The mission of the child support program is undergoing a basic shift from welfare cost recovery to helping parents support their children. However, the child support program's reimbursement policies have interfered with states' ability to implement policies to bolster family support. As states assess their capacity to improve their services to low-income parents, there are a number of policies they can consider. These policies include: (1) paying all child support to families on welfare; (2) setting realistic orders for poor fathers; (3) developing arrearage management policies; and (4) implementing case management strategies. By implementing realistic and flexible practices that encourage, rather than inhibit, the payment of regular child support by low-income fathers, child support programs can help low-income families more effectively in sustaining employment, improving family relationships, and supporting the involvement of both parents in their children's lives. (SLD)
Kellogg Devolution Initiative Paper

Realistic Child Support Policies for Low Income Fathers

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March 2000

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
Realistic Child Support Policies for Low Income Fathers

Under welfare reform, mothers are expected to work and use their earnings to support their children. Fathers also are expected to work and contribute to their children’s support. While most fathers have the ability to contribute at least some financial support for their children, payment of regular support largely depends on the ability to maintain stable employment. Like mothers, many fathers of children receiving welfare face barriers to employment. Emerging research about low-income fathers has generated interest in providing training and employment services to fathers, as well as mothers. The research also has raised interest in establishing more flexible child support policies that recognize the limited ability of poor fathers to maintain work and pay regular support.

Standard child support procedures, which rely on high-volume computer-driven case processing, often fail to reach poor fathers and sometimes interfere with their ability to maintain work and parent their children. This paper identifies strategies states can use to tailor their standard child support practices to fathers with a limited ability to pay. They emphasize the importance of encouraging regular support payments whenever possible, even if those payments are small. They include:

- **Passing through support to welfare families.** States have the flexibility to pass through all of the money to families receiving welfare, treating payments as a father’s financial contribution to his children, not recouped state dollars. Wisconsin, Connecticut, and Vermont have waivers to pay all support to families on welfare.

- **Setting support orders based on the father’s ability to pay.** Strategies include reviewing child support guidelines, eliminating welfare debt, limiting the use of “imputed” income, limiting retroactive liability, and keeping orders up to date.

- **Managing uncollectible arrearages.** By preventing the build-up of excessive arrears, suspending orders during incarceration, and compromising welfare debt, states can address unmanageable debt.

- **Recognizing two-parent families.** States can avoid enforcing child support against custodial fathers in reunited families, while still protecting the child’s need for support.

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1 Since most custodial parents are mothers and most noncustodial parents are fathers, this discussion uses the term mother interchangeably with custodial parent and father to refer to a non custodial parent. The situation can be, and sometimes is, reversed. About 15 percent of custodial parents are fathers.

• **Expanding case management.** By enhancing their capacity to sort cases, creating customer service units and dispute resolution mechanisms, and offering information, referrals, and services to families with special needs, states can target their child support enforcement efforts and increase their collections.

Time limits and work requirements are transforming the traditional welfare program into a short-term cash benefit program intended to lead to work. To the extent that fathers have the ability to pay, strengthened child support enforcement tools mean that more low-income families will be able to leave welfare and sustain low-wage employment. Child support helps increase and stabilize the income of low-income working families. If combined with the mother’s earnings, regular child support is a key income support that helps children move out of poverty. When families headed by single mothers get at least some child support during the year, their poverty rate drops from 33 to 22 percent.³

There also is evidence that parents who pay support have more contact with their children, providing those children with emotional as well as financial support. There is a two-way relationship between increased support and improved family relationships.⁴ While domestic violence is a concern for some mothers, other mothers report that they encourage their children's emotional relationship with their father and his relatives, and try to keep the father involved in the children’s lives when feasible. Many poor fathers see their children on a regular basis when their children are small. However, contact and support drop off sharply as the children reach school age and their fathers withdraw from their lives.⁵

If children are to benefit from the ongoing support and involvement of both parents, it is important to develop child support strategies that take into account the limited economic prospects of poor fathers.⁶ Because the ability to work and pay support varies even among low income parents, child support program responses should also vary. Very disadvantaged mothers and fathers with multiple barriers to employment will have the most difficulty supporting themselves and their children. Welfare policies requiring work and child support, without additional supportive services, will not be particularly effective in helping them overcome deep poverty. Other mothers and fathers remain connected to the job market and can get work at entry-level wages, but they will have difficulty moving out of poverty. The jobs may be part-time and short-term, the hours may be difficult to manage with child care, and earnings may fluctuate. It is for these families that flexible child support policies designed to encourage

