# Focus Groups with Noncustodial and Custodial Parents of Children Receiving TANF Benefits in Wisconsin

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### INTRODUCTION

In 1996, Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which made radical changes to the way the nation provides income support to low-income families. In addition to these changes in welfare policy, a substantial number of changes were made to child support policy. A major complaint about the child support system was its failure to establish paternity for children born to unmarried parents. It is necessary to establish paternity so that the child has *legal* access to a father for emotional, physical, and financial support. However, for children on welfare, child support may have very little impact on economic resources, depending on the state in which the child resides. Most states retain child support payments to offset the state's financial outlay on cash welfare. In 1997 Wisconsin received a waiver from the federal distribution rules allowing it to pass through the entire amount of the child support collected to the custodial parent, and to disregard all child support in calculating TANF cash payments.

In 1999 and 2001, I conducted ethnographic research, consisting of extensive face-to-face interviews with 36 randomly selected African American noncustodial fathers of children who received public assistance in Milwaukee, Wisconsin. The purpose of the research was to ascertain the level of knowledge on the part of noncustodial fathers concerning the child support system, in particular the pass-through policy; to understand fathers' involvement with their children; and to explore fathers' perspective on child support. The results from that research were that many of the fathers were ill-informed on basic child support system operations, nor had they heard about the pass-through waiver or its benefits to those paying child support for their children on welfare in Wisconsin.

Five years later, this new research explores the knowledge level among noncustodial and custodial parents, by race, gender, and geographic location, concerning child support policy. With the passing of time and the continuing practice of passing through child support payments with a full disregard, the knowledge of this policy may have affected the child support paying practice of noncustodial parents.

To gather this information, I conducted sixteen focus groups in seven counties, four of them urban—Milwaukee, Dane, Racine, and Waukesha—and three rural, Manitowoc, Sauk, and Sawyer. The recruitment resulted in 157 focus group participants (87 custodial parents and 70 noncustodial parents). The participants were consumers of state and federal services available in the state of Wisconsin.

#### **BACKGROUND**

This project builds directly on the focus groups and extensive interviews conducted in 1999 and 2001. Institute for Research on Poverty proposed to extend the prior ethnographic research through additional focus groups conducted in 2003–2004 and extensive face-to-face interviews to be conducted in 2004–2005 with twenty fathers and the mothers of their children. The focus groups and the interviews are intended to elicit information on knowledge of child support pass-through policy and interactions with the child support, criminal justice, employment and training, welfare and other systems, and attitudes toward marriage and parenting.

The first phase of the research, reported here, used focus groups to collect data. The procedure for recruiting participants was slightly altered to include only human service programs and agencies, such as Job Centers and Children First programs. Separate focus groups were conducted among custodial and noncustodial parents. Focus groups were held in the counties of Dane, Manitowoc, Milwaukee, Racine, Sauk, Sawyer, and Waukesha.

<sup>&</sup>lt;sup>1</sup>Children First is a program which focuses on noncustodial parents who are delinquent in their child support payment. The noncustodial parent may be court-ordered to participate, or may voluntarily seek participation through stipulation to participate. This program is administered by the Bureau of Child Support in the Department of Workforce Development (see Caspar and Rothe, December 2002, IRP report to the Wisconsin Department of Workforce Development).

<sup>&</sup>lt;sup>2</sup>The original research design was subject to four amendments after submission of the research plan and protocol. An explanation of the four amendments is in Appendix A.

### PURPOSE AND SIGNIFICANCE OF THE RESEARCH

Previous research conducted by Thomas Kaplan and Thomas Corbett with the assistance of Victoria Mayer documented the level of information given by staff of the W-2 agencies, which were primarily responsible for informing the customers of their "pass-through" status and information associated with child support and welfare. A large portion of the staff reported that they never discussed the child support options with their customers, and in my own ethnographic research I found knowledge of the distribution of child support in 1999 and 2001 was poor among fathers in Milwaukee (CSDE Phase I: Final Report, Volume I, Chapter 2).

The rationale for the new research with focus groups was to explore similarities and differences in perspectives and experiences across sites and across mothers and fathers. The topics discussed included understanding of the child support system, the parents' capacities for employment, their experience with the penal system, their perspective on marriage, and their conception of the role and responsibilities of parenthood. Focus groups were conducted from November 2003 to June 2004.

### STUDY DESIGN

A total of 157 participants, 87 custodial parents and 70 noncustodial parents, were recruited for focus groups.<sup>3</sup> In the case of noncustodial parents, the program director provided a list of names of those who had been in Children First for at least six months. This meant that each candidate had a child support order and was delinquent in payment. The criteria for custodial parents were that they had a child support order, had received welfare benefits of some kind within the last six months, and/or had been on W-2 for at least six months.<sup>4</sup> In the rural counties, agencies provided a list of names of potential participants and

<sup>&</sup>lt;sup>3</sup>Because, it appeared that recruitment was going to be difficult, it was decided that a focus group could be held with as few as 3 people. However, the goal was to recruit a minimum of 6 people for each focus group.

<sup>&</sup>lt;sup>4</sup>The scheduling and recruitment of the custodial parent group in the rural counties presented difficulties for the administrators of the county W-2 programs, primarily because very few people receive cash assistance in these

sent letters of invitation; in metropolitan counties, agencies sometimes submitted a list of names, sometimes put up flyers about the focus groups, and sometimes announced the groups at meetings. All participants voluntarily agreed to take part in the focus groups and were offered a stipend of \$25 in the urban counties and \$50 in the rural counties.

### SITE SELECTION

The criteria for site selection were that each location fit the designation of rural or urban county as determined by the Census Bureau and that each had a Children First program with 10 or more slots.

### RESEARCH SITE LOCATION

The diagram below shows the locations visited: <sup>5</sup> Hayward in Sawyer County, Baraboo in Sauk County, Madison in Dane County, Waukesha in Waukesha County, Racine in Racine County, Milwaukee in Milwaukee County, and Manitowoc in Manitowoc County. The Milwaukee focus group participants accounted for 28 percent of all group participants.

counties. The primary welfare benefits received in these counties were Food Stamps and child care subsidies. Therefore, the criterion for selection into the rural focus group was altered to include recipients of cash assistance, Food Stamps, or child care subsidies.

<sup>&</sup>lt;sup>5</sup>A copy of the e-mail message from a Department of Workforce Development administrator requesting cooperation of the counties is in Appendix B. This e-mail was necessary to encourage cooperation, because during the last six months of 2003 the counties were dealing with, in their words, "limited resources," such as budgetary shortages, staff layoffs, and increased duties.



