

The Importance of Child Support for Low-Income Families

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I. INTRODUCTION

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 emphasized the importance of a rapid transition from welfare dependency to self-sufficiency. As a result, it has become critical to ensure alternative sources of income to cash welfare for low-income, single-mother families.¹ To promote child support as an alternative, PRWORA also required states to strengthen child support enforcement laws and to increase penalties for nonpayment of child support. As part of Wisconsin's welfare reform, a unique child support policy was put into place that allows custodial mothers to receive any child support paid on behalf of their children, with no reduction in their cash welfare benefits.

Given the exceptional treatment of child support payments in Wisconsin, child support is likely to play a more essential role for custodial mothers with low incomes, especially for welfare recipients, in Wisconsin than in other states. However, we know little about the significance of child support in families receiving cash benefits. Furthermore, very little is known about how the role of child support as an income source differs between low-income families of custodial mothers in Wisconsin and their counterparts in other states.

In this paper, we use Wisconsin survey data and state administrative records to examine the importance of child support for Wisconsin custodial mothers who entered the state's Wisconsin Works (W-2) program in its first year. We also compare a broader group of low-income families in Wisconsin to those in other states, using data from a national survey to consider the Wisconsin case from a national perspective.

II. PRIOR LITERATURE

The U.S. Census Bureau regularly publishes information on child support outcomes; the most recent data are from 1998 (Grail, 2002). These data show that only 40 percent of custodial mothers received formal child support in 1998. Mothers can be without formal support because they do not have a child support order (typically because their children have not had paternity established) or because there is an order but nothing is paid. Among those who reported receiving Temporary Assistance for Needy Families (TANF), only 27 percent reported also receiving child support. Similarly, among those with incomes below poverty, 27 percent reported receiving child support. Among all mothers receiving support, the annual average amount was \$3,844. However, custodial mothers below poverty received less, an average of \$2,788, as did mothers receiving TANF, who received an average of \$2,196.

These data also show some characteristics associated with the receipt of support. For example, those less likely to receive support include those who have not been married (27 percent), African American mothers (26 percent), Hispanic mothers (30 percent), those aged 18–29 (30 percent), and those with less education (24 percent of those with less than a high school degree). There is no consistent relationship with the number of children: 36 percent of those with one child received support, as compared to 47 percent of those with two children, 40 percent of those with three, and 36 percent of those with four or more.

¹Because only a few men receive cash assistance, we focus our language (and analysis) on the recipient families in which children live with their mothers, making the mother the custodial parent and the father the noncustodial parent.

Many of the characteristics associated with not receiving any support are also associated with receiving lower amounts of support. For example, never-married mothers who received support received an annual average of \$2,676, compared to \$4,611 for divorced mothers. African American mothers received an average of \$2,696, compared to over \$4,000 for white mothers. As expected, the amount received is higher for those who are older and those with higher education, perhaps because the fathers of their children have higher incomes.

Census data suggest only modest improvements in child support over time: for example, 37 percent of custodial mothers received support in 1993, compared to 40 percent in 1998. However, the limited change masks substantial improvements among some subgroups, particularly never-married mothers and other groups that had had low rates of support (Sorensen and Halpern, 1999). For example, Bartfeld and Meyer (2001) find that child support receipt is more common among never-married mothers who gave birth in 1994–5 than those who gave birth in 1988–9. However, because the subgroups that have historically had low rates are becoming more common, the improvements in the proportion receiving support among some subgroups are offset by changes in the composition of the child support caseload (Sorensen and Halpern, 1999).

The Census Bureau report provides information on the child support outcomes of those with family incomes below poverty (see Grail, 2002). However, poverty status was calculated *after* current child support was added to income, so the report does not provide information on the extent to which child support is enabling some mother-only families to move above the poverty line. Meyer and Hu (1999) calculate that in 1995, child support brought 7 percent of those who were pre-child-support poor above the poverty line, an effect that was similar to the effect of all social insurance programs put together (social security, unemployment compensation, workers' compensation, and veterans' benefits) and the effect of all welfare programs put together (AFDC/TANF, Supplemental Security Income, and other public assistance). They also find that child support fills 8 percent of the poverty "gap" (that is, the difference between a family's income if it is below poverty and the poverty threshold).

Another recent source of child support data is the National Survey of America's Families (NSAF), which provides state-specific information on thirteen states (including Wisconsin) and is also nationally representative. Sorensen and Zibman (2000) examine child support outcomes from the 1997 survey. They find that 53 percent of children with nonresident fathers received support in the last twelve months, a figure that is higher than that of the Census Bureau, in part because it includes those who received informal support as well as formal. They also find that 23 percent of all custodial mothers had a child support order that was fully paid, and this percentage varies by state, ranging from 30 percent in Wisconsin to 14 percent in California. Child support is an important income source to custodial mothers who receive it, averaging 16 percent of their income, and it is even more important among those with income below poverty. For those receiving AFDC, however, it is less important, in part because the government retains most of what is paid on behalf of welfare recipients.

Some recent research has focused on the role of child support in the income package of welfare recipients or those who have left welfare. For example, Bartfeld (2003) examines those who entered Wisconsin's TANF program, Wisconsin Works (W-2), and finds that only 14 percent of nonmarital children received child support during the first calendar quarter of W-2 participation. While there is some improvement over time, only 21 percent received support during the quarter two years after entry. Similarly, about 20 percent of those who left AFDC received child support (Meyer and Cancian, 1996, 2002). In studies of more recent TANF leavers, Acs and Loprest (2001) find substantial variation across leavers in eight states, ranging from 11 percent (District of Columbia) to 46 percent (Massachusetts) of leavers having

child support income. Early data from Wisconsin also show over 45 percent of leavers with child support income (Cancian, Meyer, and White, 2000).²

Very little research has focused on the extent to which child support is benefiting custodial mothers across the income distribution. Sorensen and Zibman (2000) find that although lower-income mothers receive less than higher-income mothers, it is a more important part of their income package.

In summary, previous work provides basic data on child support outcomes, and some information on child support's role in the income package of custodial mothers. However, little information exists on child support outcomes among recent welfare recipients, and recent child support reforms could increase its value as an alternative income source. We use a unique data source from Wisconsin to provide more current information on child support outcomes for welfare recipients. Moreover, some research has hinted that Wisconsin has better child support outcomes than other states, but little is known about the extent of this advantage or whether it is related to particular characteristics in Wisconsin that differ from other states. We use recently available national data to explore this question and also to provide a more current estimate of child support's effect on poverty.

III. CHILD SUPPORT'S ROLE FOR TANF FAMILIES IN WISCONSIN

This section of the paper focuses on custodial mothers in Wisconsin who received W-2 cash benefits.

A. Data, Sample, and Approach

For our sample of W-2 participants, data were drawn from the state administrative records and the Survey of Wisconsin Works Families, originally collected for the Wisconsin Child Support Demonstration Evaluation (CSDE). The administrative data include records of cash welfare benefits, food stamps, child support, and quarterly earnings for these custodial-mother families. The Survey of Wisconsin Works Families is a panel study of a stratified random sample of 3,000 mothers included in the administrative data. Data are available from two waves of interviews, conducted one year apart. The first wave collected data on family experiences during 1998, the first full year that W-2 was in place, and the second focused on 1999 experiences. With respect to data on income, we generally combine survey reports and administrative records. Survey reports include a wider range of income sources than are available in the administrative data (e.g., spouse income, other income sources for the mother, or support from family or friends). On the other hand, the administrative data provide a more precise measure of program income than survey self-reports.

The sample includes custodial mothers who entered the W-2 program between September 1, 1997, and July 8, 1998, and who were demographically eligible for child support. Because a full pass-through of child support was implemented in an experimental design, the sample is restricted to those who were subject to the full pass-through. Most of our descriptive analyses are based on a sample of 11,993 mothers whose income reports from the administrative data are not missing; we examine outcomes in calendar years from 1998 to 2002. The survey sample used for our analyses contains 1,099 or 1,020 custodial mothers whose income reports for 1998 or 1999, respectively, are not missing.

²This finding differs from Bartfeld in several ways: (a) it focuses on those who left TANF, not all TANF recipients; (b) it focuses on all single-mother families, not just nonmarital children; (c) it focuses on families, not children.

We begin in Section B by describing patterns of child support receipt among these custodial mothers, focusing on receipts over a period of five years. In section C we examine the importance of child support in mothers' income, using both administrative and survey data. Sections D and E explore the types of mothers receiving support, examining whether the families in greatest need are benefiting from child support (Section D) and assessing the demographic and family characteristics associated with the receipt of any child support and of high absolute levels of child support (section E). Our measure of "high" support is greater than \$2,400 a year, or \$200 per month.³ Finally, we examine the extent to which child support helps lift custodial mothers who are pre-child-support poor out of poverty.

B. How Much Child Support Do Custodial Mothers Receive?

Figure 1 shows that there were substantial changes in the child support amounts received by the mothers in the first few years after women entered W-2. The percentage of mothers receiving no child support at all dropped from 59.2 to 47.4 percent, and the percentage of mothers receiving substantial support grew notably. For example, the proportion receiving more than \$2,400 per year (an average of \$200 per month) grew from 10.7 percent to 18.1 percent between 1998 and 2002. And although the percentage of mothers receiving very high levels of child support (more than \$4,800) remained small, it doubled between 1998 and 2002.

C. How Important Is Child Support in Mothers' Personal or Family Income?

Although the administrative data show that mothers' total personal income did not change much from 1998 to 2002, the sources of their income changed substantially, as shown in Figure 2. The most dramatic change was an increase in earnings, on average from \$4,865 in 1998 to \$7,109 in 2002, and a decline in W-2 cash benefits from an average of \$3,672 in 1998 to \$855 in 2002. Child support shows a steady increase, rising from an average of \$711 in 1998 to \$1,137 in 2002. This average reflects both the growing percentage of mothers with any child support (Figure 1) and an increase in the average amount received by those mothers, from \$1,742 in 1998 to \$2,162 in 2002 (not shown in the figure). Overall, the contribution of child support to the incomes of custodial-mother families in our W-2 sample rose from 6.2 percent of total personal income in 1998 to 10.3 percent in 2002. Furthermore, the proportion of mothers whose child support income contributed over 20 percent of their personal income increased from 11.2 percent in 1998 to 23.3 percent in 2002.

The administrative data used for Figure 2 provide more precise measures of program income than is likely to be provided when people recollect and report their own program incomes in surveys, but they do not include complete information on other sources. The Survey of Wisconsin Works Families provides information on more sources of family income.

