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PUBLIC OPINION ABOUT A CHILD SUPPORT ASSURANCE SYSTEM

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Abstract

The state of Wisconsin has begun implementing a new child support assurance system based upon three innovations: (1) establishing support obligations equal to a proportion of the obligor's gross income; (2) automatically withholding support obligations from earnings; (3) guaranteeing that eligible children receive no less than a publicly assured minimum benefit. Public support for these provisions was examined using the responses of a representative sample of Wisconsin's citizens to a series of vignettes. The results of the survey suggest the following. The public generally supports the new Wisconsin approach for setting child support obligations, except that there is support for reducing the award if the custodial parent either remarries or has substantial earnings. Respondents also evidenced moderate support for automatically withholding obligations from earnings and considerable support for the guaranteed child support payment provision of the reform.
I. FAILURE OF THE CHILD SUPPORT SYSTEM

In the 1980s, the child support system has come under increasing attack. It has been criticized as condoning (and therefore fostering) parental irresponsibility, as being inequitable and therefore exacerbating tensions among former spouses, and as a system that impoverishes children. Most important, the system does not work.

While in 1983, some 8.7 million women were living with children whose legally liable fathers were absent from the household, only about 4 million had child support awards during that calendar year. Of those, half received the entire award, another quarter received partial payments, and one out of four received no support at all. Consequently, only one-third of eligible households obtained any child support while less than one out of four received the full amount awarded. It is estimated that about $4 billion has gone unpaid annually in recent years.

When awards are made, they are likely to be insufficient. In 1983 the average monthly child support obligation amounted to slightly more than $200 per month. Real child support transfers (1983 dollars) actually declined by almost 15 percent between 1978 and 1983. Support payments accounted for an estimated 13 percent of the absent parents' income, a proportion substantially below what the sharing rate would be in intact households.

Failings in the child support system have serious economic consequences for female-headed households. The proportion of female-headed families classified as poor ranges from 25 to 40 percent, depending upon how in-kind government transfers are counted. Strikingly, they account for
more than half the poor. Their vulnerability to poverty is not surprising. In 1984, the mean income for two-parent families was $34,379 while the comparable figure for female-headed households was $13,257.

Two-parent families with children experienced real income growth of some 14 percent between 1967 and 1984 as opposed to a 6.5 percent decline for their female counterparts. Between 1970 and 1984, the real value of the Aid to Families with Dependent Children program (AFDC) benefits to female-headed households with children declined by 33 percent.

Public support is a significant part of the child support system. Public transfers to poor families with children eligible for child support substantially exceed private child support transfers to all children. Whereas about $7 billion in private child support was paid in 1983, AFDC expenditures on families eligible for child support were equal to about $8 billion in 1985. If the costs for Medicaid and food stamps are added in, public transfers were equal to nearly $21 billion, or three times private child support transfers.

The AFDC program was established in 1935 for purposes quite different from those it now serves. It was intended to provide support for the families of deceased fathers in a society in which it was considered undesirable for mothers with children to work. Today, the program is primarily for children who have a living absent parent legally liable for their support and a custodial parent who increasingly is expected to work.

As structured, this system encourages dependency. Because AFDC, like any welfare program, is designed to aid only the poor, benefits are reduced when earnings increase. After four months on a job, a woman on
AFDC faces a benefit reduction of a dollar for every dollar of net earnings. That is equivalent to a 100 percent tax on earnings. It is not surprising, therefore, that the majority of mothers on welfare do not work during the months they receive benefits. And yet, even if they were fully employed, one-half of welfare recipients could earn no more than the amount of their welfare grant, while the earnings of another quarter would exceed their grant by $1,000 or less.6 If they received child support from the children's noncustodial father, some but not all of these families would attain an income above the poverty level. Clearly, the only way to alleviate this kind of poverty without creating total dependency is to supplement rather than replace the earnings of these custodial mothers.

