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Knowledge of Child Support Policy Rules: How Little We Know

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Abstract

There is surprisingly limited information on how much individuals know about the policy rules that could affect them, either in general or in evaluations of new programs. In this article we examine the level of knowledge that participants in a Wisconsin child support and welfare demonstration had about child support policy rules. We find very low levels of knowledge. Our results suggest that people tend to learn policy rules by experience; we find less consistent support for knowledge being primarily imparted through interactions with caseworkers. Implications of the lack of participants' knowledge for policy evaluations are discussed.

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Many social policy reforms aim to improve the incentive structure faced by participants. Welfare reform efforts designed to "make work pay" are a prominent example. Effective reform aimed at generating a behavioral response depends not only on improving formal incentive structures, but also on participants understanding policy changes. If participants do not understand the policy rules, the responses to the policy change may be muted or nonexistent. When new policies are evaluated shortly after implementation, limited policy knowledge may be a particularly important issue.

Despite the substantial focus on the incentive structures implicit in social policy, relatively little is known about the extent to which participants understand policy—either in general or in evaluations of new programs. Even less is known about the characteristics of those with higher levels of knowledge, and the implications for policy design and evaluation. In this article we review recent research on policy knowledge. We also provide evidence of the levels of knowledge among participants in a child support and welfare demonstration, examine characteristics associated with knowledge, and briefly discuss the implications of low levels of knowledge for evaluations.

1. POLICY CONTEXT

Historically, Aid to Families with Dependent Children (AFDC), the main cash welfare program for single-parent families, provided cash benefits to families, and amounts increased with family size and decreased with earnings or other income. In general, recipients were not required to work, although they were required to sign over their rights to child support to the government. In most states, as long as a family received AFDC benefits, they were allowed to keep only the first $50 per month of child support paid on their behalf; the state retained the remainder to offset welfare costs.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 eliminated AFDC, replacing it with Temporary Assistance for Needy Families (TANF), which allowed states to develop their own programs to provide assistance to low-income families with children. In the fall of

1997 Wisconsin began to implement its TANF program, Wisconsin Works (W-2). W-2 attempts to replicate the "real world of work" for W-2 participants. For example, the amount of cash assistance in W-2 does not vary by family size, and it is directly tied for most W-2 participants to their hours of participation. Along this line, under W-2 custodial parents are sent a check for all child support paid on behalf of their children (a full pass-through) and the amount of child support does not affect the level of their W-2 check (a full disregard). A combined full pass-through and disregard of child support is a unique feature of W-2, since in most states TANF participants receive no child support paid on their behalf and nothing is disregarded.

To evaluate the effect of the full pass-through and disregard of child support, the Wisconsin Child Support Demonstration Evaluation (CSDE) included an experimental evaluation in which participants were randomly assigned to receive either the full amount of support paid on their behalf, or only a portion of the support while they received W-2 cash benefits. (Those who receive W-2 services but not cash receive the full amount paid, regardless of experimental-group status.) The evaluation found that the new policy increased the likelihood of fathers paying child support and increased the amount of support mothers received, but did not cost more than the partial pass-through and disregard policy (Meyer and Cancian, 2003).

2. PRIOR LITERATURE

Program participants' knowledge of policy rules has received little attention until recently. In this review we consider recent research on knowledge of AFDC and TANF rules (especially time limits), EITC eligibility, fair housing laws, and child support policy. We discuss how policy knowledge has been conceptualized, summarize the level of knowledge found in several studies, and review what is known about the correlates of knowledge.

Some researchers do not use direct information on participants' policy knowledge, but instead use proxies, such as the program participation rate in the participants' neighborhoods (Bertrand, Luttmer, and Mullainathan, 2000). However, the more typical approach to measuring participants' knowledge about

policy is to ask specific questions about a specific policy rule. Some research has used a single question about policy rules (for example, Gibson, 2002; Bloom et al., 2002; Maag, 2004), while others asked multiple questions (for example, Anderson, 2002; Coley, Kuta, and Chase-Lansdale, 2000). Those asking multiple questions often asked a basic question, then followed it with a more specific query, for example, asking whether there were work incentives within TANF, and then more specifics about how these incentives operate (Anderson, 2002). Another example asked TANF participants if they had heard about time limits, then asked whether they understood the length of time remaining on their time limit. Another research strategy employed hypothetical scenarios (Abravanel, 2002). Researchers usually operationalized participant knowledge about policy as respondents' giving the correct answer to questions asking specific policy rules. Alternatively, one could analyze separately whether the respondent gave a correct answer, an incorrect answer, or said they did not know (Gibson, 2002).