**Diagram One: Map of Wisconsin** 

### FOCUS GROUP PROCEDURES

Data for all focus groups were collected in group sessions lasting a minimum of 90 minutes and a maximum of 120 minutes. All participants were required to complete a participant sheet (see Appendices C and D). A copy of the focus group protocol is included in Appendices E and F. The table below shows the specific site of each focus group. All sessions were tape recorded, transcribed, and analyzed. UW–Madison doctoral students attended most sessions, taking notes.

<sup>&</sup>lt;sup>6</sup>A professional transcription firm approved by the university was hired by the Institute for Research on Poverty. Those doing transcriptions were required to sign a confidentiality form which was archived by an IRP staff member.

**TABLE 1 Site Location** 

County	City	Site
Dane	Madison	Job Center
Manitowoc	Manitowoc	County Human Services Department
Milwaukee	Milwaukee	MAXIMUS, United Migrant Opportunities Services, and the Opportunities Industrialization Center
Racine	Racine	Workforce Development Center
Sauk	Baraboo	County Department of Human Services
Sawyer	Hayward	County Department of Human Services
Waukesha	Waukesha	County Department of Human Services

### RESEARCH LIMITATIONS

The qualitative research in this project has several limitations: it is not generalizable; focus group members self-selected into the sample; and there were sample restrictions, as described above.

# CHARACTERISTICS OF THE RESEARCH SAMPLE

The data collection began in November 2003 and was completed in June 2004. Sixteen focus group sessions were held. The total number of participants was 157, 96 mothers and 61 fathers. Eightynine percent of the mothers were custodial parents and 84 percent of the fathers were noncustodial parents.

TABLE 2 Sample Distribution

	Fathers	Mothers	Total
Custodial parent	3 %	89 %	55 %
Noncustodial parent	97	11	45
Total number of participants	61	96	157

The age range of participants was 18–53 years, the average age being 33 years. The number of children of noncustodial parents ranged from 1 to 7, and the number among custodial parents ranged from 1 to 8. Of these fathers and mothers, 24 percent had eleven years or less of education, 33 percent had graduated from high school, 23 percent had a GED or a high school equivalency degree, 8 percent had an Associate degree, and 3 percent had a Bachelor's degree. The majority (60 percent) were born in Wisconsin. Many of the participants (46 percent) lived in their own apartments, 18 percent lived with family members, 10 percent lived with a new intimate partner, and another 9 percent lived with one of their children's parent.

The tables below provide additional demographic and geographic information. This information was obtained from the focus group participants thorough the participant sheets.<sup>7</sup>

TABLE 3
Profile of the Focus Group Participants

Average age	33 years
Currently married	20%
Ever married	45
Currently working <sup>8</sup>	32
1–2 children	48
Caring for children other than their own	24
Living in shelters	4

<sup>&</sup>lt;sup>7</sup>The data presented in Tables 2 through 7 came from the participant sheets. The software used to manage this data was SPSS for Windows, version 12. SPSS software provides a powerful statistical analysis and data management system in a graphical environment, using descriptive menus and simple dialog boxes.

<sup>&</sup>lt;sup>8</sup>"Currently working" is defined as focus group members employed at the time of the interview in a parttime or full-time job.

The working status of these parents varied by race, gender, and legal parent status as presented in Tables 4 to 6. Working status is an important demographic to highlight because, for all of these participants, work was an essential part of the state program outcomes in which they were customers of services.

Table 4
Working Status, by Gender

	Father	Mother	Total
Working	33 %	31 %	32 %
Not working	67	69	68
Total number of participants	61	96	157

To sum up work status by gender, there was not a large difference in the percentage of mothers and fathers who were employed. Thirty-one percent of the mothers were working, as compared to 33 percent of the fathers. Overall, 32 percent of the sample members were working at the time of the interview.

Table 5
Working Status, by Race and Ethnicity

	White	Black	Hispanic	American Indian	Mexican (Native)
Working	39 %	23 %	14 %	43 %	0 %
Not working	61	77	86	57	100
Total number of participants	85	57	7	7	1

To sum up work status by race and ethnicity, 39 percent of White participants and 23 percent of Black participants were employed.

Table 6 Working Status by Legal Parent Status

	Custodial Parents	Noncustodial Parents
Working	29 %	36 %
Not working	71	64
Total number of participants	87	70

To sum up work status by legal parental status, only 29 percent of custodial parents were working, compared to 36 percent of noncustodial parents.

Of those who were working at the time of the interview, 82 percent had full or part-time jobs, while the remainder had temporary employment. Of those not employed at the time of the interview, 41 percent had not worked at all in the past year.

Table 7 shows the geographic distribution of custodial and noncustodial parents. The breakdown by race and county is shown in Table 8.

Table 7
Distribution of Participants across Counties

County	Noncustodial Parents	Custodial Parents	Total
Madison	13 %	16 %	13 %
Waukesha	9	9	9
Milwaukee	26	30	28
Racine	14	11	13
Manitowoc	26	13	18
Baraboo	7	10	9
Haywood	6	14	10

Participants in the rural counties were predominantly white. Blacks accounted for 36 percent of the overall sample, but comprised over half of the sample in Milwaukee. American Indians accounted for 4 percent of the sample, residing primarily in the rural county of Sawyer (town of Hayward). Hispanics also accounted for 4 percent of the sample.

Table 8
Distribution of Participants by Race and Location

Race/Ethnicity	Madison	Waukesha	Milwaukee	Racine	Manitowoc	Baraboo	Hayward	Total
White	35 %	79 %	30 %	20 %	90 %	100 %	63 %	54 %
Black	65	7	57	80	7	_	_	36
Hispanic	_	14	9	_	3	_	_	4
American Indian	_	_	2	_	_	_	38	4
Mexican	_	_	2	_	_	_	_	1
Total number of								
Participants	20	14	44	20	29	14	16	157

At each of the focus groups, I requested participants to consider providing IRP with their social security numbers to permit gathering administrative data from the KIDS data system to gain additional information on their child support orders, child support arrears, child support paid, and Unemployment Insurance receipt from the UI wage records. Of the 147 focus group participants, 99 (67 percent) voluntarily provided their social security number. Of these, information from KIDS was obtained for 89. For this subsample of focus group participants, the following additional demographic information is available.

These noncustodial fathers had average formal earnings of \$4,097 in 2003, as compared to formal earnings of \$10,706 among noncustodial mothers. The average monthly amount of child support orders were \$300 for noncustodial fathers and \$160 for noncustodial mothers. The average amount of child support paid by noncustodial fathers was \$1,649, and noncustodial mothers paid an average of \$1,884.

