Explaining the Patterns of Child Support among Unmarried Low-Income Noncustodial Fathers in Chicago, Milwaukee and New York
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# INTRODUCTION

High poverty rates among single-mother families and the consequent hardships their children face have focused attention on the role of "absent" fathers and child support as an antipoverty strategy.

Nationally, nearly 75 percent of custodial parents receive some kind of financial support from noncustodial parents (Grall, 2003), but the percentage of low-income parents (usually fathers) providing for their families is much lower (Sorensen and Zibman, 2001). Analysis of welfare populations indicates that only 20–30 percent of poor fathers provide cash support to their children, although a slightly higher percentage provide in-kind resources (Miller et al., 2004; Rangarajan and Gleason, 1998). Such low levels of provision have stimulated research into why fathers contribute so few resources for their noncustodial children, and if fathers possess the actual means to meet child support obligations (Cancian and Meyer, 2004; Sorensen and Oliver, 2002).

The child support picture becomes complicated when multiple-partner fertility is considered. Multiple-partner fertility is a term coined by scholars to describe families in which at least one partner has a child by someone else (Furstenberg and King, 1999, cited in Carlson and Furstenberg Jr., 2004; Mincy, 2002). Multiple-partner fertility is particularly common among low-income families. A recent study found that at least 30 percent of welfare recipients in Wisconsin had children with two or more fathers, and 50 percent of mothers and fathers had children with more than one partner (Meyer, Cancian, and Cook, 2004). Research with low-income new parents in cities has found equally high rates of multiple-partner fertility (Carlson and Furstenberg, 2004).

Given the pervasive nature of multiple-partner fertility, it could represent an important factor in fathers' support for their children. Among welfare recipients in Wisconsin, fathers who have children with more than one mother are less likely to make formal child support payments (Meyer, Cancian, and Cook, 2005). Currently, however, little is known about how low-income fathers divide their time and

money across complex parenting arrangements, or why many low-income fathers provide few resources, if any, to their noncustodial children (Miller et al., 2004). One obvious reason could be that fathers have low earnings and the demands on their resources are so great, that the amount provided to any one child is insignificant (Manning, Stewart, and Smock, 2003; Sorensen and Oliver, 2002). An alternative explanation is that after the birth of a child, a father preferentially channels economic resources to his new family in an effort to show commitment, and greatly reduces or ends his support for his noncustodial children (Furstenberg and Cherlin, 1991).

In this report, I consider the factors that influence how a father supports his noncustodial children, with attention both to fathers' economic resources and to multiple-partner fertility. Data come from the Time, Love, Cash, Caring, and Children (TLC3) project, a longitudinal, qualitative study of 75 romantically involved couples who also participated in the Fragile Families survey. In 2002, at the time of the first survey, all couples had just had a child, and yearly data collection continued until the child was approximately 3 or 4 years old. I consider the amount of money and goods that fathers provided for their noncustodial children from two perspectives. First, using the first wave of interviews, I describe the use of the formal child support system and informal arrangements for children resulting from unmarried fathers' previous relationships, and compare the life circumstances of fathers who are providing with those who are not making contributions. Second, I analyze unmarried fathers' financial contributions to their noncustodial children once their relationship with the TLC3 mother ends, by describing patterns in fathers' support over time and factors that might be linked to changes in support.

#### **BACKGROUND**

Recognition of the increase in complex family structures has piqued interest in how child support may be influenced by multiple-partner fertility and subsequent competing parenting responsibilities. Are fathers with complex family structures able to offer their children more support? Studies suggest that disadvantaged children are likely to have nonresident fathers with few financial resources, as poor women tend to partner with poor men (Garfinkel, Glei, and McLanahan, 2002). This implies that the fathers of

children who are the most in need of additional financial support may not be in a position to pay it.

Looking specifically at nonresident fathers with children in welfare-receiving families in Wisconsin,

Cancian and Meyer (2004) confirm that the partners of poor custodial mothers are often poor themselves.

They found the median annual income for noncustodial fathers was about \$7,560 in 1998, after fathers

paid about \$440 in child support a year, less than half of what they owed. Finally, 45 percent of fathers

were in poverty and over 40 percent reported that they had experienced at least one type of economic hardship, such as having their phone or a utility service disconnected.

Previous qualitative studies with low-income noncustodial fathers and custodial mothers have deepened our understanding of child support dynamics among low-income populations, but have yet to tackle questions related to multiple-partner fertility. For the most part, these studies find that low-income fathers are often unable to make regular financial contributions to their children (Pate, 2002; Waller and Plotnick, 2001; Roy, 1999). Paying even a little child support is difficult for fathers with low-wage jobs or irregular employment, who struggle to meet their own basic needs. But fathers report that they do what they can to provide for their children, and for many fathers, this may mean an informal child support arrangement, whereby they provide under-the-table cash payments or in-kind goods directly to the mother (Waller and Plotnick, 2001). Informal support may also be preferred by mothers receiving welfare, because they receive more support informally than the pass-through of \$50 of formal support that would allowed by most state welfare policies (Edin, 1995).

Qualitative research also finds that low-income fathers' informal support, however, may be more important as a symbol of their connection to the child than as a source of financial support (Rainwater, 1970). Both Stack (1974) and Edin (1995) find low-income parents expect that low-income mothers will

<sup>&</sup>lt;sup>1</sup>The hardship fathers faced, however, was eclipsed by the economic difficulties custodial mothers receiving welfare reported. In 1998, 66 percent of mothers who had established their children's legal paternity had incomes below the poverty threshold and 57 percent reported experiencing a hardship.

shoulder the day-to-day costs of rearing children, whereas economically disadvantaged fathers should help out when they can, often providing no more than "pampers" on a regular basis.

Given the links between multiple-partner fertility and economic disadvantage, it is important to understand why low-income fathers are not contributing more to their children. Are they deadbeat dads or are they unable to pay child support without impoverishing their own households? The research to date has been limited in the ways it could address these questions. First, most quantitative studies have considered only financial payments rather than in-kind transfers. To the extent that fathers substitute in-kind support for cash support and offer only informal payments, then previous quantitative studies may understate the fathers' involvement. Second, quantitative data have little to say about how both parents, fathers and mothers who share a child, understand the support they give and receive, particularly in the context of complex family structures. Third, very few qualitative studies have been able to follow the same couples over time and explore how child support dynamics are influenced by complex family structures and multiple-partner fertility. It is, therefore, difficult to know how a father's resource allocation decisions may change over time, and again how these patterns may be linked to multiple-partner fertility. In this report, I use the TLC3 sample to examine these questions.

# **DATA**

The data are taken from the Fragile Families and Child Wellbeing Study and the Time, Love, Cash, Care, and Children (TLC3) Study. The Fragile Family Study is a nationally representative birth cohort study of approximately 3,700 new unmarried couples and a comparison sample of 1,200 married couples. Births were sampled from 75 hospitals in 20 large cities throughout the United States. Both mothers and fathers were interviewed shortly after the child's birth and reinterviewed when the child was 1, 2, and 4 years of age. When weighted, the Fragile Families sample is representative of all births to parents in cities with populations over 200,000.

