

## **Knowledge about Child Support Policy in a Changing Environment**

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## **Knowledge about Child Support Policy in a Changing Environment**

The Child Support Demonstration Evaluation (CSDE) is a study of the effects of Wisconsin's innovative treatment of child support for TANF participants. This reform, which began September 1, 1997, was instituted as a random-assignment experiment. Most families (the experimental group) benefited from a full pass-through and disregard of current child support, in which any child support was ignored in the calculation of benefits (a full disregard) and participants were given a check for all current child support collected on their behalf (a full pass-through). In contrast, during months in which they received a W-2 payment, the control group received the first \$50, or 41 percent of the child support paid, whichever was greater. During months without a W-2 payment, both experimental-group and control-group families received the full amount of current support paid. On July 1, 2002, when the original evaluation period ended, the policy was made universal and the original control group also began to receive a full pass-through and disregard.

The results of the first phase of the CSDE evaluation suggested that most participants had very little understanding of how any child support paid to them would be treated (Meyer and Cancian, 2001, p. 11-14). This work was extended in Cancian, Meyer and Nam (2004) by looking at three issues related to child support knowledge. First, we documented the level of knowledge of mothers and fathers about child support pass-through and disregard policy in the spring of 2000, and identified the characteristics of those who had the most accurate knowledge about policy. We found low levels of knowledge, especially among fathers. Multivariate analyses showed that actual experience with the new rules might increase mothers' knowledge. Second, we examined the relationship between staff's knowledge and participants' knowledge. We found staff knowledge to be related to mothers' knowledge, but found no relationship with fathers' knowledge. Finally, we explored the importance of policy knowledge for the impact of the experiment. Mothers and fathers who knew more about child support distribution rules had better child support outcomes. Moreover, the experimental-control difference was larger among those with higher knowledge. Difference-in-difference analyses suggested that our experimental impact results held, and

would have been somewhat larger had the experiment been more fully implemented by knowledgeable staff.

In this report we explore whether knowledge of the child support pass-through and disregard policy has changed since the initial implementation of the policy. We take two approaches. First, we use the additional questions in the follow-up Survey of Wisconsin Works Families (SWWF) to explore whether knowledge about child support pass-through and disregard policy has increased among the initial W-2 families, and, if so, for which types of families. We are also interested in whether families that came onto W-2 after its initial implementation had more knowledge, yet surveys of these individuals are not available. In the second approach, we conduct field observations in selected counties, observing what individuals are told about child support. By considering implementation of the policy in multiple counties and in the same counties at different points during the contract period, we try to assess the extent of cross-county and over-time differences. This report covers the first approach. The accompanying report by Thomas Kaplan and Victoria Mayer follows the second approach.

We describe the data and sample we used for this report in Section I. We then discuss our measure of policy knowledge and the change of the level of policy knowledge between 2000 (Wave 2) and 2004 (Wave 3) in Section II. In Section III we present the results of multivariate analysis of factors associated with higher levels of knowledge. Conclusions are provided in section IV.

## I. DATA AND SAMPLE

To consider the role of participants' knowledge about child support pass-through and disregard policy and the change of knowledge across time, we rely on survey responses drawn from SWWF in Wave 3, administered in spring 2004. The third wave of SWWF was administered to a randomly selected

subset of mothers and fathers who were interviewed in either the first or second wave of SWWF.<sup>1</sup> In this paper, when we report survey results, we report unweighted numbers of responses in a given category. When we report percentages, we weight the responses to account for the stratification we employed (interviewing mother who transitioned to W-2 directly from AFDC at a lower rate, for example) and for differential response. Because the respondents of Wave 3 were previously interviewed in Wave 1 (spring 1999) or Wave 2 (spring 2000) or both, we can track changes of policy knowledge across time. The initial sample size of Wave 3 survey is 709 mothers and 217 fathers. The response rate was 80.8 percent for mothers and 54.8 percent for fathers (Krecker, 2005).<sup>2</sup> (See Krecker, 2005, for more details on the survey, and Ziliak, 2004, for response rates and the weights that correct for nonresponse.)

In the 2004 report we analyzed knowledge of the child support pass-through and disregard policy based on the Wave 2 survey. To explore whether knowledge of the child support pass-through and disregard policy has changed since the initial implementation of the policy, this report includes only the mothers and fathers who answered both the Wave 2 and Wave 3 surveys for whom we have usable answers.<sup>3</sup> The final research sample size is 613 mothers and 162 fathers.

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<sup>1</sup>The Survey of Wisconsin Works Families was administered to a random sample of mothers who entered W-2 between September 1, 1997, and July 9, 1998, and the father of randomly selected focal child of that mother. Mothers and fathers were surveyed in the spring of 1999 (Wave 1) and 2000 (Wave 2).

<sup>2</sup>Only those who responded at Wave 1 or Wave 2 were eligible to be interviewed at Wave 3. Ninety-two percent of the original survey sample of mothers responded to at least one of the original surveys. Thus, the total response rate for the third wave was 92 percent  $\times$  81 percent, or 74 percent. For fathers the total response rate at the third wave was 57 percent  $\times$  55 percent, or 31 percent.

<sup>3</sup>By “usable answers,” we mean that mothers and fathers answered all three questions about child support policy rules and their answers can be coded. Some parents gave responses that did not fit the preassigned categories; these responses were recorded verbatim, and we examined each of them to determine if we could assign the response to be correct, incorrect, or don’t know.

## II. PARENTAL KNOWLEDGE OF CHILD SUPPORT PASS-THROUGH AND DISREGARD POLICY IN 2004

### A. Defining Mothers' Knowledge of Child Support Pass-Through and Disregard Policy, Waves 2 and 3

This section provides background information on the 3 individual questions asked of mothers to assess their knowledge in both Wave 2 and Wave 3. The wording of each question differed slightly in Wave 2 and Wave 3. In addition, the context of the questions differed. However, the questions in each survey covered the same content.

- **Context of Questions about Policy Knowledge**

In Wave 2, the questions concerning policy knowledge occurred in the middle of the interview, following a section on informal transfers.<sup>4</sup> The first question in the sequence differed depending on whether earlier in the interview the mother said she had received child support in the last year. We do not examine responses to these questions, for reasons outlined in the 2004 report.<sup>5</sup> The survey instrument then includes three questions about the treatment of child support and W-2 benefits during different situations, as described below.

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<sup>4</sup>In Wave 2, the mother's survey had 21 modules; child support policy was the 13th module. In the fathers' survey there were 18 modules, and child support policy was the ninth.