Figure 3 presents the average amounts of family income by source for 1998 and 1999—the only years for which we have survey data.⁴ The most important new sources of family income we add here are a

³This definition can be applied in both the Wisconsin analyses and the national analyses, increasing comparability. Using the \$2,400 cutoff, at least 10 percent of all samples are defined as receiving "high" levels of support.

⁴We use CARES reports of benefit receipts except when the mother reports living outside of Wisconsin for at least 3 months *and* reports higher benefit levels in the survey than shown in administrative records. Our analysis of survey and administrative reports of benefit receipt suggest that overall, the administrative data are more complete (see Cancian and Meyer, with Wu, 2001.) Some of the differences in results are due to differences in the sample. To examine the difference between survey and administrative reports and samples, we compare overall mean income by source, data, and sample in the Appendix Table.

spouse's or partner's income, other government payments such as Supplemental Security Income or social security, and estimated Earned Income Tax Credit less payroll and income taxes.⁵ Family incomes are higher than personal incomes by definition; the overall mean family incomes were \$17,288 for 1998 and \$18,916 for 1999, whereas the overall mean personal incomes in the administrative data were \$11,478 for 1998 and \$11,098 for 1999. Unlike personal income as recorded in the administrative data, which did not grow over this period, family income showed a substantial increase between 1998 and 1999. But within the sources we can compare, the changes that took place are similar: mothers' earnings and child support showed an increase, while W-2 and food stamp payments declined. The overall contribution of child support to total family income slightly increased from 4 percent to 5 percent in these years. The proportion of mothers among whom child support contributed over 20 percent of family income also increased, from 6 percent to 8 percent.

D. Are the Families in Greatest Need Benefiting from Child Support?

To explore who is benefiting from child support, we use the administrative data to examine differences in the amounts of child support received by mothers of different income levels. We divide mothers into five groups ("quintiles"), ranking them from lowest to highest on the basis of their income *before* they received any child support. We examine the probability that mothers in each group received any child support, and the average amount of child support they received.⁶

Figure 4 shows that mothers with the lowest income (the first quintile) were least likely to receive support. But if we set this group aside, child support was received by about the same proportion of lower-income and higher-income mothers (as the "flatness" of the lines in Figure 4 shows). Moreover, the percentage receiving support grew over time for all groups except those with the lowest incomes. Figure 5 also shows similar levels of average child support received by women in different income groups. It also reveals fairly consistent increases in child support received between 1998 and 2002.

E. Which Types of Mothers Are More Likely to Receive Child Support?

To provide information on the characteristics of mothers most likely to receive child support we estimate a descriptive multivariate regression, using our survey samples. We use information from our survey of mothers, which included questions regarding the father of one randomly selected child (the "focal" child). Characteristics of a custodial mother and her family include measures of strength of ties between her focal child and the child's noncustodial father (whether father is related to focal child by marriage, father's contact with focal child, age of focal child), the ages or number of children living with the custodial mother, the mother's demographic characteristics (age, race, education, and current marital status), and her AFDC history. We separately examine two outcomes each year; the receipt of *any* child support and the receipt of *high* levels of child support (i.e., amounts of more than \$2,400 a year).

⁵We calculate income taxes and credits with the "TAXSIM" program (<http://www.nber.org/~taxsim>), developed by the National Bureau of Economic Research for computing liabilities under U.S. federal and state income tax laws from survey data (Feenberg and Coutts, 1993). We assume payroll taxes are 7.65 percent of earnings. We assume married women living with their spouses filed joint tax returns, and women who were not married filed as single head of household because they all have a minor child in our data.

⁶Specifically, we rank every family by personal income excluding child support (i.e., including mother's earnings, food stamps, and W-2 cash benefits). We then consider child support received for those in the bottom 20 percent of income (quintile 1) up to the top 20 percent of income (quintile 5).

The results of our analysis of the probability of receiving any or high child support among W-2 participants are reported in Table 1. As expected, they suggest that mothers are more likely to receive *any* child support when noncustodial fathers have some contact with their children and when there are greater number of children living with the custodial mothers. These factors were also positively associated with the receipt of *high* amounts of child support in the two years, although the associations were slightly weakened. In general, there is no discernible relationship between the receipt of *any* child support and the father's relationship to the focal child by marriage, age of focal child, and the residence of a child under the age of 5 in the mother's household. However, mothers with older focal children were more likely to receive *high* child support in 1998.

We also examine the relationship between child support receipt and the mother's age, race, education, and marital status. Older mothers were more likely to receive both any and high child support in 1998 and 1999. Women of color were *less* likely to receive both any and high child support in both years, with an exception of no detectable difference in the probability of receipt of high child support for Hispanics during 1998. Mother's education is also significantly associated with the receipt of support, suggesting those with a high school degree or some education beyond high school are more likely to receive any and high child support. However, this significant, positive association between education and the receipt of *high* child support disappeared in the second year. Divorced or never-married mothers were more likely to receive *any* child support in 1998 than currently married mothers, but the statistically significant relationship between the receipt of any and high child support was found only among divorced mothers in the two years. Finally, we find a marginally significant relationship between the mother's cash welfare history and the receipt of *any* child support in both years, but the welfare history was not associated with *high* levels of child support. Those with longer welfare histories are more likely to receive support, perhaps because the child support office has been working with them for a longer period.

F. To What Extent Does Child Support Help Custodial Mothers Who Are Pre-Child Support Poor Move Out of Poverty?

We examine the effect of child support on reducing poverty among those in the survey samples who are "pre-child-support" poor, that is, those who have income below the official poverty line if child support income is not included in their family income.⁷ This includes 55 percent of our sample in 1998 and 48 percent in 1999. In 1998, over one-third of these families received child support, averaging about \$1,500 among those who received it. By 1999, 46 percent of the pre-child-support poor families received support, averaging about \$1,800. Child support brought 5 percent of the pre-child-support poor families out of poverty in 1998 and 8 percent in 1999.

This is one measure of the importance of child support. But child support is also helping some families with incomes below poverty, even if it is not bringing them out of poverty completely. We calculate the poverty "gap," defined as the amount of money it would take to bring a family whose income is below the poverty line up to the poverty line, then we examine the extent to which child support is decreasing the poverty gap. We find that child support decreased the poverty gap by 14 percent in 1998 and 18 percent in 1999.

⁷Note that by merely subtracting child support from total income, we may not fully capture the effects of child support on total income. For example, in the absence of child support receipts some mothers may have worked more to make up for that income. In general, studies of the effect of child support on labor supply have found that there are only small effects, if any (see Cancian and Haveman, 2001; Graham and Beller, 1989).

If we focus on only those families with child support income, the importance of child support is larger. Twelve percent of the pre-child-support poor families who received support were brought out of poverty by that support in 1998, a figure that increased to 17 percent in 1999. Child support closed more than one-third of the poverty gap for these families (37 percent for 1998 and 39 percent for 1999).

IV. THE ROLE OF CHILD SUPPORT AMONG LOW-INCOME FAMILIES IN WISCONSIN AND OTHER STATES

The analysis in Section III shows that child support is an increasingly important income source for many Wisconsin families making a transition from TANF cash assistance. To more fully evaluate the Wisconsin experience, we now turn to an analysis of national data that allow a comparison of outcomes in Wisconsin and other states. A strength of the survey and administrative data used for the prior Wisconsin analysis is that TANF families can be accurately identified and followed over time. It is not possible to exactly replicate that analysis with any existing national data source. However, we are able to compare the role of child support in custodial-mother families whose pre-child-support family incomes are below the official poverty line in Wisconsin and in other states.

A. Data, Sample, and Approach

We utilize data from the National Survey of America's Families (NSAF) to examine the importance of child support income among low-income custodial mothers. Two cross-sectional waves of the NSAF are available, containing data collected during 1997 and 1999 (providing information about experiences and income during 1996 and 1998).

The original NSAF sample is representative of the noninstitutionalized, civilian population under the age of 65 in thirteen targeted (oversampled) states⁸ as well as in the balance of nation. Low-income households (defined as having incomes below 200 percent of the federal poverty line) and households with children were oversampled. Up to two focal children were randomly selected within each household, one aged 0 to 5 and one aged 6 to 17. The most knowledgeable adults (MKAs) in the household provided all information about the children, the MKAs themselves, their spouse/partner if living in the same household, and their households. In each interview year, the MKAs were asked to report their total family income for the previous year, including income from anyone related to the MKA by blood, marriage, or adoption as well as income from unmarried partners.⁹

The sample for our analyses is restricted to mother MKAs of focal children who are demographically eligible for child support¹⁰ and whose pre-child-support family incomes are below the official poverty

⁸The states are Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin.

⁹The NSAF provides two different definitions of family, CPS family and social family. The CPS family includes the householder, the spouse of the householder, and children in the family. On the other hand, the social family definition is broader, and includes married or unmarried partners, all of their children, and anyone related to the MKA by blood, marriage, or adoption in the household. In our analyses, the social family definition is used to make the sources of income comparable to those used for the W-2 survey, which includes the income of unmarried partners.

¹⁰For a mother MKA to be demographically eligible for child support, she needed to be aged 18 or older and to have at least one of her focal children whose noncustodial father is alive. She can be either single or married.

line.¹¹ These criteria yielded 3,128 (370 in Wisconsin and 2,758 in the other states) and 2,237 (209 in Wisconsin and 2,028 in the other states) custodial mothers whose income reports for 1996 or 1998, respectively, are complete.

There are three important differences between the Wisconsin CSDE data used for the analysis in Section III and the NSAF. First, the Wisconsin CSDE data include those who were TANF participants, whereas the NSAF sample includes single-mother families with pre-child-support income below poverty. Some families in the Wisconsin data have pre-child-support income above poverty in some years of the analysis, and some families in the NSAF did not participate in TANF. Second, the Wisconsin CSDE data are longitudinal, examining the same families from year to year, whereas the NSAF data include two separate samples. Finally, our measure of child support in the CSDE data is *formal* support, primarily taken from the administrative record, whereas the NSAF data include all economic contributions (both formal and informal) from a noncustodial father.

Our analysis plan is similar to that of the previous section. We begin by describing patterns of child support receipt among low-income custodial mothers, focusing on receipts over the two years. Similar to the previous section, we examine the importance of child support in mothers' income and explore whether the families in greatest need are benefiting from child support. We then assess custodial mothers' demographic and family characteristics associated with the receipt of any child support and of high absolute levels of child support (i.e., greater than \$2,400 a year). Finally, we examine the extent to which child support helps lift custodial mothers who are pre-child-support poor out of poverty. In each analysis, we contrast Wisconsin and the balance of the nation.

