Institute for Research on Poverty
UNIVERSITY OF WISCONSIN–MADISON

Implications of Consumer Debt for Families Served by Child Support

2024–2026 Child Support Policy Research Agreement: Task 8

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November 2025

The research reported in this paper was supported by the 2024–2026 Child Support Policy Research Agreement between the Wisconsin Department of Children and Families and the Institute for Research on Poverty (IRP). We are grateful to the Wisconsin Departments of Children and Families, Health Services, and Workforce Development for access to the administrative data used in our analyses and to the IRP data science team for assistance with these data. The authors also thank James Spartz and Dawn Duren for editorial and production assistance. Views expressed here are those of the authors alone and not necessarily the sponsoring institutions.

INTRODUCTION

This report is the deliverable for Task 8 of the 2024–2026 Child Support Policy Research Agreement: "Implications of Consumer Debt for Families Served by Child Support." It is motivated by recognition that accessing credit (i.e., borrowing funds) is now a common element of household finances in the United States, and that taking on debt has the potential to be beneficial and/or harmful to a household's economic well-being, which may have implications for noncustodial parent (NCP) child support payments and compliance. It is well established that the ability to borrow can assist families in smoothing consumption (i.e., maintaining living standards in periods of relatively low or unstable income), purchasing necessary goods and services that their current income will not allow, investing in human capital (e.g., tuition and school expenses), and acquiring expensive but necessary items such as appliances, automobiles, and housing. Simultaneously, because debt repayment is expected, borrowing may also lead to economic distress and, potentially, reduced consumption or ability to meet ongoing financial obligations, including child support obligations. Despite the importance of credit and debt in determining a parent's economic situation, research in the child support domain has not yet examined potential relationships between NCP indebtedness and child support outcomes, including order amounts, payments, compliance, or arrears.

To begin addressing this gap, we leverage Wisconsin Administrative Data Core (WADC) data linked to both mainstream and subprime (e.g., payday loans, small-dollar loans) credit report data, obtained from one of the three major U.S. credit bureaus, for the entire population of Wisconsin families with child support orders from 2015 to 2023. We first describe the types (i.e., educational debt, mortgage/home equity debt, auto debt, unsecured debt) and amounts of debt held by NCPs with child support orders. Second, we describe patterns in debt strain (i.e., high

credit utilization, subprime borrowing, debt in delinquency, debt in collections) and limited access to credit (i.e., no credit history, poor credit score) among NCPs and, for those with new orders, their evolution over time. Finally, we estimate associations of debt strain and limited access to credit with child support payments and arrears. We conduct these analyses for the full population of Wisconsin families with child support orders, as well as for subgroups defined by NCP earnings, education, race/ethnicity, and prior marital status to the child's custodial parent (CP). This research has the potential to provide new insights into the types and amounts of debts held by NCPs, with implications for understanding family economic well-being and NCP ability to pay child support.

WHY STUDY CREDIT USE AMONG NCPS?

Access to credit is essential for fully participating in the contemporary U.S. economy, including housing markets, higher education markets, and automobile markets, in which individuals commonly borrow. Likewise, many Americans borrow, either through credit cards or other mechanisms, to purchase expensive necessities and/or respond to dips in income or unexpected expenses and other adverse economic shocks. Borrowing can be viewed as contributing to or constituting economic precarity when its magnitude is beyond what the borrower can reasonably expect to repay within the terms of the loan and, in particular, when it is borrowed at high cost (Finnigan & Meagher, 2019; McCloud & Dwyer, 2011; Parolin, 2023; Sweet, 2021). Indeed, high levels of debt relative to one's income (or future expected income)—particularly among low-income populations and when comprised of high-cost unsecured credit, such as credit cards and alternative financial services (AFS) loans—may signal that an individual or family lacks adequate resources to meet its consumption needs and/or that it may be at risk of future economic precarity in terms of meeting such needs directly or via borrowing (Amorim &

Schneider, 2022; Charron-Chénier, 2020; Chen et al., 2022; Fitzpatrick & Coleman-Jensen, 2014; Maroto, 2021).

High levels of indebtedness may reflect limited income via earnings and benefits and/or indicate an individual or family may be at risk of reduced future consumption and, potentially, limited opportunities to borrow in the future to meet their needs. Indebtedness may stem from losses of earnings or benefits, unexpected large expenses, health shocks, changes in family or household composition, and other events that may influence economic stability. Debt payment delinquency (i.e., unpaid or past-due debt), which often engenders substantial fees and penalties, may be a particularly salient indicator of financial precarity; evidence suggests that delinquency is disproportionately common among economically precarious populations (Bradshaw & Finch, 2003; Gauthier & Furstenberg, 2010; Marks, 2007; Neckerman et al., 2016).

Both access to credit and individual and household debt have increased substantially in the United States over the past half century (Federal Reserve Bank of New York, 2023), such that debt is now an expected and substantial part of household economic functioning (Morduch & Schneider, 2017). This growth has been driven by both supply- and demand-side factors. Increases in the supply of credit have been fueled by financial market deregulation and the introduction of new credit instruments that have made it easier to borrow and have expanded credit access to populations traditionally excluded or underserved by lenders, whereas demand for credit has been driven by economic precarity, stagnating wages, and rising costs of living (Campbell et al., 2011; Fourcade & Healy, 2013; Hyman, 2011; Wherry et al., 2019). The expansion of credit and, especially, the emergence of high-cost (i.e., subprime) credit mechanisms, such as payday loans, auto-title loans, and personal—often online—loans from non-depository institutions, has functioned to increase credit access for lower-income and

minority populations that have traditionally been excluded from mainstream credit markets, but has also resulted in large increases in subprime debt among these populations, raising concerns that differential patterns in access to credit and resulting indebtedness may be exacerbating inequality and economic precarity (Dwyer, 2018; Lin & Neely, 2020; Morduch & Schneider, 2017; Tach & Greene, 2014; Wherry et al., 2019). Subprime borrowing—sometimes through predatory mechanisms—is both disproportionately common among low-income and minority populations, and particularly costly or economically burdensome, such that borrowers frequently struggle to repay these debts (Amorim & Schneider, 2022; Charron-Chénier, 2020; Chen et al., 2022; Finnigan & Meagher, 2019; Fitzpatrick & Coleman-Jensen, 2014; Maroto, 2021; McCloud & Dwyer, 2011).

Previous research has shown that payment of child support can be a source of significant financial strain on NCPs (Nichols-Casebolt, 1986), with low-income and socially disadvantaged NCPs being more likely to carry burdensome orders and less likely to comply with full order amounts (Berger et al., 2019; Kim et al., 2024). Indeed, current evidence suggests that only 50% of all custodial parents receive the full amount of child support they are due, and this rate drops to 47% among custodial parents who are below the poverty line (Valle, 2025). NCPs typically make child support payments from their earnings in the labor market, as is evidenced by the strong correlation of child support compliance and arrears balances with labor market outcomes (Berger et al., 2019; Meyer & Riser, 2023).

Limited and unstable employment, earnings, and income pose significant barriers to child support compliance (Berger et al., 2019) and are associated with greater past-due child support (i.e., arrears) balances (Meyer & Riser, 2023). Moreover, associations of economic resources with child support orders, payments, compliance, and arrears vary widely by NCP characteristics

such as race, with some evidence indicating that structural and institutional racism and bias have historically resulted in NCPs of color carrying more burdensome child support orders than their white counterparts and, in turn, having lower rates of compliance (Kim et al., 2024). Since education is strongly correlated with income, higher educated NCPs are more likely to have larger child support orders but also higher rates of compliance with orders; although statistics on payments by NCPs' educational attainment are not available, 57% of custodial parents with a bachelor's degree or higher received the full amount of child support orders due to them as opposed to 45% of custodial parents with less than a high school degree (Valle, 2025).

As noted above, the expansion of credit markets has made debt a crucial element in managing and/or potentially exacerbating economic distress among low-income and socially disadvantaged populations (Tach & Greene, 2014). These populations have been systematically excluded from asset-building credit markets (Dwyer, 2018; Morduch & Schneider, 2017; Wherry et al., 2019) and remain overrepresented among subprime (i.e., high-cost, non-asset-building credit) borrowers (Charron-Chénier, 2020; Rugh et al., 2015). Access to credit has the potential to both increase and decrease NCP child support payments and compliance. Borrowing may help NCPs to smooth consumption, respond to economic shocks (e.g., to employment or earnings), purchase necessities, and/or pay current and past financial obligations, including child support obligations. At the same time, because NCPs are expected to repay their debts, borrowing may exacerbate their financial strain and, potentially, reduce their consumption or ability to meet ongoing financial (including child support) obligations (Dwyer, 2018). Moreover, given differences by NCP characteristics in employment and earnings, credit access and debt, and child support patterns, it is also possible that any relations between NCP debt and child support

outcomes may vary by NCP characteristics and over the period that a child support order is in place. However, research has yet to examine these possibilities.

CURRENT STUDY

To begin assessing potential relations between NCP indebtedness and child support outcomes, we use WADC data linked to both mainstream and subprime (e.g., payday loans, small-dollar loans) credit report data for the entire population of Wisconsin families with child support orders spanning 2015 through 2023. Our analyses have three goals:

- To describe the types (i.e., educational debt, mortgage/home equity debt, auto debt, unsecured debt) and amounts of debt held by NCPs with child support orders overall and for subgroups defined by NCP earnings, race/ethnicity, and prior marital status to the child's custodial parent;
- To examine the prevalence of debt strain (i.e., high credit utilization, subprime borrowing, debt delinquency, debt in collections), no credit history, and limited access to credit poor credit score among NCPs in Wisconsin and how this evolves over time; and
- To assess the magnitude and direction of relations of debt strain and limited access to credit with child support payments and arrears.

Our findings provide new information on the types and amounts of debts held by NCPs, the prevalence of debt strain and limited access to credit among NCPs, and associations with child support outcomes.

Data

Our analyses employ data spanning 2015–2023 from CARES, KIDS, and Unemployment Insurance (UI), the Department of Corrections, and mainstream and subprime credit history data from the Ohio State University-University of Wisconsin Consumer Credit Panel (OSU-UW CCP). The OSU–UW CCP comprises mainstream proprietary data from one of the three major U.S. credit bureaus, including monthly records on some and quarterly records on all credit

accounts of individuals in Wisconsin who have a mainstream credit report (approximately 87% of the adult population). A credit report contains information on the types of accounts individuals hold, outstanding balances on each account, the status of payments on those accounts, and credit scores, among other elements. The mainstream credit report data are further linked with subprime credit history data, a subsidiary of the credit bureau that aggregates data on alternative financial services (AFS) inquiries and transactions reported by creditors offering small-dollar, high-cost, short-term credit, including payday loans, single-period microloans, and high-interest, short-term installment loans. We aggregate all variables—monthly records from KIDS, CARES, DOC, OSU-UW CCP and quarterly records from UI and OSU-UW CCP—to annual levels for all our analyses.

Sample

Our sample is composed of NCPs with an active child support order between 2015 and 2023. An NCP is included in the sample only in periods in which they have an active order (i.e., an NCP will not be included in periods prior to receiving the order or in periods after their children age out of the order). From an initial population of 276,258 NCPs who had a child support order at some point between 2015 and 2023, we exclude cases for which the NCP died (2.7% of the sample) and for which both the mother and the father are listed as the NCP (2.8%). Our final analysis sample consists of 267,679 NCPs with active child support orders, which we analyze in 1,480,693 NCP-year observations.

Measures

Child support: Our primary outcomes of interest are amounts of child support payments made by NCPs, as well as the amount of any arrears NCPs owe. We also examine child support

order amounts and compliance (i.e., child support paid as a percentage of order) in some descriptive analyses.

Debt holding: Debt holding is measured as the prevalence of and—for those with debt, balances among—NCPs vis-a-vis educational debt, mortgage/home equity debt, auto debt, and several forms of unsecured debt (i.e., credit card, personal finance loan, and AFS loans, such as payday and auto-title loan, debt and any debt in collections).

Debt strain and credit access: We examine several indicators of debt strain and credit access. We define debt strain as an NCP having a delinquent account, high credit card utilization (> 70% of credit limit), an AFS account, any debt in collections, and any bankruptcy experienced in the past year. We assess access to credit using two indicators: one signifying no credit history (the NCP has no existing credit report) and another signifying a poor credit score (<579) per the FICO definition (DeNicola, n.d.).[1]

Subgroups: We define subgroups by (1) earnings (NCPs with above and below sample median earnings ($36,831 among employed))[2]; (2) race (NCPs of white, Black, Hispanic, and 'other' race/ethnicity); (3) marital status (NCPs who are only divorced from their children's custodial parents and those who were not married to at least one of their children's custodial parent(s) at the time of birth; and (4) urbanicity (NCPs residing in Milwaukee County versus all others).[3]

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[1]Data on credit scores and bankruptcies are available for the full year only beginning 2018. Therefore, all analyses involving these variables are constrained to the 2018–2023 period.

