



## Data Snapshot: Formal and Informal Financial Support Provided by Non-Residential Fathers

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Child Trends

In 2016, more than one in four children under 21 in the United States lived in a household apart from one of their parents.<sup>i</sup> In 80 percent of these households, the custodial parent was the mother and the non-residential parent was the father. The amount and frequency of financial support that both parents provide shapes household economic stability, which can also affect children's overall health and well-being.<sup>ii,iii,iv</sup> Non-residential parents often have a legal obligation to help pay the costs associated with raising their children. However, some non-residential parents pay these costs inconsistently or not at all.

To better document whether and how consistently non-residential fathers<sup>2</sup> contribute financially, this data snapshot presents information on the amount and frequency of formal and informal child support payments. We include in our analysis fathers aged 20-49 who reported living apart from at least one biological or adopted child age 18 or younger, using data from the [2015–2017 National Survey of Family Growth \(NSFG\)](#). We also analyze mothers' reports of informal support, using data from the [Current Population Survey \(CPS\)](#). See the data box at the end of this document for more information on data sources.

### Highlights

- Most non-residential fathers reported providing financial support (either informally or through a formal child support order) for their youngest child, on a regular basis in the last 12 months.
- The reported frequency of support payments varied according to fathers' employment status, but other paternal characteristics (age, race/ethnicity, poverty) were not associated with frequency of payment.
  - Fathers who were employed full-time were more likely to report contributing on a regular basis in the last 12 months than fathers not employed full-time.
- The reported amount of financial contributions in the last 12 months varied according to age, race/ethnicity, education, employment status, and income.
  - Fathers aged 40-49 reported higher annual financial contributions than younger fathers.
  - The amount provided by non-residential Hispanic fathers was significantly different from the amounts provided by other non-residential fathers. For example, they were the most likely to report contributions between \$3,001 and \$5,000, but less likely than non-Hispanic white fathers to report annual contributions over \$9000.
  - Fathers with a bachelor's degree or higher reported higher financial contributions than fathers with less than a high school education.
  - Similarly, fathers who were employed full-time reported higher contributions than fathers who were not employed full-time, and fathers with incomes at or above 200 percent of the federal poverty level (FPL) reported higher contributions than those with incomes between 0 and 199 percent of the FPL.
- Sixty percent of mothers reported receiving indirect financial support on behalf of their children from their child's non-residential parent. This included health insurance, gifts, clothes, food, and payment of some expenses

<sup>1</sup> Suggested citation: McClay, A., Karberg, E., & Ramos-Olazagasti (2019). *Formal and Informal Financial Support Provided by Non-Residential Fathers*. (NRFDC Data Snapshot). National Responsible Fatherhood Clearinghouse.

<https://www.fatherhood.gov/library-resource/data-snapshot-formal-and-informal-financial-support-provided-non-residential>

<sup>2</sup> Formal court or child support orders typically use the term "non-custodial parent," but the NSFG data refers to "non-coresidential parents." In this document, we mostly use the term "non-residential fathers" because practitioners in responsible fatherhood programs tend to use this term.

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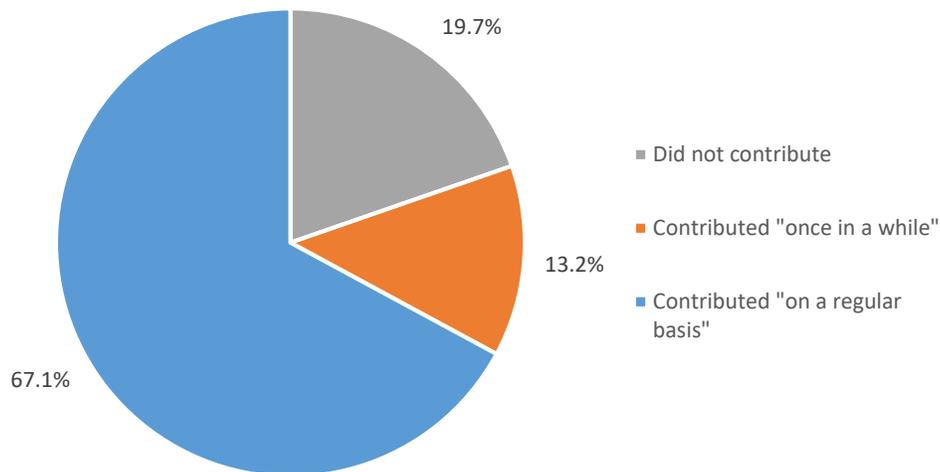
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### Frequency of financial support provided

Figure 1 shows the percentage of non-residential fathers who reported providing financial support—either informally or through a formal child support order—for their youngest non-resident child, aged 0–18, in the last 12 months. Data are shown by frequency of contribution.

**Figure 1. Frequency of financial support provided by non-residential fathers in the last 12 months, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 519. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years old or younger. Data are weighted.

