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Welfare policies and covert behaviors: Understanding the effects on low-income families needing child support in central Iowa

Alissa Stoehr
Iowa State University

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Welfare policies and covert behaviors:
Understanding the effects on low-income families needing child support in central Iowa

by

Alissa Kristine Stoehr

A thesis submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of
MASTER OF SCIENCE

Major: Interdisciplinary Graduate Studies (Social Sciences)

Program of Study Committee:
Steven Garasky, Major Professor
Kathleen Hickok
Alicia Cast

Iowa State University

Ames, Iowa

2009

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DEDICATION

This thesis is dedicated to my best friend, Joanie. You are the reason for this thesis. You have given me the strength to continue to fight for the rights of women and children.

My parents, Jan and Doug Stoehr
My brother Peter and his family: Marisa, Victoria, and Hunter
My grandmother, Cay Peet
And to those friends and colleagues who stood by me
through the long hours and craziness of graduate school.

To those who are trying to break the cycle of poverty, I support you.

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ABSTRACT

When President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) into law on August 22, 1996, programs to strengthen child support enforcement and improve receipt efforts were established. However, the lives of welfare recipients who were receiving child support were forever changed. These single mothers would now have to attempt to find employment, no matter what their skill level, in order to keep their welfare benefits for the five-year time limit mandated by this legislation. Some of the new welfare-to-work rules helped raise welfare recipients out of poverty by helping them gain work experience and various job skills. However, most jobs found by welfare recipients provided low wages, limited or no benefits, and no flexibility when it came to childcare situations.

Before 1996, custodial parents were allowed to keep the first \$50 per month in child support collected on their behalf without their welfare benefits being reduced. However, PRWORA now allowed states to increase or decrease the amount of this child support disregard. Many states, including Iowa, decided to keep the child support paid by non-custodial parents in order to offset welfare payments.

This thesis includes a brief history of welfare and child support policies and the recovery by states of their welfare costs, with an analysis of “pass-through” and “disregard” policies stemming from the passage of PRWORA. PRWORA eliminated mandatory pass-through. As of June 2009, approximately 25 states keep all of the child support paid by the non-custodial parent as reimbursement for the custodial parent receiving welfare benefits (Center for Law and Social Policy, 2009).

For this study, custodial and non-custodial parents, judges, and administrators from the Iowa Department of Human Services were interviewed. They were asked about their experiences with the formal child support and welfare systems, and how they navigated through the rules and regulations. Respondents also had a chance to give suggestions as to how the welfare and child support systems could be improved.

This thesis reports the effects that covert non-compliance and covert support have on custodial parents who receive child support, and on non-custodial parents who pay child support. It also reports that when child support is not made readily available to families who use welfare benefits, custodial parents may choose to engage in covert non-compliance, covert support, and/or informal support.

Most of the respondents had negative experiences with the formal welfare and child support systems. They understood the rules, regulations, and eligibility requirements of the programs they were involved in, but did not always agree with the stipulations. Some of the respondents also felt that welfare benefits and child support should be two separate financial supplements.

My recommendations include an educational campaign for Iowa Department of Human Services administrators, workers, and clients, a switch in federal marriage promotion funding to a positive parenting curriculum, job training, and skill building programs, and a policy brief of my research that can be used by various policymakers to help understand the plight of welfare families in central Iowa and how future policies concerning child support and welfare can be beneficial to both the state and low-income families.

CHAPTER 1. INTRODUCTION

This research focused on the involvement of custodial and non-custodial parents in the formal child support enforcement and welfare systems. It questioned the impact, if any, that welfare policies concerning child support collection and distribution might have on both parents, and on their decision of whether or not to engage in covert support and/or covert non-compliance. In the long term, it is hoped that this research will influence the Iowa Department of Human Services, Iowa Child Support Recovery Unit, and other stakeholders to improve the child support and welfare systems, and to create programs that will help low-income parents be more active participants in these systems.

To gain a basic understanding of child support enforcement and the welfare system, Chapter 2 provides a brief history of child support and welfare policies. Research investigating the impact of child support pass-through and disregard rules, covert support and covert non-compliance on custodial parents and their receipt of child support and non-custodial parents and their payment of child support is also examined.

Chapter 3 discusses the four theoretical perspectives that this research is based on: systems theory, family process theory, the ecology of human development, and feminist theory. Research questions and expectations are also introduced.

Chapter 4 discusses the qualitative research methods that were used to collect and analyze data, the sample that was involved in this thesis, the interview questions that were used, and the interview protocol that was followed.

Chapters 5 and 6 conclude this study with a discussion of findings, policy recommendations, and implications for further research.