Finally, the number of female-headed families with children is growing. In 1983 about one out of five households was headed by a woman with children under 18,7 more than twice the 1967 rate.8 According to Senator Daniel Patrick Moynihan, more than half of all children born in this decade will spend some portion of their minority years in single-parent households.9

II. THE WISCONSIN CHILD SUPPORT ASSURANCE SYSTEM

In response to these problems, the state of Wisconsin has been developing an alternative to the current child support system, known as the Child Support Assurance System (CSAS). Three provisions of the Wisconsin Child Support Assurance System are central to its success. The first of these is establishing adequate child support obligations in an equitable manner. Under CSAS, the obligations of noncustodial
parents would be set as a simple percentage of gross income and would vary only with the number of children the noncustodial parent was required to support: 17 percent for one child, 25 percent for two children, 29 percent for three children, 31 percent for four children, and 34 percent for five or more children. The basic rationale behind this Percentage of Income and Asset Standard (PIAS) is that liable non-custodial parents ought to share a legislatively prescribed portion of their income with those children not living with them. That is, to parent a child is to incur an obligation to share one's income with the child.

The second principal provision is that support obligations are to be withheld from earnings, and other sources of income if feasible, and forwarded by the employer to the clerk of courts office. This contrasts with the existing practice in which withholding is only used if child support is not paid. This provision assumes that child support is a preeminent debt, to be paid before other obligations and is often referred to as the "taxation at the source of income" concept.

The final provision is that all children participating in the reform program will receive a socially assured minimal level of support each month. If the private child support transfer from the noncustodial parent falls below the assured benefit, a publicly financed subsidy, known as the child support supplement, would make up the difference. The concept underlying this provision is that families with children eligible for child support should be able to count on an assured level of child support that is not dependent upon the ability or willingness of the noncustodial parent to provide that support.
In 1984 the state of Wisconsin began to gradually implement all three provisions of CSAS. Immediate income withholding began on a pilot basis in 10 counties and the percentage of income and asset standard was established as a guideline that judges could, but were not required to, use. The state also secured permission as part of the 1984 federal child support legislation to use federal funds that would otherwise have been devoted to AFDC to help fund the assured benefit. As of July 1987, all counties in the state are required to use immediate income withholding, and the percentage of income standard is the presumptive child support award. (That is, judges must have a written justification for departing from the standard.) The assured benefit is scheduled to be piloted in four counties in early 1988.

While these provisions are justifiable on programmatic grounds, each has controversial aspects. The percentage of income and asset standard has generated considerable debate. It has been criticized for not taking the following into account: (1) unusual debts encumbering the obligor; (2) remarriage and start of a new family by the noncustodial parent; and (3) the income or remarriage of the custodial parent. It has also been criticized for being inflexible, eroding judicial discretion, and diminishing the ability of the parents to negotiate a child support arrangement that is uniquely tailored to their circumstances.

Furthermore, this provision calls for administrative rather than legal procedures to be used to modify support obligations. If the obligation is expressed as a percentage of income, it changes automatically as the obligor's income changes. Some argue that all changes in support orders should be based upon a judicial review of relevant factors.
The immediate income withholding provision has evoked positive and negative reactions. Many believe that it is the most efficient mechanism for collecting support obligations: it avoids the necessity of making sensitive decisions regarding when to impose such an order—an action that traditionally has represented a penalty for noncompliance—and minimizes the accumulation of unpaid support with all the legal and economic complexities that result. Others construe withholding as an unnecessary intrusion of government into a private transaction, a variant of the "big government" argument. Opponents also believe that withholding penalizes obligors who intend to meet their obligations, and it eliminates the personal touch associated with paying child support. And finally it has been argued that employment-related problems will ensue, either because employers will object to the costs associated with administering the wage assignment or because employees will experience embarrassment vis-à-vis their employer.

Since the assured child support level has had the least public exposure, little is known about possible public reaction to this provision. Several possible objections can be identified. First, the concept of publicly guaranteed child support may be seen as an unwarranted extension of government responsibility on the assumption that child support is essentially a private transaction unless welfare expenditures are involved. Second, there may be concerns about potential costs, particularly with respect to how large an increase (if any) the public would accept. And third, some may view the assured benefit as an extension of welfare under a different name.

The Wisconsin child support assurance system is of national interest. Federal child support legislation passed unanimously by Congress in 1984
moved the nation substantially in the direction of a child support assurance system by requiring all states to adopt nonbinding child support guidelines and income withholding laws in response to a one-month delinquency. In addition, the 1984 law allows Wisconsin to use federal funds that would otherwise have gone to AFDC to help fund an assured benefit. Current legislative proposals include requiring states to make their guidelines binding and to adopt immediate income withholding laws. This paper focuses on public opinion with regard to the three main provisions of a CSAS: (1) the factors that should determine the size of child support payments and the appropriateness of the percentages used in the PIAS; (2) the use of immediate income withholding to collect obligations; and (3) the introduction of the assured child support guarantee.