How much do participants know about policy rules? Estimates using nationally representative data show that knowledge levels are fairly low, although they do vary by policy. For example, Zedlewski and Holland (2003) estimated that nationally less than two-thirds of welfare recipients were aware of time limits. The lack of knowledge existed either because they said they were not told about time limits (16 percent) or because they were told but did not know how many more months they could receive benefits (21 percent). In the EITC program, Maag's (2004) estimates showed that 24 percent of the total population and 29 percent of the population below the poverty line had not heard about the credit. On the other hand, Abravanel (2002) reported moderate levels of knowledge of what was legal and illegal in housing discrimination: about half of all respondents answered at least six of the eight questions correctly.

This prior research tends to show that even those participants who have a basic understanding of a policy do not always know the details of the policy rules. For example, Anderson (2002) showed that 77 percent of respondents knew that they could obtain some Medicaid benefits after leaving welfare, but only 8 percent said they knew the *extent* of coverage available. Research of Coley, Kuta, and Chase-Lansdale (2000) also supported the finding that participants may know the existence or general rules of a given

policy, but have incorrect or no knowledge about details. While more than half of young women correctly answered each of six questions about basic AFDC program rules, no more than 30 percent were able to correctly answer a question about the amount of a welfare check available to those with different numbers of children. Smith, Wise, and Wampler (2002) focused on participants' knowledge of work requirements and time limits. Among parents eligible to apply for exemptions for work requirements or an extension of their time limits, 94 percent of respondents answered that they knew that time limits existed, but less than half (48 percent) were aware of their own time limits. Moreover, only one out of ten respondents who were eligible for an extension of time limits had applied for them.

Some research has found that the level of knowledge varies by the demographic characteristics of participants. Those with more education tend to be more knowledgeable about policy rules, knowing more about eligibility for welfare (Gibson, 2002), time limits (Zedlewski and Holland, 2003), and fair housing policy (Abravanel, 2002). Race and ethnicity are also related to knowledge. Anderson's (2002) qualitative research found that African American respondents have significantly less knowledge about work incentives than white respondents, and Gibson's (2002) multivariate analysis also showed that Hispanic and African American respondents had lower levels of knowledge than white respondents about welfare policies. Language barriers may make it difficult to have a correct understanding of policy rules. For example, Zedlewski and Holland (2003) showed that more than 73 percent of respondents who completed a Spanish interview were not aware of time limits, compared to 37 percent of the total population. Finally, higher income (Abravanel, 2002; Maag, 2004) and age (Gibson, 2002; Abravanel, 2002) were also found to be associated with participants' knowledge, although the direction of the relationship between age and knowledge varied across programs.

Participants' experience with a specific policy and interactions with caseworkers may also be associated with policy knowledge. Zedlewski and Holland (2003) reported that over 46 percent of welfare stayers (those who first received welfare benefits more than two years ago and have been on welfare continuously in the past two years) answered that they were not aware of time limits, compared to 27

percent of new entrants (those who first entered welfare in the past two years) and 31 percent of cyclers (those who first received welfare more than two years ago but received it only intermittently). This result suggests that information about policy may be transmitted from caseworkers to participants mostly at the beginning of program participation. Those who entered more recently may know more because they have had more recent interactions with a worker.

Research about participants' knowledge of child support rules shows similar patterns to research on other policies. That is, participants may know basic child support policy, but they generally lack knowledge about the details. One key study of participant knowledge of child support rules is included in the evaluation of a full child support pass-through policy in Minnesota (Venohr et al., 2002). In January 2001, policy changed in Minnesota to permit TANF participants to receive the full amount of child support paid on their behalf. (This policy differs from Wisconsin's in that there is no disregard, that is, the TANF check is decreased by a dollar for every dollar of child support received.) A survey of parents and focus groups found little apparent knowledge of the pass-through policy: 70 percent of custodial parents and 88 percent of noncustodial parents reported little or no knowledge. Venohr and colleagues reported greater knowledge among those who received support, but provided no further analyses of the types of parents who had greater knowledge.

Other than the Minnesota study, there is little prior research on the level of welfare participants' understanding of child support policy. Qualitative studies provide evidence that some parents have a basic understanding that they cannot keep all child support paid on their behalf. For example, Edin (1995) reported that some welfare mothers knew that all support in excess of $50 per month was kept by the government (the pass-through/disregard policy in place under AFDC during this period). Some mothers reported that they did not cooperate with the formal child support system because the father of their children paid more than the $50 per month informally. Similarly, Waller and Plotnick (2001) reported that some fathers understood that not all of their formal child support payments benefitted their children.