Definition of Terms

When discussing child support and welfare, it is necessary to have a basic knowledge of terms and concepts in order to better understand the research (U.S. Department of Health and Human Services, 2007).

Child support: financial support paid by a parent to help support a child or children of whom they do not have custody. Child support agreements can be entered into voluntarily or ordered by a court or a properly empowered administrative agency, depending on the laws of each state.

Child support enforcement: the application of remedies to obtain payment of a child or medical support obligation contained in a child and/or spousal order.

Covert non-compliance: the decision by a custodial parent to pretend to comply with the formal child support system, while withholding important information such as the true identity, location, and earnings of the non-custodial parent.

Covert support: financial and/or material contributions made by non-custodial parents that are not reported to the formal child support system, and are meant to intentionally defraud the system.

Custodial parent: the person who has primary care, custody, and control of the child; the parent to whom child support is owed.

Disregard: amount of child support that the custodial parent can keep without a reduction in welfare benefits.

Formal child support: money that the non-custodial parent pays directly to either the state or the custodial parent.

Formal child support system: government agency that exists in every state that locates non-custodial parents; establishes, enforces, and modifies child support orders; and collects and distributes child support.

Full disregard: allowing the full amount of child support paid to be distributed to the custodial parent without affecting the level of welfare benefits received.

Informal child support: money that the non-custodial parent pays directly to the custodial parent that is not intended to defraud the formal child support system.

Non-custodial parent: parent who does not have primary care, custody, or control of the child, but has an obligation to pay child support.

Pass-through: provision by which some of a child support payment collected on behalf of a welfare recipient is disbursed directly to that parent.

Welfare: state and federal programs that offer cash and other assistance to low-income individuals and families.

Welfare recipient: person who receives cash and other assistance from the state and federal government.

Zero disregard: occurs when the full amount of child support paid is distributed to the custodial parent, but the level of welfare benefits is reduced by an equal amount.

CHAPTER 2. LITERATURE REVIEW

In 2005, 6.8 million custodial parents who were due child support through either legal awards or informal arrangements were owed an annual average of \$5600, or an average of \$465 per month. Overall, custodial parents reported receiving \$25.9 billion directly from the non-custodial parent for support of their children in 2005 (Grall, 2007). According to the April 2006 Current Population Survey, sixty-one percent of all custodial parents received at least one type of non-cash support, such as gifts or coverage of expenses, on behalf of their children (Grall, 2007). Custodial parents who had a child support order or agreement were more likely to receive non-cash support (65.3%) than those custodial parents who did not have awards (55.3%). The most common type of non-cash support received by custodial parents was birthday, holiday, or other gifts. Other support received included clothing, diapers, groceries, medical expenses unrelated to health insurance, and child care (Grall, 2007).

There are many issues that involve the welfare system and child support distribution and receipt policies. Many rules and regulations are established by these policies, which can confuse low-income parents and policymakers alike. In the first section of this literature review, the history of welfare reform policies and their effects on child support receipt and enforcement is discussed. In the second section, the different ways that both custodial and non-custodial parents may choose to forego the formal child support system is discussed.

Welfare and Child Support Receipt

On August 14, 1935, the Aid to Dependent Children (ADC) program was created as part of the Social Security Act (Wisconsin Historical Society, 1936). This program allowed states to provide financial assistance to low-income families who met specific requirements,

such as a non-custodial parent not providing child support. The 1935 Social Security Act was the first major piece of welfare legislation in the United States. The ADC program was renamed Aid to Families with Dependent Children (AFDC) in 1962. The words “families with” were added because of concern that program rules discouraged marriage (Blank & Blum, 1997).

The first major federal child support legislation was the Uniform Reciprocal Enforcement of Support Act (URESA) in 1950. This act provided a system for interstate enforcement of child support without the custodial parent having to travel to the state where the non-custodial parent lived. It also helped to establish paternity, locate absent non-custodial parents, and either establish, modify, or enforce a support order across state lines. In 1975, President Gerald Ford signed into law Title IV-D of the Social Security Act, which created the federal child support enforcement system. This program was to be a partnership between state and federal governments, with state governments having primary responsibility to operate the program. The federal government was responsible for such tasks as establishing a parent locator service, technical assistance, and certifying cases for referral to federal courts and the Internal Revenue Service for enforcement and collection (Pirog & Ziol-Guest, 2006). States were provided federal matching funds for child support enforcement for AFDC cases. Federal legislation was also passed that would allow the government to garnish the wages of non-custodial parents in order to satisfy child support obligations (Pirog & Ziol-Guest, 2006). Since 1975, federal law has required that child support obligations remain in place even if the non-custodial parent declares bankruptcy (Garfinkel, McLanahan, Meyer, & Seltzer, 1998). Since 1981, child support agencies have been permitted to collect spousal support on behalf of custodial parents, and, in 1984, were

required to petition for medical support as part of the majority of child support orders (U.S House of Representatives, 2008).