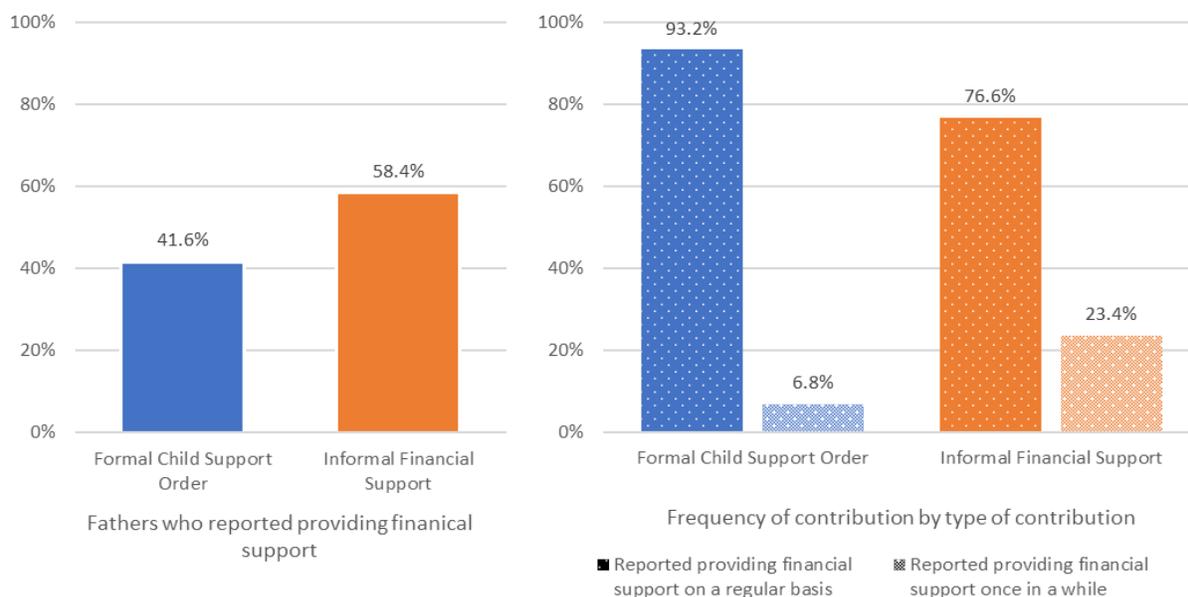
- Most non-residential fathers (80 percent) reported providing formal or informal financial support for their youngest non-resident child in the last 12 months, with most indicating that they contributed “on a regular basis.”<sup>3</sup>
  - Two in three (67 percent) non-residential fathers reported providing financial support for their child on a **regular basis** in the last 12 months.
  - Thirteen percent reported providing financial support for their child **once in a while** in the last 12 months.
  - Twenty percent **did not contribute** financially for their child during the last 12 months.

<sup>3</sup> Fathers self-defined what “regular basis” meant.

## Percentage of non-residential fathers who reported providing financial support, by type and frequency of contribution

Figure 2 shows the percentage of non-residential fathers who reported providing financial support for their youngest non-resident child, aged 0–18, in the last 12 months. Data are presented by type of contribution (formal or informal) and shown for all non-residential fathers who reported providing financial support, those who reported contributing on a regular basis, and those who reported contributing “once in a while.”

**Figure 2. Percentage of non-residential fathers who reported providing financial support in the last 12 months, by type and frequency of contribution, 2016**



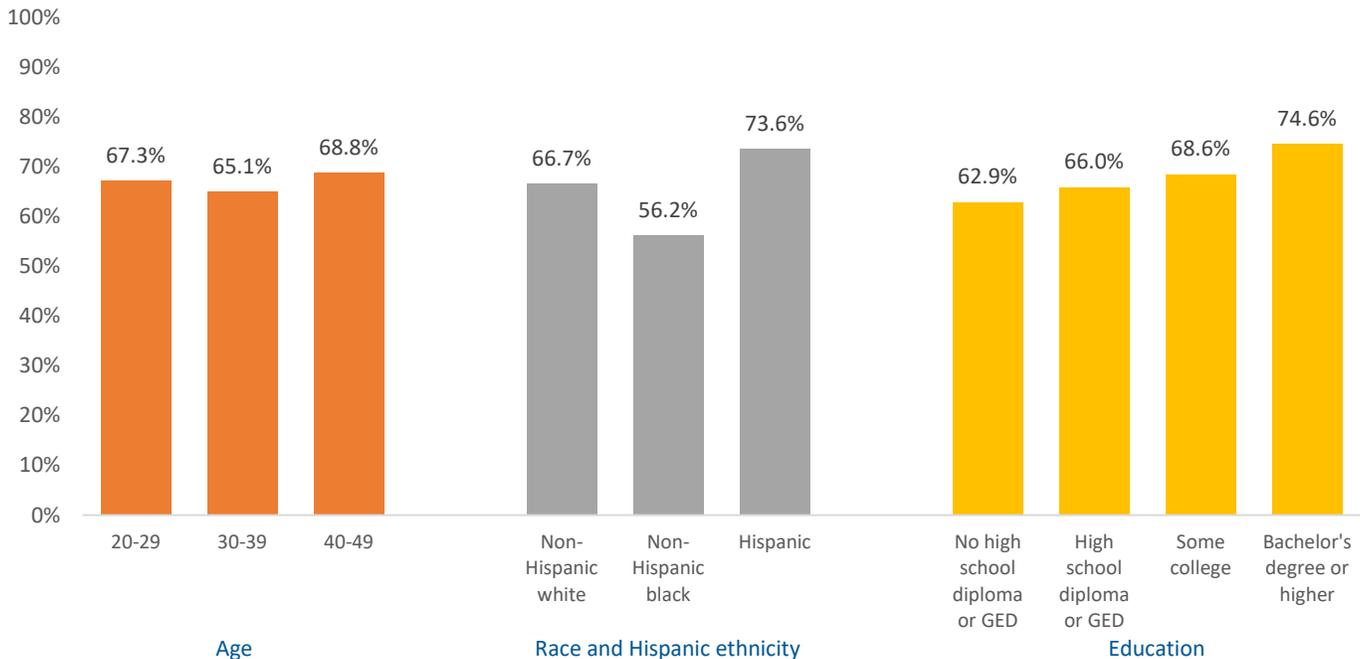
Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.  
 Note: N = 431. These analyses include non-residential fathers aged 20–49 who reported having a child 18 or younger and providing any financial support. Data are weighted. There were no statistically significant differences by frequency or type of contribution in the percentage of non-residential fathers who reported financial contributions for their youngest child.

- Forty-two percent of non-residential fathers who reported providing financial support indicated that at least some of the amount paid was because of a child support order.
  - Ninety-three percent of these fathers reported providing financial support on a **regular basis**.
- Fifty-eight percent of non-residential fathers who reported providing financial support for their youngest child in the last 12 months did so **informally**, not through a formal child support order.
  - Seventy-seven percent of these fathers reported providing financial support on a **regular basis**.

