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## **Child Support in Military-Connected Wisconsin Families**

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## CHILD SUPPORT IN MILITARY-CONNECTED WISCONSIN FAMILIES

Unmarried military-connected (service member and veteran) parents are more likely than their civilian counterparts to have a formal child support order, yet they face distinct challenges in meeting their child support obligations (Osborne & Dillon, 2013). Challenges for service member parents include frequent relocations, extended deployments, changes in income corresponding with changes in assignment, combat-related stress, and status transitions (e.g., from reserve status to active duty, from service member to veteran) (Osborne & Dillon, 2013). Challenges for veteran parents may include barriers to finding and keeping employment (e.g., due to mental and physical health problems, difficulty translating military qualifications to civilian jobs), housing instability, and high arrears (Hall et al., 2014; OCSE, 2011; Sheng et al., 2016).

The Office of Child Support Enforcement recognizes that military and veteran parents face unique challenges to managing their child support obligations, and reports that veterans account for more than their share of child support debt (OCSE, 2011). In Wisconsin, there are between 10,000 and 20,000 veterans included in the child support caseload (OCSE, 2011), and little is known about their experiences navigating the child support system as custodial or noncustodial parents. Similarly, little is known about the experiences of Wisconsin military service members navigating the child support system. The majority of service members in Wisconsin are members of the National Guard, who can be federalized and deployed or activated for in-state duty. The Wisconsin Department of Children & Families guides child support agencies “to give the highest priority and flexibility under Wisconsin law” to parents requesting an order change in response to being called to active duty.

In this study, we examined the responsiveness of Wisconsin's courts and child support agencies to the unique needs of military-connected families with child support orders. We conducted interviews with noncustodial and custodial parents to learn about their experiences obtaining child support orders, service-connected reasons for seeking order modifications and experiences doing so, and their perceptions of the responsiveness of the courts and child support agencies to their changing circumstances, including response time and perceptions of the fairness of resulting order modifications. This report presents key findings from the interviews, and implications for policy, practice, and research.

We recruited participants through child support agencies, County Veterans Service Offices, and veterans' organizations in counties selected to represent areas of the state with higher (Brown, Kenosha, Marathon, Monroe, Rock, and Taylor counties) and lower (Adams, Clark, Florence, Forest, Richland, and Vilas counties) proportions of service members / veterans. Agencies and organizations disseminated study information by posting flyers, including information in newsletters, and posting on social media. While we experienced some difficulties with recruitment, in part due to challenges incurred by the COVID-19 pandemic, the final sample offered a range of perspectives and interviews proved to be rich and instructive. Appendix A presents our recruitment strategy and activities, including how we adapted in response to recruitment challenges. Appendix B presents the study description for inclusion in newsletters or posting to Facebook, and Appendix C presents the recruitment flyer. Ultimately, six participants enrolled in the study. Each completed a brief survey to gather

demographic data and background information about military connection and child support experience (see Appendix D: Survey for Study of Child Support Experiences Among Military-Connected Families in Wisconsin), and participated in an hour-long interview (Interview Guide presented in Appendix E).

Inclusion criteria required that the participant was either a service member / veteran and a parent with a currently active child support order in Wisconsin or a non-military parent receiving child support from a service member / veteran (or both). Study participants included three noncustodial and three custodial parents. All but one participant were themselves a service member / veteran; the one civilian in the sample was a custodial parent who was receiving child support from a military service member. Additionally, one custodial parent was a veteran who was receiving child support from another veteran. Participants were evenly split among counties with relatively high or relatively low proportion of service members / veterans. Consistent with the population of service members in Wisconsin, a majority of study participants were white and served in the National Guard. Additional information about individual and family characteristics of the sample is provided in Table F-1 (see Appendix F).

Interviews were audio recorded and transcribed verbatim for data analysis. We conducted a thematic analysis to identify themes from participants' accounts of their experiences with child support as a member of a military-connected family. Transcripts were content coded, and in a first round of open coding, data was organized into smaller segments and descriptors attached to the segments. In an iterative process, each transcript was reviewed multiple times to distinguish and refine definition of recurrent themes and to establish reliable codes. Below, we present significant findings.

## **SIGNIFICANT FINDINGS**

Findings from the six interviews shed light on the self-reported experiences of parents in military-connected Wisconsin families in seeking a child support order, seeking modification of a child support order, and paying and receiving child support. In particular, we put an emphasis on identifying and learning about aspects of their experiences with child support that are specific to their circumstances as a military-connected family. In the estimation of study participants, it is considerably harder to navigate the child support system as a parent in a military-connected family. Three categories of themes emerged from the analysis: military-specific considerations when establishing the child support order; military-related transitions and implications for child support; and child support professionals and military cultural competence. Themes from each category are presented below. Quotations have been selected for inclusion because they are representative and illustrate the rich data generated in this study. Identifying details have been removed to protect participant confidentiality.

### **1. Military-Specific Considerations When Establishing the Child Support Order**

The first set of themes relate to military-specific considerations when establishing the child support order. Participants identified multiple considerations specific to their military / veteran status that had bearing when establishing a child support order. In participants' experience, these

aspects of their circumstances were often not understood by the courts or their local child support agency, and as a consequence, they had difficulty seeking a child support order or obtaining an order that appropriately accounted for their resources and capacities.