[2]Earnings come from UI data. Where UI earnings are unavailable, we use an imputed earnings variable from the OSU-UW Consumer Credit Panel.

[3]We do not show results by education in our analyses as our education variable has a large number (28%) of missing values. In analyses by subgroups defined on education as available to us (not shown here), we find no substantive differences in either debt or child support indicators between those having less than high school versus those having high school and greater levels of education.

Covariates: We control for NCP income, order duration, and child support order amounts in our multivariate analyses. Sample statistics for all covariates are presented in Appendix Table A1.

We adjust all dollar values to 2021 U.S. dollars.

Analytic Approach

Patterns of Debt Holding Among NCPs

We first present mean rates[4] of debt incidence (i.e., proportion of NCPs with any debt in a given year) for all NCPs and mean dollar balances among debtors by each debt type.[5] We then examine the prevalence, and balance among debtors, of each type of debt by NCP subgroups defined on income, race, marital status, and urbanicity as defined above.[6] These analyses contribute to our first aim of describing debts held by NCPs.

Prevalence of Debt Strain and Limited Access to Credit Among NCPs

To fulfill our second aim, we present mean incidences of the indicators of debt strain (i.e., high credit card utilization, delinquency, AFS loans, collections, bankruptcy) and incidences of limited credit access (i.e., no credit history, poor credit score) among all NCPs, and by the same subgroups as above. We then examine how these measures evolve over the life of the child support order for cohorts of NCPs whose child support order started in 2015–2017, 2018–2020, and 2021–2023, respectively. This allows us to study differences in debt-related

[4]In supplemental analyses, we weighted our estimates to account for variation in the number of times an NCP is observed in our data. Results (not shown) were consistent with those presented here.

[5]We do not present balances for AFS loans since these are typically small dollar loans, and the prevalence of AFS is a more informative metric of economic wellbeing than balance in these accounts.

[6]Because our analytic sample comprises all NCPs in Wisconsin with a child support order, our means are population-level estimates and any differences between groups represent true differences. We therefore do not conduct any tests of statistical significance in any of our descriptive analyses.

financial distress both over time and across NCPs who received a new child support order at sufficiently different points in time.

Relations of Debt Strain and Limited Access to Credit with Child Support Outcomes

We conduct two analyses to study associations of debt strain and limited access to credit with child support outcomes in line with our third aim. First, we report mean child support outcomes (i.e., order amounts, payment amounts, compliance rates, and arrears balances) by debt strain and credit access status, and how these change across cohorts.

Second, we conduct structural equation modeling-based cross-lagged analyses estimating bi-directional associations of each debt strain and limited access to credit indicators with child support payments and arrears, controlling for the covariates described above. This approach simultaneously estimates the association of debt strain/limited access to credit in a given year with child support payment/arrears in the subsequent year and the association of child support payment/arrears in a given year with debt strain/limited access to credit in the subsequent year, thereby allowing us to compare the magnitude of the association that operates in each direction.[7] As such, these models help us ascertain whether the associations we find are primarily due to the effect of debt on child support outcomes or vice versa.

RESULTS

Patterns of Debt-Holding Among NCPs

We find that debt is common among NCPs, with credit cards being the most common form of debt and mortgages being associated with the largest debt balances. Heterogeneity works

[7]Note that, because these models estimate lag and lead effects (i.e., associations of debt/limited access to credit in a prior year with child support outcomes in the subsequent year, and vice versa), one annual observation per NCP must be excluded, resulting in an analytic sample of 1,204,840 NCP-year observations for these analyses.

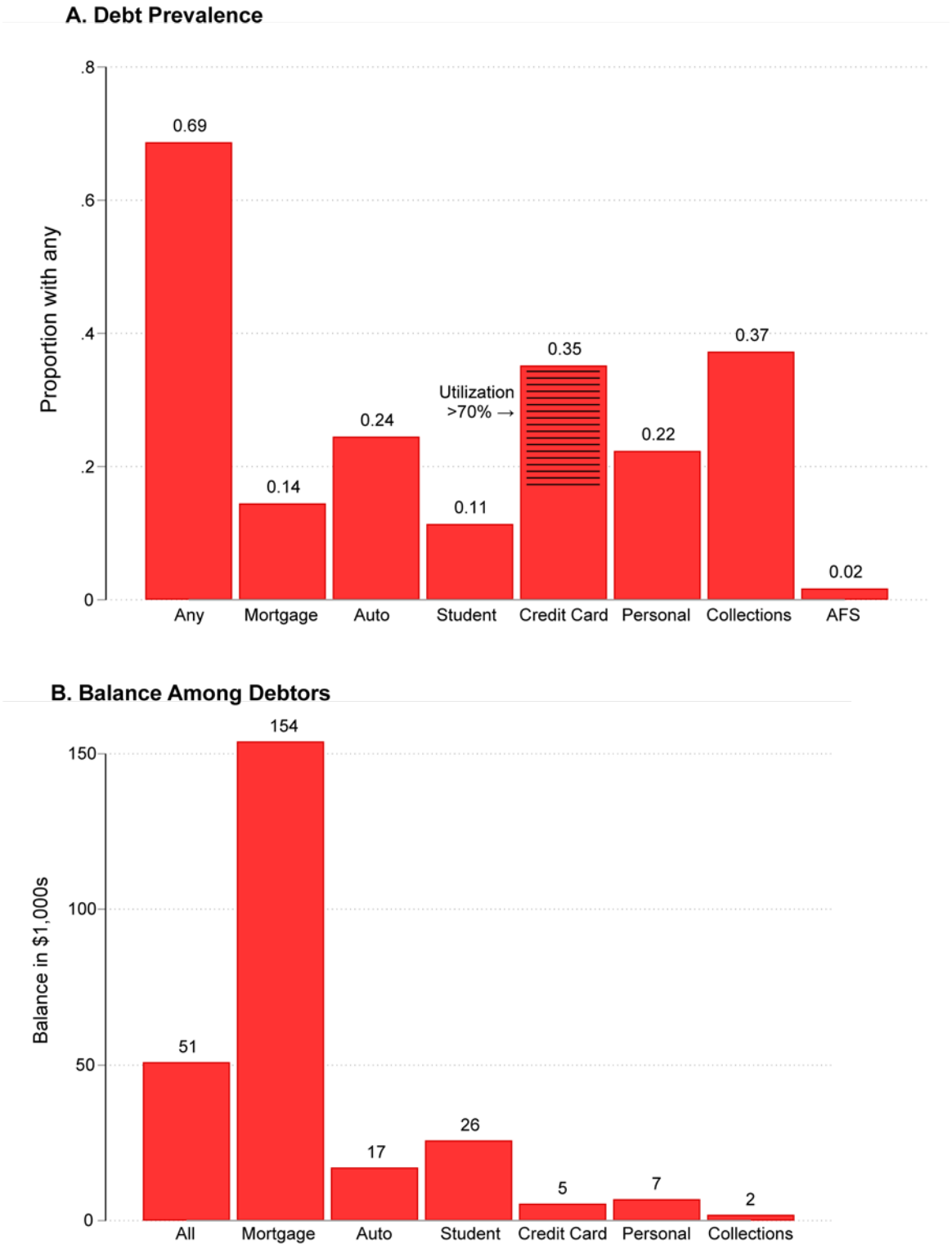
in expected ways; both overall debt and secured debt are more prevalent among more advantaged NCPs whereas having debt in collections is more common among less advantaged NCPs. Differences in AFS loans, credit card debt, and high credit card utilization rates across demographic subgroups are small, whereas we see modestly larger differences in personal loans (i.e., greater holding by more advantaged NCPs) and debt in collections (i.e., lesser holding by more advantaged NCPs). Higher prevalence rates of personal loans among more advantaged NCPs may indicate that they have greater credit access, which we explore further below. Greater debt in collections among less advantaged NCPs may indicate greater difficulty meeting expenses with current income and/or repaying debt.

Prevalence of Debt and Debt Balances Among Debt Holders

- As shown in Figure 1(a), 69% of NCPs in our sample hold some form of debt (mortgage, auto, student, credit card, personal loan, collections accounts, AFS loan). NCPs are most likely to hold credit card debt (35%) and about 18% of NCPs have a credit card utilization rate of over 70%. Twenty-four percent of NCPs hold auto loans and 22% hold personal loans. Fourteen percent have mortgages and 11% hold student loans. A substantial proportion of NCPs (37%) have some debt in collection accounts, while only 2% hold AFS loans.

- On average, NCPs who are debtors carry $51,000 in total debt (Figure 1b). Among those with any mortgage debt, average mortgage debt balances are $154,000, while those with student loans hold about $26,000 in student loan debt annually. NCPs with auto loans owe an average $17,000 on their vehicle, whereas credit card balances average at $5,000 among those with credit card debt. NCPs with personal loans have outstanding balances of about $7,000, and those with debt in collections have average annual outstanding balances of $2,000 in those accounts.

Figure 1: Prevalence of Debt and Balances Among Debtors by Debt Type



Note: Means are calculated over the full study period. n (NCPs) = 267,679, N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Heterogeneity by Demographic Characteristics

- Figure 2(a) shows that a large majority (89%) of higher-earners (above sample median of $36,836 among those with any) hold some form of debt, compared to 77% of lower-earners (below the sample median) and only 8% of those with no earnings reported to the UI system. Indeed, all types of secured and unsecured debt (i.e., mortgages, auto loans, student loans, credit cards and personal loans) are far more prevalent among NCPs with higher earnings; one exception is student loans, for which the difference in prevalence among higher- and lower-earning NCPs is relatively modest. The difference in credit card prevalence rates is greatest, with 65% of higher-earning NCPs having credit card debt as opposed to 20% of lower-earning NCPs and 2% of NCPs without UI-reported earnings. High credit card utilization rates vary similarly, with higher-earning NCPs being the most likely to have a credit card utilization rate over 70%. Lower-earning NCPs are most likely to have accounts in collections.

- White NCPs are most likely to hold some form of debt (75%), particularly mortgage, auto, credit card, and personal debt (Figure 2b). They are also most likely to have a high credit card utilization rate. Student loans and debt in collections are most common among Black NCPs. Hispanic and 'other race' NCPs have similar rates of mortgage, auto, and credit card debt, whereas Black NCPs have considerably lower rates of mortgage and credit card debt. Black, Hispanic, and 'other race' NCPs have similar rates of high credit card utilization, which are lower than that for white NCPs.

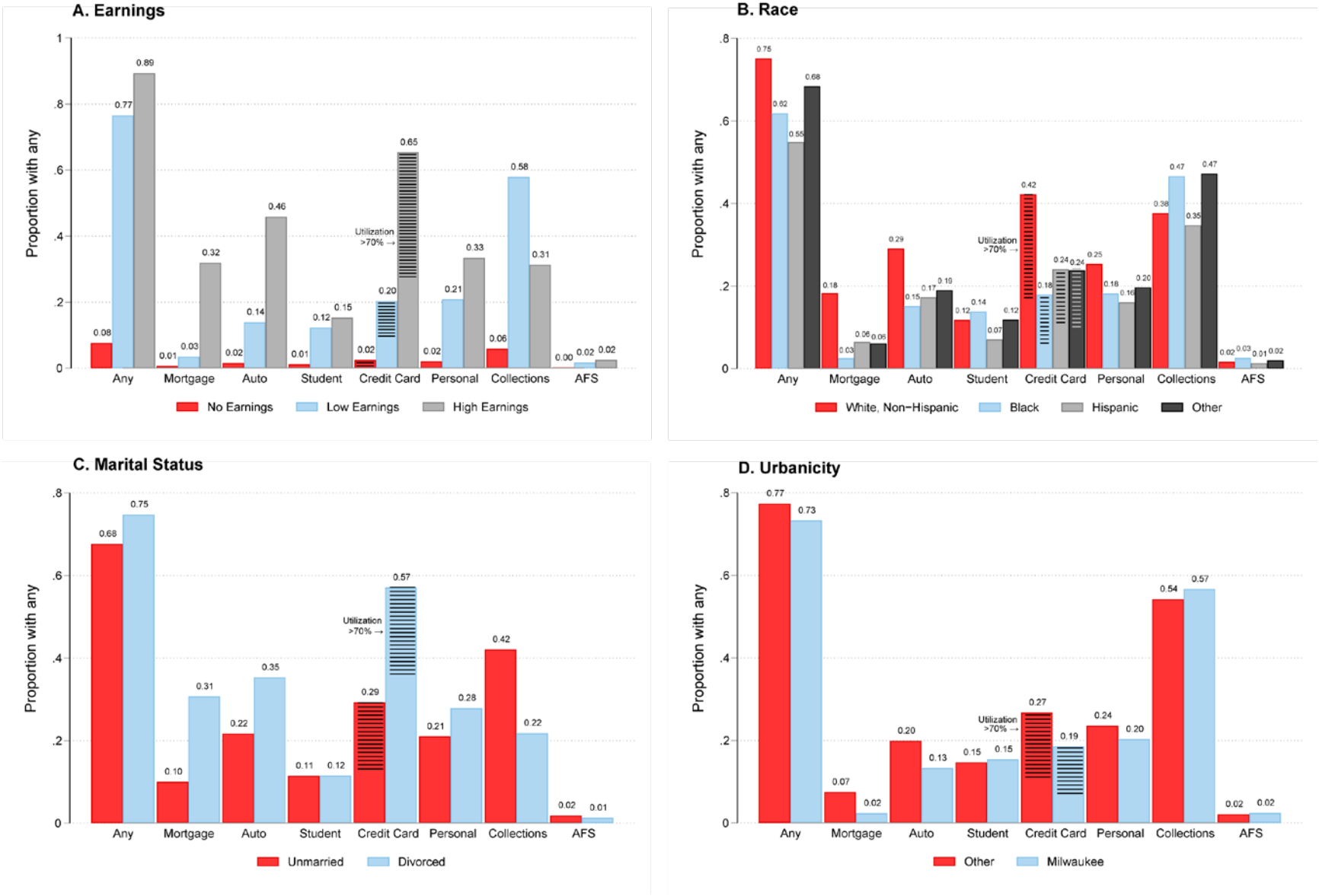
- Divorced NCPs are more likely to hold some form of debt (75% vs 68%), particularly mortgage, auto, student, credit card and personal loans, than NCPs whose order reflects paternity establishment (Figure 2(c)).[8] NCPs with a paternity establishment order are about twice as likely as divorced NCPs to have balances in collections (42% vs 22%).

