

**Child Support Debt:  
Tracing the Evolution of the Problem and Implications for Policy Solutions**

Yeongmin Kim, Maria Cancian, and Daniel R. Meyer  
Institute for Research on Poverty  
University of Wisconsin–Madison

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## **INTRODUCTION**

Child support enforcement has been strengthened and routinized over the past decades at the federal and state levels. Nonetheless, the amount of unpaid child support remains a major concern. In FY 2010, the total amount of child support arrears due nationally was over \$110 billion (OCSE, 2011). High child support arrears are recognized as a major policy problem for families and for the child support enforcement system. When child support is not paid and arrears accumulate, custodial parent families are not receiving reliable financial support and noncustodial parents are subject to enforcement actions including suspension of a driver's license or even incarceration, while facing significant interest charges on the arrears. Research also suggests that child support arrears may exacerbate future hardships for families by reducing noncustodial parents' subsequent compliance with ongoing child support obligations and discouraging noncustodial parents' employment (Bartfeld, 2005; Bartfeld and Meyer, 2003; Cancian, Heinrich, and Chung, 2009). Persistence of high child support arrears creates significant problems for states as well, because addressing arrears requires a substantial amount of child support enforcement resources, and low payment rates on arrears have significant implications for meeting federal performance standards.

While the importance of arrears is increasingly recognized by researchers and policy makers, relatively little is known about patterns of arrears accumulation and factors associated with different patterns. Several recent studies have compared the characteristics of noncustodial parents who have accumulated a substantial amount of arrears with those with no or a modest amount of arrears. However, this simple comparison at a single point in time is limited in informing our understanding of how some noncustodial parents end up with a large amount of child support arrears and what contributes to accumulating or reducing arrears. Using

longitudinal data from Wisconsin administrative records over ten years, this study documents patterns of arrears accumulation and identifies factors associated with different patterns of arrears accumulation or reduction. In particular, building on previous research, we examine how child support arrears accumulation is associated with various measures of the noncustodial parent's employment (i.e., employment, level of earnings, changes in employers), incarceration, and child support order level.

## **PRIOR LITERATURE**

Despite the increasing awareness of child support arrears and their negative consequences on families and states, there are only a few studies that explicitly examine child support arrears. Several studies discuss potential policies to reduce arrears among obligors with large child support arrears (Bartfeld, 2003; Heinrich, Burkhardt, and Shager, 2011). Sorensen and colleagues have analyzed the characteristics of child support arrears (Sorensen, Koball, Pomper, and Zibman, 2003; Sorensen, Sousa, and Schaner, 2007). Sorensen, Sousa, and Schaner found that most of the child support arrears in nine large U.S. states are owed by a relatively small portion of obligors and each of these obligors owes a considerable amount of arrears. Specifically, 54 percent of total arrears are owed by 11 percent of obligors, each of whom owes at least \$30,000 in arrears. On the other hand, most child support obligors (57 percent of those in the nine states) owe at most \$5,000 in arrears. Sorensen and colleagues also found that, compared to obligors who owe no arrears or less than \$30,000, obligors who owe over \$30,000 in arrears are more likely to have: no or low reported income, high current support orders relative to their income, multiple current support orders, older current support orders, no current orders (arrears-only cases), and are more likely not to have paid support in the last year. This study provides important information on characteristics of current arrears and high child support

debtors. However, cross-sectional analysis is not sufficient for us to understand patterns of arrears accumulation and factors associated with the different patterns.

A group of studies have examined child support compliance (usually defined as the proportion of the child support order that is paid) and the factors associated with low compliance. Although these studies do not explicitly examine child support arrears, they are suggestive in identifying potential factors related to arrears accumulation, given that unpaid current support accumulates arrears. Prior research on child support payments or compliance often models that these child support outcomes are influenced by the noncustodial parent's ability to pay, the parent's willingness to pay, and the level of enforcement (e.g., Bartfeld and Meyer, 2003; Beller and Graham, 1993; Meyer, Ha, and Hu, 2008). Research has generally found that a noncustodial father's ability to pay (e.g., earnings level or incarceration status) and the level of enforcement (e.g., the level of routinization in income withholding) are positively associated with compliance. Noncustodial parent's willingness to pay is also expected to be positively associated with compliance. However, the evidence is limited and some studies suggest that it matters only for those without formal employment, given that the amount of the order is supposed to be automatically withheld from the earnings of noncustodial parents in formal employment, regardless of their willingness to pay support (Bartfeld and Meyer, 2003; Lin, 2000).

Given the limited research on accumulation of child support arrears, this study documents patterns of arrears accumulation in detail, using longitudinal data following noncustodial fathers over ten years. It also identifies some important factors associated with different patterns of arrears accumulation. Of the potential factors influencing arrears accumulation suggested by prior research, we focus on noncustodial father's formal earnings, patterns of employment

(stability of employment status, changes in employers), incarceration, and child support order level, given their particular relevance to policy implications.

## **METHODS**

### **Data and Sample**

We use data drawn from Wisconsin administrative data systems. Researchers at the Institute for Research on Poverty (IRP) have combined information on the population of individuals involved in Wisconsin public assistance programs, child welfare, child support, Unemployment Insurance, and correctional systems since the mid-1990s, to create a group of merged datasets called the Multi-Sample Person File (MSPF). The MSPF enables us to track noncustodial parents' child support orders, payments, and arrears over time and provides information on their basic demographic characteristics and other program participation.

