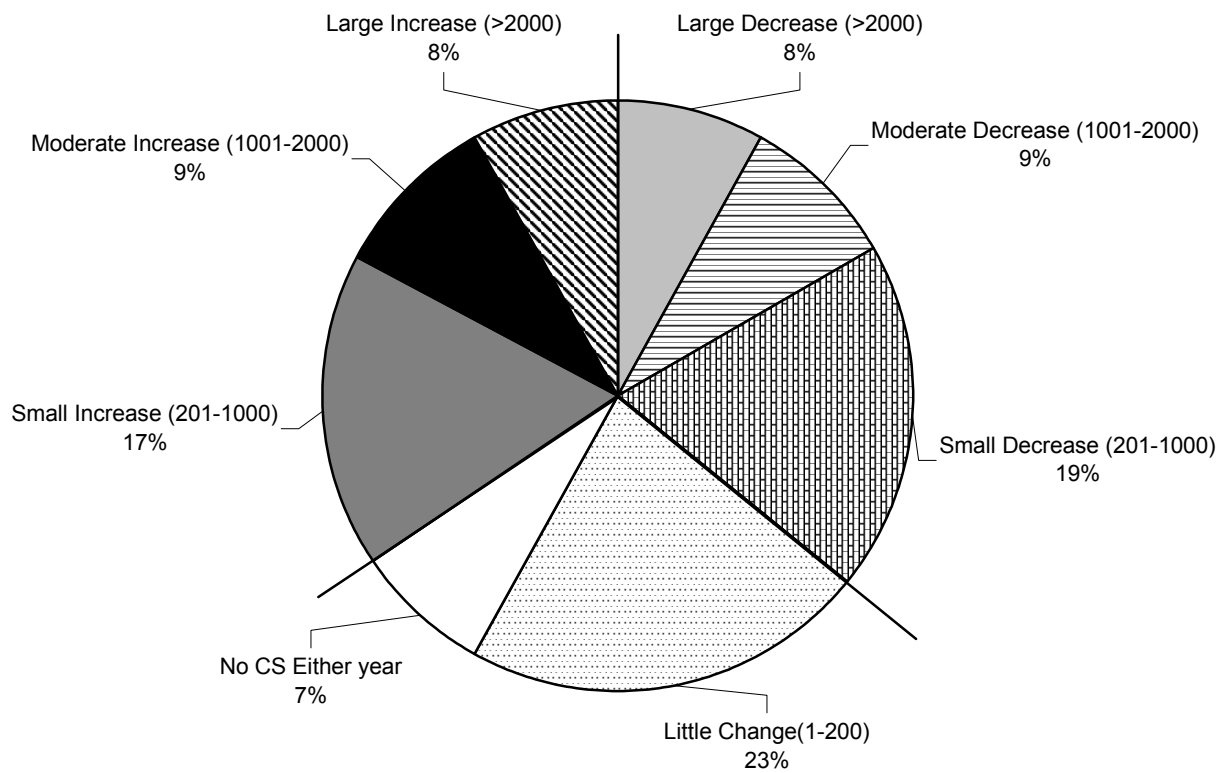
Source: Wisconsin administrative data on 14,729 women with a child support order.

Table 1 suggests fairly small changes in the overall distribution of child support over time; however, that figure does not capture year-to-year changes for a given mother. Figure 1 shows the distribution of changes in child support amounts for a given mother, comparing amounts received in 2001 and 2002. About a third of mothers experienced little change—either receiving no child support in either year or receiving amounts within \$200 of the previous year’s receipt. Child support declined for about one-third of mothers—about half of these declines were moderate or large, with the mother receiving at least \$1,000 less child support in the later year. Child support grew for the remaining third of mothers. Again, in about half of these cases the change was moderate or large, with the mother receiving at least \$1,000 more in child support in the later year. Patterns of change between 2002 and 2003 are very similar to those illustrated in Figure 1.⁸ In sum, the overall stability in the overall distribution of child support amounts over time obscures substantial changes over time at the individual level.

The importance of this instability will depend in part on the proportion of total income accounted for by child support. For the mothers in our sample, in 2001 mean total personal income (earnings, child

⁸Between 2002 and 2003, 33 percent of mothers experienced little or no change in child support received, 33 percent experienced an increase, and 34 percent experienced a decline.