In summary, prior research has shown that most participants have low levels of knowledge about the policy rules they face. Knowledge of the existence of policies is greater than is specific knowledge about the details of the rules. Several characteristics have been found to be associated with policy knowledge; potential predictors include interactions with workers and actual personal experience with the program rules. There is very little information about the extent to which TANF participants know the child support rules they face.

3. DATA, SAMPLE, AND VARIABLE DEFINITIONS

Data

In this study we used the Survey of Wisconsin Works Families, which was administered to a random sample of mothers who entered W-2 during the first year of operation, between September 1997 and July 1998. Mothers were surveyed in the spring of 1999 and 2000; we primarily used the second wave of the survey, which resulted in 2,079 custodial mothers.[1] Because a key way individuals may gain policy knowledge is from their caseworkers, we also used a survey of W-2 caseworkers (called "Financial and Employment Planners," or "FEPs"), administered during spring 1999 (Kaplan, Corbett, and Mayer, 2001).

Defining Parental Knowledge of Child Support Pass-Through/Disregard Policy

To define parental knowledge, we used three questions, all based on hypothetical situations. The questions ask parents to report whether the mother receives all child support paid in two situations, when

[1]All responses were weighted to account for sample stratification (interviewing mothers outside Milwaukee at a higher rate, for example) and for differential response (see Ziliak and Krecker, 2001). The total number of mothers responding to the survey in the second wave was 2,356, for a completion rate of 82 percent. Of this group, 186 cases were not asked this section of the survey and 64 cases had invalid values on one of the knowledge questions. An additional 27 cases were missing data on independent variables, bringing our final sample to 2,079.

the mother participates in W-2 (the pass-through policy) and when she does not. A third question assesses whether the amount of the W-2 check is decreased when child support is paid (the disregard).[2]

More specifically, the first question asks whether custodial parents receiving a W-2 cash benefit receive all of the child support paid by noncustodial parents. This question is the essence of the experiment: the experimental group receives all support paid on their behalf and the control group receives only a portion. Note that the previous policy under AFDC was that individuals would receive only a portion. Thus if individuals had been aware of the previous AFDC policy, but were unaware of the policy change, they would answer the question correctly if they were in the control group but incorrectly if they were in the experimental group. The second question asks whether custodial parents not receiving a W-2 cash payment receive all of the child support paid on their behalf. The correct answer is "all" for both groups. This policy is unchanged from the previous AFDC rules. The third question asks whether child support receipt would decrease the amount of welfare cash benefits, and the correct answer for this question is "stay the same" for both groups. This is also unchanged from the previous rules.

Some, but not all, of the policies investigated changed with the implementation of TANF; some, but not all, varied with experimental status. Given this, knowledge of the answers to these three questions may have different correlates. Thus we provide analyses of the three questions separately, and we also constructed a new variable, "full knowledge," that differentiates those who answered all questions correctly from everyone else. In the initial simple descriptive results, we differentiated "correct," "incorrect," and "don't know." In our multivariate analyses, we differentiate those whose answers suggest they know the policy ("correct") from those whose answers suggest they do not ("incorrect" or "don't know"). We did this because we expect that only correct knowledge can lead to the policy's anticipated

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[2]The questions are: (1) I have two questions about things that might affect the amount of child support mothers receive. If you were in a W-2 assignment where you received a check from W-2, would you receive all of the current child support <focal child/the children>'s father paid or would the state keep some of it? (2) If you were not receiving a check from W-2, would you receive all of the current child support <focal child/the children>'s father paid or would the state keep some of it? (3) If you were receiving a check from W-2 and <focal child/the children>'s father paid current child support, would the amount of your W-2 check decrease or would it stay the same?

behavioral change. We also conducted a sensitivity test to explore whether "don't know" should be treated separately.

Variables That May Be Related to Knowledge for Mothers

Because there is not a body of empirical research on the factors related to the knowledge of child support policy, we view our analysis as exploratory. Our review of related literature suggested that important background factors to consider would be age, education, and race.[3]

We also considered ways that parents may have learned about the policy rules. Given the previous literature, especially the work of Venohr and colleagues (2002), we anticipated that one's experiences with child support and welfare would affect knowledge of the policy rules. Thus, we expected that those who received child support during a period in which they received W-2 cash benefits would be more likely to understand that they receive everything (experimental group) or some (control group). Similarly, these women should be more likely to understand whether their W-2 check was adjusted for child support receipt.