### Regular financial support, by father’s age, race/Hispanic ethnicity, and education

Figure 3 shows the percentage of non-residential fathers who reported providing formal or informal financial support for their youngest child, aged 0–18, on a regular basis in the last 12 months. Data are shown by father’s age, race/Hispanic ethnicity, and highest level of education.

**Figure 3. Percentage of non-residential fathers who reported regular financial support, by father’s age, race/Hispanic ethnicity, and education, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

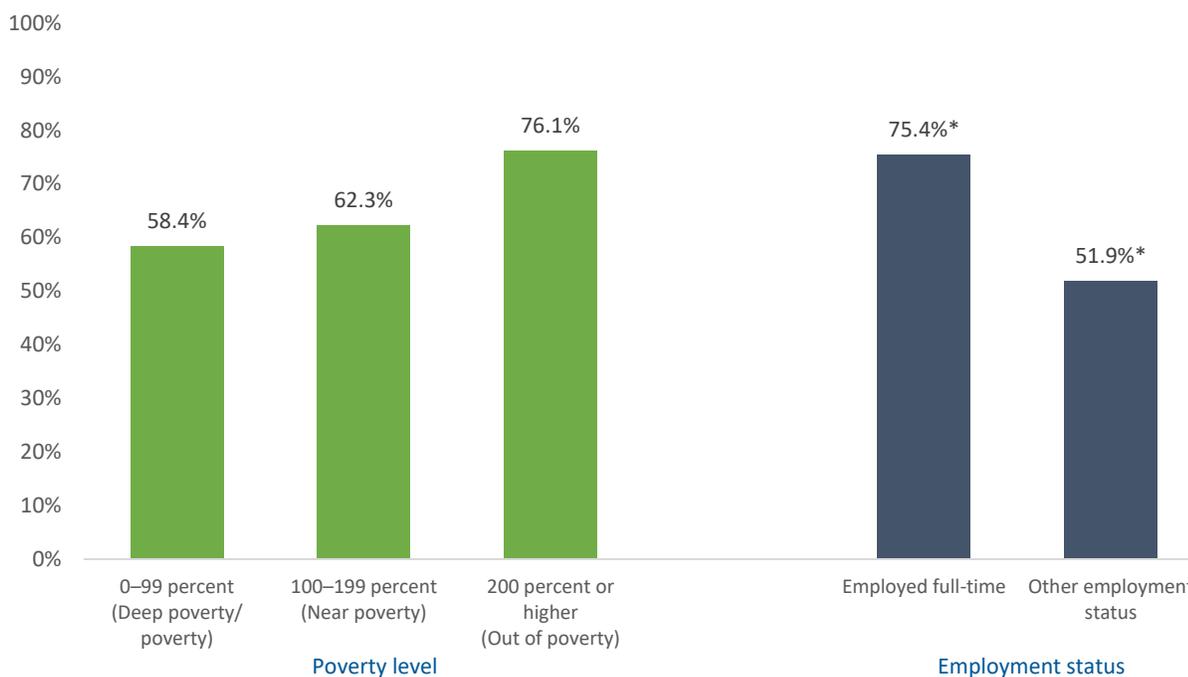
Note: These analyses include non-residential fathers aged 20–49 who reported having a child aged 18 years old or younger. The analyses for race and Hispanic ethnicity were also limited to non-residential fathers who reported Hispanic, non-Hispanic white, or non-Hispanic black race/ethnicity. Data are weighted. There were no statistically significant differences by age (N = 519), race/ethnicity (N = 479), or educational attainment (N = 519) in the percentage of non-residential fathers who reported financial contributions for their youngest child.

- The proportion of non-residential fathers who reported providing financial support for their youngest child on a regular basis in the last 12 months was similar across fathers’ age group, race/Hispanic ethnicity, and education.
  - Sixty-seven percent of non-residential fathers **aged 20–29** reported providing financial support on a regular basis, as did 65 percent of those **aged 30–39**, and 69 percent of fathers **aged 40–49**.
  - Similarly, 67 percent of **non-Hispanic white**, 56 percent of **non-Hispanic black**, and 74 percent of **Hispanic** non-residential fathers reported regular provision of financial support.
  - Sixty-three percent of non-residential fathers with **no high school diploma or GED** reported providing financial support on a regular basis, as did 66 percent of those with a **high school diploma or GED**, 69 percent of those with **some college**, and 75 percent of non-residential fathers with a **bachelor’s degree or higher**.

## Regular financial support, by father’s poverty level and employment status

Figure 4 shows the percentage of non-residential fathers who reported providing formal or informal financial support for their youngest child, aged 0–18, on a regular basis in the last 12 months. Data are shown by father’s poverty level<sup>4</sup> and employment status.

**Figure 4. Percentage of non-residential fathers who reported regular financial support, by father’s poverty level and employment status, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 519. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years old or younger. Data are weighted. “Other employment status” includes fathers working part-time, working but on leave, attending school, keeping house, caring for family, not working but looking for work, and “other.” There were no statistically significant differences by poverty level in the percentage of non-residential fathers who reported financial contributions for their youngest child.

\* There were statistically significant differences by employment status in the percentage of non-residential fathers who reported financial contributions for their youngest child.

### Poverty<sup>v</sup>

- Fifty-eight percent of non-residential fathers living **in poverty or deep poverty**, 62 percent living **near poverty**, and 76 percent of non-residential fathers living **out of poverty** reported providing financial support on a **regular basis**.