Figure 1
Child Support Change, 2001-2002



support, welfare, and Food Stamps) was \$17,555 (median income was \$14,347). Mothers' own earnings were the largest source of income, averaging over \$12,000 per year. As shown in the final row of Table 1, child support was also substantial, averaging over \$3,900 per year. For about half of all families, child support accounted for less than 20 percent of family income. On the other hand, for about 20 percent of families, child support contributed more than half of income.⁹ Thus, for a substantial minority of families child support is a crucial part of the income package, suggesting that irregular receipt could have important implications for economic well-being—especially for families with low or moderate incomes.

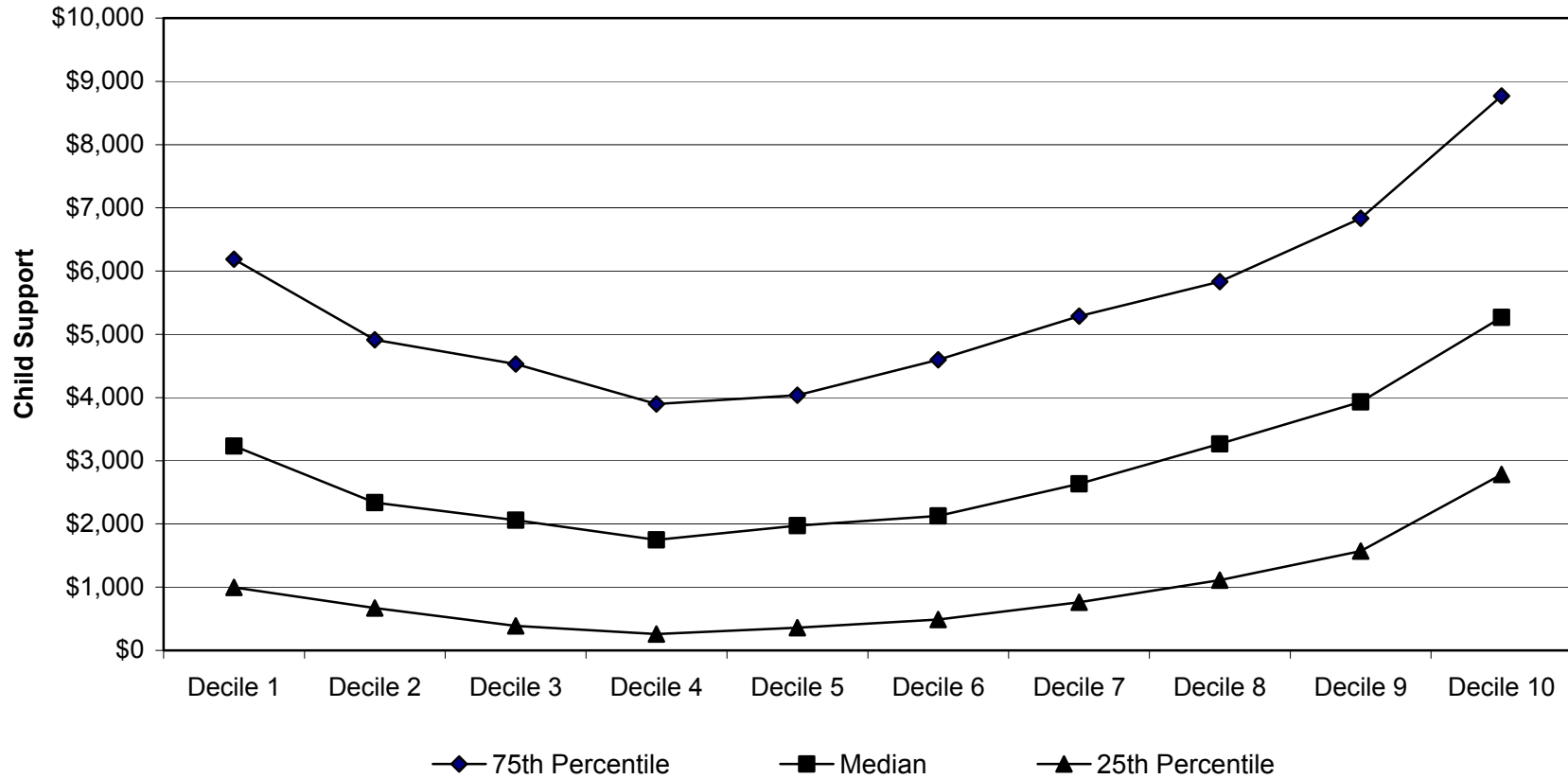
The Role of Child Support across the Income Distribution