B. How Much Child Support Do Custodial Mothers Receive?

Figure 6 compares child support received in Wisconsin and the rest of the nation in 1996 and 1998. In the balance of the nation, 68 percent of low-income custodial mothers received no child support in 1996; in Wisconsin the proportion without support is 59 percent, nearly 10 percentage points lower. In the balance of the nation, only 14 percent received more than \$2,400 in 1996; these mothers constituted almost 17 percent in 1998. In Wisconsin, the proportion receiving more than \$2,400 is substantially higher—about 24 percent in 1996, rising to almost 34 percent in 1998.

These child support indicators improved between 1996 and 1998 in both Wisconsin and the balance of the nation. However, the growth in the proportion of mothers receiving more than \$2,400 per year is more dramatic in Wisconsin, showing an increase of 10 percentage points, compared to only 3 percentage points among mothers in the other states.

We find considerable variation in support receipt among different racial and ethnic groups (not shown). Similar to previous research, custodial mothers who are white and not Hispanic are more likely to receive child support, and to receive high amounts of child support, than mothers of color. For example, only

¹¹We initially tried to make the NSAF sample comparable to the CSDE sample, so we tried to restrict the NSAF sample to those who reported cash welfare income in the year prior to the year of the interview. However, the CSDE sample includes not only people who received welfare in the prior year, but also some who did not receive in the prior year (i.e., someone who received W-2 in 1997 may not have received it in 1998 or 1999, and thus would not have responded that they received benefits in the prior year when they were interviewed in 1999 or 2000). Because NSAF has only cross-sectional information, we found the restriction to welfare recipients less comparable than we expected. Furthermore, in the second year, few Wisconsin cases reported receiving welfare either in that year or the previous one (less than 20).

about half the non-Hispanic white mothers receive no support, compared to more than two-thirds of the African American mothers. Wisconsin has consistently and dramatically better outcomes for non-Hispanic white mothers than the balance of the nation. For example, more than 40 percent of these mothers in Wisconsin receive “high” support, compared to 22 percent in the balance of the country in 1996 and 30 percent in 1998. On the other hand, we failed to find consistently better performance among African American mothers in Wisconsin.

These findings illustrate the complex factors that potentially account for differences in child support outcomes across states. That Wisconsin’s low-income mothers receive more child support than low-income mothers elsewhere appears to be related both to better performance for particular subgroups, as well as to differences in the composition of the state’s population. Not only do white mothers in Wisconsin do better than white mothers elsewhere, but custodial mothers in Wisconsin are more likely to be white than they are in the rest of the country (52 percent of the 1996 sample in Wisconsin is white, compared to 41 percent in the balance of the country). The extent to which Wisconsin’s superior performance is the result of demographic characteristics of the child support population or some other factor, including a more effective child support system, can be better answered with a multivariate regression, which can account for differences in measured characteristics. We return to this issue in Section E below.

C. How Important Is Child Support in Mothers’ Personal or Family Income?

Figure 7 shows mothers’ family income sources¹² for pre-child-support poor families in Wisconsin and elsewhere. In both years, incomes in Wisconsin are higher than in the rest of the country.¹³ In both Wisconsin and the rest of the country, average incomes increased over the years 1996 to 1998. In Wisconsin, the average amount of child support increased by about \$1,000 over the years, as did average earnings and the “other income.” In contrast, the average amount of food stamps declined by almost half and the average amount of cash welfare by three-fourths (from \$1,708 to \$426 over the years). Mothers in other states also experienced increases in child support, earnings, and other income, and declines in food stamps and cash welfare. Over the two years, the average proportion of family income from child support substantially increased among mothers in Wisconsin (from 14 percent to 20 percent between 1996 and 1998). In contrast, the overall contribution of child support to family income for mothers in other states was relatively small and stable (9 percent for 1996 and 10 percent 1998). Moreover, child support was more than 20 percent of total income for 22 percent of mothers in Wisconsin in 1996, compared to 14 percent in the balance of the country. In 1998 34 percent of Wisconsin families and 17 percent of families in the rest of the nation received at least a fifth of their incomes from child support.

D. Are the Families in Greatest Need Benefiting from Child Support?

To explore which families are benefiting from child support, we examine differences in the amounts of child support received by mothers of different income levels. Similar to our Wisconsin TANF analysis, we divide mothers into five groups (quintiles) based on pre-child-support income. Figure 8 shows that in the balance of the country the proportion receiving support is similar for those with the lowest pre-child-support income and those with the highest. Mothers in Wisconsin who are in the highest quintile are

¹²“Other income” sources from the NSAF data include SSI, social security, General Assistance, vouchers (other than food stamps), unemployment insurance, workers’ compensation, money from family or friends, interest/dividends, rental income, and the EITC.

¹³Higher total incomes in Wisconsin are due in part to higher child support amounts in Wisconsin. Recall that the sample includes families with *pre-child-support* incomes below poverty.

somewhat more likely to receive support than those in the three lowest quintiles. Figure 9 shows that in the balance of the nation, about the same amount of child support is received on average in each quintile. The results for Wisconsin are less consistent, although those in the highest quintile do receive more, on average, than those in the lowest.

Overall, the results displayed in Figures 8 and 9 show that child support does not merely help families who are already better off, but helps families in all parts of the income distribution we examine, and to about the same extent. Comparing the two years, increases in child support were fairly evenly distributed in Wisconsin as well as in the balance of nation. Taken together, these results suggest that child support is becoming a more important source of income for families with low incomes, including those most vulnerable to economic hardship.

E. Which Types of Mothers Are More Likely to Receive Child Support?

We identify the characteristics of families most likely to receive child support with a descriptive multivariate regression. Our analysis of the NSAF is similar to our analysis in Section III: characteristics of a custodial mother and her family include measures of strength of ties between her focal child and the child's noncustodial father (whether father is related to focal child by marriage, father's contact with focal child, age of focal child), the ages or number of children living with the custodial mother, the mother's demographic characteristics (age, race, education, and current marital status), and her AFDC history. We separately examine two outcomes each year; the receipt of *any* child support and the receipt of *high* levels of child support (i.e., greater than \$2,400 a year).

We include an indicator variable for the state of Wisconsin (compared to the balance of nation). The coefficient on this variable can be interpreted as the increment to the probability of receiving child support (or high child support) associated with being in Wisconsin, after accounting for differences in the other measured characteristics of cases.¹⁴ Table 2 shows that the probability of receiving *any* child support is no different in Wisconsin than in other states, once background characteristics are controlled. Mothers in Wisconsin are more likely to receive high levels of child support in 1998, though the difference is only marginally statistically significant ($p=0.086$).

Table 2 also shows that the probability of receiving *any* child support is higher for mothers among whom noncustodial fathers have some contact with their children and among mothers living with more children. These mothers were also more likely to receive *high* levels of child support. Somewhat surprisingly, those with marital children do not receive more than those with nonmarital children. Those with older children are somewhat more likely to receive support.

Older mothers were more likely to receive *any* child support in 1996 and more likely to receive *high* child support in 1998. White, non-Hispanic mothers and those with at least a high school degree were more likely to receive support and to receive a high amount of support. Divorced mothers were more likely to

¹⁴ By including a single indicator for Wisconsin, we are measuring the difference in outcomes associated with Wisconsin, assuming that the difference in outcomes associated with other characteristics is the same in Wisconsin and the balance of the country. We also tested a model in which we include interaction terms between all independent variables and Wisconsin. The fully interacted model suggested few significant interactions. Exceptions include a higher likelihood of support (or high support) for white or older mothers in Wisconsin.

receive any and high child support in both years. Those who reported they had received AFDC/TANF in the two years prior to the survey were less likely to receive any support or high support.¹⁵

F. To What Extent Does Child Support Help Custodial Mothers Who Are Pre-Child Support Poor Move Out of Poverty?

Similar to our analysis of TANF families in Wisconsin (Section III), we examine the effect of child support on reducing poverty among those who are “pre-child-support” poor, our base sample in the NSAF. As discussed above, Figure 6 showed that in 1996, 41 percent of the Wisconsin families received support, compared to 32 percent in the other states, and the Wisconsin advantage continued in 1998, with 46 percent receiving support in Wisconsin, compared to 36 percent in the balance of the nation. Consistent with Figure 6, the average amount received among those who received support was also higher in Wisconsin, \$3,500 compared to \$2,600 in 1996, and \$5,100 compared to \$2,800 in 1998.

In Wisconsin, child support brought 15 percent of the pre-child-support poor families out of poverty in 1996 and 23 percent in 1998. Figures in the rest of the nation were substantially smaller, 6 percent and 8 percent.

Child support is also helping some families with incomes below poverty, even if it is not bringing them out of poverty completely. We find that in Wisconsin, child support decreased the poverty gap by 24 percent in 1996 and 33 percent in 1998, compared to 13 and 17 percent in the balance of the nation.

If we focus on only those low-income families with child support income, the importance of child support grows. In Wisconsin, 34 percent of pre-child-support poor families who received support were brought out of poverty by that support in 1996, a figure that increased to 50 percent in 1998. Child support closed more than half of the poverty gap for these families in 1996 and 71 percent of the gap in 1998. Again the figures for the balance of the nation are lower: among those who received support, 19–22 percent were brought out of poverty, and the poverty gap was closed by 42–47 percent.

V. CONCLUSIONS

Is child support an important part of the income package of low-income families? The Wisconsin CSDE data show that W-2 participants experience consistent improvements in child support over time, with a 69 percent increase in the proportion of mothers receiving more than \$200 per month. Although the administrative and survey data tell different stories about the extent to which income is growing over time, both agree that child support is a growing portion of the income package of these mothers. We also find that child support is helping mothers across the income distribution, not merely those already better off. In general, our results on the types of mothers more likely to receive support, or to receive a high amount of support, are consistent with previous research. Finally, we find that child support is bringing a

¹⁵This finding differs from the Wisconsin CSDE findings. Recall that the samples are different: CSDE includes only those who have received TANF, so in Table 1 we are comparing those with long AFDC histories pre-TANF to those with no AFDC history pre-TANF. In the NSAF we are examining child-support-eligible women whose pre-child-support income is below poverty, and we compare those with recent AFDC/TANF history to those without. These results are also complicated in that in most states, welfare recipients are not allowed to keep any child support paid on their behalf, and thus current recipients in these states would presumably report that they did not receive child support even if it was paid. Moreover, potential underreporting of AFDC/TANF receipt makes the survey results less comparable to a sample drawn from administrative data with administrative records of welfare benefits.

small but increasing number of families out of poverty, and in the second survey year is closing the poverty gap among all families by 18 percent and among families who receive it by 39 percent.

