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Child Support and College Savings

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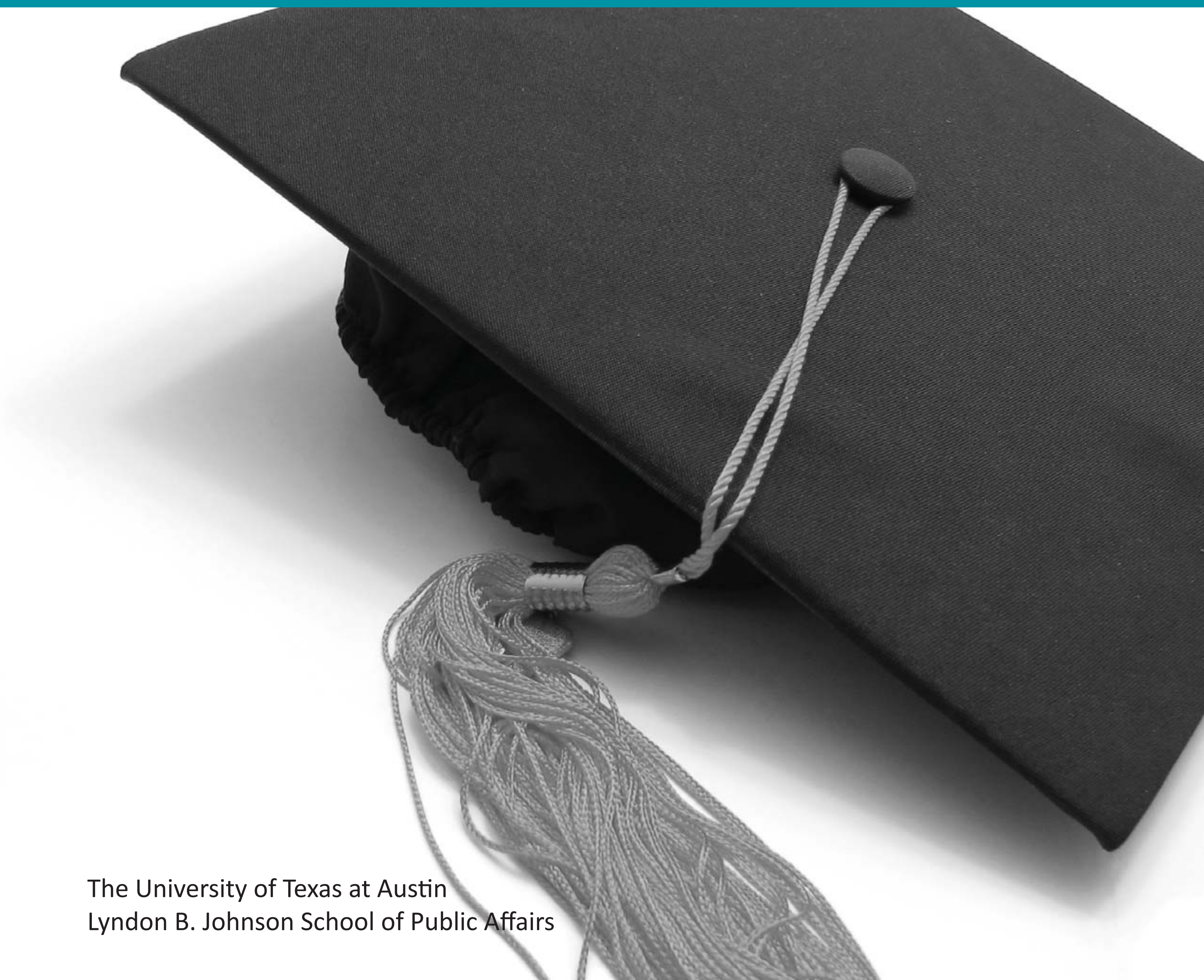

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Child Support and College Savings