### *Maintained Residence*

Military service members maintain residence in their home state and county when they are stationed abroad while on active duty. Participants reported that they themselves or others that they knew of had encountered child support workers who did not know this or know how to navigate the changes in location that occur as a matter of course during active duty military service. As one custodial parent described:

My first base where I was when I had [my child] was [outside of the US]. So I had to go through my state, which is Wisconsin, and basically Wisconsin came back right away, [XX County] Child Support came back right away, and they said, well you don't even live here anymore, that we can't help you, we don't have jurisdiction for you... It was a long, drawn-out process, just a very, a very rough process... They assigned me a case worker . . . and that person got back to me and said because I wasn't living there that they couldn't help me. And of course, you know, I asked to speak to the supervisor and they kind of just blew me off and said the same thing, that well, if you're not living here how can we help you type of thing. I reached out to [my military leadership] then, and he was the one who recommended that I contact my congressman . . . And after my congressman's office got involved is when they got back to me.

### *Disability Benefits*

Issues related to disability benefits are the only type of challenges that were independently raised and emphasized by every participant in the study. According to statute, while Supplemental Security Income (SSI) is disregarded income in determining child support obligations, veterans' disability compensation benefits are counted as income when calculating child support order amounts.<sup>1</sup> Participants described significant confusion and inconsistency across courts and child support agencies related to whether and how veterans' disability benefits should be considered in determining child support payments. Participants identified this as a prominent concern for veterans broadly; they said that this issue is raised frequently in forums for veterans, and that veterans report discrepant experiences in different counties around the state. Below are statements of two noncustodial parents referring to disability benefits from the U.S. Department of Veterans Affairs (VA).

A lot of the agencies or agencies that I've worked with, they just don't have that, that understanding about VA disability or VA disability as kind of like a protected benefit. They're just gonna try... to go after that benefit.

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<sup>1</sup> Administrative code DCF 150.02(13)(a)8 specifies that gross income includes "military allowances and veterans disability compensation benefits," while DCF 150.02(13)(a)10.g. notes that "Supplemental Security Income under 42 USC 1381 to 1383f and state supplemental payments under s. 49.77, Stats." Is excluded from gross income; see [https://docs.legis.wisconsin.gov/code/admin\\_code/def/101\\_199/150](https://docs.legis.wisconsin.gov/code/admin_code/def/101_199/150).

Veterans, there's not a whole lot of information about veterans and child support and what their rights are or are not or what [a] child support agency can come after in terms of income . . . It seems like people have a range of understandings of what, what's supposed to happen with their disability benefits.

Another issue related to disability payments was raised by a participant whose co-parent's sole source of income is disability benefits. This custodial parent said that their co-parent never pays child support on time, but there is little recourse available since the noncustodial parent's income comes entirely from their VA benefits. This participant described the hardship they experience as a result of not knowing whether or when they will receive child support payments. They recognized that the child support agency has limited means to assist because VA benefits cannot be garnished.

He's a 100% disabled [see note] and the VA doesn't withhold child support from disability ratings, and so when he decides to not pay, like he's not working either, so if he decides to not pay child support for a month, or have it paid two months late there is nothing we can do about that. And that's not like anybody's specific fault it's just that from a federal standpoint they don't withhold child support from disability.

[Note: Disabled veterans are assigned a disability rating by the VA that determines the amount of benefits they will receive for their service-connected conditions. This participant was explaining that their co-parent had been assigned a 100% disability rating, meaning that by VA standards they are totally disabled, cannot work, and are entitled to the maximum amount of monthly compensation.]

### *Military-Connected Health Insurance, Allowances, and Benefits*

Participants described misunderstandings about military-connected health insurance, allowances, and benefits leading to a variety of challenges, including what they perceived as overpaying or underpaying child support. In one example, a National Guard member was required to provide additional (duplicative) health insurance for their child due to a failure to recognize their military benefits. National Guard members typically have a primary civilian employer and receive additional income and benefits through the National Guard. This participant had always carried health coverage for their child and continued to do so through the TRICARE system, a relatively inexpensive option available to service members, veterans and their families. However, the court and the local child support agency were not familiar with TRICARE and expected and required that health insurance be purchased through the primary employer, leading to a months-long period in which the participant carried double coverage until they could get the misunderstanding resolved.

When the order was put in place, [XX County] Child Support Agency, when I put down my employment, they ask you who is your main employer and I put my full-time civilian employer. And I didn't realize that they were going to put in an order then to have my civilian employer mandate that I cover medical insurance for my daughter. . . . And so I had to pay the premiums, and I didn't know this was happening, because [my child] had been under my TRICARE, my Army Insurance the entire time. So all of a sudden, I saw a

reduction in my pay, I checked into it, and I got a bunch of information in the mail from a civilian medical insurance. And I called [my civilian employer] and I said there was a mistake, and they said we can't correct the mistake because there is a court order saying that you have to cover [your child], so you have to cover [your child]. So I had to pay two medical insurance premiums, both my TRICARE Insurance premium and my civilian employer premium, because they submitted that requirement of coverage to the wrong employer. It actually took almost six months . . . to get that issue corrected and for [my civilian employer] to be able to cancel my medical insurance and then pay me back for the premiums that I had paid . . . It took six months because the child support agency had a really hard time understanding what the issue was.

In another instance, a participant who is a custodial parent felt that the noncustodial parent was paying too little in child support because the court did not fully understand and take into account the various allowances and benefits that the noncustodial parent receives as a service member and that augment their income.

On active duty they're getting rent credits and dependent credits and allowances.... like the rental allowance, clothing allowance, food allowance, dependent allowance. All these things it like, it more than doubled his income and it was all tax free. But [the child support order] only takes into account the taxable income.