<sup>5</sup>Mothers who had received support were asked to think about the last time support was received, and asked whether they received all the child support paid or only some of it. Those in the experimental group should say they receive it all; those in the control group should say they receive some if it coincided with a period of W-2 payment, and say that they would receive all if it coincided with a period without W-2 payment. We do not examine responses to this question because some control-group mothers could get the question wrong even if they had perfect understanding of the rules if they mis-remembered whether they received W-2 during the month in question. Mothers who had not received support were asked what would have happened if they had received child support last month. This question is also potentially problematic for the control group in that if they are imagining that \$40 would be paid on their behalf and they understood the rules, they could (correctly) answer "receive all," but we would treat this as an incorrect response. For more discussion of these issues, see Appendix A in Cancian, Meyer, and Nam (2004).

In Wave 3, the questions concerning policy knowledge occurred closer to the beginning of the interview, following a section on attitudes about W-2.<sup>6</sup> In this survey, we added a new section, asking about whether various sources of information were helpful in understanding the child support rules. The first question was:

- ◆ Wave 3: People learn about the way child support is passed on to families and how it works when you are on welfare from many different sources. First, think about information from the child support agency or staff persons who work in the child support agency. Was this source of information about the way child support is passed on to families not at all helpful, somewhat helpful, very helpful, or extremely helpful?

We then asked about other sources of information, including “The W-2 office or staff persons who work in the W-2 office,” “your own personal experience with child support,” “your family and friends...” We then asked if they had ever seen or heard information on the radio or television about the way child support is passed on when on welfare, and, if they had, whether this source was helpful. The survey instrument then includes three questions about the treatment of child support and W-2 benefits during different situations, as described below.

- **Question about the Treatment of Child Support while Receiving Benefits (CP15)**
  - ◆ Wave 2: 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?

The correct answer for this question in Wave 2 depended on the mothers’ random assignment. Those in the experimental group should say “Would Receive All” and those in the control group should

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<sup>6</sup>In Wave 3, the mother’s survey had 23 modules; child support policy was the 5th module. In the fathers’ survey, there were 21 modules, and child support policy was the third.

say “State Would Keep Some.” In the Wave 2 survey, 250 (41.2 percent) gave the correct response; 190 (31.7 percent) gave an incorrect response, and 173 (27.1 percent) stated that they did not know. There was a substantial difference between the experimental group (28.4 percent correct) and the control group (52.9 percent correct).

- ♦ Wave 3: Next I’m going to describe three different mothers who receive current child support. Please think about the CURRENT child support that the mothers receive. Do NOT include anything that they might be owed for back support. The first mother is in a W-2 placement where she receives a check from W-2. She also receives current child support from the father of her children. Does she receive ALL of the CURRENT child support the father pays or does the state keep some of it?

The correct answer for this question in Wave 3 does not depend on the mothers’ random assignment. As noted above, differential treatment based on random assignment was eliminated by July 1, 2002, after which all mothers should receive all current support paid on their behalf. The Wave 3 survey was administered in the spring of 2004, substantially after the change in policy. Thus, “Would Receive All” is the only correct answer. In the Wave 3 survey, 183 (30.4 percent) gave the correct response; 383 (61.5 percent) gave an incorrect response, and 47 (8.1 percent) stated that they did not know. There was some difference between the (previously) experimental group (34.8 percent correct) and the (previously) control group (26.3 percent correct). These findings show a large decline in the proportion saying they did not know and a substantial increase in incorrect responses. They also show a small increase in correct knowledge between the two waves for the experimental group and a substantial decline for the control group.

- **Question about the Treatment of Child Support while Not Receiving Benefits (CP20)**
  - ♦ Wave 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?

In Wave 2, the correct answer for this question does not depend on random assignment. Those in both groups should say “Would Receive All.” In the Wave 2 survey, 309 (49.4 percent) gave the correct response; 160 (27.5 percent) gave an incorrect response, and 144 (23.2 percent) stated that they did not know. There was little difference in the percentage correct between the experimental group (50.9 percent) and control group (48.0 percent).

- ◆ Wave 3: The second mother is NOT receiving a check from W-2, but she does receive current child support from the father of her children. Does she receive ALL of the CURRENT child support the father pays or does the state keep some of it?

The correct answer to this question is the same as that of Wave 2, “Would Receive All.” In the Wave 3 survey, 428 (68.2 percent) gave the correct response; 154 (25.8 percent) gave an incorrect response, and 31 (6.0 percent) stated that they did not know. There was little difference in the percentage correct between the (previously) experimental group (66.6 percent) and the (previously) control group (69.6 percent). Again the results suggest a decline in “don’t know.” They also suggest a substantial increase in the proportion that answer correctly.

- **Question about the Treatment of W-2 while Receiving Child Support (CP25)**

- ◆ Wave 2: 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?

The correct answer for this question is the same for both the experimental and control group, “Stay the Same.” In the Wave 2 survey, 198 (35.3 percent) gave the correct response; 210 (33.9 percent) gave an incorrect response, and 205 (30.9 percent) stated that they did not know. There was little difference in the percentage correct between the experimental group (35.5 percent) and control group (35.1 percent).



- ♦ Wave 3: The third mother is in a W-2 placement where she receives a check from W-2. While she is on W-2, she also starts to receive current child support from the father of her children. Will the amount of her W-2 check DECREASE or will it stay the SAME?

The correct answer to this question in Wave 3 continues to be “Stay the Same.” In the Wave 3 survey, 247 (41.7 percent) gave the correct response; 327 (52.2 percent) gave an incorrect response, and 39 (6.1 percent) stated that they did not know. There was little difference in the percentage correct between the (previously) experimental group (39.5 percent) and the (previously) control group (43.6 percent). The results suggest a substantial decline in “don’t know” and increases in the proportion that answer correctly and incorrectly.

- **Index of Mothers’ Knowledge of Child Support**

Creating an index of knowledge is complex. One must select the questions to be used and decide whether one is interested in correct or incorrect answers (and decide how to handle “don’t know,” a frequent response in Wave 2). An aggregation method must be selected (one could simply count correct responses, or require all answers to be correct, or look for whether there was any correct answer), and a weighting scheme (some questions could be weighted more heavily). We follow the strategy used in the 2004 report, creating an index of knowledge, focusing on whether all three answers are correct, thinking that it is only correct knowledge that can lead to the policy’s anticipated behavioral change. Our results for 613 mothers show that 69 mothers (12.6 percent) in Wave 2 and 76 mothers (12.8 percent) in Wave 3 answered all three questions correctly, so there was no change in this measure.