The TLC3 study is a series of qualitative, intensive interviews of a subsample of 49 of the Fragile Families couples with a nonmarital birth, and a companion sample of 26 couples with marital births. They

are drawn from three cities: Chicago, Milwaukee, and New York. As discussed in more detail below, these cities encompassed a range of living costs and economic conditions, and had the added advantage of being in close proximity to the researchers' home institutions.

The TLC3 sample members were selected as part of the process that selected members of the larger Fragile Families survey sample. In Fragile Families, interviewers recruited all mothers who gave birth in sampled hospitals while participants were being recruited. In TLC3, interviewers recruited a subsample of the mothers who were involved in romantic relationships with their baby's father at the time of the birth. Romantic couples were selected because the study was initiated to better understand the dissolution of unmarried parents' relationships. Because the timing of births occurs largely by chance, the mothers, fathers, and babies recruited into the larger Fragile Families study are a random sample of births in these hospitals and of the parents of the newborns. Thus, although the randomness of births themselves assured the random nature of the TLC3 sample, the qualitative sample is best described as a stratified random sample of births in target hospitals that is drawn to ensure the desired composition of our sample (by race and ethnicity and marital status).

Because of the logistics of implementing these repeated intensive interviews, additional limits were imposed. The sample included only those couples in which both parents were geographically accessible (e.g., neither lived out of state or was in jail), both parents spoke English, both parents consented to additional interviews, and the mother or father was planning to live with the child (e.g., cases in which Child Protective Services was involved were excluded).

The TLC3 sample was restricted to couples who had reported household incomes less than \$60,000 in the prior year. Although this is a high threshold for a target population that is predominately low income, most of the noncohabiting and some of the cohabiting mothers were living with relatives or friends (usually the mother's mother or another relative). We did not want to exclude these mothers, as their living arrangements are often temporary and many of the parents had low earnings themselves (for example, nearly 70 percent of the mothers in our sample earned less than \$15,000 in the prior year).

Of the couples that were approached, 83 percent agreed to participate. The response rates for the survey were similarly high (88 and 82 percent for married mothers and fathers respectively, and 87 and 75 percent for unmarried mothers and fathers).

In the first set of analyses, I consider the extent to which unmarried TLC3 parents either provided or were given support by previous partners. Both the financial contributions of TLC3 fathers to their noncustodial children and the financial support received by TLC3 mothers from their former partners are used in this analysis. The sample is composed of 18 mothers who had children with men other than the TLC3 fathers, and the 22 TLC3 fathers who had children by women other than TLC3 mothers (37 percent of unmarried mothers and 45 percent of unmarried fathers). One mother and 1 father were excluded because of missing information; 3 fathers and 2 mothers were also excluded because their biological children were not being cared for by the child's biological mother. In total, we analyzed the situation of 15 mothers and 18 fathers, representing about 57 children. These children do not include older (full) siblings of the TLC3 focal child; that is, all these children have one biological parent who is not a TLC3 sample member, and are therefore half sisters or brothers to the focal child. Longitudinal data are available through the fourth wave of individual interviews for all but 4 of these fathers.

The second set of analyses in the report focuses on TLC3 couples that were unmarried at the time of the focal child's birth and whose relationship ended over the 4-year span of our interviews. There are 15 such couples (30 percent of all couples), but 2 couples with recent break-ups were excluded from the analysis because the split was so recent that parents could not yet describe child support arrangements for

<sup>&</sup>lt;sup>2</sup>One father had terminated his parental rights and it was unclear who had custody of the child, one father had his mother caring for the child, and one couple had children involved in the foster care system.

<sup>&</sup>lt;sup>3</sup>For 5 of these fathers, we did not have an individual interview completed during the first wave of data collection. However, these fathers are included in our analysis because the TLC3 mother and later interviews provide a clear portrait of their child support during this time.

<sup>&</sup>lt;sup>4</sup>One father in our study died, 2 were incarcerated, and 1 was not located.

the focal child.<sup>5</sup> Of the 13 unmarried couples included in analyses, 7 couples were not living together at baseline, and 3 of these couples had ended their romantic relationship shortly after the child's birth.

Table 1 provides some basic demographic information about each of the samples used in these analyses.

# Methods of Interviewing Parents

A team of six very experienced and carefully trained interviewers recruited couples at the hospital in tandem with the survey team. Six to eight weeks after they had completed the survey, couples were contacted to arrange the first intensive interview. During the couple interview, conducted by two interviewers, no reference was made to the parents' responses to the baseline survey. At the completion of the couple interview, arrangements were made to meet with each parent individually for a second interview. In most cases, the same interviewers who met the family at the hospital also conducted the couple interview and met with the individual parent. These interviews almost always took place in the respondent's own home (in a few cases, respondents chose an alternative location that afforded greater privacy), and were typically 2–4 hours in length each.

In these interviews, the goal was to make the interaction between interviewers and respondents as much like a naturally occurring conversation as possible. Thus, though each conversation incorporated a consistent set of predetermined topics, interviewers varied the order in which these topics were covered, as well as the exact wording used to introduce them. Within topics, interviewers were trained to probe respondents in a number of specific domains. To insure that all topics and domains were covered, interviewers were trained using a detailed interview guide.

<sup>&</sup>lt;sup>5</sup>Two of these fathers were incarcerated during the fourth round of individual interviews, and so we rely on mothers' descriptions of child support.

Table 1
Descriptive Characteristics of TLC3 Analytic Samples

_	Wave 1 Samples <sup>a</sup>		Wave 4 Sample <sup>b</sup>
	Noncustodial Fathers	Mothers	Couples
Cohabitating with TLC3 partner (wave 1)	12	13	7
White	0	2	1M/0F
Black	13	9	9M/8F
Hispanic	5	4	3M/5F
Mothers age (years)	~	24	22
Fathers age (years)	26	~	23
High School Degree or Higher	7	10	8M/6F
Chicago	8	6	4
New York	3	3	0
Milwaukee	7	6	9
Average Household Income <sup>c</sup>	\$24,719	\$17,500	\$26,081
Sample size	18	15	13

<sup>&</sup>lt;sup>a</sup>These TLC3 parents have children from previous relationships; analyses of this sample focus on transfers to these older children.

<sup>&</sup>lt;sup>b</sup>These TLC3 couples were no longer in a romantic relationship by the fourth wave of data collection; analyses of this sample focus on transfers to TLC3 focal child.

<sup>&</sup>lt;sup>c</sup>For couples this is the mothers' household income.

The interviews focused on each partner's own family background, a detailed history of the couple's relationship before and during pregnancy, the events leading up to the conception, the state of the couple's relationship at present, the division of labor between the parents, including tasks and expenses related to the child and the household more generally, each partner's employment, earnings, and work hours, parents' views about parenting, motherhood and fatherhood, cohabitation and marriage, marriage aspirations and plans, and views toward and use of a variety of social programs, including child support.