### Employment status

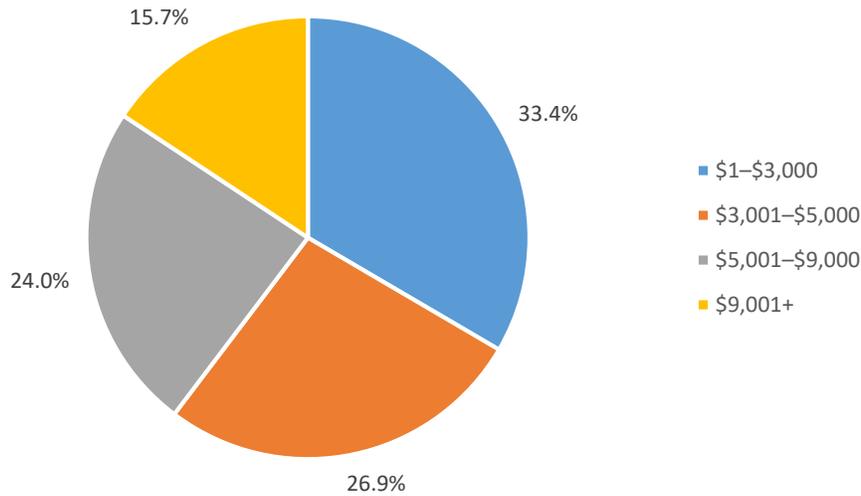
- Seventy-five percent of non-residential fathers who were **employed full-time** reported providing financial support for their youngest child on a **regular basis** in the last 12 months, compared with 52 percent of those who were not employed full-time.

<sup>4</sup> In 2016, the FPL for a single individual was \$11,800. Fathers who live “in or near poverty” live in households with incomes that fall into one of three categories: deep poverty (less than 50% of the FPL), poverty (between 50% and 99% of the FPL), and near poverty (between 100% and 199% of the FPL). The analytic sample combined deep poverty and poverty into one “in poverty” measure. Fathers who live at or above 200% of the FPL are classified as living “out of poverty.”

### Amount of financial support provided

Figure 5 shows the amount of formal and informal financial support that non-residential fathers reported providing for their youngest child, aged 0–18, in the last 12 months. Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 5. Amount of fathers' financial support in the last 12 months, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

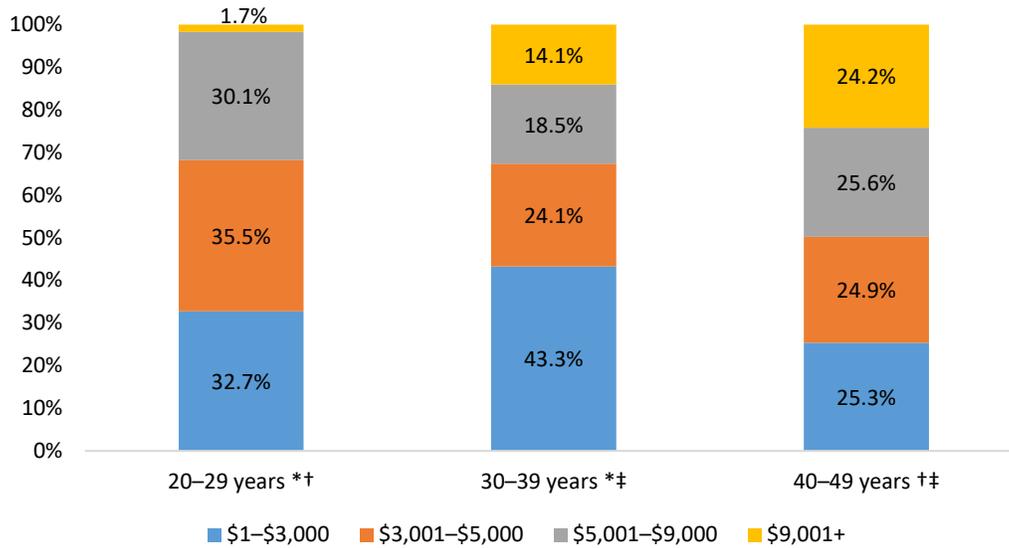
Note: N = 416. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years old or younger and providing any financial support. Data are weighted. Due to rounding, values may not sum to 100 percent.

- Although most non-residential fathers reported providing some informal or formal financial support for their youngest child in the last 12 months, the amount they reported varied widely.
  - Thirty-three percent reported paying **between \$1 and \$3,000**.
  - Twenty-seven percent reported paying **between \$3,001 and \$5,000**.
  - Twenty-four percent reported paying **between \$5,001 and \$9,000**.
  - Sixteen percent reported paying **\$9,001 or more**.

### Amount of financial support, by father's age

Figure 6 shows the amount of formal and informal financial support that non-residential fathers reported providing for their youngest child, aged 0–18, in the last 12 months. Data are shown by age group. Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 6. Amount of financial support in last 12 months, by father's age, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 416. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years or younger and providing any financial support. Data are weighted. Due to rounding, values within columns may not sum to 100 percent.

\* There were significant differences between fathers aged 20–29 years and those aged 30–39 years,  $p < 0.05$ .

† There were significant differences between fathers aged 20–29 years and those aged 40–49 years,  $p < 0.05$ .