B. Defining Fathers’ Knowledge of Child Support Pass-Through and Disregard Policy, Waves 2 and 3

This section provides background information on the individual questions asked of fathers to assess their knowledge in both Wave 2 and Wave 3. We choose a parallel analysis to mothers, using responses to three questions, and focusing on the fathers with all correct answers. In the survey, the context for fathers is very similar to that of mothers, with Wave 2 beginning with a question about what

happened the last time they paid (or if they would have paid), questions that we do not analyze here.<sup>7</sup>

Wave 3 begins with a series of questions about sources of information about child support policy rules (parallel to the questions for mothers). The three specific questions for fathers that we analyze are very similar to those asked of mothers (though they are ordered somewhat differently on the questionnaire). Similar to mothers, the questions in the two waves use somewhat different wordings but ask about the same child support pass-through and disregard policies.

- **Question about the Treatment of Child Support while the Mother Is Receiving Benefits (CP20 in Wave 2 and CP65 Wave 3)**

- ♦ Wave 2: Now, think about what happens if <focal child/the children>'s mother participates in W-2. In this situation, does she receive all of the current child support you or your employer pays, does the state keep some of the child support, or does the state keep all of the child support?

The correct answer to this question at Wave 2 depends on the mothers' random assignment. Those associated with mothers in the experimental group should say "Would Receive All" and those associated with the control group should say "State Would Keep Some." In the Wave 2 survey, 56 (31.6 percent) gave the correct response; 38 (26.5 percent) gave an incorrect response, and 68 (41.9 percent) stated that they did not know. There was a substantial difference between the experimental group (18.4 percent correct) and the control group (44.0 percent correct).

- ♦ Wave 3: Next I'm going to describe three different mothers who receive current child support. Please think about the CURRENT child support that the mothers receive. Do NOT include anything that they might be owed for back support. The first mother is in a W-2 placement where she receives a check from W-2. She also receives current child

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<sup>7</sup>In addition to the difficulties mentioned above, fathers could give an incorrect response to this first question even if they knew the policy rules if they did not have accurate knowledge about the mother's W-2 participation. See Appendix A of Cancian, Meyer, and Nam (2004) for more information.

support from the father of her children. Does she receive ALL of the CURRENT child support the father pays or does the state keep some of it?

As in the same question of mothers above, the correct answer for this question at Wave 3 does not depend on the mother's random assignment. All fathers should say "Would Receive All." In the Wave 3 survey, 57 (33.6 percent) gave the correct response; 97 (62.2 percent) gave an incorrect response, and 8 (4.2 percent) stated that they did not know. There was little difference between the experimental group (35.4 percent correct) and the control group (31.9 percent correct). For fathers, as for mothers, the proportion responding "don't know" declined substantially and the proportion giving an incorrect answer increased substantially among the control group.

- **Question about the Treatment of Child Support while the Mother Is Not Receiving Benefits (CP25 in Wave 2 and CP70 in Wave 3)**

- ♦ Wave 2: Next think about what happens if <focal child/the children>'s mother does NOT participate in W-2. In this situation, does she receive all of the current child support you or your employer pays, does the state keep some of the child support, or does the state keep all of the child support?

The correct answer for this question does not depend on random assignment. Those in both groups should say "Would Receive All." In the Wave 2 survey, 45 (21.9 percent) gave the correct response; 42 (29.5 percent) gave an incorrect response, and 75 (48.6 percent) stated that they did not know. There was little difference between the experimental group (19.7 percent correct) and the control group (24.0 percent correct).

- ♦ Wave 3: The second mother is NOT receiving a check from W-2, but she does receive current child support from the father of her children. Does she receive ALL of the CURRENT child support the father pays or does the state keep some of it?

The correct answer to this question is the same as that of the Wave 2, "Would Receive All." In the Wave 3 survey, 100 (57.5 percent) gave the correct response; 55 (38.2 percent) gave an incorrect

response, and 7 (4.4 percent) stated that they did not know. There was little difference between the experimental group (57.3 percent correct) and the control group (57.6 percent correct). In this question, similar to our findings for mothers, the proportion answering correctly increased substantially, and the proportion answering “don’t know” decreased substantially.

- **Question about the Treatment of W-2 while the Mother Is Receiving Child Support (CP22 in Wave 2 and CP75 in Wave 3)**

- ♦ Wave 2: Now, let’s still think about what happens if <focal child/the children>’s mother participates in W-2 AND you or your employer pays child support. In this situation, will the state DECREASE the amount of her W-2 check because she is receiving child support, or will her W-2 check be the SAME amount of money?

The correct answer for this question is the same for both the experimental and control group, “Stay the Same.” In the Wave 2 survey, 33 (20.7 percent) gave the correct response; 31 (20.8 percent) gave an incorrect response, and 98 (58.5 percent) stated that they did not know. There was some difference between the experimental group (16.1 percent correct) and the control group (25.0 percent correct).

- ♦ Wave 3: The third mother is in a W-2 placement where she receives a check from W-2. While she is on W-2, she also starts to receive current child support from the father of her children. Will the amount of her W-2 check DECREASE or will it stay the SAME?

The correct answer to this question is the same as that of the Wave 2, “Stay the Same.” In the Wave 3 survey, 65 (41.1 percent) gave the correct response; 86 (54.0 percent) gave an incorrect response, and 11 (5.0 percent) stated that they did not know. There was little difference between the experimental group (38.9 percent correct) and the control group (43.1 percent correct). Again the proportion answering “don’t know” decreased substantially; for this question the proportion answering correctly and incorrectly increased.

- **Index of Fathers' Knowledge of Child Support**

We follow a comparable strategy as for mothers, constructing an index of "Full Knowledge." We again define "full knowledge" as whether all questions were answered correctly. Our results for 162 fathers show that eight (3.9 percent) fathers in the Wave 2 and nineteen (9.2 percent) fathers in the Wave 3 answered all three questions correctly.

C. Sources of Information on Policy Knowledge, Wave 3, Mothers and Fathers

As described above, the Wave 3 survey asks mothers and fathers the extent to which various sources of information were useful. Five sources of information were asked, including the child support agency and its staff, the W-2 agency and its staff, respondent's personal experience, families and friends, and public advertisement through mass media. Table 1 shows the responses of mothers and fathers about the usefulness of each source of information. Generally, about 60 percent to 70 percent of mothers and fathers thought that sources of information were at least somewhat useful to their learning how the child support is passed on to families, and about one quarter of mothers and fathers answered that each source was "extremely" or "very" useful. One exception is public advertisements and mass media. Fewer than half of mothers and fathers said they had seen or heard an announcement from this source. Among those who had, the vast majority reported that it was at least somewhat useful.