III. DATA AND METHODS

In the spring of 1985, researchers at the Institute for Research on Poverty conducted a telephone survey of Wisconsin households. Known as the Children's Income and Program Participation Survey (CHIPPS), the interview incorporated a number of questions about the state's child support program, including questions designed to tap public perception regarding key provisions of the reform. The survey used a random digit dialing design to sample 1,073 households. If there was a custodial or noncustodial parent in the household, that parent was selected as the respondent; otherwise, one of the principal earners in the household was selected.

For each of the three child support issues examined, a vignette was written and a set of factorial objects was generated. The factorial
survey approach used in CHIPPS provides a technique for exploring the structure of complex judgments such as those concerning child support. This method works in the following way:

- Identify the dimensions or variables thought to be the most important in influencing the judgment process being studied. Specify the range of values that each of these variables can take. This step draws on knowledge of the substantive area and on awareness of the information that might cause respondents to change their judgment.

- Write a short story, or vignette, that can be used to present values of these dimensions and to elicit judgments. Each vignette is built around a set of dimensions, and the dimension is not complete until a value is assigned to each dimension. Once values have been randomly assigned to each variable in the vignette, the vignette is referred to as a "factorial object." More than one factorial object can be presented to each respondent.

- Each case in the analysis is a factorial object; that is, each observation is a judgment and the values of the dimensions that elicited that judgment. The way the dimensions affect judgments can be examined by estimating a regression equation in which the judgment is the dependent variable and the dimensions in the vignette are independent variables.

Because values for dimensions are generated randomly with equal probabilities, the dimensions are uncorrelated with each other except for random error. Furthermore, because the order in which the objects are generated is random, they are randomly assigned to respondents and the dimensions are thus uncorrelated with respondent characteristics except for random error.

CHIPPS included a factorial survey for the three issues related to the child support assurance system, making it possible to describe the way in which judgments about child support obligations, approval of universal withholding, and approval of the assured benefit are affected by situational variables. Two or three factorial objects for each issue were randomly assigned to each respondent. In addition to the vignette
questions, CHIPPSS included forced-choice questions about the conditions under which child support obligations should be modified.

A. Vignettes and Questions on Child Support Obligations

The factorial objects used to obtain judgments about child support obligations included the following six dimensions or variables: income\textsuperscript{12} and remarriage of the noncustodial father, number of children owed support, income and remarriage of the custodial mother. In the text of the vignette given below, a phrase in full capitals indicates that the phrase is the value of a dimension. (The values for the variables used in the vignettes are listed in the tables that present the results of the survey.)

Frequently when a father does not live with his children and their mother, he makes regular payments to their mother for support of the children.

I am going to describe some situations to you in which children live with their mother and the father lives apart from them. For each situation, I will ask you how much money, if any, you think the father 'should' contribute each month for the support of his children.

Here is the (first/next) situation:

A father who has not remarried has \textbf{1} young child who lives with their mother. The mother has remarried and makes $\textbf{500}$ a month after taxes. The father makes $\textbf{2000}$ a month after taxes.

How much, if anything, should the father contribute each month for the support of his children in this situation?

Each respondent was presented with three situations to judge. These items are time-consuming to administer over the telephone and may be confusing or fatiguing for respondents. For these reasons the language of the vignette and the selection of variables entail simplifying
assumptions that may restrict the generalizability of the results. For example, the vignettes describe only the most common situation, in which the mother is the custodial parent. Judgments for the reverse situation may differ considerably from judgments given in this study.

For the traditional forced-choice questions about conditions under which the respondent would favor automatic adjustments of child support obligations, the following questions were used.

I am going to mention some ways in which the situation of the family might change. I will then ask whether or not you think the amount of the father's child support payment should be adjusted automatically for that kind of change.

First, when the cost of living changes, do you think that the amount that a father contributes to support his children should be automatically adjusted for this or not?

When the father's income changes, do you think that the amount that a father contributes to support his children should be automatically adjusted for this or not?

If the father remarries and starts a new family, do you think that the amount that a father contributes to support his children should be automatically adjusted for this or not?

Finally, respondents were also asked the following forced-choice question:

Do you think that the amount that the father contributes in child support should depend on how much money the mother makes or should not depend on how much money the mother makes?

