

Child Support Research Findings

April 2023

Research undertaken and analyzed by:



NCCSD/NCSEA/OCSS

Joint Committee on Public Relations

Goals & Objectives

- To learn more about what the public and potential customers do and don't know about state child support programs.
- To identify the perceived or actual barriers to using the program.
- Gather opinions on how to improve existing services in ways that would be meaningful to customers and potential customers.

National Research Plan

Qualitative research—specifically six online focus groups—was used to inform a quantitative online survey. The focus groups were conducted Oct. 24, 25 and 27 via Zoom. The groups consisted of unmarried parents of children under age 18. The groups included a mix of ethnicities and races with an emphasis on African American, Hispanic, Arab American and Caucasian. The household income criteria was \$30,000-\$160,000. The groups ran 60 minutes in length and were taped and transcribed for analysis.

The focus groups helped shape the ultimate online survey, which was fielded Nov. 9-24, 2022. The survey was deployed to panelists in California, Massachusetts, Indiana, Illinois, Michigan, Texas, Minnesota, Utah, Kansas, Virginia and Vermont. Respondents qualified for the survey if they were parents of children under age 18 and not married or living with the biological parent of their child or children. Quotas were included to ensure representation from minority and lower income audiences. There were 5,432 respondents, 500 for all but Vermont. The Vermont sample totaled 432. Due to data integrity issues in a handful of states, the survey was redeployed in February 2023 to collect new respondents. The second round was completed Feb. 11.

In addition to general observations, cross tabulations and filters were run against key variables to identify relationships and inform segmentation. The data has been analyzed using significance testing at a 95% confidence level. Percentages may not total 100 due to rounding.

State Samples

The 11-state sample of 5,432 respondents was robust. The large sample size allowed for segmentation and identified statistically significant differences between population segments. For example, the multi-state survey provides evidence that higher household income segments have different attitudes about child support programs than lower income segments. This insight can help inform marketing and operational strategies and tactics.

The state samples were analyzed for significant differences as well. But the state samples are relatively small. Therefore, fewer differences were identified in the individual state data. Any differences are called out in related text and charts.

The state portion of the deck also includes demographic information and other descriptive data, like custodial relationship. This helps provide a picture of the sample overall.

Focus Group Insights

Child support has a negative stigma

"Court has a stigma too. When I put in for a personal day at work and I write like I have a court appearance. Like I hate to have to do that, even though it's child support.. Nobody's done anything wrong. I wish that it could be handled outside of the court because when you think about court, you think about criminal activity."

"It's unfair because it doesn't matter if you put yourself on or if you don't put yourself on it all. They're going to label you. You immediately become in a box and you're never going to get out until that last payment is done."

"If you're put on child support, people kind of think that you don't take care of your children like someone has to make you take care of your child."

"I don't really know too many situations where the child support is positive. And I just believe that it should be more positive on both ends of the situation. We need money to take care of kids."

"I think the payor has a negative stigma about it because they have to pay and I don't really understand why they have it. They think, 'Oh, so she's going to put child support on me.' It's the end of the world."

"There's definitely a negative stigma surrounding it. Because you mention to anyone, 'I'm on child support.' The first thing that comes to your mind is something negative. Like, 'Man, you ain't taking care of your child or man.'"

"Be prepared to be labeled. Because it's common, no matter how you look at it, from whoever. Somebody is going to say something. It just is what it is."

Child support is weaponized

"I believe a negative stigma has been created surrounding child support and it's thought of as a negative thing. Because it's used in such a negative way, it can be used as a weapon." "There's no bigger jail than child support. It's the longest lesson in life."

"If it's in the wrong person's hands, it can be used as a weapon. I know plenty of people who take care of their kids, and unfortunately, they're on child support. So, to me, it just sucks. You know, a parent who does it all for their kid and they still have to pay this extra money until what, the kid is 18 or 21?"

"I just think child support is an extra way for whoever is on that child support to get extra money... I don't agree with this whole child support thing. I never did. Never would. I don't know if it was because how I was raised. My mother installed that into my brain. She didn't do that to my dad. I won't do it to my daughter's dad."

"It seems like she just wanted to take me to the cleaners and just say, 'Hey, you know, I have a resentment towards you. I'm going to not let you see your kid. And as a result, you're going to pay for me, your daughter, and then my other kids with another person who I chose not to take to court for child support.' So, it's like I feel like what I'm paying is like crazy."

"If you were having a rough time and you had to seek him out and go to court and take him to court repeatedly in order to get \$25 a month. I think that ends up looking bad on both parties because one's not contributing and the other is like being almost bitchy, if you will."

"I feel like a lot of females do it just to be petty and get extra money."

Child support is used as a threat

"If I were to pursue child support... he would automatically say, 'Okay, well, we're not going to stay together. We're not going to get back together.' He would see that as a betrayal and there would be no coming back from that."

"Our agreement was 'I'll cover everything for the kids—clothes, house, buy everything for them. But if we do the child support process, whatever they grant you, that's all that's all that you're going to get."

"It's not a formal process. I provide everything the kids need... That's the agreement and that's what I told her. I said, 'If the kids go without anything, by all means, let's go to the child support court. We can do that. But if I'm coming forth and giving them everything they need, you're not going to get remotely what I'm coughing up from the court, you know."

"I just didn't want to deal with the court, didn't want to. I kind of wanted to bring peace because there was a lot of threats, like, 'I want him full custody.' And I didn't want to share my son."

"So, one of the agreements, like he didn't want the divorce, and he said, 'I'll only sign if you give me physical custody of the kids.' And now when I think about it, it's just so that he wouldn't have to pay child support."

"When we did bring it up four years ago, he was like attacked. He was upset. I kind of threw it out there like I was upset with him because of whatever happened in our relationship. I was really upset. I was like, 'I'm going to take you to court.' I really didn't mean it. It was just very much a lot of animosity."

Child support recipients are unfairly criticized

"Heaven forbid I receive child support and I buy myself a Coach bag. Heaven forbid I receive child support, and I have a full set of nails or I have my hair done despite the fact that I work and I make much more than minimum wage... There are comments made, whether it be on social media or whether it be in real life social circles about, 'Oh, that's that child support money.' Yeah, that's \$200. My children can't eat \$200."

"The stigma here is... you're money hungry or, you can't you can't do it on your own. And it's like, we didn't make this child on our own, so we shouldn't have to take care of them on our own."

"I think a lot of people think that if the mother is getting the child support, that she's spending it on herself. And a lot of times you see, like on TV or on social media, the single mothers are out there, you know, getting clothes and having a good old time on that dime. So that kind of led to it having a bad reputation."

"When you're the recipient of child support, they say they're giving it to me. Well, you're not giving it to me. You're supporting your child. And I take that money and disperse it to pay the mortgage, to feed my daughter to buy school supplies."

"The man is spreading these lies, like he's making up the story to make it seem like he's the victim. 'Oh, well, I'm paying child support, but it's taking all my money.' That's a lie."

"If you're a man, they say, well, your man shouldn't have to get child support because he's a man. He should be able to support his child. So, I just feel like it's necessary and disrespected at the same time."

"They just look at you different because you're getting all this money. And so, I try really hard to make sure people know that it's the kids' money.

Child support is used as a last resort

"It was always informal. He was very generous. You know, not only did he help with bills or whether I needed clothing, diapers or whatever I needed... We ended our relationship, and so he got into another relationship. His new girlfriend didn't like the fact that he helped so much financially. And so, I filed for benefits, basically. And then that's when they accelerated the process through child support."

"I believe it should only be put in place when there's someone that isn't responding, when there's a parent that isn't doing anything... If the courts have to find them, then there should be some child support in place. But if it's someone that's willingly doing for their child, that's something that should just be worked out between the parents."

"My ex-husband stopped giving me money consistently, and then it started being just really random amounts of money. When he remarried, there was some third-party interference. And so, it started just being really random amounts or no amounts whatsoever... So, everything now goes by parenting time guidelines and state standards."

"I liked giving him a break and not wanting him to be like in the system. I was his second wife. And I know that having a formal child support order, it affected our monthly budget. It affected our tax return. Oftentimes, our tax return got garnished... And so, my intention was to not be that for him and to give him a break. But what inevitably ended up happening was that it kind of like bit me in the butt."

"Try to work it out at first, you know, try to have some kind of agreement... But if you need support, then you need to go the route and go to the agency, of course."

"Try to work it out first, but once someone shows you that they're not going to pay... I think that was my biggest mistake. I gave way more leeway than what I should have, and it ended up hurting me in the long run, trying to sympathize with someone."

Child support is emotional

"It's supposed to be just better for each end, but it kind of tends to cause friction. And you really question, is it really helping you? So, there's a lot of people that they're like me. I have my conception and I think that I don't need it. I can figure out my own system, my child support system, without having to need someone else involved."

"It took me ten years for me to accept it. Just to accept it took me it took me a decade. So, you know, it is what it is now. But for that ten years, it was it was ugly. It was a very, very long ten years."

"I should put my daughter's dad on it, but I chose not to. Just because I feel like it would make us, make it, more hard than it already is. Recently, though, I realized, like, life has been pretty fucking hard for us, so why am I more concerned about him?"

"I had went through a divorce and Texas do not play. They do not play. So, everything is formal. And he pays \$1,200 dollars a month just for one child. They do not play. It was to the point where he had begged me like, 'Can you please try to lower it' because he had eaten ramen noodles, like he had to be on a strict budget like it was. It was tough because Texas they don't play."

"Right now, in order to get child support in some states, the woman or the custodial parent has to 'go after,' right. If we just change that. And it wasn't a situation where like I think a lot of it is power and control. If it wasn't a situation where somebody was in control and somebody was in power and was filing against the other parent, maybe that would remove some of the stigma because there's a lot of emotion behind that."

"I've just heard so many bad experiences. And a couple of my friends, they are like that, fighting back and forth. I just don't want to deal with that. I'm not a confrontational person."

Some forgo child support because they don't want the government involved

"People had told us that the court system eats up a lot of the money, as far as fees. Let's say she was going to get 100 bucks a week from me or I was going to get 100 bucks a week from her. People were telling us that you'd only get \$80. So, then you're losing hundreds to thousands of dollars a year in fees."

"I'm the type I don't want the government in my business. So, I'm gonna handle my business. Do what I need to do."

"There's always those rumors between friends that the state takes a lot more and the child doesn't receive it."

"I just don't really want to deal with the court or anything. My mom had child support for me with my dad, and it was just nonsense."