Much of the literature on child support has focused on families receiving cash welfare. In this paper we are interested in comparing outcomes across the distribution of income. In particular, we analyze child support outcomes for women by the decile of their total personal income less child support—that is, by their place in the distribution of earnings, TANF benefits, and Food Stamps. The proportion of mothers with a child support order who received some child support does not vary greatly across income deciles, although there is some increase in the higher deciles. In 2001, 89 percent of mothers in the bottom decile and 95 percent of mothers in the top decile received support. By 2003, 85 percent of mothers in the bottom decile and 94 percent of those in the top decile received some support. Thus, at all income levels and during each of the three years, the great majority of mothers with orders received some support. However, the proportion without support was about double among women in the lowest income-less-child-support decile than among those in the highest decile.

Figure 2 shows the distribution of child support amounts received by decile of pre-child-support personal income in 2001. The middle line shows the median amount received—the point at which half of

⁹In interpreting these figures it is particularly important to note that our measure of income includes only mothers' earnings in employment covered by the Unemployment Insurance system, TANF cash benefits, Food Stamps, and formal child support. The role of child support in total family income is thus overstated for families with substantial unaccounted income—for example, from the earnings of a new spouse or partner.

Figure 2
Child Support By Pre-Child-Support Income Decile, 2001



Notes: All income figures shown in 2000 dollars using CPI-U. Deciles shown from the lowest income group to the highest.

all families in the decile received more child support and half received less. Median child support amounts declined slightly over the first four deciles and then increased monotonically with other income from the fourth decile onward: median child support received for families in the fourth decile was about \$1,700, while it was over \$5,000 for those in the top decile. The U-shaped pattern is more pronounced when we consider the 75th percentile of child support for each decile—the point at which one quarter of all families in the decile received more child support and three quarters received less. Amounts declined from about \$6,200 in the first decile to just under \$4,000 in the fourth, before rising to over \$8,700 in the top decile. The relatively high levels of support for those in the lowest deciles may reflect women with higher levels of child support income having less need to work.