#### **Analysis Procedures**

The qualitative data analyzed here are drawn from the portion of the TLC3 interviews that explored the history and use of the child support system, including any informal or under-the-table arrangements. (The portion of the interview protocol relating to child support policy is provided in Appendix Table 1). Additionally, data are taken from sections of the interviews in which respondents described their involvement in taking care of and paying for the child, any dissatisfaction they might have with the contribution of their partner, and their employment and household budgets. All data are drawn from the individual interviews, primarily the first and fourth waves, although some data were taken from second and third waves of data (particularly when a first- or fourth-wave interview had not been completed). Where possible, fathers' and mothers' reports of the support given (or received) were both used, and as will be evident, parents' perceptions of support sometimes differed. The interviews asked fathers about their current contributions to all of their children, and whether that contribution (or lack of contribution) was typical. Consequently, in aggregating these amounts up to a yearly figure, it is assumed the monthly amount was standard unless the fathers described otherwise.

The data come from verbatim transcripts of interviews. Our coding procedure followed standard qualitative research procedures (Strauss and Corbin, 1990). First, a team of six coders, some of whom had also conducted the interviews, constructed an initial list of codes by coding a random subset of the interview transcripts. Next, constructs drawn from the existing literature and this coding scheme were

applied to other transcripts. In the process codes were added, redefined, and collapsed to better fit the data. The process of amending the coding procedure was continued until no new codes emerged. At this point, the common coding scheme was applied to the remaining transcripts and previously coded transcripts were recoded to fit the revised scheme. Throughout the coding process, researchers met weekly to insure consistency across coders. In addition, each week, one coded transcript was randomly chosen for team review. The coded data were then stored in an electronic database.

Through a careful reading of portions of text related to child support, emergent themes were identified and hypotheses were generated. To ensure that my findings were congruent with and informed by the contexts of these couples' lives, I also read the original transcripts for most of the study participants in our analytic sample.

#### The Child Support and Labor Market Contexts in Chicago, New York, and Milwaukee

Before turning to the findings, I briefly describe the child support policy and labor market contexts in Milwaukee, Chicago and New York, because these differed during the time of the study. Child support enforcement agencies assist in establishing paternity and locating noncustodial fathers. Formal orders are established and modified by administrative hearing or family court. According to federal regulations, custodial parents are required to sign child support rights over to the state if they receive federal means-tested public assistance (including cash benefits, food stamps, and child care subsidies). In recent years, the computerization of records, including the federal new hire notification system, has greatly increased child support agencies' ability to establish and collect formal child support. With few exceptions, child support orders require payments to be made by wage withholding, and it is now the most common form of collection. Thus, once orders are established, fathers who are regularly employed have little discretion over their payments.

In an effort to standardize orders, state agencies provide guidelines for payments, which are typically expressed as a proportion of the noncustodial parents' income. Currently, New York and Wisconsin share a similar set of guidelines: 17 percent for 1 child, 25 percent for 2 children and up to

about 34 percent for 5 or more children. In Illinois guidelines are somewhat higher, with rates starting at 20 percent for 1 child and increasing to 45 percent for 5 children (Office of Child Support Enforcement, 2002). When noncustodial parents are underemployed, orders may be based on a father's previous earnings or expected earnings based on labor market conditions.<sup>6</sup>

The three states in this study differ in the rates of establishing paternity, setting child support orders, and the collecting payments. Although comparing rates across states may be complicated by differences in administrative reporting, the following statistics give some rough indication of differences. In 2002, reported rates of paternity establishment were quite high in Wisconsin (93 percent), but lower in Illinois (49 percent) and New York (72 percent). Illinois reported that 41 percent of child support cases had established orders but that only 24 percent were collected; the corresponding rates in New York and Wisconsin were much higher (73 and 79 percent, respectively, for order establishment and 50 and 65 percent for payment) (Office of Child Support Enforcement, 2002).

The labor markets that TLC3 fathers faced in the central cities of New York, Chicago, and Milwaukee were difficult, especially for African American and Hispanic men. Black male unemployment rates were two to three times higher than the average unemployment rate in the United States (5.8 percent), ranging from 12.6 percent in New York to 19.7 percent in Milwaukee in 2002. Unemployment rates for Hispanic men were lower, about 4.9 percent, 8.8 percent, and 9.5 percent in Milwaukee, New York, and Chicago, respectively (Bureau of Labor Statistics, 2002). Not surprisingly, these figures translate into remarkably high jobless rates for black and Hispanic men (50–60 percent and 30–40 percent, respectively) (Bureau of Labor Statistics, 2002).

<sup>&</sup>lt;sup>6</sup>On January 1, 2004 Wisconsin implemented new guidelines that permit lower order amounts for low-income payers.

#### **FINDINGS**

# Fathers' Financial Support for Children by Previous Partners

The first set of analyses examines the extent to which 18 unmarried TLC3 fathers provided support to noncustodial children. Over 70 percent of the fathers (13) reported providing at least some kind of assistance, cash or in-kind goods, to their noncustodial children. Less than half (7) of the fathers were paying through the formal child support system, which in all cases was paid through wage withholding. Six fathers were providing informal support (in-kind goods or informal cash only) and 5 fathers offered their children little or no support at all.

On average fathers' contributions to their noncustodial children were modest. I estimate that fathers contributed about \$1,404 per year to their noncustodial children, amounting to about 10 percent of their average yearly earnings (\$13,619). However, this average masks considerable heterogeneity.

Considering only those fathers providing, including informal payments, the average yearly payment is higher, about \$2,303. As expected, contributing fathers also had higher levels of earnings (\$20,834).

The fathers making the largest contributions to their noncustodial children were those that had had the strongest ties to the labor market and formal child support orders (see Table 2). These fathers had relatively stable employment and higher levels of earnings over time compared with other fathers. Several of these fathers were providing informal support in addition to formal support, for example, purchasing clothes or school supplies for their children when needed. Treyvon, a Hispanic 25-year old father of two in Chicago, explained that he does not mind that his wages are withheld for child support. Having just starting a full-time job, he was working over 40 hours a week as a public transport employee and earning about \$48,000 a year before taxes. About \$3,600 was being withheld from his annual wages. Although the order was set when he was working mandatory overtime and his hours had since been reduced, he had

<sup>&</sup>lt;sup>7</sup>We have changed the names of study participants as well as minor details about their lives to protect their identities.

Table 2
Patterns of Child Support among Unmarried Fathers with Noncustodial Children During Wave One

	Formally Employed	Not Formally Employed	Total
No Support	1	4	5
Informal Support	2	4	6
Formal Support	7	0	7
Total	10	8	18

not tried to get the payments lowered. He explained, "you know it's going to my daughter, it's not really a big issue... it's like extra."

Four years later, Treyvon was still working for the public transit system and both his salary and his child support payments had increased; with pretax earnings of about \$60,000, he was paying about \$5,532 a year in child support. However, he has not seen his teenage daughter in several months, since an altercation between his ex-wife and his new wife. He said, "You know maybe when she gets older, she'll have a choice, you know, come around or not. I'm just praying for that that... it's just ridiculous. She should be around her father."