D. Changes of Policy Knowledge between Wave 2 and Wave 3, Mothers and Fathers

Table 2 shows the percentage correct for each question during each wave and the relationship between answers in the two waves. In general, the table shows that those who had correct knowledge in Wave 2 are more likely to have correct knowledge in Wave 3.

The first panels show responses to the question about the treatment of child support while receiving benefits. The first column repeats the information given above for Wave 2: 250 mothers (41.2 percent) answered this question correctly, 190 (31.7 percent) answered incorrectly, and 173 (27.1 percent) answered that they did not know. The rows show how each of these subgroups responded in Wave 3. For

**Table 1**  
**Helpfulness of Various Sources of Information about Child Support Rules**

	Source of Information															
	CS Agency				W-2 Office				Personal Experience				Family/Friend			
	Mothers		Fathers		Mothers		Fathers		Mothers		Fathers		Mothers		Fathers	
	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Extremely helpful	67	(11)	12	(8)	46	(8)	6	(4)	45	(7)	8	(5)	43	(7)	13	(10)
Very helpful	86	(15)	25	(16)	121	(19)	27	(19)	119	(19)	31	(16)	90	(14)	39	(24)
Somewhat helpful	298	(48)	67	(42)	276	(47)	69	(43)	248	(42)	68	(48)	301	(50)	62	(42)
Not at all helpful	147	(24)	57	(32)	156	(25)	46	(26)	186	(30)	53	(31)	165	(27)	46	(23)
Don't know	10	(2)	1	(1)	10	(2)	13	(8)	10	(2)	1	(1)	9	(2)	2	(1)
Refused	5	(1)			4	(1)	1	(0)	5	(1)	1		5	(1)		
Total	613	(100)	162	(100)	613	(100)	162	(100)	613	(100)	162	(100)	613	(100)	162	(100)

	Source of Information			
	Mass Media			
	Mothers		Fathers	
	N	(%)	N	(%)
<b>Seen or Heard from Mass Media?</b>				
YES, Extremely helpful	16	(3)	3	(2)
YES, Very helpful	82	(13)	14	(8)
YES, Somewhat helpful	139	(24)	39	(24)
YES, Not at all helpful	43	(7)	14	(7)
YES, Refused helpfulness question	3	(0)		
NO	326	(51)	92	(59)
Don't know/Refused	3	(1)		
Not Asked	1	(0)		
Total	613	(100)	162	(100)

**Note:** Percentages have been weighted to account for stratification and nonresponse.

**Table 2**  
**Correct Answers in Wave 3, Based on Wave 2 Answers, for All Mothers and Fathers**

	Wave 2		Wave 3					
	All		Correct		Incorrect		DK	
	N	%	N	%	N	%	N	%
<b>Treatment of Child Support While Receiving Benefits</b>								
All Mothers	613		183	(30.4%)	383	(61.5%)	47	(8.1%)
Correct	250	(41.2%)	77	(33.6%)	159	(61.0%)	14	(5.3%)
Incorrect	190	(31.7%)	54	(27.9%)	126	(66.7%)	10	(5.4%)
Don't Know	173	(27.1%)	52	(28.2%)	98	(56.2%)	23	(15.6%)
All Fathers	162		57	(33.6%)	97	(62.2%)	8	(4.2%)
Correct	56	(31.6%)	20	(35.4%)	33	(62.1%)	3	(2.5%)
Incorrect	38	(26.5%)	13	(35.2%)	25	(64.8%)		
Don't Know	68	(41.9%)	24	(31.2%)	39	(60.7%)	5	(8.1%)
<b>Treatment of Child Support While Not Receiving Benefits</b>								
All Mothers	613		428	(68.2%)	154	(25.8%)	31	(6.0%)
Correct	309	(49.4%)	239	(74.4%)	57	(20.7%)	13	(4.9%)
Incorrect	160	(27.5%)	102	(64.6%)	52	(30.4%)	6	(5.1%)
Don't Know	144	(23.2%)	87	(59.1%)	45	(31.3%)	12	(9.6%)
All Fathers	162		100	(57.5%)	55	(38.2%)	7	(4.4%)
Correct	45	(21.9%)	38	(79.7%)	6	(15.2%)	1	(5.2%)
Incorrect	42	(29.5%)	22	(54.7%)	19	(43.6%)	1	(1.8%)
Don't Know	75	(48.6%)	40	(49.2%)	30	(45.3%)	5	(5.6%)

(table continues)

**Table 2, continued**

	Wave 2		Wave 3					
	All		Correct		Incorrect		DK	
	N	%	N	%	N	%	N	%
<b>Treatment of W-2 While Receiving Child Support</b>								
All Mothers	613		247	(41.7%)	327	(52.2%)	39	(6.1%)
Correct	198	(35.3%)	106	(53.5%)	86	(43.2%)	6	(3.3%)
Incorrect	210	(33.9%)	75	(35.7%)	129	(61.6%)	6	(2.7%)
Don't Know	205	(30.9%)	66	(34.6%)	112	(52.2%)	27	(13.2%)
All Fathers	162		65	(41.1%)	86	(54.0%)	11	(5.0%)
Correct	33	(20.7%)	18	(43.8%)	13	(47.1%)	2	(9.1%)
Incorrect	31	(20.8%)	15	(60.8%)	16	(39.2%)		
Don't Know	98	(58.5%)	32	(33.1%)	57	(61.7%)	9	(5.3%)
<b>All Questions Answered Correctly</b>								
All Mothers	613		76	(12.8%)	537	(87.2%)		
Correct	69	(12.6%)	15	(24.0%)	54	(76.0%)		
Incorrect	544	(87.5%)	61	(11.2%)	483	(88.8%)		
All Fathers	162		19	(9.2%)	143	(90.8%)		
Correct	8	(3.9%)	1	(13.7%)	7	(86.4%)		
Incorrect	154	(96.1%)	18	(9.0%)	136	(91.0%)		

**Note:** Percentages have been weighted to account for stratification and nonresponse.

**Note:** Reading of this table is as follows. In the first panel, 250 mothers (41.2%) out of all mothers answered correctly at Wave 2. Among them, 77 mothers (33.6%) still answered correctly; 159 mothers (61.0%) answered incorrectly; and 14 mothers (5.3%) did not know the answer in Wave 3.



example, of those mothers who answered this question correctly at Wave 2, 33.6 percent answered correctly at Wave 3. The table shows that correct responses at Wave 3 were more likely among mothers who answered correctly at Wave 2 (33.6 percent) than those who answered incorrectly (27.9 percent) or did not know (28.2 percent). For fathers, there is no relationship between answering correctly in the second and third waves.