A key variable of interest is whether child support was received by these mothers. We differentiated among those who received both W-2 benefits and child support benefits at the same time in at least one month between their entry to W-2 and the time of the survey, and those who did not (including mothers who received W-2 but not child support, those who received child support but not W-2, and those who received both, but never in the same month). We also included a variable for the average amount of child support received during months in which it was received, exploring whether larger amounts lead to higher knowledge.[4] Finally, we included a variable representing the percentage of the

[3]English language proficiency is not available. We include child support income rather than total income, because the prior research generally shows that income is not related to knowledge once education is controlled.

[4]Note also that the child support rules for the control group vary by the amount paid. The control group receives the first $50 per month of child support that is paid, or 41 percent of what is paid, whichever is more. Thus if small amounts of child support are paid (less than $50 per month), even control-group mothers receive all support paid. Thus we operationalized the amount of support with a dollar amount of average payment and the quadratic

period between entry and the survey in which child support was received, exploring whether those who received support more often were more likely to know the rules.

In addition to learning from their own experience, we believed most participants would be likely to learn about program rules from their caseworker. Who would be most likely to interact with their caseworker? We measure time receiving cash benefits (the percentage of the period between entry and the survey in which mothers received a cash benefit), postulating that mothers who received benefits over a longer period would have the most opportunity for interactions, given that W-2 requires more ongoing worker-participant interactions than AFDC did. We also considered the number of spells of receipt, thinking that the first interview after being off W-2 for a period of time may include more discussion of the rules.[5] This essentially allowed us to consider differences among long-term recipients, short-term recipients, and "cyclers," following Zedlewski and Holland (2003). A related variable reflects mothers' survey responses to a question asking if they had talked to their caseworker about child support within the last year. We assumed that those who discussed support (in general) may have also discussed policy rules. In addition, mothers who had more interaction with caseworkers would have more knowledge only if their worker understood the child support rules. We used a survey of caseworkers (described above) to identify counties in which workers had higher knowledge. (Appendix I provides more detail on the operationalization of staff knowledge.) Finally, we differentiated among those living in Milwaukee County, other urban areas, and rural areas, because we knew that the program was implemented differently in these regions (Kaplan, Corbett, and Mayer, 2001).

Even if all workers were knowledgeable and all workers discussed child support with the members of their caseload, we would still expect some mothers to have higher levels of knowledge than others. We assumed that knowledge of current policy would be highest for those exposed to a prior policy

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form of dollar amount. We also tested a variant, whether the average payment was more or less than $50 per month, and the results were quite similar.

[5]To allow for administrative "churning," we did not consider a single month's interruption in benefits as signaling a new spell. We differentiated those who had one spell and those who had two or more spells, comparing these two groups with those who had no spells (that is, never received W-2 cash benefits, only services).

that was similar, and lowest for those exposed to a prior policy that was different from the rules they currently faced. Thus, control-group members who had an AFDC history may be most likely to understand the W-2 rules of how child support is treated for welfare recipients, because for them the policy has not changed (in the old regime, they received only a part of what was paid, and this continues in the new regime). Within this group, we expected higher knowledge among those who had an order when they entered W-2, as they may have had direct experience with the old regime. The lowest levels of knowledge might be among experimental-group members who had an AFDC history; the rules changed for these participants, which may have made it more difficult for them to understand the current situation. Again, those with orders were most likely to have had direct experience with the old system, and may thus have the least knowledge of the new rules. Those without AFDC history may have intermediate levels of knowledge, those with orders having more knowledge than those without.

Based on this conceptualization, we differentiated six groups on the basis of whether or not a woman had a child support order when she entered W-2, her AFDC history in the last two years, and experimental/control-group status.[6] Note that this line of thinking primarily is related to the first question, which highlights the new child support pass-through policy. The second and third questions ask about program rules that have not changed; for these questions we expect more knowledge for those with an AFDC history and for those with child support orders.

4. RESULTS

How Much Do Mothers Know about the Child Support Rules?

Table 1 shows the distribution of answers given by resident mothers. The first column shows responses to whether the mother would receive all support paid on her behalf during a period of W-2 cash

[6]Given three dichotomous variables (AFCD History (yes/no), order at entry (yes/no), and Control/Experimental status) we could distinguish a maximum of eight groups. For those with no AFDC history, we only distinguish those with and without an order: we do not distinguish between those in the experimental and control group. Given the lack of AFDC history we do not expect systematic differences in knowledge level by experimental status since the consistency with prior policy should not be a substantial factor.

