

## **The Regularity of Child Support and Its Contribution to the Regularity of Income**

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### INTRODUCTION

Dramatic changes in the living situations of children have recast the role of child support. With about half of all children living apart from at least one parent for some time before they turn 16 (Bumpass and Lu, 2000), child support is a potentially important income source for a broad set of families. A substantial amount of research has been conducted on the factors associated with the *amount* of child support paid and received. But for child support to be most effective at helping custodial families meet their expenses, the *regularity* of support may be important as well. Because single-parent families are especially economically vulnerable (DeNavas-Walt, Proctor, and Lee, 2006), child support has the potential to make important contributions to the income package of low-income families with children. For these families, who are less able to borrow and “smooth” income deficiencies over time, the regularity of support may be particularly important.

While comparatively little research has focused on the regularity of child support, recent research in Wisconsin is an exception. A paper by Cancian and Meyer (2005) explored the regularity of child support receipts among custodial mothers who had their first child support order in 2000. The research (described in more detail below) was useful as an initial examination of the regularity of all child support receipts; however, because it examined the regularity of total child support custodial parents received without accounting for those who had more than one order, some mothers appeared to have irregular receipts merely because they began receiving additional support from a different ex-partner. A paper by Ha, Meyer, and Cancian (2006) re-examined the sample of those with first orders in 2000, exploring the regularity of payments from the noncustodial father’s perspective. This paper builds on both of these previous analyses.

This study uses the same base sample as the Ha et al. (2006) analysis, but focuses on the custodial mothers rather than the noncustodial fathers. Like the Cancian and Meyer (2005) initial paper, it focuses on receipts, not payments, but it explicitly separates payments from different fathers to provide a more

informative measure of regularity. Moreover, it adds a new set of analyses, comparing the extent of regularity of child support to that of several other income sources and to total income, and explicitly examining whether child support is exacerbating or smoothing the irregularity of custodial mothers' total income package.

## PRIOR RESEARCH

Prior research on child support payments has largely focused on the level of child support received and the importance of the support in the income package of custodial-parent families (Cancian, Meyer, and Park, 2003; Freeman and Waldfogel, 2001; Grall, 2006; Sorensen and Zibman, 2000). Other research has also examined the impact of the level of support on economic outcomes of custodial-parent families (Meyer and Hu, 1999; Bartfeld, 2000; Bartfeld and Meyer, 2001; Cancian and Meyer, 2005; Sorensen and Zibman, 2000).

The most recent income report by the U.S. Census Bureau documents that in 2003, among mothers with formal child support, the average owed amount was \$5,200, and about 77 percent received some support, with the mean amount of receipts of \$3,600. Among mothers who received any support, the amount of child support received (\$4,600) represents 17 percent of their average income in 2003 (Grall, 2006). Research focusing on child support recipients in Wisconsin finds that in 2001 child support fills an average of 44 percent of the poverty gap among those who are pre-child-support poor (Cancian and Meyer, 2005).

How might the regularity of support fit into the discussion of child support receipts and its contribution to total family income? A given level of child support may make a smaller contribution to well-being if receipt is unpredictable—particularly for lower-income families who face credit constraints. Because most of the existing research considers total annual receipt, little research has focused on questions related to the regularity of child support on a monthly or quarterly basis.

A recent exception is Cancian and Meyer (2005). Using detailed monthly child support history data, the study investigates the patterns of receipt using alternative measures of regularity which consider

both the amount of child support received and the timing of receipt. The study finds that only half of custodial mothers with orders receive a stable amount of support for at least 10 months in a given year—a proportion that remains fairly stable over time. The study also finds a lower poverty rate among mothers who receive regular support, and higher reduction in poverty among poor mothers with regular receipt, compared to all mothers with any child support. The research, however, considers as one lump sum child support from all possible orders that the custodial mothers have, thereby mixing irregularity of a single order with irregularity caused by multiple fathers beginning to provide different amounts. Little research has been conducted on the regularity of child support from a particular father. In addition, very little is known about the extent to which regular child support receipt contributes to the regularity of total income of custodial-parent families. Finally, the initial research examined only three years' of payments, so we know little about regularity over a longer period. This paper contributes to our understanding by providing information on the regularity of child support payments from a particular order, examining the level and regularity of support, and considering the contribution of child support to the regularity of family income.