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manageable payments and to accommodate changes in employment status will help both parents stay afloat in the job market. Still other mothers and fathers will be able to find and keep full-time jobs, even though they will struggle to make ends meet. For these families, child support policies that help fathers stay current on realistic monthly payments will often determine whether their children will escape poverty.\(^7\)

**Passing Through Support to Welfare Families**

When families go on welfare, they must assign, or turn over, their rights to child support to the state as reimbursement for welfare benefits.\(^8\) Consequently, child support rules often result in government, not families, keeping child support paid by the father. Welfare collections retained by the state are treated as government revenues, and shared with the federal government. States generally allocate their share of retained welfare collections to the human services budget. Most states spend their retained welfare collections to meet their maintenance of effort (MOE) spending obligation needed to drawn down federal Temporary Assistance to Needy Families (TANF) funds. Other states use their welfare collections to pay for their share of matching federal child support funds.\(^9\)

Under welfare reform, the child support distribution rules (which determine whether the state or the family keeps collected support) were amended to allow former TANF families to keep more of the child support owed before the family went on TANF. The basic approach under the new federal rules is that support owed when the family is not receiving TANF belongs to the family, while support owed while the family is on welfare belongs to the state. However there are several statutory exceptions to the basic rule, making the rules extremely complicated and costly to administer and contributing to systems delays.\(^10\)

At the same time child support payments were increased to former TANF families, the welfare reform law eliminated the federal requirement that states pay the first $50 of collected child support to families currently receiving TANF. Under the old law, the $50 was “disregarded,” or not counted, in calculating the amount of welfare benefits paid to the family. Known as the “$50 pass-through,” this policy was meant to give the mother with an incentive to cooperate with the child support program. The welfare reform law gave states the option to pass through some or all of the support to the family. However, it must be completely paid for with state dollars.

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\(^7\) For example, a child support assurance program can help supplement the efforts of fathers’ support payments and help stabilize the family’s income. See Paula Roberts, *Beyond Welfare: The Case for Child Support Assurance*, Kellogg Devolution Initiative Paper (Washington, DC: CLASP: 1999).


Nearly half of states have chosen to continue or increase the pass-through with state funds. In addition, three states have federal waivers to distribute all current support to families on TANF. However, their disregard policies vary. Wisconsin distributes and disregards all current support, while Connecticut distributes all support and disregards $100, and Vermont distributes all support and disregards $50. Evaluation efforts are underway, and while it is too early to assess the impact of these policies, preliminary results in Wisconsin indicate that families receiving the full pass-through and disregard were more likely to leave welfare. In Vermont, early results suggest that the state’s pass-through policy increased the average child support payment and the proportion of families receiving child support.

Using child support to recoup welfare costs often makes no sense to poor mothers and fathers. In a number of studies, poor mothers and fathers of TANF children say the welfare cost recovery policies of the child support system undermine their ability to work together on behalf of their children. Poor fathers want to know that their money is contributing directly to their children’s support. Yet mothers and fathers both know that unless the father can pay enough to keep their children off of TANF, his support payments will be kept by the state as recovered welfare costs, and will not directly benefit the children.

Just as a job is about more than a paycheck, child support also is about more than money. A father’s good faith effort to pay child support carries with it symbolic meaning about his capacity to care for and take care of his children. The stakes are high for all members of the family. For fathers, it represents his basic commitment to his children. For mothers, it is evidence that the father will back her up. For children, it means that their father has put them first.

Many mothers and fathers are aware of each other’s economic circumstances, and repeatedly renegotiate their financial arrangements. Sometimes she holds back on formal enforcement. Sometimes, he pays informal financial support for the children. Sometimes, he does not pay regular support, but makes irregular in-kind contributions, such as diapers, school clothes, and Christmas gifts. Sometimes, he pays out of both pockets -- he pays off the state a little and he pays her a little. Sometimes she settles for non-financial support. Sometimes, they fight about the money. Sometimes, he walks away.