Our overall analytic approach is to follow noncustodial parents from their first child support order and track arrears owed by them over a period long enough to capture patterns of arrears accumulation. To do so, we begin by selecting 15,593 noncustodial fathers who established their first observed order(s) in 2000. Because most noncustodial parents who owe child support are fathers, and noncustodial mothers may have different arrears patterns, only noncustodial fathers are included in the analysis. We then exclude 119 fathers who have another person listed as payor in the child support cases to which arrears are owed, since not all arrears in this case may be owed by the father. We further limit our sample to 14,231 fathers to whom our data show no arrears accrued as of a month before their first order in 2000, to minimize the number of fathers who have previous (unobserved) orders (child support order data are not available before 1997 in the MSPF).

**Measures**

We calculate the total amount of arrears at each month owed by a noncustodial father by adding arrears in child and family support owed to custodial parents and to the state and interest on the arrears. For fathers who owe arrears to multiple child support cases, total arrears are added across the cases.

**Analytic Approach**

We follow the 14,231 noncustodial fathers from their first order in 2000 to December 2010 and track arrears owed by these fathers. To identify patterns of arrears accumulation, we document trends in the mean and median amount of arrears owed and examine the changes in the distribution of arrears between year 5 (December 2005) and year 10 (December 2010).

We then examine factors potentially associated with arrears measured at year 5 and year 10. We report the results of a simple cross-tabulation between the factors and the arrears at each year. We also estimate descriptive tobit regression models of total arrears in each year. We use a tobit model to account for the truncated distribution of arrears that results from a substantial number of fathers who owe no arrears (i.e., the dependent variable clusters at its minimum).

All analyses are done for all base sample fathers and separately for fathers who established their first child support orders in 2000 as a paternity case and those who established their orders as a divorce case, since they are different in many ways. To make those fathers more comparable, in the separate analyses we include only the subsamples of fathers with at least one child listed in the child support case in 2000 who will remain demographically eligible for child support in 2010 (younger than age 18 in 2010). This enables us to compare arrears among those

expected to have at least one current child support order over the entire analysis period. See Appendix Table 1 for more details on sample composition.<sup>1</sup>

## RESULTS

### Patterns of Arrears Accumulation

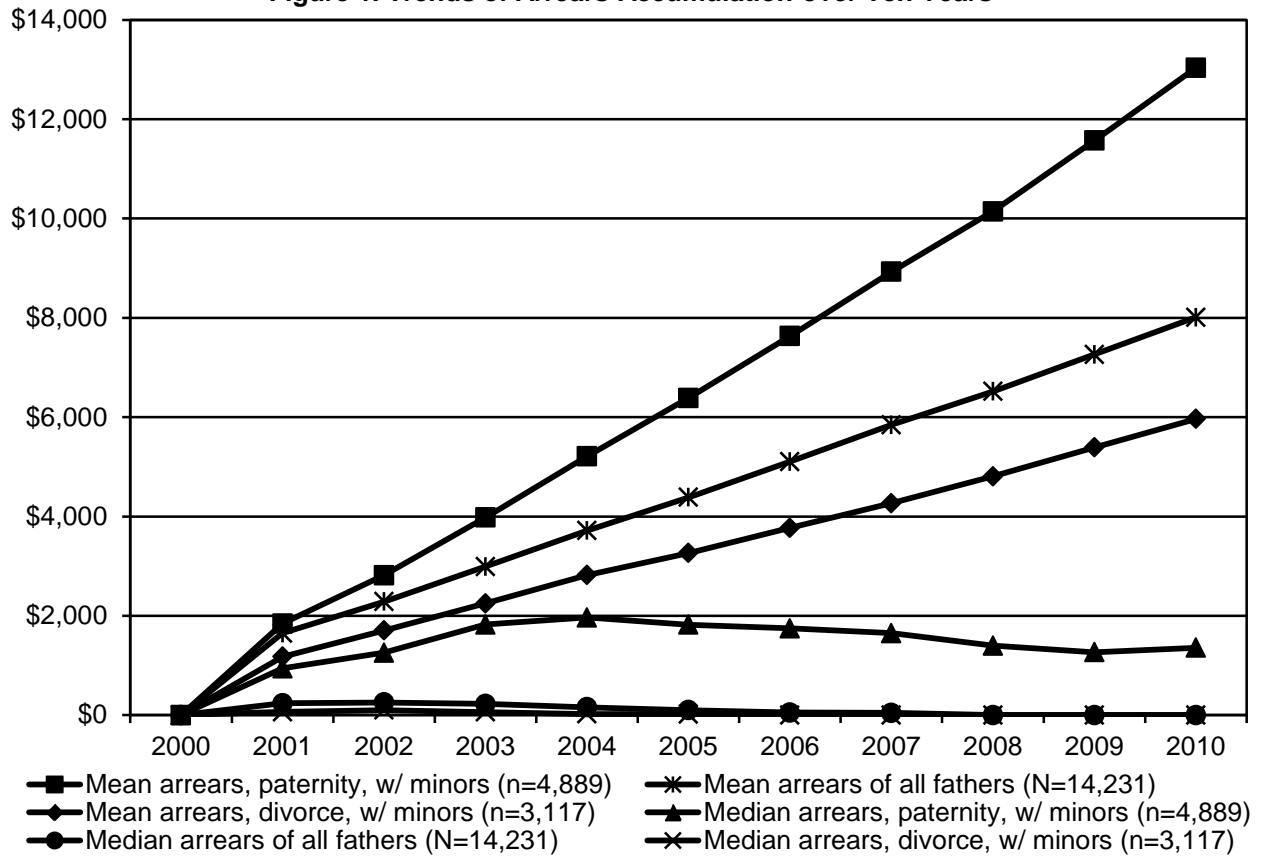
Figure 1 shows trends of arrears accumulation over ten years for the noncustodial fathers with their first child support order in 2000. The graph shows that, for all sample fathers, the average amount of arrears per father steadily increases to about \$8,000, while median arrears are close to zero in the first couple of years then remain at zero in 2008 and after. The other trends shown in Figure 1 include only fathers whose youngest child in the 2000 order case will be younger than 18 in 2010, to increase the comparability of the paternity and divorce cases. Arrears are higher among these fathers whose order in 2000 followed paternity establishment (rather than divorce): average arrears increase to about \$13,000 in 2010, while median arrears grow to about \$2,000 in 2004, then fall to about \$1,350. In contrast, for the fathers whose order in 2000 resulted from divorce (and who still had minor children at the end of the period), average arrears rise to about \$6,000 in 2010, while median arrears are close to zero throughout the period.