- NCPs in Milwaukee are less likely than NCPs in the balance of the state to hold debt (73% vs 77%), including mortgage, auto, credit card, and personal debt. However, NCPs in Milwaukee are also more likely to have debt in collections (57% vs 54%). We find no differences between NCPs in Milwaukee and the balance of the state for student debt, high credit card utilization, or AFS loans (Figure 2(d)).[9]

[8]These analyses compare NCPs who had only divorce-related orders to those who had any paternity-related orders.

[9]See Appendix Figure A2 for heterogeneity in debt balances by NCP demographic characteristics.

Figure 2: Prevalence of Debt by NCP Demographic Characteristics

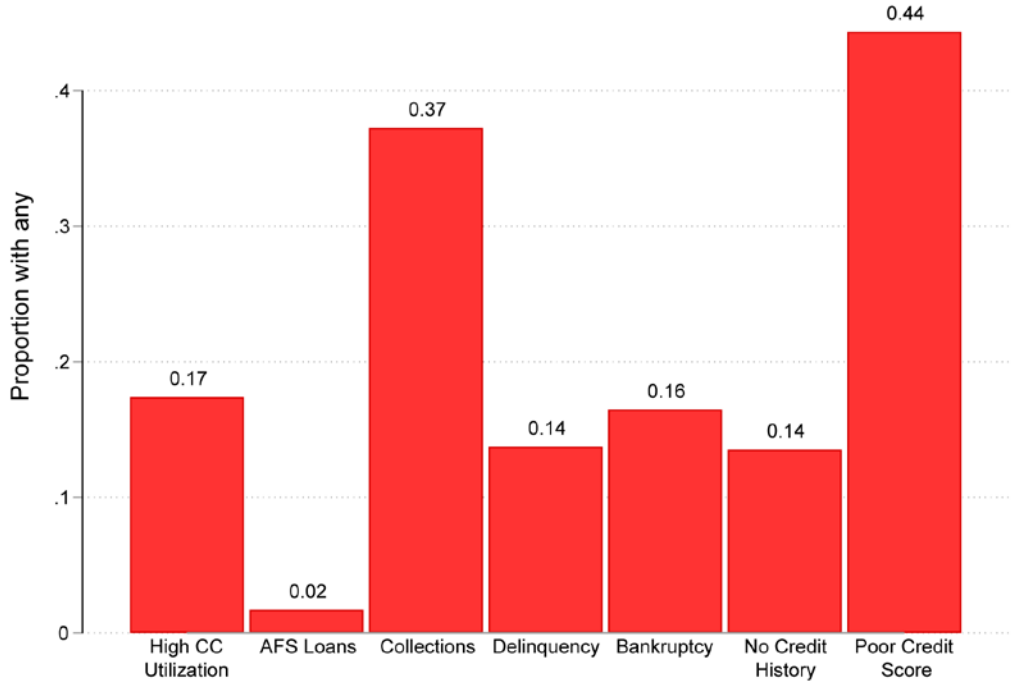


Note: Means are calculated over the full study period. Total n (NCPs) = 267,679; N (NCP-years) = 1,480,693. Excludes rows with missing information in race (n=24,258, N=122,241), education (n=77,584, N=414,236), marital status (n=4,651, N=21,081), and urbanicity (n=143,818, N=810,589). High and low income are defined based on sample median when positive ($36,831).
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Prevalence of Debt Strain and Limited Access to Credit

We examine seven indicators of debt strain and limited access to credit, for which prevalence rates among NCPs are presented in Figure 3: high credit card utilization (17% of all NCPs), AFS loan holding (2%), debt in collections (37%), debt delinquency (14%), bankruptcy (16%), no credit history (14%), and poor credit score (44%). In all, more than 55% of NCPs have experienced one or more forms of debt strain (not shown in Figure 3), and 58% have limited access to credit. As shown in Figure 4, patterns therein vary by NCP demographic characteristics, with more disadvantaged NCPs, in terms of earnings and whether their order reflects divorce or paternity, often exhibiting greater potentially problematic debt and lesser access to credit. However, the prevalence of debt strain and limited access to credit do not substantially differ by NCP race or urbanicity (see Appendix Table A2).

Figure 3: Prevalence of High Credit Card Utilization, AFS Loans, Collections, Delinquency, Bankruptcy, No Credit History, and Poor Credit Score



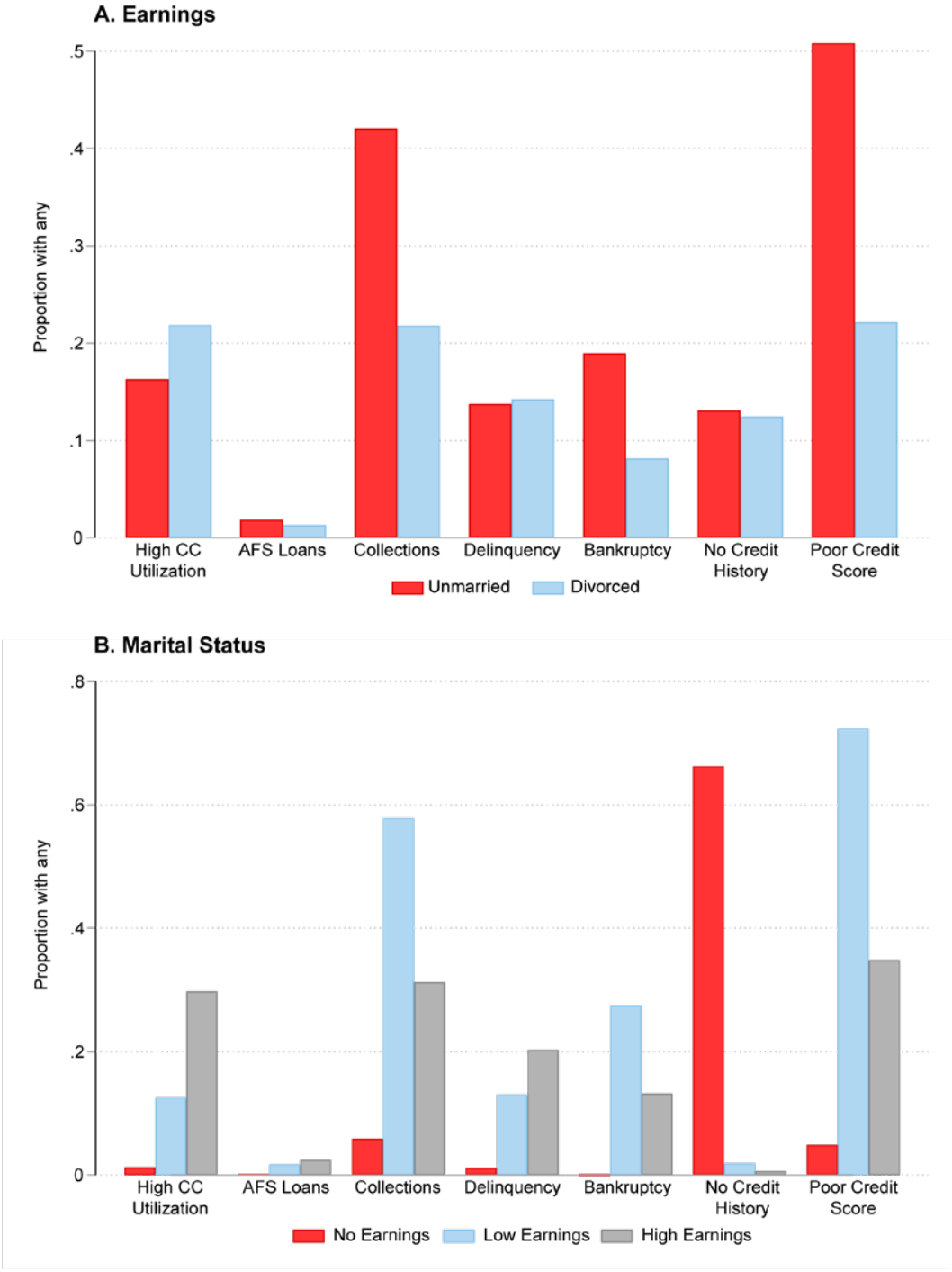
Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Heterogeneity by Demographic Characteristics

- Figure 4a shows that lower-earning NCPs are more likely to experience debt strain and limited access to credit than higher-earning NCPs, with respect to debt in collections (58% vs 31%), bankruptcy (25% vs 12%), and poor credit scores (76% vs 34%), whereas higher-earning NCPs are more likely to experience high credit card utilization (30% vs. 13%) and debt delinquency (20% vs 13%). NCPs with no UI-reported earnings have low rates of debt strain (e.g., high credit card utilization, AFS loan taking, debt in collections, debt delinquency, bankruptcy) but relatively high rates of no credit history (66%) and poor credit scores (41%).

- Figure 4(b) shows that NCPs with paternity established are more likely than divorced NCPs to exhibit debt in collections (42% vs 22%), bankruptcy (19% vs 8%), and poor credit scores (51% vs 22%), whereas divorced NCPs are more likely to experience high credit card utilization (22% vs 16%). The two groups do not meaningfully differ with respect to AFS loan taking, debt delinquency, or no credit history.

Figure 4: Prevalence of Debt Strain and Credit Access Measures by NCP Demographic Characteristics



Note: Means are calculated over the full study period; n (N CPs) = 267,679; N (NCP-years) = 1,480,693. Excludes rows with missing information in marital status (n=4,651, N=21,081). High and low income are defined based on sample median when positive ($36,831).
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Patterns Before and After Child Support Order Establishment

Table 1 presents rates of debt strain and limited access to credit in pre- and post-child support order-establishment periods, comparing the 12-month period 7 to 18 months prior to order establishment, and the 12-month period 7 to 18 months following order establishment (i.e., excluding the 6 months before and after). The table shows rates overall and, separately, for NCPs whose orders are above and below 10% of their income.[10] Among the full sample of NCPs, we find similar rates of high credit card utilization and credit delinquency in the periods before and after their child support order was established. However, we find higher rates of debt in collections, bankruptcy, and poor credit scores in the period after order establishment. Comparing NCPs with orders above and below 10% of their income, we note modest declines in high credit card utilization and poor credit score for those with orders below 10%, and modest increases for those with orders above 10%. NCPs with orders above 10% of their income also experience a greater increase in collections, and bankruptcy than those with orders below 10% of income.

[10]No credit history is omitted from this table because, by definition, it is time invariant for each NCP. That is, an NCP either has or does not have a credit history during the period of observation.