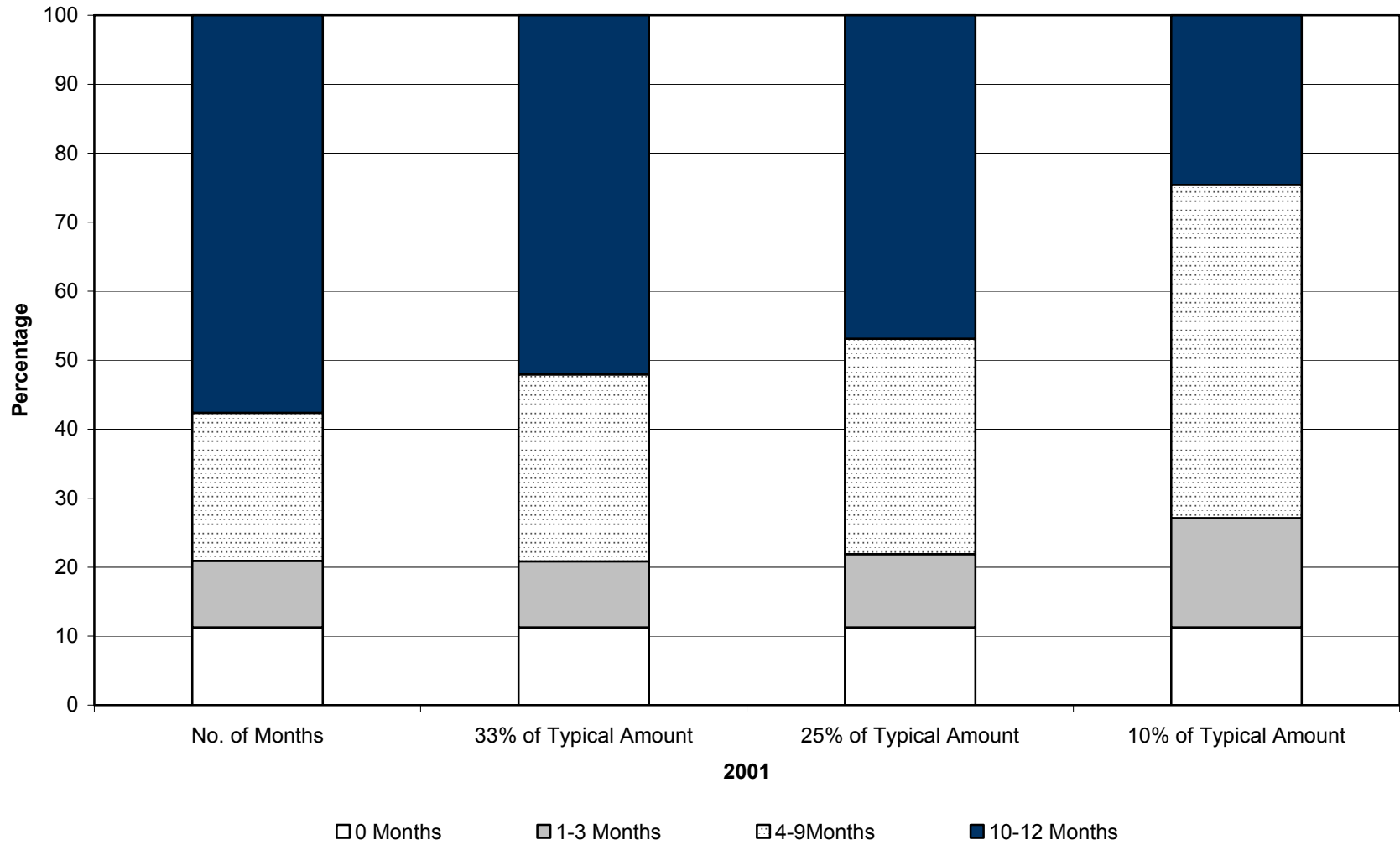
Regularity of Child Support Income

Given the limited information available from most data sources, the contribution of child support to family income is commonly measured in terms of total annual receipts. However, the contribution of child support to family economic well-being may depend on both the level and regularity of support. A given level of child support may make a smaller contribution to well-being if receipt is unpredictable—especially for lower-income families who are particularly likely to face credit constraints.

With our administrative data we are able to examine patterns of receipt in detail, and to consider alternative measures of regularity. We consider child support income to be “regular” when child support payments come at consistent intervals (over time) and are for a stable amount of support. While this definition seems straightforward, appropriate measurement is not. We present results reflecting a number of alternative measures of regularity here. Some measures consider only the timing of payments, while others also consider amounts paid.

Figure 3 shows the distribution of number of months in which a family received child support. The first bar shows the distribution of months of support (the full distribution is reported in column one of Appendix Table 1). Fifty-eight percent of all families received support in at least 10 months of the year.

Figure 3
Months Receiving Child Support by Different Definition of Regularity



As discussed previously, about 11 percent received no support in 2001. The remaining 31 percent of families received irregular support.

The first bar in Figure 3 only reflects whether any child support was received in a given month. When we refine our measure of regularity to also account for the amount of child support received, we find lower levels of regularity. In particular, we use detailed child support receipt history data to determine the most common monthly amounts received by each family. We then calculate the number of months with receipts close to this *typical* amount, averaging across adjoining months to smooth receipt amounts.¹⁰ The remaining bars in Figure 3 show the regularity of child support receipts by three measures—months with support within 33, 25, or 10 percent of typical receipts. In the second bar we show the results when we count a family as receiving a regular payment in a given month only if the family received some child support, *and* the amount received was within 33 percent of the typical payment. Accounting for amounts received in this way, the percentage of families with regular receipts in at least ten of twelve months in 2001 falls from 58 percent to 52 percent. When we count child support as regular only if the amount received was within 25 percent of the typical amount, the percentage of families with regular payments in at least ten of twelve months falls to 47 percent. Finally, the most restrictive definition, with support counted as regular only if the amount received was within 10 percent of the typical amount, results in 25 percent of families with regular payments in at least ten of twelve months. We also analyzed regularity in subsequent years (see Appendix Table 1). While there is a small increase over time in the proportion of families receiving no support in a year, in other respects the