Our national analyses focus on a different sample, those with pre-child-support income less than the poverty line. As a result, in this paper we have compared Wisconsin families in the NSAF to other families in the NSAF, rather than to the Wisconsin CSDE families. We find that Wisconsin NSAF families are more likely to receive support, and to receive a higher amount, than the national sample: in 1998, 34 percent of the Wisconsin families received more than \$2,400 in support, compared to 17 percent of the families in the rest of the country. In Wisconsin and the balance of the nation, child support became a more important part of family income between 1996 and 1998, with the average share of income from child support in Wisconsin about twice as high as in the rest of the country. Our analysis shows that in both Wisconsin and the balance of the country, families across the income distribution are benefiting from child support, with improvements between 1996 and 1998 at all levels. Consistent with our other results, we find that more families are brought out of poverty by child support in Wisconsin than elsewhere, and that it is closing a substantially larger proportion of the poverty gap in Wisconsin.

A full accounting of the cross-state differences in child support outcomes is beyond the scope of this report. However, our descriptive multivariate analyses suggest that some of the superior outcomes experienced by families in Wisconsin relative to those in other states may be explained by differences in the characteristics of Wisconsin's families. Once we account for family background characteristics, families in Wisconsin are no more likely to receive child support, though we do find a marginally statistically significant increase in the probability of high levels of child support for Wisconsin mothers in 1998.

Taken together, our results indicate that child support is becoming a more common income source for low-income custodial mothers, and that it is quite important in bringing some families out of poverty or closing the poverty gap. These results suggest that recent reforms may be having their desired effect. They also suggest that a continued focus on improving the effectiveness of the child support system can make an important contribution to the economic well-being of vulnerable families with children.

Nevertheless, only about half the families receive support. Why, after substantial policy change, is child support not benefiting more families? Some families without support may be "in process," perhaps with paternity establishment underway, and they will soon begin receiving support. Other families may never receive support, in some cases because the father is in prison or is in dire economic circumstances. For others, the potential contribution of child support has yet to be realized. Ongoing monitoring of the effects of the child support system, and of the types of families that do and do not receive support, may be helpful in targeting further reforms.

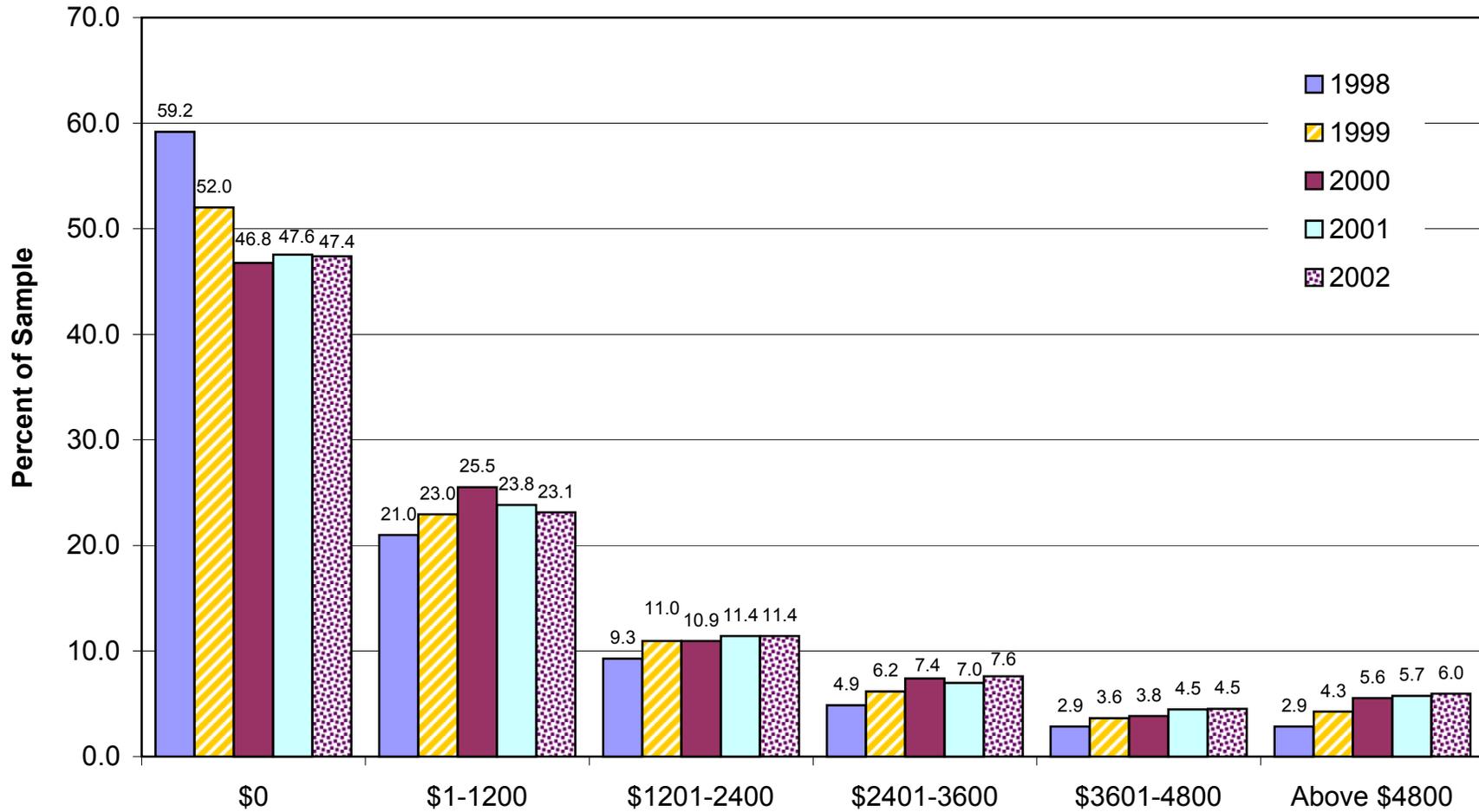
In light of the growth in single-parent families, and substantial reductions in the availability of cash assistance, the child support system has been challenged to fill an increasingly important role in public efforts to help parents provide for their children. As the evidence presented here suggests, child support has grown to be a more important source of income for more families, especially in Wisconsin. Nonetheless, even if all families received child support, in some families the amounts would be low. Many families would remain below poverty, even after receiving child support. Bringing these families out of poverty may require increases in earnings, work supports, or other governmental assistance for mothers, in addition to an effective child support system. Finally, attention to the earnings capacity of noncustodial fathers may also be needed if child support is to become an important income source for the full range of low-income custodial mothers.

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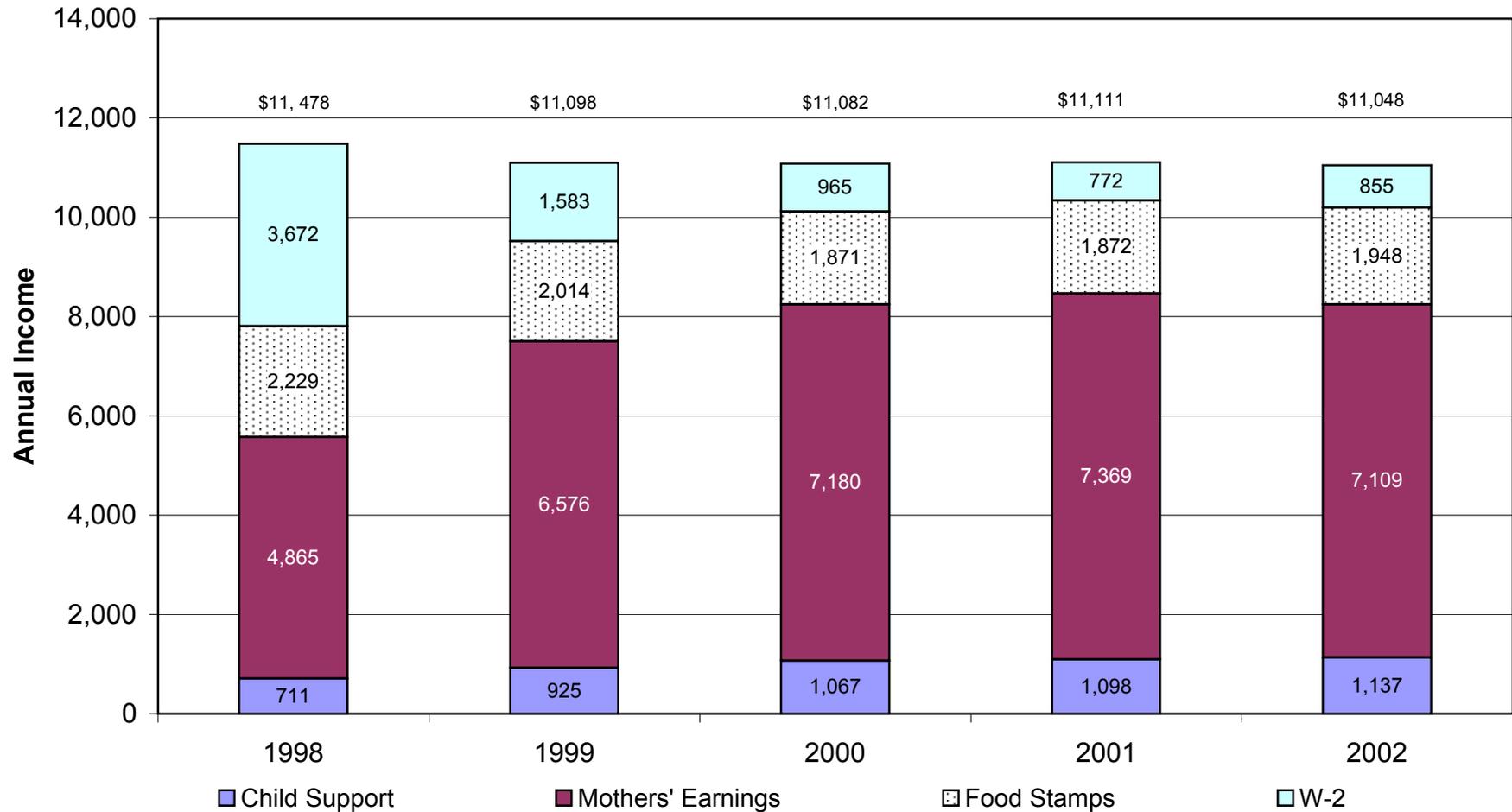
FIGURE 1
Percentage Receiving Different Amounts of Child Support in Wisconsin



Sample: Among a sample of 12,525 resident mothers assigned to the CSDE experimental group, 11,973 mothers with non-missing income sources and amounts and youngest child aged 17 or younger as of 12/31/02 from the administrative data.