"The state does not provide the money that they're entitled to. Let's say, for instance, the father I'm just throwing random numbers makes \$2,000 a week. Normally, from my understanding and from what it was explained to me, you take a percentage of like 50 to 40% of their income and that 40% of their income isn't provided to the child. There's a lot of fees in place, a lot of delay with getting that support that the child needs. And so, because the child is needs attention 24/7 and needs that financial support, parents don't want to wait. They want that support right away."

"If me and my baby daddy are mad at each other, I don't want to go serve him papers... I won't do that. It's awkward. So, I feel like the whole process of having to go about it is what probably is making people not want to do it because like I said, who wants to do that? I don't want to go have to serve him and go through that whole process and just have to deal with all that."

"(Child support) just sounds bad. It's like child support. So there's tensions and there's no compromise and you can't come to an agreement. So, you have to get others involved. And it's just a big mess."

Some forgo child support just to keep the other parent out of the child's life

"He was going to pay child support. But... I don't want anything from (him) because it gives him the right. So, I didn't want him to have the rights to the weekends, the holidays. I didn't want any of that."

"I hate it because it keeps him in the mix of things. And I don't want that. It was an accident. It happened. And now it gives him rights that I didn't want him to have. So, I have a different twist on it."

"I think some of it is pride also. I was a stay-at-home mom for a long time. He started a business, went to school, and then he's just being hard. Just kind of like 'I'm going to make it as hard for you so that you can come back.' And I guess that's me just saying like, 'I don't need you and I don't need it and I'll be fine.'"

"I personally think that women are going to intimidated by this process and also because they want custody of their child. They want educational rights as well. And so, they rather not deal with a child support."

"I'm proud to raise them all by myself, because sometimes you just don't need any headache, you know?"

"It just makes it worse sometimes because you don't even want to go through the hassle of worrying about what they're going to do. They might try to keep the kids from you. They might try to go behind your back to get custody. So sometimes it's just better to leave well enough alone."

"I know a lot of women say if he doesn't want to be part of the baby's life, then the hell with him. But I still feel like us as women need that little help."

Those with informal arrangements say they are inconsistent

"It's basically just between us two. He was abiding by the agreements. But the last two years he's been really shaky on it. So now I'm thinking about this, basically going downtown to do it the legal way... Since he's moved on and had a new kid, he forgot about the other two."

"It's going well now. There's been times when it hasn't gone well. There's been times where we didn't get a payment for eight months. And, you know, I have understood that—the economy, he's having a hard time, depression, whatever it is. But, you know, there comes a point where it's like things are still hard for me. I'm still here taking care of our kid. And I also homeschool here. So, I mean, you can't be going through nearly as much as we are."

"Where he gets paid, he sends me money. Usually, he'll have a check and he doesn't usually even tell me. I just wake up and there's money in my account. But that is a new thing. It hasn't always been like that."

"It's never been consistent, but we agreed that we wouldn't go through the courts. We both agreed. And so, he would pay when he could... I figured once he got on his feet that he would. But the irony of it is, once he did get on his feet, that's when he stopped paying the money. So, although I was helping him to not struggle, he's now watching me struggle."

"I think for me, it's better to be certain of things that I'm going to get paid for my kids then be uncertain of what mood he's going to be in every day or every month."

"I am a completely single mom, so the dad is not in the picture whatsoever. But the first few months he would see her, but he never provided for her. So, I'm the one doing everything. It does get harder financially, I mean, mentally and emotionally."

"We started informal and... it changed probably when she was about three and a half. We used to co-parent very well together. Then we didn't."

Formal arrangements are more consistent, ultimately less emotional

"I have a formal arrangement. So, I eliminated all of the backand-forth." "I know it was guaranteed, not like having word of mouth saying that you're going to support and then you can stop at any moment. But going through them, I know it's guaranteed to come out your check and I can get it."

"I get it on time. There's no delays and I don't have to wait on it. It automatically comes in my bank account."

"I would encourage any of my family or friends to not attempt an informal arrangement just because the nature of human beings is to change. And so, people's life situations change, people's opinions and feelings change... So, I would highly encourage my friends or family to go with a formal order"

"It was kind of like a one and done deal, right? Like, I went through the process initially to get it set up. And then that was it. So, it's not like I'm having to ask for that money every month. And I kind of feel like when you're constantly asking your ex for money, it's like, so degrading."

"My attorney said everything will be written and there will be nothing informal. Just best advice I ever got. The money. The financial support piece wasn't really the biggest issue with us."

"It was better that we went through the court, because she pays for medical. So, it kind of worked out."

Focus on the child in child support

"We need to start to talk about child support in a way that lifts up both the recipient and the person who's paying."

"Everybody that brings up, mentions or thinks about child support, it's always in a negative way. So, to think about it in a positive way is going to be hard for people because you never hear like, 'Oh, child support was so good to me and I did this.' You hear, 'Oh, I got to pay this child support.'" "We need to support the kid. You don't got to pay the child support forever. Let's just try to work together for the best of the child... Work together now to co-parent to realize that it's only going to be a little while longer. After that, you won't have to ever give me any more money"

"Some of what the issue is that it's optional whether child support is enforced or not... If we looked at it like 'if we have unwed parents, whether by divorce or whether their children were born and the parents were not wed,' there needs to be some sort of mutual system in place."

"We are making this world very difficult for our children with these situations, even myself. So, I would say make it more about the child. If the state could come in and make it more about the child, not just about the financial or even the visitation, it's about the child. In the end, it's only 18 years after that. You ain't got to never see the person again. So, I think it should be strictly about the child's need, not the parent."

"It's not my money, it's for them. So even if I don't need it to take care of my household, that could be money for them, for their senior trips or prom or college, like take it and put it up for them."

"I set \$3-400 aside and put it in my daughter's savings account for her. I've been doing that for years. If something comes up like major, if I meet the whole \$1,200 deductible or whatever, I put it in her savings account, her CD."

"You know, you decided to have a kid or if you were irresponsible or whatever, that's it's still it's your responsibility. You're going to have to pay up."

Quantitative Research Insights

Broad Key Findings

Most parents have a child support arrangement in place. 59% say they have a current arrangement. And most (79%) "agree" or "strongly agree" that they understand how the child support program works.

Of those who have active child support arrangements, most are court-ordered. 79% classify their arrangements as court-ordered.

More females receive support than males. 79% of female respondents who have a child support arrangement receive support, compared to 40% of male respondents.

Most who have a court order are supportive of the program and would recommend single parents use their government-run child support program.

Cash, money order or paper check are the preferred payment methods for child support. 52% say they use this method, while 29% use direct bank transfer and 24% use a cash app.

The majority (60%) say they learned most about child support from personal experience as a parent or caregiver.

Determining the child support payment amount and managing child support payments are the services that interest most respondents.

Broad Key Findings

Employing a neutral decision maker to determine child support is the most popular reason why respondents want to use child support. Motivating the other parent to pay is also a top reason.

"We have worked it out on our own" is the most popular reason why respondents would avoid a court order. Keeping the other parent out of the child's life and avoiding arguments are also often selected.

The majority of respondents associate child support programs with positive attributes— "important," "necessary," helpful and "fair." Still, 35% describe the program as confusing, 34% say it is "difficult" and 25% say it's "unfair."

Key Findings Among Those With and Without Court Orders

There are significant differences between those who have court-ordered arrangements and those who do not. These segments have been filtered and analyzed for differences related to behaviors and attitudes surrounding child support benefits.

Experience is knowledge. Those who have a court order are significantly more likely to "strongly agree" they understand how the child support program works. Most child support program users (72%) agree/strongly agree the government program is helpful to families and 74% would recommend single parents use the program.

Those with court orders are more likely to use direct bank transfer than those without an order. Parents who do not have court orders are more likely to use cash, money order or paper check or a cash transfer app, like Venmo or Zelle, to manage payments.

Finding "fair." When it comes to child support services, parents are most interested in having a neutral party calculate how much child support should be paid. This service is also the top reason for using child support services. Both are especially true of parents with court orders, which may prove a motivating factor for going this route.

Key Findings Among Those With and Without Court Orders

Managing payments. Whether taking payments directly out of paychecks or other sources of income, the process of procuring steady payment is the second most popular service provided by child support. Again, this is especially true of those with court orders.

Establishing paternity. Legally establishing paternity and finding the other parent are top reasons for using child support services. Once again, there is a significant difference among those who have court orders and those who do not.

Punitive measures. Those who have court orders are significantly more likely to appreciate the option of suspending a parent's driver's license or reporting to a credit agency in the event of nonpayment.

Motivating the unwilling. More than a third of parents are interested in the program's help because "The other parent has the ability to pay but seems to be unwilling" and "I wouldn't know how to get the other parent to pay." Those with court orders are significantly more likely to select these reasons.

Informal arrangement isn't working. A significantly higher number of those without court orders noted child support services are best used when informal agreements fail.

Keeping the other parent out of their child's life is the top reason parents may not pursue child support. Those in court-ordered arrangements are significantly more likely to note this reason than those without court orders.

Key Findings Among Those With and Without Court Orders

Avoiding confrontation is the key theme among parents who don't have court-ordered child support arrangements. They are significantly more likely to select reasons related to fear of arguments and disagreements with the other parent and worry about their reactions than those with court orders.

Don't need others—especially the government—to work out family matters. Those without court-ordered arrangements are more likely to indicate they don't want the government involved in their family lives than those with court orders.

It's too confusing. Those who don't have court orders are more likely to say child support programs are too confusing than those with informal arrangements, a reason for not using the program.

Those with court orders are significantly more likely to associate child support with positive attributes —"important," "necessary" and "easy." But they are also more likely to associate child support with a negative attribute, specifically "confusing." Meanwhile, those without court orders are more likely to associate child support with the positive attribute "clear."

Key Findings Based on HHI

There are significant differences between HHI cohorts and child support arrangements. Those with HHI of \$75,000+ are more likely to have an arrangement than those with HHI below \$75,000. Likewise, those with HHI of \$75,000+ are more likely to have a court order than those with HHI below \$75,000.

Knowledge about the child support program increases with HHI. Those with HHI \$75,000+ are significantly more likely to "strongly agree" that they understand how the program works.

Higher Household Income (HHI) is associated with greater program satisfaction. Those with HHI \$75,000 and greater are significantly more likely than those with HHI below \$75,000 to "strongly agree" they would recommend single parents use their government-run child support program.