Table 1
Responses to Child Support Policy Questions

	Would You Receive All Child Support:		Would Your W-2 Check Change If Receiving Child Support?	Full Knowledge
	If Receiving W-2?	If Not Receiving W-2?		
Correct	837 (41%)	1,047 (49%)	677 (35%)	251 (13%)
Incorrect	584 (28%)	512 (26%)	666 (31%)	1828 (87%)
Don't Know	658 (31%)	520 (26%)	736 (34%)	
Sum	2,079 (100%)	2,079 (100%)	2,079 (100%)	2,079 (100%)

Note: Percentages are weighted to account for stratification and differential response.

receipt (the first question). Levels of knowledge are low: about 41 percent of mothers answered correctly. Nearly one-third of mothers stated that they did not know. The next columns show responses to the second question, whether mothers receive all child support during periods off W-2. The proportion with correct knowledge is a little higher (49 percent), with about one-quarter stating they did not know. Responses to the third question, whether the W-2 check changes when child support is paid, show the lowest levels of correct knowledge, with about one-third of mothers responding in each of the three categories. The final column shows that only 13 percent of mothers answered all three questions correctly (had "full" knowledge).

What Factors Are Related to Mothers' Knowledge?

We analyze factors associated with child support policy knowledge. We present the results of four different models, one for each of the questions and one for "full" knowledge. In all four cases we estimated a probit model because the dependent variable is dichotomous (i.e., correct or incorrect). Descriptive information on all variables is included in Appendix Table 1.

Table 2 provides the results. The first columns show the results of a probit analysis of whether mothers responded correctly to the first question (regarding whether those in a cash-paying W-2 tier would receive all or some of the support paid on their behalf). The results show that mothers who received both child support and W-2 benefits in at least one month are more likely to answer correctly. Knowledge is not related to the amount of child support receipt, the frequency of child support receipt, or the frequency of W-2 receipt. Mothers with two or more new spells between entry and the survey are likely to have more knowledge, but neither contact with staff, nor our measure of staff knowledge has a discernible relationship with mothers' knowledge.

The results for the six order-AFDC-experimental/control groups are generally consistent with expectations. The lowest knowledge levels are among mothers with an AFDC history who were in the experimental group and who had an order; these women experienced the prior policy system and now face different rules. Lower knowledge levels are also found among AFDC participants in the

Table 2
Results of Multivariate Analyses of Mothers' Knowledge

	Would You Receive All Child Support:				Would Your W-2 Check Change If Receiving Child Support?		Full Knowledge	
	If Receiving W-2?		If Not Receiving W-2?					
	Coeff.	Std. Err.	Coeff.	Std. Err.	Coeff.	Std. Err.	Coeff.	Std. Err.
Receipt of CS and W-2 in the same month	0.207 **	0.089	0.178 **	0.084	0.288 ***	0.088	0.183 *	0.108
Average amount of CS receipt								
Dollar amount	0.089	0.055	0.076 **	0.028	0.146 **	0.064	0.194 **	0.078
Squared dollar amount	-0.006	0.007	-0.001	0.001	-0.027 **	0.010	-0.024 *	0.012
Percentage of period receiving CS	0.002	0.002	0.003 **	0.001	0.002	0.002	0.004 **	0.002
Percentage of period receiving W-2 benefits	0.002	0.001	0.000	0.001	0.004 ***	0.001	0.006 ***	0.002
Number of new spells (compared to no spells)								
One spell	0.143	0.100	0.048	0.094	0.226 **	0.104	0.124	0.140
Two or more spells	0.332 **	0.119	-0.046	0.112	0.381 ***	0.121	0.202	0.158
Mother's contact with staff about CS during 1998	0.068	0.061	0.084	0.058	0.109 *	0.060	-0.036	0.076
Mother in county with high staff knowledge	-0.088	0.124	0.134	0.120	0.198	0.128	0.316	0.167
County (compared to Milwaukee)								
Other urban	0.023	0.105	-0.018	0.101	-0.144	0.110	-0.360 **	0.152
Rural	0.057	0.140	0.047	0.137	-0.010	0.146	-0.017	0.187
Order-AFDC-Experimental group status (compared to no order, no AFDC, E/C group)								
Group 1: Order - AFDC - experimental group	-0.540 ***	0.123	-0.084	0.117	0.172	0.123	-0.193	0.158
Group 2: No order - AFDC - experimental group	-0.258 **	0.122	0.283 **	0.117	0.172	0.124	0.239	0.154
Group 3: Order - AFDC - control group	0.544 ***	0.113	0.002	0.111	0.118	0.117	0.002	0.147
Group 4: No order - AFDC - control group	0.533 ***	0.121	0.262 **	0.119	0.086	0.126	0.142	0.158
Group 5: Order - no AFDC – E/C group	-0.044	0.196	0.213	0.195	-0.014	0.208	-0.243	0.275
Mother's age (compared to less than 25)								
25-34	-0.043	0.072	-0.097	0.069	-0.149 **	0.072	-0.189 **	0.088
35+	-0.031	0.082	-0.248 **	0.079	-0.161 *	0.083	-0.337 **	0.106
Mother's education (compared to less than high school)								
High school	0.046	0.065	0.007	0.062	-0.018	0.064	0.062	0.081
More than high school	0.234 **	0.104	0.128	0.101	0.031	0.106	0.185	0.133
Mother’s race (compared to white								
African American	0.121	0.083	0.073	0.080	0.221 **	0.085	0.202 *	0.111
All others	0.083	0.110	-0.126	0.106	0.114	0.112	0.089	0.146
Intercept	-0.862 ***	0.156	-0.291 *	0.149	-1.199 ***	0.162	-1.811 ***	0.213
N	2,079		2,079		2,079		2,079	
Log-likelihood	-1256.05		-1396.69		-1253.88		-732.64	