#### *Time Frames for Enforcement and Military-Specific Constraints*

Participants described lags in establishing orders and then an expectation of quick payment, included accrued payments for the period during which the order was pending. When an order goes into effect while a service member is on a temporary duty assignment, at annual training for the National Guard, or at a military training school, it can be difficult to promptly access the technology and/or funds necessary to make payments. Participants described the experience of getting a notification to pay when they were in a location where they couldn't easily get to a bank or access the internet to make a payment, and they discussed the anxiety produced by knowing that a child support order was pending and that it might be issued at a time when they would be unable to make prompt payment.

And now the Judge is out, I think, and he hasn't signed it yet. So I actually called the child support agency this morning . . . I keep calling asking them, can I pay it, how do I pay it, [and they keep telling me] that there isn't an order filed yet, so I can't. And again, I have annual training coming up . . . and I'm afraid that once the Judge signs it, I'm gonna get another collection notice and I'm gonna be away from home doing military stuff, and that also is giving me just so much anxiety. And that's why I called them this morning, and they again, told me like there's really nothing we can do . . . And it makes me feel like I'm a deadbeat parent or something, like I'm trying to get out of my child support payment, which I'm not, I'm trying to call and tell them I want to pay it but I can't, and I feel like I'm just kind of stuck in a big clogged system that makes me out to be a bad guy.

### *Anticipated Earnings and Employment Barriers Faced by Veterans*

Participants described experiences and concerns related to the authority of courts to base child support payments on what a noncustodial parent could or should be earning rather than actual income. They believe that veterans are disadvantaged when judges impute income because veterans confront stigma and other barriers that can limit their ability to earn to their full potential. One noncustodial parent described the experience of encountering obstacles to earning sufficiently to meet child support obligations.

[At the time the child support order was established] I was working towards my bachelor's degree. So it was because you have the potential to make this amount of income with a bachelor's degree, then that's how they determined the child support . . . But sometimes, you know I remember applying for a job and doing an interview, and one of the questions hinted at, how can I do the job if I might potentially have a mental health trauma because I was a veteran? . . . So those are assumptions that stifle a veteran to get jobs, employers kind of have that stigma. So then in terms of child support it's gonna take longer for me to pay, to find a job because of that stigma that's out there and my child support is just gonna continue to grow. So that just adds additional anxiety and stress.

The perception of employment stigma is consistent with existing research in which post-9/11 veterans report being asked about combat experience in job interviews and hearing negative comments from potential employers about combat veterans, suggesting the expectation that they will have post-traumatic stress disorder (PTSD) and it will cause problems in the workplace (Keeling, Kintzle, & Castro, 2018).

## **2. Military-Related Transitions and Implications for Child Support**

The second set of themes address military-related transitions with implications for child support. Participants described a variety of transitions associated with military service that can give rise to changes in parent earnings. Noncustodial parents described dilemmas that they faced as a result of downturns in earnings, and both noncustodial and custodial parents described difficulty deciding whether and when it is worthwhile to seek modification to a child support order when earnings fluctuate in association with military-related transitions.

### *National Guard Mobilization*

Members of the National Guard can be mobilized to state active duty or federalized and deployed. When this happens, service members receive their full income from the military rather than a supplement from the National Guard, in addition to a salary from a civilian employer (if applicable). For some Guard members, mobilization leads to an increase in income. For others, mobilization leads to a reduction in income. Child support payments remain the same unless a parent seeks modification of an existing order. Both custodial and noncustodial parents said that it is hard to know if and when it is worthwhile to try to get their child support order modified given the fees involved, and since it is not always apparent at the outset how long mobilization will last. Further, mobilization often happens with short notice, so there's scant time to consider or seek modification to a child support order. As one participant described:

I'm very lucky because my civilian employer makes up the difference in my wages while I'm on active duty. So if I make 10 dollars an hour at my civilian employer and I get called into active duty and I make 8 dollars an hour on active duty, my civilian employer covers that extra 2 dollars. So my income actually did not change [while I was on state active duty orders for COVID response] because I have a really great civilian employer. But for some service members, if they get called on active duty, and if I didn't work for this company and I worked for a different one, my wage would have been less. And I would have still been expected to pay the same amount in child support, even though my income temporarily was less.

One participant noted that they had only a couple of days' notice before being activated for a period of six months or more to support Wisconsin's response to COVID-19, and they did not have time to consider the need for any adjustments, let alone to take action, before beginning their service.

### *Expected Transitions*

Many transitions associated with military life (e.g., assignments while on active duty, periods of mobilization while serving in the National Guard) cannot be predicted, but some transitions are anticipated and planned for. Service members know the date of their Expiration of Term of Service (ETS) and often know and plan well in advance for their separation from service or military retirement. Participants expressed a wish for the initial child support order to reflect a planned adjustment when the end date of their military service is known, so that they would not need to pay court fees or hire an attorney (as some believed was necessary) to seek a modification to their child support order after completing their military service.

I've been in the Guard for xx years so I'm coming up on my retirement. Once I hit 20 years I will be done with the National Guard . . . and at that time my income is going to be lower. And in order to get that child support order amended, I will have to go back to court, and it's a lot of attorney's fees. And my child support isn't outrageous . . . so for me to go back to court to get it lowered to adjust to my income, might not be worth it for me to even try because attorneys are so expensive and the court fees are expensive. So um, it weighs on me for the future, I think, because I won't always make this much money and it's really expensive to go to court.