The 1984 Child Support Enforcement Amendments required that states provide equal services for welfare and non-welfare families, and provided stricter measures against delinquent non-custodial parents, such as mandatory wage withholding if support payments were delinquent by one month and the creation of liens against real and personal property in the amount of overdue support. A pass-through policy was also established that required at least \$50 of a monthly child support payment that was collected to be distributed directly to the custodial parent (Lerman & Sorensen, 2001). For example, if a custodial parent in Iowa had a \$300 child support order and received \$361 in welfare benefits, the parent would receive \$50 of child support and the remaining \$250 would go to the state for reimbursement of welfare benefits on behalf of the custodial parent.

Throughout the last twenty years, there have been several state and federal laws established in an effort to enforce and collect child support. The Family Support Act of 1988 contained several provisions to strengthen child support enforcement for AFDC cases. The Act required judges and other officials to use state guidelines for determining child support award amounts, and mandated three-year reviews and adjustments of cases involving welfare families who were receiving child support (Edin, 1995). The Act also set state standards for paternity establishment, allowed for federal reimbursement for the costs of paternity testing, mandated genetic testing in disputed cases, and required immediate wage withholding for all new or modified orders being enforced by the states, beginning in November 1990. All states were required to develop and maintain statewide automated tracking and monitoring systems by October 1995, or face federal penalties (Lerman & Sorensen, 2001).

The Omnibus Budget Reconciliation Act of 1993 required states to adopt procedures for voluntary paternity acknowledgement due to the success of several hospital-based programs (Farrel, Glosser, & Gardiner, 2003). Nationally, the number of children for whom paternity was established or acknowledged increased to 1.8 million in FY2008, of which 1.2 million involved in-hospital or other paternity acknowledgements (U.S. Department of Health and Human Services, 2008).

The Deficit Reduction Act of 2005 made several changes to the federal child support enforcement program. One of these changes established a “Families First” policy that provided incentives to states to encourage them to allow more child support to go to former welfare families (U.S. House of Representatives, 2008).

Welfare and Child Support Enforcement

One of the most influential pieces of legislation involving welfare and child support enforcement was the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. This was passed during the Clinton era when he made clear:

“I want a national system of national child support enforcement because governments don’t raise children; people do.” (Blank & Ellwood, 2002, p. 749)

One of the most important premises of PRWORA was holding both custodial and non-custodial parents financially accountable for their children. For example, states were now able to deny food stamps to non-custodial parents who were behind in their child support payments. This new law was the first effort of the federal government to withhold welfare benefits from low-income non-custodial parents as a penalty for not satisfying their child support obligation (Garfinkel, et al., 1998). PRWORA also allowed states to design

their own welfare-to-work programs, and established a lifetime limit on receipt of welfare benefits.

One of the most significant aspects of this act was to eliminate the federal requirement that states pass through the first \$50 of child support that was paid to welfare families. States were now given the option of how much child support would go to these families (Venohr, Price, Van Wert, & Anders, 2002). For example, in Iowa, if a custodial parent had a \$300 support order and received \$361 in welfare benefits, any child support paid by the non-custodial parent went directly to the state for reimbursement of welfare benefits on behalf of the custodial parent.

One of the goals of the child support enforcement system was to provide economically vulnerable single-parent families with an important source of income (Cancian, Meyer, & Roff, 2007). If child support provides enough income to help a custodial parent become economically self-sufficient by combining child support with earnings and other types of income, child support may indirectly reduce reliance on, and the costs of, welfare to a state (Cancian, et al., 2007). However, because some of the child support collected was used to offset government costs, it did not significantly raise a custodial parent's income. Not receiving collected child support was one reason why parents were less likely to cooperate with child support authorities. Questions arose from both custodial and non-custodial parents: Why should there be any cooperation with a system in which the children do not directly benefit when the support is paid? (Cancian, Meyer, & Roff, 2006). Within PRWORA, there was a "pay families first" section that stated that if a custodial parent went to work and no longer received welfare benefits, that parent would receive all of the child support that was owed and collected for his or her children (Blank & Ellwood, 2002). The

only way that a custodial parent could receive the full amount of child support was to leave welfare and find a job.

Sorensen and Halpern (1999) examined whether in-hospital paternity establishment policies and immediate wage withholding increased child support receipt for single and previously married mothers. This study found that in-hospital paternity establishment programs had a positive effect on child support receipt for single mothers who did not receive welfare benefits, while immediate wage withholding had a positive impact on child support receipt among previously married mothers who did receive welfare benefits. Sorensen and Halpern (1999) also suggested that single mothers receiving welfare had little incentive to cooperate with paternity establishment because most of the child support collected would be given to the state as reimbursement for welfare expenditures.