Significance among HHI cohorts. Those with HHI \$100,000+ are significantly more likely to indicate they have worked it out on their own. Those with HHI \$75-\$100,000 are more likely to indicate they don't want the other parent involved. And those with HHI below \$100,000 are more likely to worry about provoking disagreements.

While calculating payment was the service most selected by all HHI levels, those with HHI below \$75,000 are significantly more likely to take interest in services that secure and manage payments.

Key Findings Based on HHI

Record keeping is especially appreciated by those with HHI \$50,000+. Those with HHI below \$75,000 are more likely to want keep the other parent out of the child's life. Those with HHI under \$50,000 are more likely to select "We had an informal arrangement, but it is not working."

Punitive measures for nonpayment—like credit reporting and suspending a driver's license—are especially interesting to those with HHI below \$75,000. Finding the other parent and setting up/changing custody or visitation is significantly more interesting to HHI below \$50,000.

Key Findings Based on Age or Ethnicity/Race

Those ages 25-34 are significantly more likely to have a child support arrangement than all other age groups. This group is also more likely to have a court order.

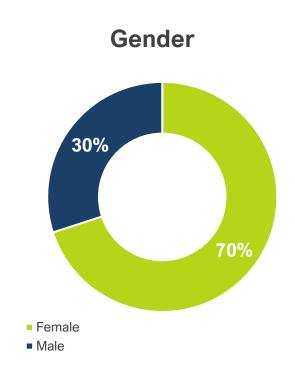
Just over half (55%) of 18- to 24-year-old parents have a child support arrangement, 73% of which are court-ordered. However, this cohort is more likely to not have a court order when compared to older groups.

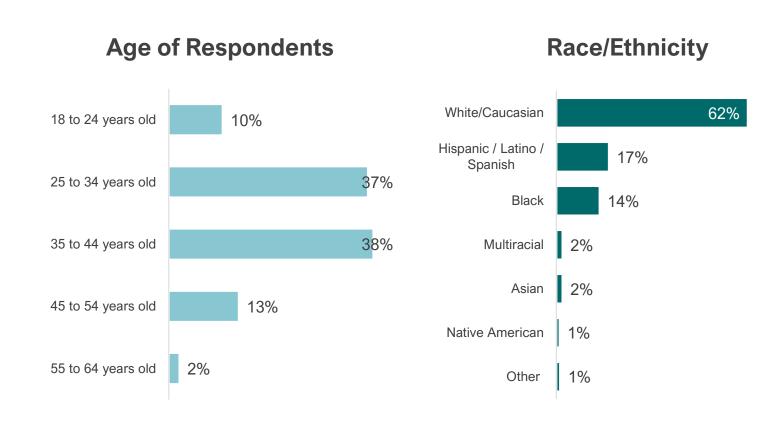
Those with HHI below \$75,000 are more likely to select they don't want the government involved in their family life.

Those with HHI below \$75,000 are more likely to indicate they don't want government fees taken from support. Those with HHI \$100-\$200,000 are more likely to indicate they doubt they're eligible.

White and Hispanic/Latino/Spanish respondents are significantly more likely to have a child support arrangement than all other ethnic/race groups. White respondents are more likely to have a court order.

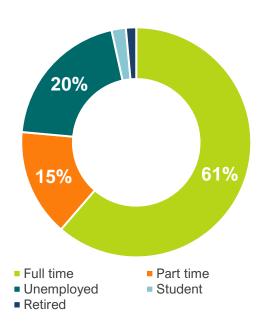
Sample Details



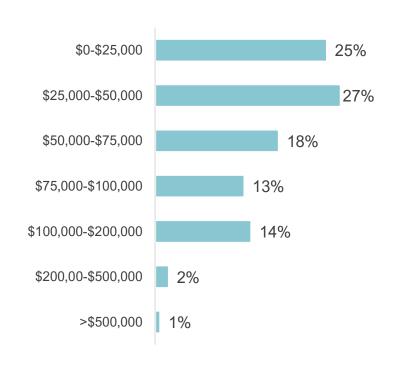


Sample Details

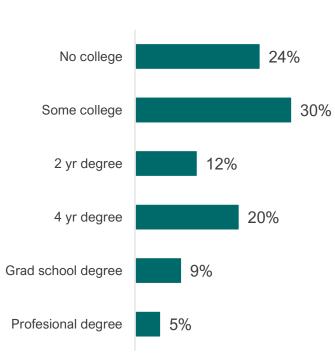
Employment Status



Household Income



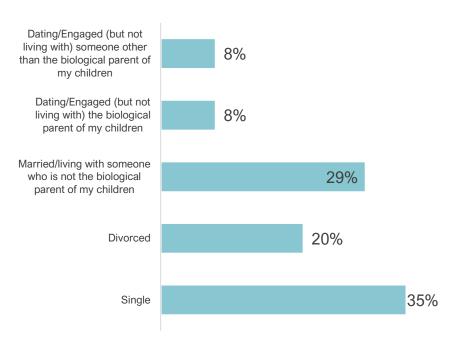
Education



Sample Details

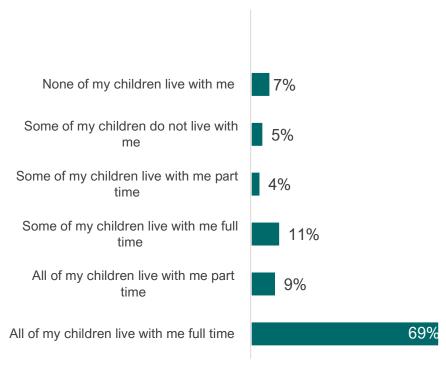
Most respondents (69%) are the primary caregivers. A little more than half (55%) are divorced or single.

Relationship Status



PQ4: Which of the following best describes your relationship status?

Dependent's Living Arrangements

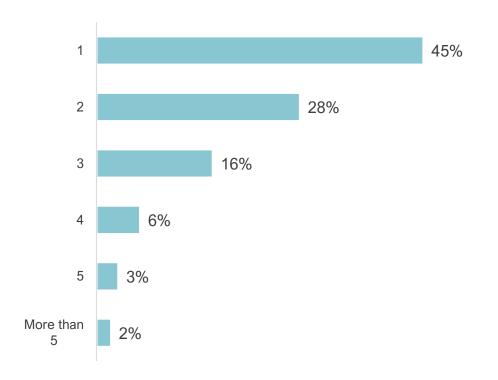


PQ3: Which of the following best describes your children's living arrangements?

Sample Details

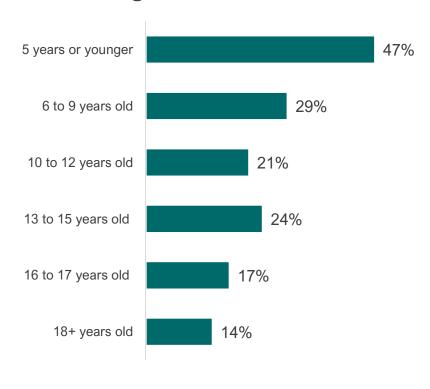
Most (55%) have more than one child and most children are under age 18.

Number of Children



PQ1: How many children do you have?

Age of Children

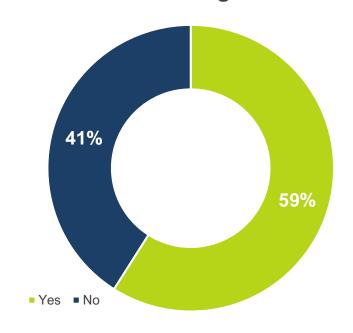


PQ2: How old are your children?

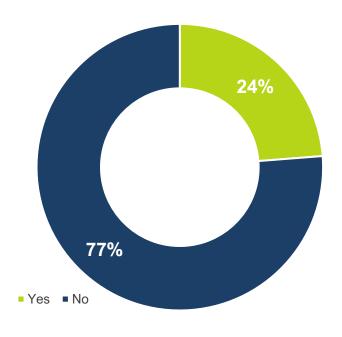
Experiencewith Program

The majority (59%) of respondents have a current child support arrangement. Of those who do not have a current arrangement, 24% previously have had an arrangement.

Active Arrangements



Past Arrangements



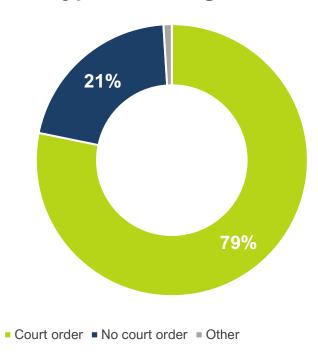
Q3: Do you currently have a child support arrangement?

Q4: Have you previously had a child support arrangement?

Type of Arrangement

Most (79%) respondents with an existing child support arrangement have a court order.

Type of Arrangement

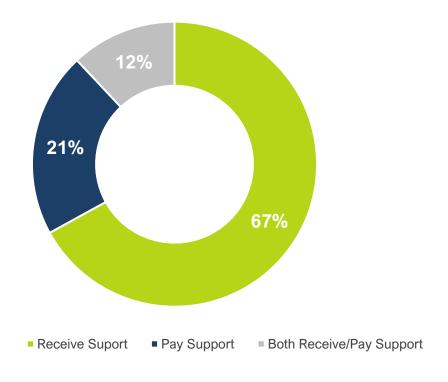


Q5: Which describes your child support arrangement?

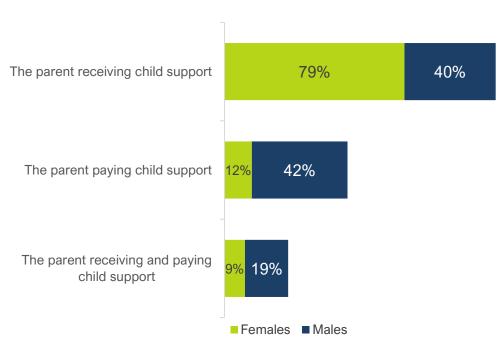
Child Support Role

Of those who have a court-ordered child support arrangement, 67% receive support, 21% pay support and 12% both receive and pay support. More female respondents (79%) are recipients of support than males (40%).





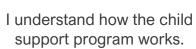
Distribution Among Genders

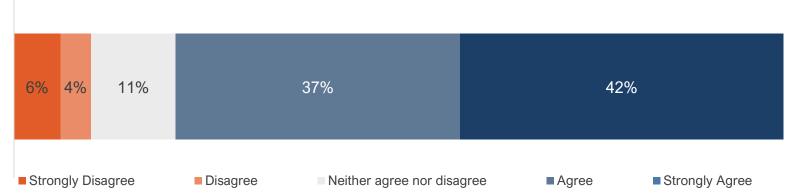


Q5: Which describes your child support arrangement?