Fathers like Treyvon, with the means to pay support to their noncustodial children, were likely to do so, although few had earnings as high. Most fathers explained that although it was important to contribute to their noncustodial children, they often found the payments financially difficult. As one African American father of two noncustodial children in Milwaukee, put it, "They expect you to pay the impossible. Barely make enough and they want to charge you an arm and a leg." The experience of Juan, a 20-year-old Hispanic father of three living in Milwaukee, is illustrative of how fathers' employment determined whether they met their formal child support obligations. When first interviewed, Juan was paying \$400 a month for two children from a previous partner, and living with his mother. Earning just over \$1,000 a month from working in a factory, he described the effects of child support on his economic situation, "And even though I might not buy little extra things for them, you know, but still, it's a big chunk out of what I make. So, basically I work for my kids. When you think about it, I really don't have much spending money for me. And that's—that's really not—it's not like scaring me or making me sad; it's just...It's kind of motivating me to get a better job."

During 4 years of the study, Juan did not get that better job. In fact, he lost the factory job and subsequently worked in several temporary low-wage jobs as he struggled to find more regular employment. He described that when he wasn't working he didn't pay child support, "Out of a year, I probably paid [formal] child support four months. I never really had a job." By the final interview, his

relationship with Charlotte, the mother of his third child, had ended and he owed \$600 a month in formal child support. Shortly after they broke up, he was giving Charlotte cash in lieu of formal payments. He earned about \$50 a week giving plasma and cutting hair, and he figured it added up to the \$200 he owed. However, the informal contributions ended when he began seeing less of his daughter.

At the time of Juan's fourth interview, he was working as a sketch artist in a mall kiosk. He explained that he was not an employee, but a contractor, so kept a portion of what he earned. He usually brought home about \$350 a week, although he had only earned that much in total in the previous month because business was slow. Speaking about child support he claimed, "I can't pay it. How is it going to get paid, you know? I'd have to literally live in a cardboard box to pay that amount of child support. That's like rent and groceries... right there alone... So the judge told me to get a better job, and that's what I am doing." Juan was still hoping to find a job that would pay enough so he could pay child support and meet his own expenses.

Fathers who had to pay child support arrears felt particularly burdened by their obligations. Alejandro, a 35-year-old father of three noncustodial daughters, had \$300 in child support withheld from his monthly wages of \$900 during our first wave of interviews. Having taken a job closer to home to reduce the length of his commute, he was employed as a maintenance engineer in a large retail store. During the final interview 4 years later, his noncustodial daughters had grown up, but he was still paying down child support arrears. He claimed that he did not know one of his daughters even existed until the papers were served years after her birth. He felt the debt had set him back. "Financially, it hurt me. I'm 35 years old. I'm supposed to have a house, a car, money in the bank and it's like by the time I hit 40, I'm going to be just now trying to get everything I mentioned." He further described the arrears, "They crippled me. I've been busting my ass, excuse my language, since 1995. I have not stopped working. If I lose a job, they'd suspend my license and take every[thing]."

Those fathers who earned very little and worked intermittently or off the books were more likely to make informal arrangements; informal support was also the choice of those who were involved in

illegal activities. According to father reports' of their expenditures, informal cash payments were generally smaller than formal payments. More than half of the informal arrangements included relatively consistent financial support, with the cash payments ranging from \$75 to \$200 a month, according to fathers' accounting.

The timing of informal contributions varied greatly. Some fathers provided money or goods every two weeks; other simply gave as needed. For example, Warren, a 21-year-old African American, worked in a nursing home. He stopped attending a community college because he felt that he needed to be earning more money after the birth of his second daughter with his current partner, Jatori. He lived at home with his mother and earned about \$10,500 a year. Warren had a young son from a previous relationship, and he said that he regularly contributed by providing items whenever the need arose. The mother let him know when he needed to contribute, "Yeah, I just buy for him. She'll call. 'He needs this.' I'll get it for him. Or I'll be at the mall shopping for myself and I'll see something [and] I'll just get it." He estimated that he might spend as much as \$200 per month on his son, and by his account this arrangement seemed amicable to all involved.

Theo, an African American father of two in Milwaukee, had a work history filled with part-time and low-wage jobs. Yet in the final interview, he disclosed that he had been hustling drugs for several years and during a good week would make an additional \$500–\$700 this way. His involvement in the drug trade fluctuated over the years, and at its height he claimed to be making as much as \$1,300 day. Theo said that he had consistently taken care of his children, by providing their mothers with both informal cash (\$75 per week) and in-kind goods, and providing much more than could be collected from a formal arrangement. "They didn't want child support at that time so—it's just support from me so they would keep food in the house, get the diapers if they need it. Most of the time that money was spent on something else and I still had to go buy diapers. I still had to go buy food."

Fathers providing only in-kind goods, rather than cash support, made their contributions more sporadically than other fathers. Despite the occasional nature of buying clothes or other needed items,

fathers' in-kind assistance substantiated their claims of being connected to and of taking care of their children. For example, Thad, a 22-year-old African American who was unemployed at baseline but subsequently went to jail for a drug-related offense, told the interviewer that he did not give any cash to the mother of his four other children who lived in Minneapolis. However, when his children came to see him in Chicago, as they did during the summer, then it was his turn to look after them: "When they here, that's when I pick up. That's when I gotta take care of them."

A father in Chicago, 22-year-old Andre, was receiving Supplemental Security Income and occasionally helped his father install carpeting. He said that he bought his daughter items when he was able to see her. The mother of his child had filed for child support, and Andre told the judge, "I do take care of her." Andre explained that after he showed receipts for the items he had purchased, the judge did not issue a formal child support order. Andre further said, that he was only seeing his daughter about three times a year, "I know I ain't gonna see her for another six months. So I try to do everything I can for her. Buy her shoes, a coat." He estimated he spent somewhere between \$400 and \$600 a year on items for his daughter.

Like fathers making formal child support payments, those who were giving informally felt financially burdened by meeting the demands of multiple households. Jatori, Warren's current partner, painted a slightly less rosy picture of his arrangements with the mother of his son, "You know she is always complaining that he's not taking care of him, but he doesn't have any money... he does whatever he can."

In contrast to fathers who were paying formal support, fathers providing informal financial support had the ability to reduce their contributions. Vance had recently gotten laid off from his job as a courier when he was first interviewed. Since losing his job, the white father of three living in Chicago had not been able to provide much support to his two noncustodial children from a previous relationship.

Vance's current partner, Veronica, said that his ex-wife had been understanding about his financial difficulties, and was willing to cut him some slack, given that he had regularly provided support in the

past. Before being laid off, he was providing close to \$400 a month, but since then Veronica had been paying \$100 a month. "I guess now she understands that he's not working so she doesn't really hassle him for it. But he knows what he has to do. And he's been responsible with the money that he was getting to her."

A year later, Vance said that his children's mother had decided it was better to work through the formal child support system, to which he was amenable. "Either way I was going to give something for them." Two years later, during the final interview, he explained the financial difficulties he was facing because of his involvement in the formal support system,

She's getting...the original twenty eight percent every pay period for my net income. She gets twenty eight percent, and then they're taking an additional fifteen percent right now because they're saying I owe so much money in retro... I'm just trying to straighten out the retro because they're saying I owe seven thousand something in retro. And I'm like, no I don't, I have receipts stating that before they started taking it out of my paycheck, I was giving two hundred and fifty dollars! Which is more than what she was supposed to be getting.