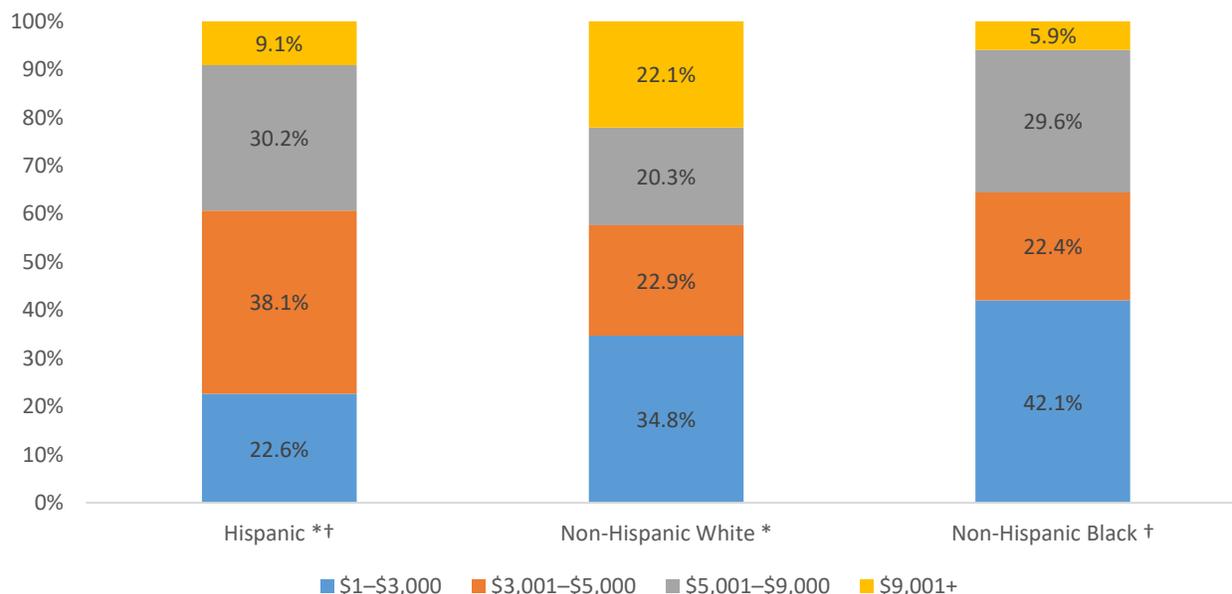
‡ There were significant differences between fathers aged 30–39 years and those aged 40–49 years,  $p < 0.05$ .

- The amount of financial support provided by non-residential fathers varied by age, with fathers aged 40–49 reporting larger contributions than younger fathers.
  - Half of fathers **aged 40–49** reported providing **more than \$5,000** in financial support for their youngest child in the last 12 months, compared to one-third of fathers aged 20–29, and one-third of fathers aged 30–39.
  - Only 2 percent of fathers **aged 20–29** reported providing **more than \$9,000** in financial support for their youngest child in the last 12 months, compared to 14 percent of fathers aged 30–39 and 24 percent of fathers aged 40–49.
  - Thirty-three percent of fathers **aged 20–29** and 43 percent of fathers **aged 30–39** reported providing **\$3,000 or less** in financial support, compared to 25 percent of fathers aged 40–49.

### Amount of financial support, by father's race/Hispanic ethnicity

Figure 7 shows the amount of formal or informal financial support that non-residential fathers reported providing for their youngest child, aged 0–18, in the last 12 months. Data are shown by race and Hispanic ethnicity. Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 7. Amount of financial support in the last 12 months, by father's race/Hispanic ethnicity, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 385. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years old or younger, providing any financial support, and being of Hispanic, non-Hispanic white, or non-Hispanic black race/ethnicity. Data are weighted. Due to rounding, column values may not sum to 100 percent.

\* There were significant differences between Hispanic fathers and non-Hispanic white fathers,  $p < 0.05$ .

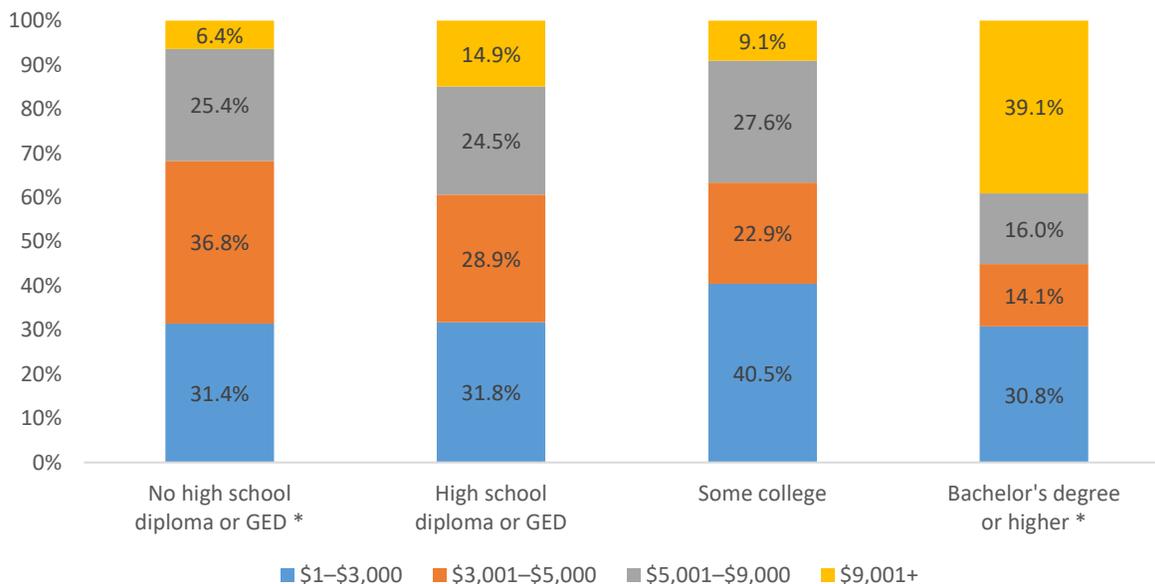
† There were significant differences between Hispanic fathers and non-Hispanic black fathers,  $p < 0.05$ .

- The amount of financial support provided in the last 12 months by non-residential Hispanic fathers was significantly different from the amounts provided by non-Hispanic white and non-Hispanic black fathers.
  - Twenty-three percent of **Hispanic** fathers reported providing **\$3,000 or less** in financial support for their youngest non-resident child in the last 12 months, compared to 35 percent of non-Hispanic white and 42 percent of non-Hispanic black fathers.
  - Thirty-eight percent of **Hispanic** fathers reported providing **between \$3,001 and \$5,000** in the last 12 months, compared to 23 percent of non-Hispanic white and 22 percent of non-Hispanic black fathers.
  - Nine percent of **Hispanic** fathers reported providing **more than \$9,000** in the last 12 months, compared to 22 percent of non-Hispanic white and 6 percent of non-Hispanic black fathers.

