PROVIDING FINANCIAL SUPPORT FOR CHILDREN: **VIEWS AND EXPERIENCES OF LOW-INCOME FATHERS IN THE PACT EVALUATION**

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Elizabeth Clary, Pamela Holcomb, Robin Dion, Kathryn Edin

Most fathers, if not all, want to provide financially for their children. However, unstable employment situations and low wages can make it difficult for fathers to meet this responsibility (Mincy et al. 2015; Holcomb et al. 2015; Edin and Nelson 2013). Moreover, for a father not living with his children, difficulty providing economic support can undermine the relationship with the mother of his children and his access to and involvement with his children.

Since 2005, Congress has funded Responsible Fatherhood (RF) grants, which support programs to promote responsible parenting, economic stability, and healthy marriage among fathers, including "resident" fathers who live with their children and "non-resident" fathers who do not. While the number of such programs and policy interest in responsible fatherhood has been increasing, the field is still in the early stages of development.

As an initial step to address this issue, the Office of Planning, Research, and Evaluation (OPRE) and the Office of Family Assistance (OFA) at the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, are sponsoring a multi-component evaluation that includes a study of four RF programs

awarded grants in 2011—the Parents and Children Together (PACT) evaluation (Box 1). These RF programs are funded and overseen by the Office of Family Assistance (OFA), while OPRE oversees the evaluation. One part of the evaluation was a qualitative study involving three rounds of in-depth interviews with a subset of fathers who voluntarily enrolled in the four RF programs, to learn more about their views and experiences (Box 2).

This brief draws on information from the first and second rounds of these in-depth interviews to describe the views and experiences of fathers in financially supporting their children. To establish an understanding of the fathers who participated in this data collection, the brief begins with an overview of their background characteristics, drawn from a survey administered at program enrollment. It then focuses on three themes that emerged during the in-depth interviews with fathers who had child support orders: (1) the challenge that economic instability posed to meeting their child support obligations; (2) their experiences requesting modifications to make child support obligations align better with their income; and (3) their views of the disconnect between paying child support and having access to their children. Following this discussion, the brief describes why and how some fathers provide economic support for their children outside of the formal child support system. We conclude with a discussion of implications of the findings for research and programming.

Box 1. The Parents and Children Together (PACT) Evaluation

The Parents and Children Together (PACT) evaluation is a large-scale multi-component project intended to broaden our understanding of Responsible Fatherhood (RF) and Healthy Marriage (HM) programs. The major components are:

- Implementation study of four RF and two HM programs
- Impacts study of four RF and two HM programs
- Qualitative study of fathers in four RF programs
- Descriptive study of Hispanic RF programs

To understand RF programs and the fathers who participate in them, the PACT evaluation addresses research questions from several angles, using a mixed-methods approach. The implementation study documents how RF programs are designed and operated and identifies challenges and promising practices. The impact study measures the effects of RF programs on fathers' engagement with their children, their employment and economic self-sufficiency, family functioning, and co-parenting and romantic relationships. The qualitative study focuses on three rounds of in-depth, in-person interviews, conducted annually to shed light on the lives of RF program participants. This brief is based on data collected in the PACT qualitative study.

The fathers in the PACT qualitative study were enrolled in RF programs at: (1) Successful STEPS at Connections to Success (Kansas City, Kansas, and Kansas City, Missouri); (2) The Family Formation Program at Fathers' Support Center St. Louis (St. Louis, Missouri); (3) The FATHER Project at Goodwill-Easter Seals Minnesota (Minneapolis, Minnesota, and St. Paul, Minnesota); and (4) The Center for Fathering at Urban Ventures (Minneapolis, Minnesota).A detailed description of these four programs is available in a report on the implementation of RF programs in PACT (Zaveri et al. 2015).

Box 2. PACT qualitative study design and methods

The PACT qualitative study focuses on the views and experiences of a subset of fathers who voluntarily enrolled in one of the Responsible Fatherhood (RF) programs participating in PACT. A stratified random sampling of fathers participating in each of the programs was identified to take part in the first round of in-depth interviews in 2013 (for more information about methods used in Round 1, see Holcomb et al, 2015). Round 1 included 87 low-income, predominantly African American fathers. Two additional rounds of in-depth interviews were conducted in 2014 and 2015, drawing on the same subset of fathers. For Round 2, we attempted to reach all 87 fathers again, ultimately reaching and interviewing 59 of them. An analysis of the background characteristics of the 59 fathers in Round 2 shows they were similar to those of the full sample of fathers interviewed in Round 1.

Each in-depth interview lasted 1.5 to 2 hours and was conducted in person by a qualitative researcher who was trained to take a conversational approach and encourage fathers to convey their views and experiences in their own words. To ensure that all fathers had the opportunity to discuss their thoughts and feelings about the same areas, researchers were guided by a predefined set of topics. Round 1 topics focused on fathers' childhoods, relationships with their children and the mothers of their children, views on fathering, employment experiences, and participation in the fatherhood programs. Round 2 topics built on the earlier discussions but added a focus on fathers' social networks, experiences providing financial support for their children, and their views of co-parenting relationships. To build and enhance rapport, we matched each father in Round 2 with the same interviewer who conducted the Round 1 interview whenever possible. After each round of interviews, the conversations were transcribed and researchers coded their content to create a database of fathers' experiences and views. The resulting databases allow the research team to systematically analyze topics of interest and identify key themes.