Often, parents chose to act covertly and agreed to create informal arrangements, so that any payments the non-custodial parent made went directly to the child (Cabrera & Peters, 2000). In some situations, mothers had lost contact with the fathers of their children, or did not want to have to interact with someone who was emotionally or physically abusive, incarcerated, or addicted. In these situations, supporting the children might then fall on the mother's current cohabitating partner, even if he was not the father of her children. However, when partners lost their jobs or stopped financial support, these men were forced out of the home and back onto the street (Edin & Lein, 1997).

As the following studies demonstrate, custodial parents often choose the most economically beneficial way to support their children. These ways include creating informal and/or covert arrangements or following formal support regulations.

In a seminal study, Cancian, Meyer, and Caspar (2008) concluded that when custodial parents were allowed to keep all of the child support paid on their behalf, paternity establishment occurred more quickly, non-custodial parents were more likely to pay support, and custodial parents received more support for their children. The focus of the study was a cohort of single mothers who participated in the state of Wisconsin's welfare program entitled Wisconsin Works (W-2) between September 1997 and July 1998. The children of these women and the children's non-custodial parents were also included in the study. The control group consisted of custodial mothers with a child support order at the time of W-2 entry. The experimental group consisted of custodial mothers without any recent welfare history.

The researchers concluded that Wisconsin's full disregard had not only been able to increase the amount of child support received by custodial parents, but also increased child support payments overall. The full disregard was also associated with increases in the percentage of non-custodial parents paying support and the amount paid by these parents. In Wisconsin, the cost of passing through all child support to families was largely offset by reductions in state and federal benefit programs. Because the federal government assumed most of the increased costs of the W-2 program, whereas most of the reductions in costs were accrued by the state, there was a net cost to the federal government, while the state experienced a net savings, with the costs largely offsetting each other (Cancian, et al., 2008).

This study concluded that the full disregard policy would likely decrease the importance of child support as a long-term source of income for custodial parents and their children. The researchers also felt that it made sense to allow children, rather than taxpayers, to directly benefit from the payment of child support (Cancian, et al., 2008). From their

results, they concluded that Wisconsin's full disregard has been able to increase child support amounts received by low-income families, and the child support payments themselves have increased. The full disregard was also associated with the number of fathers who paid child support and the amount they paid (Cancian, et al., 2008). The researchers found it more ironic that the full disregard had come at little cost to the government. In Wisconsin, the cost of passing through all child support paid to welfare families was largely offset by reductions in other benefit programs. Because most of the increased costs of the Wisconsin experiment were absorbed by the federal government, and whereas most of the cost reductions accrue to the state government, there was a net cost to the federal government, while the state government experienced a net savings, with the costs offsetting each other (Cancian, et al., 2008). In current society where poverty rates are increasing and the number of families receiving government assistance is also on the rise, it is becoming more critical for the formal child support system to not put so much emphasis on government cost recovery, and to focus more on increasing individual and family self-sufficiency (Cancian, et al., 2008).

Covert Non-Compliance and Covert Support

In a major study conducted by Edin (1995), data collected from 214 welfare mothers in four cities showed that although they were mandated by law to pursue child support in cooperation with their state child support enforcement office, many mothers who wanted to remain on welfare, but did not want to reveal the father's identity or any other specific information, engaged in covert non-compliance.

Mothers who engaged in covert non-compliance felt they had good reasons for doing so. In their negotiations with the welfare system, the child support enforcement office, and their child's father, these mothers acted in a strategic manner to maximize their family's

potential economic and social gains. The most important finding in Edin's study (1995) was that according to the mothers' reports, the fathers of their children were much more financially involved than was reported in official statistics. Thirty-three percent of the women reported that they received financial support from the fathers of their children, though only 14 percent received any of that support through official channels. An additional 30 percent of the mothers stated that instead of receiving cash assistance, they received in-kind contributions, such as diapers, school clothes, and holiday gifts. Even though these contributions constituted a small but crucial portion of their monthly budgets, in combination with other income, the mothers who were engaging in covert non-compliance were able to survive within a system that paid a level of cash assistance that continued to keep them in poverty.