For the most part, poor mothers and fathers want to do right by their children. Most fathers know they should take responsibility for their children. Poor fathers and mothers who want to improve their children’s lives, but can not fully support their children without some public help often find themselves in an untenable situation. When TANF fathers pay through the formal child support system, their payments usually do not go back to their children. If the father has $50 in his pocket, he may rightly perceive his choice as one between paying back the state and buying shoes for his child. When a father does pay formal support, he is often frustrated that his support payments are not respected as his financial contribution to his children, but instead treated as recouped state dollars.

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11 For a list of state pass-through policies, see Paula Roberts, State Policy re Pass-through and Disregard of Current Month’s Child Support Collected for Families Receiving TANF-funded Cash Assistance (Washington, DC: CLASP, 1999), posted at www.clasp.org.
Because child support paid through the formal child support system usually do not go back to the children, poor mothers and fathers sometimes agree to informal contributions that by-pass the formal system. Yet no one is well served when parents agree to under-the-table payments and avoid the formal system. If a TANF mother accepts informal support from the father, she is vulnerable to a welfare fraud prosecution. In addition, informal payments are made at the discretion of the father. Informal payments are likely to be smaller and less regular, and there may be more disputes about the amounts paid. Payments are likely to decrease as the child gets older and the parents’ relationship deteriorates. If a TANF father pays the mother informal support, his payment will not be credited through the formal system, and he will be liable for full payment.

There is a growing interest among policy makers to pay all of the support to current and former welfare families. Policy makers have become increasingly aware that child support can be an important income support for low income working families. Policy makers also are increasingly interested in child support policies that can help to link fathers with their children and promote family relationships and marriage. From a father’s perspective, a pass-through policy would bring the child support program into better alignment with its goal of increasing child support payments for children:

- The support payments made by fathers would contribute directly to their children’s well-being. A pass-through policy would remove a disincentive to cooperate with collection efforts and eliminate a roadblock to linking the child support program to “responsible fatherhood” and other employment and training programs.

- By eliminating pressures to recover welfare costs, support orders would be based more consistently and fairly on the father’s ability to pay. Poor fathers with a limited ability to pay support would not be burdened with demands to repay welfare and Medicaid costs that they can not afford.

- By eliminating its cost recovery focus, a full distribution policy would convert the child support program into an income support program for low income working parents, simplify program administration, rationalize the program’s message, and change its culture.

The incentives for mothers and fathers to participate in the formal child support system are strongest when support is both paid to the family and disregarded when issuing TANF benefits. Nearly all state TANF programs disregard some of the mother’s earned income to encourage and support her work effort. The same rationale justifies disregarding the father’s earned income contributed to the family as child support. However, even without a disregard, policy makers can use a full distribution policy to support the goals of welfare reform by including child support as part of a self-sufficiency strategy.

**Setting Support Orders Based on the Father’s Ability to Pay**

Under state child support guidelines, child support orders are supposed to be set based on the noncustodial parent’s ability to pay. However, if a poor father’s children are on welfare, his support order often is not based solely on his ability to pay. For a number of reasons, a poor
father’s support obligation can become unrelated to his ability to pay. For example, the guidelines may not realistically account for the financial circumstances of poor fathers. The order may be set based on income that the parent has not earned. The child support order may include “extras” beyond the monthly obligation. The order may not be adjusted to reflect the father’s unemployment. When the support order bears little relationship to their ability to pay, poor fathers are often pushed into the underground economy, and may make little effort to comply with the order.

All states have income-based child support guidelines that courts follow in setting orders. These guidelines must be reviewed by the state every four years. Guidelines policies that may be reasonable when applied to better off fathers do not always result in a realistic support order when applied to poor fathers. A number of state guidelines policies particularly affect low income parents. What counts as income under the guidelines? Do they allow a self-support reserve for noncustodial parents? Are the income percentages applied under the guidelines progressive or retrogressive? Do the guidelines set a minimum income threshold before guideline percentages apply? Is there a minimum monthly payment required? Are there limits to retroactive support orders? How do they deal with multiple families? How do they deal with changes in the parents’ circumstances?