<sup>&</sup>lt;sup>9</sup>The approved amendment to request social security numbers was not available for use at the first focus group held in Racine with noncustodial parents. Ten participants were therefore not included in the final number of focus group participants.

<sup>&</sup>lt;sup>10</sup>Eight of the social security numbers provided by the participants did not match with a social security number in the KIDS system. Two custodial fathers provided their social security numbers but were not included in the KIDS data collection. Valid social security numbers were provided by 69 percent of noncustodial fathers, 70 percent of noncustodial mothers, and 63 percent of custodial mothers.

The average amount of child support arrears owed by noncustodial fathers was \$20,518, while noncustodial mothers owed an average of \$4,839.

Among custodial mothers in the subsample, formal earnings averaged \$3,758 in 2003. The average amount of child support arrears due to the custodial mother was \$4,042. From April 2003 through March 2004, the total child support received by the custodial parent was on average \$2,239. The average monthly amount of child support owed to custodial mothers was \$246. More detail is available in Appendix G.

The results presented below are based on 32 hours of interviews, approximately 1200 pages of transcript, and 5 composition books of field notes.

TABLE 9
Additional Wage and Child Support Information for the Subsample Providing Valid Social Security Number

(N=89)

Categories	Custodial Mothers $(N = 47)$	Noncustodial Fathers (N=35)	Noncustodial Mothers (N=7)
Number of Children*	2 children	4 children	3 children
Unemployment Wages in 2003 <sup>11</sup>	\$3,758	\$4,097	\$10,706
Monthly Child Support Owed to Custodial Parent during the First Quarter of 2004	\$246	_	_
Monthly Child Support Orders during the First Quarter of 2004		\$300	\$160
Total Child Support Paid from April 2003 through March 2004		\$1,649	\$1,884
Total Child Support Received from April 2003 through March 2004	\$2,239		
Total Arrearages Owed by NCP on April 1, 2004		\$20,518	\$4,839
Total Arrearages Due to Custodial Parent on April 1, 2004	\$4,042		

**Source**: KIDS and Unemployment Insurance data.

### **RESULTS: NONCUSTODIAL PARENTS**

Noncustodial parents were a diverse group of 70 participants. Thirty-four (48 percent) were white, 30 (43 percent) were black, 3 (4 percent) were Native American, and 3 (4 percent) were Hispanic. They ranged in age from 21 to 53. Fifty-nine (84 percent) were men and 11 (16 percent) were women. Twenty-six were responsible for a nonbiological child.

<sup>\*</sup>All of these numbers presented are averages

<sup>&</sup>lt;sup>11</sup>A recent brief "*The Story Behind the Numbers*" from the Office of Child Support Enforcement reported that 63 percent of the debtors, holding 70 percent of the 70 billion child support debt, had reported earnings of less than \$10,000. This information from OCSE matches with the reported wages of these non-custodial parents. The report was published in July, 2004. The internet address for the brief is <a href="http://www.acf.dhhs.gov/programs.cse">http://www.acf.dhhs.gov/programs.cse</a>

### Key Findings: 12

- Many of the noncustodial parents equated parental responsibility with the provision of formal and informal child support to their children.
- Many identified the importance of emotional as well as financial contributions as necessary in the life of a child.
- Several of the men stressed the importance of communication between the two parents in raising their children. They regarded frequent visitation with their child as important in maintaining a relationship.
- Many discussed difficulty in obtaining employment after serving time in the penal system.
- Many understood the child support "pass-through" policy.
- A few understood the process for modification of a child support order.
- Several stated concern with incarceration as an enforcement tool. Those who had been incarcerated stated that it prevented them from further viable employment.
- Several of the mothers in the focus group were both noncustodial and custodial parents.
- Several of the noncustodial mothers had lost custody of their children to the foster care system, and were paying child support to reimburse the state for child welfare services (foster care).
- Many of the fathers expressed dissatisfaction with the lack of employment opportunities and the inconsistency of temporary agencies for job placement.
- The fathers were knowledgeable about W-2 and the eligibility requirements for Medicaid and Food Stamps.
- Several of the fathers were in arrears to the state because of their children's previous participation in Aid to Families with Dependent Children.
- Many were dissatisfied with the Children First program. The parents attributed their dissatisfaction to limited employment referrals and sustainable jobs.
- Many did not agree with the current marriage policy initiative. Several of the men stated that "you will love your girl whether you are married or not."

### Policy Knowledge

Noncustodial mothers and fathers by race, gender, and location were very similar in their knowledge of the child support enforcement program. There were no distinct differences between urban and rural county residents in this regard. In fact, based on my previous research with noncustodial fathers

<sup>&</sup>lt;sup>12</sup>The terms "nearly all," "many," "several," and "few" are used to describe the responses of participants. It is not possible to assign specific numbers, because focus groups are discussions, and individual opinions are not necessarily polled. "Nearly all" means only a few did not share.

in Milwaukee, overall knowledge of the workings of the child support enforcement system has improved. In these focus groups, noncustodial parents in both rural and urban counties discussed their responsibility to their children in the form of child support payments and their frustration with the amount specified in the child support orders and the penalties for nonpayment.

A common point made by noncustodial fathers was that child support is not a symbol of manhood, but taking care of your child financially is important. (This was also a common response in my previous research.) However, they understood the importance of child support payments coming through the state system. Javier<sup>13</sup>, a 23-year-old black male living in Racine, said the following:

**JAVIER**: Child support is not a responsibility issue, as long as you're taking care of your kids. Yeah, I mean, your kid's got to come first before child support.

**INTERVIEWER**: Okay.

**JAVIER**: But the thing on that though, if you take care of your kids and the State not seeing none of that money come through, don't none of that count, you know. That's important though.

Tom, a 35-year-old white father of two children in Manitowoc, shared his feelings on paying child support to the state and having it passed through to the mother.

It's taking care of your kids, but not necessarily paying money to the state.

It is, but, I mean, you got to take care of your kids first. I mean, if your kids need some Pampers or something, and the baby's momma got no money, they expect you to still send the money, the child support. I mean, you can't wait for the check to come back from child support. You know what I'm saying? There's things that kids need [and can't wait].

Although many of the fathers were aware of the pass-through process, they were concerned by the waiting period before the mother received the child support payment. For both fathers and mothers, a delay of one week seemed substantial, because financial resources were limited. Another issue was the

<sup>&</sup>lt;sup>13</sup>All names used in this report are pseudonyms selected by the participants.

consequence of not paying child support. Noncustodial parents in both rural and urban counties were aware through firsthand experience or secondary knowledge that incarceration was a penalty for nonpayment of support.<sup>14</sup> In the quote that follows several noncustodial fathers from Racine County discussed their recent experience with being incarcerated for nonpayment.