The average arrears shown in Figure 1 mask substantial differences across fathers. Figures 2 and 3 show the changes in the distribution of payors and arrears between 2005 and 2010 for fathers with a minor child at the end of the period. Figure 2a shows that, in 2005, 29 percent of paternity fathers did not owe anything. Over the next five years, some of these fathers paid off their debt balance, so the percentage paid in full (i.e., with zero arrears) had increased to

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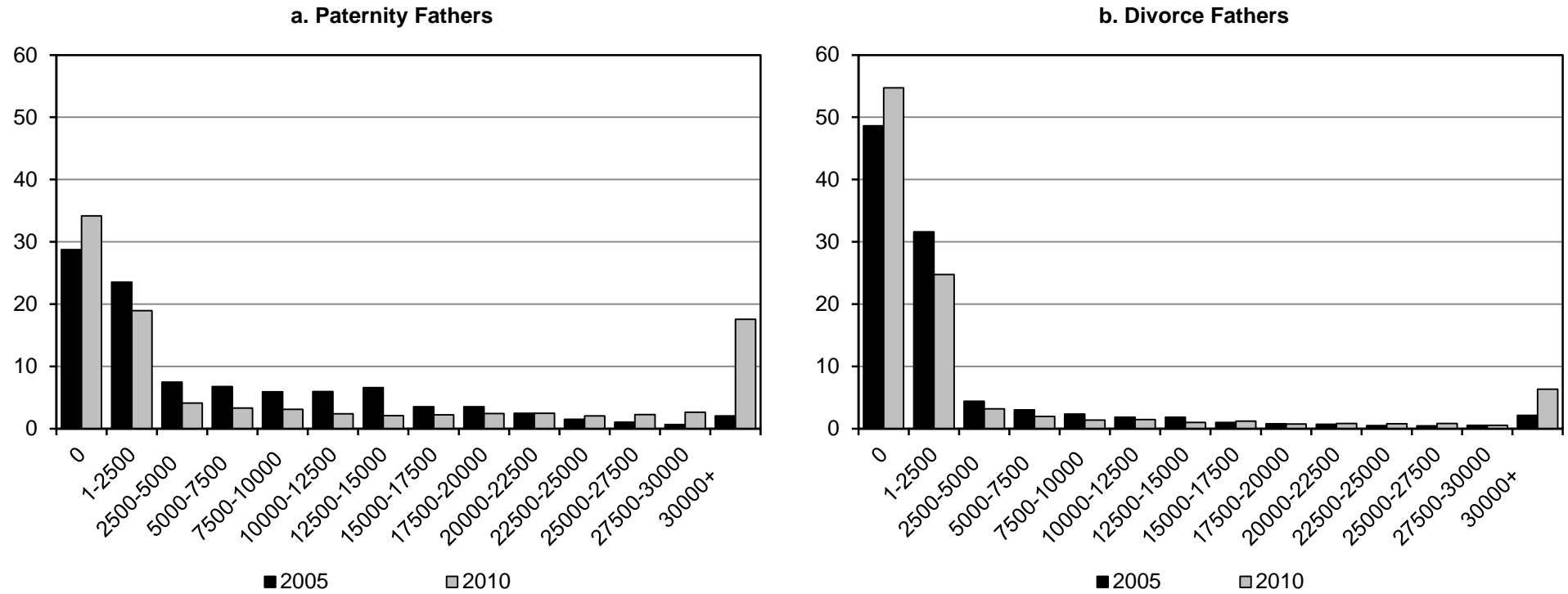
<sup>1</sup>About half of the divorce fathers are excluded because their youngest children are 18 years old or older in 2010. The excluded fathers owed support for a shorter period of time.