Table 1: Mean Prevalence of Debt Indicators Before and After Child Support Order Initiation, by Order Burdensomeness as a Percentage of Earnings

	Overall		Order < 10% of Earnings		Order > 10% of Earnings	
	Pre	**Post**	**Pre**	**Post**	**Pre**	**Post**
N	73,431	69,286	20,798	21,424	37,478	39,319
High Credit Card Utilization	45.19%	44.93%	39.64%	38.05%	48.02%	49.11%
	(49.77)	(49.74)	(48.91)	(48.55)	(49.96)	(49.99)
Delinquency	11.38%	11.40%	11.32%	11.14%	11.93%	12.33%
	(31.75)	(31.78)	(31.68)	(31.47)	(32.41)	(32.87)
AFS Loans	0.93%	1.39%	0.87%	1.56%	0.96%	1.56%
	(9.6)	(11.71)	(9.29)	(12.38)	(9.73)	(12.41)
Collections	24.53%	27.90%	19.64%	20.83%	26.97%	30.06%
	(43.02)	(44.85)	(39.73)	(40.61)	(44.38)	(45.85)
Bankruptcy	13.78%	15.23%	10.33%	10.64%	14.06%	15.90%
	(34.47)	(35.93)	(30.43)	(30.83)	(34.77)	(36.57)
Poor Credit Score	47.06%	49.57%	36.44%	35.28%	50.64%	53.10%
	(49.91)	(50)	(48.13)	(47.78)	(50)	(49.9)

Note: Pre period is 7–18 months preceding order. Post period is 7–18 months post order. Burdensomeness is defined in the post (7–18 months after order) period and excludes orders under $100, and NCPs with missing or no earnings.

Variation in Child Support Outcomes by Debt Strain and Limited Access to Credit

Associations of debt strain with child support orders, payments, arrears, and compliance vary by specific type of debt strain experienced (Figure 5), likely reflecting variation in types of debt strain experienced by more and less economically advantaged NCPs, as shown above. Limited access to credit is associated with lesser child support orders, payments, and compliance, and substantially greater child support arrears. Differences are most pronounced for arrears balances, especially for those with limited access to credit.

- Figure 5(a) shows that child support orders are higher among NCPs with high credit card utilization ($6,529 vs $5,459), AFS loans ($5,845 vs $5,641), and debt delinquency ($6,216 vs $5,554), but lower among those with debt in collections ($4,990 vs. $6,034) and those experiencing bankruptcy ($4,454 vs $5,824). This pattern is consistent with higher-earning NCPs being more likely to exhibit high credit card utilization and debt delinquency and lower-earning NCPs being more likely to experience debt in collections and bankruptcy. Limited access to credit, as measured by either no credit history or a poor credit score, is associated with lower order amounts.

- Patterns for child support payments (Figure 5(b)), indicating that NCPs with high credit card utilization, AFS loans, and debt delinquency pay greater child support, whereas those with debt in collections and those in bankruptcy pay lesser child support (in each

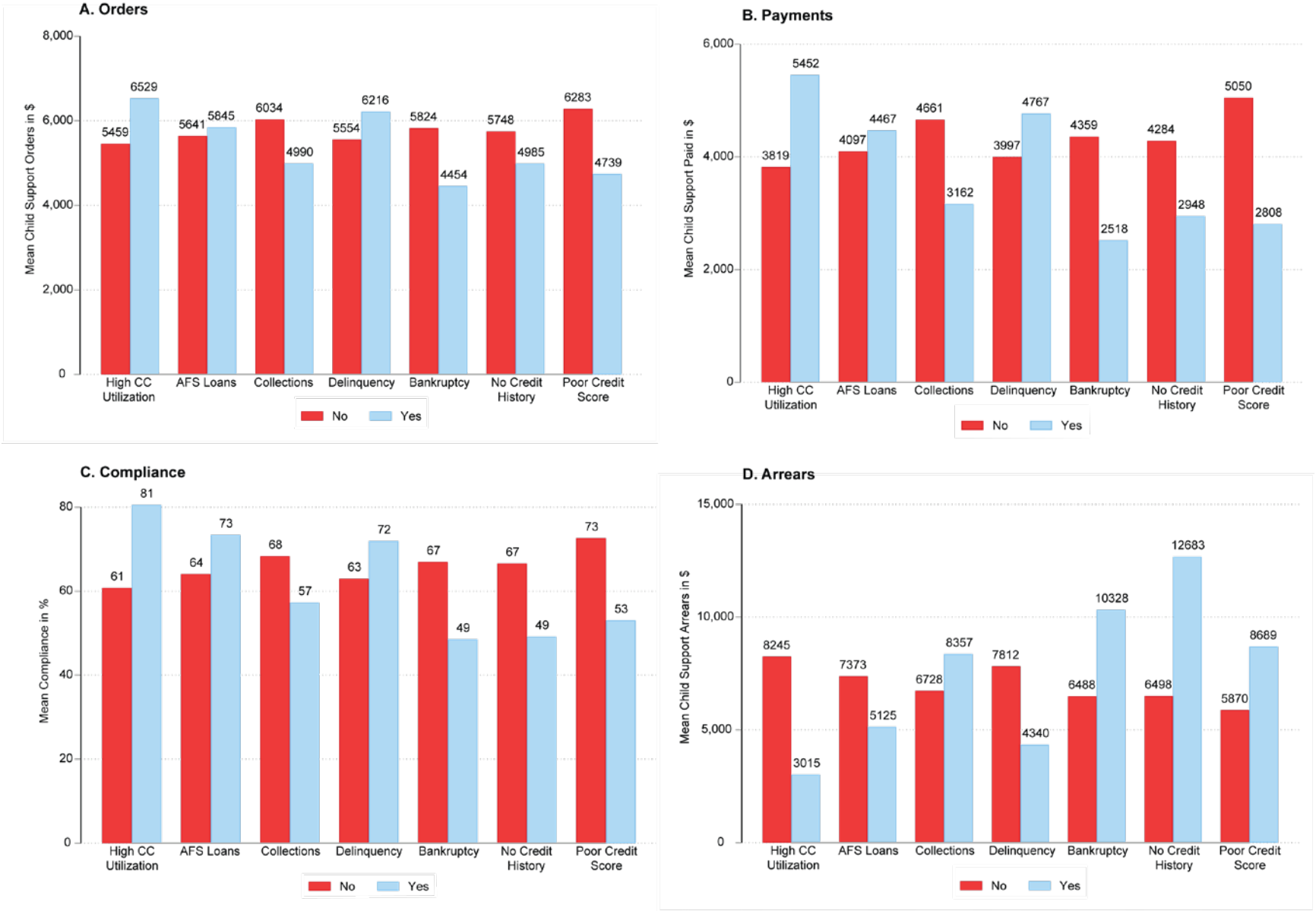
case these patterns are consistent with differences in order amounts). NCPs with limited access to credit also pay lesser child support on average.

- As shown in Figures 5(c) and 5(d), NCPs with high credit card utilization, AFS loans, and debt delinquency demonstrate greater child support compliance (i.e., greater payment-to-order ratios; Figure 5(c)) and accrue considerably lesser arrears (Figure 5(d)) than those without these forms of debt strain. In contrast, those with debt in collections and those experiencing bankruptcy exhibit lesser child support compliance and accrue greater arrears. Those with no credit history or poor credit scores have lower compliance, and greater arrears. It is important to recognize, however, that those with limited access to credit are disproportionately likely to have low- or no-UI-reported earnings and to have paternity- rather than divorce-established child support orders.

- Appendix Figure A3 and A4 show that debt strain and limited access to credit are more prevalent in older cohorts and in initial years after order establishment (i.e., these prevalence rates generally decrease over time, with the exception of an uptick in debt strain for older cohorts in more recent years), while the incidence of not having any credit history does not vary meaningfully by cohort and over time.

- We also examined patterns over time relations of debt strain and limited access to credit with child support outcomes. Appendix figures A5-A10 show that trends over time in child support outcomes by debt strain and limited access to credit status are, in general, relatively similar across cohorts defined by the time period in which the child support order was established. At the same time, the magnitude of difference in the relations of debt strain and limited access to credit with child support outcomes is substantially larger for the earliest cohort, whose orders were established between 2015 and 2017.

Figure 5: Child Support Outcomes by Measures of Debt Strain and Credit Access



Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Cross-Lagged (Bidirectional) Associations of Debt Strain and Limited Access to Credit with Child Support Payments and Arrears, Net of NCP Earnings and Order Amounts and Duration

We present results from structural equation modeling-based cross-lagged analyses of the potential bidirectional associations of debt strain and limited access to credit with child support payments, levels of arrears, and growth in arrears in Tables 2 and 3 (full model results are presented in appendix Tables A3 through A5). We estimated separate models for each debt strain/limited access to credit measures. All models control for NCP earnings and child support order duration and amount. Table 2 presents results for relations of debt strain/limited access to credit in a given year with child support payments and arrears in the subsequent year. We find that exhibiting high credit card utilization in a given year is associated with paying $90 less child support (a 2.2% lower amount, given a mean of $4,102), having an $89 greater arrears balance, and experiencing $90 of growth in one's arrears balance (controlling for child support order amount) in the subsequent year. We find a similar pattern of modest magnitudes for each of the other debt strain/limited access to credit measures, except bankruptcy (for which we find no relation with child support payment or arrears amount). We also find a consistent pattern of modest magnitudes for child support arrears levels and annual growth.

Table 2: Cross-Lagged Results for Associations of Debt Strain and Limited Access to Credit with Subsequent Year Child Support Payments and Arrears

	Child Support Paid	Child Support Arrears	Growth in Child Support Arrears
High Credit Card Utilization	-0.0904***	0.0895***	0.0909***
	(0.00686)	(0.0109)	(0.0118)
Delinquency	-0.141***	0.0520***	0.110***
	(0.0071)	(0.0121)	(0.0131)
AFS Loans	-0.148***	-0.0136	0.00181
	(0.0151)	(0.0292)	(0.0316)
Collections	-0.0406***	0.141***	0.0319***
	(0.00878)	(0.0114)	(0.0117)
Bankruptcy	-0.00659	0.0314	-0.106***
	(0.0106)	(0.0203)	(0.0204)
Poor Credit Score	-0.0948***	0.215***	0.0364**
	(0.0205)	(0.0167)	(0.0151)

Notes: Models control for income, order amounts, and order duration. Models of credit card utilization also control for having any credit card balance. Child support payments and arrears are in $1,000s. Growth in arrears is calculated by subtracting arrears balances in $1,000s at time t-1 from arrears balances at time t. N = 725,158 for models involving bankruptcy and credit score indicators. N = 967,602 for models involving arrears growth (676,602 for those also involving bankruptcy or poor credit score). N = 1,204,840 for all other models. Lagging variables drops 275,853 NCP-years from the analytic sample.

Table 3 shows the magnitude of these associations when estimated in the reverse direction, such that child support payments and arrears in a given year are used to predict debt strain/limited access to credit in the subsequent year. We find that, while there are statistically significant relations of child support payments and arrears with subsequent debt strain/limited access to credit, the magnitudes of association are modest. For example, paying $100 more child support in a given year (again, controlling for child support order amount) is associated with a 0.45 percentage point lesser likelihood of exhibiting high credit card utilization in the subsequent year, a 1% lesser likelihood of high credit card utilization given the pre-order base rate of 45% (see Table A1). We find similar patterns of modest magnitude of association of child support payments and arrears with each debt strain/limited access to credit indicator.

Table 3: Cross-Lagged Results for Associations of Child Support Payments and Arrears with Subsequent Year Debt Strain and Limited Access to Credit

	High Credit Card Utilization	Delinquency	AFS Loans	Collections	Bankruptcy	Poor Credit Score
Child Support Paid	-0.00455***	-0.00182***	-0.000166***	-0.00446***	-0.00367***	-0.00738***
	(0.000138)	(0.000107)	(0.0000245)	(0.000147)	(0.000124)	(0.000307)
Child Support Arrears	0.000410***	-0.000161***	0.0000128***	0.000232***	0.000569***	0.000781***
	(0.0000142)	(0.0000138)	(0.00000483)	(0.0000179)	(0.0000244)	(0.0000318)
Growth in Child Support Arrears	-0.0000144	-0.000415***	-0.0000884***	0.000202***	0.000536***	0.000537***
	(0.0000355)	(0.0000507)	(0.0000267)	(0.0000691)	(0.0000707)	(0.0000738)

Notes: Models control for income, order amounts, and order duration. Models of credit card utilization also control for having any credit card balance. Child support payments and arrears are in $1,000s. Growth in arrears is calculated by subtracting arrears balances in $1,000s at time t-1 from arrears balances at time t. N = 725,158 for models involving bankruptcy and credit score indicators. N = 967,602 for models involving arrears growth (676,602 for those also involving bankruptcy or poor credit score). N = 1,204,840 for all other models. Lagging variables drops 275,853 NCP-years from the analytic sample.

Finally, appendix Figures A10 shows results for variation in these patterns by subgroup. Given that our cross-lagged results indicated modest magnitudes, we estimated these models using standard OLS regressions rather than structural-equation modeling-based cross-lagged models, for computational ease. On the whole, subgroup differences tend to be relatively small in magnitude and, for the most part, to be statistically nonsignificant. Most notably, however, we do find some evidence that the association of no credit history with greater arrears is particularly large among both Hispanic NCPs (compared to other racial/ethnic groups) and divorced NCPs (compared to those with paternity establishment).