Similarly, one custodial parent stated that their co-parent receives an annual military basic pay raise and wished that there could be an automatic re-evaluation of the child support order so that it wouldn't always be necessary to seek a modification of the child support order.

### *Transitioning From Service and Pursuing Higher Education*

The Post-9/11 G.I. Bill affords generous education benefits to service members who have served on active duty for at least 90 days since September 2001.<sup>2</sup> Benefits extend to payment of tuition

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<sup>2</sup> The Post-9/11 Veterans Educational Assistance Act of 2008, commonly referred to as the Post-9/11 G.I. Bill, is Title V of the Supplemental Appropriations Act of 2008, which became law on June 30, 2008.



and fees, a housing allowance, and a stipend for textbook and supplies. Participants noted that child support obligations can present a barrier to accessing these benefits if there is no source of financial support for veteran parents to meet their child support responsibilities and courts won't allow a modification to reduce the amount of payments for a period of time while a noncustodial parent seeks a degree.

I am driven to do better because I came from a single mom with four kids in a trailer house and we had nothing. And I went out and saw the world, fought a war, um came back and wanted to go to school... I requested order modification and it comes down to, it was my decision to do this. To stop full time employment and go to part time employment and go to school full time. I was quite upset at that, like how bad I was upset, the way back to work from court I was so angry I cried in my car. I mean I just wanted it temporary, it was only going to be temporary.

### **3. Child Support Professionals and Military Cultural Competence**

The third and final set of themes relate to military cultural competence among professionals involved with helping parents get child support orders established and enforcing child support orders. In relating their experiences with seeking and establishing a child support order, making and receiving child support payments, considering and seeking modifications to a child support order, learning from and sharing information with others about child support in Wisconsin, participants frequently spoke about the unfamiliarity of many court and child support personnel with military / veteran culture, military service-related responsibilities, and local and state services for service members and veterans. They identified these gaps in knowledge and cultural competence as inhibiting the ability of court and child support personnel to establish trust, communicate effectively, and resolve issues that arise with parents who are military service members or veterans.

#### *Limited Familiarity With Military / Veteran Culture*

Participants expressed concern that most court and child support personnel that they encountered knew little about military / veteran culture and this left them feeling alienated.

The child support agency isn't educated on veteran culture . . . So if they don't ask or understand the culture, then . . . they don't understand where we're coming from and they don't ask and then everything gets off on the wrong foot.

In particular, several participants highlighted the need to be sensitive in interactions with veterans, recognizing that pride is important to them.

Because I do think there is, you know, there is responsibility of the veteran to ask for resources or ask for help, but that's another piece that veterans kind of struggle with. If I'm supposed to be the caregiver or the, the um, you know the support to my family, I don't want to seem weak, . . . I can take care of this on my own. But then sometimes just, it gets to be too much... Or there's guilt and shame while I feel, I feel like I'm a horrible person because I can't pay my child support so I'm just kind of stuck.

Participants described a variety of misunderstandings of their needs and circumstances, and difficulty clarifying their needs and circumstances when court and child support personnel did not have a frame of reference for their experiences. In several instances, participants described a breakthrough occurring when they managed to talk with someone with a military / veteran connection who understood and was able to “translate” their needs and circumstances to others involved in processing or enforcing their child support order. In the case of the noncustodial parent who was mistakenly required to purchase health insurance through their civilian employer when they already had insurance through the National Guard, this is how the situation was resolved.

So then I had to talk to the next supervisor, I don’t remember her name, but I talked to the supervisor and she is familiar with TRICARE and I think her husband was a service member. So she was the one that actually sent in the right order saying that it should have never happened, and that I should have never paid premiums or health coverage through [my civilian employer]... she sent the correct order and then once the corrected order got to [my civilian employer], they reimbursed me for the premiums.

Another participant underscored the value of having someone on staff who understands and can be a liaison.

Do we have any veterans in our agencies who can be maybe the primary case manager, or can we get you know, a veteran to do a class to [help staff] understand benefits or disability benefits or, you know, what can we petition for, what can’t we petition for? I think that would be really helpful... It would’ve been really helpful even just being able to talk to another veteran at that time.

### *Lack of Coordination With Military and Veteran Support Services*

Participants spoke about the key role of County Veterans Service Offices and nonprofits dedicated to supporting service members and veterans in helping them connect to programs and services related to employment, homeownership, physical and mental health. They considered it a missed opportunity that child support professionals are not always aware of local resources for military / veterans and do not make referrals to organizations that might be able to provide needed assistance and help veterans to meet their child support obligations.

[My case manager] may have known about the VA disability [benefits that I receive], but I don’t think there was any follow up conversation or resources or like, “well I’m gonna refer you to the County Veteran Services Office for support.” . . . They would have at least additional resources on maybe employment or employment services or jobs or other networks you could tap into . . . Or here’s a list of veterans’ organizations right, here’s a list of veterans’ organizations who might ... be able to help with some financial assistance or rent assistance or heat assistance or those kinds of things. So that way you could at least maybe apply for those programs while you look for a job or you could put that \$50 that you’re not gonna pay for heat, because that’s gonna be covered, go to child support.