Figure 1. Trends of Arrears Accumulation over Ten Years



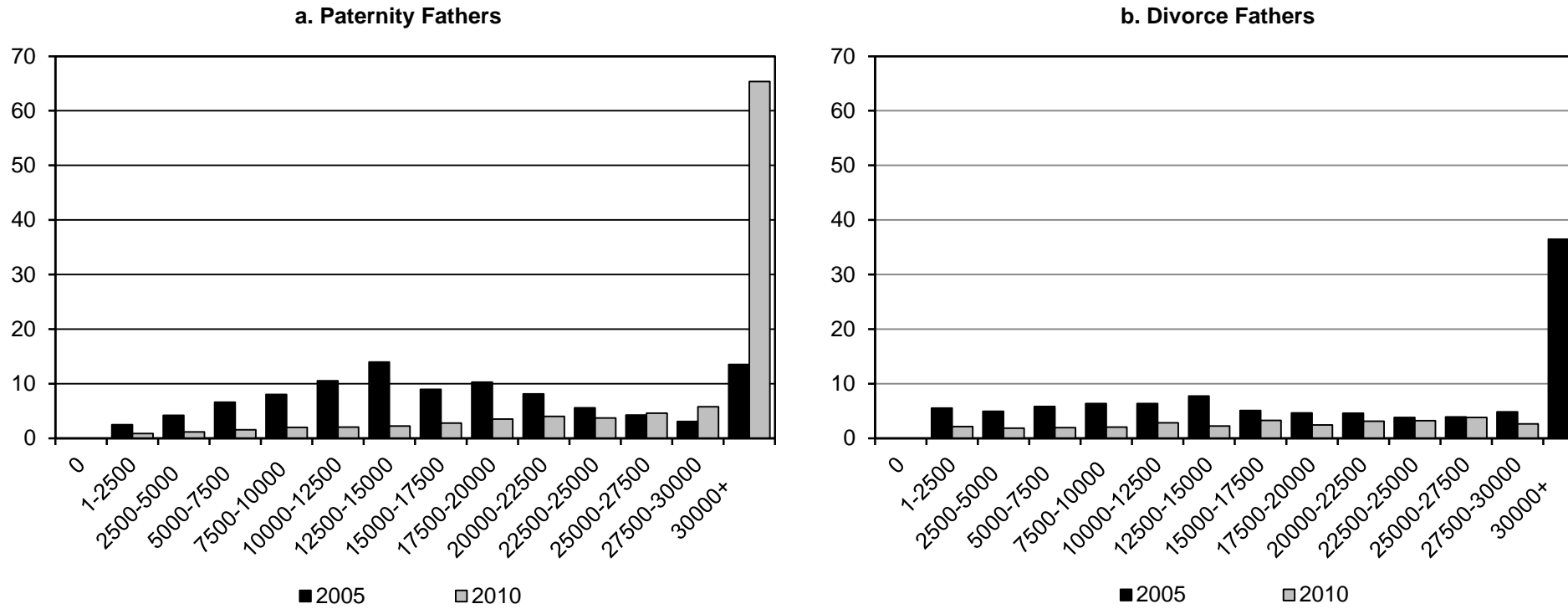


**Figure 2. Distribution of Fathers by Amount of Arrears Owed**



**Note:** Analysis includes 4,889 paternity and 3,117 divorce fathers with at least one child listed in the child support case in 2000 who is younger than 18 in 2010.

**Figure 3. Distribution of Arrears by Amount of Arrears Owed by Fathers**



**Note:** Analysis includes 4,889 paternity and 3,117 divorce fathers with at least one child listed in the child support case in 2000 who is younger than 18 in 2010.

34 percent. On the other hand, very few paternity fathers owed large amounts of arrears in 2005; only about 8 percent owed more than \$20,000. By 2010, this proportion had grown to nearly 27 percent. There is a similar pattern among divorce cases, although the level of arrears is lower, as is seen in Figure 2b: the proportion of cases who owe nothing increased over the five years, and the percentage owing large amounts also increased.

Figure 3a and 3b show the distribution of arrears by the amount of arrears owed—that is the proportion of total arrears owed by fathers with the given level of debt. As the distribution of fathers by amount of arrears owed diverges, the share of total arrears by those with a high amount of arrears increases, while the share by those with smaller arrears owed decreases. By 2010, about two-thirds of the total amount of arrears is owed by those who owe over \$30,000, and this fraction is similar for paternity (Figure 3a) and divorce (Figure 3b) fathers. Thus, by 2010, the overall debt is increasingly concentrated among those who owe very large amounts. The overall changes in distribution of payors and arrears are similar when we include all sample fathers, rather than just those with minor children through 2010 (not shown here).

We also examine the changes in arrears between year 5 and year 10, considering the proportion that increase their arrears by \$2,500 or more, decrease them by \$2,500 or more, or have arrears that are within \$2,500. This enables us to examine what drives the changes in the arrears distribution shown in Figures 2 and 3. Table 1 presents the results for paternity fathers in the first columns. Those who were fully paid in 2005 (had no arrears) were unlikely to owe arrears by 2010: only 7.5 percent of these fathers showed an increase in arrears. In general, fathers with higher arrears in 2005 were more likely to increase their arrears by 2010. For example, of those with arrears below \$5,000, only about one-quarter increased their arrears by 2010. In contrast, the majority of fathers with arrears higher than \$5,000 had increased arrears by

**Table 1. Changes in Arrears between 2005 and 2010, by the Arrears Level in 2005**

Arrears in 2005 (\$)	Paternity Fathers				Divorce Fathers			
	Decrease (%)	Similar Level (%)	Increase (%)	Total (n)	Decrease (%)	Similar Level (%)	Increase (%)	Total (n)
0	n/a	92.5	7.5	1,406	n/a	95.2	4.8	1,519
1–5000	7.8	68.2	24.0	1,522	5.3	81.9	12.8	1,115
5000–10000	24.9	12.7	62.4	622	40.0	11.8	48.2	170
10000–15000	14.2	6.7	79.1	613	30.2	6.0	63.8	116
15000–20000	13.0	1.7	85.2	345	22.0	6.8	71.2	59
20000–25000	11.9	2.6	85.6	194	7.9	7.9	84.2	38
25000–30000	10.5	2.3	87.2	86	12.5	6.3	81.3	32
30000+	18.8	3.0	78.2	101	23.5	1.5	75.0	68
Total	457	2,474	1,958	4,889	198	2,396	523	3,117

**Notes:** Paternity and divorce fathers with minor children through 2010.

Fathers are categorized as having a decrease if their arrears in 2010 are at least \$2,500 below those owed in 2005 and as having an increase if their arrears in 2010 are at least \$2,500 higher in 2010 than in 2005. Others are at a similar level.