## DATA AND METHODS

### Data and Sample

We exploit a unique set of administrative data about the population of couples who had a new child support order in Wisconsin during 2000. These longitudinal data track the couples through 2005 and include detailed records of child support received, allowing us to analyze fluctuations in child support receipts from month to month as well as from year to year. Our data are derived from the Wisconsin state child support registry, KIDS. We also include data on earnings (from Unemployment Insurance records) and public benefits, including Temporary Assistance to Needy Families cash welfare benefits and food stamps (also from the state's administrative records). Using these data, we examine the regularity of child support over the five-year period and the contribution of the regularity of child support to the regularity of mothers' total income.

As a companion analysis to the Ha et al. (2006) report, which focused on noncustodial fathers who had their first child support order in 2000, this study utilizes a sample of custodial mothers who were partnered with the noncustodial fathers in that report. Our base sample includes 8,817 custodial mothers who had a new child support order in 2000.<sup>1</sup> We examine child support receipts over the five years after the order was established.<sup>2</sup>

Unlike previous research focusing on child support receipt from all possible orders as if they were one order, we differentiate child support from a single father from child support from other fathers, allowing us to examine the extent to which changes in that order and payment result in more or less stability of income for the custodial mothers. This study also differs in that we use more recent data and extend the follow-up period to five years.

### Analytical Approach

The contribution of child support to the economic well-being of custodial-parent families likely depends on both the level of support and the regularity of its receipt. In order to explore the extent to which mothers receive regular support, we first examine the regularity of the particular child support order. In a previous report (Cancian and Meyer, 2005), we considered child support income to be regular

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<sup>1</sup>In the Ha et al. analysis, the final sample was 8,915 noncustodial fathers. To reach this sample, we took all couples who had their first order in 2000 (N=18,783), then excluded 1,841 couples whose youngest child was age 18 or more at the end of our observation period; 394 couples who did not have an order in effect during the time period due to moving to another state or either parent's or child's death; and 121 couples in which the order lasted such a short period of time that nothing was owed in the time period we use to calculate orders and payments. We also excluded 2,518 couples where the father was not the noncustodial father or the mother was not the custodial mother at the beginning of the order and couples in which the noncustodial parent became the custodial parent or vice versa over the next five years. We further limited our sample to couples that never had a percentage-expressed or mixed order during the five-year period (4,994 couples were excluded).

However, 96 custodial mothers had multiple partners among the pool of 8,915 noncustodial fathers and had different orders in 2000 with each partner. For this analysis, we consider only the first order in 2000 and consider other orders in 2000 as "subsequent orders." (If mothers had two different orders in the same month, we randomly selected one as the main order.) This makes our base sample 8,817 mothers.

<sup>2</sup>We examine years relative to the order. That is, the "first year" will include the first calendar quarter after the order begins and the next three quarters, and the "second year" will be the next four quarters. Due to this method, some cases that had orders only in the very first or second month of the order appeared to have zero orders for the whole observation period in our analysis. We exclude those cases.

when child support payments come at consistent intervals over time and are for a stable amount of support. That report developed four alternative measures of regularity, and we adopt our two preferred measures of regularity from those measures to apply here.

The first measure of regularity considers the timing of payments—the number of months in which any child support is received in a given year—and regular receipt is defined as at least 10 months' of receipt of any support. The second measure considers the amount received as well as the timing of receipts—the number of months in which the *typical* amount of support is received in a given year.<sup>3</sup> Under this conceptualization of regularity, regular receipt is measured as at least 10 months' of receipt of an amount within 25 percent of the typical amount of support in this analysis.