*Service Members / Veterans Confronting Mental Health Challenges and Addictions*

Participants discussed their own struggles and the prevalence among veterans of mental health issues and substance misuse. They recognized a direct link between these challenges and the ability to meet child support obligations, and they registered concern that unmanageable child support orders and overly aggressive enforcement efforts could exacerbate these challenges. One participant described their personal struggles in this way:

I did two tours in Afghanistan and suffered with PTSD and self-medicated with alcohol. Then it's like alcoholism um from PTSD and add all the stress of dealing with [my child's other parent] and the child support system – I felt very, very hopeless and worthless.

Another participant spoke about how they think unmanageable child support orders could contribute to suicidality among veterans.

If I'm only making \$250 in veteran's benefits and you're coming after half of that, ... that's where your depression might start to grow or thoughts of suicide might start to form and if I have no will, no hope, no desire to live, then you know my way out might be suicide or my thought is, you know I, it's just too much to overcome, it's too much of an uphill battle.

In relating these experiences and opinions, participants suggested that it could be a meaningful intervention to educate child support professionals about the potential psychological impacts of military service and particularly combat trauma, and to provide training about how to engage veterans respectfully and empathetically in the context of child support enforcement.

## **DISCUSSION AND IMPLICATIONS FOR POLICY, PRACTICE, AND RESEARCH**

Findings of this study provide insight into the child support experiences of Wisconsin service members and veterans and their co-parents. On the whole, participants perceived military / veteran status as making it more difficult to navigate the child support system. Most believed their experience could have been enhanced if those they interacted with in the courts and child support agencies had been more knowledgeable about military- / veteran-specific needs, circumstances, and support resources. A few encountered significant hurdles to establishing child support orders, making or receiving consistent payments, and navigating changes in earnings, that they attributed at least in part to systemic neglect of military- / veteran-specific considerations. Findings suggest that responsiveness to the specific needs of military-connected families varies across agencies and among personnel within agencies, with participants highlighting the great value of child support professionals with a personal connection to military service and heightened understanding of the distinct experiences and needs of service members, veterans, and their families.

This study relied on cross-sectional interview data collected from a small sample of service member / veteran parents and one custodial parent who receives child support from a

noncustodial parent who is a service member. It's possible that parents who had experienced notable challenges with child support were more likely to enroll in the study. It is not possible, based on this study's sample, to generalize to the larger population of Wisconsin military-connected families with child support orders, nor does this sample allow for differentiation between the experiences of parents with orders in different counties, with one or multiple orders, by income, by race or ethnicity, by gender, or by physical or psychological health status. However, the current study provides an important foundation for continued investigation of the experiences of Wisconsin military-connected families with child support and suggests opportunities to strengthen the recognition and responsiveness of Wisconsin courts and child support agencies to military- / veteran-specific considerations.

### **Policy and Practice Implications**

Following are a set of ideas for how Wisconsin child support agencies can better meet the needs of military-connected families, explicitly offered by participants or indicated by their experiences.

1. Provide (or increase) training for child support professionals on aspects of military service, military / veteran culture, and military / veterans benefits with relevance to child support.
2. Identify a designated point of contact for service members / veterans at each child support agency who has sufficient understanding of military / veteran issues to ensure child support orders are established on the basis of accurate understanding of resources and constraints. Relatedly, participants suggested that agencies could actively recruit and seek to hire veterans or military spouses as a strategy to become better equipped to address the needs of military / veterans.
3. Coordinate with County Veteran Services Offices and nonprofits serving military and veterans to help connect veterans to resources that could increase their ability to meet child support obligations.
4. Ensure that child support paperwork asks about military health insurance / benefits or prompts respondents to explain if they have benefits from a source other than their primary, full-time employer from which wages will be garnished.
5. Consider ways of enhancing support for service members / veterans in relation to transitions associated with military service. These could include taking into account expected end-dates with the military when calculating how much child support a party should pay; extending a little bit of grace time if a service member is on an annual training order or temporary duty assignment when a child support order is issued; creating a streamlined and inexpensive process to seek modification of an order when income is reduced because a National Guard member is activated or when a service member reaches the end of their term of service.

6. Review the information available to parents on the web in light of the issues presented here and consider whether additional information, either targeted to military-connected personnel or to a broader audience, might be warranted. For example, participants believed they need the assistance of an attorney to get their order modified and did not know that courts could issue an order that has an automatic change embedded within it. Perhaps this information could be highlighted in a designated area for military-connected parents, along with clear information about veterans' disability benefits and other military- / veteran-specific considerations.
7. Recognize that veterans frequently turn to other veterans for information and advice and consider disseminating clear guidance on topics such as child support and veterans benefits via veteran groups.

### **Research Implications**

Although the present study highlights the challenges faced by a small sample of military-connected custodial and noncustodial parents, there remains a need for future research to consider the experiences of a broader cross-section of military-connected parents with child support—incorporating experiences across a wider range of Wisconsin counties, courts, and child support agencies, as well as across demographic groups. Experiences reported in this sample suggest the importance of understanding practices at the local level and how they may vary. These findings also suggest a need for careful consideration of the unique challenges faced at distinct periods in a service member / veteran's trajectory. More recent veterans, particularly those adjusting to combat-related injuries or psychological effects, may face unique challenges in navigating child support obligations.

This study analyzes data on participants' reported experiences. Future research could examine knowledge of military- and veteran-specific considerations among child support professionals, or child support knowledge among County Veterans Service Officers. Finally, the discrepancy between treatment of Supplemental Security Income (SSI) and veterans' disability benefits warrants further policy and research consideration.

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## APPENDIX A

### Recruitment Strategy and Activities

Our initial recruitment strategy, expanded recruitment strategies, and extensive recruitment activities are described below.