2010. Still, some fathers with high arrears do decrease their arrears: Among those with the highest arrears in 2005, 18.8 percent had decreased their arrears by 2010. Similar patterns are also found among divorce fathers (as shown in the columns on the right) as well as all sample fathers (not shown here). That is, nearly all fathers who have no arrears continue to pay in full; those with more arrears are more likely to increase their arrears, but there are some, even in the highest arrears category, who are able to decrease them.

### **Factors Associated with Arrears Accumulation**

Table 2 shows the bivariate relationships between child support arrears and employment and incarceration. The first columns of the table show relationships between arrears in 2005 and events between order establishment in 2000 and 2005 (e.g., average earnings 2000–2005). The final columns show relationships between arrears in 2010 and events between 2000 and 2010 (e.g., average earnings 2000–2010). To examine the relationship between employment and arrears, we use three measures: number of employment spells,<sup>2</sup> number of different employers, and average monthly earnings. The results generally suggest that those in unstable employment (in multiple employment spells) or with no employment are more likely to accrue higher arrears than those fathers who had relatively stable employment. The results also suggest that those fathers who changed employers more times are more likely to accrue higher arrears. This might be because fathers are likely to miss payments due to delays in establishing payments when they change jobs, but it could simply reflect unstable employment. When we include both variables in a tobit regression controlling for other factors, the positive relationship between employment spells and arrears, and between number of employers and arrears, persists (see Appendix Tables

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<sup>2</sup>Employment spells are defined by periods of employment with at least one full quarter with no earnings in between.

**Table 2. Child Support Arrears and Employment, Incarceration, and Order Level**

	Mean Arrears in December 2005						Mean Arrears in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N
<b>Employment Spells, 2000–2005</b>												
Not employed	6,003	2,319	7,864	779	5,757	472	9,849	2,319	15,300	779	9,435	472
1	2,264	6,446	3,913	1,732	1,713	1,745	4,219	6,446	8,264	1,732	3,237	1,745
2	4,870	2,863	6,179	1,136	4,284	533	8,785	2,863	12,302	1,136	8,208	533
3	6,794	1,467	8,260	681	5,639	230	13,383	1,467	16,919	681	10,518	230
4+	8,794	1,136	10,108	561	6,490	137	16,863	1,136	21,374	561	12,395	137
<b>Employment Spells, 2000–2010</b>												
Not employed							9,542	2,029	14,325	659	10,007	415
1							3,678	4,910	8,120	1,241	2,593	1,382
2							6,871	2,672	10,372	910	6,203	616
3							8,924	1,760	12,856	701	7,652	326
4							12,931	1,126	16,674	520	10,355	175
5+							16,106	1,734	19,908	858	13,446	203
<b># of Different Employers, 2000–2005</b>												
Not employed	6,003	2,319	7,864	779	5,757	472	9,849	2,319	15,300	779	9,435	472
1	2,586	3,148	4,937	713	1,998	879	4,743	3,148	10,252	713	3,709	879
2	2,975	2,182	5,096	649	2,067	553	5,563	2,182	10,086	649	4,463	553
3	3,747	1,678	5,307	566	2,942	399	7,083	1,678	11,810	566	4,955	399
4–5	4,848	2,191	6,316	878	3,352	417	8,796	2,191	13,165	878	5,939	417
6+	6,248	2,713	7,451	1,304	5,004	397	12,130	2,713	15,109	1,304	9,972	397

(table continues)

Table 2, continued

	Mean Arrears in December 2005						Mean Arrears in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N
<b># of Different Employers, 2000–2010</b>												
Not employed							9,542	2,029	14,325	659	10,007	415
1							4,594	2,297	11,011	489	3,270	645
2							5,752	1,752	10,931	468	4,557	470
3							6,353	1,456	11,364	443	4,983	392
4–5							7,099	2,262	11,837	816	4,671	488
6–7							9,160	1,564	12,831	650	6,685	299
8+							11,964	2,871	15,209	1,364	9,703	408
<b>Average Monthly Earnings, 2000–2005 (\$)</b>												
0	6,003	2,319	7,864	779	5,757	472	9,849	2,319	15,300	779	9,435	472
1–500	9,147	2,968	10,682	1,491	7,745	384	17,879	2,968	22,051	1,491	15,806	384
500–1000	5,833	1,606	6,670	720	5,446	249	10,447	1,606	13,147	720	10,309	249
1000–2000	2,715	2,583	2,976	985	3,371	504	4,922	2,583	6,350	985	5,470	504
2000–3000	1,310	2,121	1,499	576	1,222	585	2,064	2,121	3,045	576	2,494	585
3000+	830	2,634	1,680	338	773	923	1,596	2,634	4,283	338	1,396	923
<b>Average Monthly Earnings, 2000–2010 (\$)</b>												
0							9,542	2,029	14,325	659	10,007	415
1–500							18,150	3,294	23,186	1,591	15,247	487
500–1000							10,173	1,569	13,122	687	9,066	232
1000–2000							4,649	2,539	5,698	923	6,033	484
2000–3000							2,072	2,041	3,973	578	1,962	537
3000+							1,027	2,759	1,818	451	976	962