The child support program provides essential financial resources to children and families, and it ensures that both parents are financially responsible for their child's healthy development. A key element of healthy development is post-secondary education; indeed, a college degree is associated with higher levels of subsequent employment, income, health, and wealth.[1]

Many families in the child support system have low levels of income and wealth and therefore have difficulties saving for their child's education. Asset building strategies provide avenues for accumulating savings and wealth and are a primary vehicle for college savings. For some families, child support contributions from the noncustodial to the custodial parent may provide the necessary infusion of resources to seed and support college savings.[2]

Child Support for College (CS4C) is a pilot program of the Texas Office of the Attorney General (OAG) and other partners aimed at linking child support customers to financial coaching institutions. The goal of CS4C is to promote parent savings for their child's future college education. This goal is in sync with the OAG's broader goal of promoting family economic security through the child support system. An evaluation of the CS4C program will determine whether there are opportunities for using the program as a model for longer-term, larger-scale collaboration between child support systems and the asset building community.

This report provides a broad rationale for linking asset building strategies to the child support population and an explanation of how the CS4C pilot program is structured. The report begins by discussing the primary goals of asset building and various strategies that are used to help families build assets, including those that are directly linked to saving for college. Next, the report gives an overview of the child support system and population. The report ends with a discussion of the strong alignment between the goals of asset building strategies and the child support system, an analysis of the CS4C pilot program, and the potential of the program to boost outcomes related to both child support and asset building.

Introduction to Asset Building

Asset building strategies aim to provide a pathway toward financial success and self-sufficiency. In general, asset building programs teach skills and provide knowledge to help participants with money management and financial goals including debt reduction, savings, advanced education, entrepreneurship, and homeownership. Unlike the existing tax code, which tends to provide benefits for higher-income populations, asset building programs are aimed specifically at low- and middle-income families. This is important because low- and middle-income families are less likely to hold significant savings or assets than higher-income families.[3]

Research by the Corporation for Enterprise Development (CFED) found that almost 30 percent of households in Texas are "asset poor," which means they lack the resources to remain out of poverty during a three month disruption in income.[4] When assets that cannot be liquidated quickly (such as homes, cars, or businesses) are excluded from consideration, 51 percent of Texans could not afford such a break in income.[5]

Moreover, as many as one-fifth of low-income families do not have bank accounts, and these families frequently have no other way to facilitate saving.[6] In Texas, almost 12 percent of *all* households are unbanked, and 24 percent are underbanked,[7] meaning they have a bank account but rely on services such as payday loans, money orders, or pawn shops.[8 9] Both Texas's unbanked and underbanked rates are higher than national averages.

GOALS OF ASSET BUILDING PROGRAMS

The goals of most asset building programs are for families to acquire assets that either (1) allow them greater financial stability in the wake of short-run income fluctuations and/or (2) provide capital for important long-term investment opportunities. Short-run income fluctuations may include job loss, illness, or other unexpected economic crisis. Long-term investment opportunities may include pursuing higher education or purchasing a home.

Research has demonstrated the potential for asset building programs targeted to lower-income earners to help them take advantage of savings opportunities. Participation in asset building initiatives may decrease the likelihood of intergenerational poverty, increase health and satisfaction among participants, and promote economic stability and educational attainment. Assets also offer a financial cushion that may prevent families from dependence on public benefits in emergencies.

Existing Asset Building Programs and Policies

The ability to accumulate wealth and improve one's economic status is central to the American ethos. Americans of every income level strive to own homes, build savings accounts, and attend college in order to improve their own lives and their children's futures.

The U.S. government has long sought to help Americans build their assets via programs like the GI bill, home mortgage interest tax deductions, and incentives for employers and employees to invest in retirement funds. In 2009, the federal government spent $400 billion on asset building policies.[10]

Many of the existing mechanisms to encourage saving are more accessible to higher-income families than to lower-income families. For example, two-thirds of tax benefits for pensions go to the top one-fifth of American income earners, and most lower-income workers are not eligible for participation in savings plans through employers.[11]

Despite the limited availability of savings opportunities for many lower-income earners, research demonstrates that lower-income families are interested in saving.[12] In recent years, several innovative strategies have been developed to increase opportunities for lower-income families to save.