Edin's study (1995) found that a majority of the mothers that were interviewed complied with the formal regulations of the child support system and provided identifying information for at least one of the fathers of their children. As shown in Table 1, 134 mothers complied with child support officials, but only 31 actually received any support from the formal system. In Table 1, these numbers overlap in the sample, because there were 297 fathers for the 214 mothers involved in the study. One hundred and twelve mothers failed to receive formal support from at least one of the fathers for whom they submitted information to child support enforcement officials. Eleven mothers had cooperated for two fathers, but received support from only one of them. Sixty-three percent of mothers complied with the system for at least one father. However, 57 percent of mothers claimed they engaged in some form of covert non-compliance.

Table 1. AFDC Recipients Who Cooperated with OCSE and Who Did Not by Main Reason (Columns Do Not Add to 100%)*

	Number	% of Total
Cooperated with OCSE for One or More Fathers	134	63
Cooperated and Received Formal Support for One or More Fathers	31	14
Cooperated, but no Formal Support Received for One or More Fathers	112	52
<i>Main Reason for Cooperation:</i>		
Father(s) Unemployed	20	10
Father(s) Incarcerated	20	10
Father(s) Not Found	36	17
Good-Cause Exemption	7	3
Father(s) Unknown	2	1
In Process	41	19
Did Not Cooperate with OCSE, but Engaged In Covert Non-Compliance	122	57
Covert Non-Compliance and Covert Support	50	24
<i>Main Reason for Non-Cooperation:</i>		
Financial Gain	32	15
Father-Child Tie	46	21
Father's Economic Situation	27	13
Covert Non-Compliance and No Covert Support	75	35
<i>Main Reason:</i>		
Material versus Emotional Support	9	9
Fear of Reprisal	18	8
Exclusive Control Over Child	25	12
No Legitimate Claim	14	7

Mothers gave several reasons for their cooperation or non-cooperation. Edin coded only the main reason mothers gave for their behavior in regard to each of their children's fathers; N=214

As shown in Table 1, 24 percent of mothers participated in both covert support and covert non-compliance rather than relying on only formal child support receipt from their child's father. It needs to be understood that the women who were interviewed in the study had multiple fathers of their children, and the behaviors were sometimes different for each father. Some fathers did cooperate with their children's mother and paid their child support, while others chose to participate in covert support and covert non-compliance.

This research concerning the prevalence of covert support and non-covert compliance illustrates that even though these acts violate welfare rules and regulations, some mothers see them as the only way to receive any support for their children. Edin (1995) offered three reasons why she believed that covert behavior was increasing. The first reason was that

some mothers were more apt to get more money from the father through covert support than the \$50 disregard that the welfare system would allow them to keep. Sixty-four percent of mothers reported that they received covert support because they were better off financially than if they received their support through official channels.

The second reason was that most of the father's economic conditions were not conducive to satisfying a regular child support obligation. They were either not making enough money to financially take care of themselves, which in turn drastically hindered their payment of child support, or they were involved in cash-only ventures or illegal activities. Mothers would rather get some support than see the father get arrested or be penalized with other sanctions. If jail time and/or sanctions did occur, there would not be any formal or informal child support from the father. Thirty-six percent of mothers who received covert support did not receive any more money than they could have potentially received through the formal child support system.

The third reason that Edin (1995) stated was that mothers believed that if there was not any "interference" from child support enforcement officials and if they were able to establish a satisfactory support arrangement with the father, the relationship between the father and child would be strengthened and enhanced. The father would be more apt to spend time with his child if he knew that he would not face any sanctions if he could not satisfy his entire child support obligation. According to the mothers in the study, having fathers pay through the formal child support system decreased their pride in parenthood and eliminated any sense of reward for satisfying their financial obligation to their child. However, the same mothers who received covert support and engaged in non-covert

compliance did use the formal child support system as a threat if the fathers did not honor their child support obligation.

As shown in Table 1, 61% (75/122) of mothers did not receive formal nor informal support. Edin (1995) suggested four reasons why these mothers voluntarily gave up their rights to child support. The first reason was their emphasis on the father-child relationship. Some mothers felt that it was better to strengthen and enhance this relationship and receive emotional support for their child than to try and collect formal support and possibly decrease the amount of positive interaction between the father and child. The second reason was that some mothers wanted to have full control over the welfare of their children. They did not want any support from the father, and did not want to feel like they had to “answer” to someone if they accepted any support. Thirty-three percent of the mothers did not pursue establishing any kind of support obligation because they did not want to open the door to unwanted contact with the absent father. Many of the women valued their freedom from depending on someone else, or believed that the father was a negative influence on the children. Other mothers were fearful that if the fathers were made to pay child support, they would expect shared custody. The mothers did not trust the fathers to adequately care for their children.