As noted above, as measured by the question about the treatment of child support while not receiving benefits, there was a substantial increase in knowledge between the waves: 68.2 percent of mothers answered correctly in Wave 3, compared to 49.4 percent at Wave 2. In the same question, 57.5 percent of fathers answered correctly in Wave 3, compared to 21.9 percent in Wave 2. The table shows that mothers and fathers who had correct knowledge at Wave 2 tend to have relatively more knowledge at Wave 3: 74.4 percent of mothers who answered correctly at Wave 2 still have correct knowledge at Wave 3, compared to 64.6 percent of those who answered incorrectly at Wave 2 and 59.1 percent of those who did not know. Fathers show a similar pattern.

The final question, related to the treatment of W-2 while receiving child support, shows generally similar results: increases in knowledge for mothers and fathers, with mothers who had correct knowledge at Wave 2 more likely to have correct knowledge at Wave 3. In contrast, fathers who answered correctly at Wave 2 were not more likely to answer correctly at Wave 3 than those who did not know the answer at Wave 2.

The bottom panel shows that for both mothers and fathers, those who answered all three questions correctly at Wave 2 were more likely to answer all correctly at Wave 3. However, there are still very few mothers or fathers who answered all three questions correctly.

As noted above, for the second and third questions there is an increase in knowledge between Wave 2 and Wave 3. However, this is not true for the first question, which asks about the treatment of child support while receiving benefits. Only 30 percent of mothers at Wave 3, less than the 41 percent at Wave 2, answered this question correctly. This inconsistency may be due to the move to a universal full

pass-through and disregard in July 1, 2002. Because of this policy change, the control-group mothers who had previously received partial child support payment now could receive the full amount paid. However, they may not have been aware of the policy change. The move to a universal full pass-through and disregard did not affect the child support rules for experimental-group mothers, who had been subject to a full pass-through since the initial implementation. If the change in the rules negatively affected participants' knowledge about child support rules we would expect that, compared to the experimental-group mothers, the control-group mothers who had correct knowledge at Wave 2 may have the least knowledge at Wave 3. We would also expect that the experimental-group mothers would have more knowledge at Wave 3 than Wave 2.

Table 3 supports these hypotheses. At Wave 2, control-group mothers show higher knowledge (52.9 percent correct) than the experimental-group mothers (28.4 percent correct), perhaps because the experimental-group mothers were subject to a different policy rule (a full pass-through) than had been in effect under AFDC. At Wave 3, however, the experimental-group mothers show higher knowledge (34.8 percent) than the control-group mothers (26.3 percent). Moreover, among the experimental group who answered correctly at Wave 2, more than half (51.7 percent) still had correct knowledge at Wave 3. In contrast, 70.7 percent of the control-group mothers who answered correctly at Wave 2 provided an incorrect answer at Wave 3. The pattern for fathers (not shown) is generally similar: the experimental group has less correct knowledge at Wave 2 (18.4 percent to 44.0 percent). Small sample sizes preclude examining fathers in the experimental or control groups who answered correctly at Wave 2.

One issue is the large decrease of mothers and fathers who answered "don't know" in Wave 3, compared to Wave 2. We would expect that mothers and fathers would become more knowledgeable as time passes, and thus in Wave 3 fewer mothers and fathers would answer they do not know the rules about child support than in Wave 2. Our results are consistent with this expectation; however, the decline in those who answered that they did not know is larger than we anticipated. For each of the three child support policy questions, between 23.2 percent and 30.9 percent of mothers reported not knowing the

**Table 3**  
**Correct Answers in Wave 3, Based on Wave 2 Answers, Mothers Only, Experimental versus Control**

	Wave 2		Wave 3					
	Mothers Only		Correct		Incorrect		DK	
	N	%	N	%	N	%	N	%
<b>Treatment of Child Support While Receiving Benefits</b>								
E group	283		97	(34.8%)	168	(58.0%)	18	(7.2%)
Correct	78	(28.4%)	38	(51.7%)	34	(41.3%)	6	(7.0%)
Incorrect	123	(43.7%)	33	(27.1%)	87	(69.8%)	3	(3.1%)
Don't Know	82	(27.8%)	26	(29.7%)	47	(56.6%)	9	(13.7%)
C group	330		86	(26.3%)	215	(64.7%)	29	(9.1%)
Correct	172	(52.9%)	39	(24.8%)	125	(70.7%)	8	(4.5%)
Incorrect	67	(20.6%)	21	(29.4%)	39	(60.6%)	7	(10.0%)
Don't Know	91	(26.5%)	26	(26.8%)	51	(55.8%)	14	(17.4%)
<b>Treatment of Child Support While Not Receiving Benefits</b>								
E group	283		195	(66.6%)	78	(29.2%)	10	(4.2%)
Correct	151	(50.9%)	109	(69.1%)	36	(26.9%)	6	(4.0%)
Incorrect	66	(25.0%)	44	(66.9%)	21	(30.2%)	1	(3.0%)
Don't Know	66	(24.1%)	42	(61.1%)	21	(32.9%)	3	(6.0%)
C group	330		233	(69.6%)	76	(22.8%)	21	(7.7%)
Correct	158	(48.0%)	130	(79.5%)	21	(14.8%)	7	(5.7%)
Incorrect	94	(29.8%)	58	(62.8%)	31	(30.5%)	5	(6.7%)
Don't Know	78	(22.2%)	45	(57.1%)	24	(29.7%)	9	(13.1%)

(table continues)

**Table 3, continued**

	Wave 2		Wave 3					
	Mothers Only		Correct		Incorrect		DK	
	N	%	N	%	N	%	N	%
<b>Treatment of W-2 While Receiving Child Support</b>								
E group	283		110	(39.5%)	151	(53.1%)	22	(7.4%)
Correct	91	(35.5%)	51	(55.0%)	38	(42.4%)	2	(2.6%)
Incorrect	96	(33.4%)	29	(28.6%)	62	(66.3%)	5	(5.1%)
Don't Know	96	(31.2%)	30	(33.7%)	51	(51.2%)	15	(15.2%)
C group	330		137	(43.6%)	176	(51.4%)	17	(5.0%)
Correct	107	(35.1%)	55	(52.2%)	48	(44.0%)	4	(3.9%)
Incorrect	114	(34.3%)	46	(42.1%)	67	(57.4%)	1	(0.5%)
Don't Know	109	(30.6%)	36	(35.5%)	61	(53.1%)	12	(11.4%)
<b>All Questions Answered Correctly</b>								
E group	283		42	(15.5%)	241	(84.5%)		
Correct	32	(13.5%)	11	(36.9%)	21	(63.1%)		
Incorrect	251	(86.5%)	31	(12.2%)	220	(87.9%)		
C group	330		34	(10.3%)	296	(89.7%)		
Correct	37	(11.7%)	4	(10.4%)	33	(89.6%)		
Incorrect	293	(88.3%)	30	(10.3%)	263	(89.7%)		

