

CFRP POLICY BRIEF

How Unmarried Fathers Support Their Children: A Study Of Unmarried Parents

Most unmarried parents in Texas establish paternity in the hospital when their children are born. Not only does paternity establishment ensure that a child has a legal father, but it provides the legal groundwork for child support should it become necessary. Over time, a quarter of unmarried families who establish paternity will enter the child support system; however, little is known about the support arrangements of the remaining three-quarters of unmarried parents who never enter the system. To learn more about unmarried families both in and out of the formal child support system, we present data collected from two separate cohorts of Texas mothers who have given birth outside of marriage. Results show that the percentage of fathers providing informal support declines considerably over time, as does the level of formal support provided by fathers in the child support system. Because these declines are largely linked to fathers' inability to pay, policy efforts to improve human capital and employment options for this group may increase levels of support for children of unmarried parents.

More than 2 in 5 children are born to fathers who have no legal obligation to support them.

In addition to providing emotional support to their children, fathers play a crucial role in their children's development through the provision of financial support. Children with supportive fathers do better across a wide range of cognitive and behavioral domains—from greater academic achievement and improved health to lower rates of delinquency and depression.¹ For some children, the financial support of their fathers can even mean the difference between living above or below the poverty line.²

Though there is little doubt that children benefit from financially supportive fathers, more than 2 in 5 children in the U.S. are born to fathers who have no legal

¹ Amato, P. R., & Gilbreth, J. G. (1999). Nonresident fathers and children's well-being: A meta-analysis. *Journal of Marriage and the Family*, 557-573.

² Cancian, M., Meyer, D. & Park, O. (2003). The importance of child support for low-income families. Report to the Wisconsin Department of Workforce Development. Madison, WI: Institute for Research on Poverty.

obligation to support them. Children born to unmarried parents do not have a legal father until paternity is established, a process completed by most families in the hospital at the time of birth. In Texas, 7 in 10 fathers establish paternity by signing an in-hospital Acknowledgement of Paternity (AOP) form. Over time, roughly one-quarter of these AOP-signing families will enter the formal child support system. Little is known, however, about the three-quarters of AOP-signing families who remain outside the formal child support system, and how fathers in these families support their children, if at all. A better understanding of how unmarried fathers support their children when no legal obligation is present can help shed light on whether the child support system is succeeding in its efforts to ensure children are supported, and may improve targeting for resources aimed at addressing lingering gaps in support.

Drawing on survey data collected from two statewide cohorts of Texas mothers who gave birth outside of marriage, this brief provides an overview of how AOP-signing fathers support their children financially in the years following a nonmarital birth.³ Not only have these fathers made the initial commitment to their children through establishing paternity, but their status as legal fathers means they have the ability to provide support through both formal and informal means [see sidebar].

Formal Support:
court-ordered child support, which is enforced by state law.

Informal Support:
monetary and/or in-kind support (e.g. diapers, clothes, food), which involves no legal obligation.

Shortly after birth, we find that most fathers support their children informally. Over time, however, parental relationships begin to dissolve, leading many fathers to stop providing informal support. This slack in financial support is largely picked up by the formal child support system, which acquires the bulk of its caseload from unmarried parents in the first several years after birth.⁴ Though the formal child support system recovers the majority of fathers providing no informal support, enforcement remains a challenge. Three years after the birth of their child, more than half of AOP-signing mothers in the child support system do not receive the full amount of their obligation each month. For fathers who fail to provide consistent support, stable employment and adequate income remain major barriers to compliance. Policy efforts to ensure sufficient support for nonmarital children should champion programs to improve the human capital and employment options of young fathers in these communities.

Parental Relationship Status Determines Type of Paternal Support

As shown in Figure 1, most fathers who establish paternity in the hospital provide support to their children informally. Roughly 9 in 10 unmarried fathers with newborns and 7 in 10 fathers with 3-year-olds actively support their children through informal means alone. The moderate decline in informal support over this period is largely offset by a corresponding rise in the percentage of AOP-signing families who enter the formal child support system—a proportion that quadruples in size by the time the child is 3 years old.

³ This research brief is part of a series exploring the dynamics of nonmarital parenting. For other briefs in this series, as well as additional information about the studies that guide this research, please visit <http://childandfamilyresearch.org/>.

⁴ Calculation based on July 2013 OAG Administrative Records. Of all cases opened between January 2010 and July 2013, 48.1 percent were for children age 3 or younger.