(table continues)

Table 2, continued

	Mean Arrears in December 2005						Mean Arrears in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N
<b>Incarceration</b>												
Not in 2005	3,993	13,561	5,734	4,456	3,137	3,077	7,215	13,561	11,680	4,456	5,723	3,077
Incarcerated in 2005	12,344	670	13,087	433	13,025	40	24,086	670	26,963	433	24,597	40
Not in 2010							7,359		11,982	4,543	5,746	3,067
Incarcerated in 2010							24,019		26,841	346	19,443	50
<b>Incarceration History</b>												
Never by 2005	3,655	12,821	5,237	4,013	2,927	3,031	6,504	12,821	5,237	4,013	5,431	3,031
Ever by 2005	11,029	1,410	11,644	876	15,154	86	21,696	1,410	11,644	876	24,801	86
Never by 2010							6,121	12,541	9,941	3,863	5,131	2,992
Ever by 2010							22,015	1,690	24,675	1,026	25,928	125
<b>Avg. Monthly Order, 2000–2005 (\$)</b>												
<100	816	1,921	986	478	636	289	1,350	1,921	2,300	478	589	289
100–200	4,745	2,796	6,156	1,264	2,045	359	8,672	2,796	12,179	1,264	3,731	359
200–400	5,883	4,510	7,474	2,085	3,653	799	11,097	4,510	15,284	2,085	7,103	799
400–600	5,889	1,577	8,836	411	4,158	542	9,876	1,577	17,482	411	7,873	542
600+	7,411	957	14,724	100	7,282	430	12,187	957	27,057	100	11,910	430
pct expressed 12 months or more	1,890	2,470	4,134	551	1,366	698	3,988	2,470	9,922	551	2,896	698
<b>Avg. Monthly Order, 2000–2010 (\$)</b>												
<100							1,297	2,634	1,801	612	393	403
100–200							8,108	2,594	11,420	1,063	4,034	289
200–400							11,900	4,119	15,993	1,980	7,111	747
400–600							11,618	1,592	17,858	551	7,857	558
600+							14,916	812	26,783	129	13,215	420
pct expressed 12 months or more							3,993	2,480	9,958	554	2,891	700

(table continues)



Table 2, continued

	Mean Arrears in December 2005						Mean Arrears in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N	Mean (\$)	N
<b>Avg. Monthly # of Payees, 2000–2005</b>												
<0.9	1,602	5,011	1,961	1,096	1,747	831	2,402	5,011	3,720	1,096	2,849	831
0.9–1.1	4,861	7,998	6,137	3,022	3,490	2,177	8,605	7,998	11,999	3,022	6,325	2,177
1.1 +	12,693	1,222	13,649	771	10,337	109	27,096	1,222	30,326	771	22,546	109
<b>Avg. Monthly # of Payees, 2000–2010</b>												
<0.9							2,973	7,008	3,786	1,400	3,023	1,051
0.9–1.1							9,216	5,580	11,988	2,441	6,400	1,900
1.1 +							25,392	1,643	27,821	1,048	19,620	166
<b>Avg. Monthly # of Children by 2000–2005</b>												
<0.9	1,113	3,676	1,510	918	765	545	1,780	3,676	3,073	918	1,354	545
0.9–1.1	4,288	4,725	5,214	2,336	2,342	920	7,821	4,725	10,155	2,336	4,247	920
1.1–1.9	5,737	2,645	8,320	1,048	4,596	451	10,975	2,645	16,903	1,048	8,312	451
1.9–2.1	5,604	1,755	12,364	282	3,221	684	9,828	1,755	26,640	282	6,384	684
2.1+	9,129	1,430	17,855	305	6,436	517	16,924	1,430	39,180	305	11,284	517
<b>Avg. Monthly # of Children by 2000–2010</b>												
<0.9							1,982	5,161	2,768	1,166	1,335	716
0.9–1.1							7,869	3,849	9,829	2,028	4,314	877
1.1–1.9							11,228	2,424	17,392	939	8,492	309
1.9–2.1							10,971	1,325	22,553	283	6,817	709
2.1+							21538.98	1,472	37727.12	473	12643.81	506

2 and 3). In terms of earnings, the results show that noncustodial fathers in formal employment or with higher earnings are less likely to accrue high arrears, although the relationship between earnings and arrears is not consistent throughout the distribution.

Table 2 also clearly indicates that incarceration is strongly related to arrears accumulation. Fathers who were incarcerated in either 2005 or 2010 owe average arrears that are at least double (and sometimes three to four times) those of fathers who are not incarcerated. Similarly, large differentials are apparent when we compare fathers with and without a history of incarceration.

Finally, Table 2 also shows a relationship between arrears accumulation and characteristics of the child support order, and the family to whom support is owed. In general, fathers who owe higher amounts of support over the first five or ten years are more likely to have higher arrears at the end of the period. Also, fathers who owe support to a greater number of payees (or to one payee over a longer period of time), or for a greater number of children, are more likely to accrue higher arrears. These relationships are generally confirmed in the regression analysis (see Appendix Tables 2 and 3).