The 5 fathers who were not providing any support to their children were either not making money or incarcerated. These fathers had few or no resources to provide, and even though many of them had established child support orders, they simply could not make payments. For example, during the first round of interviews, Stewart, a 26-year-old African American father of three in Chicago, had just started a job after a spell of unemployment which had followed the demise of his own franchise business. He was not paying his ex-wife any support for his two noncustodial children. As described retrospectively by Lola, a TLC3 mother, the lack of support from Stewart led his ex-wife to file for formal child support, "I would tell him, Stewart, send some money over there for them kids. 'Well, I'll do it next time,' you know. Next time never came. You know? And so his first wife went and filed a... a motion, and he had to pay back child support."

By the last interview, Stewart had five noncustodial children with three different mothers, and was paying formal support for all of them, nearly 50 percent of his earnings (payments of \$700). Stewart was also providing informal support to the mother of his youngest two children, because he knew she was

getting a lower percentage of his earnings, "I still buy them pampers because she gets less than the others... they start the percentage high and then it tapers, so I'll just give her a little something extra." He was working two jobs just to have enough money to afford his rent and car payments.

For several fathers, unemployment was chronic. Jevonte, a 35-year-old African American in Milwaukee, had been unable to work since sustaining an injury and his Workman's Compensation had run out. He had two teenage noncustodial children for whom he had been paying formal child support for years. Because he was not working or receiving assistance, the bill was accumulating, "But it just keep addin' up. Every month. I get a little flak from her mother, but ain't nothin' I can do about it... She ask me, callin' me, ask me do I have any money. Sometime I have it. Sometime I don't. Like when I was getting Workman's Comp. I'd give her a little something." By the fourth interview, Jevonte was still not working; he was staying home and taking care of his young child while his partner, Barbara, worked in a factory. Nevertheless, he was bringing a check for \$160 to the courthouse every month to make payments on the arrears he owed

Throughout the study, Emarus, a 29-year-old father in Chicago, was not providing support for his three noncustodial children from previous relationships, and providing only small amounts of informal support to the TLC3 mother to support their two children. Emarus was interviewed each year of the study, and he never held a formal job. Living with his grandmother, he declined to explain to the interviewers exactly how he got money, "I'd rather not say where it come from. But I do what I gotta do to take care of my kids." The TLC3 mother described that he was addicted to illegal drugs. "It [his habit] was too serious. It got to the point where he was doing anything to get what he wanted." During the last interview, he was under house arrest awaiting a trial. He still saw four of his five noncustodial children for regular visits, but he had not seen his oldest son in years, and did not even know whether he still lived in Chicago.

Finally, 2 fathers who were not paying support indicated that their child's mother did not want their involvement or support. In their view, they had been replaced in their children's lives by the

mothers' current partners. Their discussion suggests that providing support, even irregular or informal support, affirms and validates a father's connection to his child. Furthermore, this connection may interfere with a mother's ability to form a new family. During the first round of interviews, Pablo, a 29-year-old Hispanic father of six children in New York, was unemployed. He had been laid off and was expecting to be receiving unemployment insurance payments, but had not yet received any checks. The mother of his five youngest children was receiving public assistance, and they had been struggling to pay their rent and bills. Pablo had his first daughter at age 17, but after his daughter's mother repartnered he did not even know where she was, "Her man didn't want me involved because he says that he's the father. You know and she didn't want me there either. She told me that she didn't need me there. That my daughter didn't need me there. And I was there for my daughter for the first three years. How can she not need me? You know she told me never to set foot back over there again, and that's what I do."

According to the fathers' interviews, most were making some financial contributions to noncustodial children shortly after the birth of the focal child, although fathers often noted that it created financial strain. By the fourth wave of data collection there was an increase in the number of formal child support orders set and paid. All but three of the fathers interviewed had formal support orders in place for their noncustodial children. Indeed, two fathers who did not have formal arrangements at baseline now had formal arrangements. In both cases, the fathers assumed the debt for "back" support.

Interestingly, two of three fathers who continued to provide informal support had been to court, and did not have child support orders rendered. Each was able to convince the judge that they had been, and were continuing, to support their children. As Theo described it, the mothers of his children had told the judges that they did not want a formal order "Well, we've been to court, neither one of them wants it, cuz I mean, I do what I'm supposed to do. If I wasn't doing my job then it would be a different story... I always make sure I try to give more than what the...than the government would try to do. "However, it is also worth noting that most of Theo's income came from his drug dealing, so the mothers had little to gain from formal orders at this time.

As is evident from fathers' descriptions of their contributions, reductions in child support appeared to result from changes in fathers' employment status or incarceration. For example, although Charles, a 23-year-old African American father in Milwaukee with two noncustodial children, had been working at a factory while being under house arrest during the first wave of individual interviews, this job lasted for only a few months until he was jailed for a parole violation. Since then, Charles had been unemployed or incarcerated for drug offenses, and thus unable to pay child support. During his last interview, he said that he had been looking for work for 3 months. He admitted that he spent the past 10 years dealing drugs, and claimed he would like to get a regular job. He told the interviewer that he had been a "wreck... getting kinda depressed, can't find a job." He was putting in "ten applications a day" anywhere that might be hiring, but he knew his "bad" work and criminal record didn't make him attractive to employers, and he worried that accruing child support arrears might land him back in jail.

Some mothers were also concerned about the penalties for nonpayment in the formal child support system, particularly jail time. Daren, an African American father of 11 in Milwaukee, was incarcerated at time of the first wave of individual interviews. Melissa, the mother of five of his children, noted, "Putting them away that's still not going to... that's still not giving money to the child... And when they get out what? You still don't do it, so you put them back in, so what? You're really not accomplishing much, you're just keeping him away from the kids."

<sup>&</sup>lt;sup>8</sup>Whether being a non-custodial father leads to lower levels of employment and higher rates of incarceration or whether both are a result of other circumstances or experiences is unclear from these data. Certainly, not having primary responsibility for their children may allow non-custodial fathers to earn less than they might if they resided with their child. In addition, some fathers might prefer to work informally in order to avoid having child support payments garnished from their wages. However, it is worth noting that fathers in this study do not describe lower levels of work or involvement with the criminal justice system as a result of their non-custodial status. Moreover, in this sample, several of the unmarried non-custodial fathers were also living with a custodial child (the TLC3 focal child) for whom they would presumably feel a greater financial responsibility, and yet were not regularly employed. In addition, most fathers were aware that child support debts accumulate and severe penalties result from repeated non-payment. Thus, for most fathers, unemployment (or irregular employment) did not seem to be a viable alternative to paying formal orders (and by the end of our study nearly all fathers had formal orders). Analyses presented later in the report touch on mothers' perceptions of these issues.

Another key concern of both TLC3 fathers and mothers (their current partners), was how much money fathers should pay to help support their children. Mothers and fathers clearly thought that noncustodial fathers should provide support. For example, Barbara, Jevonte's partner, claimed, "That's his kids, and I know he needs to support them." LaTisha told us that it frustrated her that Jerrold was reluctant to pay formal support for his noncustodial daughter. With earnings of about \$24,000 a year, she felt Jerrold should "take care" of his daughter. She told him as she drove him to his court appointment, "You go in there and take the money out. What in the world is wrong with you? I'm gonna help you pay the bills." Similarly, Darlene, a mother in New York City whose partner paid formal child support, shared her perspective, "Kids have to eat and go to school. They need clothes. YEAH, that's his responsibility."