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAS)

IDAs are an innovation in which matched savings accounts are used to help people with modest means build savings for the purchase of an asset, such as a home.[13] In addition to opportunities for matched savings, IDA programs offer additional features to address institutional impediments to saving, including financial education, case management, and restrictions on the use of accumulated funds.[14]

In 2005, there were between 500 and 1,000 IDA programs serving roughly 15,000 active participants in the United States.[15] Although IDA programs have been found to have mixed results, research suggests that most participants build at least modest savings and that IDA programs may help close the homeownership gap between black families and white families.[16] The state of Texas has invested $11.6 million in IDAs to help Texans purchase homes, attend college, and save for retirement.[17]

COLLEGE SAVINGS

College savings accounts are a common vehicle to build savings for investment in a child's future education. Advanced education and college degrees are increasingly important markers for financial and societal success. On average, those with college degrees earn $30,000 more per year than those who only have a high school diploma,[18] and their average median net worth is $633,000, compared to only $138,000 for those without college degrees.[19]

Although a college degree can greatly improve potential earnings and upward mobility, college tuition rates continue to increase faster than the rate of inflation.[20] To secure a college degree for their children despite rising costs, many families invest in dedicated college savings funds. Beyond their obvious financial importance, savings have additional implications for college attendance and performance. Children with college savings accounts are more likely to attend college than those without savings.[21] In fact, for young people who plan to graduate from a four-year college, those with savings accounts in their names are seven times more likely to follow through and attend.[22]

To address rising tuition costs as well as promote college savings, 49 states and the District of Columbia offer college savings accounts. The savings accounts, known as 529 accounts, provide tax-advantage savings for qualified post-secondary educational expenses.[23]

Accounts can be opened by a parent, grandparent, relative, or other guardian in the name of a designated beneficiary. The accounts can also accept gift contributions as a way to encourage contributions toward a child's educational future. To further encourage the use of 529 accounts, states often allow contributions to be tax-deductible.[24]

Because lower-income families have lower income tax liabilities than higher-income families, 529 accounts offer less of an incentive for lower-income families to save for college.[25] Similarly, lower-income families do not generally have large existing savings that could be transferred to a 529 account. Therefore, like similar federal tax programs, college savings accounts are often not as accessible to lower-income families as they are to higher-income families.

A study of U.S. families found that, among households with children, only 37 percent of parents making less than $35,000 reported saving for their children's college educations. In contrast, approximately 88 percent of parents who earned more than $100,000 were putting aside money for college.[26]

To create incentives for lower-income families to save, ten states offer matching programs specifically targeted at lower-income families: Arkansas, Colorado, Kansas, Louisiana, Maine, Minnesota, Nevada, North Dakota, Rhode Island, and Utah. Similar to many retirement plans, state 529 plans match a portion of a family's contribution as an incentive for the family to save more money for college. Some states match at a rate of two-to-one, whereas others have a more progressive matching structure, contributing as little as two percent for higher-income families.[27]

A study in Oklahoma, the SEED for Oklahoma Kids experiment (SEED OK), demonstrated that lower-income families are also more likely to save for college if lower-income children are automatically provided with Child Development Accounts (CDA). In the study, children were randomly selected to receive Oklahoma College Savings Plan (OCSP) accounts worth $1,000. Almost all participants in the treatment group opened their automatic accounts, and average SEED OK deposit amounts for the treatment group were significantly higher than the control group.

The study indicated that opening automatic college savings accounts and providing seed money encourages families to save for college, including those families who might not otherwise save for college.[28] The success of the SEED OK program suggests that mechanisms to help lower-income families save for college may be a viable strategy for breaking the cycle of poverty.

