

# QUICK FACTS ABOUT LOW-INCOME FATHERS AND FAMILIES

"We have the future in our hands. As fathers, we should mold them and lead them the right way so they can be better than we are."



The timing is right—states and communities have unprecedented opportunities to invest in services and develop policies that help low-income fathers become the emotional and financial providers that their children need and deserve. Research has underscored the importance of fathers in child development. Children with involved fathers are less likely to become teen parents, be involved with the juvenile justice system and are more likely to perform better in school. However, recent reforms in welfare and child support have focused almost exclusively on helping mothers move off welfare, without assistance given to helping their male counterparts become contributors to their children's emotional and financial well-being.

Because more mothers and children leave the welfare rolls due to employment, sanctions and time limits, it is vital that these families have access to the contributions that fathers can make. The policies discussed here are designed to highlight ways that states can help to guarantee this goal by ensuring children benefit from two involved parents—even if parents are unmarried.

## What You Should Know

**Fathers care about their children but are often unsure how to be involved in their children's lives.**

- Many low-income fathers were raised in single-parent families without the involvement of their own fathers, so they lack real examples of what fathers should do and what they should provide.
- Many low-income men equate their worth as fathers with their ability to be financial providers. If they cannot live up to this expectation, they

often withdraw from their children because they feel they have nothing to offer.

- Many low-income fathers are unsure of what is expected of them as men, partners and fathers. As a result, they assume that their families are better off without them.

**Many low-income parents are not married at the time their child is born. Contrary to popular stereotypes, these men and women are in committed relationships and their children are not the result of casual sexual relationships.**

- Eighty percent of low-income families are cohabitating or romantically involved at the time their child is born. More than half indicate their intention to get married.
- Ninety percent of new fathers provided financial support to the mother during pregnancy and indicate their intent to provide continuing support for their child.
- Among women not romantically involved with the father of their child, 90 percent report wanting the father to be involved.
- The majority of women report a man's ability to be a loving and committed father is more important than his ability to provide financially.

**One-third of children are born to single-parent households; 44 percent of these children live in poverty.**

- The mothers of these children often receive welfare.
- Families on welfare have a limited time to receive benefits. When they

leave welfare, they will depend on a variety of supports to ensure they do not return to welfare or sink deeper into poverty.

- Financial support from fathers can make a big difference in the household income of mothers. Most poor families cannot depend on regular child support to supplement their income. For those that do receive support, almost 30 percent of their income is derived from child support.
- Children in these families are at increased risk of substance abuse, juvenile delinquency and teen pregnancy and tend to fare poorly in school achievement.
- Children do better with the involvement of two parents, even if the parents are not married. Children with involved fathers do better than those who do not have involved fathers.

**Unlike deadbeat dads who have financial resources to provide for their children, deadbroke dads often are unemployed or do not make enough to support themselves and their family.**

- More than 80 percent of low-income fathers earn less than \$10,000 per year.
- These men share many of the same characteristics as welfare recipients—low wage employment, poor work history, low literacy levels. The majority have had contact with the criminal justice system.
- Low-income fathers have trouble finding and keeping jobs that pay enough to support both themselves and a family.

## Child support issues are among the biggest barriers to father involvement.

- Child support enforcement policies were developed to target working families who separate because of divorce. These policies have not kept pace with the changing demographics of the families they serve—low-income, never-married parents and their children. Currently, there is no policy mechanism to distinguish between those fathers who actively evade paying child support and those who do not have the resources to pay support. Families with different needs are treated the same.
- About half of all fathers who owe child support are paying support. Of the fathers who do not pay, half lack the resources to pay support.
- Fathers want the money they pay to directly benefit mothers and their children. When a woman is on welfare, any collected child support is usually retained by the state to reimburse the state for what it spent on welfare, which results in no financial benefit for the mother. Under this policy, fathers have little incentive to pay support through the formal system.
- Alternatively, many fathers provide informal or “underground” support to their families. This support—which can take many forms (diapers, formula, clothes or cash)—helps fathers feel like they are making a direct contribution to the financial stability of their family.
- Less than one-quarter of poor families receive child support through the formal system. Traditional child support enforcement measures are largely unsuccessful for poor families.