Note: All income figures shown in 2002 dollars using CPI-U.

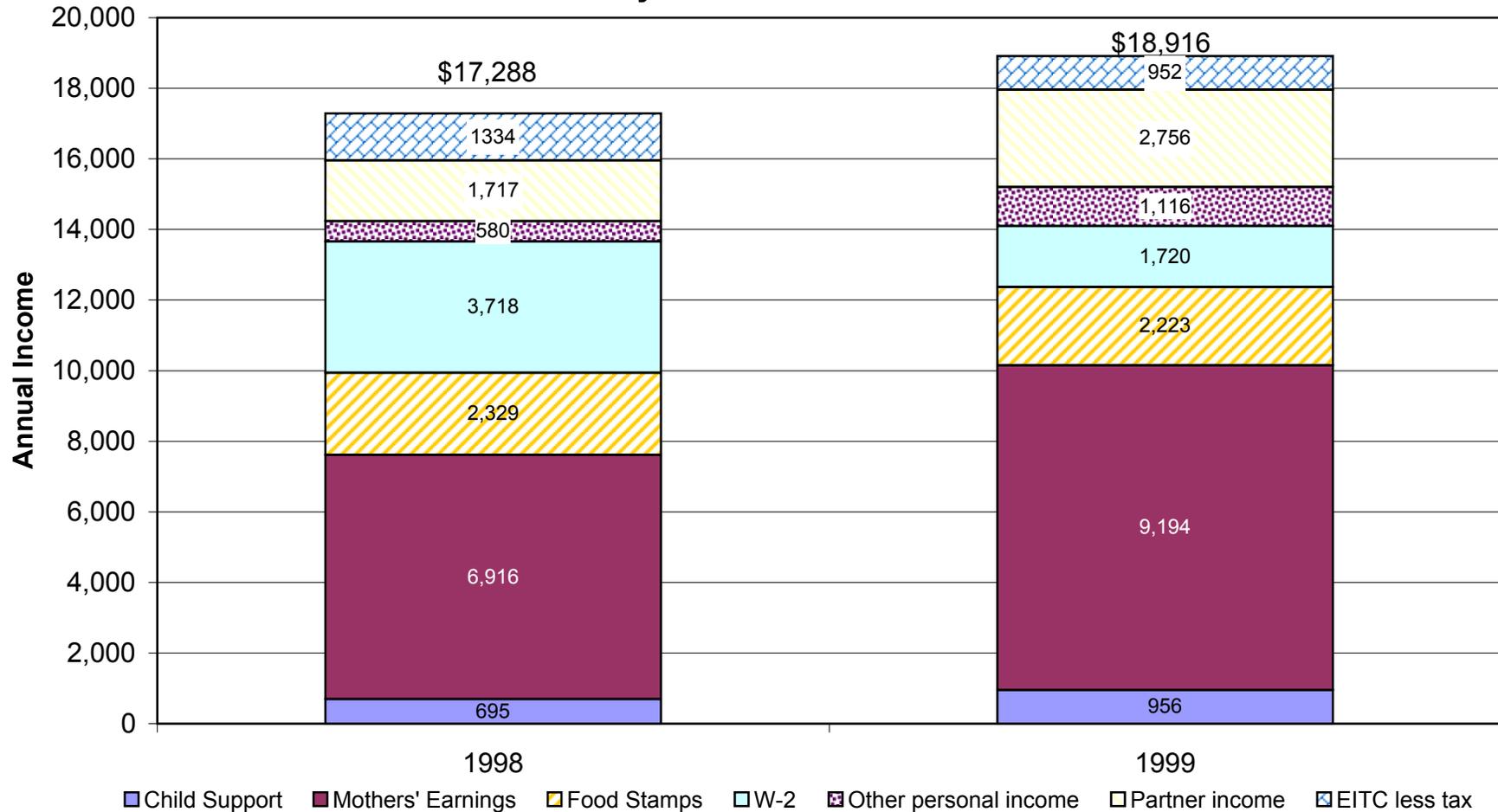
FIGURE 2
Mothers' Personal Income Sources in Wisconsin



Sample: Among a sample of 12,525 resident mothers assigned to the CSDE experimental group, 11,973 mothers with non-missing income sources and amounts and youngest child aged 17 or younger as of 12/31/02 from the administrative data.

Note: All income figures shown in 2002 dollars using CPI-U.

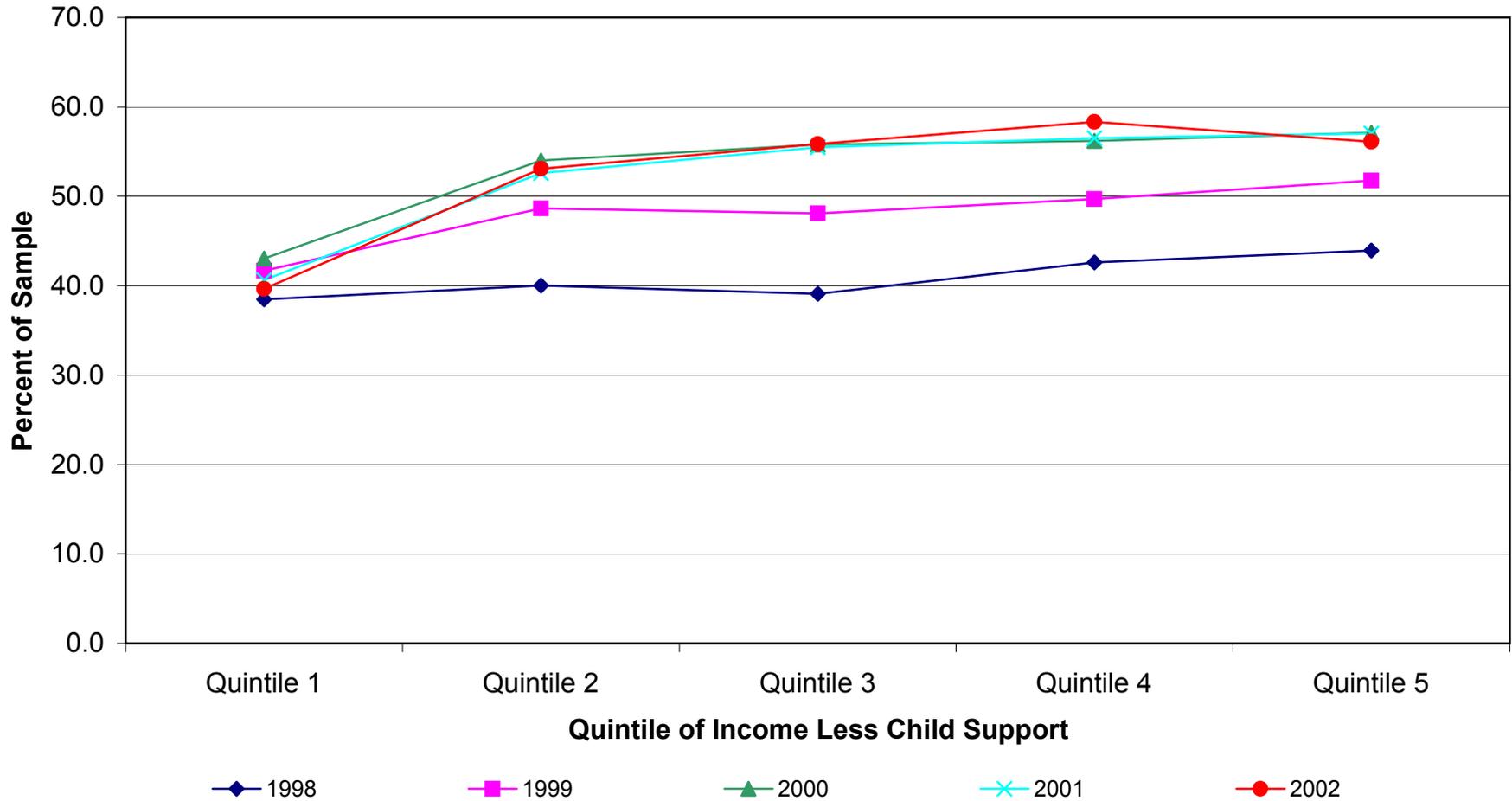
FIGURE 3
Mothers' Family Income Sources in Wisconsin



Sample: Among a sample of resident mothers assigned to the CSDE experimental group, mothers in the Survey of Wisconsin Works Families with non-missing income sources and amounts (N=1,099 for 1998 and 1,020 for 1999).