The third reason that mothers chose not to receive any support was that they feared physical abuse or other forms of harassment from their child’s father. Their safety and the safety of their children were more important than having any contact with the father. Twenty-four percent of the mothers in the study stated they did not seek to establish any type of support obligation because they feared physical violence, but still believed that the state would not grant them a good-cause exemption if they told the truth. This was not an

unreasonable belief since records from the Office of Child Support Enforcement showed that nearly one-third of those custodial parents who requested good cause exemptions were denied (U.S. Department of Health and Human Services, 1990). The fourth reason was that there was no long-term or substantial relationship with the child's father. Nineteen percent of the mothers did not see any reason to obligate or involve men in their lives whom they hardly knew, much less trusted.

Edin (1995) offered several policy recommendations that would help welfare mothers not rely on public assistance or formal child support. The first recommendation was to establish and collect child support awards just as Social Security taxes are collected, automatically adjusting for changes in earnings. A child support "tax" could be enacted so that extremely low-wage fathers would be assessed realistic amounts, and also be able to handle payments much more easily. The second recommendation was to guarantee a minimum monthly benefit to custodial parents whose former partners have low earnings and are unable to make any substantial payments through the formal system. Her third recommendation was to improve the wages of unskilled and semi-skilled fathers who were having difficulty satisfying their child support obligation. One way this could happen would be to involve fathers in Parents' Fair Share demonstrations that were established by the 1988 Family Support Act. These programs provided work, job training, and parenting classes to unemployed and non-custodial fathers. The child support obligations of these fathers were held in abeyance while fathers participated in the program (Garfinkel, et al., 1998). Another way to help low-income fathers satisfy their child support obligations would be to advocate for a "self-sufficiency wage." A self-sufficiency wage is defined as a wage that "generates an annual income that covers basic living expenses, such as shelter, food, childcare,

transportation, one telephone, health care, and clothing” (League of Women Voters of Ames, Iowa, 2005, p. 5).

Eden (1995) concluded that if policymakers and stakeholders want to see low-income fathers contribute to their child support obligation and single mothers attain self-sufficiency and leave welfare, the wages of skilled and semi-skilled men and women must definitely increase.

“The best way to mend the current system for welfare-reliant children is to create a system that takes into account real-life situations of both mothers and fathers, as well as norms regarding responsibility and obligation” (Edin, 1995, p. 228).

Guaranteeing Child Support

Guaranteeing child support to custodial parents was the topic of an influential study in 1980 conducted by the Institute for Research on Poverty in Madison, Wisconsin (Garfinkel, McLanahan, & Robins, 1992). The Institute envisioned the concept of child support assurance as holding non-custodial parents accountable for their child support obligations, while at the same time guaranteeing a minimum benefit to custodial parents (Garfinkel, et al., 1992). The three components of the child support assurance system were child support guidelines which established the child support award; routine withholding which deducted child support owed by the non-custodial parent from reported wages and other income; and an assured child support benefit which was a government guarantee of child support to custodial parents legally entitled to child support (Garfinkel, et al., 1992). In most states, a child support assurance system would be generous enough to exclude single mothers from having to receive welfare benefits, but they would still be eligible for food stamps and medical assistance. This benefit would not be means-tested, so mothers could keep all of their wages if they found employment (Edin, 1995).

The public policy initiatives mentioned above, among others, have not given much support to the development of positive fathering behaviors in non-traditional families because they were originally based in a traditional family context: a married couple with children. The laws that were based within PRWORA pressured fathers to pay child support, but did not help them overcome barriers that were preventing payment, such as unstable employment (Miller, 2006). These policies have mainly focused on a father's payment of child support as the most important form of positive father involvement and responsibility (Cabrera & Peters, 2000; Miller, 2006). Instead of using federal funding to establish and maintain marriage promotion programs, there should be a mandate to create programs that accept the choices of low-income parents who choose not to marry and provide them with opportunities to become more responsible providers for their children.

Formal and Informal Child Support

Within the state and federal child support systems, formal support consists of the money that the non-custodial parent pays either directly to the state or to the custodial parent as a result of a child support order. Informal support consists of any money that the non-custodial parent pays directly to the custodial parent that is not required and not intended to defraud the formal child support system.

In a study on the relationship between non-resident father involvement and child well-being in welfare families, Greene and Moore (2000) examined three areas of non-resident father involvement: father-child visitation, formal child support payments, and informal child support. Their findings revealed that while only 16.6 percent of fathers provided formal child support during the past year of the study, 42.3 percent provided informal child support and 67 percent visited their child at least once within the past year of

the study. Fathers prefer these informal systems because they feel that they have more control over how the money for the child is spent (Cabrera & Peters, 2000). The researchers also found that informal support and father-child visitation were closely associated. The closer in proximity that the father and child were, the more apt the father was to give financial support.