**ROCK**: That's the least of the problem. The jailhouse is so full now down there, and the majority is [for child support], 90 percent of them child support down at the county jail now, three to a cell. It's only supposed to be two. It's three to a cell and you sleeping on the floor. They got it where now, I mean, prison is the least thing, just like, I mean, it's so crowded right now just for child support. It's unreal, man.

**JAVIER**: I was at the county like a couple months ago, man, those people are kind of for child support, they want to go to prison, man, just to get out of the county.

**GEORGE**: Just to get out of the county.

**ROCK**: You go down there to do six months or a year.

**INTERVIEWER**: For nonpayment of child support?

<sup>&</sup>lt;sup>14</sup>The practice of incarceration for nonpayment of child support is not limited to Racine. See article "Suspended fishing licenses lure parents to court: Counties using various sanctions to help collect child-support payments," Milwaukee Journal Sentinel, April 14, 2004, for a discussion on the various tools (such as jail, liens on homes and other assets) that are being used by Wisconsin counties to collect child support debt. In an e-mail message from Anthony J. Streveler of the Department of Corrections, dated August 5, 2004, he reported the statewide number of inmates admitted to prison, not jail, for the calendar years of 2000, 2001, 2002, and 2003 for nonpayment of child support under Wisconsin Stat. 948.22(2); 948.22(2M) and 948.22(3). The total number of admissions over these four years was 435 and the total number of individual persons was 400. Of the 435 admissions under the targeted criminal codes, these inmates fall under two categories. In category A, those with convictions including any of the targeted criminal codes plus some other criminal code was 261 persons. In category B, those admissions with convictions including only one or a combination of the targeted criminal code was 174. A breakdown by race and gender in category A shows that 4 admissions were of blacks and 257 were of whites. Four admissions were female and 257 were male. Under category B, 2 admissions were of blacks and 172 were of whites. Two admissions were female and 172 were male. The actual/projected days served ranged from 92 days to 5,849 days for the inmates under category B. Further evidence on the incidence of jail for nonpayment of child support was provided by the Dane County Sheriff's Office, in a memo dated August 27, 2004, reported in a response to a public records request on the number of incarcerations for failure to pay child support for 2003 and 2004. In 2003, there were 713 incarcerations and in 2004 (January 1 to August 20), there were 288. These numbers represent the number of entries listed for failure to pay child support. Another inquiry was conducted in Manitowoc, with a cursory review of the jail registry. In the first six months of 2003, there were 26 arrests for nonpayment, and 3 of the 26 were noncustodial mothers. In the first four months of 2004, there were 35 arrests.

**UNIDENTIFIED MAN**: they sent a letter to the house talking about prison and stuff. I ain't paid my child support, either come up with \$1,000 or do six months. And I just got out about five months ago for child support, I did nine months.

**INTERVIEWER**: Okay. So how many of you have been in jail for child support? One, two, three, four. So half of this group was incarcerated for nonpayment of child support.

**ROCK**: Man, I did nine months. Then they let me out, I was out for 30 days, and then they called me back down and send me a letter, I went back down there. She told me If I did not have another job within another 30 days because they only give you 60 days after 60, I mean, after 60 days, if you ain't got a job or pay no child support, they send me another threatening letter. I got a child support warrant on me right now, six months or come up with \$1,000.

**GEORGE**: And the crazy part about it is, all the time you doing the county, your child support is still the same.

UNIDENTIFIED MAN: Still the same.

**INTERVIEWER**: About how long were you in jail for child support?

**UNIDENTIFIED MAN**: Well, I got a family with money, but I don't want to ask them for nothing either, but . . .

**INTERVIEWER**: How long were you there for your child . . .

**JAVIER**: I was in there for 18 hours. It took them more time trying to get me out of jail than it was being in there because you got to run around, go get the court to sign this and that.

**INTERVIEWER**: And how did you get put in?

**BOB**: I went to court for child support.

**INTERVIEWER**: Oh, you went to court?

**BOB**: I was going to court, they want to update my, they want to raise my child support. I was going, I didn't even go to the courtroom. They had the sheriff done waiting on me and took me right to jail.

Steve, a 34-year-old father of three children in Milwaukee, discussed his experience with the policy that child support payments not received through the state system are not considered payments.

I was at Winnebago Correctional Center, I didn't have to pay child support, but like I was sending money ... to my kids' mothers, you know, every once in awhile. Actually, one of my kids was with my mother (his biological mother), so I sent her money. So when I got out of prison, and I had all the receipts and everything and I said, oh, well, you know, when I was in prison, I was, you know [telling the judge] that I was sending this money. But [the judge said] that don't even count, you just send it to us.

Another noncustodial father, George, said that he had an agreement (for informal support) with the mother of his child to pay her the child support directly, and even when she testified on his behalf, it was seen as a "gift" and not formal child support.

I take my baby momma \$40 a week, which is what I [am ordered] to pay for child support, but the State don't see that, they gonna say, hey you ain't taking nothing, even if she (the mother) do say that (I gave it to her), you know, that we came to an agreement. They don't see it, so it do not count for anything.

Much of the knowledge of child support policy among these noncustodial parents was obtained through experience with the system and through interaction with the workers in the child support enforcement system. A group of fathers discussed the denial of educational grants and income security services. Bob, a Latino married father of four children—he is the custodial parent of one of them—discussed his recent sanction.

**BOB**: You see, the thing about that is if you owe child support and you try to open up a restaurant, child support won't, any of they money that you owe them (must be settled) before you can do anything. But before you [are] eligible for a grant, you got to be even steven on them. I went to school. I had to get a letter signed from my baby momma and my caseworker saying, I would be willing to be pay extra couple dollars on my back support before they would even give me financial aid to go to school.

**INTERVIEWER**: For school?

**BOB**: For school, I had to get permission to get financial aid.

**JAVIER**: There's just a lot of brothers out here that ain't working, you can't even get food stamps if you owe child support.

**JAVIER**: If you owe child support, you can't get none of that.

In sum, these parents demonstrated an increased understanding of the pass-through policy, enforcement strategies, and collection procedures. Very few of them were aware of the proposed marriage policy.