¹⁰We choose as the “typical” monthly child support receipt amount the amount that will maximize our estimates of regularity (i.e., we calculate regularity using up to twelve different monthly amounts for each year, and then define as typical the amount that results in the highest estimate of regularity). Having identified the typical receipt amount, and calculated whether receipts in each month are within 33 (or 25 or 10) percent of this amount, we then check whether additional months should be considered as regular given smoothing. In particular, for any month that does not have a regular amount received, we calculate average amounts received over the current month and the previous month, and over the current month and the subsequent month. If either of these averages are within 33 (or 25 or 10) percent of the typical amount received, we count that month as a month with regular receipts. In this way we generally avoid counting families as receiving irregular support if, for example, support is paid monthly but in some months arrives at the end, and some months at the beginning of the month. We also avoid counting families as receiving irregular support if they receive regular support every week or every two weeks, with different numbers of weekly or biweekly payments falling in a given month.

pattern of regularity, and the sensitivity to alternative definitions of regularity, remains fairly consistent over the three years.¹¹

Because we have three years of payment history we are also able to calculate the regularity of payments over a longer period. Over the full three years, only 5 percent of mothers with orders received no support, and an additional 17.5 percent received support in fewer than 10 of the 36 months. Over half of all families (53 percent) received child support in at least 30 of the 36 months. When we consider the amount of support paid, we find that 47 or 42 percent received regular support in at least 30 months, when support is defined as regular if it is within 33 or 25 percent of the typical amount. When we require amounts received to be within 10 percent of the typical amount to be counted as regular, only 16 percent of families receive regular support in at least 30 of 36 months.

The contribution of child support to family economic well-being may depend on both the level and the regularity of child support receipt. Although 89 percent of families in our sample received some child support in 2001, only about half received a regular amount (within 25 percent of the typical payment) in at least 10 months. The regularity of support is also related positively to the amount received. In 2001, 30 percent of families received more than \$4,800 in child support. Of these, almost five out of six received regular amounts in at least 10 months. In contrast, among those families receiving some support, but less than \$4,800, almost two thirds received regular payments in fewer than 10 months.

Finally, we examine differences in regularity across the distribution of mothers' pre-child-support income. We find greater regularity among higher-income families. For example, 68 percent of families in the highest decile of pre-support personal income received regular support in at least 10 months in 2001, compared to 50 percent of those in the lowest decile (using the 25 percent rule).

¹¹For example, as shown in Figure 3 the proportion receiving support in at least 10 months in 2001 is 58, 52, 47, and 25 percent by our four alternative definitions. The comparable figures for 2003 are 59, 54, 49, and 28 percent.

Poverty

In this paper we have analyzed the child support receipt patterns for a broad sample of custodial mothers, including mothers regardless of their welfare participation history or poverty status.¹²

Nonetheless, many of the families receiving child support have low incomes, and the extent to which child support reduces poverty is of interest. In Table 2 we present information on mothers' pre-child-support personal incomes—including mothers' earnings (as reported in the Unemployment Insurance system), TANF and Food Stamps, but excluding any child support payments. The first panel shows the distribution of families' incomes relative to the official poverty line. In 2001, 62 percent of mothers had pre-child-support personal incomes below the poverty line—a figure that remained fairly stable through 2003.¹³

The second panel of Table 2 shows child support receipt patterns for pre-child-support poor families. In 2001, 86 percent of pre-child-support poor families received some child support. However, only 51 percent received regular support when we define regular support as receiving some support in at least 10 months of the year, and only 41 percent received regular support when we define regular support as receiving support in at least 10 months and the amount of support was within 25 percent of the typical amount.¹⁴

¹²Note, however, that because our sample is drawn from administrative data all cases involved in the child support system will be included, but some privately negotiated child support agreements may not be included.

¹³The high poverty rate relative to estimates for all single-mother families reflects in part the exclusion of child support (as demonstrated by the final panel) as well as our sample including only mothers with new orders. Mothers are particularly vulnerable to poverty in the years immediately following a divorce or nonmarital birth (Bartfeld, 2000).