This brief focuses on father's financial support of children. Researchers in the first round of interviews asked fathers questions about how they contributed support (formally or informally), how much they owed in child support and arrears, their experiences with the child support system, and any assistance they received from RF programs regarding child support issues. The second round of interviews captured updates on the information collected from Round 1 and collected more detailed information about the amount and type of informal support they provided for their children, their views of the child support system, efforts to modify their child support orders, and their perspectives on paying through the system versus informally contributing money to mothers or buying items directly for their children.

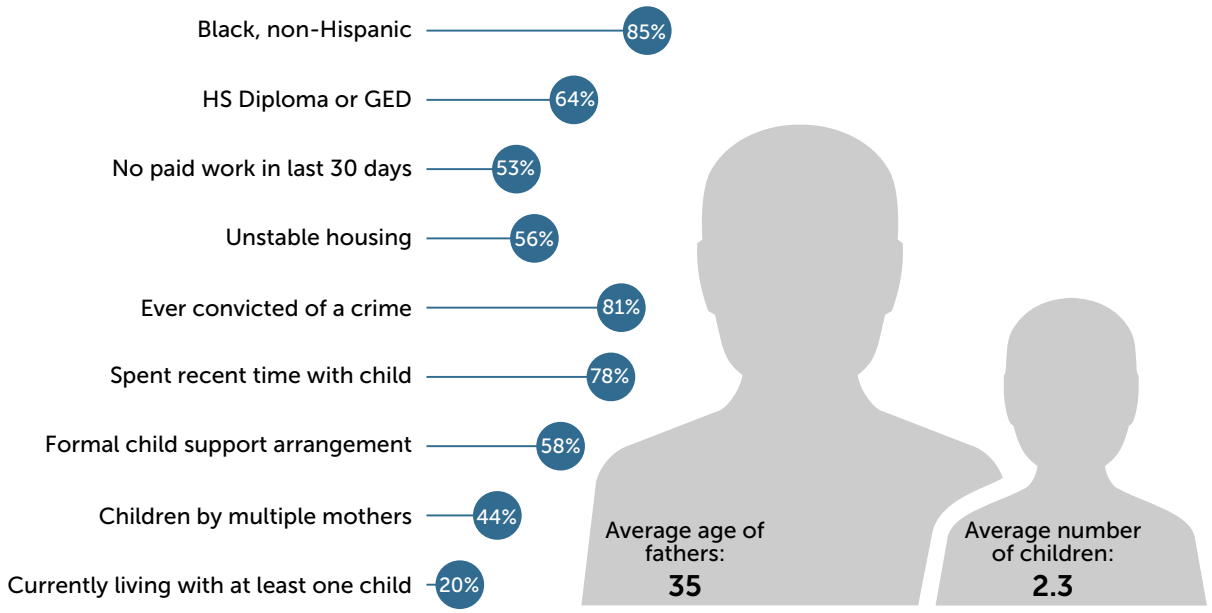
For more information about how fathers were selected and the interviewing and coding methodology in the PACT qualitative study, see Holcomb et al. 2015.

BACKGROUND CHARACTERISTICS OF FATHERS IN THE PACT QUALITATIVE STUDY

A general portrait of the background characteristics of fathers who participated in the qualitative study can be drawn from survey data collected at the time of fathers' program enrollment. According to the survey, the majority of fathers interviewed in the second round of the qualitative study were non-resident, African American fathers with high rates of economic instability and chronic unemployment. These fathers typically faced an array of challenges (Figure 1), including low levels of education, employment, and earnings, as well as past involvement in the criminal justice system

(Holcomb et al. 2015). At enrollment, 44 percent had children by multiple mothers, and 58 percent of the fathers had a formal child support order. These data form a backdrop and provide context for the themes that emerged during the later in-depth interviews described below.

Figure 1. **Characteristics of fathers who participated in round two in-depth interview**



Source: PACT baseline survey.
Note: The characteristics of the 59 fathers who participated in the second round of in-depth interviews were similar to those of the 87 fathers who participated in the first round. There were no significant differences between those who participated in the round two interviews and those who were eligible but did not participate.

CHILD SUPPORT OBLIGATIONS IN THE CONTEXT OF ECONOMIC INSTABILITY

In the second round of in-depth interviews, 63 percent[1] of fathers (n=37) indicated that they had child support orders, and these fathers had a great deal to say about the challenges they faced in meeting their child support obligations. To put their views into context, we describe their perceptions by level of child support obligations. About 60 percent of fathers with child support orders had obligations that were below the national median of $364 per month (U.S. Census Bureau, 2016), while nearly one-quarter had orders above the national median. Another 16 percent did not know the amount of their orders (Box 3). For simplicity, we refer to orders that are higher than the national median as "higher" and those that are lower than the national median as "lower" in the rest of this brief. In classifying the fathers into these groups based on their level of child support obligations, we do not distinguish between the current

[1] This was slightly more than the 58 percent who reported having orders in the baseline survey conducted at enrollment, about two years earlier. It is possible that some fathers received child support orders between enrollment and their Round 2 interview, or some fathers may simply have understood the question better when interviewed in an open-ended in-person interview with probes versus a close-ended telephone survey.

monthly order amount owed and the amount owed for back child support. This is because fathers often did not remember how much of the monthly amount they were obligated to pay was tied to arrearages versus their current monthly order amount.

Box 3. Fathers with child support obligations*

Amount of obligation	Number of fathers with obligations	Percentage of fathers with obligations
Orders below national median	22	60
Orders above national median	9	25
Unsure of order amount	6	16

*Obligations may include both monthly amounts and arrearages

N=37

Child support policies and their implementation differ across states,[2] including those where the PACT programs were located (Kansas, Minnesota, and Missouri) (see Box 4 for an overview of child support as it relates to unmarried parents). Fathers' views of and experiences with the child support system could have been affected by this variation in child support policies and how they are implemented. However, they are not representative of any single state or program that participated in PACT.