Introduction to the Child Support System

The child support system is also focused on the goal of promoting the economic security of parents and their children. Income from child support is one of the primary means of support for millions of children and families. Child support payments lift approximately one million people out of poverty each year, and the payments provide almost one-third of the income of poor families who receive this assistance.[29] In 2007, over $25 billion dollars in child support payments were distributed to 15.8 million families across the nation.[30]

BASIC MECHANICS OF THE CHILD SUPPORT SYSTEM

In Texas, more than $3 billion dollars are transferred annually from noncustodial to custodial parents by the state's Office of the Attorney General - Child Support Division (OAG); these funds support over 1.2 million families.[31] Roughly 80,000 of these families receive Temporary Assistance for Needy Families (TANF).[32]

The child support system is a process-driven system designed to enforce provisions in the Family Code and ensure that both parents are financially and emotionally responsible for their child's well-being. The ultimate goal of the system is to promote financial stability and independence for families.

Child support orders are established through the court system for never-married or formerly married couples. Orders are enforceable and require that a set amount of money be transferred from the noncustodial parent to the custodial parent.

Current Texas child support guidelines require the noncustodial parent to contribute to the custodial parent 20 percent of net income for one child. Payments are generally withheld from a noncustodial parent's wages and transferred directly to the custodial parent's bank account or debit card. Enforcement procedures to ensure that child support is collected range from garnishing money from the noncustodial parent's bank account to incarcerating the noncustodial parent until the ordered payment is received.

LOW INCOME LEVELS OF CHILD SUPPORT FAMILIES

Families in the child support system are more likely than the average family to have low levels of income and assets. Without child support, many of these families would struggle to meet their basic expenses.

A 2004 federal Health and Human Services report on child support customers found that 60 percent of families who participated in the child support enforcement system lived below or close to the poverty line compared to 30 percent of child-support eligible families who had private orders for child support or who had no child support orders.[33]

More than a quarter of custodial parents (28.3 percent) have incomes below the poverty line, which is approximately double the poverty rate of the total population. Further, most custodial parents are mothers (82.2 percent), the majority of whom are currently unmarried and have an even higher poverty rate than other custodial parents.[34]

In 2009, Texas households headed by single mothers had an average income of only $22,289,[35] which is more than $3,000 dollars less than the national average income of single-parent families.[36] Further, roughly two-thirds of the Texas child support caseload either currently receives or has received assistance in the form of Temporary Assistance for Needy Families (TANF) or Medicaid.[37]

CHILD SUPPORT ARREARS AND LUMP SUM PAYMENTS

Noncustodial parents often face financial challenges similar to those faced by custodial parents in the child support system. In particular, their employment and wages are often unreliable and unstable. In the event a noncustodial parent is not able to pay or refuses to pay his or her child support obligation, child support arrears accrue. Arrears are defined as unpaid child support that is due to the custodial parent.[38]

The state uses various strategies to collect arrears payments, such as liens on property and tax intercepts. If the state successfully collects an arrears amount, the money is provided to the custodial parent in the form of a lump sum payment. According to the OAG, lump sum payments are defined as payments that occur when a noncustodial parent makes a large "catch-up" payment to the child support system on arrears owed to the custodial parent. When this action occurs, custodial parents receive unexpected payments that range from a hundred dollars to several thousand dollars. The average lump sum payment for August 2011 was $2,444.

Some custodial parents will use these larger amounts to pay unpaid bills or meet other expenses, whereas for other custodial parents the money may be a bit of a windfall. For families who are not in dire straits to meet their basic needs, the lump sum payment has the potential to provide a seed for a college savings account.

The Child Support for College (CS4C) Program

CS4C is a collaborative effort between the OAG and other partners who specialize in asset building to provide financial education and savings incentives for college to eligible child support customers. The program takes advantage of the shared goals between the OAG and members of the asset building community.

CS4C is targeted at custodial parents who receive lump sum arrears payments, but any child support customer who can access one of the organizations providing financial coaching services is eligible to participate in the program.