B. **Vignettes on Immediate Income Withholding**

The factorial objects used to obtain judgments about universal withholding included three dimensions or variables: the proportion of obligors who fail to pay support, percentage improvements in support
collections, and percentage reductions in welfare costs. Each respondent was presented with two situations to judge. The exact wording of the vignette is given below. The percentages are underlined to indicate that the percentage given in the text below is the value of the dimension. (The values for the dimensions included on the vignette are listed in Table 3, which presents the results of the survey.)

Now we want your opinion about how the government should collect child support payments. A 1984 federal law requires all states to withhold child support payments from the paycheck of any parent who owes child support and misses payments for 1 month. The court then gives these payments to the parent who takes care of the children.

Some people have proposed that the state withhold child support payments for all parents who owe child support, not just for parents who miss making payments.

Please tell me how strongly you would favor or oppose withholding from all parents who owe support if the following were true:

First, with the new federal law 20% of all parents who owe child support miss their payments and therefore would be subject to withholding under either system.

Second, withholding from all parents who owed child support would collect an additional 30% of child support payments that are owed.

Third, withholding from all parents who owed child support reduced welfare costs by 20%.

In this case, would you favor or oppose withholding from all parents who owe support?

On a scale of 1 to 5, where 5 means strongly (favor/oppose) and 1 means weakly (favor/oppose), how strongly do you (favor/oppose) withholding from all parents who owe support?

C. Vignettes on the Assured Benefit

The factorial objects used to obtain judgments about the assured benefit included two dimensions: changes in program costs and
reductions in welfare use. Each respondent was presented with two situations to judge. The exact wording of the question is given below, except that the underlined percentages were varied. (The values for these dimensions are listed in Table 4, which presents the results of the survey.)

Last, we need to know whether you favor or oppose a new program. Some people have proposed a new child support program to pay at least some support to all children legally entitled to child support. Under this new program each child would receive either the amount that the parent actually pays in child support or a benefit set by the state, whichever amount is larger. With this new program, all legally entitled children would receive a minimum level of financial support.

I am going to describe some effects this new program might have and ask your opinion.

First, if the new program plus welfare costs 20% less than welfare does now, and if the program reduces the number of people who are dependent on welfare by 10%, would you favor or oppose using state funds for this program?

On a scale of 1 to 5, where 5 means strongly (favor/oppose) and 1 means weakly (favor/oppose), how strongly do you (favor/oppose) such a program?

IV. RESULTS

Results are presented indicating public perceptions about each of the three major components of the Wisconsin child support assurance system. First, judgments regarding the public perception of appropriate child support obligations are examined. The essential issue is whether those obligations perceived by the public as being fair approximate the amounts that would be set under the percentage of income and asset standard. Judgments regarding the conditions under which support obligations should automatically be adjusted are also examined. The income-sharing concept implicit in the reform is compatible with automatic adjustments
under most circumstances. Second, public opinion about the use of immediate income withholding as a means for collecting support obligations is examined. Of primary interest is whether public support is evidenced under selected conditions specifying alternative effects on program outcomes and welfare caseloads. Third, public perception regarding implementing a publicly financed assured child support benefit is examined. Since this provision contains possible cost implications, opinions are obtained under varying assumptions about the costs and effects of this provision.

A. Perceptions Regarding Appropriate Child Support Obligations

The first analysis focuses upon what respondents feel are appropriate child support obligations under various circumstances. The question we seek to address is how well public perception of appropriate child support awards conforms to those levels that have been established under the percentage of income and asset standard. If the approximation were close, we would find the following: First, the proportion of the absent parent's income allocated for child support for one child would be roughly 17 percent of gross income. Second, the proportion allocated for additional children should increase at a decreasing rate. Third, the percentage of the father's income awarded would be approximately constant over the different levels of the absent parent's income. Finally, the proportion allocated for child support would not vary with factors considered irrelevant under the "standard" approach, such as the marital status of either party or income of the custodial parent.