# **RESULTS: CUSTODIAL PARENTS**

There were 87 custodial parents. Fifty-one (59 percent) were white, 27 (30 percent) were black, 4 (5 percent) were Native American, and 4 (5 percent) were Latino. Their ages ranged from 18 to 50. Two custodial parents were fathers. Thirteen percent held an Associate degree, and 5 percent had a Bachelor's degree.

# **Key Findings**

- The parents (primarily mothers) expressed dissatisfaction with the amount of discretion that the FEP had in their program participation.
- Nearly all the custodial parents understood the sanctioning process in the W-2, Food Stamp,
  Medicaid, and child care programs. They understood that regardless of their attempt to follow the
  agency process and deal with their own complicated lives, FEPS may declare their conduct to be
  officially uncooperative.
- Many of these parents did not understand the income guidelines or supplemental benefits eligibility
  criteria for programs such as W-2, Medicaid, and Food Stamps. Some parents said that this lack of
  clarity and misunderstanding led to uncertainty about household income that made it impossible for
  them to follow a budget.
- Several described their participation in the assistance programs as living in constant fear and being vulnerable to poverty, insufficient amounts of food, and homelessness. 15
- Many of the custodial parents had applied for Supplemental Security Income and were denied. Several were applying for the second and third time.
- Many expressed dissatisfaction with the child support enforcement system and desired more consistency in payment receipt.
- Several understood the pass-through policy.

<sup>&</sup>lt;sup>15</sup>See "The Characteristics of Families Remaining on Welfare" for a discussion on the multiplicity of problems faced by custodial parents remaining on welfare. There findings are similar to the findings obtained from these focus groups. A copy of this policy brief is available at John Hopkins University, Welfare, Children & Families: A Three-City Study, Policy Brief 02-2.

- Many of the rural focus group participants expressed dissatisfaction with limited access to dental services in their counties.
- Many viewed the proposed marriage initiative as intrusive in poor people's lives. A few viewed the proposed services (such as marriage education) as beneficial. Some of the parents expressed concern about the safety of domestic violence victims.

### Policy Knowledge

The custodial mothers were very similar to the non-custodial fathers in their knowledge of policy regarding the welfare and child support systems. However, they were more knowledgeable concerning the amount specified in the child support order and the procedure for obtaining state and federal benefits for their children. No noteworthy difference in knowledge across race, gender, and location was evident.

In discussions of the requirement for cooperation with the child support enforcement system, many custodial parents were knowledgeable. However, several discussed their discomfort with this requirement. Jewel, a 40-year-old white mother of two children in Waukesha, discusses a conversation that she had with the father of her children in reference to reporting him to the child support agency.

**INTERVIEWER**: Before you applied for W-2/AFDC did you know that you were required to cooperate with the child support office?

**JEWEL**: I was threatened by the kids' father to not get on these things because they were forced into paying child support in the beginning. And we were still technically married when I started, but he was in the brig in California in Camp Pendelton. . . and he told me, he was trying to threaten me not to get on him because he was forced to pay child support.

He has a kid from another relationship from when he was like 18, ... And he's in arrears with that and so he didn't want to have to pay child support again. [He said] don't do this because I'm going to make your life miserable—, and he has followed through with his threats. He's made my life miserable for a year.

Although a good cause exemption is available for women who fear that the father of their child will be abusive or have actually experienced abuse, many women were not aware of this rule. As one women said, "It can be potentially dangerous because, you know, if that man is abusive." Among all the custodial parents, one had been excused from naming the father of her child.

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Jewel discussed her knowledge of the cooperation rule, and her rationale for cooperating with the

child support office.

Well, I know for when you just have MA [Medicaid] your kids don't get cut off, but you do, if you don't go to child support. But then when I tried to get other services, then I

started going to child support because I knew they would cut that off and I needed it, so.

Several of the women discussed their experience with the W-2 system when it appeared that they

were not cooperating with the child support office. Jenny is a black mother of six children in Madison.

She explained that her children's father was dead but the caseworker refused to believe her until she was

able to present a copy of the obituary.

**JENNY**: . . . I was denied child care before. You know, my child's father was dead.

My child's father is dead and they was saying like I was sending him [the caseworker]—, all types of things, and they had to wait to get some papers from Illinois to verify that he was not there. Then I had to bring his obituary, but which I was doing all that and I still didn't get anything, and I didn't get reimbursed for no months or nothing, but when they just cut me off. ... they was saying it—like I was lying. ..., saying he was dead, but he

wasn't.

**NIKKI**: So...he wouldn't have to (pay) child support.

JENNY: Right.

Many of the women not receiving child support on a regular basis were dissatisfied with the child

support system's ability to secure payments on their behalf. The women in the following passage discuss

their interaction with the child support system.

MS. MILLER: Oh, I just went to child support court like maybe two weeks ago on a

case that was held open.

**INTERVIEWER**: Okay.

Ms. Miller: Oh, that lady did my baby father in so bad. I mean, it's like, I was just sitting there like, do you actually know this man? I mean, she was just like, ...you don't do nothing, you haven't taken care of this child since he been born. You know, I'm like—,

because I'm like, she don't even know.

**INTERVIEWER**: Was it true?

MS. MILLER: No.

**INTERVIEWER**: Okay.

MS. MILLER: I mean, but she don't know. She just looking at it what comes through the system, you know, she not looking at what comes through his pocket, you know what I'm saying, what he done since the baby was born. She looking at it like this baby is ten months old and you have not done nothing. You ain't shown, ... like nothing. And I'm just sitting there, I'm like I'm quiet, I had nothing to say because .

**UNIDENTIFIED WOMAN**: Because it's not on paper.

**FAHAMISHA**: Well, they going by what you tell your aid worker too because when you . . .

**MS. MILLER**: But, see, I don't tell her nothing because she . . .

**FAHAMISHA**: You get like \$50 from them, they want to know.

**MS. MILLER**: But, see, they think that . . .

**UNIDENTIFIED WOMAN**: Well, that is the child support . . .

**MS. MILLER**: They don't want to know what comes out his pocket towards you, they want to know what goes through the system.

Concerning the penalties for nonpayment of child support, there was a small difference in opinion by races. Many of the white mothers had expected more financial support from the noncustodial father, whereas the black mothers wanted financial support but also desired services to assist the noncustodial father so that he could make child support payments. One of the questions was, "Do you think that the penalties for not paying child support are too strong, about right, or not strong enough?" The responses ranged from "make him pay" to "give him a break." A number of the mothers described different experiences with the child support enforcement system. Ann, a 25-year-old white mother of four children, discusses her opinion about the strength of the penalties for nonpayment of child support. She has remarried and works as a waitress in a diner in Hayward. Her husband has children as well and they share in the caretaking of his children.