### Amount of financial support, by father’s educational attainment

Figure 8 shows the amount of formal or informal financial support that non-residential fathers reported providing for their youngest non-resident child, aged 0–18, in the last 12 months. Data are shown by father’s highest level of education. Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 8. Amount of financial support, by father’s educational attainment in the last 12 months, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 416. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years or younger and providing any financial support in the past year. Data are weighted. Due to rounding, column values may not sum to 100 percent.

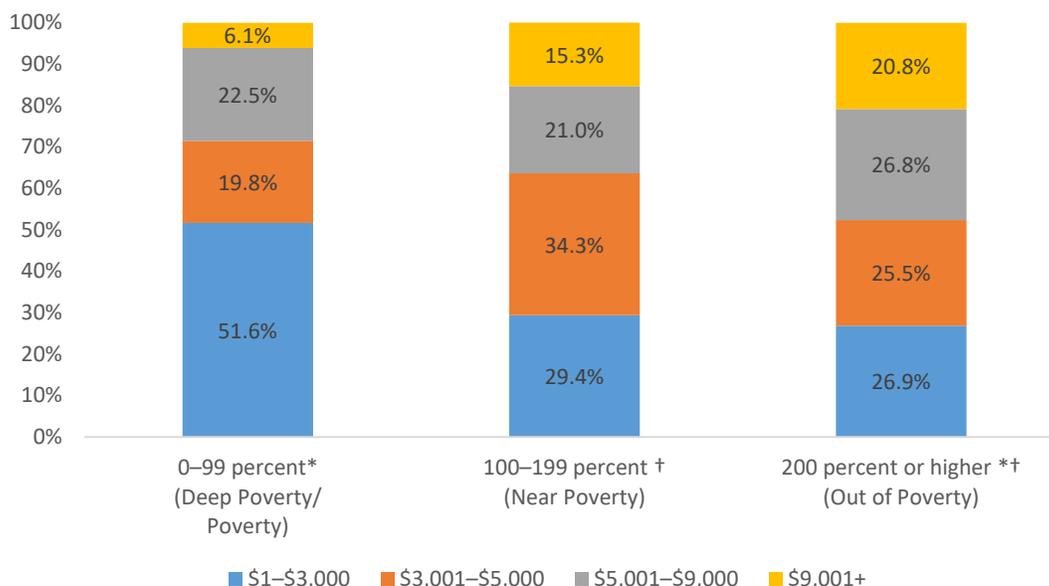
\* There were significant differences between fathers with no high school diploma or GED, and fathers with a bachelor’s degree or higher,  $p < 0.05$ .

- Non-residential fathers with a bachelor’s degree or higher were more likely than non-residential fathers with less than a high school diploma or GED to report providing a higher amount of financial support during the last 12 months.
  - Thirty-nine percent of fathers with a **bachelor’s degree or higher** reported providing **more than \$9,000**, compared to 6 percent of non-residential fathers without a high school diploma or GED.
  - Fifty-five percent of fathers with a **bachelor’s degree or higher** reported providing **more than \$5,000** compared to 31 percent of those with less than a high school diploma or GED.
- Approximately one-third of non-residential fathers in three educational categories (**no high school diploma or GED**, **high school diploma or GED**, and **bachelor’s degree or higher**), and 40 percent of non-residential fathers with **some college**, reported paying **\$3,000 or less** during the last 12 months.

### Amount of financial support, by father's poverty level

Figure 9 shows the amount of formal or informal financial support that non-residential fathers reported providing for their youngest non-resident child, aged 0–18, in the last 12 months. Data are shown by poverty level.<sup>5</sup> Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 9. Amount of financial support, by father's poverty level in the last 12 months, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 416. These analyses include non-residential fathers aged 20–49 who reported having a child 18 years or younger and providing any financial support. Data are weighted. Due to rounding, column values may not add up to 100 percent.

\* There were significant differences between fathers living in deep poverty/poverty and those living out of poverty,  $p < 0.05$ .

† There were significant differences between fathers living near poverty and fathers living out of poverty,  $p < 0.05$ .

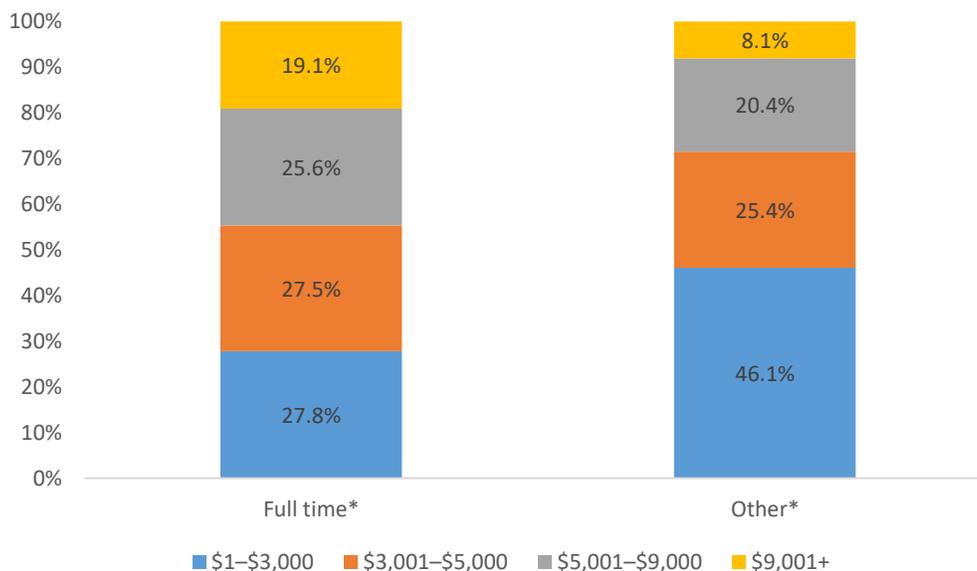
- Non-residential fathers who lived out of poverty (defined as 200 percent or more of the FPL) reported providing higher amounts of financial support for their youngest child in the last 12 months than non-residential fathers who lived in deep poverty or poverty (0-99 percent of the FPL) or near poverty (100–199 percent of the FPL).
  - Seventy-four percent of non-residential fathers who were living **out of poverty** reported paying **more than \$3,000**, compared to 70 percent of fathers who lived near poverty, and 48 percent of fathers in deep poverty or poverty.
  - Fifty-two percent of non-residential fathers who lived in **deep poverty or poverty** reported paying between **\$1 and \$3,000**, compared to 27 percent of fathers who lived out of poverty.
  - Twenty-nine percent of fathers who lived near poverty reported paying between **\$1 and \$3,000**.