Often, the child support order is set based on “imputed” income that is not necessarily related to the noncustodial parent’s ability to pay. When an order is based on imputed income, it means that the court has made an assumption about how much a father makes or should make and has not based the order on real income. Most often, income is imputed when the father fails to show up for the hearing and a default order is entered. According to a recent study of fathers with children receiving welfare, only 35 percent of the fathers appeared for the hearing. The court typically assumes that the father is earning at least full-time minimum or median wages. Fathers (who are usually unrepresented by legal counsel) have only a limited time to find out about the order and ask the court to set it aside. The court may also impute income based on a finding that the father is voluntarily unemployed or underemployed. These situations include parents with marketable skills that appear to be deliberately evading obvious employment, but also include parents who have returned to school to improve their job prospects or who are incarcerated.

In addition, the order may be “front-loaded” with welfare debt. Although federal policy is clear that support order must be based on the state guidelines, sometimes states add extra costs that were incurred by the state before the initial order was set. For example, Medicaid childbirth costs may be added to the initial order. These can amount to thousands of dollars when a child is born prematurely or with other health problems. The cost of welfare benefits paid to the family before the order was established may be added. Paternity testing costs, litigation costs, fees and interest may be added to the initial order. Setting an order that includes extra costs unrelated to the poor father’s limited ability to pay can create an unmanageable debt right from the beginning.

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14 OCSE Action Transmittals 99-10 (Sept. 15, 1999) and 93-04 (March 22, 1993).
If the child support order is being enforced by the state child support program, the state must notify and give both parents an opportunity to request a review of their child support order at least every three years. At state option, the state can automatically review the orders if the children receive TANF benefits. If an order is out of date and no longer complies with the state guidelines, the state must adjust the order. The order can be increased or decreased. The state can also apply a cost-of-living adjustment or use automated methods to make across-the-board adjustments. If it does so, it must give both parents the opportunity to request an individualized review. In addition, state guidelines typically allow parents to request a modification of their order in between 3-year cycles if they can show that their circumstances have changed substantially since the order was entered.

The problem is that review and adjustment mechanisms are usually slow and cumbersome, making them difficult for low-income parents to access and navigate. They typically do not respond to the unstable job market that most poor parents find themselves in. In addition, states often are reluctant to decrease the order, particularly when the children are living in poverty. This means that an unemployed father may have little practical ability to reduce his obligation and build-up of unpaid arrears (back payments).

State review and modification procedures should (1) make it easy for both parents to request a review of the child support order and accumulated arrears, (2) respond quickly and flexibly to mothers’ and fathers’ requests to increase or decrease the amount of the order according to the parents’ current circumstances, and (3) conduct a routine review of the order when the family is about to leave TANF.

States can consider a number of policies aimed at ensuring that support orders are based more strictly on the ability of low-income fathers to pay them. Setting a realistic order improves the chances that fathers will continue to pay over time. These policies include:

- Establishing minimum income thresholds in state child support guidelines, below which noncustodial parents are not expected to pay significant amounts of support.
- Creating progressive guideline percentages, requiring poor fathers to pay less of their income than better-off fathers.
- Setting self-reserves, to allow fathers to set aside a minimum amount of income for their own support.
- Limiting the use of imputed income, so that orders are not routinely based on assumed earnings capacity.
- Limiting retroactive support orders by capping the amount of arrears due under the order, for example time-limiting retroactive liability or setting a dollar amount limit.
- Eliminating welfare debt, to avoid charging low-income fathers with TANF and Medicaid costs that are unrelated to the father’s ability to pay.

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Avoiding orders that include "extras," such as fees, charges, and interest, all unrelated to ability to pay.

Keeping orders up-to-date by implementing user-friendly procedures to quickly review and adjust orders when circumstances, such as the father's employment status, have changed.

Managing Uncollectible Arrearages

Poor fathers often complain about child support arrears. As a practical matter, such a debt will never be paid, and discourages fathers from even trying. The arrearage problem is most acute in states that routinely impute income, set large retroactive orders based on welfare debt, and lack mechanisms for compromising arrears. The problem is part and parcel of a child support system focused on welfare cost recovery, and is compounded by the system's limited capacity to give attention to individual cases. State child support programs need to deal squarely with the problem of arrears. Although these arrears are not collectible, they adversely affect state performance measures, and reduce political support for the program.

The main way to address the arrearage problem is to prevent the build-up of uncollectible arrears in the first place. Much of the arrears on the books stem from state practices that use the child support system to recover welfare and Medicaid costs. Uncollectible arrearages can be largely prevented by setting realistic child support orders that are based strictly on the father's ability to pay.