¹⁴Note that the proportion with regular support is somewhat lower among the poor than among (even lower-income) families with incomes in the bottom decile (41 percent compared with 50 percent). This is because, while regular support is generally lower for those with lower pre-child-support incomes, the relationship is not linear. The lowest rates of receipt of regular support are among families with pre-child-support incomes in the third and fourth deciles, 37 percent of whom receive regular support.

Table 2
Poverty Status and Child Support

	2001		2002		2003	
	N	%	N	%	N	%
Total Sample	14,729		14,729		14,729	
Pre-Child-Support Poverty Status						
Below 50% of PL	5,591	38.0	5,777	39.2	6,152	41.8
50-<100% of PL	3,468	23.6	3,321	22.5	3,058	20.8
100-<150% of PL	2,491	16.9	2,313	15.7	2,247	15.3
150-<200% of PL	1,548	10.5	1,563	10.6	1,482	10.1
200% and over	1,631	11.1	1,755	11.9	1,790	12.2
Pre-Child-Support Poor						
With child support	7,828	86.4	7,750	85.2	7,828	85.0
With regular child support ^a	4,660	51.4	4,944	54.3	5,022	54.5
With regular child support and 25% ^b	3,667	40.5	3,993	43.9	4,053	44.0
Cases Removed from Poverty						
Among all poor mothers	1,462	16.1	1,289	14.2	1,208	13.1
Among poor mothers with child support	1,462	18.7	1,289	16.6	1,208	15.4
Among poor mothers with regular child support ^a	1,256	27.0	1,137	23.0	1,065	21.2
Among poor mothers with regular child support ^b	1,059	28.9	978	24.5	907	22.4

^aReceived some support in at least ten months.

^bReceived support within 25% of typical amount in at least ten months.

To what extent do child support receipts reduce poverty? The final panel of Table 2 shows that among all pre-child-support poor cases in 2001, 16 percent have post-child-support incomes above the poverty line. If we consider only families receiving child support, this figure rises to 19 percent. Moreover, of the pre-child-support poor families with regular child support receipts, more than one-quarter have post-child-support incomes above the poverty line in 2001. Even when child support did not add enough to other personal income to bring it above the poverty line, in many cases it made an important contribution in closing the poverty gap (not shown in table). The average poverty gap (i.e., the average amount by which personal income fell short of the poverty line) was \$9,434 in 2001, \$9,971 in 2002 and \$10,599 in 2003. Among all poor families, child support filled an average of 44 percent of the gap in 2001, 43 percent in 2002 and 41 percent in 2003.

The figures in Table 2 illustrate measures of the extent to which support reduces poverty in each year. We are also interested in the extent to which changes in child support from year to year are associated with changes in a family's poverty status. Most families have the same poverty status from one year to the next. For example, 56 percent of families were poor in both 2001 and 2002, and 32 percent of families were poor in neither 2001 nor 2002. About 6 percent were poor in the first year but not the second, and another 6 percent were poor in the second but not the first. If we consider this final group—families who were not poor in 2001, but were poor in 2002, we can ask the extent to which these families would have avoided poverty had their child support payments remained at their 2001 level in 2002. About half (49 percent) of these families experienced a decline in the amount of child support received. Overall, we calculate that 33 percent of families who were not poor in 2001, but were poor in 2002, would have had incomes above the poverty line in 2002 had they received child support in 2002 equal to that received in 2001. The figures are virtually identical if we consider changes in poverty status between 2002 and 2003 (again, about 6 percent of all families moved from not poor to poor, and among these 34 percent would have avoided poverty had their child support receipts remained at the previous year's level).

SUMMARY AND CONCLUSIONS

Using detailed administrative records for virtually all mothers with new child support orders in Wisconsin in 2000, we have analyzed child support receipts over the subsequent three years. We are particularly interested in whether outcomes vary for individual families over time, and whether outcomes vary across families who are at different points in the distribution of pre-child-support income.