**ANN**: I've been on the flipside though where I've had to pay.

Yeah, because my kids lived with my mom for two years and....

My mom got kinship care for them. And I paid more in those two years than their father has ever paid ever.

### **INTERVIEWER**: Okay

**ANN**: I missed like two payments and they were all over me. Oh, we're going to throw you in jail. ...But it's like, how can he [my children's father] sit for two years and not pay nothing and he doesn't have to sit in jail.

**ANN**: And even when I worked for cash, I went and I sent them a check or something. And I made my effort to pay, but I just don't understand how they can send me letters when I missed two months of payments, you know, and be like, oh we're going to throw you in jail when he can sit and not work for, what, eight years now.

In regard to Food Stamp policy, Kristen, a mother of one child in Waukesha, stated that she was not clear on all of the rules in the beginning. She had been ordered by her doctor to stop working because of her current medical state, and lost Food Stamp benefits.

Well, they don't make it clear to you in the beginning. You know, I didn't, I had no idea that quitting a job, I was going to lose my food stamps for three months. It might have been buried in some of the mound of paperwork they gave me, but, you know.

With respect to the proposed marriage policy, several custodial parents were aware of increased public discussion of marriage among low-income families. They had learned of this proposed policy through the newspapers and television. Many of them, particularly the white mothers who had been married, stated that marriage is not the answer to all life situations. One mother said "I think the marriage policy is good, but marriage isn't always the answer in some ways because like my parents are, I wish they would have divorced when we were kids because it screwed us up more than anything."

In general, the custodial parents were knowledgeable of child support and welfare policy, even though their knowledge was not always fully accurate. There were no significant differences by race, location, and gender.

### SUMMARY AND CONCLUSIONS

Many noncustodial parents have erratic employment and low income, so have great difficulty making both formal and informal child support payments. Even though they understand the penalties associated with not paying formal support, many prioritize informal support, which goes directly and immediately to their children. This type of support may be preferred by both fathers and mothers, and yet it is generally ignored by the child support system.

One of the main intents of this research was to ascertain the extent of knowledge on the part of noncustodial and custodial fathers and mothers concerning child support and welfare policy. A key finding is that both groups of parents are knowledgeable in these areas. The noncustodial fathers were more knowledgeable of the pass-through process than evidenced in my previous research. The custodial parents were aware of the pass-through policy and desired to receive child support on a regular basis. Whether rural, urban, black, white, Hispanic, male, or female, the parents differ very little in knowledge of child support policy.

# Appendix A Amendments and Changes to Original Research Design

Four amendments were submitted for changes to the original research design.

The first amendment was submitted in August. This amendment addressed requested changes with the consent form and the informed consent form for taping. There was an additional request for information on the handling of the reporting of illegal activities to authorities if reported by a current or former spouse. The research plan with revisions was approved on September 8, 2003.

The second amendment, submitted in December, contained two revisions to the original research plan. The first change was approval for requesting the social security numbers of participants who volunteer to be in the focus groups and a change in the recruitment schema for the focus groups.

(1) Requesting social security numbers of participants from those who volunteer to be in the focus groups.

After an initial analysis of a focus group held in November 2003, it became apparent that background information obtained from KIDS, the management information system for child support (specific administrative data on paternity establishment, child support orders and child support payment histories) coupled with information on noncustodial parent's earnings from the Unemployment Insurance (UI) data system would enhance our knowledge of the economic status of non-custodial parents with child support debt. The Institute for Research on Poverty has access to administrative data on all legal fathers in the state of Wisconsin. If we have the social security numbers of all participants who volunteered for the focus groups, we could provide aggregated data on the child support payment history, arrearage accumulated for these noncustodial parents, and a history of child support receipt for custodial parents. This would provide the researcher with a more comprehensive financial profile of the noncustodial parents participating in the focus groups and the Children First program.

The social security numbers without identifying names would be obtained by the researcher from the project manager for the Children's First program and from participants volunteering to participate in the university-sponsored focus groups. It would be explained by the researcher that the social security

numbers would be used solely for the purpose of obtaining information to the amount of child support received, paid, and accumulated arrearage. This information would be combined with all individuals participating in the program and/or volunteering for the focus group in their county. A designated programmer at the Institute for Research on Poverty would be responsible for the collection of the financial data from the administrative records. This aggregated quantitative data along with the qualitative data (focus groups and individual interviews) would present a fuller picture of the noncustodial parents economic circumstances.

(2) Request to amend the method for recruiting participants for the focus groups.

Initial process for data collection for focus group participants consisted of the following steps:

The initial focus groups would consist of noncustodial parents in Racine, Waukesha and Madison and in three rural counties of southern Wisconsin that have active Children First programs.

We will contact participants through Children First agencies in the counties.

We will recruit 8–10 participants for each focus group from lists generated by Children First administrators.

Each focus group will cover three kinds of issues: 1) knowledge of child support pass-through policy; 2) interactions with child support, criminal justice, employment and training, W-2 and other systems; and 3) attitudes toward marriage and parenting.

We will conduct focus groups with mothers in the same set of counties, contacting potential participants through community groups.

Focus groups with custodial parents will cover the same topics as those for non-custodial parents, to facilitate comparison of responses.

We began conducting focus groups in the fall of 2003.

Suggested *changes* to the current method of recruitment and the *rationale* for the suggestions.

Steps A, D, E, F, will remain the same as stated above.

Step B and C would be altered to not only include participants in the Children First program but also identified noncustodial parents in the KIDS administrative data system whom would be invited (by letter) to participate in the focus group study. The number of participants in the focus group would remain the same. The volunteers (recruited by letter) for the focus group would be given a toll-free number to call and the number of the Institute for Research on Poverty (IRP). Ms Robin Snell, Receptionist for IRP would be responsible for collecting the names of the participants who call to secure their spot in the focus group if they were unable to reach me by cell phone. She would keep this information in a secure and confidential place for the researchers.

Step G would be ongoing until Summer of 2004.

The *rationale* for the requested change is that the state of Wisconsin has undergone significant budget cuts and staff changes in their Children First programs. Some of the program staff assisting in the recruitment process for the focus groups have had to deal with internal administrative changes which has stifled the progress of recruitment for the focus groups. Therefore, the researchers are faced with a need to not solely depend on the program administrators of the Children First program but enhance our recruitment efforts with a mailing to potential participants who meet the participant criteria.