<sup>5</sup> In 2016, the FPL for a single individual was \$11,800. Fathers who live “in or near poverty” live in households with incomes that fall into one of three categories: deep poverty (less than 50% of the FPL), poverty (between 50% and 99% of the FPL), and near poverty (between 100% and 199% of the FPL). The analytic sample combined deep poverty and poverty into one “in poverty” measure. Fathers who live at or above 200% of the FPL are classified as living “out of poverty.”

### Amount of financial support, by father’s employment status

Figure 10 shows the amount of formal or informal financial support that non-residential fathers reported providing for their youngest child, aged 0–18, in the last 12 months. Data are shown by father’s employment status. Fathers who reported providing no contributions during the previous 12 months were not included.

**Figure 10. Amount of financial support, by father’s employment status in the last 12 months, 2016**



Source: Child Trends analyses of data from the 2015–2017 NSFG. National Center for Health Statistics.

Note: N = 416. Includes non-residential fathers aged 20–49 who reported having a child 18 years or younger and providing any financial support. Data are weighted. Due to rounding, column values may not add up to 100 percent. “Other” employment status includes fathers working part-time, attending school, keeping house, working but on leave, and not working but looking for work.

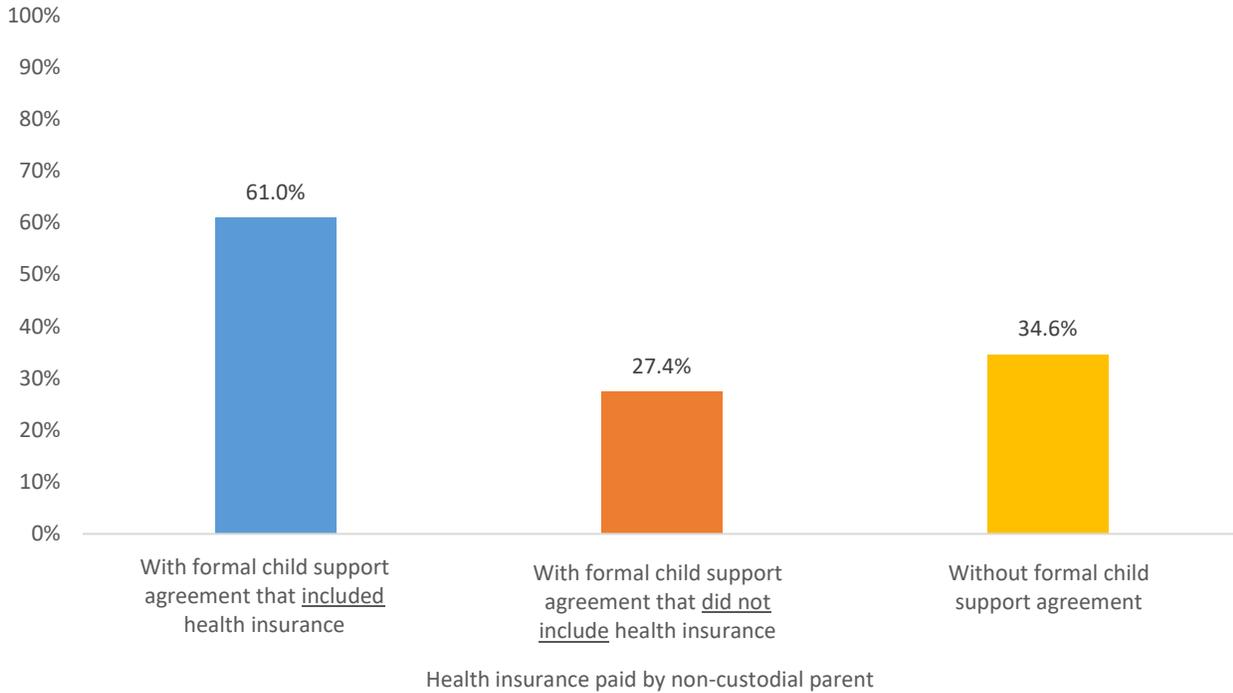
\* Indicates a statistically significant difference between the two groups,  $p < 0.05$ .

- Non-residential fathers who were employed full-time were more likely to report higher financial support in the last 12 months than fathers who were not employed full-time.
  - Seventy-three percent of fathers who were **employed full-time** reported paying **more than \$3,000**, compared to 53 percent of those with other employment status.
  - Forty-five percent of fathers who were **employed full-time** reported paying **more than \$5,000**, compared to 28 percent of those with other employment status.
  - Nineteen percent of fathers who were **employed full-time** reported paying **more than \$9,000**, compared to 8 percent of fathers with other employment status.

## Indirect forms of financial support provided in the last 12 months

Non-residential fathers can provide for their children indirectly; for example, by paying for health insurance, food, clothing, or gifts. Figure 11 shows the percentage of custodial mothers who reported receiving health insurance for their child from the non-custodial parent.<sup>vi</sup>

**Figure 11. Percentage of custodial mothers reporting that the non-custodial parent paid for health insurance, by child support agreement type, 2015**



Sources: U.S. Bureau of Labor Statistics, 2016; Child Trends analyses of data from the U.S. Census Bureau, CPS, April 2016.