SUMMARY AND CONCLUSIONS

Credit and debt can play important roles in facilitating or constraining the ability to manage child support obligations for a growing proportion of NCPs. Access to credit and debt levels have increased substantially in the United States in recent decades, a period in which financial market deregulation and the introduction of new forms of credit have expanded access to populations traditionally excluded or underserved by lenders. The growth in high-cost

(subprime) credit mechanisms, such as payday loans, auto-title loans, and personal loans from non-depository institutions, has increased credit access for lower-income and minority populations who have traditionally had less access to mainstream credit markets. While credit access may provide households with added flexibility and ability to manage economic shocks, it also has the potential to exacerbate inequality and hardship if borrowers assume debt beyond what they can reasonably repay, especially if credit is extended with high interest rates.

Our findings provide new information on the types and amounts of debts held by NCPs, the prevalence of debt strain and limited access to credit among NCPs, and associations of debt strain and limited access to credit with child support outcomes for NCPs. We find that debt is common among NCPs, with credit cards being the most common form of debt and mortgages being associated with the largest debt balances. We document differences by NCP income, race, marital status, and urbanicity. While debt is more prevalent among more advantaged NCPs (i.e., NCPs with higher income, those who are divorced, and those who are white), having debt in collections and experiencing bankruptcy are more common among less-advantaged NCPs. For example, NCPs with paternity established are more likely than divorced NCPs to exhibit debt in collections, bankruptcy, and poor credit scores, whereas divorced NCPs are more likely to experience high credit card utilization. Patterns are generally consistent with greater access to credit among more advantaged NCPs, and greater difficulty meeting expenses with current income and/or repaying debt for less advantaged NCPs.

We also examine relations of debt strain and access to credit with child support orders. Comparing patterns before and after the establishment of a child support order, we find similar rates of high credit card utilization and credit delinquency. However, we find higher rates of AFS loan taking, debt in collections, bankruptcy, and poor credit scores in the period after order

establishment. Moreover, we find greater increases in collections and bankruptcy following order establishment among NCPs with orders above 10% of their income, than among those with orders below 10% of income.

Of particular interest for this analysis, NCPs with collections, bankruptcy, no credit history, and poor credit scores tend to have lower child support order amounts, payment amounts, and compliance, and higher arrears balances. In contrast, high credit card utilization and delinquency are associated with higher child support order amounts, payment amounts, and compliance, and lower arrears. Associations of debt with child support outcomes raise the question of directionality, which we examine by estimating models testing both directions of association (i.e., whether prior debt is associated with subsequent child support outcomes and whether prior child support outcomes are associated with subsequent debt). We find statistically significant, but typically modest, relations in both directions.

Credit and debt may contribute to family economic well-being or exacerbate challenges. Child support debt may have a direct impact on credit through administrative enforcement, as past-due amounts over $500 may create an administrative lien, potentially affecting credit scores and access to loans. Access to credit may help NCPs pay child support, or custodial parents to manage expenses when child support is unexpectedly delayed. Some institutions have loans specifically addressing these challenges.[11] However, while the import of arrears (i.e., child support debt) has been the focus of substantial research and policy interest, we know very little about the contributions of other credit and debt to child support outcomes and NCP ability to pay

[11]See for example, the Child Support Loan Program of the Coast Guard Mutual Assistance Society (https://mycgma.org/programs/child-support-loan/)

child support. This initial analysis begins to fill that gap while helping to inform related efforts to improve child support outcomes for families.

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APPENDIX

Table A1: Sample Characteristics

	n (Persons)	Percent Total	N (Person-Years)	Percent Total
All	**267,679**		**1,480,693**	
Earnings				
No earnings	75,582	28%	279,918	19%
Low	174,452	65%	600,387	41%
High	145,996	55%	600,387	41%
Marital Status				
Divorced	66,129	25%	324,645	22%
Unmarried	184,949	69%	1,074,377	73%
Missing	16,601	6%	81,671	6%
Education				
Less than HS	174,572	65%	984,894	67%
HS or more	15,523	6%	81,563	6%
Missing	77,584	29%	414,236	28%
Race				
White	143,362	54%	769,538	52%
Black	49,321	18%	299,639	20%
Hispanic	30,757	11%	177,005	12%
Other	19,981	7%	112,270	8%
Missing	24,258	9%	122,241	8%
Urbanicity				
Urban	26,672	10%	144,467	10%
Non-urban	14,336	5%	74,936	5%
Milwaukee	16,416	6%	103,653	7%
Missing	210,255	79%	1,157,637	78%
Burdensomeness				
CS orders <10% of income	146,147	55%	505,906	34%
CS 10–25% of income	152,820	57%	527,740	36%
CS 25–35% of income	44,004	16%	83,325	6%
CS >35% of income	39,732	15%	80,436	5%
Low orders	2,986	1%	3,368	0%
No income	75,582	28%	279,918	19%
Order Duration				
< 2 years	107,125	40%	222,976	15%
2–4 years	94,050	35%	164,936	11%
4+ years	208,629	78%	1,092,781	74%
Child Support Measures Averaged over NCPs and Years				
Child Support Order Amount		$5,321.48 ($580,000)		
Child Support Payment		$4,102.82 ($5,837.672)		
Compliance		64.22% (74.83%)		
Child Support Arrears Balance		$7,334.82 ($16,040.31)		
Child Support Arrears Growth		$2,881.83 ($5,228.99)		

Notes: Standard deviation in parentheses where applicable. Earnings are defined with respect to median among those with any ($36,831). For NCPs with multiple orders, marital status is unmarried if any order is related to paternity versus a divorce case.

Table A2: Mean Prevalence of Debt Indicators by Race and Urbanicity

	Race				Urbanicity	
	White	**Black**	**Hispanic**	**Other**	**Milwaukee**	**Other**
n (persons)	143,362	49,321	30,757	19,981	16,416	41,008
N (person-years)	769,538	299,639	177,005	112,270	103,653	219,403
High Credit Card Utilization	21.27%	11.93%	13.46%	14.16%	11.98%	15.83%
	(40.92)	(32.42)	(34.13)	(34.86)	(32.47)	(36.5)
AFS Loans	1.62%	2.55%	1.32%	1.97%	2.40%	2.11%
	(12.61)	(15.78)	(11.43)	(13.89)	(15.31)	(14.36)
Collections	37.64%	46.58%	34.71%	47.23%	56.63%	54.19%
	(48.45)	(49.88)	(47.61)	(49.92)	(49.56)	(49.82)
Delinquency	15.02%	14.39%	11.40%	13.17%	15.56%	14.39%
	(35.72)	(35.1)	(31.78)	(33.81)	(36.25)	(35.1)
Bankruptcy	14.93%	23.98%	16.11%	22.05%	30.97%	23.54%
	(35.64)	(42.7)	(36.77)	(41.46)	(46.24)	(42.42)
No Credit History	8.91%	15.55%	22.49%	10.55%	2.08%	2.48%
	(28.49)	(36.24)	(41.75)	(30.72)	(14.26)	(15.54)
Poor Credit Score	41.71%	61.81%	43.54%	57.61%	74.13%	64.31%
	(49.31)	(48.59)	(49.58)	(49.42)	(43.79)	(47.91)

Note: Standard errors are in parentheses.

Table A3: Bidirectional Models of Child Support Payments and Debt Indicators

	Outcomes at Time T						
Regressors at Time T-1	**Child Support Paid**	**High Credit Card Utilization**	**Delinquency**	**AFS Loans**	**Collections**	**Bankruptcy**	**Poor Credit Score**
Child Support Paid	0.463***	-0.00455***	-0.00182***	-0.000166***	-0.00446***	-0.00367***	-0.00738***
	(0.0157)	(0.000138)	(0.000107)	(0.0000245)	(0.000147)	(0.000124)	(0.000307)
High Credit Card Utilization	-0.0904***	0.507***					
	(0.00686)	(0.00139)					
Delinquency	-0.141***		0.446***				
	(0.0071)		(0.00131)				
AFS Loans	-0.148***			0.605***			
	(0.0151)			(0.00377)			
Collections	-0.0406***				0.668***		
	(0.00878)				(0.000869)		
Bankruptcy	-0.00659					0.641***	
	(0.0106)					(0.00149)	
Poor Credit Score	-0.0948***						0.635***
	(0.0205)						(0.00131)
N	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840

Notes: Models control for income, order amounts, and order duration. Models of credit card utilization also control for having any credit card balance. Child support payments are in $1,000s. The coefficient of child support outcome at t-1 on child support outcome at t does not vary meaningfully across models. N = 725,158 for models involving bankruptcy and credit score indicators. Lagging variables drops 275,853 NCP-years from the analytic sample.

Table A4: Bidirectional Models of Child Support Arrears Balances and Debt Indicators

	Outcomes at Time T						
Regressors at Time T-1	**Child Support Arrears**	**High Credit Card Utilization**	**Delinquency**	**AFS Loans**	**Collections**	**Bankruptcy**	**Poor Credit Score**
Child Support Arrears	0.953***	0.000410***	-0.000161***	0.0000128***	0.000232***	0.000569***	0.000781***
	(0.00278)	(0.0000142)	(0.0000138)	(0.00000483)	(0.0000179)	(0.0000244)	(0.0000318)
High Credit Card Utilization	0.0895***	0.508***					
	(0.0109)	(0.00139)					
Delinquency	0.0520***		0.446***				
	(0.0121)		(0.00131)				
AFS Loans	-0.0136			0.605***			
	(0.0292)			(0.00377)			
Collections	0.141***				0.670***		
	(0.0114)				(0.000864)		
Bankruptcy	0.0314					0.642***	
	(0.0203)					(0.00148)	
Poor Credit Score	0.215***						0.641***
	(0.0167)						(0.00126)
N	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840	1,204,840

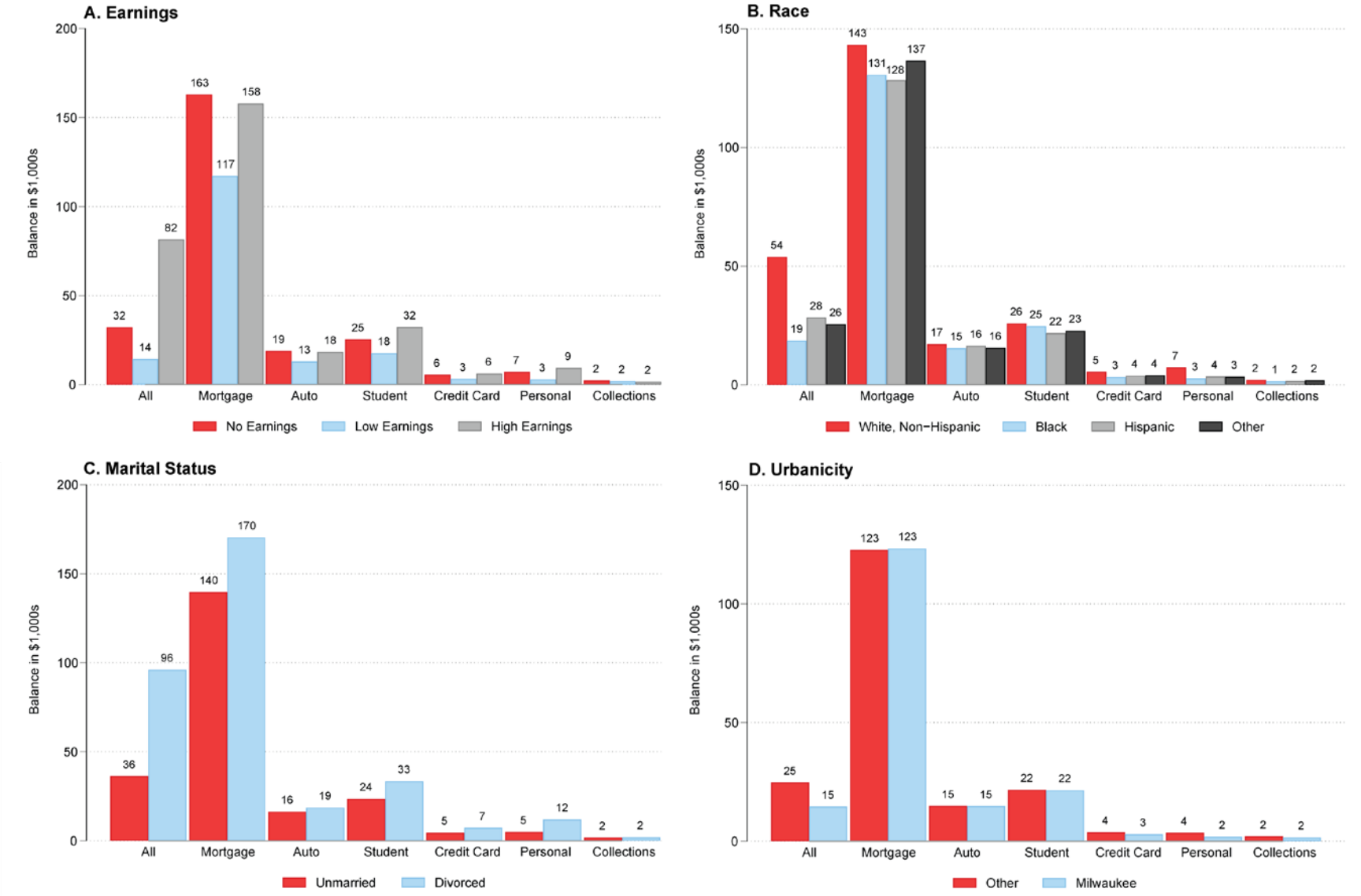
Notes: Models control for income, order amounts, and order duration. Models of credit card utilization also control for having any credit card balance. Child support arrears are in $1,000s. The coefficient of child support outcome at t-1 on child support outcome at t does not vary meaningfully across models.
N = 725,158 for models involving bankruptcy and credit score indicators. Lagging variables drops 275,853 NCP-years from the analytic sample.