### SAMPLE LETTER

January 15, 2004

«FirstName» «LastName» «Address1» «City» «State» «PostalCode»

Dear «FirstName»:

You have been selected to participate in a research focus group that is being conducted by the University of Wisconsin to learn about the life experiences of non-custodial parents. Your participation in the study is strictly voluntary. You do not have to take part in the study if you do not want to! If you do choose to participate, you will receive a cash contribution of \$25.00 for your time.

I believe that you have a lot to say about your experiences in the city of Madison and the state of Wisconsin. The focus group will be held in the city. I truly think what you have to say is important in better understanding how child support affects your life.

If you have any questions, please do not hesitate to contact me toll-free at 888-743-7763 (cell phone) or 608-263-6358 (ask for Robin Snell). Your name and contact information is confidential.

Please call your opinion is valued and needed. I look forward to talking with you soon.

Sincerely Yours,

David Pate Researcher

The second request was approved on January 12, 2004. A copy of the rationale for the approved changes are in Appendix A.

The third amendment submitted on February 12, 2004 was a change in the amount of stipend as an incentive for informants in the identified rural counties. The requested change was \$50.00 from the original \$25.00.. This specific ethnographic research component includes focus groups conducted in the cities of Racine, Waukesha, and Madison and three rural areas in Southern Wisconsin in the first year. Also included are face-to-face interviews to be conducted in Dane County during the second year of research. The subject population includes African American and non-Hispanic white fathers and mothers.

Focus groups are also proposed for the following rural counties: Sauk, Sawyer, Fond du Lac, and Manitowoc. However, during initial conversations with the staff at these locations, it was brought to our attention that the current amount of the stipend (\$25) was insufficient. Staff in child support agencies in these counties have suggested that a more appropriate amount to offer the rural participants was \$50.

In order to attend the focus groups in rural areas, many of the participants will need to travel relatively long distances and/or secure transportation (public transportation is generally not available in these areas). These financial and time costs would be in addition to the time costs associated with the focus groups themselves. It has also been suggested by agency staff that potential participants in rural areas may be less familiar with the concept of focus groups, making it particularly important to offer an adequate stipend.

With the time costs and other challenges of focus group participant recruitment in mind, we request permission to increase the amount of stipend for rural focus group participants from \$25.00 to \$50.00. The request was approved on March 3, 2004.

The fourth and final amendment was a request to include the county of Milwaukee in the sampling schema. This was requested to allow for comparison of data obtained from the previous research conducted in 1999 with noncustodial fathers on their knowledge of welfare and child support policy. This request was approved on March 26, 2004.

### Appendix B

A copy of the email sent to DWD regional administrators and staff at the Bureau of Child

Support. (dated: January 30, 2004) as an endorsement for the cooperation of the local administrators.

From: Zawacki, Jean

Sent: Friday, January 30, 2004 2:39 PM

To: 'Jbatha@wctc.edu'

Cc: Weber, Carla; Anderson, Tina; Messinger, Karen

Subject: RE: Research - IRP Researcher contacting counties.

Hello All.

I am responding on behalf of BCS regarding the question of David Pate conducting focus groups with Children First and W-2 participants.

David Pate is a part of the research team at IRP and has done this type of work in the past. This effort is part of the Child Support Demonstration Evaluation (the child support pass-through). David will be conducting focus groups with both non-custodial (Children First participants) and custodial parents (W-2 participants) to inquire about their experience and knowledge of W-2 program, child support program, and child support pass-through.

Currently David is in the process of conducting focus groups in Waukesha, Dane, and Racine counties. In the future three rural counties will be identified and David will be looking at setting up similar focus groups. I will notify the regional administrators when the three rural counties have been identified.

If you have any other questions regarding the Child Support Demonstration Evaluation or the Children First Program, please feel free to contact me.

Jean Zawacki Program and Planning Analyst Bureau of Child Support 608-266-6822

# Appendix C

# Wisconsin W-2 and Child Support Project Participant Sheet

Name (Pseud	lonym)	<del></del>
What state w	ere you born in?	
What is your	gender?Female	Male
Age		
Race		
What is the h	ighest grade level completed	?
a. El	ementary (1–5 Grade)	
b. M	iddle School (6–8 Grade)	
	igh School (9–11 Grade)	
e. n	raduated (High School)	
d. G	ED	
u. U	SED ED	
e. H	SED	
	ssociate's Degree	
_	achelor's Degree	
	laster's Degree	
1. Ot	her (please specify)	·
a. C	e last time you held a job?  urrently working	(Type of Job)
b. 1	week ago	
	ess than 6 weeks ago	
d. Le	ess than 6 months	
e. O	ne year ago	
f. M	ore than one year	
g. Fo	ormally imprisoned	
h. N	ever held a job	
		( like detailing cars, drugs
Are you curre	ently married?	
a. Yes	b. No How long	g?
Have you eve	er been married?	
	b. No How lo	ong?
Have you eve	er remarried?	
a Ves	h No	c. Does not Apply
u. 105	0.110	0. Does not ripply

11. List all of your children, their age, gender (boy or girl) and where they live.

Name Michael	Age 10	Gender Boy	Home lives with mother
		20,	
Name	Age	Gender	Home
you need more space, please wr	ite on another sheet of pa	per.	
	-	•	partner's child)
you need more space, please wr	other than your own child	•	partner's child)
	other than your own child	•	partner's child)
. Do you care for children of Yes No.	other than your own child	ren? (such as a new p	oartner's child)
Do you care for children of	other than your own child	ren? (such as a new p	partner's child)

14.	What is your current living arrangement? Check all that apply.
	a. Living with the mother of your child(ren) If married to this person check here
	b. Living with a new girlfriend
	c. Living with a family member
	d. Living in your own apartment
	e. Living in a shelter
	f. No permanent place of residence
	g. Other Please Describe
	9

Thank you for completing this form! Revised (5/11/04)

# Appendix D

# Wisconsin W-2 and Child Support Project Participant Sheet

1.	First Name (Pseudonym)	
2.	What state were you born in?	
3.	What is your gender?Female	Male
4.	Age	
5.	Race	
6.	What is the highest grade level completed?	
	a. Elementary (1–5 Grade)b. Middle School (6–8 Grade)c. High School (9–11 Grade)d. Graduated (High School)e. GEDf. HSEDg. Associate's Degreeh. Bachelor's Degreei. Master's Degreei. Other (please specify)	
7.	When was the last time you held a job?	
	a. Currently working	
8.	Are you currently married?	
	a. Yes b. No If Yes, how m	any years?