Some parents' comments, however, indicated an uncertainty about how much support custodial mothers should be given and concerns that custodial mothers might try to take advantage of fathers.

Lakeeta, an African American mother in Chicago, was concerned that Treyvon was being asked by his former partner to provide too much. She felt that he should not continue to make informal contributions to his child's mother in addition to making formal child support payments, she explained, "He's paying like three something a month. And the child she doesn't even need that much a month. So I totally disagree and then again for her to ask him to do something out of his pocket.... I told him like I wouldn't give her a cent, I don't care what the child needs... that is what child support is for."

Charlotte, a 19-year-old mother in Milwaukee, explained how the mothers of Juan's older children tried to take advantage of him, "She just makes stuff up too... she'll call and say oh I didn't get a check this week or whatever." She described how Juan ended up owing back support for his older children because he initially provided informal support to his ex-girl friend.

<sup>&</sup>lt;sup>9</sup>Interviewers asked how the TLC3 mothers felt about child support in general, but did not ask about how they felt more specifically about their partner's contributions. Nevertheless, the mothers sometimes commented directly on their partners' situation.

He paid for their daughter like the whole year, the first year she was born, and then she tried to say that—she collected welfare behind his back, and she didn't tell him, [Juan] had to prove that he was supporting her, because I know he's supposed to save all your receipts, but who does that, you know.

Charlotte's description reflects a common sentiment among the TLC3 participants. Although custodial mothers are entitled to support for their children from noncustodial fathers, fathers need to be careful that they are not being exploited, especially when relying on informal arrangements.

# Financial Support Mothers Receive for Children by Previous Partners

In contrast to the relatively high number of unmarried TLC3 fathers who reported providing at least some support for their noncustodial children, during the first round of baseline interviews very few unmarried TLC3 mothers reported receiving any assistance for children from previous relationships (all of the mothers in the our sample had at least joint custody of their children). Of the 15 mothers who reported children with someone other than a TLC3 father, only 3 (20 percent) report receiving financial assistance regularly—one formally and two informally.

When asked why they were not receiving support, mothers indicated it was because their former partners could not provide it, either because of unemployment or incarceration. At least 40 percent of these mothers suggested that their partner's involvement in the criminal justice system was an explanation for their lack of support. Renee, a 21-year-old mother of three in Chicago, told the interviewer that she applied for support from the child's father, but "I never received anything... because he's in and out of jail. He's never working." The last time she checked on the amount she was owed, it was approximately \$24,000. Similarly, when asked why she was not getting child support for her older daughter, Lakeeta responded, "Well he can't do anything. He's incarcerated." The majority of TLC3 mothers had sought formal support from their ex-partners at one time, but with little payoff.

# Fathers' Financial Contributions for the Focal Child

This section of the report details how unmarried fathers' patterns of support for their children changed over time, by analyzing the contributions of fathers to their noncustodial TLC3 focal children.

Data are used on fathers' financial support provided the focal child shortly after the child's birth (reported in our baseline interviews) and how this support had changed by the child's third birthday (the fourth round of interviews).

How involved were these unmarried fathers at baseline? Two to 3 months after the birth of the child most (85 percent) reported providing formal or informal financial support for the child. This is not surprising given that 6 of the 13 fathers resided with the child, and these fathers earned on average \$22,000 per year. The five noncustodial fathers were providing support averaging about \$3,000 a year to the TLC3 mothers, although contributions were not always regular or consistent. At baseline, only two fathers were not providing financial support for the focal child.

Four years later, things had changed dramatically. Half of the fathers had little to no contact with their child, and a handful more saw their child only sporadically (no father had primary custody of the child). Although nearly 70 percent were providing some type of support, only 38 percent (5 of the 13 fathers) were providing regular child support, all through the formal child support system. These payments for the focal child ranged from a low of \$1,440 a year to a high of \$8,976 a year. Again, the father's employment was a key determinant of whether he was meeting his obligations (see Table 3).

Five TLC3 fathers were providing informal support for their children, but this support was largely in-kind, and by mothers' accounts did not amount to much. It was either sporadic or only provided when the children were visiting the father. Again, incarceration and unemployment contributed to the irregularity of informal support. For example, Marc, a young Hispanic father of two in Milwaukee who was addicted to illegal drugs, was in and out of jail during the study. The mother of his two children, Rachel, explained during the last interview that he had been out of jail for only a few months in the previous year, but had given her money occasionally, "He would give me 20 or 40 dollars for the kids...

Table 3
Patterns of Child Support for the TLC3 Focal Child among Unmarried Fathers during Wave Four

	Formally Employed	Not Formally Employed	Total
No Support	1	2	3
Informal Support	1	4	5
Formal Support	5	0	5
Total	7	6	13

like that every time he would go to work, cause he was working, in the beginning he was working. So, he would, he would pay his rent or whatever he has to do, buy his food, and whatever was left he would give to his kids. Or he would take his kids out to Chuck E. Cheese or whatever."

At times, unemployment was a problem even for fathers who had no history with the criminal justice system. For example, Jerrold moved to St. Louis when his daughter was about 2 years old. Not receiving any assistance from Jerrold, LaTisha, a 30-year-old African American mother in Chicago, filed for child support. However, she knew Jerrold's papers had been served to his former Chicago address, her own mother's home. She said that he would buy their daughter, Katie, shoes or clothes occasionally when she visited with him, but it had been more than a year since he had given her money.

A few months later, Jerrold said that he was now sending LaTisha checks regularly. He was earning about \$1,200 a month working fulltime for a pharmaceutical packaging company, and had a part-time sales job on the weekends to make an additional \$300 a month. He explained that he had not provided support before because he had been out of work,

I was struggling, trying to get a job, but after that, you know, I started getting Katie, right now, for at least the last year on a consistent basis, I started sending her money and she doesn't take into account I buy Katie stuff too as well. LaTisha's really bitter than I'm not there. You know, and that's the thing about women, they get you know, when they have to...you're not making a situation just right, because it's not about money, it's not...she's upset that I'm not there so she can take her classes. I understand you wanting to do that, but...

Jerrold estimated that he sent a monthly check for \$186, half of the cost of his daughter's day care. In addition, he also was buying Katie clothes and toys when she visited with him on weekends. He did not, however, provide any support to his noncustodial son whom he had not seen in several years; he said that he was not even certain where his son was living because his mother had moved him around a lot.

Again, fathers who provided only in-kind support for their children portrayed their contributions in a positive light. By buying clothes and other child-specific items, fathers felt they were insuring that their children had all that they needed. Complying with mothers' requests for assistance, if only

American father of five living in Chicago, cared for his two daughters with the TLC3 mother, Shakena, on the weekends after being sentenced to house arrest. He also provided money Shakena, when she needed to get something for their children, he explained, "She asks me, you know, buy'em shoes, or buy'em this, whatever—I get them what they need." However, when asked if Shakena was satisfied with his contributions, he said "Basically yeah, she ain't never too satisfied."