[I want to] make sure I can pay my child support but at the same time still have money to live and do the things that I need to do to support myself.
—Xavier

Fathers with Lower Child Support Obligations

Most of the fathers with lower child support obligations were unstably employed and had difficulty supporting themselves. Almost three-quarters were unemployed or in temporary or part-time jobs (n=16), and nearly two-thirds (n=13) experienced job turnover in the previous year. These men felt frustrated and burdened by the amount of their child support obligations because they often simply could not pay. Xavier,[3] a 27 year-old father of three who worked part-time in the food service industry, said he hoped to get his $360 per month order adjusted to be more in line with his income. He wanted to "make sure I can pay my child support but at the same time still have money to live and do the things that I need to do to support myself." Rashaad, a 28 year-old homeless father of four said he owed $322 per month in child support. In his view, paying child support undermined his ability to meet his own basic needs. He explained that he had recently lost his job working for a package delivery company, but that even when he was working, he could not "make enough to live […] once child support hits my check." He went on to say, "I just can't live. I ain't had my own place in four years. Yeah, a little longer than that."

[2] While the federal government mandates broad guidelines for child support amounts, specific criteria established by states and how these criteria are implemented at the judicial and administrative levels can make a substantial difference in the amount of an order. In addition, policies on arrearage reduction, order modifications, and strategies to enforce child support compliance (such as driver's license suspensions) also varied sharply across the states in which the PACT programs were located.

[3] In this brief, men are referred to by pseudonyms to protect their identity. Each father was given a different pseudonym that we used consistently throughout this brief and other reports and briefs from the PACT qualitative study.

Box 4. Basic facts on child support and related policies, as applied to unmarried parents

Each U.S. state and territory administers a child support program. The laws and procedures for these local programs vary across states and territories, but must conform to a plan approved and overseen by the federal Office of Child Support Enforcement (OCSE) at the U.S. Department of Health and Human Services. The federal child support system was established under Title IV-D of the Social Security Act.

Establishing a child support order. Child support orders may be triggered in different ways depending on the marital status of the parents at the child's birth. For married parents, child support is established as part of the divorce and custody proceedings. Although unmarried custodial parents can petition the court to establish a child support order, they are more likely to obtain an order by requesting services from the child support program, or as a result of being referred to the child support program when they apply for certain public assistance benefits such as Temporary Assistance for Needy Families (TANF) or Medicaid. Custodial parents who receive TANF or Medicaid must cooperate with the child support program as a condition of receiving these benefits. A child support order may be established by default if the noncustodial parent does not appear for the court proceeding.

Establishing a custody order or parenting time agreement. In contrast to divorcing parents, unmarried parents do not generally receive a custody, visitation, or parenting time order when child support is established. They must usually navigate a different process and petition a court other than the one that established their child support to get an order granting them legal access to the child. Under current federal law, child support agencies are not allowed to use Title IV-D federal funds to assist parents in negotiating or establishing a custody or parenting time order. State law varies widely in how it treats the rights of unmarried parents.

Child support amounts. Under federal law, each state legislature establishes its own child support guidelines for determining how much a parent should contribute to the child's financial support. Child support amounts must be determined based on the noncustodial parent's income. Some states have decided to base child support amounts on the income of both parents. Federal law limits child support income withholding to a maximum of 60 percent of disposable income. Unpaid amounts build up into arrearages, which can result in an additional amount being added to the monthly child support obligation.

Who receives child support payments. Nearly all child support payments go to custodial parents. However, custodial parents who receive TANF must assign their rights to child support to the state as a condition of receiving TANF. Thus, families on TANF only receive the child support paid on their behalf if a state chooses to "pass through" all or part of the payments to the families. About half of states pass through all or part of child support payments to TANF families; the other half keep the money to repay TANF benefits received by the family.

Tools for enforcing child support compliance. Most child support is collected through wage withholding. If payments stop, states are permitted to use a variety of enforcement techniques. States can suspend or revoke drivers' and professional or occupational licenses, garnish unemployment compensation, military retirement and other federal and state benefits, apply income tax offsets and property liens, freeze bank accounts, deny passports, and pursue criminal prosecution of nonpaying parents.

Frequency of requests for modifying child support orders. Child support obligations generally continue to accrue even when a noncustodial parent experiences a substantial change in circumstance, such as unemployment or incarceration. Noncustodial parents who experience a substantial change in their economic circumstances must apply for a modification of their child support order for it to be considered. States are not required to review all child support orders. Federal law only requires child support programs to review orders every three years for custodial parents receiving TANF or upon the request of either parent. State modification rules vary widely--for example, some states consider imprisonment "voluntary unemployment" and therefore will not modify child support orders on that basis, whereas other states automatically review child support orders when a parent is incarcerated and adjust orders to zero.

For more information, see: National Conference of State Legislatures (NCSL). Child Support Overview. http://www.ncsl.org/research/human-services/child-support-homepage.aspx, and Office of Child Support Enforcement, U.S. Department of Health and Human Services. Child Support Handbook. http://www.acf.hhs.gov/sites/default/files/programs/css/child_support_handbook_with_toc.pdf.