With these two measures of regularity, we explore the distribution of the number of months in which mothers receive any child support and the distribution of the number of months in which mothers receive support within 25 percent of the typical amount. We then conduct a descriptive multivariate probit regression to explore the characteristics of mothers who receive regular support. Mothers with regular receipt are defined as those who received support within 25 percent of the typical amount for at least 10 months in the fifth year.

Our second set of analyses examines the contribution of child support to the total resources of custodial mothers. First, we show the proportion of mothers who received each source of income and the median amount of each of the different sources of income. The total income package includes earnings of

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<sup>3</sup>Similar to the previous report (Cancian and Meyer, 2005), we choose as the “typical” monthly child support receipt amount the amount that will maximize our estimates of regularity (i.e., we calculate regularity using up to twelve different monthly amounts for each year, and then define as typical the amount that results in the highest estimate of regularity). Having identified the typical receipt amount, and calculated whether receipts in each month are within 25 percent of this amount, we then check whether additional months should be considered as regular given smoothing. In particular, for any month that does not have a regular amount received, we calculate average amounts received over the current month and the previous month, and over the current month and the subsequent month. If either of these averages is within 25 percent of the typical amount received, we count that month as a month with regular receipts. In this way we generally avoid counting families as receiving irregular support if, for example, support is paid monthly but in some months arrives at the end, and some months at the beginning of the month. We also avoid counting families as receiving irregular support if they receive regular support every week or every two weeks, with different numbers of weekly or biweekly payments falling in a given month.

the mothers, welfare, food stamps, child support from the father being examined (hereafter the 2000 order), and child support from other fathers. (Note that data limitations preclude us from including earnings of new partners or other adults, or other unearned income like unemployment benefits or rental income.) Second, we examine the regularity of each source of income. Because earnings are measured quarterly in our study, we conduct this analysis by aggregating each source of income by quarter. We also adapt our definition of regularity to the quarterly data and distinguish those who never receive income from that particular source (regular nonrecipients); those who irregularly receive income (inconsistent recipients); and those who consistently have income from that particular source in all four quarters (consistent recipients).

We explore the regularity of each source of income for each of the five years in two ways. First, we document the proportion of consistent recipients of each of the income sources. We then focus only on the consistent recipients (those with some receipt in each of the quarters) and examine the proportion of mothers receiving a regular amount. Regular receipt is measured as having four quarters of income from a given source with each quarterly amount being within 25 percent of the mean income of that particular source. Finally, we investigate the extent to which child support contributes to the stability of total family income. In order to understand the role of child support on the stability of family income, we compute the number of quarters in which family income less child support (“other income”) is within 25 percent of the mean other income, and the number of quarters in which total income including child support is within 25 percent of the mean total income. We then compare whether total income is more or less stable than other income to examine whether child support increases or exacerbates the instability of custodial mothers’ incomes.

## RESULTS

### Regularity/Stability of Child Support

The first panel of Table 1 shows the distribution of the number of months in which a mother receives any child support from fathers of the 2000 order. In the first year, about half the mothers receive regular support (that is, some child support in at least 10 months). About 14 percent receive no support, and the remaining 37 percent of mothers receive irregular support. There is a substantial increase in the percentage who receives no support over time, though most of this increase occurs in the first three years. The percentage with regular support declines a small amount, from 49 percent in the first year to 47 percent in the fifth.

When we use the refined measure of regularity that accounts for the consistency of amounts received (the second panel), the proportion of mothers with regular receipt is smaller; about 43 percent of mothers received support within 25 percent of typical amount for at least 10 months in the first year. Like the first panel, the proportion of mothers with regular receipt remains fairly consistent over the five years, declining slightly, from 43 percent in first year to 41 percent in the fifth year.<sup>4</sup>