- 1) At the outset of the project, we obtained approval from DCF for our recruitment strategy and established necessary partnerships.
  - a. Recruitment strategy: We concentrated initial recruitment efforts in the three Wisconsin counties with the highest proportion of service members and veterans (Brown, Marathon, and Taylor counties) and the three Wisconsin counties with the lowest proportion of service members and veterans (Adams, Clark, and Vilas counties). We recruited participants by contacting the local child support agency, County Veterans Service Office, and veterans' organizations in each county, and asking for their assistance in disseminating information about the study by posting flyers, including information in newsletters, and posting on social media. Connie Chesnik (Administrator, Division of Family and Economic Security, DCF) supported recruitment efforts through child support agencies by contacting the Director in each county to inform them that the research team would be seeking their assistance in disseminating study information. Appendix B presents the study description for inclusion in newsletters or posting to Facebook, and Appendix C presents the recruitment flyer. These materials included contact information for potential participants to contact the study team to learn more or to enroll. After screening for eligibility, the research team scheduled interviews.
  - b. Partnerships: We located veterans' services and organizations in the counties named above, reached out and connected by email or phone, identified services and organizations willing to support recruitment by disseminating information about the study to their service population. These included the County Veterans Service Office in each county; local chapters of American Legion, Desert Veterans of WI, Disabled American Veterans, Team Red White & Blue, Team Rubicon, VFW; UW Stevens Point Vet Services. We also identified and reached out to administrators of relevant social media groups and obtained permission to share study information. These included the following Facebook groups: American Legion Family of Wisconsin, New Veterans (WI), Veterans of Menominee Nation, Wisconsin Desert Storm Veterans, Wisconsin Military Family Support Group, WI OEF/OIF Vets, Wisconsin Tribal Veterans, WI Veterans Club, WI Veterans Information.
- 2) Initiated recruitment of participants in Adams, Brown, Clark, Marathon, Taylor, and Vilas counties.
  - a. We contacted and disseminated study information via the child support agency and County Veterans Services Office in each county, and an additional 6 to 14

organizations in each county. (As expected, the counties with higher proportion of service members and veterans had more services and organizations dedicated to them.) We provided study information in the format(s) requested by each organization (blurb for distribution via email list-serve or newsletter; PDF of the flyer; hard copies of flyers). We checked in to confirm that information had been distributed or posted, and followed up to request that information be circulated again a month later.

- b. The research team responded to each contact from a potential participant and sent up to three follow-up emails if the potential participant did not reply to our initial response.
- 3) Expanded recruitment strategies to attempt to boost recruitment. Despite intensive recruitment efforts in the initial six counties, response was low and we did not recruit a sufficient number of participants to achieve our research goals. In February 2020, following consultation with DCF, we expanded recruitment to six additional counties, the next three counties with the highest proportion of service members and veterans (Kenosha, Monroe, and Rock counties) and the lowest proportion of service members and veterans (Florence, Forest, and Richland counties). In addition, we hired a new study team member specifically to support recruitment efforts.
- a. As described above with respect to the initial six counties, when we expanded recruitment to six additional counties we contacted and disseminated study information via the child support agency, County Veterans Services Office, and local veterans' services and organizations in each county. We provided study information in the format(s) requested by each organization (blurb for distribution via email list-serve or newsletter; PDF of the flyer; hard copies of flyers). We checked in to confirm that information had been distributed or posted, and followed up to request that information be circulated again a month later.
  - b. The research team responded to each contact from a potential participant and sent up to three follow-up emails if the potential participant did not reply to our initial response.
  - c. Previously, recruitment efforts were led by Dr. Walsh and graduate student Project Assistant Rachel Reynders. As another strategy to boost enrollment, we hired an additional graduate student – Nick Harnish – to focus on recruitment efforts who is himself a veteran and member of multiple Wisconsin veterans' organizations and works for the Department of Military Affairs as the state of Wisconsin's Child and Youth Program Coordinator. In that role, he spends a lot of time communicating and coordinating with various entities to provide excellent support, resources, and programs to children and youth in military-connected families throughout the state, and he was able to draw on his professional networks and relationships in the veteran service and military support communities to support recruitment efforts for the study. In addition to taking over as point of contact for County Veterans Services Offices and veterans'



organizations, he helped to identify additional ways to conduct outreach to potential participants. These included sharing study information via the WI USO, Heroes on the Water, VETCan, Vets on the Fly, the Winter Warrior Weekend event, and the Facebook pages for the Department of Military Affairs' Family Program and Child and Youth Program.