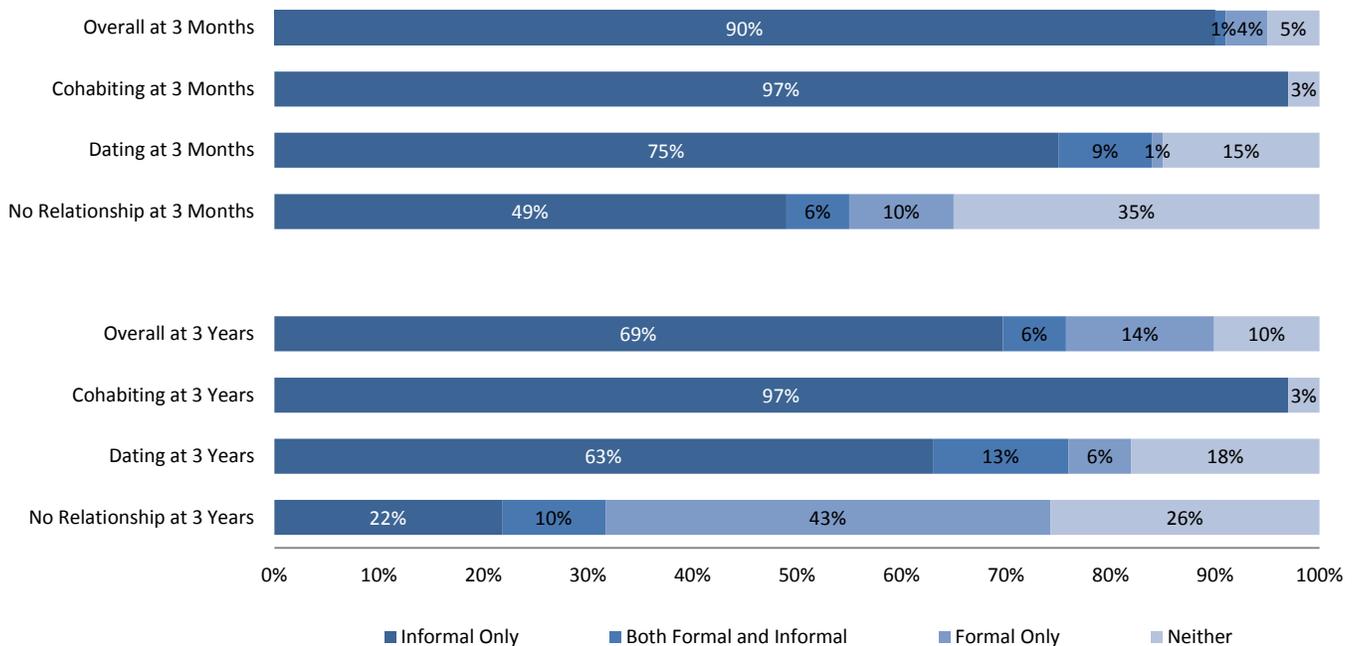
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Whether parents provide informal support, formal child support, or nothing at all is largely a function of the parents' relationship. Nearly all cohabiting fathers provide support through informal arrangements, regardless of whether the child is 3 months old or 3 years old [Figure 1]. Parents who are dating also rely primarily on informal arrangements, with a clear majority actively providing informal support at both time periods. Among parents in no relationship, however, informal support is less common and subject to evaporate over time; between similar fathers of 3-month-olds and 3-year-olds, the fraction providing informal support falls in half while the proportion in the formal child support system surges from 16 to 53 percent [Figure 1].

For children whose parents are not in a relationship, informal support is likely to dry up over time.

These data suggest that for parents who remain together, informal support continues to be the arrangement of choice. For parents in no relationship, however, the prospects for informal support are likely to erode over time, leading mothers to turn to the formal child support system as a backstop for the father's dwindling support.

Figure 1: Support Arrangements at 3 Months and 3 Years by Relationship Status, AOP Signers



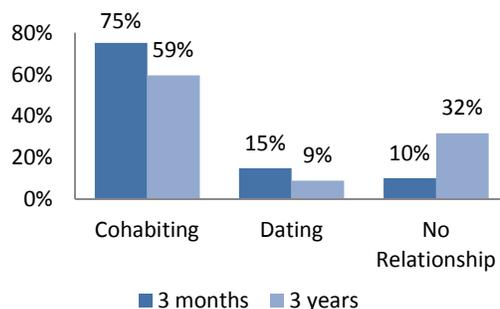
Source: PES Mothers at 3 months, weighted. AOP Signers only. / CAS Mothers at 3 years, weighted.

Dissolution of Parental Relationships Responsible for Surge in Child Support

As shown in Figure 2, the primary driver behind changes in parents' support arrangements is the breakdown of parents' relationships. In the first few years after a nonmarital birth, the percentage of AOP-signing parents who are living together or dating noticeably declines, while the percentage in no relationship more than triples. As more and more parents separate, they swell the ranks of a group whose prospects for informal support are slim, and whose chances of entering the formal child support system are high. Ultimately, it is this change in the parents' relationship that heralds the change in a father's support.

Parental relationships deteriorate significantly in the first few years after a child's birth.