Familiarity with Program

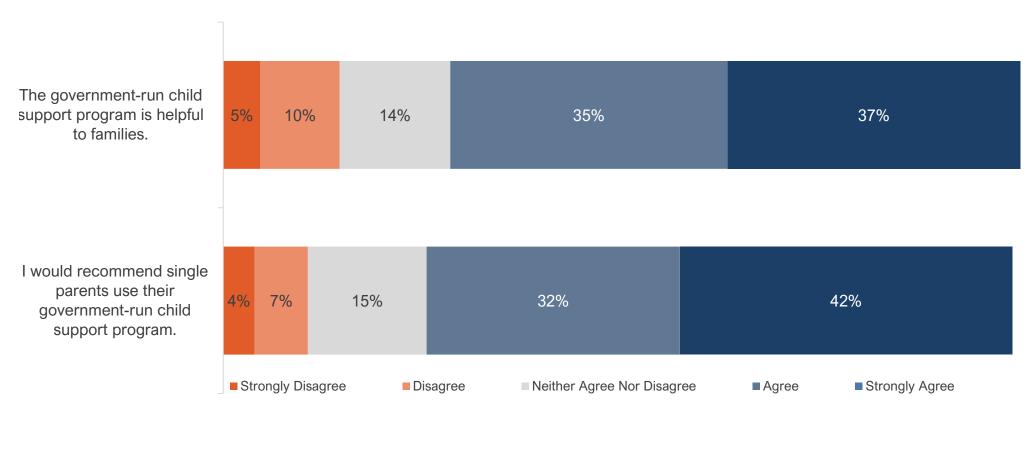
Most (79%) of respondents "agree" or "strongly agree" they understand how the child support program works.





Likelihood to Recommend

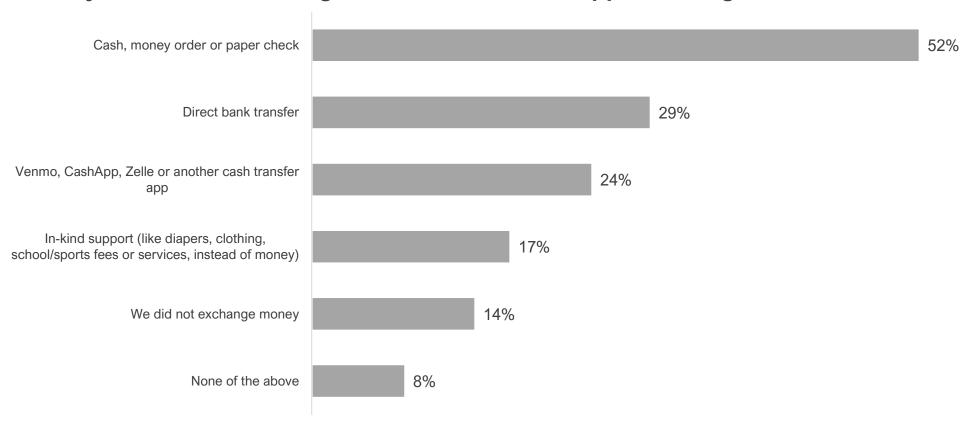
Those with court orders were asked their opinions about the program. Most with court orders (72%) agree/strongly agree the government program is helpful to families. Most (74%) would recommend single parents use the program.



Payment Preferences

Cash, money order or paper check is the preferred method of payment among all who have a child support arrangement, court-ordered or otherwise.

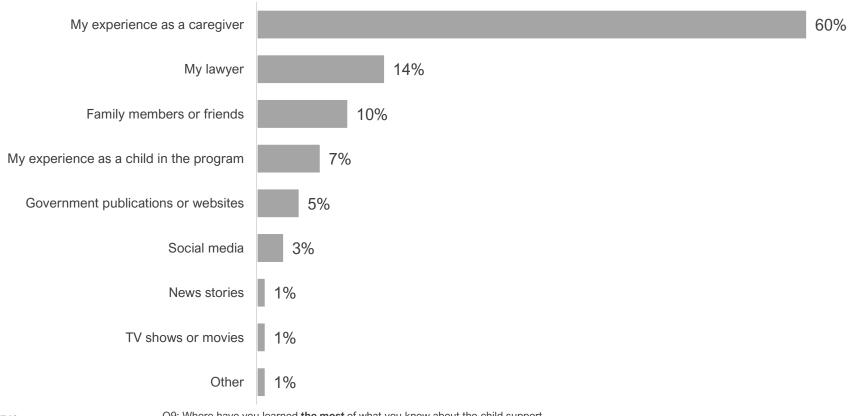
Payment choices among all who have a child support arrangement, with and without court order.



Information Resources

Most respondents (60%) have learned most about child support from experience. The second most popular resource is their lawyer.

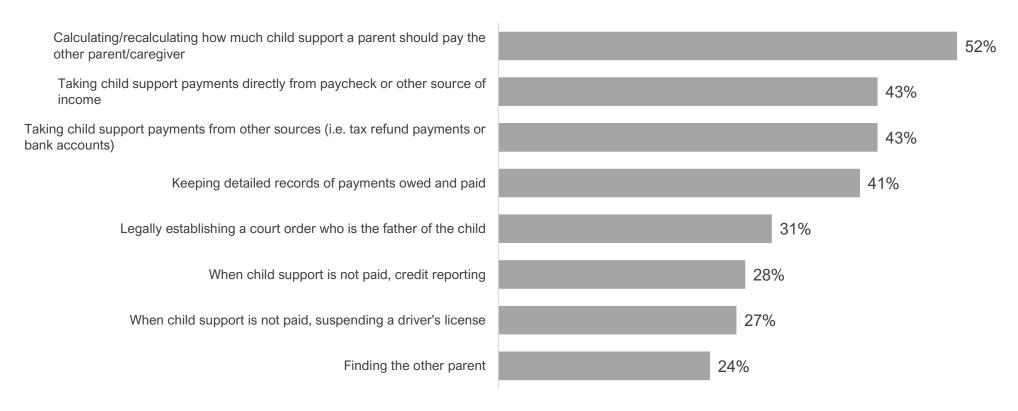
Where Respondents Learned Most About Child Support



Child Support Services

Establishing and managing child support payments are the top services of interest among respondents.

Which Child Support Services Interest You



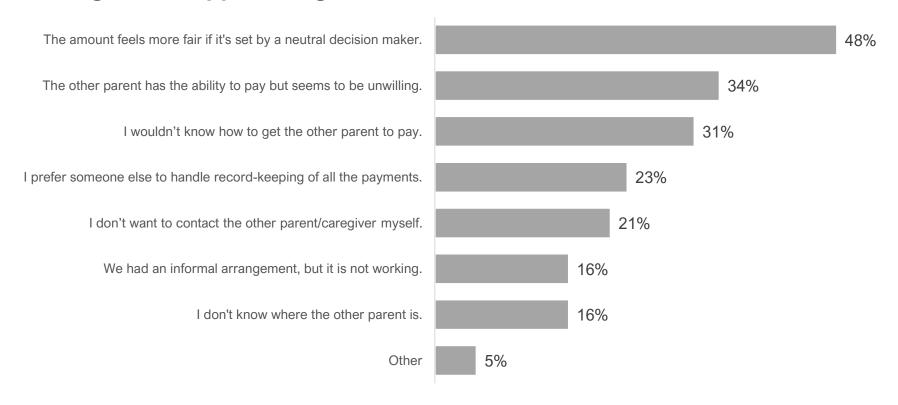
Q10: The child support program provides a lot of different services. Please select all that interest you.

^{*}There is a significant difference between these values at 95+% confidence level.

Top Reasons for Program

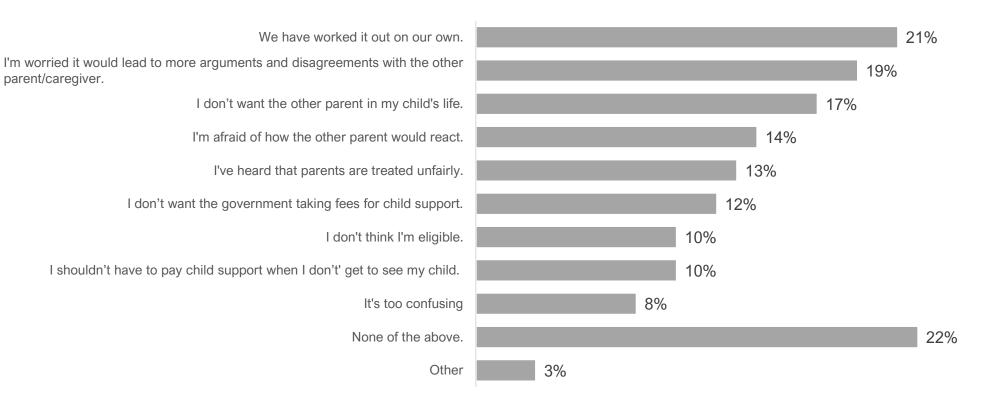
Having access to a neutral decision maker to establish child support payments is the top reason respondents select for using a child support program. Assistance with accessing support is also highly selected.

Best Reasons for Using Child Support Program



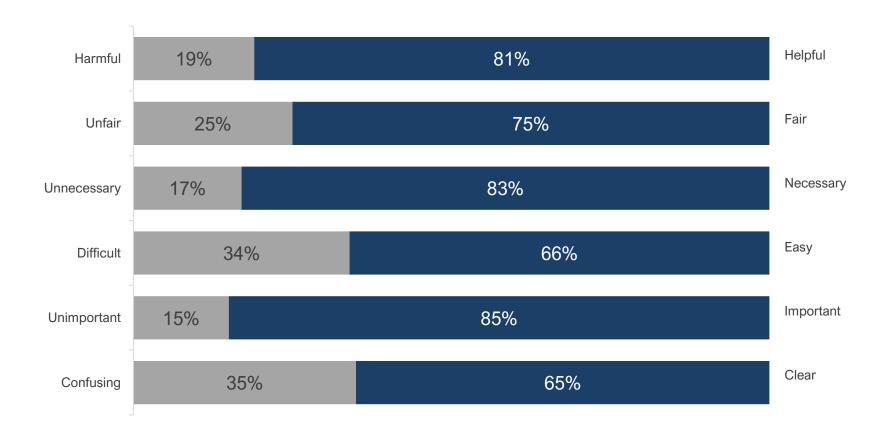
The top reason to not use a child support program is: "We have worked it out on our own," followed by "I'm worried it would lead to more arguments and disagreements with the other parent/caregiver," and "I don't want the other parent in my child's life."