- Support orders for many low-income fathers have been set at levels that do not reflect their real incomes, resulting in orders that are too high. Low-income fathers may end up paying a disproportionate amount of their incomes for child support. Most are unaware they can petition for a downward modification. Others may accumulate large debts because they cannot pay the support order at its current level.
- Low-income fathers often have accumulated massive arrearages that create additional barriers to their repayment potential. Arrearages can contribute to the likelihood that a father will not continue to pay formal support, reducing the probability that mothers and children will benefit financially from his payment.
- Arrearages can accumulate for a variety of reasons:
  - Repayment of welfare costs if a child support order is not established immediately (i.e., mom receives welfare for three years before an order is established; once the order is established, the father may be liable for the full amount of welfare benefits received by mom).
  - Interest is compounded on top of an arrearage. For example, if a father owes only \$5,000 (a relatively modest amount) with interest compounded at 12 percent, a payment of \$50 per month will never be enough to pay off his debt.
  - If a support order is set retroactively to the birth of a child, a father can start off owing a huge debt.
  - An incarcerated father has little money to maintain support payments at their current levels. This results in the accumulation of arrearages during incarceration.

## What Can States Do?

### Develop a statewide strategy.

- Determine how your state systems (welfare and child support agencies, courts, education, etc.) involve or deter fathers. Do these same systems communicate with each other on these goals? Does your state have a strategic plan to include low-income fathers within its range of service delivery? Are service delivery policies outdated—do they treat never-married poor families the same as middle-income divorced families?
- Facilitate collaboration between existing state agencies and entities. Currently, there is no single access point where fathers can go for services if they need help. Social service agencies, the courts, child care centers and educational systems are available in all parts of the state. Using these entities as access points to connect with fathers can help channel fathers to needed services.
- Exercise oversight and accountability through the use of special commissions that monitor how state policy deters or encourages father involvement. Commissions can oversee community programming and coordinate services across agencies to ensure that the services meet state goals.

### Facilitate programmatic support.

- Use existing systems (child support agencies, court systems, Healthy Start, WIC, etc.) as connection points to refer fathers to services that will help them provide emotional and financial support for their children.
- Determine how the scope of services fits your goal.

—Increase child support collections. Emphasize employment assistance, modification of child support orders and additional outreach by child support workers. Use court systems to mandate cooperation with employment programs as an alternative to jail.

—Increase father involvement. Emphasize employment, help negotiate child support issues, provide opportunities for peer support, develop parenting and relationship building skills, and help create team parenting plans between unmarried mothers and fathers. Use state agencies as referral points and use local or community providers to deliver more intensive services.

—Develop collaborations between local or community-based service providers and state entities that work together to help fathers stay involved with their children.

—Use TANF to develop new or expanded services. Services provided to fathers do not count against the mother's time limit.

—Coordinate the use of other funding sources—welfare-to-work, access and visitation, and private foundation grants—to maximize resources.

### Identify areas for systemic change.

- Examine state policies and procedures that inhibit father involvement.
- Within the child support system:
  - Using state guidelines, develop formulas to determine a support order for low-income parents.
  - Establish a self-support reserve within state guidelines to provide low-income parents enough re-

sources to meet basic needs after a support order is paid.

—Develop procedures that allow for compromising (forgiveness) of arrearages for low-income parents to make it more probable that they will pay future support.

—Pass through collected support to families instead of retaining collections to reimburse welfare costs.

—Redefine the mission of child support enforcement agencies to combine cost recovery efforts with service referrals. Develop enhanced child support enforcement policies that allow caseworkers to focus on cases that typically have been assigned a low priority.

—Identify whether school systems and child care centers are attempting to engage fathers in their child's development.

—Assess intake policies during welfare application to ensure that applicants understand their male partners can be eligible to receive services.

—Transform the appearance of welfare and child support offices to be more "gender neutral."

—Develop pregnancy prevention strategies that address the needs of boys and young men. Combine an abstinence message with information about contraception and responsible sexual behavior.

—Use hospital paternity programs to connect new fathers with services that help them learn about child development and other services to reduce the risk that fathers will become disengaged from their children.

## In Summary

Developing strategies to help fathers is a relatively new approach for state policymakers. In recent years, many states have attempted to transform welfare to focus on employment and on implementing tougher enforcement mechanisms to collect support from fathers who should be financially responsible for their children. Viewing fathers as a resource to help mothers after welfare and to enhance their child's development, however, is not an area where states have experience. New approaches that treat a low-income father and mother as a fragile family rather than opposing entities show promise in helping children grow and develop with two involved parents. Additionally, states have an opportunity to deliver services in a way that promotes families and assists them in meeting their goals of serving children. It will take time to reverse the effects of generations of poverty and fatherlessness for low-income families. The lasting benefits for children who can gain from better parenting and additional support provide a strong incentive for change.

—By Dana Reichert, NCSL



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