Most of these men were actively engaged in trying to get a job or get a better job. Men in tough straits like those confronting the fathers we interviewed may resort to earning money off the books or even in the informal economy—and child support obligations might seem an added incentive to do so. However, the fathers we interviewed appeared mostly focused on getting decent jobs and better pay. Although some men had occasional informal work, they did not describe it as steady or reliable. Despite the difficulty these fathers had meeting their obligations, they stressed their desire to find employment or obtain better-paying work so that they could pay their child support and provide for their children while still achieving a measure of economic stability and wellbeing.

I'm always working, trying to. Whether it's for a temporary service or not. So he's [my son] always been getting child support.
—Manuel

Two fathers illustrate this general theme. Levi, a 40 year-old father with a monthly child support obligation of $359 for his two children, got a new job doing maintenance work for $8 an hour, but said "I'm trying to get an application so I can get into a city job, so I can [step up] from making $8 to $13, $14." That way, he said, "I'll still be bringing home a nice amount" even after child support. Manuel, a 43 year-old father of two, had a temporary job and owed $25 per month in child support for his youngest child. He described "working a lot here and there when I can," and he added, "I'm always working, trying to. Whether it's for a temporary service or not. So he's [my son] always been getting child support. I know a lot of guys that duck it. They find different ways around it. I'm not one of them."

Many fathers felt they were constantly living under the threat of penalties for noncompliance. About one-third of fathers with lower child support obligations said they were often fearful of potential penalties for not meeting child support obligations. For example, they feared having their driver's license taken away or being jailed for failure to pay child support. Cedric, a 31-year-old father of three said he had a "tough" child support caseworker who "won't give me no slack." He remembered telling her, "I just got a driving job. I need to make sure y'all don't suspend my license" but his caseworker replied, "You've got to come up with $320." Marquis, a 29 year-old father of one believed the system would "throw me in jail or take away my license or whatever stipulations they have when you don't pay your child support." Dexter, a 35 year-old

father struggling to find employment, said he owed $500 per month in child support for three of his children. He said, "I'm going to die with child support bills." He felt the child support system was unfair for threatening to penalize him for nonpayment even though he could not find a job. "You can threaten to lock me up or you can threaten to give me a felony if I don't do this and serve my time, but it won't give me no job. I can't get no job, no work."

Some of the fathers said they experienced steep consequences for lack of child support compliance. At least some of the fears about potential penalties were grounded in fathers' own past experiences. Nearly twenty percent of these fathers said that they had at some time temporarily lost their driver's license due to failure to pay child support, and others said they had their tax refunds intercepted or funds from student grants withheld.[4]

> [...] if they ain't [getting] money from me, they'll take your license. They'll put you in jail, which is the funny thing because I don't know how you can pay anything in jail and that's just that.
> —Levi

Among the fathers who had lost their driver's licenses were Levi and Tyrese. Levi, whose story is told above, said "So as soon as, I guess, when they get some money from me, they'll give it back. But if they ain't [getting] money from me, they'll take your license. They'll put you in jail, which is the funny thing because I don't know how you can pay anything in jail and that's just that." Tyrese, a 30-year-old father of three, earned a certificate in car maintenance so he could get a job at Jiffy Lube. Unfortunately, he was unable to get the job because it required a valid driver's license, and his license had been suspended because of child support noncompliance. Tyrese worked out a payment plan with the child support office to get his license reinstated, but lamented that it would take a long time to pay off: "by me not having a job, I could pay them like 20 bucks a month" until the five or six thousand dollars he owed was repaid.

Fathers like Devonte and Manuel described losing tax refunds or having grants diverted to pay arrearages. Devonte, a 47 year-old father of four said that his "tax return [refund] would be like $4,500, and they [child support] would take the whole thing" to pay back his arrears. Manuel, described above, had a temporary job and tried to go back to school so he could get a better job but "Child support also took my student loans [grants]. They wouldn't let me get those. […] They took my driver's license. I've been without a driver's license for so long."

Some fathers were frustrated that not all of their support was going to the children. The fathers with orders below the median sometimes objected that their financial contributions did not always go to the mother on behalf of the children (rather than to the state). For example, fathers expressed frustration when some or all of their child support payment went towards paying arrears or covering public assistance received by the child's mother. Levi, quoted above, felt the system was unfair because it did not pass through all of his contributions to his child. He said:

> So you're not just paying for your children, because they get very little of what [is taken out of your paycheck]. So for [every] 100 bucks, they might see 30 or 40. And that's messed up because they [the state] took a hundred bucks, so they should see a hundred bucks, but no, you got to pay them [the state].

[4] In Round 1, some fathers described being incarcerated for failure to pay child support, but this did not come up during the Round 2 interviews.

Fathers with Higher Child Support Obligations

In contrast to most of the fathers in our sample, almost all men with higher child support obligations (n= 9) were employed full-time during the round 2 interviews. In general, these higher orders reflected higher, but still modest, incomes. Although we did not collect systematic information on income during the two rounds of in-depth interviews, the baseline data suggests that incomes among PACT fathers were generally very low. This held true even for those with child support orders higher than the national median—only two fathers in the round 2 qualitative sample reported earning more than $1,000 per month at baseline.

Despite achieving full-time employment, many fathers in this group described lives burdened by economic hardship because their earnings were low.