**Note:** Percentages have been weighted to account for stratification and nonresponse.

**Note:** Reading of this table is as follows. In the first panel, 78 mothers (28.4%) among experimental group mothers answered correctly at Wave 2. Among them, 38 mothers (51.7%) still answered correctly; 34 mothers (41.3%) answered incorrectly; and 6 mothers (7.0%) did not know the answer in Wave 3

answer at Wave 2, compared to 6.0 percent to 8.1 percent at Wave 3. The decline among fathers is even larger, from 41.9 percent to 58.5 percent at Wave 2 to 4.2 percent to 5.0 percent at Wave 3. Moreover, a substantial proportion of those who had answered “don’t know” at Wave 2 answered incorrectly at Wave 3, suggesting that the decline in “don’t know” does not merely reflect additional learning.

What other factors might be related to this large decline? One possibility is that the changes in the content and order of the Wave 3 survey led to better answers. The relevant section of the Wave 3 survey begins by asking about whether various sources of information were useful in their understanding of the way child support works, which may prompt respondents to begin thinking about the rules.<sup>8</sup> In contrast, Wave 2 did not have this type of reminder question. Note also that the introduction in Wave 3 presumes knowledge by beginning with “People learn about the way child support is passed on to families and how it works when you are on welfare from many different sources”; this presumption of knowledge could lead some respondents to guess when asked what the rules are rather than admit that they do not know. Finally, the wording of questions in Wave 3 may have been clearer than those of Wave 2. For example, although the questions ask about hypothetical situations, the Wave 2 questions use “you” in the question wording, which may lead to respondent confusion. In contrast, in Wave 3 the question wordings specifically mention “three different mothers.” The wording at Wave 3 also implies a universal policy.

These results suggest that two factors may be crucial to the level of correct knowledge among mothers and fathers: the passage of time, and changes in the policy rules. First, more mothers and fathers gain at least some knowledge after time passes since initial implementation. In questions asking about rules that did not change, more mothers and fathers provide correct answers in the later wave. Moreover, fewer mothers and fathers answered they do not know the rules in Wave 3 than Wave 2; however, this

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<sup>8</sup>Research suggests that respondents who were first asked whether or not they were interested in politics and then asked a question about political knowledge were more likely to respond that they knew their congressperson, compared to other respondents who were asked about political knowledge and then asked about their interest in politics (Bishop, Oldendick, and Tuchfarber, 1984).

conclusion is tempered by measurement issues, as described above. Second, a change of policy rules may take more time to be correctly understood by mothers and fathers. In the question asking about changed rules (for the control group), mothers and fathers who were subject to the policy change generally show the least knowledge, while those who have not been affected by the change tend to show increased knowledge in the later period. In the following section, we provide multivariate models to identify additional factors that may affect the level of policy knowledge.

### III. MULTIVARIATE DESCRIPTIVE MODELS OF PARENTAL KNOWLEDGE

#### A. Model

In this section we provide a multivariate model of mothers' knowledge about child support at Wave 3. We examine mothers' knowledge only, because the fathers' sample size (162 fathers) is relatively small. We present the results of three different multivariate analyses, one for each question, because there may be different predictors of correct knowledge on different questions.<sup>9</sup> In all three cases we estimate a probit model because the dependent variable is dichotomous (i.e., correct or incorrect).

There is very little empirical research on the factors related to the knowledge of child support policy. A report by Venohr and colleagues (2002) on the Minnesota pass-through, and our 2004 report, are exceptions. Venohr et al. (2002) report only one factor that was related to knowledge: receiving child support. Because of the limited prior research, we view this work as exploratory. In addition to a common set of control variables (including age, education, race, and residence) we consider several variables that measure factors that we expect may be related to policy knowledge.

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<sup>9</sup>In the 2000 report, we also conducted a multivariate analysis of whether mothers had "full" knowledge. In this report, we do not do so because there are some characteristics that we expect to increase knowledge on some questions and decrease it on others. For example, we expect correct knowledge at Wave 2 to be positively associated with Wave 3 knowledge for the questions in which policy did not change. In contrast, on the question of the treatment of child support during a period of benefit receipt, we expect control-group members who had correct knowledge in Wave 2 to be less likely to have correct knowledge at Wave 3.

1. *Knowledge at Wave 2*

- To address the change in knowledge of the child support pass-through and disregard among mothers and fathers, we include mothers' knowledge at Wave 2. By doing so, we estimate factors associated with knowledge at Wave 3, holding constant knowledge at Wave 2. As observed in the distribution of correct answers, we expect a positive relationship between correct knowledge at Wave 2 and knowledge at Wave 3. One exception would be the control-group mothers who correctly answered the first question at Wave 2. Because the policy has changed for mothers in the control group, the control-group mothers answering correctly at Wave 2 might be more likely to answer the first question incorrectly at Wave 3.

2. *Experience of child support policy and W-2 benefits*

- Those who have experienced the child support system may have more knowledge of child support pass-through and disregard policy than others. We further distinguish the experience of child support into "regular" child support (paid through wage withholding or directly from the noncustodial parent) and child support paid through a tax intercept. We assume the experience of regular child support receipt would have a positive effect on mothers' knowledge. We also expect that mothers who received child support paid through a tax intercept may have incorrect knowledge about the child support rules, because the child support distribution rules require a different treatment of tax intercepts than "regular support."<sup>10</sup>

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<sup>10</sup>Noncustodial parents who are delinquent in paying support can have their income tax refunds intercepted. These collections go first to pay arrears due to the government (if such a debt exists), rather than to the custodial parent. Because this is a different distribution pattern than for regular support, we hypothesize that individuals who receive child support through a tax intercept are more likely to be confused about the regular distribution rules. A related issue is that individuals may have been confused on our questions about the treatment of "current" support if they had extensive arrears due to the government when they entered W-2. In these cases, child support amounts paid in excess of current support could go to the state first. Including variables denoting either the presence or level of state-owed arrears does not change our results, so we do not report them here.