Once a child support order has been entered, the Bradley amendment does not allow a court (or agency tribunal) to modify the order retroactively. The Bradley amendment, enacted in 1986, requires the court to treat child support payments owed under a support order just as seriously as any other state court judgment. It provides that states must have procedures requiring that support due under a support order is:

(A) a judgment by operation of law, with the full force, effect, and attributes of a judgment of the State, including the ability to be enforced,
(B) entitled as a judgment to full faith and credit in such State and in any other State, and
(C) not subject to retroactive modification by such State or any other State.

However, as with any other judgment, child support orders may be compromised or settled by agreement of the parties under a general state law allowing the parties to settle. When the family receives welfare, the state can agree to reduce or forgive that portion of the father's debt that is owed to the state. Similarly, the mother has the right to compromise or forgive the money that is owed to her. To address uncertainty expressed by state administrators about their flexibility to implement arrearage forgiveness policies, the federal Office of Child Support Enforcement recently reissued a policy statement clearly stating that states have the authority to compromise unpaid welfare arrears owed to the government.

17 HHS/OCSE, PIQ 89-2 (Feb. 14, 1989); PIQ-99-03 (March 22, 1999).
States have adopted a number of procedures to deal with uncollectible arrears. All of these practices are acceptable under the Bradley amendment. These include:

- Providing a framework that allows fathers, mothers, and the state to negotiate and voluntarily compromise arrearages accumulated under the order.

- Creating amnesty programs that allow for state-owed arrearages to be forgiven and the slate wiped clean.

- Automatically suspending child support orders during incarceration.

- Suspending orders during the father’s participation in a responsible fatherhood program intended to improve his employment situation.

- Creating user-friendly dispute resolution mechanisms, that allow both parents to access agency staff and resolve problems with their case.

- Conducting a systematic review of the child support caseload to determine which cases have uncollectible arrearages, and implementing procedures to automatically adjust or eliminate state-owed debt.

Recognizing Two-Parent Families

In many states, the state attempts to collect support from fathers even when they are living with their children. These fathers are in fact custodial parents living in an intact (albeit unmarried) two-parent family. Sometimes, the parents do not tell the welfare agency that they are living together because of policies basing welfare eligibility on father absence. Sometimes, they do tell the agency, but the report does not operate to suspend the child support order. Instead, the state may collect from a father living with his children, and keep the collected support as recovered welfare costs.

Some, but not most, of these unmarried “fragile families” are in stable relationships. At the time of their child’s birth, most young unwed fathers are attached to their families, and most mothers want the fathers to be involved. However, by the time the child reaches school age, most of these families are no longer together. Some parents have a long-term commitment, and may even contemplate marriage. Some parents are living together at the birth of the child, but the relationship is heading toward a break-up. Some parents are romantically involved, and see each other frequently, but do not live with one another. Some parents maintain multiple relationships.

When both parents live together with their children as a family, they both contribute to the children’s support and care and are unlikely to keep track of who contributed what. However, unlike marriage and divorce, there is no formal mechanism for determining when the parents started and stopped living together and when a parent’s obligation to pay formal support should arise. This presents a challenge for policy makers who wish to recognize and support the father as a custodial parent while he is living with his child, yet establish secure support arrangements if

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18 The Ford Foundation, Strengthening Fragile Families Initiative (Summer 1999).
one of the parents moves out.

Many states have expressed interest in policies would recognize two-parent unmarried families, and encourage families to stay together or reunite. These include:

- Establishing paternity, but not a support order, when the family is intact.
- Establishing a support order, but suspending it when both parents live with the child and reinstating it if the family breaks up.
- Forgiving arrears if a couple separates and then reunites.

**Expanding Case Management**

Chronic understaffing has driven the child support program toward a highly automated, computer-driven model, with limited case worker involvement. Most child support workers carry more than 1000 cases at a time, and can not give their cases individualized attention. The data shows that there is a direct correlation between increased staffing levels and improved program performance.19

Automation and standardization have been absolutely critical for managing the high-volume caseload and improving performance. However, they have severely curtailed the program’s customer service and case management capacity for hard-to-serve families. Many states completely lack a basic case worker structure and a dispute resolution mechanism, leaving parents at a loss about how to get problems resolved and questions answered. While some states have created customer service units, other states have actively discouraged phone calls and other contact from parents. Both mothers and fathers have perceived the child support program as hostile to their concerns.