After paying child support, these fathers were often below the poverty level. Despite achieving full-time employment, many fathers in this group described lives burdened by economic hardship because their earnings were low. Andre, a 35 year-old father who worked full-time in shipping and receiving, owed over $1,400 per month in child support for four of his six children. After child support was taken out, he took home less than $200 per week. He felt that child support was "taking all of it [my paycheck] pretty much." He described how he got by with so little left over after child support was taken out of his checks: "I stay in this little room and I got some roommates so I pay $80 a week in rent. And then I drive a Ram Pickup, it sucks gas, and then I buy me little food, but I can't even live paycheck to paycheck." Blaine, a 30 year-old who owes more than $600 per month in child support for his two children said that his "paycheck goes straight to child support." He earned $7.86 per hour as a busboy in a job he'd had for three years. In the past, Blaine worked two jobs, but said it was "hectic, tiring, draining." "When I was working two jobs, I would leave the house at like 4:00 in the morning, touch my doorstep at 1:15 every morning, so 4 a.m. to like 1 a.m. […] meant I would barely see [my kids]."

[My] paycheck goes straight to child support.
—Blaine

Many of these fathers felt and expressed their frustration, feeling that the labor market in tandem with the child support system unfairly worked against them. Most worked full-time, but the combination of low wages, lack of job stability, and relatively high child support obligations led them to feel consigned to a continuous financial struggle with no relief in sight.

Fathers Who Weren't Sure How Much They Owed

A few fathers reported having child support orders but were unable to provide information about the amount of their current support order or their arrears. Those who were employed often had child support withheld from their wages, and did not focus on the exact amount. Isaac, a 29 year-old father of two, had a full-time job but when asked about the amount of his child support, he said, "I don't even know. I don't even look at—[…] I just let them take it out. I don't ask. As long as I'm working."

Fathers without earnings tried not to think about how much they owed. Daryl, a 54 year-old father of four, said that when he worked as a cook, his child support payments "were just going on my job. I used to just pay like, I think it was 100 and something. Whatever I make in my check that's how they did it." Once he became unemployed, he

was not sure how much he should be paying each month. Preston, a 31 year-old father of four, who owed child support for three of his children, did not know the specific child support orders for any of them. He said "I got the paperwork at home, but I know it's still a lot. I don't really be trying to think about it."

EXPERIENCES OF FATHERS WHO SOUGHT A MODIFICATION TO THEIR CHILD SUPPORT ORDERS

About half of all fathers with child support orders had, at some point in their lives, sought a modification to have orders or arrearages reduced to be more in line with their income.

When noncustodial parents believe their child support orders are not in line with their income, or there are grounds for reducing arrearages, they may petition the court for a modification. The rules for doing so vary across states. For example, two of the three states where the PACT RF programs were located (Kansas and Missouri) have child support policies that restrict the frequency with which child support modifications can be considered.

About half (n=19) of all fathers with child support orders had, at some point in their lives, sought a modification to have orders or arrearages reduced to be more in line with their income. In the section below, we describe these fathers' experiences seeking modifications. Although some of these experiences could have been affected by assistance provided by the RF programs (see Box 5), that is not always the case

Box 5. RF programs' strategies to assist fathers with the child support system

Because many PACT fathers were involved in the child support system, all four RF programs established relationships with their local child support offices, but child support involvement in the four RF programs ranged from limited to extensive:

- In three of the four programs, staff from the local child support agency provided participants with information on how to navigate the child support system. This information was most often provided in a core workshop or program orientation.
- Three programs also reported that they thought their local child support office viewed program participation as part of a father's good faith effort to provide financial support for their children. These child support offices were amenable to advocacy efforts by RF program staff to reinstate program participants' driver's licenses and to modify child support orders when deemed appropriate.
- One RF program developed a particularly strong collaboration with two local child support agencies. Child support staff were co-located at the main RF program location and participated in the program's case review meetings.
- Another RF program developed an agreement with its local child support agency to reduce state-owed child support arrears for program participation, and a third program facilitated access to legal assistance for fathers wishing to apply for a child support modification.
- The fourth RF program had little direct involvement by local child support staff, but advocated for fathers with child support issues.

because of variation across programs in the level and type of assistance, and because the experiences could have occurred before or after program enrollment.[5]

About half of the fathers who tried to get an order modified or arrears reduced were successful in doing so. Of the fathers (n=19) in the second round of interviews who tried at some point to obtain a modification or arrearage reduction, about half (n=9) succeeded in doing so. Cedric, quoted above, had his order reduced during the process of obtaining joint custody of his children. Everett, a 52 year-old father of five, attributed his improved financial situation to the RF program that helped him get "my license reinstated, got my child support modified and everything." Vincent, a 24 year-old father of one, got his child support reduced from $200 to $68 per month by calling his child support office. He said, the woman he worked with "was nice" and "she saw that I was at least trying to pay […] and she ended up taking it down some." Darvin, a 30 year-old father of two who worked full-time doing roofing work described how he got his child support obligation lowered: "[…] I went to court and fought it. They were trying to get like five something a month from me."

[…] I went to court and fought it. They were trying to get like five something a month from me.
—Darvin

Other fathers got their child support arrearages reduced. Arrearages can accumulate during a period of incarceration when fathers are unable to earn sufficient income to pay support or during spells of unemployment. Manuel, quoted above, recalled going to court to ask for a reduction in his arrears, and succeeded. He said, "I can't remember the amount, but it was an amount they just dropped." Although some of the arrears remained, the judge told him, "we're going to give you this opportunity and let you pay $25 a month until this $3,000 or $4,000 is done."[6]

Other fathers who applied for a modification but did not succeed described confusion about the process or believed the lack of legal representation harmed their chances for success.