Given automatic withholding of child support from earnings, increases in the proportion of mothers with no support over time is likely to reflect either changes in noncustodial fathers' earnings (e.g., unemployment or moving out of the formal economy) or changes in the owed amount (e.g., suspension or termination of the order due to changes in family circumstances). In order to see the extent of the impact of changes in the owed amount on the regularity of child support receipt, we first explore payments among those who were owed support throughout the five-year period (n=7,451; table not shown). In this sample, the percentage of nonrecipients increases more slowly, from 14 percent in the first year to 17 percent in the fifth year. This suggests that increases in nonreceipt in the full sample are

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<sup>4</sup>Cancian and Meyer (2005) find that in the first year 58 percent of mothers receive at least 10 months of child support and 47 percent receive child support within 25 percent of typical amount for at least 10 months. The higher percentage of regularity reflects that the report counts all possible child support orders that mothers receive from multiple fathers and it uses a different sample, including only mothers who owe something in each year for the three years.



**Table 1**  
**Months Receiving Child Support by Two Definitions of Regularity (N= 8,817)**

	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Months Receiving Any Support (%)</b>					
No Months	14.2	20.5	23.9	26.1	27.1
1–3 Months	12.3	11.4	10.0	9.3	8.7
4–9 Months	24.3	19.8	18.6	17.8	17.6
10–12 Months	49.2	48.4	47.5	46.8	46.7
<b>Months Receiving Support within 25% of Typical Amount (%)</b>					
No Months	14.2	20.5	23.9	26.1	27.1
1–3 Months	13.3	11.9	11.0	10.2	9.6
4–9 Months	30.1	24.9	22.7	22.2	22.3
10–12 Months	42.5	42.7	42.4	41.4	41.0

substantially related to changes in the extent to which mothers continue to be owed support. We also explore the regularity of receipt by excluding mothers who had any changes in their owed amount during the observation period, including those whose orders increased and decreased, as well as those whose orders went to zero, leaving us with 4,177 mothers. For this group, the proportion with regular receipt in the first year is slightly lower (table not shown). For example, in the first year, 45 percent of mothers receive at least some support for at least 10 months. About 41 percent receive support within 25 percent of their typical amount for at least 10 months. However, the proportion of mothers with regular receipt increases slightly over time in this sample (about 3 percent increase in both measures of regularity between the first and the fifth year). The results in Table 1 and in the supplementary analyses all suggest that there is substantial irregularity of child support even among cases in which the order amount was constant.

Changes in noncustodial parents' earnings and their effects on child support payments were the focus of an earlier analysis (Ha et al., 2006). In that report we show substantial instability in the earnings of noncustodial fathers—70 to 80 percent of fathers had some changes in their earnings and about a third of fathers had substantial changes in their earnings (more than a 50 percent decrease or increase) between adjacent years. Subsequent analysis suggests that most of the instability in earnings is found in cases in which the noncustodial fathers are not constantly employed (57 percent) or have changes in their job (19 percent). These results suggest that irregular earnings of noncustodial fathers contribute to irregularity of child support receipt.

Table 2 shows the results of a descriptive probit regression that estimates the relationship between the characteristics of mothers and the probability of receipt of regular support. We focus only on the fifth year. Mothers with regular receipt are defined as those who receive support within 25 percent of the typical amount for at least 10 months in that year.

Model 1 in Table 2 includes all mothers in our sample. Better-off mothers are more likely to receive regular support; those with higher earnings and those with no welfare receipt tend to have regular