Figure 2: Relationship Status at 3 Months and 3 Years, AOP Signers



Source: PES Mothers at 3 months, weighted. AOP Signers only. / CAS Mothers at 3 years, weighted.

Child Support Not a Reliable Source of Support

Despite turning to the formal child support system for help, many mothers do not regularly receive the child support they are owed. Three years after the birth of their child, only 46 percent of AOP-signing mothers in the child support system receive the full amount of their obligation each month—a median payment of \$322. For the remaining 54 percent of mothers, child support payments come in dribs and drabs. Though the median mother in this group is owed \$286 per month in child support, she actually receives nothing (\$0) in a typical month.

Among AOP-signing mothers, only 46% receive the full monthly support they are owed.

When asked why the father doesn't pay, mothers receiving irregular child support tend to report that the father either can't or won't pay. In most cases, mothers receiving irregular support feel that the father doesn't pay because he is irresponsible (73%) or doesn't want to (57%). Tension between parents

surfaces in other areas too; 31 percent of mothers report a lack of payment because they don't get along with the father, and 28 percent say it's because he started a new relationship. In more than 4 in 10 cases, however, mothers feel the meager payments they receive are rooted in father's inability to pay. Fully 42 percent of mothers receiving irregular support indicate that father doesn't pay because he doesn't have enough money, and 41 percent say it's because he is unemployed. Further analysis reveals that indeed, more than half of fathers in this group (51%) have trouble maintaining steady employment.

Most Unsupported Mothers Won't Pursue Child Support

Three years after the birth of their child, 10 percent of AOP-signing mothers—and more than a quarter of those in no relationship—receive neither formal nor informal support from the father. Though mothers in this group bear the full cost of childrearing alone, few have plans to open a child support order. Three years after birth, roughly 20 percent of unsupported mothers are in the process of establishing a child support order and another 9 percent are planning to open a case, but have not yet started. A staggering 56 percent of unsupported mothers, however, have no plans to open a child support case. When asked why the father doesn't pay, these mothers point to many of the same reasons given by unsupported mothers in the child support system—that is, irresponsibility, an unwillingness to pay, or a lack of money. Financial difficulties are especially common among fathers in this group, with nearly 4 in 10 unable to maintain regular employment. In short, the majority of unsupported mothers have no intention of pursuing a child support order at least in part because they doubt the father's willingness or ability to contribute. Unfortunately, the experiences of similar mothers in the child support system suggest their low expectations for support may be warranted.

Most unsupported mothers doubt the father's willingness or ability to pay.

Policy Implications

In recent decades, policy efforts to ensure the support of nonmarital children have produced a number of meaningful successes, but left other stubborn challenges unmoved. On the one hand, child support policies have played a crucial role in counteracting the tendency of fathers in poor relationships with the mother to taper or terminate informal support. Indeed, there is little doubt that the wide net cast by the child support system has increased the number of fathers who pay, as well as the amount and reliability of those payments. On the other hand, many mothers in the child support system still fail to receive an adequate or consistent stream of support. In sum, though enforcement challenges remain, circumstances would surely be worse without the extraordinary effort of public systems to secure support for children in single parent families.

Outside of the child support system, a substantial number of children are also growing up without their fathers' contributions. Unbound by legal obligation, 1 in 10 fathers provide nothing to their children three years after birth. In many cases, poor parental relationships and a lack of responsibility may be at fault; in other cases, fathers are severely hamstrung by a lack of money. Without stable employment or adequate income, fathers both in and out of the child support system will fall short of attempts to provide consistent support to their children. Policy efforts to improve the human capital and employment options of young men in these communities may increase the number of nonmarital children receiving support, and in turn, help to avert the developmental setbacks that too often cast a long shadow on those growing up without a father's contributions.

About CFRP's Paternity Studies

Paternity Establishment Study (PES) During a two-month period beginning in April 2013, CFRP conducted a longitudinal birth cohort study of approximately 800 mothers and 300 fathers in Texas who had a nonmarital birth in January 2013. CFRP developed the PES study to understand who establishes paternity and why, and how paternity establishment is associated with parental relationship quality and a father's involvement and support of his children.

Checking- in with AOP Signers (CAS) During a three-month period beginning in January 2013, CFRP collected information from approximately 600 mothers and 100 fathers in Texas who had a child in June 2009 and signed the in-hospital Acknowledgement of Paternity (AOP). CFRP developed the CAS study to understand how AOP signing is associated with parental relationship quality, father involvement, and father support three years after birth.

This research brief is part of a series exploring the dynamics of nonmarital parenting. For other briefs in this series, as well as our full report on these topics, please visit <http://childandfamilyresearch.org>.

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The Child and Family Research Partnership (CFRP) is an independent, nonpartisan research group at the LBJ School of Public Affairs at The University of Texas at Austin, specializing in issues related to young children, teens, and their parents. We engage in rigorous research and evaluation work aimed at strengthening families and enhancing public policy.