Note: * p < .10, ** p < .05, *** p<.001 .

experimental group who did not have an order at entry. As expected, the highest level of knowledge is found among AFDC mothers in the control group; somewhat surprisingly, in this group there is no discernible difference between those with and without orders. Those without AFDC history have intermediate levels of knowledge, as expected. Finally, mothers with more than high school education tend to have more knowledge than others.

The next columns show results for the second question, whether the respondent would receive all current support if she were *not* in a cash-paying tier. Again mothers who received both child support and W-2 benefits in at least one month were more likely to answer correctly. In addition, the amount and frequency of child support receipt are positively related to knowledge. As expected, the results for the six order-AFDC-experimental/control group are less salient than the results for the first question. For this question, those who had experienced AFDC but did not have a child support order at entry were more likely to have correct knowledge than others. Finally, younger mothers have more accurate knowledge.

The next columns provide information on whether mothers know that their W-2 checks do not change when child support is paid. Receiving both child support and W-2 benefits at the same time is again strongly related to accurate knowledge. The average amount of child support receipt is also related to knowledge, but at a decreasing rate. The frequency of receiving child support is not related to knowledge. In contrast to the second question, the variables related to interactions with caseworkers generally show the expected results. The length of time receiving W-2 benefits is positively related to knowledge, and mothers with new spells of W-2 receipt are likely to have more accurate knowledge. Mothers who had discussed child support with caseworkers in the previous year also tend to have correct knowledge. Also as expected, the six order-AFDC-experimental/control group results are not related to knowledge. Finally, younger mothers and African American mothers tend to have more accurate knowledge.

The final columns show the result for our index of whether mothers had full knowledge. Receiving both child support and W-2 benefits in the same month is related to having correct knowledge.

Child support experience, both the amount (again at a decreasing rate) and the frequency of receipt, are associated with knowledge. The length of time receiving W-2 is positively related to knowledge, while the number of new spells is not. Mothers who lived in Milwaukee tend to have more knowledge than those in other urban areas. As in the third question, the six order-AFDC-experimental/control group results are not related to knowledge, while younger mothers and African American mothers are likely to have more accurate knowledge.

As a sensitivity test, we also estimated a model treating "don't know" as a distinct category—a multinomial logit in which the three answers (correct, incorrect, and don't know) are treated as independent outcomes. In general, the variables associated with incorrect and don't know are quite similar, suggesting that our main specification is appropriate.[7]

Are Experimental Impacts Larger among Those with More Knowledge?

The low levels of participant knowledge about the child support rules they face may have affected the experimental impact. For example, if parents did not understand that they were eligible for a full pass-through and disregard of child support, they may have been less likely to take actions to increase child support paid. On the other hand, the experiment itself may affect knowledge. For example, receiving more of the child support paid due to a full pass-through and disregard may increase the saliency and understanding of child support policy. Because knowledge of the policy may alter the response to the experiment, and experience with the experiment may alter knowledge of the policy, the relationship between knowledge and experimental effects is difficult to disentangle.