By the final round of interviews, only 3 fathers were not providing any type of support for their children. Again, incarceration and low earnings were key explanations for the failure of these fathers to provide even occasional informal support for their children. For example, Tony, a Hispanic father, was incarcerated during the study for stealing car stereos. Maureen and Tony were a young unmarried couple in Milwaukee when the study started. They had a tumultuous relationship, breaking up and reconciling several times before splitting for good. Maureen had worked in a series of low-wage retail jobs. Tony had several jobs too, but each was followed by several months of unemployment. By the time their son was 3 years old, Tony had been incarcerated for several months. When Maureen was last interviewed, Tony had finished serving his first sentence but was back in jail again, this time for a parole violation.

Finally, a paternity dispute was at the center of one father's lack of payments. Ironically, Mitch, an African American father in Milwaukee, had been eager to pay child support. He filed papers hoping to get both a formal child support order and visitation rights established. However, the TLC3 mother, Shauna, and her new husband claimed that Mitch was not the biological father of the focal child, and did not want him to either provide any support or have any contact with the child.

Whereas many fathers indicated that their support for their children was constrained by their unemployment and incarceration, the mothers who received informal support felt that fathers were ignoring their responsibilities and they were frustrated by fathers' unreliable assistance. According to these mothers, the fathers' unemployment and criminal activity, particularly drug use, were evidence of their irresponsible behavior, not the cause of fathers' financial instability. Many mothers had not expected

to bear the full cost of raising their children after ending their relationships. Instead, they had anticipated receiving substantial support from their ex-partners. Over time some mothers learned the fathers' contributions could not be counted on. For example Shakena, who had two daughters with Emarus, said,

He'll agree and he'll wind up not doing it and I'll wind up doing myself. Like they got a layaway in the store now and I owe them like \$72 but I had asked him when it was time for me to make the payment, like last week. I had asked him to give me the money, he said he was gone give it to me. I had the money, I just wanted to see if he was gone give it to me. He was like, yeah, I'm gone give it to you. Never heard from him.

Maureen had been working low-wage retail jobs and relying on child care assistance and support from her family to make ends meet. She described a similar experience, when she asked Tony for help in paying for some of their son's expenses:

I asked him if he could help me out with some money for daycare. They raising the daycare on me. And um, I didn't think it was much to ask so it's not like he's done anything for the past year and a half. But he said he'd love to help me with money, this is his chance to prove himself to me. But he could never come up with the money. He bought himself a car. Like thanks for the money for daycare I'm glad you got yourself a car when you don't have a license.

The pattern of disappointment described by Shakena and Maureen was not unique. TLC3 mothers often indicated that fathers promised help and support, but rarely provided it. After being misled repeatedly, they no longer expected support regardless of fathers' expressed intentions.

Charlotte, a young African American mother in Milwaukee, explained the process by which she became disillusioned by Jayda's father, Juan: "But still I used to be like, you need to get your kids some stuff or whatever. And he'd be like okay, I'll do that. But he didn't... as it went on it just got to be where he didn't." After repeatedly being disappointed with Juan, she became resigned to the fact that she would have to care for her daughter by herself. Charlotte was living with her parents, attending college, and working part-time just after her daughter was born. After graduating from college she was earning just over \$25,000 a year, but she resented the ease with which Juan had avoided his financial responsibility, "I don't have the option of saying "oh, I'm not going to buy this for my daughter because Juan would get it." I HAVE to get it because I KNOW he won't get it... SO I just think it's too easy for them."

Other mothers shared Charlotte's frustration and resentment toward fathers' irregular and small contributions. Describing her feelings for Tyrone, 20 years old when his son was born, Breanna, an African American mother in Milwaukee, did not mince words, "I don't care for him still because he doesn't do nothing for his child. Why should I give you any kind of respect?" In order to support her son, Breanna received food stamps and worked steadily in low-wage jobs. At the time of the final interview, she was working 40 hours a week in a child care center, and also caring for her nieces and nephews during the evenings.

Given the relatively low levels of support fathers were contributing to the care of their noncustodial children, how were these low-wage mothers managing to provide for their children? Most mothers were working at low-wage jobs. In addition, for many mothers, a new romantic partner was now helping to support her children. Ten of the 13 mothers were involved in new relationships (3 had married), and 7 had given birth to an additional child with a new partner. New partners were particularly prevalent among mothers receiving little support from the focal child's father. Indeed, 7 of the 8 mothers getting informal or no support were involved with new men, and 5 of these mothers were living with their new partner.

For these mothers, the presence of a new relationship meant a partner who was able to help them take care of their children, particularly financially. This conclusion is based on an analysis of the portion of the interviews that asked the mothers who paid for what for the child, and also a detailed listing of their monthly budgets. The new romantic partners were providing either direct or indirect support for the focal child. Whereas once the child's cohabiting fathers were contributing to the support of the focal child, 4 years later none contributed more than a few thousand dollars, and most contributed less than a few hundred. In contrast, new romantic partners cohabiting with mothers were contributing on average about \$15,000 to the focal child's household. In addition, new partners who were not cohabiting with mothers were also providing cash or in-kind goods specifically intended for the focal child.

Mothers found these new partners' willingness to care for their children appealing. As Angela, a young African American mother of four in Milwaukee, explained, her new fiancé, Larry, had helped her provide for her sons early on in their relationship, "Right when we met he was like, he didn't even move in with us yet and he bought the kids shoes. He just realizes that people need stuff, and he knows he can give it."

A young Hispanic mother in Milwaukee, Julia, said that she wanted nothing from her former partner, Ricardo. Their relationship had ended about a year after the birth of their daughter. A few years later, Julia was living with her new partner, Chico. At the time of her last interview, Ricardo's weekly child support payments had not arrived for three or four weeks because he had been laid off from his job. However, Julia was quite adamant that she could take care of the child, with Chico's help, and that Ricardo's support (\$125 per month) was not necessary. She believed that she and Chico were doing a more than adequate job: "I don't want [expletive] from [Ricardo] never, ever in his life. [My child] got everything he needs. And everything, all of this, me and Chico." For some mothers, their new partners had absorbed the role of father so completely that the focal child called him "daddy."

# CONCLUSION

This report describes the patterns of unmarried father's financial contributions to noncustodial children as described by mothers and fathers in qualitative interviews. The analysis focused on why fathers provided little support, because previous studies have found that low-income unmarried fathers direct few resources to children who do not reside with them (Miller et al., 2004). One of the factors that could contribute to this nonsupport is multiple-partner fertility, as fathers may have children residing in multiple households and may prefer to support the children they live with (Carlson and Furstenberg Jr., 2004); alternatively, low-income fathers may simply have too few resources to contribute to the support to their noncustodial children (Sorensen and Zibman, 2001).

According to these data, the latter explanation seems more likely than the former. The most common explanation for a lack of paternal support is incarceration and weak ties to the labor market. This

was evident regardless whether fathers had children with more than one mother. Involvement with the criminal justice system, in particular, seemed associated with fathers' difficulty finding and maintaining employment, and consequently, supporting their noncustodial children. These findings are consistent with previous quantitative studies that found a high correlation between low income and low levels of support (Cancian and Meyer, 2004; Sorensen and Oliver, 2002; Rangarajan and Gleason, 1998).