## **DISCUSSION**

Our analysis reveals a divergent pattern of arrears accumulation: while some fathers who accumulate arrears in the earlier period pay down their arrears, many fathers continue to rapidly accumulate arrears. The finding that those fathers with relatively high arrears in an earlier period are more likely to continue to increase their arrears suggests that earlier intervention could be particularly effective. It also raises the question of the factors associated with a higher risk of arrears accumulation. Although the current study is limited in fully answering this question, the results of the bivariate and regression analysis suggest that unstable employment with many

changes in employers, incarceration, and high level of child support orders may contribute to accumulating large arrears. These results suggest that child support policy may need to find ways to accommodate the economic challenges facing fathers in order to help noncustodial fathers fulfill their responsibility to support their children.

**Appendix Table 1. Sample Composition**

Paternity/Divorce Status of Sample Fathers	Number of Fathers with Minor Children in 2010	Number of Fathers without Minor Children in 2010	Total
Unknown	2,346	399	2,745
Paternity	4,889	695	5,584
Divorce	3,117	2,785	5,902
Total	10,352	3,879	14,231

**Appendix Table 2. Child Support Arrears and Employment, Incarceration, and Order Level in 2005: Tobit Regression**

	Mean arrear in Dec. 2005					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	coeff.	se	coeff.	se	coeff.	se
<b>Employment Spells, 2000–2005 (ref. category: no employment)</b>						
1	-8728**	573	-8544**	795	-6903**	1629
2	-7078**	618	-7739**	837	-4922**	1774
3	-6750**	661	-7012**	870	-4917*	1978
4+	-6127**	666	-6892**	868	-5054*	2195
<b># of Different Employers, 2000–2005 (ref. category: no employment)</b>						
1	-9608**	738	-9518**	980	-10374**	2246
2	-9198**	734	-9115**	964	-9831**	2278
3	-8170**	737	-9093**	949	-8105**	2276
4–5	-7628**	692	-8492**	896	-7216**	2231
6+	-6127**	666	-6892**	868	-5054*	2195
<b>Average Monthly Earnings, 2000–2005 (\$) (ref. category: no earnings)</b>						
1–500	6060**	560	4043**	574	8280**	2153
500–1000	2154**	592	301	621	3557	2167
1000–2000	-1927**	600	-3914**	648	721	2069
2000–3000	-3524**	651	-5552**	752	-1536	2190
3000+	-6127**	666	-6892**	868	-5054*	2195
<b>Incarcerated in 2005</b>						
Even Incarcerated by 2005	2184**	687	1848**	616	-2653	3827
	4121**	514	3299**	478	14503**	2689
<b>Avg. Monthly Order, 2000–2005 (\$) (ref. category: less than \$100)</b>						
100–200	4437**	540	5081**	693	4747*	2034
200–400	5854**	554	6714**	713	7304**	2030
400–600	7937**	638	9745**	853	8752**	2120
600+	11212**	723	16438**	1179	13345**	2209
pct expressed 12 months or more	566	591	2379**	770	1933	2094
<b>Avg. Monthly # of Payees, 2000–2005 (ref. category: less than 0.9)</b>						
0.9–1.1	5089**	480	3201**	744	5905**	1432
1.1 +	9553**	597	6684**	809	10801**	2150
<b>Avg. Monthly # of Children, 2000–2005 (ref. category: less than 0.9)</b>						
0.9–1.1	3689**	597	3161**	863	6249**	1978
1.1–1.9	3931**	569	3822**	854	8648**	1869
1.9–2.1	6057**	674	6952**	1012	7257**	2083
2.1+	7530**	674	9466**	1018	8756**	2084
<b>Race (ref. category: White)</b>						
Black	4441**	342	3210**	342	6043**	1918
Hispanic	3172**	586	2902**	575	2874	2013
Other	-621*	323	-229	448	-152	799
<b>Age at the First Order (ref. category: younger than 20)</b>						
20–29	454	481	392	411	3944	3764
30–39	534	518	607	519	3277	3776
40+	-552	576	1166	780	4388	3873