Table A5: Bidirectional Models of Growth in Child Support Arrears and Debt Indicators

	Outcomes at Time T						
Regressors at Time T-1	**Growth in Child Support Arrears**	**High Credit Card Utilization**	**Delinquency**	**AFS Loans**	**Collections**	**Bankruptcy**	**Poor Credit Score**
Growth in Child Support Arrears	-0.0173	-0.0000144	-0.000415***	-0.0000884***	0.000202***	0.000536***	0.000537***
	(0.0136)	(0.0000355)	(0.0000507)	(0.0000267)	(0.0000691)	(0.0000707)	(0.0000738)
High Credit Card Utilization	0.0909***	0.510***					
	(0.0118)	(0.00152)					
Delinquency	0.110***		0.436***				
	(0.0131)		(0.00145)				
AFS Loans	0.00181			0.595***			
	(0.0316)			(0.00402)			
Collections	0.0319***				0.656***		
	(0.0117)				(0.000972)		
Bankruptcy	-0.106***					0.638***	
	(0.0204)					(0.00153)	
Poor Credit Score	0.0364**						0.643***
	(0.0151)						(0.0013)
N	967,602	967,602	967,602	967,602	967,602	967,602	967,602

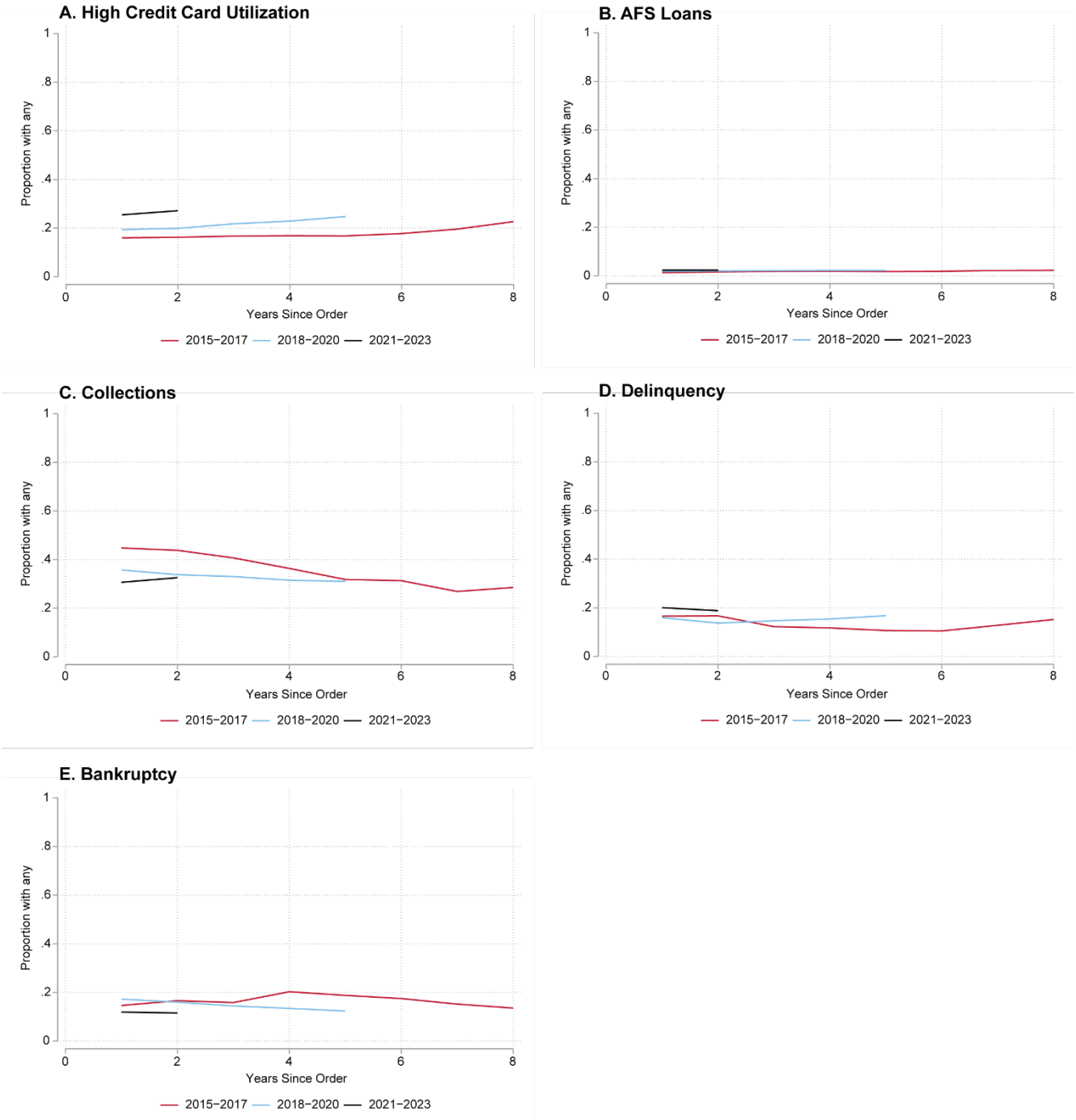
Notes: Models control for income, order amounts, and order duration. Models of credit card utilization also control for having any credit card balance. The coefficient of child support outcome at t-1 on child support outcome at t does not vary meaningfully across models. Growth in arrears is calculated by subtracting arrears balances in $1,000s at time t-1 from arrears balances at time t. N = 676,602 for models involving bankruptcy or poor credit score.

Figure A1: Debt Balance among Debtors, by NCP Demographic Characteristics



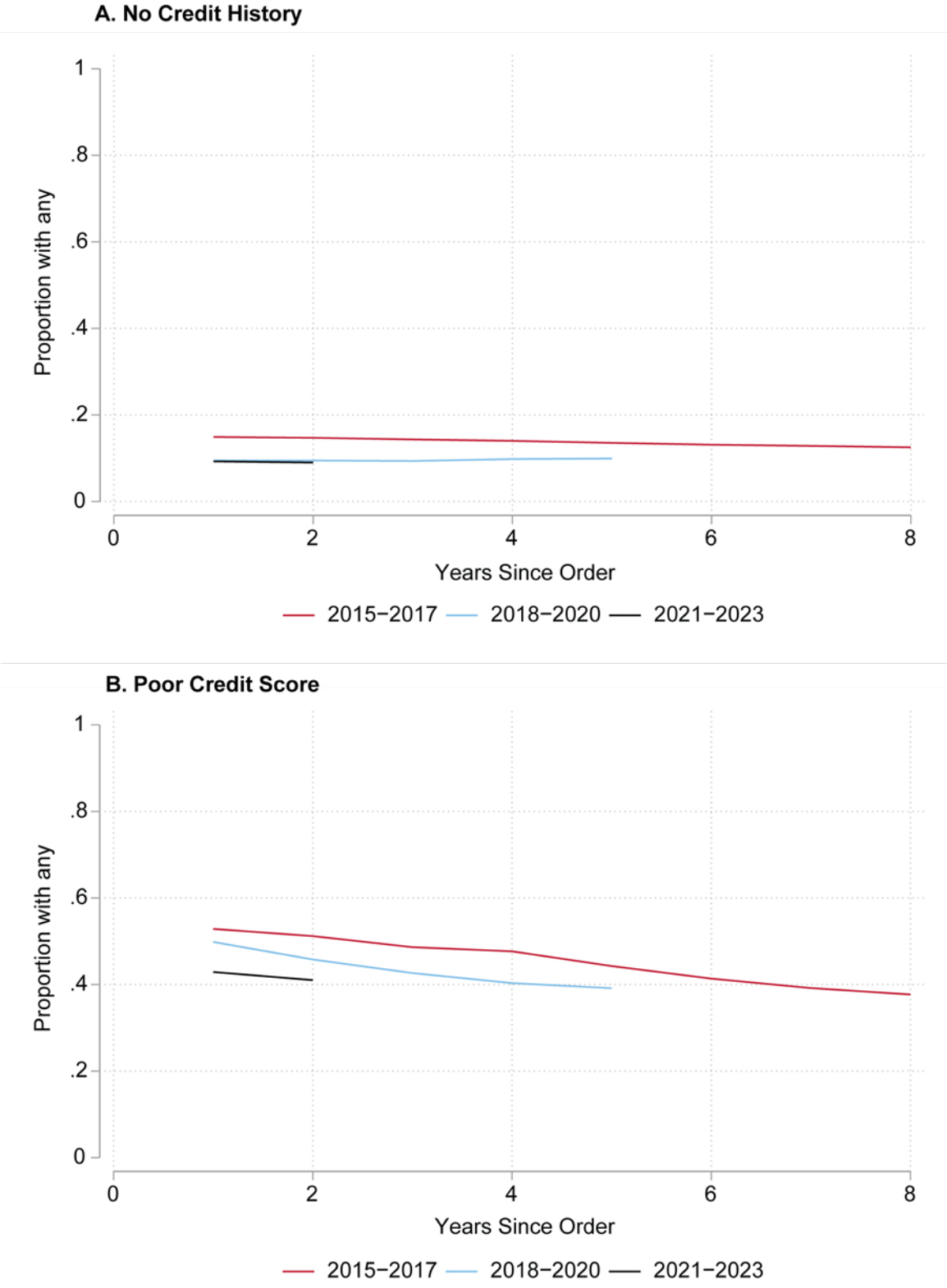
Note: Means are calculated over the full study period. Total n (NCPs) = 267,679; N (NCP-years) = 1,480,693. Excludes rows with missing information in race (n=24,258, N=122,241), marital status (n=4,651, N=21,081), and urbanicity (n=143,818, N=810,589). High and low income are defined based on sample median when positive ($36,831).
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A2: Patterns of Debt Strain Measures Over Time and Across Cohorts



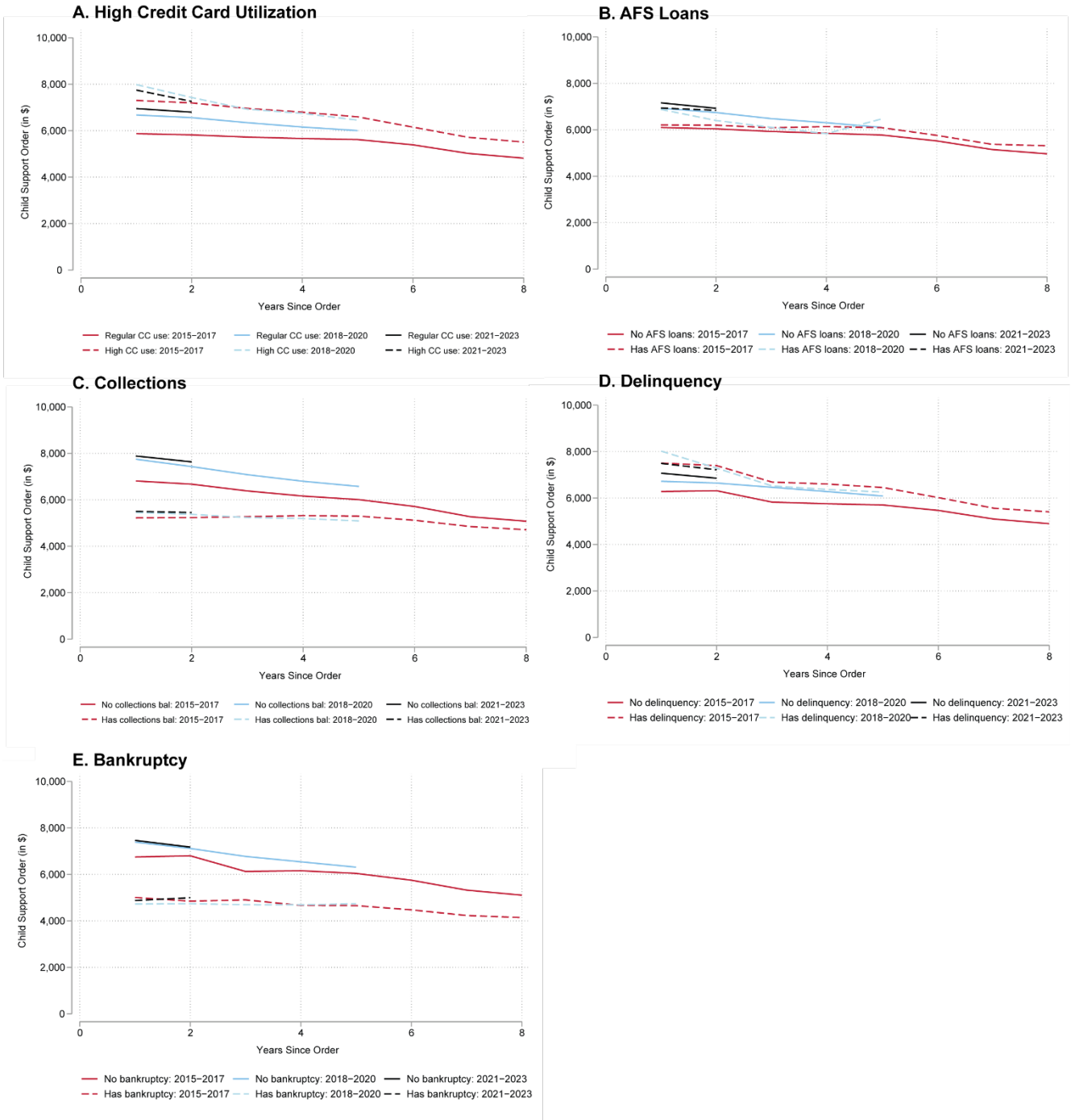
Note: Means are calculated over the full study period. n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A3: Patterns of Credit Access Measures, Over Time and Across Cohorts