The program’s capacity to deliver more individualized and flexible services is very limited in most states. Before the child support program can serve the poorest fathers and mothers more effectively, program capacity has to be strengthened by addressing staffing levels and training issues. However, states have the flexibility to increase program resources and expand case worker contact with families with special needs.

Recognizing the diversity of the child support caseload is a critical step toward developing program capacity. Until recently, state child support programs did not attempt to differentiate among families in their caseload. Administrators have not had a clear picture of who the mothers and fathers are, what issues their cases present, and what services they need. In a resource-thin environment, cases that were not expected to yield significant collections were put on the bottom of the pile. This meant that enforcement efforts against poor unemployed fathers usually were unpredictable, poorly aimed, and harsh.

In order to identify parents with special service needs in their caseloads, state child support programs need to develop more effective sorting strategies. A Minnesota task force recently developed a framework based on “case segmentation,” that is, grouping parents into separate categories and designing different service strategies for each category— in the case of fathers, those who (1) are willing to pay, (2) lack information, (3) are unable to pay, (4) are reluctant to pay, and (5) are actively evading payment. This analytical framework has been well-received by other states beginning to address case service needs.

Case sorting strategies were successfully employed by the Parents’ Fair Share multi-state demonstration project. The project identified apparently unemployed or sporadically employed fathers of children receiving welfare—the poorest fathers. By offering these fathers participation in a responsible fatherhood program, researchers found that about a quarter of the men had been correctly identified as unemployed. A similar number of men (about a quarter) were in fact employed and able to pay support. Another quarter were living with their children, disabled or incarcerated, or had grown children—fathers against whom enforcement was inappropriate. Another quarter could not be found. As a result of this sorting strategy, both the amount of child support payments and the number of fathers paying support increased significantly, while enforcement efforts were more effectively targeted toward fathers who were employed and services were offered to fathers who were unemployed.20

The Parents Fair Share project also tested a number of extra outreach methods to reach men who often fail to show up for support hearings. These strategies included case-by-case reviews of child support case records. They also included efforts to match child support dockets with lists of individuals about to exhaust unemployment benefits, Medicaid-supported births in local hospitals, and other lists likely to yield unemployed fathers who could be referred for services.

The project also developed mass hearing procedures to identify fathers in need of services without subjecting them to a formal contempt action. One project site in Dayton, Ohio was particularly innovative in reaching out to potentially unemployed fathers by instituting home visits the week before scheduled hearings. This practice dramatically increased the proportion of fathers who showed up for hearings.

The child support program is in the business of collecting support, not providing direct employment and social services. Yet, by increasing its capacity to differentiate among cases, diversify its strategies, and develop strong community linkages, the child support program can more effectively help families support their children. With sufficient resources, states can augment their use of automated enforcement procedures by developing additional services such as:

- Referral links to needs-based public assistance programs, including CHIP, Medicaid, TANF, food stamps, child care, and public health programs; employment and training services; custody dispute resolution forums; responsible fatherhood programs; domestic violence programs; and couples and parenting skills programs.

User-friendly customer service units and dispute resolution mechanisms that help parents get problems resolved and questions answered.

Child support case conferences that provide parents with information, obtain missing information from parents, and resolve child support issues in the case.

Specialized case management units providing individualized attention to mothers and fathers with special needs such as unemployment and domestic violence.

Extra outreach strategies, including telephone calls and home visits.

Early intervention service strategies at the time the child is born and paternity is established.

Negotiated parenting plans that help young parents manage their child rearing responsibilities.

Conclusion

The mission of the child support program is undergoing a basic shift from welfare cost recovery to helping parents support their children. However, the child support program’s reimbursement-driven policies have interfered with states’ ability to implement policies supportive of family support. As states assess their capacity to improve their services to low-income parents, there are a number of policies they can consider. These policies include paying all child support to families on welfare, setting realistic orders for poor fathers, developing arrearage management policies, and implementing case management strategies. By implementing realistic and flexible practices that encourage, rather than inhibit, the payment of regular child support by low-income fathers, child support programs can more effectively help low-income parents sustain employment, improve family relationships, and support the involvement of both parents in their children’s lives.
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