When it came to formal support, mothers were more willing to report accurate information about the fathers to child support enforcement officials because they knew where the fathers lived and worked based on their close proximity to the child. It was also easier for child support enforcement agencies to collect from intra-state fathers rather than from inter-state fathers (Greene & Moore, 2000). In general, they also found that monetary and material contributions from the father, especially informal support, were positively associated with more positive child well-being outcomes.

In 2001, Waller and Plotnick analyzed reasons why the child support system often seemed to fail low-income families. They found three components of PRWORA that negatively affected child support receipt (Waller & Plotnick, 2001; Lipscomb, 2005). The first component was that custodial parents must cooperate with the state in locating the non-custodial parent, establishing paternity, and obtaining child support. Failure to cooperate in establishing paternity could result in at least a 25 percent reduction in welfare benefits or a total cancellation of benefits. The second component was that the custodial parent must assign all rights to child, spousal, and/or medical support to the state for up to the amount of welfare benefits received. This included all current and past due support and continued as long as a family was receiving welfare benefits. If the custodial parent refused to assign her rights to the state, her public assistance and medical benefits would be cancelled. The

children would still receive public assistance and medical benefits, but the benefits would go directly to a payee, not the mother.

The third component was that approximately 50 percent of states used the entire monthly child support payment to reimburse state and federal governments for welfare payments. Because of this welfare reform legislation, the family would not receive the child support and usually faced a decrease in their standard of living. The fourth component of welfare legislation that affected child support receipt was that no formal credit was given for informal payments made directly to the custodial parent, such as clothes, groceries, etc.

The research also suggested that there was a division between the goals of child support policy and what low-income parents desired from the formal child support system. This division made it extremely difficult for low-income parents to comply with existing policy, and also made policy reform problematic, as is seen throughout the studies that have been and will be discussed. The researchers believed that there would be increased compliance rates within the formal child support system if low-income families perceived the system as more beneficial to their children and supportive of their efforts to establish satisfactory economic arrangements on their own (Waller & Plotnick, 2001).

Waller and Plotnick (2001) also speculated as to why the child support system was not more effective for welfare families. Their first premise was that many low-income, unmarried parents preferred informal support, including informal contributions from non-custodial parents, because they believed it financially benefited their children and family more than relying on formal support. Informal support was tangible, and could be used right away to take care of expenses. It was also easier for fathers and their children to build a

stronger relationship because both parents created a satisfactory and informal financial arrangement that would increase the likelihood of father involvement.

Their second premise was that welfare parents often did not comply with formal child support regulations because they thought of them as unfair, counterproductive, and/or punitive. Parents felt that participation in the formal child support system would not significantly improve their child's well-being, and could also create both emotional and financial conflicts between parents. Some also felt that they could create a working relationship with the non-custodial parent on their own that would benefit all involved. They saw this relationship as cooperative parenting and paternal involvement. Their third premise as to why the child support system was not seen as more effective for welfare families was that many of these families often faced social and economic obstacles, such as low wages and unstable employment, or did not have the necessary information about how the child support system actually worked. The Edin study (1995) also produced such results.

All of these conditions stated above have made it much more difficult for welfare families to comply with formal child support regulations, even if they do not participate in covert non-compliance. Low-income parents believe that child support should directly increase their children's standard of living, while the pass-through regulation rests on the principle that the welfare system is responsible for support only when the non-custodial parent's earnings do not meet the state's minimum standard (Waller & Plotnick, 2001). This seems to be a serious discrepancy between values and policies. This could be construed as one of the main reasons that low-income parents may participate in covert non-compliance and covert support.

According to a 1996 study about reducing the child support welfare disincentive problem among low-income families, custodial and non-custodial parents often have an incentive to create an informal child support payment system so that the child can receive more than the \$50 allowed per month without facing a reduction in welfare benefits (Bassi & Lerman, 1996). The custodial parent could stay on welfare while receiving these informal child support payments since they were usually not enough to help them leave the welfare system (Miller, 2006). However, if the custodial parent in this study obtained a job and was ready to leave the welfare system, she would be more apt to want to receive formal child support payments since these amounts were likely to be higher and more stable. Even if those payments did not go through the formal child support system and an informal arrangement was established between the two parents, the non-custodial parent would most likely be willing to help out more financially since he would know that the money would be going directly to his child. The payments would not be decreased by welfare rules and regulations.

These disincentives pose a serious threat to public policy. The current pass-through policies of certain states encourage non-custodial parents to stay in the underground economy and pay their child support through informal channels. Bassi & Lerman (1996) found that some low-income, non-custodial fathers viewed the government as worrying more about getting reimbursed for welfare payments and not worrying enough about raising the living standards of children.