One approach is to use the sequencing of events to assist in inferring causality. Thus we measured knowledge in 2000 (the second wave of the survey) and then examined the amount of support mothers

[7]Across all four models reported in Table 2, in only one case do we find discernible relationships of the opposite sign when we distinguish "incorrect" from "don't know". Those with two or more W-2 spells are more likely to be incorrect, and less likely to report they do not know the answer to the third question (related to whether the W-2 check is changed when child support is paid).

received in calendar year 2001.[8] We looked at whether the experimental impact (i.e., experimental-control difference) was larger for those with full knowledge (all three questions correct) than for those without full knowledge. We did this in a multivariate context in which we controlled for a variety of variables that could be related to child support.[9] We found that the experimental effect on child support receipts was larger among those with full knowledge, by over $500 per year ($p < .02$). However, this finding is limited in that higher initial child support amounts could lead to higher knowledge, and high initial amounts could also be linked with higher later amounts. When we controlled for the amount of child support received in the year prior to the experiment, we continued to see a larger experimental effect among those with full knowledge, by over $400 per year ($p < .05$).

These findings are consistent with better understanding leading to bigger effects, and may imply that if the full pass-through/disregard had been more widely understood, the effects might have been larger. However, we are cautious about drawing this conclusion. The essence of the experiment was an increase in the amount of child support received. This increase may have led to an increase in the likelihood of knowing the child support rules among those receiving more support. This increased knowledge may have then led to changes in behavior that further increased the amount received. We attempt to account for this by controlling for prior child support amounts. But, fully disentangling the relationship between knowledge and the experimental effect may require an estimate of knowledge at the time individuals were randomly assigned to the experimental and control groups, which is not available.[10]

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[8]While this approach improves our confidence that knowledge is causing payment behavior, rather than being the result of payments, it creates its own difficulty. By 2001 many women in this cohort were no longer receiving W-2, so for these women, both the experimental and control groups would have received all support paid on their behalf, and this may limit the experimental impact.

[9]Our analysis used a multivariate difference-in-difference framework; that is, we included dummy variables for being in the experimental group, for having full knowledge, and an interaction term. This provides a test of whether the experimental-control difference among those with full knowledge differs from those who have no knowledge (Meyer, 1995).

[10]An alternative approach would be to use some other variable to estimate knowledge, and then to use estimated (rather than actual) knowledge in the assessment of experimental effects. For this approach to be accurate, one needs a variable that affects knowledge but not the outcome of interest (child support). The knowledge level of staff could theoretically fit these criteria, but we could not detect a relationship between staff knowledge and participant knowledge.

5. DISCUSSION

We find very low levels of knowledge of the child support-welfare rules among mothers. Only about one in eight mothers answered all three questions correctly. Why do we find such low levels of knowledge? One possibility is that participants actually have little knowledge of the way the child support system works. Some may have little knowledge because the way child support is treated under W-2 is not a salient issue for them. This could occur if mothers do not anticipate receiving child support or if they anticipate a very short spell of W-2 participation. Moreover, their focus may be on more general W-2 policies, rather than the rules governing the W-2-child support interaction. Another reason there may be little knowledge is that the policy itself is complicated—payments toward past-due support have different distribution rules, payments that result from intercepted tax refunds follow different rules, and payments of less than $50 per month go fully to the parent, regardless of experimental-group status or W-2 tier. Field observations of child support staff suggested that they also had low levels of knowledge, so low levels of knowledge among parents are not surprising.

Another possibility is that parents do have more knowledge, but our measurement of knowledge is incomplete. For example, our hypothetical questions may be too complicated, especially as they occurred toward the end of a long interview. Given the complicated policy, we had difficulty constructing simple questions regarding policy knowledge.

Despite the low levels of knowledge we found, we are able to draw some inferences about which mothers know more, and why. Our results suggest that people tend to learn policy rules by experience. The most consistent predictor of knowledge is whether a mother received both child support and W-2 in the same month. Perhaps because of this experience, they understand more about how the program rules work. The amount and frequency of child support receipt are also related to knowledge, further suggesting that experience with child support matters. Some of our results also suggest that experience with the old system is relevant: in the key question, those who experienced a change in rules had less knowledge than those who did not.

On the other hand, we find less consistent effects for variables related to knowledge coming from caseworker interactions. The level of knowledge of caseworkers in the county is not related to mothers' knowledge in any of our models. Moreover, three other related variables (the frequency of W-2 receipt, the number of spells, and whether a mother had a discussion with a worker about child support) are related to knowledge in only one or two of the four models.

Finally, in contrast to other work on policy knowledge, we find that African American mothers have higher levels of knowledge than others. Perhaps the correlates of policy knowledge in child support differ from those of other programs. Like the other research, we find that education is related to knowledge; however, it is statistically significant in only one of our models. In general, our findings are broadly similar to other research in this new and developing area.