Table 1 displays the results of the regression of judgments regarding the father's appropriate child support obligation expressed as a
### Table 1

Appropriate Paternal Child Support Obligations as a Function of Income, Number of Children, and Marital Status

<table>
<thead>
<tr>
<th>Dimensions and Values&lt;sup&gt;b&lt;/sup&gt;</th>
<th>Percentage of Noncustodial Father's Income That Should Be Paid in Child Support</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Response Given in Dollars&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>Coeff.</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td><strong>Constant</strong></td>
<td>21.43%</td>
</tr>
<tr>
<td><strong>Dimension 1: Father (Absent Parent) Remarried</strong></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>-</td>
</tr>
<tr>
<td>Yes</td>
<td>-1.75**</td>
</tr>
<tr>
<td><strong>Dimension 2: Mother (Custodial Parent) Remarried</strong></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>-</td>
</tr>
<tr>
<td>Yes</td>
<td>-4.47**</td>
</tr>
<tr>
<td><strong>Dimension 3: Number of Children</strong></td>
<td></td>
</tr>
<tr>
<td>One child</td>
<td>-</td>
</tr>
<tr>
<td>Two children</td>
<td>4.78**</td>
</tr>
<tr>
<td>Three children</td>
<td>6.81**</td>
</tr>
<tr>
<td><strong>Dimension 4: Mother's Income</strong></td>
<td></td>
</tr>
<tr>
<td>$0 per month</td>
<td>-</td>
</tr>
<tr>
<td>$500 per month</td>
<td>-1.25</td>
</tr>
<tr>
<td>$1,500 per month</td>
<td>-6.22**</td>
</tr>
<tr>
<td><strong>Dimension 5: Father's Income</strong></td>
<td></td>
</tr>
<tr>
<td>$500 per month</td>
<td>-</td>
</tr>
<tr>
<td>$1,000 per month</td>
<td>1.79</td>
</tr>
<tr>
<td>$2,000 per month</td>
<td>0.47</td>
</tr>
<tr>
<td>$3,000 per month</td>
<td>-1.15</td>
</tr>
<tr>
<td>$5,000 per month</td>
<td>-3.21**</td>
</tr>
</tbody>
</table>

R² = .10

N of vignettes = 2199

**<sup>a</sup>** Coefficient is at least twice its standard error.

<sup>a</sup> Transformed into percentages for the analysis. This permits a direct comparison with the Wisconsin Percentage of Income and Asset Standard.

<sup>b</sup> The reference category for each set of dummy variables is shown first.
percentage of the father's income on five situational dimensions: (1) marital status of the absent parent (father); (2) marital status of the custodial parent (mother); (3) the number of children to be supported; (4) the mother's income; and (5) the father's income. Each effect—or dummy variable coefficient—expresses the difference in the predicted child support obligation between the reference category and the category for which the effect is presented. The constant is the predicted judgment of the appropriate child support obligation when neither parent is remarried, one child is involved, the custodial parent has no income, and the absent parent's gross income is $500 per month. The results are presented in two columns. The first, which represents 83 percent of all responses, includes those who expressed their award in dollars. These answers were transformed into a percentage metric for analysis. The second column presents responses given in percentage terms. Because most people responded in dollars, we give more emphasis to the first column; because respondents suggested what they thought the father should pay, we refer to the suggested award as a "fair" award.13

For most cases, the suggested child support obligation is close to what is called for by the Wisconsin percentage of income and asset standard. For the case in which there is one child, neither parent is remarried, the custodial parent does not work, and the noncustodial parent earns $500 per month, the constant term gives what is perceived to be a "fair" obligation. That it is equal to 21 percent indicates that Wisconsin adults believe that in this case the percentage of income and asset standard is somewhat too low. If the father is remarried, the obligation remains over 19 percent. If the mother is remarried, the obligation is almost 17 percent. If the mother earns $1,500 per month,
the fair obligation drops to 15 percent in the situation just described. Only if the custodial mother both earns a great deal and is remarried would the child support award established under the Wisconsin standard substantially exceed what Wisconsin citizens deem to be a fair amount.

Public suggestions for child support obligations are fairly consistent with the standard on two other dimensions. First, the predicted obligations do increase with each additional child, and they increase at a decreasing rate. The increments for the second and third child, however, are smaller than those in the standard—5 and 2 percent compared to the 8 and 4 percent increase in the standard. Second, the predicted obligations remain constant as a proportion of income across most income levels for the noncustodial parent. Only at $5,000 per month income level do we find respondents suggesting that a statistically significant lower proportion of the father's income be awarded as child support.