Reasons to Not Use Child Support Program



Perception of Program

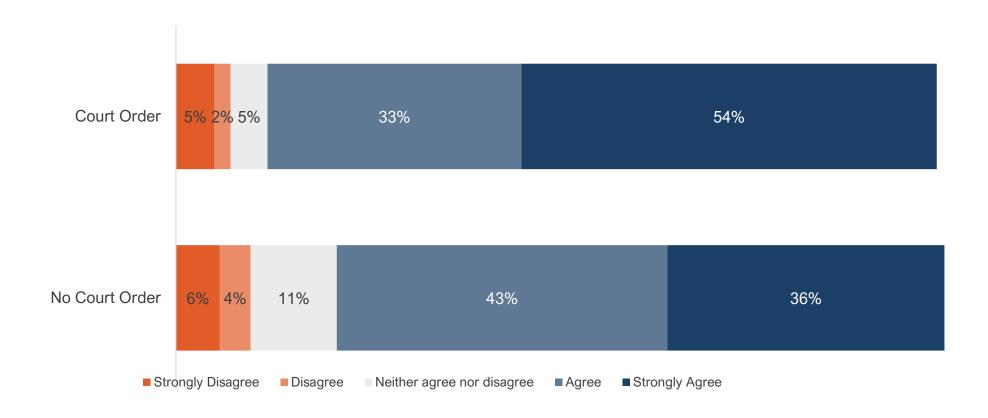
The majority associate child support programs with positive attributes—important, necessary, helpful and fair. Still, 35% describe the program as confusing and 34% say it is difficult.



Comparing those with and without court orders

Familiarity with Program

Those who have a <u>court order</u> are significantly more likely to "strongly agree" they understand how the child support program works.



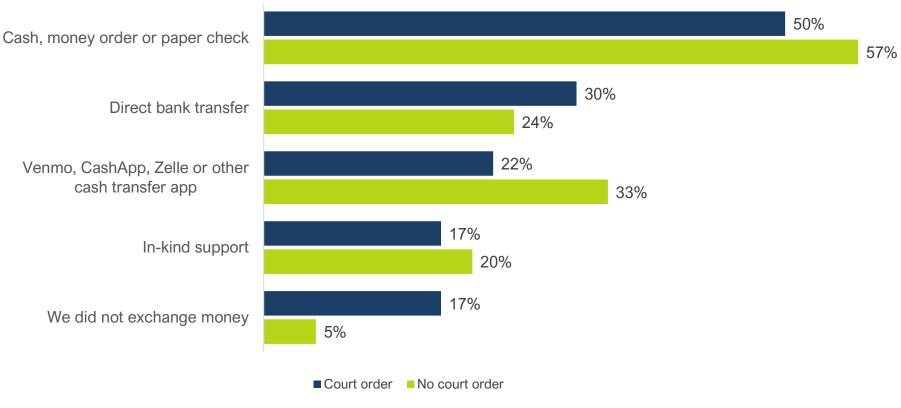
Q2: I understand how the child support program works.

^{*}There is a significant difference between these values at 95+% confidence level.

Payment Options

Respondents working <u>within a court-ordered</u> arrangement are more likely to use direct bank transfer. Those without a court order are more likely to pay with cash, money order or paper check or via cash transfer app.

Significant differences between those with court-ordered arrangements and those without.



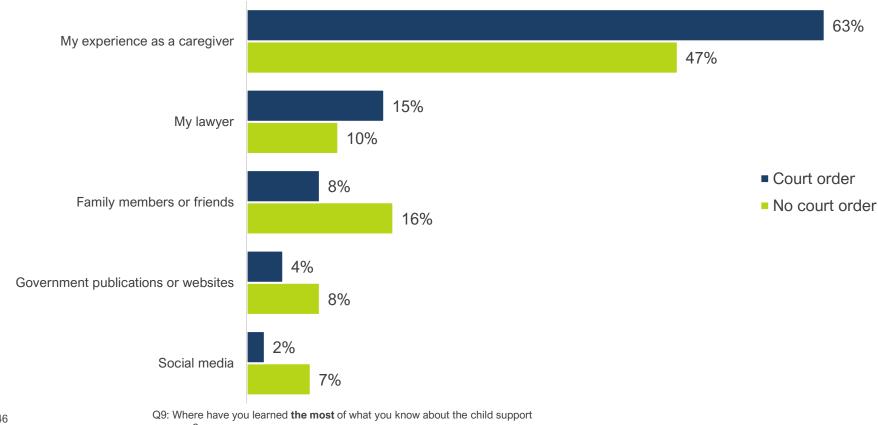
Q7: If a government-run child support program did not manage payments, how was money exchanged? (Multiple choice question. Responses will exceed 100%.)

^{*}There is a significant difference between these values at 95+% confidence level.

Information Resources

Those with court orders are significantly more likely to have learned about child support programs through direct experience. They are also more likely to have an attorney than those without court orders. Those without court orders are more likely to lean on friends and family, as well as online resources.

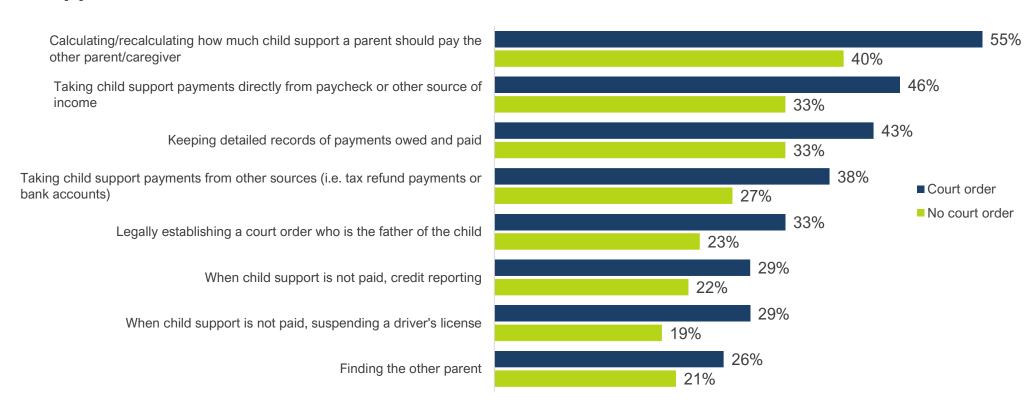
Where Respondents Learned Most About Child Support



Child Support Services

There are significant differences between the services that interest those with court-ordered support arrangements and those without. This suggests parents with court orders have more experience with using these services. One or more service may also be a motivating factor.

Which Child Support Services Interest You



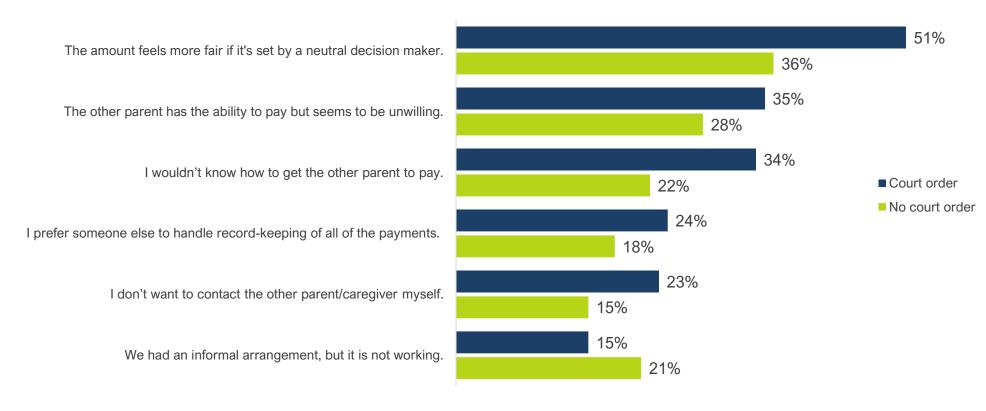
Q10: The child support program provides a lot of different services. Please select all that interest you.

^{*}There is a significant difference between these values at 95+% confidence level.

Top Reasons for Program

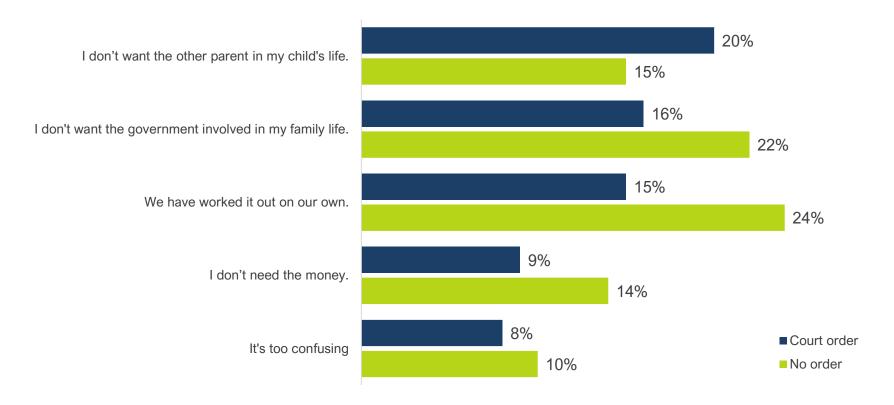
Those <u>with court orders</u> have significantly different reasons for wanting to use a child support program. These statistical differences are likely borne from actual experience.