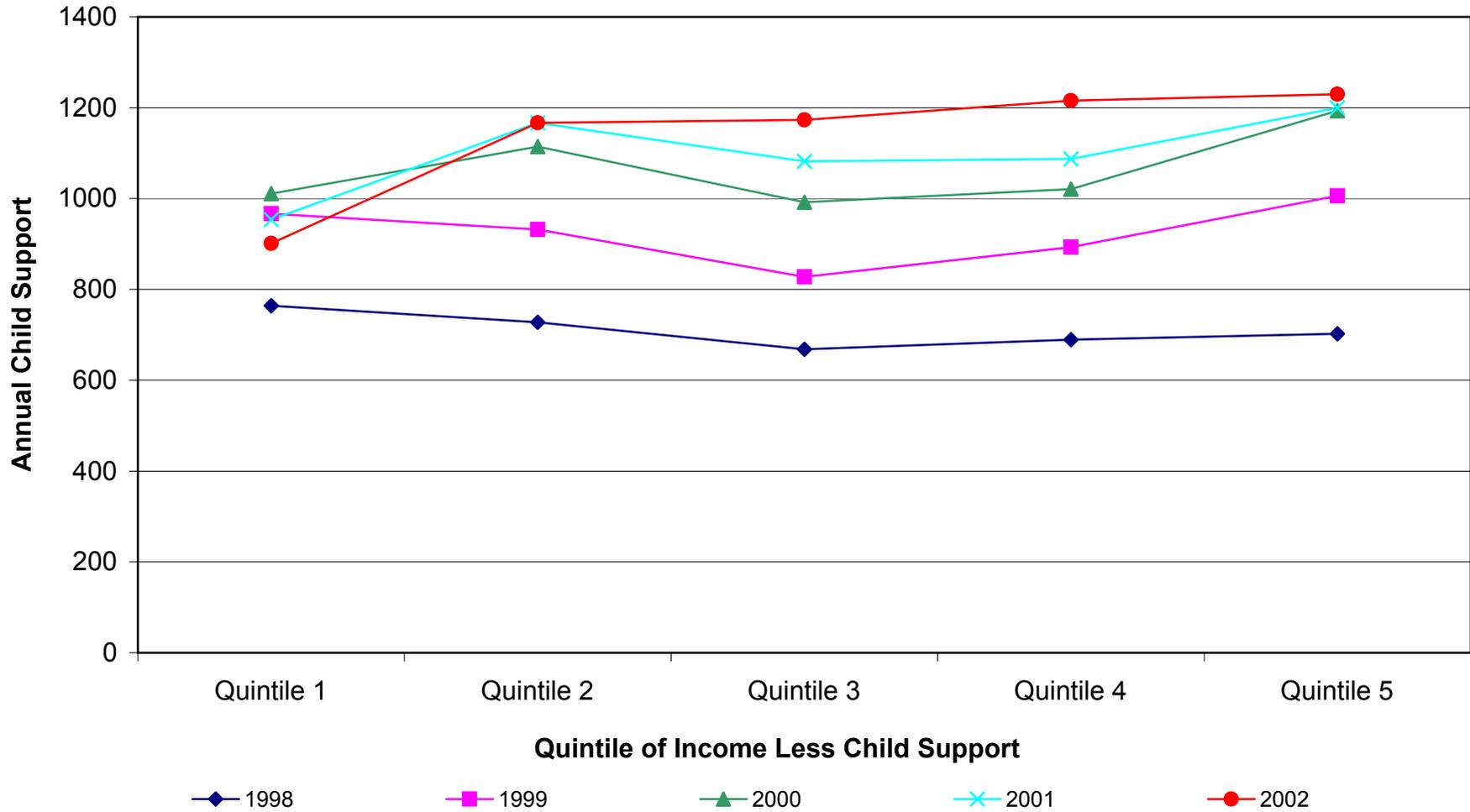
Note: All income figures shown in 2002 dollars using CPI-U.

FIGURE 4
Percentage Receiving Child Support by Quintile Group in Wisconsin



Sample: Among a sample of 12,525 resident mothers assigned to the CSDE experimental group, 11,973 mothers with non-missing income sources and amounts and youngest child aged 17 or younger as of 12/31/02 from the administrative data.
Note: All income figures shown in 2002 dollars using CPI-U.

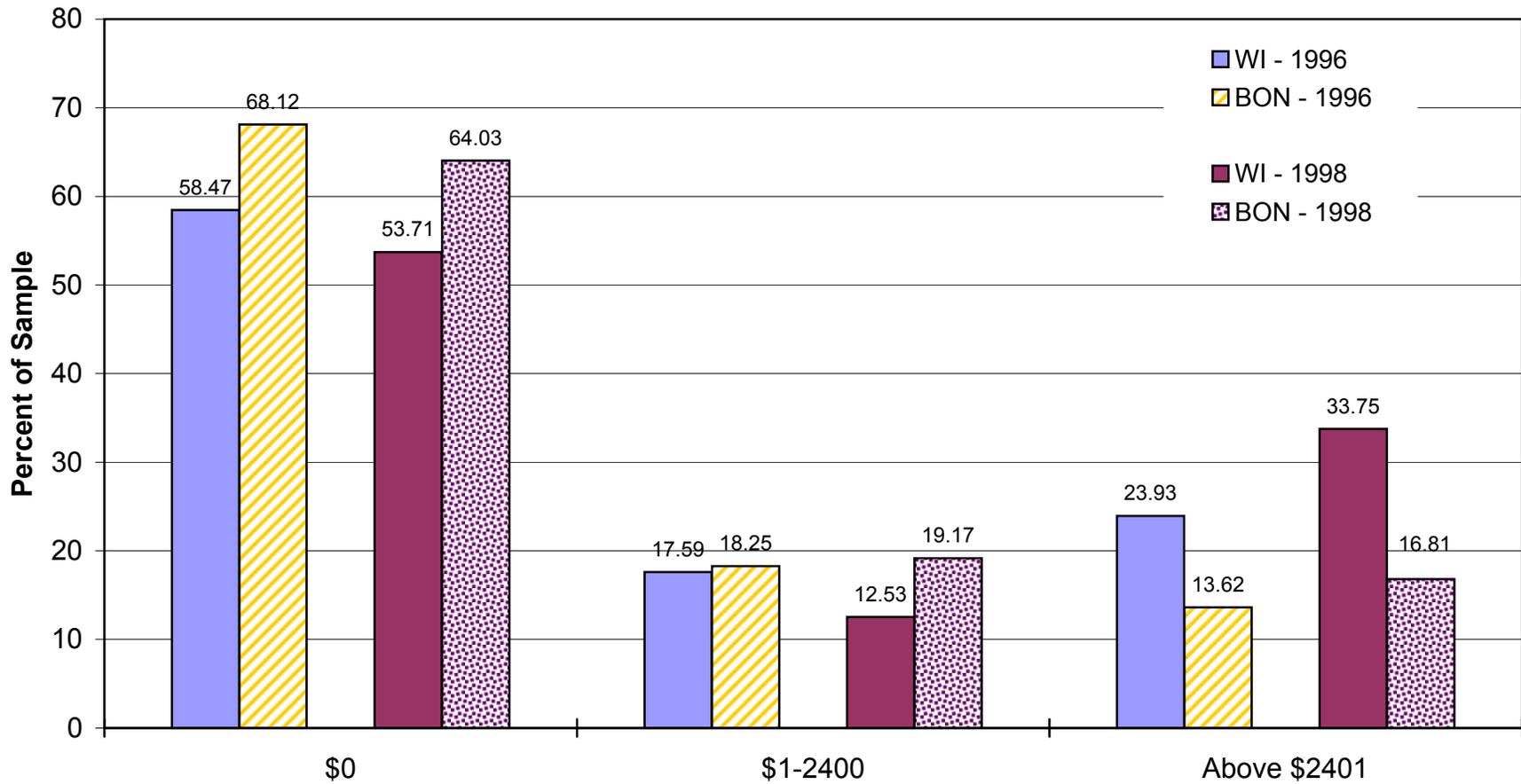
FIGURE 5
Average Child Support by Quintile Group in Wisconsin



Sample: Among a sample of 12,525 resident mothers assigned to the CSDE experimental group, 11,973 mothers with non-missing income sources and amounts and youngest child aged 17 or younger as of 12/31/02 from the administrative data.

Note: All income figures shown in 2002 dollars using CPI-U.

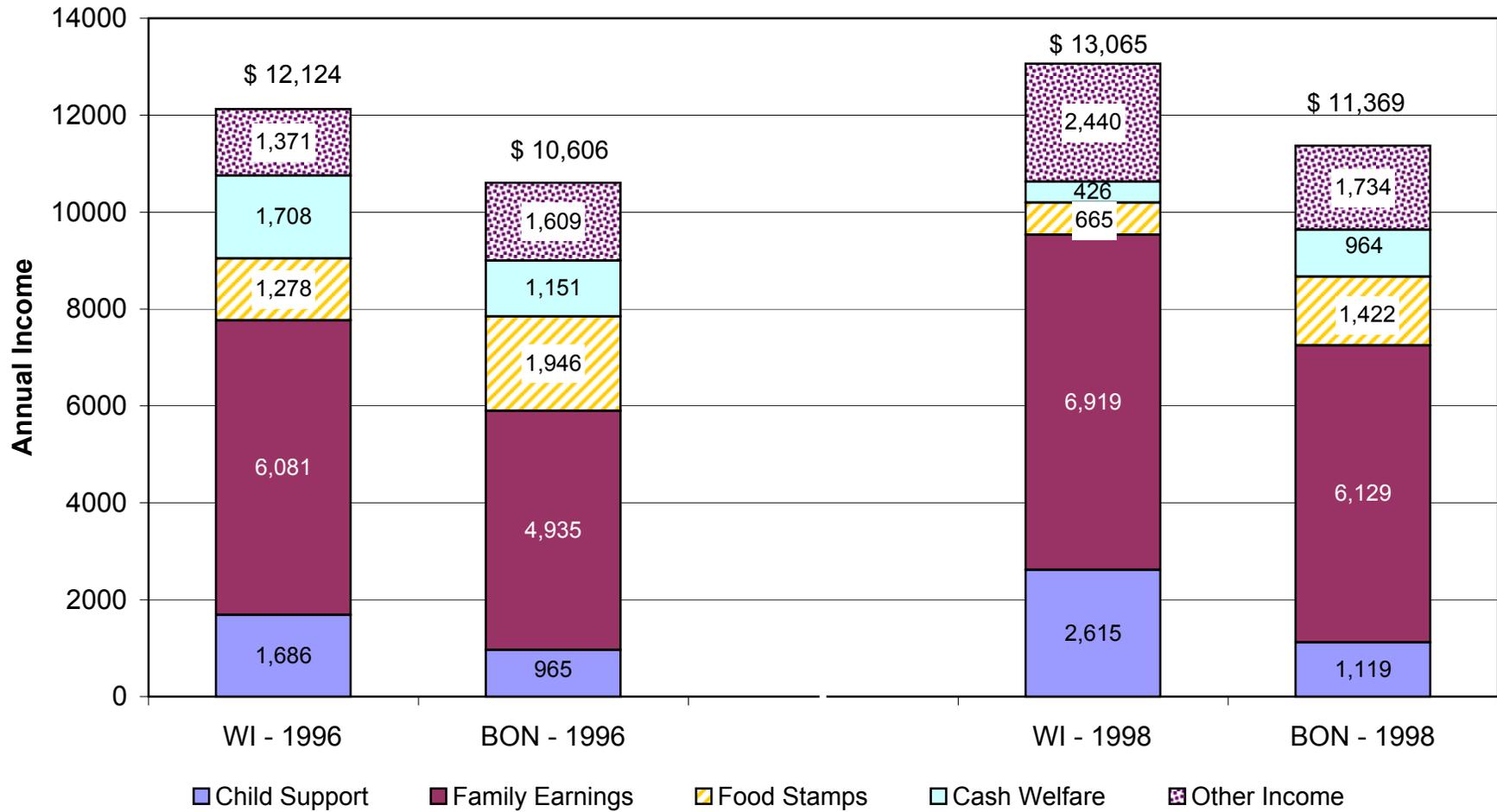
FIGURE 6
Percentage Receiving Different Amounts of Child Support in NSAF



Sample: Mother Most Knowledgeable Adults in the NSAF who have at least one child-support-eligible focal child and whose pre-child-support income is less than poverty. The numbers of the sample are 370 (WI) and 2,758 (balance of nation, BON) for 1996; 209 (WI) and 2,028 (BON) for 1998.