Other fathers who applied for a modification but did not succeed described confusion about the process or believed the lack of legal representation harmed their chances for success. Twelve fathers who sought modifications of orders or reductions in arrearages at various times were not successful.[7] In some cases, fathers described having their requests denied; other fathers said they had never heard back about their requests. For example, DeShawn, a 48 year-old father of two, submitted a letter to modify his child support but said "They still haven't done anything. I haven't even heard anything on it. And that's been over a year ago." When asked if he followed up, he said: "I get recordings. I leave messages. I talked to one lady once, and she told [me], 'Well that's what they said you got to pay, so that's what you got to pay. There's no modification.'"

Some fathers felt that they would have had a better chance of obtaining a modification if they had been able to afford a lawyer. D'Angelo, a 38 year-old father of two, thought his child support obligation was raised instead of lowered because he was unable to afford legal representation, which might have allowed him to present his case better. He said, "I had went in there [to the child support hearing] to get it reduced. And I didn't have a lawyer, so since I didn't have a lawyer, they raised it." Taylor, who was

[5] The in-depth interviews did not ask whether modification attempts occurred since program enrollment because the qualitative study is not designed to determine program impacts.

[6] Federal law does not allow judges to reduce arrears without the permission of the party who is owed the arrears.

[7] Fathers could be denied a modification at some point, but succeed at other points. Two of the fathers did receive a modification at some point, despite being denied another time.

39 and said he owed more than $1,000 per month in child support (which may have included arrearages) for four of his 7 children described the difficulty he had trying to navigate the system and pay for legal assistance to apply for a modification:

> It hasn't changed at all, period. And every time I call the child support people [...] they give me another number to a hotline, and the hotline ain't telling me nothing but sending me to another number, and that's how I got up with the lady that opened up the case. And she wanted $90 up front to even start looking at it, then she wants this extra money, but I have bills, and no job I can really get.

Some fathers did not pursue a modification because they were not eligible or were overwhelmed by the prospect of the process (n=6). Fathers who said that they did not pursue a modification of their child support order or an arrearage reduction gave a variety of reasons for not doing so. Some said they did not know how to go about it or feared they would be rejected. For example, Levi, who had his driver's license suspended for failure to pay child support, believed the system was "meant to purposely cripple you" and was resigned that he could not do anything to change it. Some fathers seemed overwhelmed by what they perceived as a lengthy and complicated process. Levi expressed this best when he said: "[…] you've got to write a letter to them. They won't accept you talking to them over the phone about it." He also said that his child support office takes "7 to 14 days before they get it, and then that's another 7 to 14 days for a response back because they still won't call you, they'll send you a letter to give you a court date that they can talk about a possible change."

Some fathers found they were not eligible for having their child support order reviewed because of a required waiting period.[8] Quincy, a 36 year-old father of four in Missouri, learned that he can only request a modification every three years. He said "You can't just do it when you want to." Similarly, Blaine said, "I tried for a modification … but they told me since this is my first year paying, I can't [get] a modification."

Among all fathers with child support orders, more than 40 percent indicated that they had minimal to no contact with one or more children for whom they owed support.

A few fathers indicated that they could not find the time to request a modification because of demanding job schedules. For example, Izaiah, a 30 year-old father of two, explained, "I just be so tired and the hours that I work, like, aw, forget it. I'll do it next week. Just keep putting it off."

Blaine said he did not try to get a modification again because "it's kind of been rough getting down there, as far as like when I was working my two jobs and me rarely having a day off and me being tired."

ACCESS TO CHILDREN AMONG FATHERS PAYING CHILD SUPPORT

Among all fathers with child support orders, more than 40 percent (n=16) indicated that they had minimal to no contact with one or more children for whom they owed support,

[8] Two of the three states where the PACT RF programs were located (Kansas and Missouri) have child support policies that restrict the frequency with which a child support modifications can be considered. Exceptions to this rule exist in each state, though it is unclear whether fathers understood these policies. For example, Quincy could have applied for a modification within the three-year window if he experienced a 50 percent or greater involuntary decrease in pay for three months or longer that he anticipated would last another 6 months or more (excluding incarceration).

and most fathers saw this as unfair. This limited access was primarily attributed to maternal gatekeeping—mothers' behaviors that limit fathers' access to their children.[9] Although gatekeeping by mothers may be a strategy to wring child support payments from fathers, both fathers who were paying child support as well as those who were not attributed the lack of access to gatekeeping behavior (Holcomb et al. 2015; Friend et al. 2016). For example, Quincy, quoted above, explained that the mother of two of his children threatened him with not seeing the children, and said "she got the power" over whether or not he gets to spend time with them—despite his paying child support for them.

Fathers were frustrated by a system that they saw as requiring payment and exacting steep consequences for nonpayment, while not taking into account the importance of their access to and involvement in the lives of their children.

Fathers at every level of child support obligations felt there was a disconnect between financially supporting their children and having limited access, and viewed this as inherently unjust. Fathers were frustrated by a system that they saw as requiring payment and exacting steep consequences for nonpayment, while not taking into account the importance of their access to and involvement in the lives of their children. D'Angelo said he had not seen his son in six years and yet his child support increased three times in one year. He said the judge told him, "if you don't pay this certain amount, you're going to jail." Fathers felt that they should be assured of access to their children because in their view, the emotional and social support that they could provide their children was as important as financial support.

Many fathers, especially those paying child support, suggested that they should have some legal means of enforcing access to their children. Kyree, a 42 year-old father of five represented this view well when he said:

> I think that if you pay child support, I don't care, I think it should be a law that that child should have to spend a circumstantial amount of time with the father or the mother, whoever's paying child support... The child has to spend time, quality time even, getting to know his or her father, or to spend that quality time.

[9] The views presented in this brief were based solely on fathers' accounts and experiences. Without the benefit of interviewing the mothers involved, we cannot assess the validity of their claims, or determine mothers' reasons for engaging in gatekeeping behavior.