The respondents do deviate from the premises underlying the standard in two important respects. If the father remarries, respondents suggest a small (less than 2 percent) though statistically significant reduction in predicted support obligations. Substantively, the reduction is minor and does not appear to violate the assumption that child support is a preeminent debt which takes precedence over more recently established obligations. More important, the evidence suggests that respondents would allocate less to support obligations if the mother (custodial parent) were remarried or had at least a moderate level of income ($1,500 per month). Both findings may reflect a public belief that support obligations should be based, in part at least, upon the child's financial needs. The more those needs are met by the custodial parent, the smaller
would be the obligation imposed upon the absent parent. This would represent a departure from the strict income-sharing concept upon which the standard is based.

The results displayed in column 2 represent the findings for the relatively small number of respondents who replied to the vignettes in terms of percentages. In most cases, the direction of the coefficients is the same. The most significant departures are that those who respond in a percentage metric are more likely to establish higher support obligations and generally allocate a higher proportion of the absent parent's income the more that parent makes.  

Table 2 presents results from the forced-choice question format that examine those factors which respondents might feel should be taken into account when modifying support orders. There is considerable support for automatically modifying support obligations in response both to changes in the cost of living and to changes in a noncustodial father's income. Approximately three out of four respondents indicated support for automatic modifications of orders under these circumstances. On the other hand, there is little support—only slightly more than one out of three—for automatically modifying orders (presumably downward) when the noncustodial parent remarries and starts a new family. The small proportion that favor automatic adjustment if the noncustodial father remarries is consistent with the vignette finding of only a very small—albeit statistically significant—adjustment respecting the appropriate support obligation in the event of remarriage.

These results conform, for the most part, to the premises underlying the proposed reform. Support for modifications when the noncustodial father's income changes and the lack of support when that parent starts a
Table 2
Percentage Favoring Automatic Adjustment of Paternal Child Support Obligations in Response to Changes in Cost of Living, Income, and Marital Status\(^a\)

<table>
<thead>
<tr>
<th>Situational Characteristics</th>
<th>Percentage</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Custodial parent's cost of living</td>
<td>74.3%</td>
<td>947</td>
</tr>
<tr>
<td>Noncustodial's (father) income</td>
<td>73.6</td>
<td>949</td>
</tr>
<tr>
<td>Father remarries and starts a new family</td>
<td>36.5</td>
<td>941</td>
</tr>
<tr>
<td>Custodial mother's income</td>
<td>74.5</td>
<td>962</td>
</tr>
</tbody>
</table>

\(^a\)The first three items asked whether or not paternal child support obligations should be changed when each of the three types of changes occurred. The fourth item asked whether or not paternal child support obligations should depend on the mother's income.
new family are findings consistent with the reform. The former is clearly consistent with the income-sharing concept, as may be the latter, which suggests acceptance of the notion that financial obligations to children resulting from prior relationships should take priority over new responsibilities.

Whether support for automatically modifying obligations in light of changes in the cost of living is consistent with the standard is open to interpretation. Unfortunately the survey did not ask whether respondents would prefer that awards be indexed to cost-of-living changes or to changes in noncustodial income. What is clear is the high level of support for automatic adjustment based upon one index or the other.

Finaly, the strong support for basing support obligations upon the custodial parent's income is consistent with the vignette findings and suggests a serious difference between what most respondents believe is fair and the Wisconsin standard. This latter finding suggests that a sense of absolute need is operating here. Respondents may feel that meeting the financial needs of the child(ren) is the paramount concern, irrespective of which parent makes that contribution.

B. Perceptions of Immediate Income Withholding

Judgments about universal withholding involve balancing beliefs about the economic costs and benefits to be derived from enforced support collections against beliefs about individual privacy and the role of government. Therefore, support for this provision was expected to be conditional. It would depend, in part, on how many noncustodial parents missed payments in the absence of immediate income withholding (a benefit to the noncustodial and cost to the custodial parent); upon how effective
withholding would be in collecting support obligations (a cost to the noncustodial and a benefit to the custodial parent); and upon the effect which such increased collections had on reducing welfare expenditures (a benefit to society). In general, support for this provision of the reform was expected to be higher as the estimated proportion of parents who missed support payments increased. Similarly, more support was anticipated when the estimated effectiveness of this provision in both collecting support and reducing welfare increased.

In Table 3, we display the regression of support ratings on the three dimensions previously discussed: (1) the percentage of parents missing payments; (2) the amount of additional child support collected; and (3) the consequent reduction in welfare expenditures. The responses were recoded on a 10-point scale in which a 1 indicates strongly oppose, a 5 weakly oppose, a 6 weakly favor, and a 10 strongly favor. The constant is 6.33 when no additional support is collected, there is no reduction in welfare costs, and only 20 percent of absent parents miss their support payments. This suggests modest support for universal withholding even under the most conservative set of hypothetical circumstances. Apparently, concerns about individual privacy and government intrusion do not offset the perception of income withholding as a desirable public policy.