**Table 2**  
**Characteristics of Custodial Mothers with Regular Receipt in the 5<sup>th</sup> Year**

	Model 1. Including All Mothers		Model 2. Mothers With No Changes in the Owed Amount	
	Parameter Estimate	S.E.	Parameter Estimate	S.E.
Intercept	-1.885**	0.337	-1.659**	0.355
Age of Mother	0.047**	0.018	0.050**	0.019
Age of Mother Squared	0.000	0.000	0.000	0.000
Race of Mother (compared to White)				
African-American	-0.371**	0.047	-0.353**	0.049
Others	-0.084*	0.037	-0.086*	0.040
Age of Youngest Child (compared to under age 1)				
2–5	0.074*	0.036	0.072	0.038
6–10	-0.033	0.048	-0.048	0.051
11 or more	-0.037	0.078	-0.130	0.084
Number of Children in the 5 <sup>th</sup> year (compared to 1)				
2	-0.015	0.038	-0.012	0.041
3 or more	-0.075	0.053	-0.134*	0.058
Marital Status (compared to divorce)				
Paternity	-0.254**	0.040	-0.259**	0.042
Mother's earnings in the 5 <sup>th</sup> year (compared to 0)				
\$1–\$9,999	0.183**	0.041	0.155**	0.044
\$10,000–\$19,999	0.216**	0.042	0.182**	0.045
\$20,000 or more	0.289**	0.037	0.288**	0.040
Welfare receipt of mothers in the 5 <sup>th</sup> year	-0.143*	0.062	-0.164*	0.066
Other child support from other fathers in the 5 <sup>th</sup> year	-0.028	0.036	-0.050	0.038
No change in the owed amount in the 5 <sup>th</sup> year	0.305**	0.044		
Locality (compared to Milwaukee)				
Other Urban	0.221**	0.050	0.243**	0.053
Rural	0.315**	0.049	0.347**	0.052
Unemployment rate in the 5 <sup>th</sup> year	0.024	0.020	0.029	0.021
Log Likelihood	-5518.7	-	-4863.0	-
Number of Observation	8,817	-	7,760	-

receipt of support, compared to those with lower earning and those with welfare receipt. Mothers with regular receipt are more likely to be older mothers, mothers who are white, divorced mothers, mothers with preschoolers aged between 2 and 5 (compared to either mothers with children under age 1 or those whose youngest child is school-aged), and mothers living outside Milwaukee. Because changes in the owed amount are closely correlated to changes in payments, affecting the regularity of payments, we also examined the characteristics of mothers who receive regular support for a subsample that excludes 1,047 mothers who experienced any changes in their owed amount during the fifth year (Model 2). The results are generally similar to the first model, though age of the youngest child is no longer related to the likelihood of receiving regular support and mothers with three or more children are less likely to receive regular support, compared to mothers with one child.

#### Relationship between Regularity/Stability of Child Support and Regularity/Stability of Income

We have analyzed the extent to which custodial mothers receive a regular amount of child support. In this section, we examine the extent to which child support contributes to the level and the stability of family income. Table 3 reports the frequency of receipt and median amount received for each income source. In the first year, the most common source is child support, with 86 percent of mothers receiving support from the father of the 2000 order. A similar proportion of mothers have earnings, 83 percent. Other sources of income are less broadly distributed; about half the mothers received food stamps; and W-2 and child support from other fathers are less frequent. Over time, the components of the income package change somewhat. By the fifth year, fewer mothers are receiving child support from the father of the 2000 order (73 percent), and fewer are receiving earnings (73 percent). The largest change is the percentage receiving food stamps, which declines substantially, from 50 percent in the first year to 18 percent in the fifth year.

The second panel shows the median amount of income from each source among mothers who received that source. In each year, earnings are by far the largest component of the income package, with median amounts of \$12,600 the first year, increasing to \$16,800 in the fifth. Child support from the 2000

**Table 3**  
**Source of Income for Custodial Mothers (N=8,817)**

	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Percent with Income from Various Sources (%)</b>					
Earnings	83.0	78.9	76.2	73.2	73.1
W-2	11.3	10.8	10.3	9.5	7.7
Food Stamps	50.0	39.9	32.6	25.4	17.7
Child Support from Father in 2000 Order	85.8	79.5	76.1	73.9	72.9
Child Support from Other Fathers	16.8	17.7	18.8	19.9	20.6
<b>Median Amounts of Various Sources among Those Receiving (\$)</b>					
Earnings	12,614	13,917	14,867	15,798	16,793
W-2	2,064	2,391	2,627	2,914	2,629
Food Stamps	2,095	2,395	2,553	2,839	2,721
Child Support from Father in 2000 Order	2,600	2,832	2,926	3,000	3,047
Child Support from Other Fathers	2,104	2,114	2,198	2,110	2,114

order is about \$2,600 in the first year, increasing to over \$3,000. The other sources are roughly comparable among recipients: all about \$2,000 in the first year, increasing to about \$2,700 for W-2 and food stamps and \$2,100 for other child support in the fifth year.