> [She] won't let me see the kids […] the last time I seen them they was walking, but they was babies.
> —Dexter

Another father, Dexter, a 36 year-old father of six, suggested that mothers should have to sign a waiver documenting "how many times you seen your children, how many times you talked to your children" in order to get child support. He said he had not seen his children for a long time: "[She] won't let me see the kids […] the last time I seen them they was walking, but they was babies." Dexter represents other fathers in this study who felt that mothers should be held accountable for allowing access in the same way that fathers are held accountable for economic support. He felt the child support system should not "stress us on child support" unless it also requires mothers to grant access to children.

Nonresidential fathers often lack a legal order establishing their visitation rights, or "parenting time," because they were not previously married. For unmarried parents, establishment of parenting time is usually a legally distinct proceeding and separate from child support adjudication. Nonresidential fathers who were not married to their children's mother—the vast majority of PACT fathers—must petition the court themselves to establish a legally enforceable parenting time agreement, and given their low income, they often lack the resources to engage legal representation for this process. Quincy, for example, said he did not have formal custody or a visitation schedule because he "can't afford a lawyer" – he was advised it would cost $1,400 for legal representation. This situation can be contrasted with that of divorcing parents, who receive a formal order of custody or visitation as a standard part of the divorce proceedings. A currently pending proposed federal rule would allow states to use child support funding to establish parenting time agreements at the same time as child support orders (Federal Register, 2014).

FATHERS PROVIDING ECONOMIC SUPPORT OUTSIDE THE CHILD SUPPORT SYSTEM

Slightly more than one-third of fathers in the second round qualitative sample said they did not have child support orders (n=22). Most of these fathers (n=19) either had custody of their children, lived with their children, or provided informal economic support or in-kind support. Only three fathers were both not living with any of their children and also not providing economic support for any of their children at the time of our second round in-depth interview.

Some fathers did not have child support orders because they had full custody of their children and were supporting them directly.

Some fathers did not have child support orders because they had full custody of their children and were supporting them directly. Nearly one-quarter of fathers without child support orders had full custody of their children (n=5) (Box 6). Of the fathers with full custody, none reported receiving child support from their children's mothers. Most of them shared the view of Kennedy, a 31 year-old father of one, who said his child's mother is "going to need it [money] more than we are." Antwon, a 47 year-old father of seven who got full custody of his two youngest children when the mother left them in a homeless shelter and moved to California said "…she ain't got no money. The little job she's got is just enough to take care of her."

Box 6. Fathers with no child support order

How father provides economic support	Number of fathers with no child support order
Father has full custody	5
Father lives with child and child's mother	7
Father provides informal/ in-kind support	7
Father provides no support	3
Total	22

Fathers who were living with their child and the child's mother highlight the complexity involved in decisions regarding how they will share support of the children. Nearly one-third of fathers not in the child support system were living with their child and were married or cohabiting with the child's mother (n=7). Maurice, a 50 year-old father of one, worked at a full-time job in information technology, contributing to the household income. However, his wife earned nearly twice as much as he did, and preferred that her husband work fewer hours so that he could spend more time with the family. Charles, a 55 year-old father of an autistic child, wanted to work but was limited by his own physical disabilities. In addition, his past criminal record made it difficult for him to find a good-paying job. After a few years of searching for employment, he reasoned that low earnings would be unlikely to substantially improve the family's economic circumstances because they would be at risk for losing their daughter's disability benefits and his medical benefits. Instead, Charles stayed at home to care for their child while his wife worked. He described a typical day with his child:

> I get up with her in the morning, get her ready, make her lunch, try to let her do as much as she can on her own and I try to teach her as much as I can. Then I get her off on the bus, make sure she's – all her papers that she brings home, or anything are signed and for that day, any activities that she needs permission slips for; I try to get her all that done. Send her to school. Sometimes I forget and she yells at me when she gets home. But, yeah. Then I hang out and do my stuff around the house.

Other fathers not in the child support system were living apart from their children, but provided economic support in other ways (n=7). Informal support ranged from giving cash directly to mothers or their children, while in-kind support included buying such items as food, clothes, school supplies or toys for their children. For example, Ed, a 39 year-old father of two, recounted a recent visit to see his children: he "ended up giving them some money, taking them to the store" and buying them

If I'm working, she knows I'm going to send some money
—Ed

dinner. While nearly one-third of fathers without formal orders contributed informally, the cash amount of a single informal contribution varied from a few dollars to a few hundred. These kinds of contributions could be sporadic and dependent on whether the father was working. Ed said: "If I'm working, she knows I'm going to send some money… I send them something every week."

Some fathers contributed informal support even when they did not have harmonious relationships with their children's mothers. For example, Martin, a 22 year-old father of one, had a contentious relationship with the mother of his daughter. Because they did not speak to each other, Martin's mother acted as a go-between to find out what his daughter needed. The mother of his daughter would say, "Tell him she needs wipes, or she needs clothes" and after receiving the message, Martin would provide those items. He said he preferred to buy the items himself rather than give the mother money because "I don't know where it's going" and he suspected she "might spend the money on something else." He estimated that he spent "probably close to like $400" per month on his daughter "between medical expenses, diapers, wipes, food."

Although most of these fathers were satisfied providing for their children informally, some said they would prefer to go through the formal system.