Not surprisingly, the degree of support increases as the relative costs and benefits of withholding are modified to make the provision more attractive. Support for immediate withholding increases marginally though significantly when 80 percent of absent parents miss payments. (Based on a sample of court records in 20 Wisconsin counties, nearly 70
Table 3
Judgments about Immediate Income Withholding as a Function of Missed Payments, Additional Support Collected, and Reduction in Welfare Costs

<table>
<thead>
<tr>
<th>Dimensions and Values</th>
<th>Coeff.</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>6.33</td>
<td>.23</td>
</tr>
</tbody>
</table>
| **Coefficient is at least twice its standard error.**

Dimension 1: Percentage who miss payments

<table>
<thead>
<tr>
<th>Percentage who miss payments</th>
<th>Coeff</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>50%</td>
<td>.05</td>
<td>.19</td>
</tr>
<tr>
<td>80%</td>
<td>.54**</td>
<td>.19</td>
</tr>
</tbody>
</table>

Dimension 2: Amount additional child support collected

<table>
<thead>
<tr>
<th>Amount additional child support collected</th>
<th>Coeff</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>15%</td>
<td>.12</td>
<td>.26</td>
</tr>
<tr>
<td>30%</td>
<td>.18</td>
<td>.26</td>
</tr>
</tbody>
</table>

Dimension 3: Reduction in welfare costs

<table>
<thead>
<tr>
<th>Reduction in welfare costs</th>
<th>Coeff.</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>10%</td>
<td>.70**</td>
<td>.20</td>
</tr>
<tr>
<td>20%</td>
<td>1.03**</td>
<td>.20</td>
</tr>
</tbody>
</table>

R²                             | .03    |

N of vignettes                 | 1801   |
percent of obligors were at least 2 months delinquent in paying support within three years of their obligations.) Reductions in welfare expenditures have a stronger effect. A reduction in welfare expenditures of 10 percent significantly increases the magnitude of support; a reduction of 20 percent increases the degree of support by 16 percent.

Surprisingly, no significant change in the degree of support for withholding is evidenced when the amount of support collected is varied, though the coefficients are in the expected direction. Respondents appear to be most sensitive to the effect which withholding might personally have on them as taxpayers. Overall, the amount of variance explained by these situational dimensions is quite small ($R^2 = .035$). Respondents appear to support or reject immediate income withholding as public policy, irrespective of plausible influencing situational characteristics.

C. Perceptions of the Assured Benefit

Whether or not respondents favored a publicly financed assured benefit is likely to depend upon its cost relative to current welfare expenditures and on its success in reducing welfare dependency. These expectations were incorporated in two dimensions of the factorial objects: (1) program costs relative to current welfare expenditures, and (2) program effects on welfare utilization. It was expected that support for this provision of the reform would increase as the cost relative to current welfare expenditures decreased and as the number of people on welfare declined.
Table 4 displays the regression of support ratings on the dimensions. Again, the dependent variable is scaled from 1 (strongly oppose) to 10 (strongly favor). If welfare plus a publicly guaranteed child support payment would cost 20 percent more than the current welfare system and would reduce welfare dependency only 10 percent, the constant of nearly 7 indicates surprisingly strong support for this provision of the reform.

Support significantly increases if total costs do not increase or if they decrease. Reductions in welfare dependency also increase support, but the effects are smaller than the effects of reductions in costs. If welfare dependency were halved and costs reduced by 20 percent, the estimated level of support for the guaranteed benefit would be 8.82 out of a possible 10.