In summary, while earnings provide by far the largest amount of income for the mothers who work, child support is as common as earnings, and much more common than the other sources. Moreover, when child support is received, amounts are typically higher than the other unearned income sources. The relatively important role of child support suggests that irregular receipt could have important implications for economic well-being—especially for families with lower incomes.

How does the regularity of child support compare to the regularity of other income sources? Table 4 shows our approach to this question. In this analysis, we consider the regularity of income by quarter because we have a quarterly (rather than monthly) measure of earnings. Looking at the first panel, 58 percent of mothers received some child support during all four quarters in the first year. Recall that Table 3 showed that 86 percent received child support from the 2000 order during the first year. Thus, if our measure of regularity is receiving a positive amount in each quarter, the mothers can be categorized as 14 percent who receive no child support from the 2000 order (regular nonrecipients), 28 percent who receive child support but not in each quarter (irregular recipients)—neither figure shown explicitly in table<sup>5</sup>—and 58 percent who receive child support in each quarter (regular recipients). In the first year, a comparable proportion receives regular earnings (60 percent), with 23 percent receiving irregular earnings and 17 percent not receiving earnings (the latter two figures are not shown explicitly in table). Forty percent receive regular food stamps, with 11 percent receiving irregular food stamps and 50 percent not receiving at all.

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<sup>5</sup>Although these numbers are not shown explicitly on the table, they can be calculated from the numbers on the tables. For example, the 14 percent who receive no child support is simply 100 percent minus the 86 percent who received child support from the father of the 2000 order, shown in the fourth row of the first column of the first panel of Table 3. Similarly, if 14 percent receive no support, and 58 percent receive regular support (Table 4, first panel, fourth row, first column), that leaves 100 minus 14 minus 58, or 28 percent who receive irregular support.

**Table 4**  
**Regularity of Income from Various Sources for Custodial Mothers (N=8,817)**

	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Percent with Regular Income from Various Sources (4 Quarters with any income from each source)</b>					
Earnings	60.0	58.0	55.8	55.5	54.9
W-2	2.4	2.6	2.7	2.9	2.1
Food Stamps	39.5	32.2	25.7	19.2	11.1
Child Support from Father in 2000 Order	57.6	55.7	54.0	53.8	53.1
Child Support from Other Fathers	10.4	10.9	11.6	12.3	12.9
<b>Percent with Regular Income from Various Sources (4 quarters within 25% of the average quarterly amount)</b>					
Earnings	31.2	32.0	32.2	32.5	32.5
W-2	0.7	0.8	1.0	1.4	1.1
Food Stamps	9.6	10.0	9.2	7.3	4.6
Child Support from Father in 2000 Order	29.8	31.0	31.5	30.0	29.4
Child Support from Other Fathers	5.1	5.5	5.5	5.8	5.7

By the fifth year, the proportion of regular nonrecipients of child support from the 2000 order was up to 27 percent, with the majority of the increase coming from irregular recipients, which declined to 20 percent. The share of regular recipients (shown in table) also declined, by five percentage points. The proportion with regular and irregular earnings also declines by the fifth year, with an increase in the proportion without earnings.

Another way to examine the regularity of sources is to examine only those who receive that source, differentiating between regular receipt and irregular receipt. In this type of computation (not shown directly in table), about 60 to 80 percent of those who receive earnings, food stamps, and child support from both sources have regular receipts across all five years. W-2 receipt is much less regular; about 20 to 30 percent of those with any receipt in a year received W-2 in all four quarters.