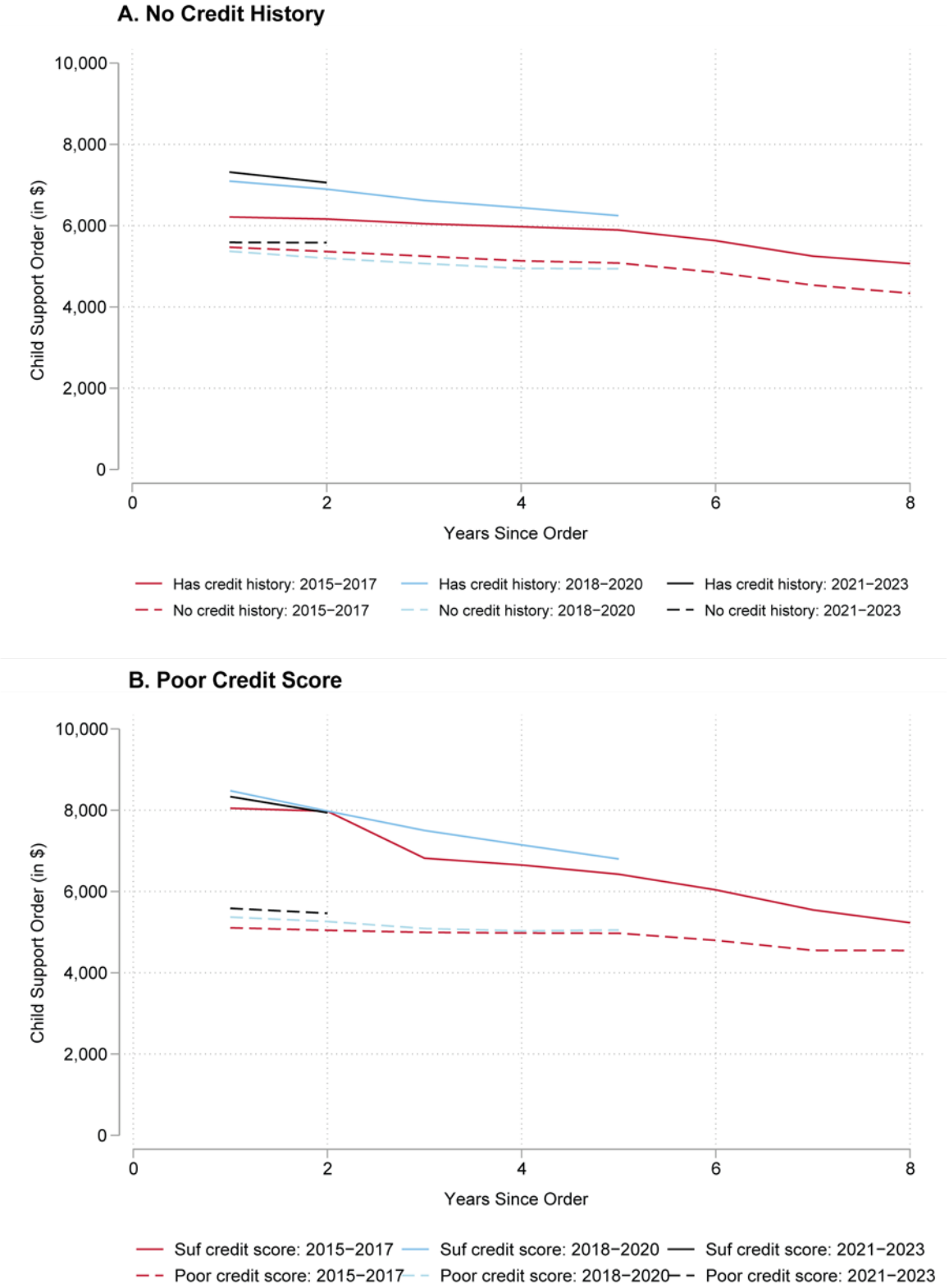
Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A4: Child Support Orders by Measures of Debt Strain, Over Time and Across Cohorts



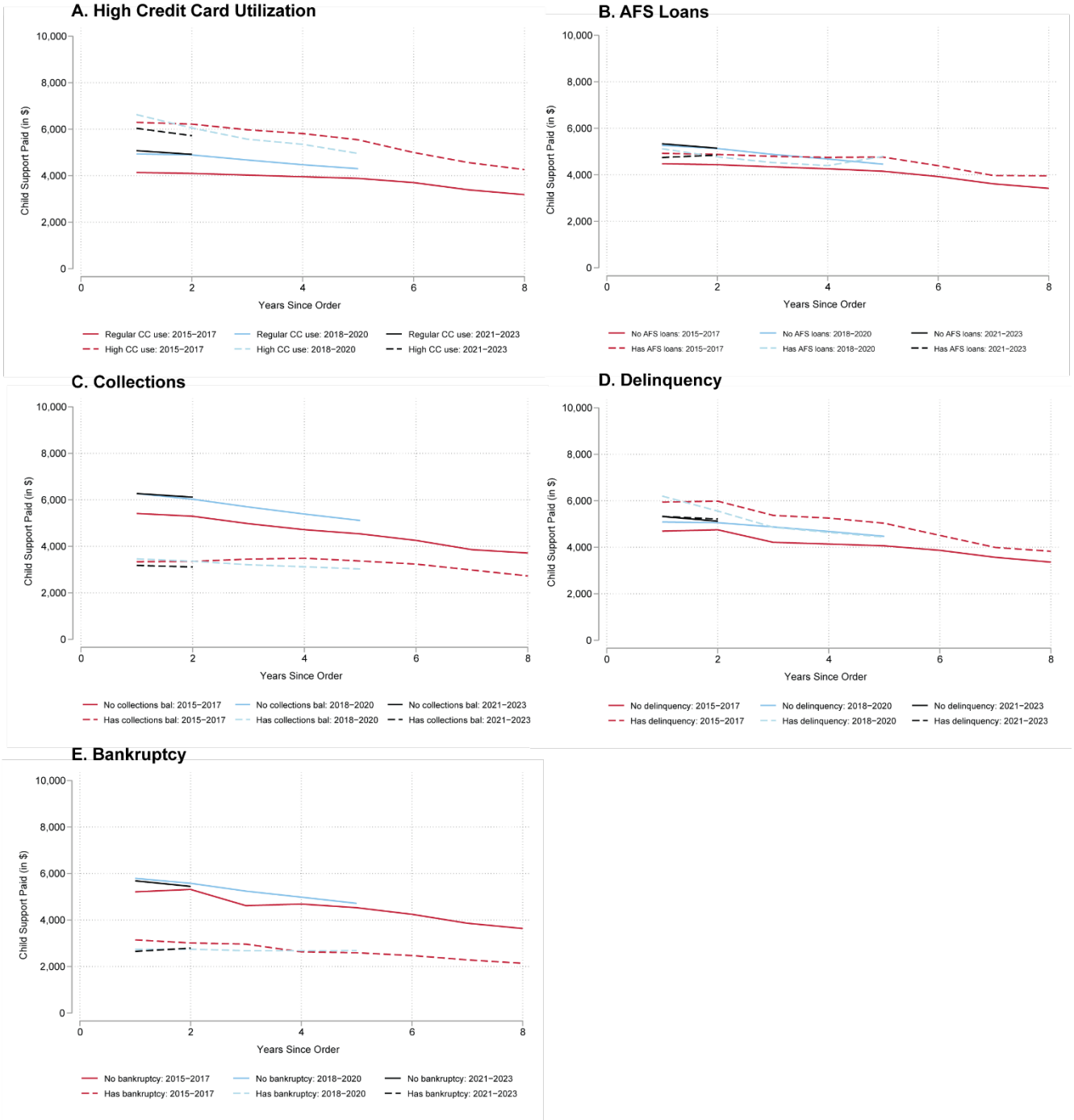
Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.-*

Figure A5: Child Support Orders by Measures of Credit Access, Over Time and Across Cohorts



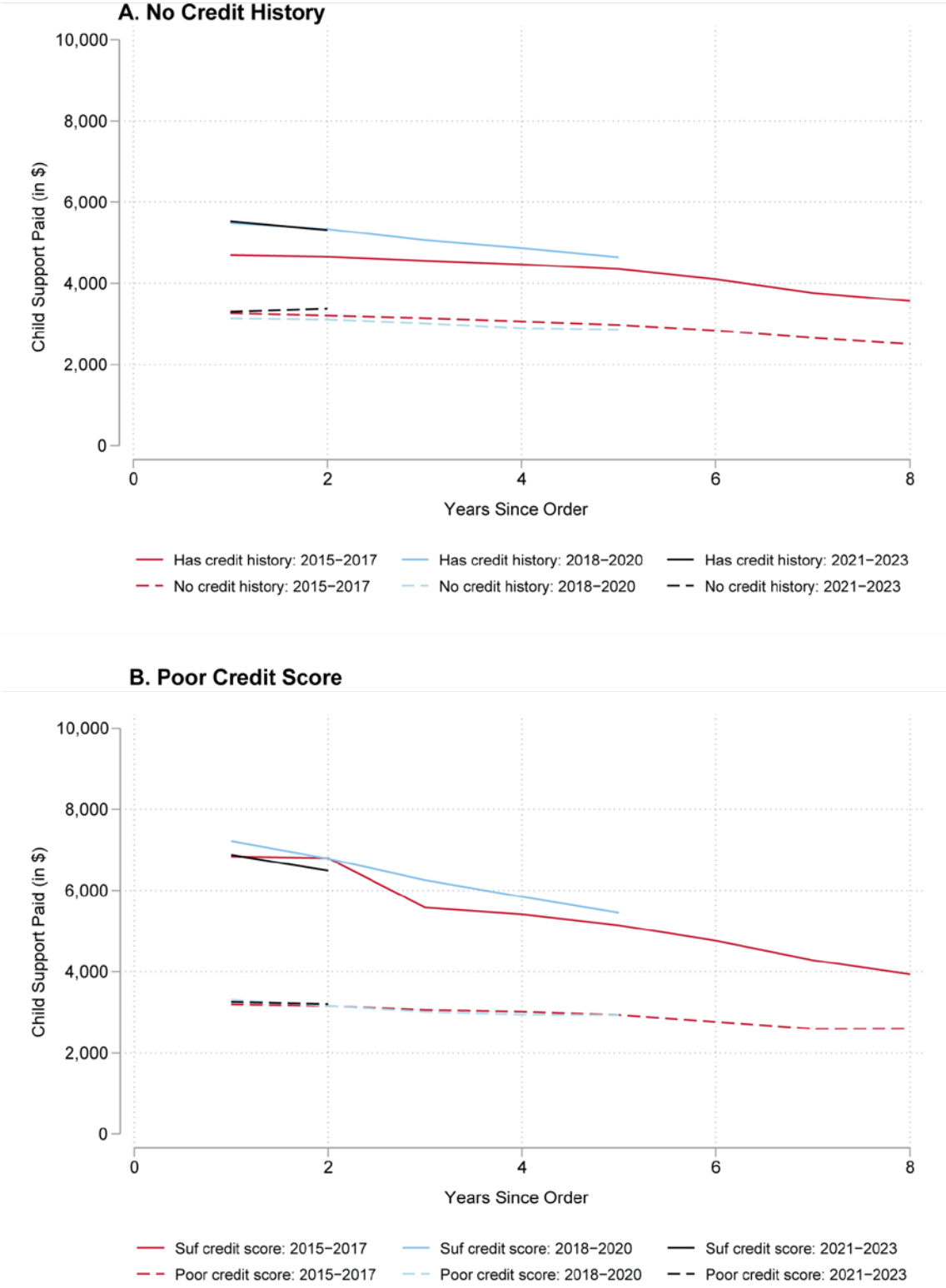
Note*:* Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693. Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A6: Child Support Payments by Measures of Debt Strain, Over Time and Across Cohorts