Note: N = 10,918. The analyses include people 15 years and older with legal children under 21 years old living with their mother while the other parent(s) lived outside of the household.

- Overall, 38 percent of custodial mothers reported receiving health insurance for their child through the non-custodial parent (not shown).
- Custodial mothers were more likely to report payment by the non-custodial parent for their child’s health insurance if there was a formal child support agreement that included health insurance.
  - Sixty-one percent of custodial mothers with this type of agreement reported that their child’s non-custodial parent paid for their child’s health insurance, compared to 27 percent of mothers who had a formal child support agreement that did not include health insurance, and 35 percent who had no formal child support agreement.

Besides providing for their children’s health insurance, non-custodial fathers can also provide other forms of indirect financial support. Table 1 shows the most common forms of other indirect financial support that custodial mothers reported receiving from non-custodial parents for the 2015 calendar year.<sup>vi</sup>

**Table 1. Percentage of custodial mothers reporting indirect financial support from non-custodial parent, by child support agreement type, 2015**

	All custodial mothers	With formal child support agreement	Without formal child support agreement
At least one form of indirect financial support	60.4%	63.8%	56.6%
Birthday, holiday, or other gifts for child(ren)	56.6%	59.3%	53.5%
Clothes, shoes, diapers, etc.	44.6%	44.5%	44.7%
Food or groceries	32.5%	30.9%	34.3%
Pay for child care or summer camp	12.1%	10.9%	13.5%
Pay for medical expenses	18.9%	19.8%	17.8%

Sources: U.S. Bureau of Labor Statistics, 2016; Child Trends analyses of data from the U.S. Census Bureau, CPS, April 2016.

Note: N = 10,918. Total exceeds 100 percent because respondents may have received more than one type of support. The analyses include people 15 years and older with legal children under 21 years old living with their mother while the other parent(s) lived outside of the household.

- Six in 10 (60 percent) mothers reported receiving at least one other form of indirect financial support, besides payment for health insurance, on behalf of their children from their child’s non-custodial parent.
  - More mothers who had a formal child support agreement (64 percent) reported at least one other form of indirect financial support than mothers without a formal agreement (57 percent).
- The most common forms of indirect financial support, apart from health insurance, that mothers reported receiving were as follows:
  - Birthday, holiday, or other gifts (57 percent).
  - Clothes, shoes, and diapers (45 percent).

## Data box

This NRFC Data Snapshot draws on information from the [2015–2017 NSFG](#), which collects data on family life from a representative sample of men and women aged 15–49 in the civilian, noninstitutionalized population of the United States. When weighted, the 2015–2017 wave of the NSFG is representative of men aged 15–49 in 2016. The NSFG asked fathers about the financial contributions they paid through formal child support or informal financial contributions for their youngest non-resident child age 18 or younger only. We do not know about fathers' financial contributions for other non-resident children, or for children between the ages of 19 and 21. For these analyses, we combined information on formal and informal financial contributions reported by fathers who had at least one child they were not living with (i.e., they were “non-residential fathers”). The total number of men sampled in the 2015–2017 NSFG was 4,540; of those, 521 indicated they had at least one non-resident child. We excluded respondents between the ages of 15 and 19 from the analyses because only two males in this age range reported a non-resident child. The final analytic sample consists of fathers aged 20–49 who reported having at least one non-resident biological or adopted child aged 18 or younger; if fathers had more than one non-residential child, they responded to questions about formal and informal child support for their youngest non-residential child over the last 12 months. Our NSFG analyses are categorized by fathers' age, race/Hispanic ethnicity, education, poverty level, and employment status. We calculated group differences across scales using chi-square tests in the Stata statistical software package. For figures 6 through 10, we first tested whether there were overall group differences in the amount of financial support provided. If these differences were significant, we performed additional tests to understand which amounts differed between groups. Statistically significant ( $p < 0.05$ ) differences are discussed.

We also draw from two published sources that used nationally representative data from the CPS and the CPS Child Support Supplement. The data are based on responses from a nationally representative sample of custodial parents (men and women) living in the United States who were 15 years of age or older and had their own children younger than 21 years old living with them while the other parent(s) lived outside of the household. The Child Support Supplement covers parents' own children younger than 21 because child support can be ordered by a court in some states until a child is 21 years old or completes college. Children who might be eligible for child support, but are living with neither biological parent, are not included. We used these data to present information on indirect financial support provided for children (e.g., purchase of clothes or health insurance) according to mother's reports in the CPS. Statistically significant ( $p < 0.10$ ) differences are discussed. The two reports we drew from are as follows:

- Custodial mothers and fathers and their child support: 2015.<sup>i</sup>
- Custodial mothers and fathers and their child support: 2015. Detailed tables.<sup>vi</sup>

<sup>i</sup> Grall, T. (2018). U.S. Census Bureau, Current Population Survey. Custodial mothers and fathers and their child support: 2015. Current Population Reports, Report No. P60–262. <https://www.census.gov/content/dam/Census/library/publications/2018/demo/P60-262.pdf>

<sup>ii</sup> Nepomnyaschy, L., & Garfinkel, I. (2010). Child support enforcement and fathers' contributions to their nonmarital children. *Social Service Review*, 84(3), 341–380. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3060035/#FN1>

<sup>iii</sup> Nepomnyaschy, L., Magnuson, K., & Berger, L. (2012). Child support and young children's development. *Social Service Review*, 86(1), 3–35. doi:10.1086/665668

<sup>iv</sup> Argys, L., Peters, H., Brooks-Gunn, J., & Smith, J. (1998). The impact of child support on cognitive outcomes of young children. *Demography*, 35(2), 159–173. <http://www.jstor.org/stable/3004049>

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