In the second panel of Table 4, we consider not only the number of quarters in which something was received, but also the amount, requiring that mothers both receive something in each quarter and that the amount be within 25 percent of the average quarterly amount. Using this measure, only 30 percent of mothers receive regular support from the 2000 order in the first year. The proportion of mothers with regular receipt remains fairly stable over time. Similarly, about 30 percent of mothers have regular amounts of earnings in each year.<sup>6</sup>

Examining only recipients and using this measure of regularity leads to somewhat different conclusions. The two most regular sources are child support from the 2000 order and earnings, both about

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<sup>6</sup>That quarterly receipt of child support is less regular than monthly receipt of child support (shown in Table 1) results from our use of a less-preferred measure of regularity for quarterly data. In the monthly data we use the most common amount of receipt that maximizes the estimate of regularity as a typical amount, while in the quarterly data we use an average quarterly amount as a typical amount. (Recall that we use quarterly data because earnings information is available only on a quarterly basis.) Moreover, data limitations mean that we cannot use the algorithm that we used for monthly support with quarterly data in the first year. As a sensitivity test, we calculated the regularity of receipt from the second year to the fifth year with the same method as our analysis of the monthly data. The proportion of mothers who receive regular support for all four quarters was 46 percent in the second year and 43 percent in the fifth year—2 or 3 percent higher compared to the proportion of mothers with regular receipt based on monthly data.



35 to 45 percent regular (and 55 to 65 percent irregular).<sup>7</sup> Food stamps and child support from other fathers are regular for 20 to 30 percent of the recipients, while W-2 is regular for only 5 to 15 percent of its recipients. Overall, these results suggest that while child support is not particularly regular, it is as regular as mothers' earnings and more regular than the other sources.

To what extent does child support receipt increase or decrease the regularity of total income? We explore this question by examining the differences in the regularity between family income less child support from the 2000 order, *other income* (which includes child support from other fathers, earnings, W-2, and food stamps), and *total income*. We use only one measure of regularity, counting the number of quarters in which the amount of income is within 25 percent of the average quarter. The first panel of Table 5 shows the distribution of the number of quarters in which mothers have regular other income. In the first year, nearly half the mothers have regular other income during all four quarters. In contrast, 13 percent of mothers do not have a single quarter of regular other income in the first year. The proportion of mothers with regular other income for all four quarters increases over time (from 47 percent to 55 percent in the fifth year).

The second panel in Table 5 shows the distribution of the number of quarters with regular total income, including child support from the 2000 order. Comparing the panels, we see the percentage of mothers with regular total income for all four quarters of the first year falls slightly, by 2 percent, though the percentage of mothers with some quarters with regular total income increases and the percentage of mothers with no quarters with regular total income declines. This pattern remains fairly consistent over the five years, with gradual increases in the proportion of mothers with four quarters with regular total income.

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<sup>7</sup>Although these numbers are not shown explicitly on the table, they can be calculated from the numbers shown. For example, in the first panel of Table 3, 86 percent of mothers receive child support from the 2000 order, and, from the second panel of Table 4, 30 percent of mothers received "regular" child support, using the more restrictive measure of regularity. Thus,  $30/86$ , or 35 percent of those who receive support, receive it regularly.

**Table 5**  
**Is Child Support Associated with an Increase in the Regularity of Total Income? (N=8,817)**

	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Proportion with Regular Other Income (%)</b>					
<b>(Number of quarters with other income is within 25% of average quarter )</b>					
0	12.5	12.1	13.0	12.0	13.4
1	11.8	11.3	10.2	10.2	10.2
2	17.6	15.6	14.1	13.4	12.8
3	11.5	10.7	10.1	9.7	8.6
4	46.6	50.3	52.6	54.8	55.1
<b>Proportion with Regular Total Income (%)</b>					
<b>(Number of quarters in which total income is within 25% of average quarter)</b>					
0	10.1	10.1	10.6	10.3	10.3
1	11.2	11.4	10.6	10.4	10.4
2	19.5	17.8	16.4	15.9	15.9
3	14.1	13.0	12.5	12.4	12.4
4	45.1	47.7	49.8	51.0	51.0
<b>Does Child Support Increase Regularity? (%)</b>					
Increase in Regular Quarters when Child Support Is Added	17.5	15.3	14.6	13.2	13.3
No Change	72.1	74.8	75.7	76.9	76.1
Decrease in Regular Quarters when Child Support Is Added	10.4	9.8	9.7	9.9	10.7