- The experience of W-2 benefits may have different effects for different questions. For the first question (the treatment of child support while receiving W-2 benefits) and the third question (the treatment of W-2 benefits while receiving child support), mothers who had received regular child support and W-2 benefits simultaneously would have a direct experience of how child support was treated, and may be most likely to understand the rules. In contrast, mothers who had received child support during a period in which they did not receive W-2 cash benefits could be most likely to understand the treatment of child support while not receiving welfare.
- Those who previously belonged to the control group were affected by the elimination of random assignment. Before July 1, 2002, those in the control group and in a W-2 lower tier had received partial child support, while those in the experimental group had received full child support. The elimination of random assignment only affects the rule faced by those in the control group, so that those previously in the control group may know less than those in the experimental group concerning the Wave 3 question about the treatment of child support while receiving W-2.
- Because of the change in rules, we divided the period between the Wave 2 (2000) and Wave 3 (2004) surveys into two policy periods: the first period is from each individual's Wave 2 interview to June 30, 2002, and the second period from July 1, 2002, to the Wave 3 interview.

Based on these considerations, we hypothesized the effect of the policy experience on knowledge about child support policy as follows.

- For the first and third questions, experimental-group mothers who received regular child support and W-2 during the same month in either the first or the second period are more likely to have a correct answer.



- For the first and third questions, control-group mothers who received regular child support and W-2 during the same month in the first period (Wave 2 to elimination of experimental status) are less likely to have a correct answer, while those who received regular child support and W-2 during the same month in the second period (elimination of experimental status to Wave 3) are more likely to have a correct answer.
- For the second question, mothers in both the experimental and control groups who had received regular child support in a month in which they did not receive a W-2 check are more likely to have a correct answer, and this relationship should hold for both periods.
- For the first and second questions, mothers in both experimental and control groups who had received child support paid through tax intercept may be less likely to have correct answers, in both periods.

### 3. *Source of Information*

- Various sources of information may be associated with correct knowledge. For example, the knowledge imparted by staff (whether in the child support agency or the W-2 agency) may be more accurate than knowledge received from family or friends.<sup>11</sup>

### 4. *Other Controls*

- Those who have more experience of W-2 may have more or less knowledge than others. Mothers with more experience of W-2 benefits may have more knowledge, especially in the question

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<sup>11</sup>Theoretically, we would prefer to have information about various sources of information measured at a time point prior to the questions about knowledge. However, we do not have information on sources of information prior to Wave 3.

asking the rules for lower-tier participants. At the same time, mothers with more W-2 benefits tend to be long-term welfare participants, who may be more disadvantaged and may have less knowledge about the child support policy rules. We include the experience of W-2 benefits as the ratio of the months of W-2 benefits over the total months in the given period.

- As in the 2004 report, we also include variables reflecting an individual's experience with the previous AFDC policy and the experience of child support receipt prior to W-2.<sup>12</sup>

## B. Results

Table 4 provides the results of our analyses of mothers' knowledge at Wave 3, controlling for knowledge at Wave 2. The first column shows the results of a probit analysis of whether mothers responded correctly to the first question about the treatment of child support while receiving W-2 benefits. As expected, mothers who had correct knowledge at Wave 2 also have correct knowledge at Wave 3. Moreover, the next row shows that control-group mothers who gave the correct answer at Wave 2 tend to have incorrect knowledge at Wave 3.

The results for the simultaneous receipt of regular child support and W-2 benefits are generally consistent with our expectation. Control-group mothers who more often received child support and W-2 benefits simultaneously during the period between the Wave 2 interview and the elimination of random assignment (period 1) are less likely to have correct knowledge at Wave 3 ( $-0.024$ ) than experimental-group mothers. During the period between the end of random assignment and the Wave 3 interview

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<sup>12</sup>We do not include staff knowledge, as our only measure is from 1999, which we believe would be unlikely to be related to staff knowledge in 2004. We also do not include whether mothers discussed child support with staff in 2000, believing that whether there was a conversation in 2000 would be unlikely to affect knowledge in 2004.

**Table 4**  
**Results of Multivariate Analyses of Mother's Knowledge at Survey Wave 3**

	Treatment of Child Support While Receiving Benefits		Treatment of Child Support While Not Receiving Benefits		Treatment of W-2 While Receiving Child Support	
	Estimates	Std. Err.	Estimates	Std. Err.	Estimates	Std. Err.
<b>Knowledge at Wave 2</b>						
Correct knowledge	0.546**	0.177	0.032	0.161	0.362**	0.172
Correct knowledge for C group	-0.672**	0.241	0.451**	0.229	-0.188	0.230
<b>Simultaneous Receipt of Child Support &amp; W-2</b>						
% of period 1 with Regular CS+W2 for E group	0.004	0.011	0.010	0.012	0.012	0.011
% of period 1 with Regular CS+W2 for C group	-0.024**	0.012	0.000	0.012	0.014	0.013
% of period 2 with Regular CS+W2 for E group	0.017**	0.008	0.005	0.008	0.001	0.008
% of period 2 with Regular CS+W2 for C group	0.019**	0.007	0.008	0.007	-0.006	0.007
<b>Child Support Receipt without W-2</b>						
% of period 1 with Regular CS without W-2	0.002	0.003	-0.003	0.003	0.003	0.003
% of period 1 with CS through Tax Int. without W-2	-0.005	0.013	0.006	0.014	-0.002	0.013
% of period 2 with Regular CS without W-2	0.002	0.003	0.002	0.003	0.001	0.002
% of period 2 with CS through Tax Int. without W-2	-0.007	0.016	-0.005	0.016	0.014	0.015
<b>Source of Information Reported to be Helpful</b>						
CS agency staff	0.341**	0.172	0.551***	0.153	0.244	0.155
W-2 office staff	0.087	0.159	0.049	0.149	0.017	0.150
Personal experience	0.249	0.154	0.128	0.147	0.108	0.144
Family/Friends	-0.224	0.143	-0.267*	0.142	0.108	0.136
Mass media	0.287**	0.120	0.179	0.119	0.169	0.114

(table continues)