The most significant challenge in this task was recruiting a sufficient number of participants. As noted above, the initial plan was to center recruitment efforts in six counties. Despite months of outreach and reminders to organizations supporting recruitment and responding promptly to every contact received by the research team, recruitment proceeded slowly and yielded few participants. Our contacts at child support agencies, County Veteran Services Offices, and veterans services and organizations assured us that they were posting and distributing study information, but we cannot know how many eligible individuals received or took note of the study information. Given low enrollment, after consulting with DCF we made the decision to expand recruitment to six additional counties. We also added a study team member with extensive ties in the Wisconsin veteran service and military support communities to support recruitment efforts for the study. These strategies proved helpful but enrollment remained low, due in part to the onset of the COVID-19 pandemic. In the early months of the study, we conducted interviews in person or by phone / video call, consistent with participant preference; early participants all requested in-person interviews. From March 2020 onward, all interviews had to be conducted remotely due to the pandemic, and this may have presented a barrier to some participants. The COVID-19 pandemic presented additional barriers to participation for potential participants. Some National Guard members who reached out to learn about the study ultimately canceled due to being activated to support Wisconsin's COVID response. Other potential participants found it difficult to schedule an interview with kids at home due to school closures. Among the participants who completed interviews, several had to cancel on multiple occasions due to pandemic-related changes in schedules and work or caregiving responsibilities before eventually completing an interview. Though the sample for this study is smaller than anticipated, interviews proved to be rich and instructive. Each participant is embedded in the military / veteran community, and in addition to sharing their own experience in detail, they spoke about what they had heard and learned from other service members and veterans about child support in Wisconsin. Though this is not equivalent to speaking with those individuals directly, learning about the information that gets passed on in military and veteran circles is useful for understanding sentiments among the larger population of Wisconsin service members and veterans. In sharing their experiences, each participant offered important insight into the unique challenges encountered by service members / veterans and their co-parents in navigating the child support system. Data collected in this study should be useful for informing efforts to strengthen the responsiveness of the courts and child support agencies to the distinct circumstances of military-connected families.

**APPENDIX B****Newsletter / Online Recruitment Post*****Calling All Parents in Military Connected Families!***

University of Wisconsin researchers are conducting a study to learn about the experiences of military connected families with the WI child support system. If you are a parent who has served in the US military, you are not currently on active duty, and you have current involvement with the WI child support system either as a payer or recipient, you may be eligible to participate in this study. If your child's other parent has served in the US military and you have current involvement with the WI child support system, you also may be eligible to participate. Participation will include a private interview with a researcher that will take approximately 60 minutes to complete. Each participant will receive a \$50 gift card as a thank you for your time. We will apply what we learn through this study to inform the WI state child support system's practices when working with military connected families.

***To learn more about this study or sign up, please contact Dr. Tova Walsh by phone at 608-265-7806 or by email at [Militarychildsupportstudy@mailplus.wisc.edu](mailto:Militarychildsupportstudy@mailplus.wisc.edu)***

***Please share this announcement with others you know who may be eligible and interested to participate!***

APPENDIX C

Recruitment Flyer

# Military Connected Parents

**UW-Madison researchers want to learn about the experiences of military connected families with the WI child support system, to inform improvements to better meet the needs of military families.**



**Do you or someone you know:**

- ★ **Have a child between 0 and 18 years old** ★
- ★ **Have a military service connection (service member or Veteran), or co-parent with a military connected individual** ★
- ★ **Have a current child support order in the state of WI through which you pay or receive child support** ★

**If so, our research team would love to hear from you!!!**

**For more information contact:**

**Tova Walsh  
608-265-7806**

***Militarychildsupportstudy@mailplus.wisc.edu***

**\$50 gift card offered for completion of a 60-minute private interview**

## APPENDIX D

### Survey for Study of Child Support Experiences Among Military-Connected Families in Wisconsin

These questions are about your background. We are asking these questions to better understand how personal characteristics may be related to experiences with the child support system. All responses to this survey are completely confidential.

#### Demographics

1. How old are you?

2. Are you Hispanic or Latino?  Yes  No

3. What category best describes your race? *Please check all that apply:*

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White
- Other

4. What is the highest level of education you have completed?

- Some high school
- GED
- High school diploma
- Some college
- Technical certificate
- Associate degree
- Bachelor's Degree
- Some graduate or professional school
- Completed a graduate or professional degree

5. Which best describes your work situation? Select all that apply.

- Unemployed and searching for work
- Unemployed and not searching for work
- Homemaker
- Student
- Part-time employment Describe: \_\_\_\_\_
- Full-time employment Describe: \_\_\_\_\_

6. What is your household income per year?

- Less than \$24,999  
 \$25,000 to \$49,999  
 \$50,000 to \$74,999  
 \$75,000 to \$99,999  
 \$100,000 to \$124,999  
 \$125,000 to \$149,999  
 \$150,000 or more

7. What is your current marital status?

- Married  
 In a registered domestic partnership or civil union  
 Engaged  
 Divorced  
 Separated  
 Widowed  
 Single  
 Other

8. Who lives in your household? Please list the relationship to you, age and gender of the people living at least part-time in the household.

Relationship to you	Age	Gender

9. Do you have any children who do not live with you full-time?  Yes  No

*If yes, please choose all that apply:*

- I have one or more children who live part-time in another household.  
 I have one or more children who live full-time in another household.  
 I have one or more children in college.  
 I have one or more children who are grown and living on their own.

10. Are you a single parent?  Yes  No

11. Do you have a special needs child?  Yes  No *If yes, please explain:* \_\_\_\_\_

**Service History:**

12. Please check all that apply.

- I am a current military service member.
- I am a veteran.
- My co-parent is a current military service member.
- My co-parent is a veteran.

13. Please mark the boxes that describe **your** current and past service connection OR mark Not Applicable  and skip to question 16.

**Current:**

<input type="checkbox"/> Army	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Reserves
<input type="checkbox"/> Navy	<input type="checkbox"/> Veteran
<input type="checkbox"/> Marine Corps	
<input type="checkbox"/> Coast Guard	

**Past:**

<input type="checkbox"/> Army	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Reserves
<input type="checkbox"/> Navy	<input type="checkbox"/> Active Duty
<input type="checkbox"/> Marine Corps	<input type="checkbox"/> Veteran
<input type="checkbox"/> Coast Guard	

14. What is your current rank or your rank at last discharge?

- E1 - E4    E5 - E6    E7 - E9    O1 - O3    O4 - O9    W01 - 5

15. Please provide date of separation from service, if applicable: \_\_\_\_\_

16. Please mark the boxes that describe **your co-parent's** current and past service connection OR mark Not Applicable  and skip to question 19.