**Appendix Table 3. Child Support Arrears and Employment, Incarceration, and Order Level in 2010: Tobit Regression**

	Model 1: Mean arrear in Dec. 2010						Model 2: Mean Arrear in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	coeff.	se	coeff.	se	coeff.	se	coeff.	se	coeff.	se	coeff.	se
<b>Employment Spells, 2000–2005 (ref. category: no employment)</b>												
1	-14527**	1247	-14450**	1997	-9606**	3127						
2	-12509**	1346	-14063**	2107	-5220	3409						
3	-10561**	1430	-12062**	2189	-6057	3814						
4+	-10079**	1440	-10564**	2180	-6634	4238						
<b>Employment Spells, 2000–2010 (ref. category: no employment)</b>												
1							-20487**	1249	-21977**	1885	-16172**	3173
2							-17863**	1325	-21706**	1999	-10429**	3327
3							-17724**	1379	-21354**	2068	-9576**	3567
4							-16578**	1448	-20357**	2115	-10034**	3914
5+							-15718**	1320	-20121**	1975	-8012*	3703
<b># of Different Employers, 2000–2005 (ref. category: no employment)</b>												
1	-16928**	1605	-15386**	2464	-16605**	4343						
2	-16295**	1594	-15140**	2421	-14026**	4387						
3	-14355**	1595	-13715**	2381	-15227**	4402						
4–5	-14303**	1504	-14091**	2257	-12594**	4335						
6+	-10079**	1440	-10564**	2180	-6634	4238						
<b># of Different Employers, 2000–2010 (ref. category: no employment)</b>												
1							-23247**	1619	-23873**	2529	-18237**	4147
2							-21580**	1569	-24965**	2394	-15705**	4091
3							-19899**	1550	-23540**	2280	-11888**	4115
4–5							-19872**	1432	-23288**	2120	-13380**	3954
6–7							-18996**	1443	-23073**	2114	-13089**	4081
8+							-15718**	1320	-20121**	1975	-8012*	3703
<b>Average Monthly Earnings, 2000–2005 (\$) (ref. category: no earnings)</b>												
1–500	13620**	1191	10332**	1454	18708**	4144						
500–1000	3961**	1267	1968	1574	6505	4192						
1000–2000	-3022*	1287	-6422**	1644	102	4021						
2000–3000	-7056**	1408	-9805**	1900	-2389	4255						
3000+	-10079**	1440	-10564**	2180	-6634	4238						
<b>Average Monthly Earnings, 2000–2010 (\$) (ref. category: no earnings)</b>												
1–500							11746**	1103	8364**	1378	18481**	3643
500–1000							387	1148	-2851*	1446	3159	3756
1000–2000							-7779**	1157	-12207**	1503	-29	3521
2000–3000							-12367**	1295	-15235**	1751	-5432	3723
3000+							-15718**	1320	-20121**	1975	-8012*	3703
<b>Incarcerated in 2005</b>	4051**	1439	3398*	1549	890	7327						
<b>Even Incarcerated by 2005</b>	8358**	1082	7375**	1205	19420**	5152						
<b>Incarcerated in 2010</b>							3027*	1324	3063*	1426	-6410	6168

(table continues)

Appendix Table 3, continued

	Model 1: Mean arrear in Dec. 2010						Model 2: Mean Arrear in December 2010					
	All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)		All (N=14,231)		Paternity (N=4,889)		Divorce (N=3,117)	
	coeff.	se	coeff.	se	coeff.	se	coeff.	se	coeff.	se	coeff.	se
<b>Even Incarcerated by 2010</b>							9787**	870	8311**	971	23571**	4007
<b>Avg. Monthly Order, 2000–2005 (\$ (ref. category: less than \$100))</b>												
100–200	6615**	1154	7563**	1702	8000*	3797						
200–400	9654**	1185	11031**	1755	13662**	3804						
400–600	13233**	1376	15987**	2122	17887**	3991						
600+	19837**	1573	26557**	2977	24570**	4171						
pct expressed 12 months or more	1473	1262	4002*	1892	7615*	3917						
<b>Avg. monthly order, 2000–2010 (\$ (ref. category: less than \$100))</b>												
100–200							10444**	1029	11266**	1593	15906**	3732
200–400							14268**	1061	16714**	1641	21081**	3530
400–600							17916**	1248	21652**	1924	24498**	3701
600+							25495**	1478	30776**	2596	32634**	3896
pct expressed 12 months or more							5510**	1131	9229**	1768	14695**	3607
<b>Avg. Monthly # of Payees, 2000–2005 (ref. category: less than 0.9)</b>												
0.9–1.1	11206**	1067	10909**	1977	11340**	2795						
1.1 +	23830**	1300	21826**	2130	25968**	4158						
<b>Avg. monthly # of payees, 2000–2010 (ref. category: less than 0.9)</b>												
0.9–1.1							8848**	950	7646**	1675	7560**	2777
1.1 +							17656**	1082	13190**	1732	19389**	3479
<b>Avg. Monthly # of Children, 2000–2005 (ref. category: less than 0.9)</b>												
0.9–1.1	4764**	1314	2763	2260	3664	3787						
1.1–1.9	4463**	1259	3014	2241	7706*	3561						
1.9–2.1	7762**	1486	11780**	2627	7006	3983						
2.1+	11286**	1480	16950**	2636	6511	3995						
<b>Avg. monthly # of children, 2000–2010 (ref. category: less than 0.9)</b>												
0.9–1.1							8998**	1139	7835**	1953	11074**	3540
1.1–1.9							8024**	1040	9561**	1888	12685**	3312
1.9–2.1							13010**	1326	14260**	2272	14954**	3718
2.1+							16376**	1229	22334**	2152	15807**	3600
<b>Race (ref. category: White)</b>												
Black	11470**	724	9606**	862	13060**	3670						
Hispanic	8723**	1237	9090**	1438	4707	3935						
Other	-3104**	714	-777	1143	-4708**	1548						
<b>Race (ref. category: White)</b>												
Black							10756**	695	8402**	825	13857**	3594
Hispanic							8196**	1196	8566**	1373	4477	3873
Other							-1602*	696	-81	1102	-2538	1529
<b>Age at the First Order (ref. category: younger than 20)</b>												
20–29	1031	1016	1001	1047	102	6886						
30–39	-2446*	1100	501	1318	-1598	6909						
40+	-7748**	1246**	-39	1993	2544	7103						
<b>Age at the first order (ref. category: younger than 20)</b>												
20–29							1069	975	1098	994	-1609	6734
30–39							311	1058	1488	1252	-2394	6741
40+							-2267*	1205	1354	1896	1288	6923

Notes: Model 1 and Model 2 differ in the time period in which the independent variables are measured.

\*p<.05 \*\*p<.01.

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