Best Reasons for Using Child Support Program



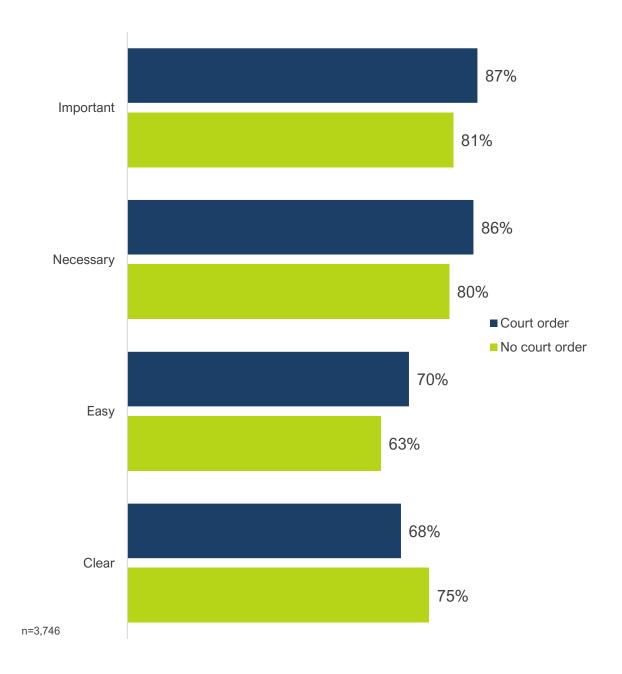
Those <u>with court orders</u> have significantly different reasons for not using a support program. Parents with court orders are more likely to avoid court orders to keep the other parent from the child's life. Those without court orders are more likely to select they've worked it out independently and they don't want the government involved in their family life.

Reasons to Not Use a Child Support Program



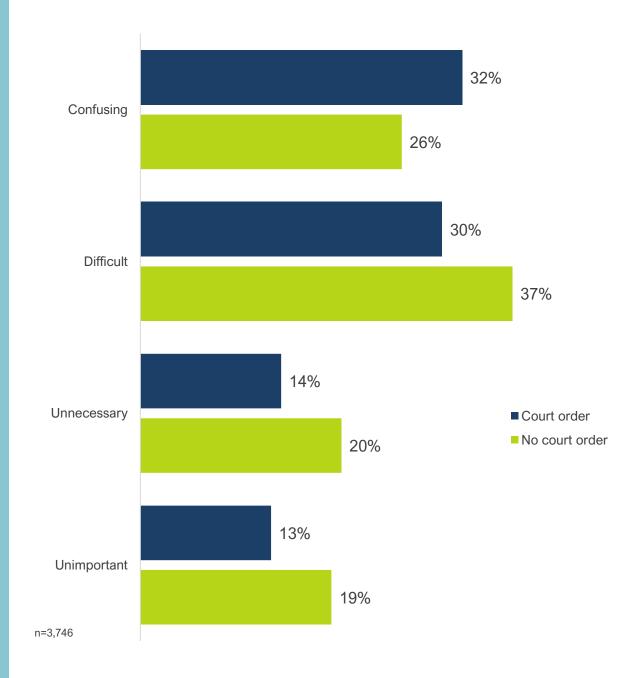
Positive Perceptions of Child Support

Those with court orders are significantly more likely to associate positive attributes— "important," "necessary," and "easy" with child support. Those without court orders are more likely to perceive programs as "clear."



Negative Perceptions of Child Support

Those with court orders are significantly more likely to associate "confusing" with child support. Those without court orders are more likely to associate child support with other negative attributes—"difficult," "unnecessary," and "unimportant."



HHI Perspective

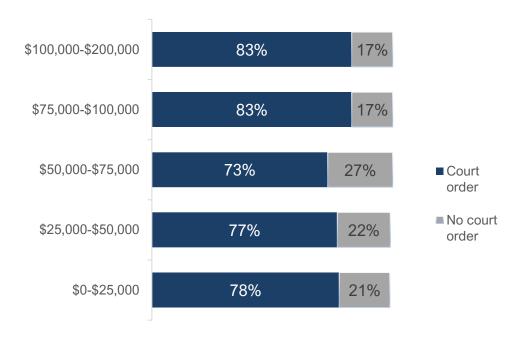
Experiencewith Program

There are significant differences between HHI and child support arrangements. Those with HHI of \$75,000+ are more likely to have an arrangement than those with HHI below \$75,000. Likewise, those with HHI of \$75,000+ are more likely to have a court order than those with HHI below \$75,000.

Child Support Arrangements by HHI



Type of Arrangement by HHI



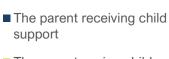
n=3,603

Q3: Do you currently have a child support arrangement?

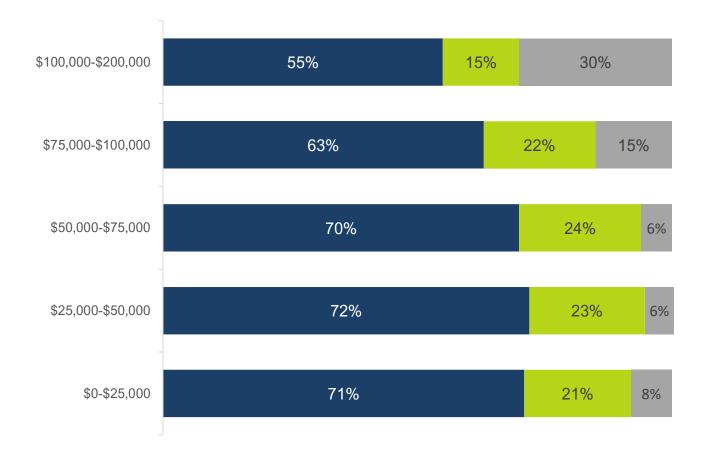
^{*}There is a significant difference between these values at 95+% confidence level.

Child Support Role

There is a correlation between HHI and child support role. Those with HHI \$75,000 and above are more likely to be a parent receiving and paying child support.



- The parent paying child support
- The parent receiving and paying child support



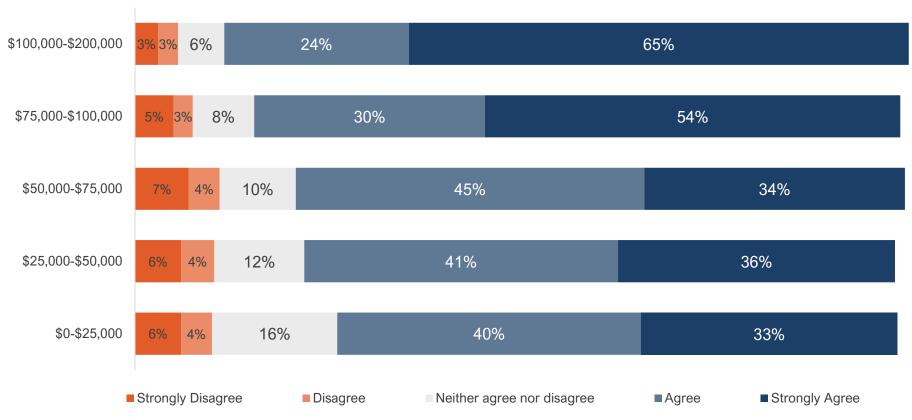
Q8: Which of the following best describes your role?

^{**}There is a significant difference between these values at 95+% confidence level.

Familiarity with Program

Knowledge about the child support program increases with HHI. Those with HHI \$75,000+ are significantly more likely to "strongly agree" that they understand how the program works.

I understand how the child support program works.



n=5,268

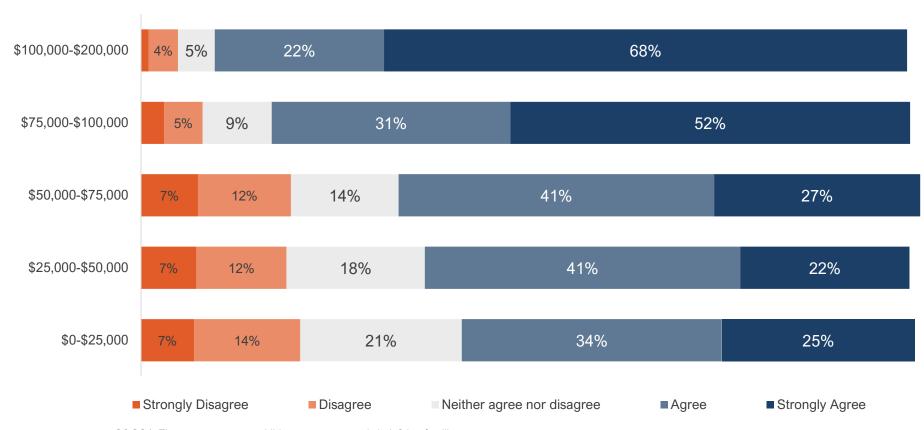
Q2: I understand how the child support program works.

^{*}There is a significant difference between these values at 95+% confidence level.

Likelihood to Recommend

Those with HHI \$75,000 and greater are significantly more likely than those with HHI below \$75,000 to "strongly agree" the government-run child support program is helpful to families.

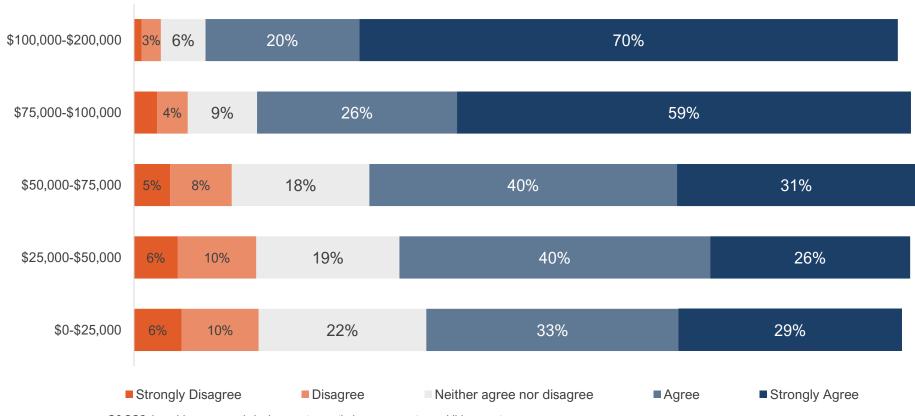
The government-run child support program is helpful to families.



Likelihood to Recommend

Those with HHI \$75,000 and greater are significantly more likely than those with HHI below \$75,000 to "strongly agree" they would recommend single parents use their government-run child support program.