Although most of these fathers were satisfied providing for their children informally, some said they would prefer to go through the formal system. For example, Darnell, a 29 year-old father of two, preferred to provide informal support because he did not trust the system to pass all child support through to the mother of his children. He said, "If I was to choose her or the system, I would probably choose her. […] I know that it's all going to her for [my son] that, that would be a clear path of okay, this is where it's going. In contrast, Kurtis, a 32 year-old father of one, thought a formal child support order would provide him the most protection in the event that the mother of his child ever accused him of not providing. He said an order "would be the best way so they [the child support agency] know that I'm actually doing something." He said that he buys his son what he needs directly, but did not want to support the child's mother. He said, "I buy him school clothes and shoes. I buy him everything that he needs, but I don't give her cash directly unless she really needs it." He described giving cash as "the last resort because there's no proof that you did anything, no matter how long you been doing it."

It gets discouraging sometimes. It does because I really want to do better for my kids and my family, period […] just the predicament I'm in, as far as not having transportation, not making enough money, not going to school.
—Marcus

Three fathers not in the child support system gave differing explanations for not providing any informal financial or in-kind support for their children. Marcus, a 37 year-old father of two had only sporadic employment and said, "It gets discouraging sometimes. It does because I really want to do better for my kids and my family, period […] just the predicament I'm in, as far as not having transportation, not making enough money, not going to school." Patrick, a 46 year-old father of four adult children and one toddler, said he stopped providing for his daughter shortly after she was born because of the mother's gatekeeping activities. He said, "Well, at the time I was in her life, I was providing things […] physically, cash and clothes and food. Since then I have [made] no contributions because I have no contact." Finally, Sherwin, a 33 year-old father of one, tried to contribute but said his child's mother refused his offers of cash because she felt he needed it more than they did. Sherwin said he provided cash regularly when he earned money, but "I had to convince her. Like, 'Look, you're driving my daughter around in that car. Just take the freaking money.'"

CONCLUSIONS AND IMPLICATIONS

The findings of this study illustrate challenges and complexities related to low-income fathers' experiences with child support: the economic stability of low-income fathers complicates their ability to pay child support; child support policies are often unable to accommodate the frequently changing economic circumstances of low-income fathers; and fathers also want access to their children so they can provide social and emotional support. To best promote the well-being of low-income fathers, mothers, and children, solutions need to be found that can balance these concerns.

A key goal of the qualitative study is to develop a better understanding of the needs, views, and experiences of low-income fathers, because these may shed light on ways that RF programs can be strengthened. The themes described in this brief suggest several areas for further consideration by RF programs.

The economic struggles of fathers in this study and their strong desire to work suggests that RF programs consider ways to expand or intensify efforts to help men overcome barriers to steady living-wage jobs.

The economic struggles of fathers in this study and their strong desire to work suggest that RF programs consider ways to expand or intensify efforts to help men overcome barriers to steady living-wage jobs. Our interviews did not suggest that fathers are being pushed into the informal economy to avoid paying child support. Instead, a recurring theme of both rounds of interviews centered upon a strong and largely unrealized desire on the part of these men to join or advance in the full-time labor force (Holcomb et al. 2015). Even fathers with low child support orders, or those with full-time jobs but child support orders that are not aligned with their incomes, struggled to make ends meet. Fathers in this study understood all too well that without stable, gainful employment, they cannot support themselves or their children. In its 2015 funding opportunity announcement for Responsible Fatherhood programs, OFA increased its emphasis on economic stability activities, by asking grantees to "include job-driven program components that: (1) build from a solid understanding of local economic conditions and economic growth sectors; (2) include connections to education and training opportunities aligned to these sectors; (3) incorporate partnerships with employers in targeted sectors to increase the likelihood of placement and retention in work; and (4) use evidence-based or research-informed programs and practices.

RF programs may want to seek ways to facilitate more individualized, intensive, and longer-term assistance in negotiating child support issues.

RF programs may want to seek ways to facilitate more individualized, intensive, and longer-term assistance in negotiating child support issues. The frequently changing economic circumstances of low-income fathers make it difficult for the child support system to keep child support orders aligned with fathers' ability to pay and to avoid building up arrearages. Fathers need help seeking modifications as their employment statuses fluctuate and change over time, but experience the modification process as complicated, lengthy, and expensive. Although RF programs are prohibited from using grant funds to pay for lawyers, fathers may benefit from more intensive one-on-one efforts to navigate both the child support and legal system. Providing additional and longer-term on-site child support assistance, to supplement the information currently provided about how to navigate the system, could help ensure that more fathers with child support orders have their cases reviewed and that the necessary steps are taken to adjust their orders, reduce arrears whenever possible and appropriate, and reduce the likelihood that fathers are jailed for nonpayment of child support. Especially in states

Programs could consider how they can facilitate the establishment of parenting time agreements, especially for fathers with child support orders.

where modifications are restricted, longer term assistance may be necessary in order for fathers to benefit from these services.

Programs could consider how they can facilitate the establishment of parenting time agreements, especially for fathers with child support orders. The fathers in PACT want to be involved in the lives of their children and are frustrated by what they perceive to be an inequity in a system that enforces payment but not access to their children. It is critical that custodial mothers receive child support to help their children, and it is also important that children have access to their fathers. From the fathers' perspective, payment into the child support system should go hand-in-hand with greater access and visitation. Fatherhood programs may want to consider how they can develop and expand upon their partnerships with courts and child support agencies to help facilitate the establishment of parenting time agreements. Future research could examine the success of these efforts and explore their effect on fathers' child support compliance and access to children.

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For more Information about this project, please contact Robin Dion at rdion@mathematica-mpr.com or Seth Chamberlain at seth.chamberlain@acf.hhs.gov.