Child support customers who receive lump sum payments are contacted by the OAG either immediately prior to or immediately following the receipt of a lump sum payment and informed of their eligibility to participate in the program. In addition, outreach materials are displayed in child support offices and at child support court to educate prospective participants about the program.

Child support customers who are interested in the program make initial inquiries by contacting a participating organization offering financial coaching services. Customers who remain interested in the program then meet with a financial coach to discuss financial and educational goals for their families and to receive information on various savings options.

Over several different visits, financial coaches talk with prospective participants about topics including financial habits, the family budget, savings goals, and savings options. The financial coach does not steer prospective participants to open a particular type of account or participate in the program; he or she presents prospective participants with an array of options.

Participants who open a college savings account through one of two eligible college savings options, the Texas Tuition Promise Fund or the Texas College Savings 529 Program, officially become part of the CS4C program.

Participants receive an incentive payment of 20 percent of their initial contribution and all subsequent contributions to the college savings account, up to $500 total in incentives, after they have attended four financial coaching sessions. All contributions, regardless of who makes them, are eligible for the match, meaning others in the beneficiary's family (such as grandparents and the noncustodial parent) may contribute to the account.

LEVERAGING THE CHILD SUPPORT "LUMP SUM" PAYMENT PROCESS

The CS4C program essentially leverages an existing structural component of the child support system – lump sum payments – to promote the accumulation of assets among child support customers. Research suggests that when lower-income people receive a sudden windfall of cash, they may benefit from a brief mental reprieve or "reset" moment, during which their attention may be diverted from simply managing day-to-day life to taking advantage of opportunities to make investments for the future.[39] A recent evaluation by CFED of a program unrelated to CS4C but being implemented at one of the CS4C partner sites found that the timing at which a financial opportunity is offered to a potential customer matters: some clients who had received a tax refund were more likely to take up offers for a free financial literacy course than those who did not receive a tax refund.[40]

LINKING CHILD SUPPORT CUSTOMERS TO FINANCIAL COACHING SERVICES

Research indicates that financial coaching services are a valuable tool for helping people save.[41] Because the provision of these specific services is not within the scope of the responsibilities of the OAG, partnerships with financial coaching institutions are valuable.

OFFERING INCENTIVES TO SAVE

Research suggests that incentives increase the odds a potential client will choose to participate in a program and establish savings.[42] This is important because survey data collected by the OAG show that child support customers are interested in saving for their children to attend college. In a recent survey conducted by the OAG, 94 percent of custodial parents and 72 percent of noncustodial parents responded that saving for their child's education is an important goal.[43] The incentives that are available through the CS4C program may provide a nudge to encourage child support customers to achieve financial goals they already desire for their families.

Potential of the CS4C Program to Meet Shared Goals

The CS4C program has the potential to promote the financial stability of families, foster long-term economic security, and produce more college graduates who are able to contribute to the

Texas economy. These potential outcomes are consistent with goals of the asset building community and goals of the OAG for child support customers and their families.

In addition, it is not unprecedented for the OAG to partner with other community institutions to promote the financial well-being of child support customers. The NCP Choices program works to help low-income unemployed or underemployed noncustodial parents whose children are current or former beneficiaries of public assistance overcome economic barriers to promote consistent child support payments. The program helps these customers secure employment and find career advancement via a partnership with the Texas Workforce Commission and 17 Workforce Development Boards. The program is considered to be a success, as it has resulted in unprecedented improvements in employment and job retention among low-income noncustodial parents, as well as improvement in child support collection rates.[44]

Conclusion

The success of programs such as 529 plans and other asset building initiatives indicates that lower-income families are interested in and capable of building assets. Furthermore, child support customers in Texas have specifically indicated interest in establishing college savings funds for their children.[45] Likewise, a majority expressed interest in both shared contribution savings plans and in financial management classes.[46]

The asset building community has not previously worked with the child support system. The CS4C pilot program provides a first glimpse into how the merging of asset building and child support goals may promote college savings and financial stability among the child support population.

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