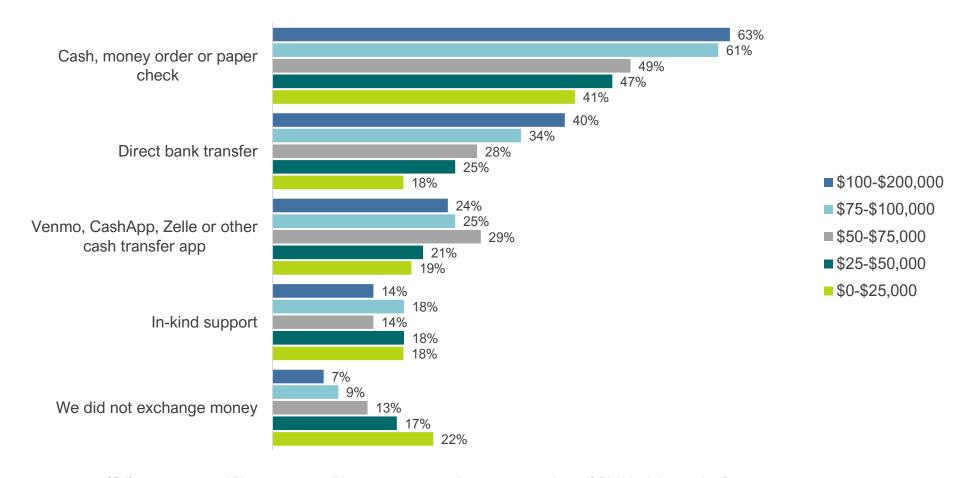
I would recommend single parents use their government-run child support program.



^{*}There is a significant difference between these values at 95+% confidence level.

Payment Preferences

Those with HHI \$75,000 and greater are significantly more likely than those with HHI below \$75,000 to use cash, money order or paper check for exchanging child support. Those with HHI \$50-\$75,000 are more likely to use cash apps than other HHI groups.



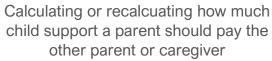
Q7: If a government-run child support program did not manage payments, how was money exchanged? (Multiple choice question. Responses will exceed 100%.)

^{*}There is a significant difference between these values at 95+% confidence level.

Most Interesting Services

While calculating payment was the service most selected by all HHI levels, those with HHI below \$75,000 are significantly more likely to take interest in services that secure and manage payments.

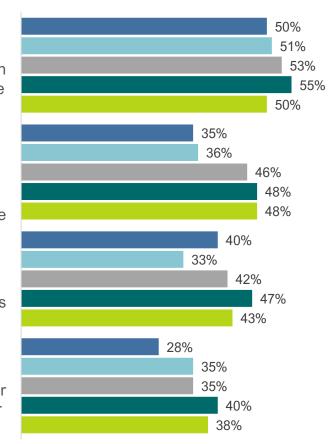




Taking child support payments directly from paycheck or other source of income

Keeping detailed records of payments owned and paid

Taking child support payments from other sources, such as tax refund payments or from bank





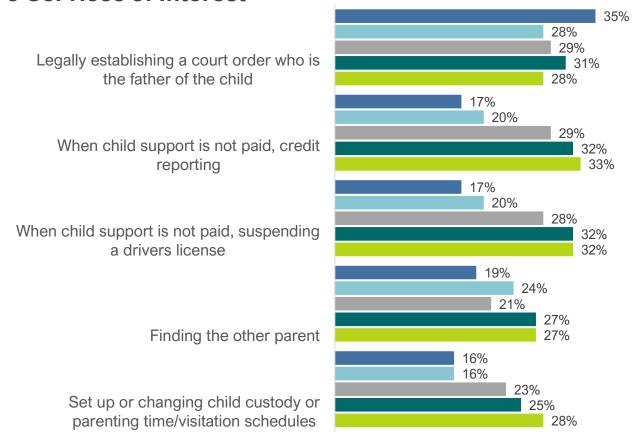
Q10: The child support program provides a lot of different services. Please select all that interest you. (Multiple choice question. Responses will exceed 100%.)

^{*}There is a significant difference between these values at 95+% confidence level.

Most Interesting Services

Punitive measures for nonpayment—like credit reporting and suspending a driver's license—are especially interesting to those with HHI below \$75,000. Finding the other parent and setting up/changing custody or visitation is significantly more interesting to HHI below \$50,000.

Bottom 5 Services of Interest

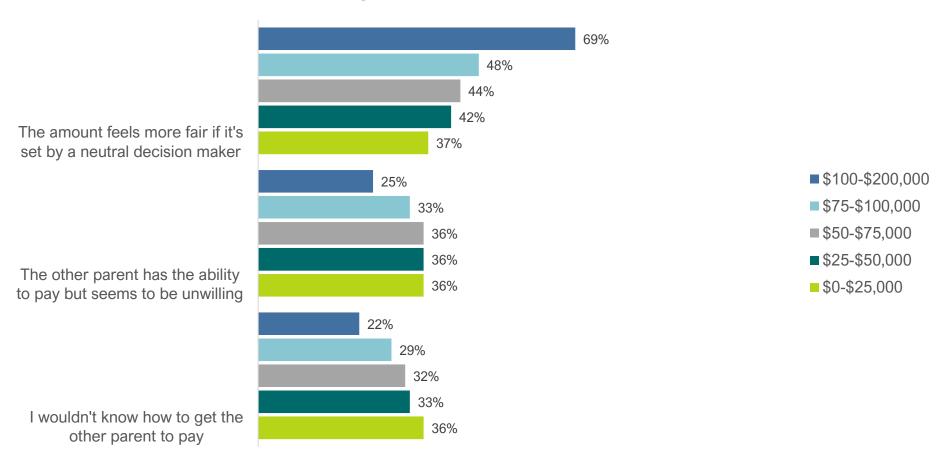




Why Use Program?

Using a neutral decision maker to establish a fair support amount was the most popular reason selected by all HHIs. However, those with HHI \$100,000+ are significantly more likely to select this reason. Those with HHI below \$75,000 especially appreciate assistance with enforcing payment.

Top 3 Reasons to Use Child Support Program



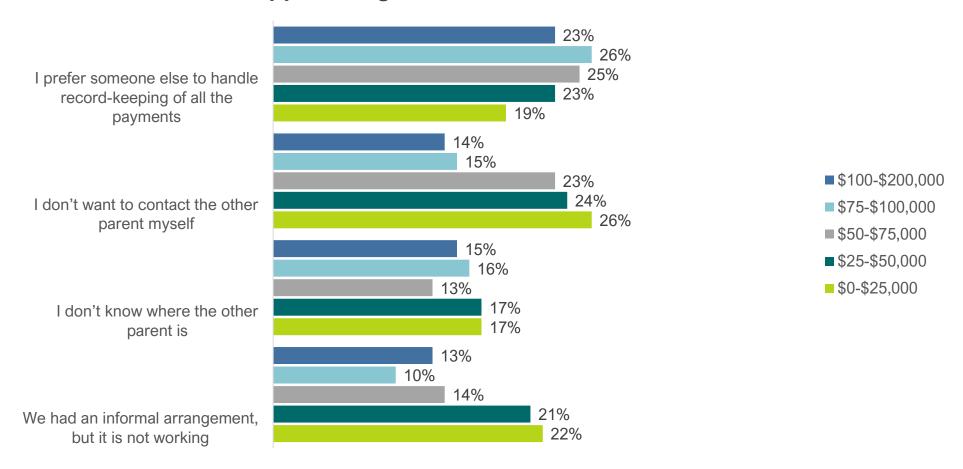
n=3,603

Why Use Program?

n=3,603

Record keeping is especially appreciated by those with HHI \$50,000+. Those with HHI below \$75,000 are more likely to want keep the other parent out of the child's life. Those with HHI under \$50,000 are more likely to select "We had an informal arrangement, but it is not working."

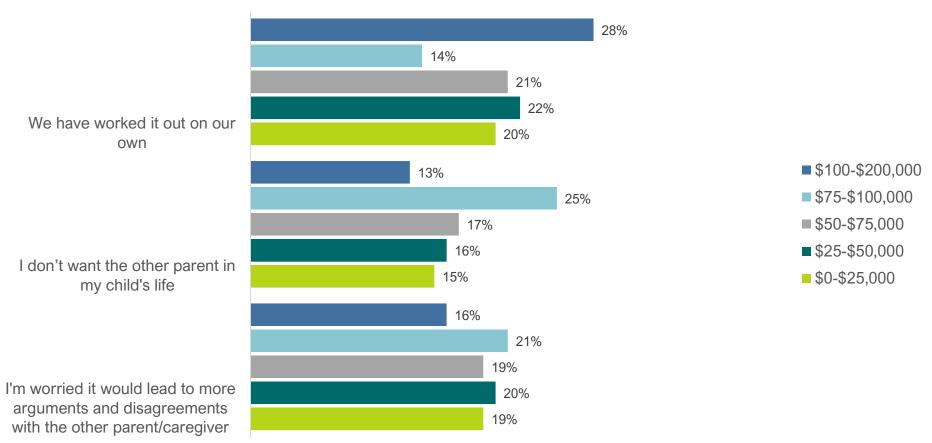
Other Reasons to Use Child Support Program



Q11: Which reason(s) best fit why you would want to use the child support program. (Please check all that apply.) *There is a significant difference between these values at 95+% confidence level.

Those with HHI \$100,000+ are significantly more likely to indicate they have worked it out on their own. Those with HHI \$75-\$100,000 are more likely to indicate they don't want the other parent involved. And those with HHI below \$75,000 are more likely to worry about provoking disagreements.

Top 3 Reasons Why Parents Would Not Use a Child Support Program



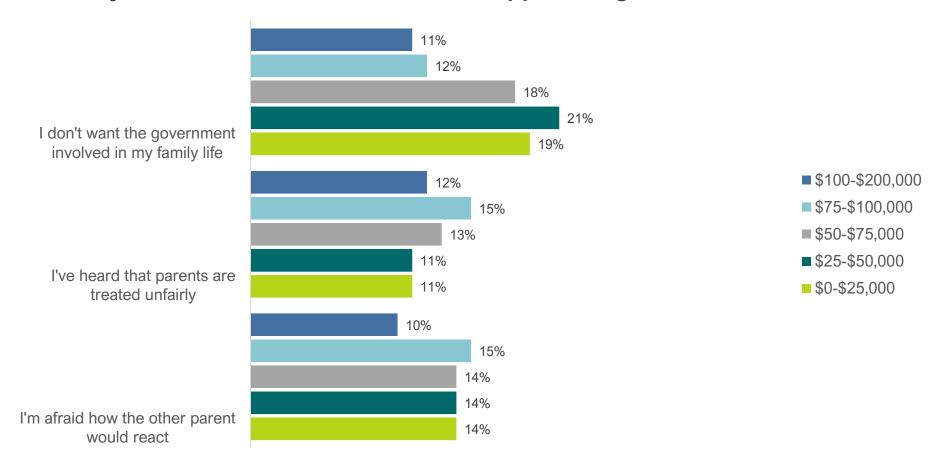
n=5,268

Q12: Which reason(s) best fit why you would not want to use the child support program. (Please check all that apply.) *There is a significant difference between these values at 95+% confidence level.

n=5,268

Those with HHI below \$75,000 are more likely to select they don't want the government involved in their family life.