Without regular jobs, these fathers' formal support orders went unpaid. Low-income fathers with intermittent employment, however, were likely to be providing at least some informal or in-kind support for their noncustodial children, for example, by buying needed items for their children while visiting with them. Providing in-kind and informal support seemed to give fathers a sense of connection to their children and reassured them that they were "taking care" of their children. Fathers' informal contributions to the TLC3 focal child, particularly when provided irregularly or only during visits, were often of little instrumental assistance to mothers, who shouldered the bulk of the costs of caring for a child.

Because many noncustodial fathers in our sample had so little money to offer, few mothers received regular support and mothers' efforts to pursue formal child support were more often than not fruitless. Mothers received little formal or informal child support from former partners, although child support orders had been established. They attributed the lack of support to the fathers' unemployment, incarceration, and economic disadvantage, and did not expect future support to be forthcoming. Similarly, the analysis of TLC3 couples that broke up suggests that many fathers expressed intentions to support their children, had formal child support orders issued, and yet failed to provide support. Mothers learned, through a series of repeated disappointments, not to count on fathers' financial support. They came to expect little assistance from the fathers, whom they regarded as unreliable, and were discouraged from seeking additional assistance given the low probability of payout. Although mothers recognized that the fathers were facing financial hardship, many were not sympathetic to fathers' employment difficulties.

Rather, they viewed unemployment and criminal activity as evidence that the father was irresponsible.

These comments by mothers raise an important issue about the extent to which employment is driving fathers' payment of support, rather than fathers' desire (or lack of desire) to pay support driving their employment. Clearly, the fact that fathers paid support when they were formally employed indicates that wage withholding is an effective collection strategy. However, if a large proportion of fathers' earnings were garnished to pay child support, they may respond to this disincentive by reducing their formal employment. Informal work may be more appealing since they can keep all of their wages. Most fathers, however, expressed a desire to find formal employment and were concerned that avoiding current obligations led to arrears and possible incarceration. Nevertheless, associations between child support obligations on one hand and unemployment, informal work, and illegal activities on the other hand are very complex.

These data suggested little association between fathers' multiple-partner fertility and whether they met child support obligations. Whether fathers provided support to their noncustodial children had little to do with the arrival of a new child. Fathers who had strong attachments to the labor market were providing at least some support to their noncustodial children, although these children received just a fraction of what custodial children received.

With mothers receiving little support from their child's father, how then did they provide for their children? Most mothers worked in low-wage jobs, and for many of these mothers a new partner provided key economic resources. The new men in their lives shared the costs of raising their children, and contributed regular financial support to the TLC3 mothers and focal children. Mothers' perceptions of their new partners' generosity were in stark contrast to their descriptions of the TLC3 fathers' irregular contributions. A few parents hinted that some mothers no longer wanted noncustodial fathers' involvement once they had repartnered. Future research should consider whether women's multiple-partner fertility may be more important for understanding patterns of child support than men's multiple-partner fertility.

Some limitations to this study should be noted. The sample, although similar in many respects to the larger Fragile Families sample, is small and represents the experiences of a select group of parents with young children in three U.S. cities. Caution should therefore be exercised in generalizing to the experiences of all low-income parents. In particular, it is unclear how support may change as the child ages beyond the preschool years, because some literature indicates that fathers are less likely to provide support to older children (Rangarajan and Gleason, 1998).

In conclusion, all of the analyses suggest that fathers were contributing to the support of their noncustodial children if they had the means to do so. There is little evidence of "deadbeat dads"—fathers who can support their children but choose not to do so. Incarceration, unemployment, and a lack of resources were the primary explanations given by both mothers and fathers for low levels of support. However, noncustodial fathers providing low levels of support often portrayed their informal contributions in a positive light and asserted that they took care of their children. In contrast, mothers described fathers' irregular informal contributions as of little help and were frustrated by not being able to count on the fathers for financial assistance. No longer expecting or seeking their help, 4 years after the birth of the focal child, many mothers relied on a new partner to help provide for their families.

# Appendix 1 Portion of Individual Interview Protocol Relating to Child Support

- 65. Let's talk a bit about child support—when parents aren't married and the court or government makes one of them make a child support payment to the other. People tell us that system is changing. What do you know about how that system works these days in this state? (*Probe for source of information—formal versus informal.*) From what you know, do the dads usually pay the money right to the mother, or does the government take it out of his check and give it to her or to welfare to cover what she got? Do you know what happens to the father if he doesn't pay? Have you ever heard of any cases where the government tries to take child support money from an unmarried father even when he's actually living with the mother and sharing his money with her?
- 66. From what you know about the child support system, what might be good for the mother and child about using the system? What might be bad about using the system? Do you think the government is very strict and most always gets the dads to pay, or is not strict enough so a lot of them don't pay even though they should? From what you've heard, do you think they make the fathers pay too much or let them get off with too little. Do mothers ever have to pay the father if he is the one keeping the child? Do you think this is fair to make the mothers pay child support if the fathers keep the child?
- 67. Tell me a story or two about people you know who have used the child support enforcement system.
- 68. ASK ONLY UNMARRIED RESPONDENTS WHO LIVE WITH ONE OF THEIR CHILDREN, WHETHER OR NOT COHABITING WITH COPARENT→ Have you ever tried to use the formal child support system to get your partner to help pay for your baby (IF HAS OTHER CHILDREN → or one of your other children)? Tell me about that. (*Probe for whether focal child's father or other children's father has been turned in, has a court order, actually pays, and how much and how often payment is received, and whether couple were living together, not cohabiting but romantically involved, or not romantically involved at the time.)*
- 69. Have you ever had any contact with the child support system, with this new baby or with a past child? Right now, do you have child support order or pay child support for a child?
  - a. IF YES→ How much per month does the father give you (DADS: "do you give")? How many months over the past year did you receive (DADS: "make") this payment?
    - i. What effect does the child support system have on your relationship with the other parent?
  - a. IF NO→ Did you (DADS: "Has the mother") ever threaten(ed) to turn the father (DADS: "you") into the child support system? Tell me about that. (Probe for the situational context). IF YES→ Were you living with the father/mother of your child at the time? Would things have been different if you weren't/were?
    - i. What effect did these threats have on your relationship with the other parent?

- 70. IF NOT MARRIED TO OTHER PARENT—WHETHER COHABITING OR NOT→A lot of people tell us that the father gives money to the mother informally, rather than through the formal child support system. Does this description fit your situation? Tell me about that. Sometimes fathers give other things besides money, like they buy diapers or groceries. Does that describe your situation? (Probe for amount and nature of contribution since the couple's baby was born.) Has how you deal with this formally or informally varied according to whether you are living with the father/mother of your child?
  - a. What is good and bad about doing things informally rather than through the formal child support system?
  - b. What effect does doing things informally have on your relationship?
  - b. How much per month does the father give you informally? (DADS: do you give)?
  - c. How many months over the past year did you receive (DADS: pay) this amount?

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