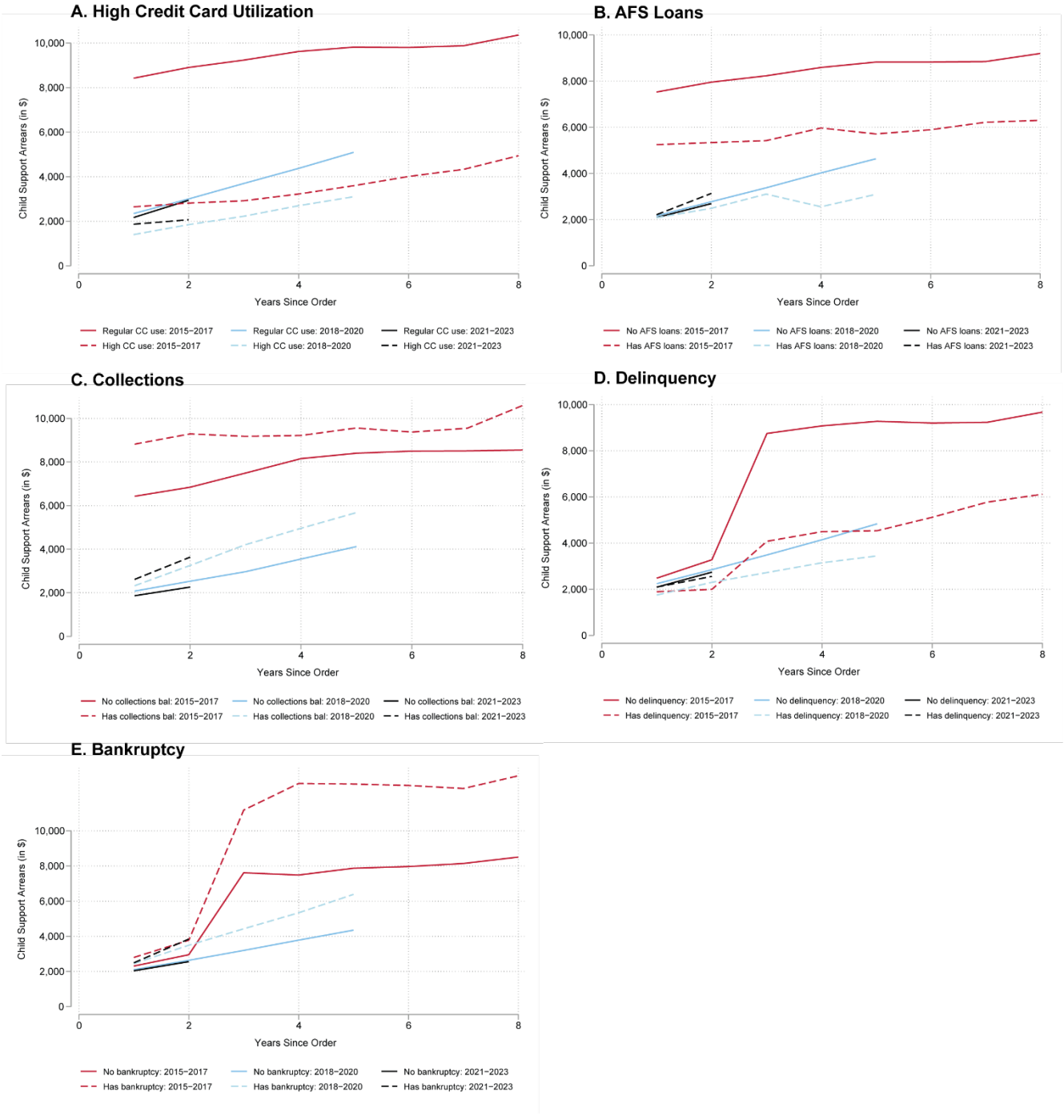
Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.-*

Figure A7: Child Support Payments by Measures of Credit Access, Over Time and Across Cohorts



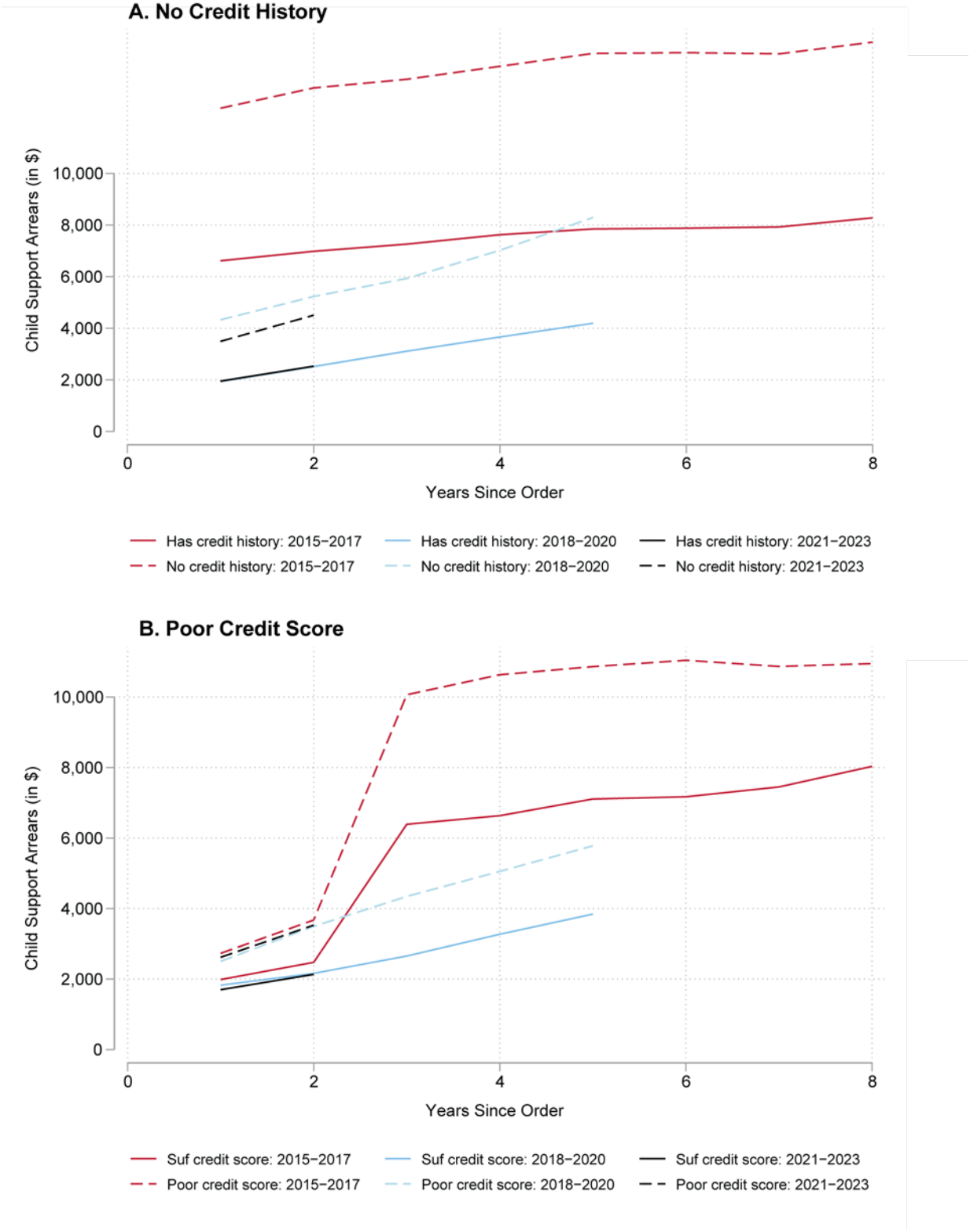
Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A8: Child Support Arrears by Measures of Debt Strain, Over Time and Across Cohorts



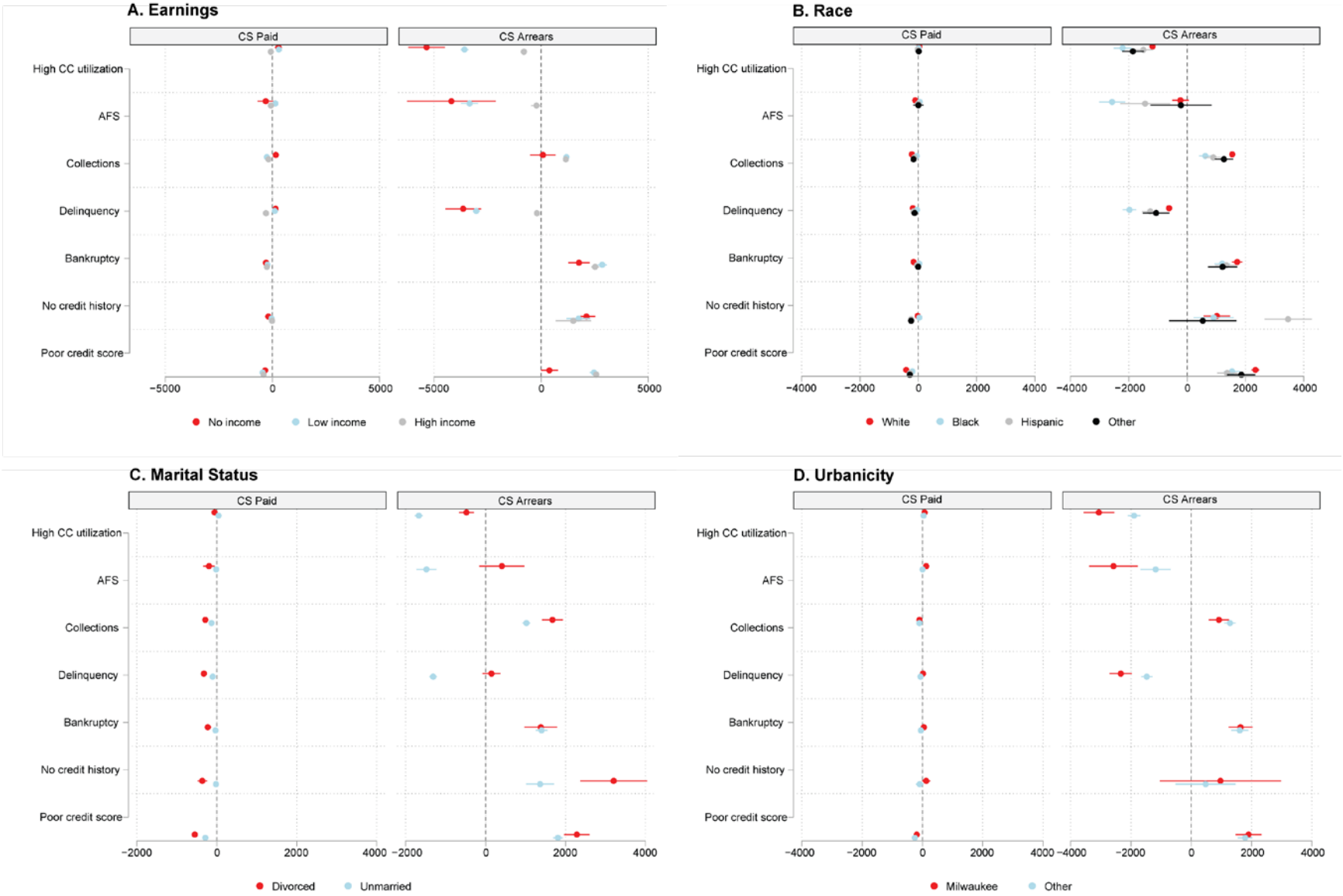
Note*:* Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.-*

Figure A9: Child Support Arrears by Measures of Credit Access, Over Time and Across Cohorts



Note: Means are calculated over the full study period; n (NCPs) = 267,679; N (NCP-years) = 1,480,693.
Source: Wisconsin Administrative Data Core and the OSU-UW Consumer Credit Panel.

Figure A10: Association Between Child Support Outcomes and Debt Indicators, by NCP Demographic Characteristics



Note: Coefficients are from OLS regressions predicting child support outcomes. Debt indicators are lagged by one year, dropping 108,582 NCPs and 111,743 NCP-years from the analytic sample. High and low income are defined based on sample median when positive ($36,831). Models control for income, any receipt of UI, TANF, SSI benefits, race, education, age, urbanicity, marital status, gender of NCP, number of children, number of partners, incarceration history, amount of child support order, order duration, and year fixed effects.