9. Have you ever been marri	ed?		
a. Yes b. No	If Yes, how ma	any years?	
10. Have you ever remarried?	,		
a. Yes b. No	If Yes, How long have	ve you been remarried	
11. List all of your children, t	heir age, gender (boy or gir	l) and where they live	
For example Name Michael	Age 10	Gender Boy	Home lives with mother
Gender/Name	Age	Gender	Home
If you need more space, please	write on the back of this sh	neet.	
12. Do you have a child support	ort order for one of your chi	ildren? Yes	No
13. Do you receive child supp	port from the father/partner	of your children? Yes	s No
How much?			
14. Do you care for children	other than your own childre	n? (such as a new part	ener's child)
a. Yes	b. No		

15.	What is your current living arrangement? Check all that apply.						
	a. Living with the father/parent of your child(ren)						
	If married to this person check here						
	b. Living with a new boyfriend/partner						
	c. Living with a family member						
	d. Living in your own apartment						
e. Living in a shelter							
f. No permanent place of residence							
	g. Other Please Describe						

Thank you for completing this form! Revised (3/8/04)

# **Appendix E**

# Focus Group Questions for Noncustodial Parent CSDE III

### Categories of Questions:

# Manhood

What is the definition of "responsible" manhood? What is the role of the father? What being a good father means to you?

What should be his relationship with the mother of their child(ren)?

### **Employment**

What is needed by you to be able to maintain/or obtain a job?

What are the "good" jobs in your communities/city?

# **Child Support**

What are the reasons the government has you paying child support?

How did the child support system notify you of your child support order?

What are the other costs associated with a child support bill?

What are the consequences for non-payment of child support in the state of Wisconsin?

How much of your child support goes to the mother of your child(ren)?

What has been your experience with the child support staff?

### Child involvement

Do you get to see your children as often as you like? Why or Why not?

# **Housing**

What is housing like for you in your current situation?

# **Marriage**

Do you see marriage as a necessity to be a "good" parent to your children?

Please describe what "would be" or "is" the benefit of marriage for you? What "would be" or "is" the downside?

# Incarceration

For those of you who have spent time in prison, or know someone who has, What are the some of the issues that confront you when you have been incarcerated and are preparing for release? What can be done to assist people better with getting ready for release?

# Appendix F

# Focus Group Questions for Custodial Parents

### Categories of Questions

# W-2 Program

What has been your experience with the W-2 program?

What are the sanctions for non-cooperation in the W-2 program?

Do you think that men need W-2 services too? Are children's fathers getting the social services they need?

Before you applied for W-2/AFDC did you know that you were required to cooperate with the child support office?

Had you been to the child support offices prior to applying for W-2 or AFDC?

# Child Support

What has been your experience with the child support enforcement system?

What has been your experience in talking to the child support staff about your child support situation?

What is your understanding of the state's child support program?

What ways, other than child support payments, can fathers support their children?

Do you think that the penalties for not paying child support are too strong, about right or not strong enough?

### **Employment and Education**

What types of jobs are available to you? Do these jobs pay enough to allow you to take care of your family?

# **Housing**

What type of housing is available for mothers with children on W-2? Do you feel that these housing options are adequate? Do men/fathers have adequate options?

# Child Involvement

What is your definition of a ....a "good" father? .....a "good" mother?

# Marriage

Do you see marriage as a necessity to be a "good" parent to your children?

Please describe what "would be" or "is" the benefit of marriage for you? What "would be" or "are" the drawbacks?

Revised(3/08/04)

Appendix G Additional Information on the Subsample Providing Valid Social Security Number (from KIDS and UI Wage Records)

	Noncustodial Fathers (N=35)			Noncustodial Mothers (N=7)			Custodial Mothers (N=47)		
	Mean	N	%	Mean	N	%	Mean	N	%
Number of Children									
1		3	8.6		0	0.0		13	27.7
2		8	22.9		3	42.9		15	31.9
3		8	22.9		2	28.6		9	19.2
4		6	17.1		0	0.0		7	14.9
More than 4		10	28.6		2	28.6		3	6.4
Mean	3.74			3.14			2.40		
Monthly Child Support Orders during First Quarter of 2004									
No order/Not an NCP		5	14.3		3	42.9		7	14.9
\$1-\$150		4	11.4		0	0.0		7	14.9
\$151–\$300		9	25.7		3	42.9		20	42.6
\$301–\$450		8	22.9		1	14.3		4	8.5
\$451 and higher		9	25.7		0	0.0		9	19.2
Mean (overall)	\$300		23.7	\$160	Ü	0.0	\$246		17.2
Mean (if positive)	\$350			\$280			\$289		
NCP Total Child Support Paid/Received from April 2003 through March 2004									
No Payments		8	22.9		0	0.0		14	29.8
Under \$1000		11	31.4		1	14.3		6	12.8
\$1000-\$2000		4	11.4		3	42.9		8	17.0
\$2000–\$3000		2	5.7		2	28.6		8	17.0
\$3000-\$4000		5	14.3		1	14.3		3	6.4
Over \$4000		5	14.3		0	0.0		8	17.0
Mean (overall)	\$1,649			\$1,884			\$2,239		
Mean (if positive)	\$2,137			\$1,884			\$3,189		

(table continues)

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Appendix G, continued

	Noncustodial Fathers (N=35)			Noncustodial Mothers (N=7)			Custodial Mothers (N=47)		
	Mean	N	%	Mean	N	%	Mean	N	%
Total Arrearages Owed on April 1, 2004	<u>.</u>								
None		0	0.0		2	28.6		13	27.7
Under \$1000		5	14.3		2	28.6		12	25.5
\$1K-\$5K		7	20.0		2	28.6		7	14.9
\$5K-\$10K		4	11.4		0	0.0		9	19.2
\$10K-\$25K		6	17.1		0	0.0		5	10.6
\$25K-\$50K		10	28.6		1	14.3		1	2.1
Over \$50K		3	8.6		0	0.0		0	0.0
Mean (overall)	\$20,518			\$4,839			\$4,042		
Mean (if positive)	\$20,518			\$6,775			\$5,588		
UI Wages in 2003									
None		9	25.7		0	0.0		14	29.8
Under \$1000		5	14.3		1	14.3		5	10.6
\$1K-\$5K		9	25.7		1	14.3		13	27.7
\$5K-\$10K		7	20.0		1	14.3		11	23.4
\$10K-\$25K		5	14.3		4	57.1		4	8.5
Mean (overall)	\$4,097			\$10,706			\$3,758		
Mean (if positive)	\$5,515			\$10,706			\$5,352		
Incarcerated in 2003 or First Half of 2004									
Yes		8	22.9		0	0.0		1	2.1
No		27	77.1		7	100.0		46	97.9