We show that most mothers with child support orders receive support, and many receive substantial amounts. In 2001 only 11 percent received nothing, and 30 percent of families received more than \$4,800. The distribution of amounts received over all families with receipts did not change substantially between 2001 and 2003. However, this stability in the distribution of child support across families masks substantial instability *within* individual families, over one-third of whom experienced at least moderate (\$1,000 or more) declines or increases in support from one year to the next. This instability may be particularly important for families who depend on child support for more than half their measured income—about 20 percent of all families in 2001. In addition to instability from year to year, we find substantial instability within years. Fifty-eight percent of all families received some support in at least ten months of 2001—a proportion that declines when we account for amounts paid.

Cuts in traditional cash welfare for single-parent families have made the child support system more important to the well-being of these families. The U.S. emphasis on private over public support has several potential consequences. One potential disadvantage of this approach is that private support may be uncertain and irregular. Our results suggest that the contribution of child support to many families' economic well-being is reduced because of the instability of that support. Most families experience substantial variation in support levels from year to year, and from month to month within a given year. Moreover, families with low pre-child-support incomes, for whom child support may be particularly crucial, are particularly unlikely to receive regular support.

Another potential disadvantage is that in a private system, the highest amounts may be received by those who already have the highest incomes, and those with the lowest pre-child-support income may

receive very little. Here our findings are more mixed. Our analysis of child support outcomes across the income distribution shows remarkably similar proportions of families receiving at least some support. Considering amounts received over the distribution of pre-child-support income, we find a U-shaped pattern, with amounts declining slightly with income over the first three deciles, and then increasing steadily. Lower-income families are also less likely to receive regular child support (using the 25 percent rule)—only 50 percent of families in the lowest decile received at least ten regular payments, compared to two-thirds of families in the top decile. Nonetheless, child support plays an important role in the income packages of many low-income families, reducing pre-child-support poverty rates by 16 percent and closing the poverty gap by an average of 44 percent in 2001.

In an international context, the United States relies heavily on private support for single-parent families. Our results highlight some of the weaknesses of this approach and suggest the importance of considering not only efforts to increase the total child support received, but also policy initiatives that would increase the regularity of support received.

Appendix Table 1
Months Receiving Child Support by Different Definitions of Regularity for Each Year
(2001–2003)

	Number	Months %	Months w/in 33% of Typical %	Months w/in 25% of Typical %	Months w/in 10% of Typical %
2001	0	11.3	11.3	11.3	11.3
	1	3.7	4.7	5.1	7.1
	2	2.9	1.8	2.2	3.3
	3	3.0	3.0	3.4	5.5
	4	3.1	3.3	3.8	5.6
	5	3.2	3.4	3.9	6.8
	6	3.3	4.1	4.4	7.8
	7	3.3	4.5	5.6	9.0
	8	3.7	5.5	6.5	9.3
	9	4.9	6.3	6.9	9.8
	10	5.7	7.2	8.6	11.3
	11	8.3	10.7	12.3	7.9
2002	12	43.6	34.2	26.0	5.4
	0	12.5	12.5	12.5	12.5
	1	3.7	4.6	5.1	6.9
	2	2.8	1.9	2.1	2.7
	3	2.5	2.4	2.7	4.5
	4	2.4	2.8	3.0	5.3
	5	2.8	3.1	3.7	6.9
	6	2.8	3.5	4.2	7.1
	7	3.1	4.5	5.2	7.7
	8	3.6	4.8	5.4	8.3
	9	4.3	5.5	6.6	10.0
	10	5.5	6.7	8.3	12.3
2003	11	7.7	10.6	11.3	8.8
	12	46.3	37.2	30.1	7.0
	0	12.9	12.9	12.9	12.9
	1	3.7	4.8	5.1	6.9
	2	2.8	1.9	2.2	3.1
	3	2.7	2.7	3.0	4.6
	4	2.9	3.2	3.5	5.4
	5	2.9	3.1	3.5	5.8
	6	2.9	3.4	4.2	6.8
	7	2.7	4.2	4.8	7.7
	8	3.4	4.6	5.2	8.8
	9	4.0	5.2	6.3	10.5
Total	10	4.8	6.5	8.3	12.6
	11	6.9	10.3	11.2	8.3
	12	47.4	37.3	29.8	6.8
Total	729	100.0	100.0	100.0	100.0

^aAmount received is within 33% of typical amount.

^bAmount received is within 25% of typical amount.

^cAmount received is within 10% of typical amount.

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