**Current:**

<input type="checkbox"/> Army	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Reserves
<input type="checkbox"/> Navy	<input type="checkbox"/> Active Duty
<input type="checkbox"/> Marine Corps	<input type="checkbox"/> Veteran
<input type="checkbox"/> Coast Guard	

**Past:**

<input type="checkbox"/> Army	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Reserves
<input type="checkbox"/> Navy	<input type="checkbox"/> Active Duty
<input type="checkbox"/> Marine Corps	<input type="checkbox"/> Veteran
<input type="checkbox"/> Coast Guard	

17. What is your current rank or your rank at last discharge?

- E1 - E4    E5 - E6    E7 - E9    O1 - O3    O4 - O9    W01 - 5

18. Please provide date of separation from service, if applicable: \_\_\_\_\_



## APPENDIX E

### Interview Guide for Study of Child Support Experiences Among Military-Connected Families in Wisconsin

Intro: “We’re interested in learning about the experiences of military-connected families with the child support system in Wisconsin. We are speaking with people who currently pay or receive child support in Wisconsin and who themselves have served in the military or have a co-parent who has served in the military. We hope to use what we learn to inform and enhance child support services for military-connected families. We’d like to hear about and better understand your experiences with the child support system, at the outset and over the longer term. We’d like to hear about any challenges you’ve faced and the way you overcame them, things that have worked well for you, and the kind of changes that you think would be valuable to other families in a similar position. There are no right or wrong answers to any of the questions that we ask. Please feel free to share anything that comes to mind.”

1. Start with a story – share a challenge and how you overcame it. “We’ll give you a minute to think about a challenge you faced with child support as part of a family with a military connection, and how you overcame it. The story could relate to seeking a child support order, seeking a modification, paying or receiving child support, finding information you needed...”
2. Allow the conversation to flow. For participants with more than one child support order, allow for multiple responses. Interject prompts where they fit best and as needed:
  - Think about your experiences with the initial child support determination. What was it like? What went well? What was hardest? Did your family’s military connection impact your experience establishing child support?
  - Now think about your experiences over the long term. What have things been like after the initial establishment of child support? How are things going now? What’s been most challenging? What has gone smoothly?
  - Have you or your child’s other parent experienced any military-connected transitions that necessitated changes to your child support agreement? For example, changes in status, changes in duty responsibilities, changes in pay, deployment, reassignment or relocation. What was it like seeking to adjust the child support order?
  - Have you experienced any gaps in services or support in your dealings with the child support system? What types of information or resources do you wish had been available to you / do you think would benefit others in a similar situation?
  - Do you know other military-connected families with child support orders? What do you think they have found most challenging? Where do you think they found / find support?
  - What stands in the way of military-connected parents accessing the child support services they need in a timely way? What facilitates accessing needed and timely service? Where did you find information about the child support system? Is there information that you were looking for but could not find?
  - Think about your experiences with the court system, your child support agency, and the professionals who work in these settings. Did they understand your family’s situation and offer advice that was useful / relevant to you? What do you wish they had known or done differently?



3. “Think of any organizations or services for service members / veterans and military-connected families that you’ve taken part in. We’re interested to understand what these services have meant to you and your family.”

- Tell us about your experience with these organizations and services. How did you get involved and what has it meant to you?
- How has your participation impacted you? Impacted your family?
- How could these services better support you & your family?
- As a member of a military-connected family, where have you found support? What or who have been important sources of support for you and for your family? What or who have been important sources of support for your co-parenting? What types of resources have been helpful? As a member of a military-connected family, have you found general or military- / veteran-specific resources most helpful to you and your family?

## APPENDIX F

Table F-1. Individual and family characteristics of the sample

Characteristic	Military-connected parent (N=6)
Age in Years	
20-29	1
30-39	4
40-49	1
Gender	
Female	4
Male	2
Race / Ethnicity	
Non-Hispanic White	5
Hispanic or Latino	1
Relationship Status	
Married	1
Divorced	1
Single	4
Education	
Some College	1
Technical Certificate or Associates Degree	2
Bachelor's Degree	1
Master's Degree	2
Employment	
Full-time	5
Part-time	1
Household Income Per Year	
\$25,000 to \$49,999	2
\$50,000 to \$74,999	2
\$75,000 to \$99,999	2
Number of Children (0-18) Living in the Household Part or Full Time	
1	5
2+	1
Military Service Connection*	
Service Member / Veteran	5
Other parent is a Service Member / Veteran	2
Military Personnel Status**	
Active Duty	3
National Guard	4
Child Support Connection	
Receiving Child Support	3
Paying Child Support	3
County with Relatively Low or High Proportion of Service Members / Veterans	
Low	3
High	3

\* Participants reported whether they themselves are a service member / veteran and whether their child's other parent is a service member / veteran. In one instance, both the participant and their child's other parent were veterans, yielding seven responses.

\*\*Participants reported on their own affiliation with either the Active Duty component or the National Guard and that of their child's other parent. In one instance, both the participant and their child's other parent had served and the participant indicated both of their affiliations, yielding seven responses.