Note: All income figures based on a social family definition and shown in 2002 dollars using CPI-U.

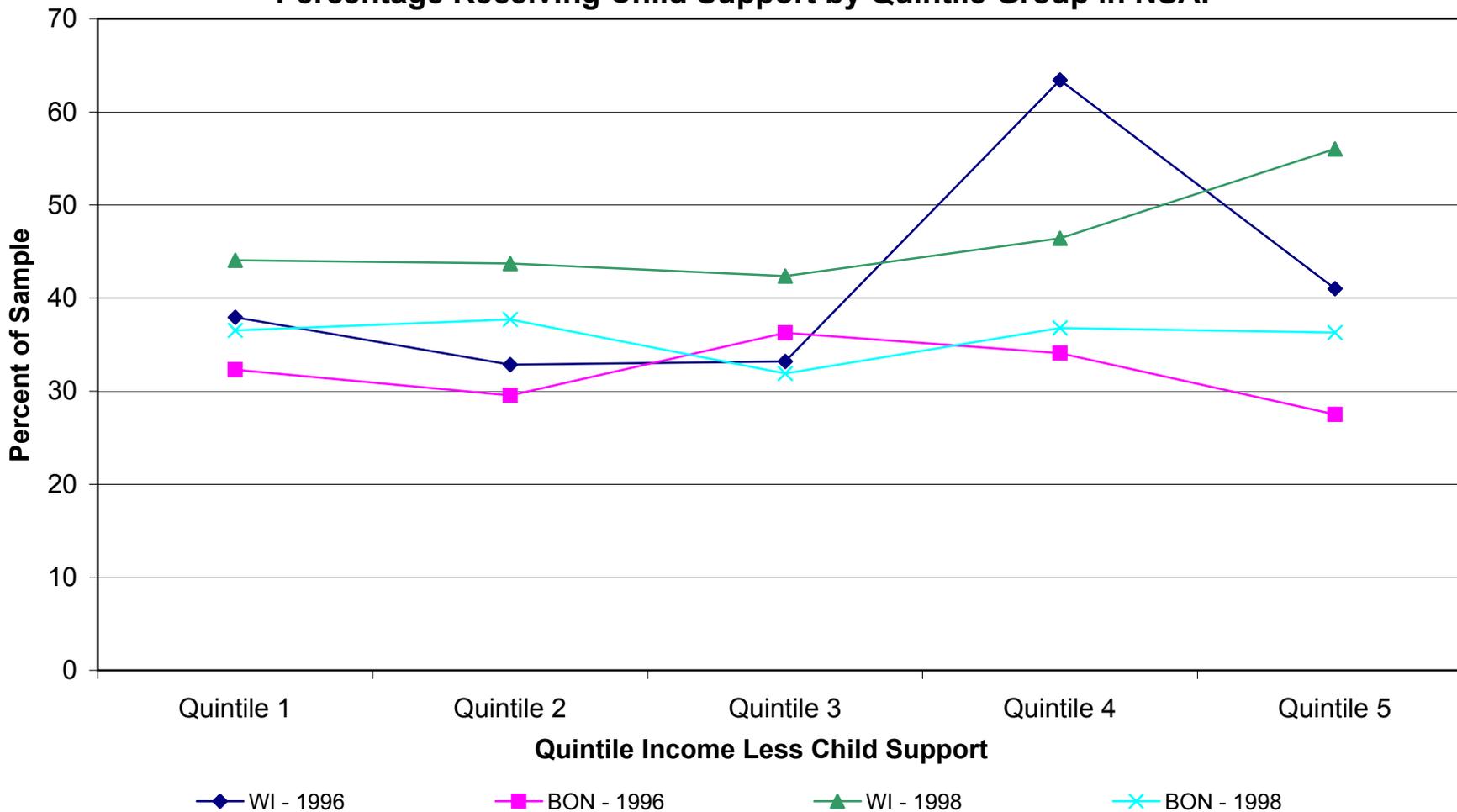
FIGURE 7
Mothers' Family Income Sources in NSAF



Sample: Mother Most Knowledgeable Adults in the NSAF who have at least one child-support-eligible focal child and whose pre-child support-income is less than poverty. The numbers of the sample are 370 (WI) and 2,758 (balance of nation, BON) for 1996; 209 (WI) and 2,028 (BON) for 1998.

Note: All income figures based on a social family definition and shown in 2002 dollars using CPI-U.

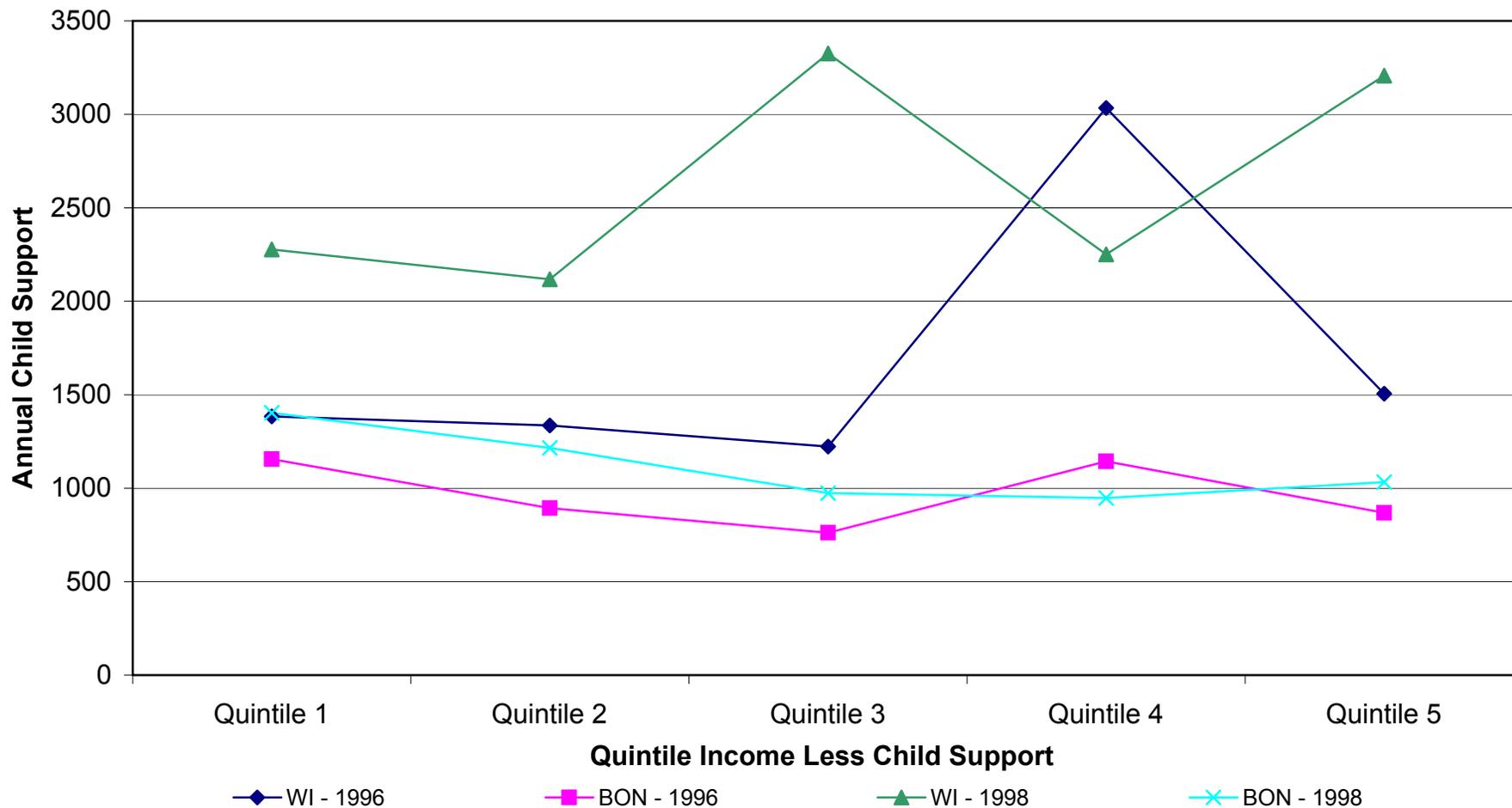
FIGURE 8
Percentage Receiving Child Support by Quintile Group in NSAF



Sample: Mother Most Knowledgeable Adults in the NSAF who have at least one child-support-eligible focal child and whose pre-child-support income is less than poverty. The numbers of the sample are 370 (WI) and 2,758 (balance of nation, BON) for 1996; 209 (WI) and 2,028 (BON) for 1998.

Note: All income figures based on a social family definition and shown in 2002 dollars using CPI-U.

FIGURE 9
Average Child Support by Quintile Group in NSAF



Sample: Mother Most Knowledgeable Adults in the NSAF who have at least one child-support-eligible focal child and whose pre-child-support income is less than poverty. The numbers of the sample are 370 (WI) and 2,758 (balance of nation, BON) for 1996; 209 (WI) and 2,028 (BON) for 1998.

Note: All income figures based on a social family definition and shown in 2002 dollars using CPI-U.