**Table 4, continued**

	Treatment of Child Support While Receiving Benefits		Treatment of Child Support While Not Receiving Benefits		Treatment of W-2 While Receiving Child Support	
	Estimates	Std. Err.	Estimates	Std. Err.	Estimates	Std. Err.
<b>Control Variables</b>						
Ever received AFDC prior to W-2 entry	-0.038	0.187	-0.149	0.193	-0.037	0.181
Ever received child support prior to W-2 entry	-0.125	0.163	0.386**	0.166	-0.288*	0.155
% of period between W-2 entry and Wave 2 with W-2 receipt	0.000	0.003	-0.002	0.002	0.000	0.002
% of period 1 with W2 receipt	0.013**	0.004	0.005	0.004	0.011**	0.004
% of period 2 with W2 receipt	-0.003	0.004	-0.006	0.003	0.003	0.003
County of residence (compared to Milwaukee)						
Other urban area	0.142	0.186	0.176	0.189	-0.155	0.181
Rural area or Tribes	-0.043	0.234	0.054	0.239	-0.015	0.232
Education (compared to less than high school)						
High school degree	0.278**	0.128	0.125	0.126	-0.045	0.121
More than high school degree	0.096	0.207	0.374*	0.209	-0.386*	0.202
Age at Wave 3 (compared to less than 25)						
25 to 34 years old	0.141	0.290	0.071	0.284	0.105	0.285
35 years or more	0.021	0.301	0.094	0.294	0.163	0.295
Race/Ethnicity (compared to Caucasian)						
African American	-0.200	0.166	-0.246	0.167	0.325**	0.158
Other race/ethnicity	0.116	0.204	-0.434**	0.202	-0.009	0.203
Experimental group (compared to control group)	-0.030	0.161	0.084	0.158	-0.304**	0.143
<b>Intercept</b>	<b>-1.378***</b>	<b>0.371</b>	<b>0.073</b>	<b>0.358</b>	<b>-1.038**</b>	<b>0.356</b>
<b>Sample Size</b>	613		613		613	
<b>Log Likelihood</b>	-329.85		-342.41		-367.80	

**Note:** Period 1 is period between Wave 2 survey and June 30, 2002. Period 2 is period between July 1, 2002 and Wave 3 survey.

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

(period 2), the more frequently that mothers simultaneously received child support and W-2 benefits, the more likely they were to provide a correct answer at Wave 3, and this holds for both the control and experimental groups. As expected, receiving child support during a period without W-2 benefits is unrelated to knowledge about what happens to child support during a period with W-2 benefits. Experiences of the receipt of child support paid through tax intercepts were not significant in either period.

Mothers who thought the child support agency staff and advertisements from mass media were useful for them to learn the way child support is passed on to families tend to have a correct answer. Among the control variables, mothers who received more W-2 benefits are more likely to give a correct answer, as are mothers with a high school degree.

The next column shows results for the second question, which focuses on the treatment of child support while not receiving W-2 benefits. Recall our hypotheses that mothers with a correct answer at Wave 2 should have a correct answer at Wave 3, and those who had received child support during a period when they did not receive a W-2 payment also should have a correct answer at Wave 3. The results show that the experience of child support receipt during a period without W-2 does not have a significant relationship with Wave 3 knowledge. Experimental-group mothers with correct knowledge at Wave 2 are not discernibly more likely to answer correctly at Wave 3, but control-group mothers with correct knowledge at Wave 2 are. Similar to the first question, mothers who considered the child support agency as a useful source of information tend to have more knowledge at Wave 3. Mothers who thought their family and friends were useful for learning the child support rules are less likely to have the correct answer. Mothers who had ever received child support prior to W-2 entry and those who had more than a high school education tend to give the correct answer to this question. Also, mothers with racial and ethnic backgrounds other than African American or White tend to have less knowledge.

The next column provides information on the third question, focusing on the treatment of W-2 benefits while receiving child support. As expected, correct knowledge at Wave 2 is positively related to

knowledge at Wave 3. Few variables are related to knowledge on this question, and our hypotheses about the direction of relationships are often not borne out. For example, the level of mothers' experience with child support during a period of W-2 receipt is not significantly associated with knowledge, nor are any of the sources of information. Moreover, those with higher education, those who received child support prior to W-2 entry, and those who are African American. Also, experimental group mothers show less knowledge than control group mothers, suggesting that control group mothers may be more familiar with this rule.

We conducted several sensitivity tests to examine whether our results were robust to alternative specifications. For example, we explored a specification in which we examine whether mothers ever had a month of simultaneous child support and W-2 receipt, rather than our base specification, which examines the proportion of the period receiving both. These results are quite similar to our base results. A second alternate specification does not include knowledge at Wave 2. These results also are quite similar to our base results.<sup>13</sup>

## V. SUMMARY AND CONCLUSION

The purpose of this paper is to explore whether knowledge of the child support pass-through and disregard policy has changed since the initial implementation of the policy. By comparing the answers at Wave 2 (2000) and Wave 3 (2004), we found that mothers and fathers generally have more correct answers in the later period. Examination of the response pattern of Wave 3 by the type of answers at Wave 2 suggests that mothers and fathers who had correct knowledge at Wave 2 are more likely to have the correct answer at Wave 3, compared to those who had incorrect or no knowledge at Wave 2.

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<sup>13</sup>Likelihood ratio tests (not shown) suggest that including Wave 2 knowledge in the model significantly improves the model fit, so we report the results with this variable included.

Consistent with this pattern, the one group for which policy changed during the most recent period, control-group cases, did not have very high levels of knowledge of the *current* policy affecting them.

To identify the factors associated with the level of knowledge about child support policy, we performed multivariate analyses for three individual questions. Our results generally confirm the observations based on the cross-tabulation of correct answers. In every question in which policy did not change, knowledge at Wave 2 is positively related to having a correct answer at Wave 3. Especially in the first question, mothers who have experienced the particular aspect of policy being examined tend to have more correct knowledge than others. For example, mothers who receive child support during a period of W-2 receipt are more likely to know that they receive the full amount paid.

Knowledge was generally higher among those who stated that the child support agency staff were useful sources of information. Mass media information was also related to knowledge on one question. On the other hand, those who thought family and friends were a useful source of information had lower knowledge.

The direct mechanical effects of some policy changes are expected to be important. For example, some mothers who had been receiving only \$50/month in child support would receive additional income if a full pass-through and disregard were in place. Often, the justification for the policy change includes the anticipated behavioral responses, as well as direct effects. For example, a full pass-through and disregard are also expected to improve the incentives for parents to cooperate with child support enforcement efforts in establishing paternity, and a child support order, and paying more support. These behavioral changes depend on parents understanding and responding to the policy change.

Our results suggest that many parents do not fully understand policy. We find evidence that child support agency staff provided useful information, and that those mothers who reported having heard media information were also better informed. This suggests that there are ways to directly improve policy knowledge. On the other hand, we also find that people learn from experience. This experiential learning takes time. And when policy changes, it again takes time for participants to adjust their understanding.

These results highlight another important cost of policy instability. As the full pass-through and disregard are phased out over the coming year, W-2 participants will face a complex set of changes—with the pass-through rate varying each quarter. If TANF reauthorization or other efforts make it possible to restore a full pass-through and disregard, participants will have to (re)learn the new policy.



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