New policies may require a substantial period to become well-known. The growing literature on policy implementation recognizes the frequent disconnect between formal design and actual policy as implemented. In the case of the child support policy innovation studied here, the change in the treatment of child support was automated and with rare exceptions fully implemented. However, understanding of the policy was limited, potentially reducing participants' response to the change in incentives. Our results point to the need for further research to understand the mechanism of participants' policy knowledge and its impact on policy reform efforts. It would also be a contribution if future policy evaluators would attempt to measure knowledge and use alternate ways to examine the relationship between participant knowledge and the effects of the intervention.

Appendix I:
Defining Staff Knowledge

We do not know the level of knowledge of an individual's own worker, because we do not have the ability to match individuals to workers. Instead we try to assess the level of knowledge of workers within the county in which the individual lived. (Note that Milwaukee County was divided into six regions, administered by different agencies; we assess the level of knowledge within each participant's agency.)

To define staff knowledge, we use several questions in a survey of workers designed to assess the general level of knowledge regarding the CSDE experiment and pass-through/disregard policy within the county (or agency). The first question asks whether FEPs know how to check the experimental-group status of a W-2 participant in the computer system (yes/no question), and which screen would be used. This is followed by a question asking the code for the participant who would receive only part of any current child support collected, and the correct answer is "C" (control group). The next question asks FEPs whether changing control/experimental group assignment is possible, of which the correct answer is "no." Between 75 and 80 percent answered each of these questions correctly.

We use these questions in our basic definition of staff knowledge. We focus on correct answers (treating "don't know" the same as "incorrect"), thinking that only correct knowledge can lead to the policy's anticipated behavioral change. Out of 270 staff respondents who answered three questions, 165 (61 percent) answered all three questions correctly.

We use additional questions to narrow the number of workers we consider. If some counties assign some workers to be child support liaisons and others to do different tasks, then it is probably only the knowledge level of those workers who are expected to know something about child support that would be related to participant knowledge. Thus, we ignore the knowledge level of any FEP who stated in response to a direct question that in their county it was not a FEP's job to discuss child support with parents, but someone else's. This brings our final effective sample to 217 workers.

We make an additional adjustment to correct for workers who do not communicate about child support with participants. Some FEPs said that in their county it is a FEP's job to discuss child support with parents, but they themselves discuss it with less than one-quarter of their caseload. Because they are not consistently communicating knowledge to parents, we treat them as having "no knowledge" in our aggregation of county/agency level knowledge.

After these adjustments, we have a "score" for each worker in our sample, denoting the number of questions answered correctly. We then determine whether three-fourths or more of the counted workers in the county/agency answered all three basic questions correctly. We define 30 county/agencies that meet this criterion as counties/agencies with "high staff knowledge."

We have also tested several variants of this measure of staff knowledge, including requiring all workers to answer every question correctly to count as a "high" knowledge county/agency, using the mean number of questions correctly answered across all workers, and treating differently those individuals who said they do not discuss child support with their caseload very often. While these variants result in different levels of staff knowledge, all measures of staff knowledge show the same basic relationships to participant knowledge.

Appendix Table 1
Descriptives of Independent Variables

Variables	Frequency	Percentage
Receipt of CS and W-2 in the same month		
Yes	522	26.1%
No	1,557	73.9
Average amount of CS receipt		
Dollar amount	$115.24	
Squared dollar amount	$637.01	
Percentage of period of receiving CS	24.7%	
Percentage of period of receiving W-2 benefits	33.6%	
Number of new spells		
No spells	436	17.7
One spell	1,012	48.6
Two or more spells	631	33.7
Mother's contact with staff about CS during 1998		
Yes	898	41.9
No	1,181	58.1
Mothers living in county with high staff knowledge		
Yes	235	9.3
No	1,844	90.7
County		
Milwaukee	1,508	77.2
Other urban	351	15.0
Rural	220	7.8
Order-AFDC-experimental group status		
Group 1: Order - AFDC - experimental group	545	27.9
Group 2: No order - AFDC - experimental group	286	16.4
Group 3: Order - AFDC - control group	561	28.3
Group 4: No order - AFDC - control group	261	14.8
Group 5: Order - no AFDC - E/C group	101	2.9
Group 6: No order - no AFDC - E/C group	325	9.8
Age		
Less than 25	691	32.9
25-34	905	42.6
35+	483	24.5
Education		
Less than high school	995	50.6
High school	850	39.4
More than high school	234	10.1
Race/Ethnicity		
White	625	26.0
African American	1,246	62.8
All others	208	11.2
TOTAL	2,079	100.0

Note: Percentages are weighted to account for the stratification and differential response.

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