The last panel in Table 5 provides descriptive information about the extent to which child support contributes to the regularity of total family income. Child support does increase the regularity of family income more than exacerbate it. In the first year, 18 percent of mothers experience more quarters with stable total income, compared to 10 percent who have less stable income when child support from the 2000 order is added to their total family income. Seventy-two percent remain unchanged in the regularity of total income after adding child support from the 2000 order. The proportion of increases in the regularity of total income falls over time, but the conclusion remains: using this measure of regularity, child support is associated with an increase in regularity of the total income package.

Table 6 shows in detail the extent to which child support increases or decreases the irregularity of total income. We focus on the fifth year in this analysis. When child support is added to other income, about 60 to 80 percent of the mothers have the regularity of income unchanged. However, child support also works toward reducing the irregularity of total income, rather than worsening the irregularity; among mothers who have only one quarter with regular other income, about 32 percent have more stable total income, while only 5 percent experience their total income to be more irregular over the year. Thus, child support is reducing irregularity of total income at the individual level.

## SUMMARY AND CONCLUSIONS

Using detailed administrative records for custodial mothers in the couples who had their first child support orders in Wisconsin in 2000, we have analyzed child support receipts over the subsequent five years. We are particularly interested in whether child support is a regular source of income and in whether child support contributes to reducing the irregularity of income of custodial-parent families.

We show that in the first year, although 86 percent of mothers with child support orders receive some support, only 49 percent receive support during at least 10 months, and only 43 percent receive a regular amount of support for at least 10 months. The proportion of mothers with regular receipt does not change substantially over time. We also find that child support contributes a critical part of income for many custodial-parent families. When we consider the importance of child support from the perspective

**Table 6**  
**Relationship between Child Support and the Regularity of Family Income (N=8,817, the 5<sup>th</sup> year)**

	Number of Quarters in which Other Income is within 25% of Average Quarter				
	0	1	2	3	4
<b>Number of Quarters in which Total Income is within 25% of Average Quarter</b>					
0	63.2	4.6	1.0	0.5	4.9
1	15.6	63.3	5.0	0.9	2.9
2	9.7	22.4	71.8	7.1	3.4
3	5.9	7.1	14.7	65.3	4.5
4	5.6	2.7	7.6	26.2	84.2

of regularity, even though child support is often irregular, it is as regular as mothers' earnings, and more regular than other sources. Child support also reduces the proportion of families who experience total income irregularity by 3 to 7 percent in each year of the five-year period.

The finding that child support is a fairly regular source of income compared to other components of the mother's income package is perhaps not surprising. In the companion report to this one (Ha et al., 2006), we found that there is substantial instability in the earnings of noncustodial fathers; however, child support orders do not often change, even for those cases in which there are significant changes in earnings. A system with fixed-dollar orders that do not change should be expected to lead to child support receipts being relatively stable for custodial mothers, but disposable income (that is, income after payments) being irregular for noncustodial fathers. Whether this is problematic or not depends in part on whether one is more concerned with stability of income for the custodial family or the noncustodial parent. In our view, it also depends on the extent to which there are other sources of income that can fill in the gaps.

We find that child support is generally more regular than other sources of income, but we do not believe this should reduce concern regarding our finding that few mothers have regular child support payments that they can count on. The irregularity of child support highlights the importance of exploring policies that insure that some proportion of the order is received on a regular basis in order to increase the regularity of income. Of course, crucial questions remain on the effects of child support assurance on the incentive to pay. In the absence of guaranteed support, other policies that would increase the regularity of income for families with children should be considered.

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