Other Reasons Why Parents Would Not Use a Child Support Program

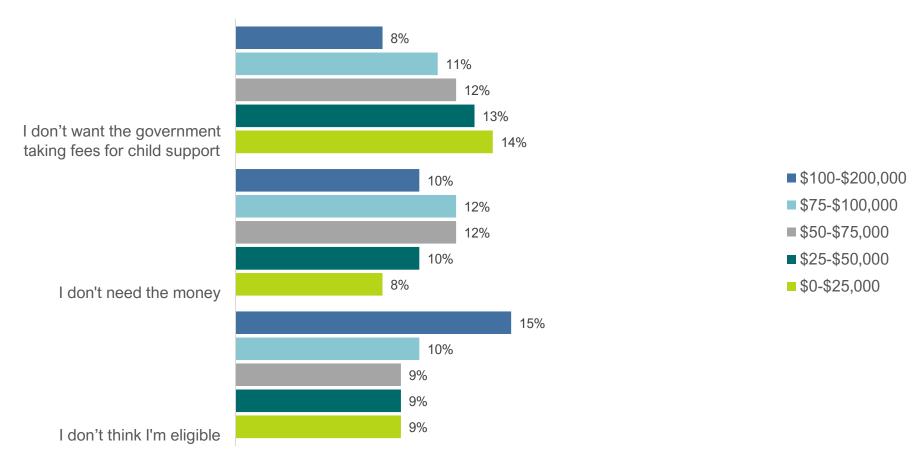


Q12: Which reason(s) best fit why you would not want to use the child support program. (Please check all that apply.) *There is a significant difference between these values at 95+% confidence level.

n=5,268

Those with HHI below \$75,000 are more likely to indicate they don't want government fees taken from support. Those with HHI \$100-\$200,000 are more likely to indicate they doubt they're eligible.

Other Reasons Why Parents Would Not Use a Child Support Program

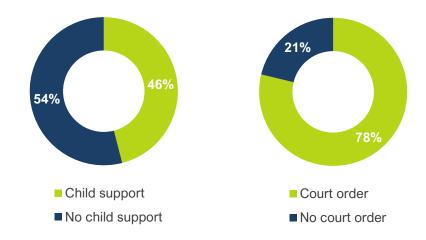


Q12: Which reason(s) best fit why you would not want to use the child support program. (Please check all that apply.) *There is a significant difference between these values at 95+% confidence level.

HHI \$0-\$25,000

Less than half (46%) of those with HHI \$0-\$25,000 have a child support arrangement, 78% of which are court-ordered.

This cohort is more likely than two or more other higher income cohorts sampled to be: female, single, Black and have no college experience.



Least confident/knowledgeable about child support

More likely to describe child support as:

- Unimportant
- Unfair
- Harmful

Significant interests

- Taking child support payments directly from paycheck or other source of income
- Keeping detailed records of payments owed and paid Taking child support from other sources, such as tax refund payments or from bank accounts
- When child support is not paid, credit reporting
- When child support is not paid, suspending a driver's license
- Set up or changing child custody or parenting time/visitation schedules
- Finding the other parent

Significant reasons to use the program

- I wouldn't know how to get the other parent to pay
 I don't want to contact the other parent/caregiver myself
- We had an informal arrangement, but it is not working

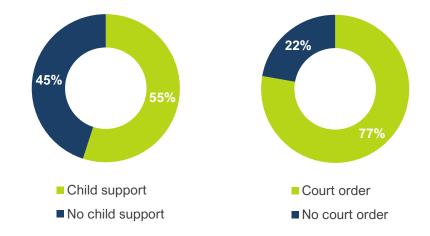
Significant objections

- I don't want the government involved in my family life
- I don't want the government taking fees for child support

HHI \$25,000-\$50,000

The majority (55%) of those with HHI \$25,000-\$50,000 have a child support arrangement, 77% of which are court-ordered.

This cohort is more likely than two or more other higher income cohorts sampled to be: female, single, Black, Multiracial, and have some/no college experience.



Fairly confident/knowledgeable about child support

More likely to describe child support as:

- Unimportant
- Difficult
- Unnecessary
- Unfair
- Harmful

Significant interests

- Calculating or recalculating how much child support a parent should pay the other parent or caregiver
 Taking child support payments directly from paycheck or other source
- of income
- Keeping detailed records of payments owed and paid
- Taking child support from other sources, such as tax refund payments or from bank accounts
- When child support is not paid, credit reporting
- When child support is not paid, suspending a driver's license
- Set up or changing child custody or parenting time/visitation schedules
- Finding the other parent

- Significant reasons to use the program
 I wouldn't know how to get the other parent to pay
- I don't want to contact the other parent/caregiver myself
- We had an informal arrangement, but it is not working

Significant objections

- We have worked it out on our own
- I don't want the government involved in my family life
- I don't want the government taking fees for child support

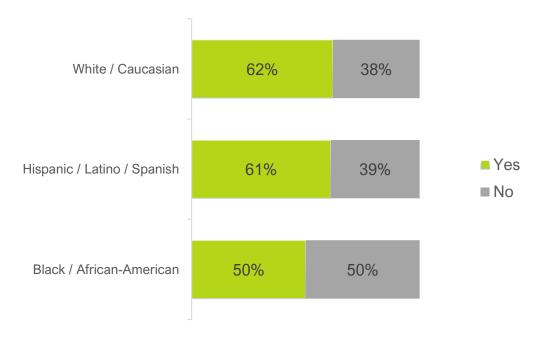
Ethnicity/Race Perspective

Here the data is filtered to include only Black, Hispanic/Latino and White respondents with HHI \$200,000 and below. The sample size is 4,928. Statistically significant differences between these cohorts are noted.

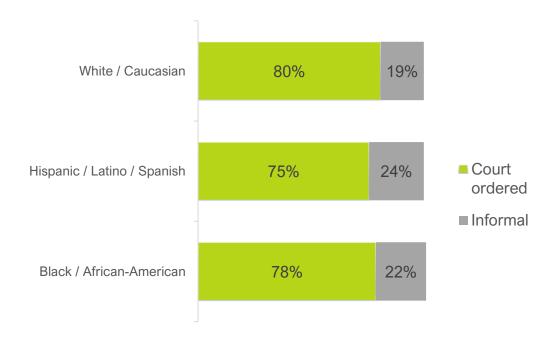
Experience with Program

White and Hispanic/Latino/Spanish Americans are significantly more likely to have a child support arrangement than Black/African-American respondents. White respondents are more likely to have a court order.

Child Support Arrangements by Race/Ethnicity



Type of Arrangement by Race/Ethnicity



n=3.417

Q3: Do you currently have a child support arrangement?

^{*}There is a significant difference between these values at 95+% confidence level.

Below, statistical significance between ethnic/race cohorts is captured succinctly in each column. Compared to White and Hispanic/Latino respondents, Black respondents are less likely to have a child support arrangement and feel as positive about government-run programs.

Qs 3&5: Do you currently have a child support arrangement? Which describes your child support arrangement?

BLACK

- Less likely to have a child support arrangement
- More likely to have an informal arrangement

HISPANIC/LATINO & BLACK

- Less likely to have a court order
- More likely to use Venmo or other cash app to exchange child support

WHITE

- More likely to have child support arrangement
- More likely to have a court order

Compared to White and Hispanic/Latino respondents, Black respondents are less likely to have a child support arrangement and feel as positive about government-run programs.

Q6: Perception of government-run child support program and likelihood to recommend.

BLACK

- More likely to "agree" government-run child support program is helpful to families
- More likely to "agree" would recommend single parents use their government-run child support program

HISPANIC/LATINO & WHITE

- More likely to "strongly agree" government-run child support program is helpful to families
- More likely to "strongly agree" would recommend single parents use their governmentrun child support program

Below, statistical significance between ethnic/race cohorts is captured succinctly in each column. Compared to White and Hispanic/Latino respondents, Black respondents are far more interested in key services.

Q10: The child support program provides a lot of different services. Please select all that interest you.

BLACK

- "Taking child support payments directly from paycheck or other source of income"
- "Taking child support payments from other sources, such as tax refund payments or from bank accounts"
- "Keeping detailed records of payments owed and paid"
- "When child support is not paid, credit reporting"
- "When child support is not paid, suspending a driver's license"

HISPANIC/LATINO & BLACK

- "Finding the other parent"
- "Legally establishing a court order who is the father of the child"

WHITE

 "Calculating or recalculating how much child support a parent should pay the other parent or caregiver"

Key differences between cohorts regarding best fit for using a child support program are telling. Black and Hispanic/Latino respondents focus on the machinations of locating the parent and motivating payment, while White respondents focus on fairness of payment.

Q11: Which reason(s) best fit why you would want to use the child support program. (Please check all that apply.)

BLACK

 "We had an informal arrangement, but it is not working"

BLACK & HISPANIC/LATINO

 "I don't know where the other parent is"

HISPANIC/LATINO

 "I wouldn't know how to get the other parent to pay"

WHITE

 "The amount feels more fair if it's set by a neutral decision maker"

Black respondents avoid child support because they don't want the government involved in their family, and like White respondents, have worked it out independently. Black & Hispanic/Latino respondents are more likely to say they don't need money, and it's not worth the hassle. Hispanic/Latino respondents are unsure they are eligible for support.

Q12: Which reason(s) best fit why you would not want to use the child support program. (Please check all that apply.)

BLACK

 "I don't want the government involved in my family life"

HISPANIC/LATINO

• "I don't think I'm eligible"

WHITE

 "I don't want the other parent in my child's life"

BLACK & HISPANIC/LATINO

- "I don't need the money"
- "I've heard that parents are treated unfairly"
- "It's too confusing"

BLACK & WHITE

"We have worked it out on our own"

Black and White respondents have significantly different perceptions of child support programs. Black respondents are more likely to describe child support with negative terms, while White respondents assign positive attributes.

Q13: Which of the following best describes your perception of child support programs?

BLACK	HISPANIC/LATINO & BLACK	WHITE
 Unimportant 	Clear	 Important
• Difficult		Easy
 Unnecessary 		 Necessary
• Unfair		Fair
Harmful		 Helpful
		 Confusing