As noted above, even if the program were to cost 20 percent more than existing welfare programs and reduce welfare caseloads by only 10 percent, the CHIPPS respondents maintain support for the concept. Table 5 displays the raw distribution of responses in terms of support and opposition to the assured benefit. Almost 7 out of 10 responses (68.9 percent) fell among the moderate to strongly favoring response categories (8 through 10). Conversely about 1 out of 5 responses (20.4 percent) evidenced moderate to strong opposition. The remaining 10.7 percent of the responses were found among those response values that indicated neither definitive support nor opposition (response values 4 through 7). Furthermore, more than 3 out of 10 responses (31 percent) suggested the strongest possible support. The raw responses in Table 5 cannot be interpreted as a measure of public support for an assured benefit, both because the answers are conditioned by the values presented in the
Table 4

Judgments about the Assured Child Support Benefit as a Function of Costs and Welfare Caseloads

<table>
<thead>
<tr>
<th>Dimensions and Values</th>
<th>Coeff.</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>6.78</td>
<td>.16</td>
</tr>
</tbody>
</table>

**Situational Characteristics**

**Dimension 1**: Cost of benefit plus welfare

- 20% above welfare alone: +1.03**
- Same as welfare alone: +1.03**
- 20% below welfare alone: +1.36**

**Dimension 2**: Reduction in number on welfare

- 10%: +.46**
- 30%: +.68**
- 50%: +.68**

$R^2$: .04

N of vignettes: 1787

**Coefficient is at least twice its standard error.**
vignettes and because the distribution presented in Table 5 is a distribution of responses rather than a distribution of respondents. On the other hand, the range of values presented in the vignettes is realistic and, therefore, the surprisingly strong support evidenced for the assured benefit suggests that indeed there may be strong support for an assured benefit and that further public opinion polling on this matter is warranted.

V. SUMMARY

To enhance the role of child support in reducing welfare dependency and to improve the economic well-being of children not living with both liable parents, the state of Wisconsin has begun implementing a new child support assurance system. Central to the reform are three provisions: (1) establish support obligations equal to a proportion of the obligor's gross income; (2) automatically withhold support obligations from earnings and other forms of income in all applicable cases; and (3) publicly guarantee that all participating children receive no less than a socially assured child support benefit.

The structure of public support for the premises underlying these provisions was examined using responses of a sample of Wisconsin citizens to a series of vignettes. Answers to these vignettes suggest the following conclusions. The public would generally establish support obligations in conformance with those set using the PIAS approach. On average, respondents suggest awards somewhat higher than directed by the formula currently used in Wisconsin, except when the custodial mother
Table 5
Distribution of Responses from Strongly Favor to Strongly Oppose the Assured Child Support Benefit

<table>
<thead>
<tr>
<th></th>
<th>N of vignettes</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Favor = 10</td>
<td>556</td>
<td>31.0%</td>
</tr>
<tr>
<td>9</td>
<td>319</td>
<td>17.8</td>
</tr>
<tr>
<td>8</td>
<td>361</td>
<td>20.1</td>
</tr>
<tr>
<td>7</td>
<td>84</td>
<td>4.7</td>
</tr>
<tr>
<td>Weakly Favor = 6</td>
<td>31</td>
<td>1.7</td>
</tr>
<tr>
<td>Weakly Oppose = 5</td>
<td>29</td>
<td>1.6</td>
</tr>
<tr>
<td>4</td>
<td>49</td>
<td>2.7</td>
</tr>
<tr>
<td>3</td>
<td>104</td>
<td>5.8</td>
</tr>
<tr>
<td>2</td>
<td>77</td>
<td>4.3</td>
</tr>
<tr>
<td>Strongly Oppose = 1</td>
<td>184</td>
<td>10.3</td>
</tr>
</tbody>
</table>
both has substantial earnings and has remarried. Respondents also support the provision allowing awards to automatically vary with changes in the obligor's income, and most reject the notion of reducing awards when the obligor assumes new family obligations. In contrast to the Wisconsin standard, however, respondents consider the economic situation of the custodial parent. Finally, we found moderate public support for immediate income withholding and substantial public support for the guaranteed child support payment provisions of the reform. While such support for these provisions was forthcoming under the most conservative set of contextual circumstances, it significantly increased when it was stated that these provisions would reduce either public assistance expenditures or caseloads.
Notes


2Approximately 90 percent of custodial parents are female.


8Also see Daniel Patrick Moynihan, Family and Nation (San Diego: Harcourt, Brace, Jovanovich, 1985).

9Ibid., p. 47.
An oversample of custodial and noncustodial parents is excluded from the analyses presented here.


Preliminary analysis indicated that there is no significant difference between gross and net income. Therefore, that dimension was dropped for this analysis.

This does not suggest that the suggested award is the only award that a respondent would consider fair.

A pooled model was estimated that tested whether the coefficients were significantly different for those answering in dollars and those answering in percentages. All coefficients for father's income and that for mother's income of $1,500 per month were significantly different (p < .01).