Table 1
Multivariate Analyses of Resident Mothers' Child Support Receipt in Wisconsin

	Mothers with Any Child Support						Mothers with High Amounts of Child Support					
	Year 1998			Year 1999			Year 1998			Year 1999		
	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val
<i>Father Related to Focal Child by Marriage</i>												
No (omitted)												
Yes	-0.016	0.147	0.911	-0.139	0.152	0.361	0.082	0.169	0.629	0.291	0.169	0.085
<i>Father's Contact with Focal Child during 1998 (or during 1999)</i>												
No contact or unknown (omitted)												
Some contact	0.486	0.091	<.0001	0.285	0.091	0.002	0.447	0.134	0.001	0.229	0.121	0.058
<i>Age of Focal Child as of 9/1/98 for 1998 (or 9/1/99 for 1999)</i>												
0-1 (omitted)												
2-5	0.126	0.127	0.322	-0.166	0.168	0.323	0.252	0.194	0.195	-0.299	0.217	0.168
6-12	0.120	0.161	0.455	-0.203	0.190	0.287	0.520	0.224	0.020	-0.224	0.238	0.346
13 or older	0.155	0.214	0.468	-0.166	0.230	0.471	0.675	0.285	0.018	-0.137	0.285	0.630
<i>Any Child under the Age of 5 during 1998 (or during 1999)</i>												
No (omitted)												
Yes	-0.136	0.126	0.280	0.060	0.122	0.622	0.199	0.159	0.210	0.209	0.152	0.168
<i>Number of Children Living with Resident Mothers during 1998 (or during 1999)</i>												
One (omitted)												
Two	0.256	0.106	0.016	0.341	0.109	0.002	0.219	0.151	0.146	0.244	0.144	0.091
Three or more	0.377	0.112	0.001	0.258	0.117	0.027	0.286	0.157	0.070	0.326	0.154	0.035
<i>Mother's Age</i>												
18-24 (omitted)												
25-29	0.341	0.118	0.004	0.303	0.123	0.014	0.286	0.172	0.096	0.384	0.160	0.017
30-34	0.448	0.140	0.001	0.302	0.146	0.039	0.506	0.190	0.008	0.362	0.188	0.054
35-39	0.229	0.154	0.136	0.227	0.159	0.153	0.340	0.209	0.104	0.547	0.199	0.006
Over 40	0.020	0.194	0.920	-0.098	0.191	0.608	0.109	0.266	0.683	0.148	0.249	0.552
<i>Mother's Race</i>												
Caucasian (omitted)												
African American	-0.605	0.104	<.0001	-0.500	0.105	<.0001	-0.744	0.138	<.0001	-0.903	0.128	<.0001
Hispanic	-0.669	0.200	0.001	-0.818	0.198	<.0001	-0.229	0.242	0.344	-0.782	0.249	0.002
Other or unknown	-0.510	0.212	0.016	-0.654	0.236	0.006	-0.817	0.349	0.019	-0.822	0.329	0.013
<i>Mother's Education</i>												
No high school degree (omitted)												
HS degree or equivalent	0.244	0.091	0.008	0.251	0.093	0.007	0.289	0.131	0.027	-0.092	0.124	0.457
Beyond high school	0.260	0.113	0.021	0.302	0.117	0.010	0.359	0.152	0.018	0.185	0.146	0.204

TABLE 1, continued

	Mothers with Any Child Support						Mothers with High Amounts of Child Support					
	Year 1998			Year 1999			Year 1998			Year 1999		
	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val
<i>Mother's Marital Status at the Time of Interview</i>												
Married (omitted)												
Cohabiting	0.358	0.186	0.055	0.076	0.172	0.657	0.308	0.241	0.200	0.089	0.214	0.678
Separated	0.460	0.261	0.078	0.554	0.318	0.081	0.499	0.315	0.113	0.006	0.390	0.988
Divorced	0.729	0.190	0.000	0.666	0.186	0.000	0.763	0.224	0.001	0.627	0.204	0.002
Never married (not cohabiting)	0.429	0.162	0.008	0.090	0.152	0.553	0.180	0.213	0.399	0.117	0.192	0.544
<i>WI - AFDC Receipt in 24 Months before Entry</i>												
No (omitted)												
Yes	0.220	0.113	0.052	0.233	0.121	0.055	0.031	0.152	0.839	0.242	0.157	0.123
Intercept	-1.195	0.242	<.0001	-0.496	0.252	0.049	-2.513	0.337	<.0001	-1.467	0.325	<.0001
N	1083			1001			1083			1001		
Log Likelihood	-664.59			-638.59			-318.21			-354.09		

Data source: Survey of Wisconsin Works Families, 1998 and 1999.

Sample: Among a sample of resident mothers assigned to the experimental group, mothers with non-missing income sources.

Additional 16 cases for 1998 and 19 cases for 1999 were excluded due to missing information about any child under the age 5, mother's marital status, and welfare history.

Note: Probability values of 0.05 or less are shown in bold type.

Table 2
Multivariate Analyses of Resident Mothers' Child Support Receipt in NSAF

	Mothers with Any Child Support						Mothers with High Child Support					
	Year 1996			Year 1998			Year 1996			Year 1998		
	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val
<i>Residence of State</i>												
Balance of Nation (omitted)												
Wisconsin	-0.023	0.078	0.769	-0.055	0.103	0.596	0.142	0.098	0.147	0.197	0.115	0.086
<i>Father Related to Focal Child by Marriage</i>												
No (omitted)												
Yes	-0.029	0.071	0.686	-0.139	0.084	0.098	-0.156	0.082	0.057	-0.061	0.094	0.516
<i>Father's Contact with Focal Child during the Last 12 months</i>												
No contact, Cohabits, or Unknown (omitted)												
Some contact	0.578	0.057	<.0001	0.591	0.069	<.0001	0.558	0.076	<.0001	0.650	0.087	<.0001
<i>Age of Focal Child at the Time of Interview</i>												
0-1 (omitted)												
2-5	0.301	0.086	0.000	0.175	0.099	0.078	0.215	0.119	0.070	0.089	0.126	0.481
6-12	0.128	0.135	0.344	0.043	0.166	0.796	0.013	0.173	0.939	-0.176	0.207	0.395
13 or older	0.116	0.142	0.413	-0.093	0.176	0.599	0.044	0.180	0.807	-0.209	0.215	0.331
<i>Any Child under the age of 5 in Resident Mother's Household at the Time of Interview</i>												
No (omitted)												
Yes	-0.109	0.110	0.323	-0.189	0.144	0.188	-0.123	0.134	0.357	-0.345	0.175	0.049
<i>Number of Children Living with Resident Mothers at the Time of Interview</i>												
One (omitted)												
Two	0.339	0.066	<.0001	0.285	0.078	0.000	0.306	0.083	0.000	0.147	0.092	0.112
Three or more	0.300	0.069	<.0001	0.440	0.081	<.0001	0.434	0.087	<.0001	0.486	0.095	<.0001
<i>Mother's Age</i>												
18-24 (omitted)												
25-29	0.193	0.090	0.031	0.168	0.105	0.109	0.004	0.127	0.978	0.125	0.140	0.373
30-34	0.234	0.093	0.012	0.200	0.111	0.072	0.035	0.128	0.783	0.302	0.143	0.035
35-39	0.207	0.100	0.039	0.047	0.117	0.691	0.102	0.134	0.449	0.386	0.146	0.008
Over 40	0.151	0.110	0.168	0.229	0.124	0.065	0.108	0.143	0.451	0.483	0.153	0.002
<i>Mother's Race</i>												
Caucasian (omitted)												
African American	-0.440	0.061	<.0001	-0.383	0.074	<.0001	-0.584	0.079	<.0001	-0.646	0.089	<.0001
Hispanic	-0.552	0.072	<.0001	-0.651	0.084	<.0001	-0.506	0.090	<.0001	-0.642	0.101	<.0001
Other	-0.404	0.152	0.008	-0.607	0.213	0.004	-0.283	0.196	0.148	-0.404	0.241	0.093
<i>Mother's Education</i>												
No high school degree (omitted)												
HS degree or equivalent	0.188	0.065	0.004	0.192	0.078	0.014	0.355	0.088	<.0001	0.302	0.098	0.002
Beyond high school	0.259	0.067	0.000	0.307	0.079	0.000	0.430	0.089	<.0001	0.385	0.098	<.0001

TABLE 2, continued

	Mothers with Any Child Support						Mothers with High Child Support					
	Year 1996			Year 1998			Year 1996			Year 1998		
	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val	Coeff.	S. E.	P-val
<i>Mother's Marital Status at the Time of Interview</i>												
Married (omitted)												
Cohabiting	-0.104	0.177	0.557	-0.006	0.200	0.978	-0.121	0.245	0.622	0.090	0.253	0.723
Separated	-0.072	0.105	0.493	0.030	0.131	0.819	0.014	0.125	0.914	0.069	0.154	0.653
Divorced	0.549	0.100	<.0001	0.541	0.126	<.0001	0.630	0.117	<.0001	0.557	0.146	0.000
Never married (not cohabiting)	0.080	0.107	0.452	0.239	0.133	0.073	-0.032	0.136	0.815	0.101	0.162	0.535
<i>AFDC Receipt in 24 months prior to the Interview</i>												
No (omitted)												
Yes	-0.271	0.053	<.0001	-0.295	0.066	<.0001	-0.898	0.071	<.0001	-0.574	0.084	<.0001
Intercept	-1.143	0.200	<.0001	-0.996	0.245	<.0001	-1.530	0.258	<.0001	-1.583	0.304	<.0001
N	3051			2152			3051			2152		
Log Likelihood	-1731.41			-1233.00			-1076.25			-866.61		

Data source: National Survey of America's Families, 1997 and 1999, social family income.

Sample: Mothers whose focal child is child-support-eligible and whose pre-child support family income is below the official poverty threshold. Excluded were 77 cases for 1996 and 85 cases for 1998 due to missing information about father's relationship to focal child by marriage, mother's education level, marital status, and AFDC receipt in 24 months prior to the interview.

Note: Probability values of 0.05 or less are shown in bold type.

Appendix Table
Comparative Overall Mean Income of Resident Mothers in Year by Data Source

	Administrative Data & Administrative Sample	Administrative Data & Survey Sample	Survey Data & Survey Sample
<i>Year 1998, Total N</i>	<i>11,973</i>	<i>1,126</i>	<i>1,099</i>
Child support	\$ 711	\$ 707	\$ 695
Mothers' earnings	4,865	5,385	6,916
Food stamps	2,229	2,316	2,329
W-2	3,672	3,668	3,718
Other personal income			580
Partner income			1,717
EITC less tax			1,334
Total income	\$ 11,478	\$ 12,077	\$ 17,288
<i>Year 1999, Total N</i>	<i>11,973</i>	<i>1,080</i>	<i>1,020</i>
Child support	\$ 925	\$ 978	\$ 956
Mothers' earnings	6,576	7,217	9,194
Food stamps	2,014	2,188	2,223
W-2	1,583	1,639	1,720
Other personal income			1,116
Partner income			2,756
EITC less tax			952
Total income	\$ 11,098	\$ 12,021	\$ 18,916

Note:

1. Among the survey mothers who were found in administrative data (N=1,172 for 1998 and N=1,128 for 1999), excluded were 46 cases for 1998 and 48 cases for 1999 because youngest child was 18 or older as of 12/02.
2. All income figures shown in 2002 dollars using CPI-U.