In their FY2005-2009 Strategic Plan, the Office of Child Support Enforcement describes the programs they have established to help custodial parents receive the child support they are owed (U.S. Department of Health and Human Services, 2004). Four

protocols have been established within the strategic plan that state governments can implement in order to help welfare families. The first protocol is to provide intensive child support services to families nearing their five-year time limit of receiving welfare benefits, continuing for the year after the assistance ends. The second protocol is to ensure prompt payment of collections to families when their welfare benefits end. The third protocol is to involve both parents in developing post-welfare transition plans, including the role of child support remaining independent of public assistance, review and modification of child support orders, and compromising on support arrearages when appropriate. The fourth protocol is to use data reports to identify custodial parents who could close their cases with reliable receipt of child support. It is the intention of the Office of Child Support Enforcement for states to implement these strategies and protocols in order to increase and strengthen child support collection and enforcement efforts and to make the system more user-friendly for the families that truly need assistance. There is no research as of yet as to whether these strategies have been beneficial to low-income families receiving welfare benefits, or have established any government savings.

Research Questions

This research focuses on the involvement of custodial parents in Iowa in the formal state child support enforcement and welfare systems and in covert child support arrangements. Of particular interest are the effects that welfare program rules regarding the receipt and disbursement of child support have on the behavior of both custodial and non-custodial parents.

The specific research questions addressed in this thesis are as follows:

- A. Does participation in the formal child support system and participation in covert child support agreements affect the income of custodial parents? If so, which approach has a greater effect on income?
- B. Do welfare program rules regarding the receipt and disbursement of child support (e.g., pass-through and disregard rules) affect the willingness and likelihood of custodial parents to comply with formal child support rules and regulations?
- C. Does the effect of participating in a covert child support agreement on the income of custodial parents affect their willingness and likelihood to comply with formal child support rules and regulations?

Research Expectations

Expectation #1

- A. Participation in the formal child support system positively affects the income of custodial parents.
- B. Participation in covert child support agreements positively affects the income of custodial parents.
- C. Participation in the formal child support system and covert child support agreements has a greater positive effect on the income of custodial parents compared to participating only in covert child support agreements.
- D. Participation in the formal child support system and covert child support agreements has a greater positive effect on the income of custodial parents compared to participating only in the formal child support system.

Expectation #2

- A. Welfare program rules regarding the receipt of child support (e.g., disregard policies) negatively affect the willingness of custodial parents to comply with formal child support rules and regulations.
- B. Welfare program rules regarding the receipt of child support (e.g., disregard policies) negatively affect the likelihood of custodial parents to comply with formal child support rules and regulations.
- C. Welfare program rules regarding the disbursement of child support (e.g., pass-through policies) negatively affect the willingness of custodial parents to comply with formal child support rules and regulations.
- D. Welfare program rules regarding the disbursement of child support (e.g., pass-through policies) negatively affect the likelihood of custodial parents to comply with formal child support rules and regulations.

Expectation #3

- A. Participation in covert child support agreements that positively affect the income of custodial parents negatively affect their willingness to comply with formal child support rules and regulations.
- B. Participation in covert child support agreements that positively affect the income of custodial parents negatively affect their likelihood to comply with formal child support rules and regulations.

CHAPTER 3. THEORETICAL PERSPECTIVES

This research is based on four related theoretical perspectives. These perspectives are systems theory, family process theory, the ecology of human development, and feminist theory.

Systems Theory

There are four basic assumptions that should be recognized when discussing systems theory (White & Klein, 2008). The first assumption is that all parts of the system are interconnected. The second assumption is that understanding the choices of individuals is only possible by viewing the whole. That is, families are greater than just a collection of individuals. The third assumption is that the behavior within a system affects its environment, and the environment affects the system. This creates feedback. The fourth assumption is that systems theory is not reality, but a way of knowing and understanding human behavior.

Decision-making within a family is one of the main components of systems theory. Each decision an individual makes affects the entire family, and decisions made by the entire family affect each individual's behavior. Families are greater than just a collection of individuals. Simply, the entire family has more influence than all of the individual family members combined. Therefore, the family as a whole has more power than each individual family member (White & Klein, 2008). For example, when a custodial parent has to decide whether or not to participate in a covert support relationship with the non-custodial parent in order to receive child support, that choice affects the family relationship, and the strength of the bond between the child and non-custodial parent. The choice also affects the relationship

between both parents. If a satisfactory covert support arrangement is established between both parents, the likelihood of involvement from the formal child support system decreases.

Another example includes decisions made about choosing between covert support and working with the formal child support system. These decisions affect the custodial parent, non-custodial parent, biological children, and all other members of the family. Each decision the head of the household makes affects the entire family.

The choice to work with the formal child support system or to accept covert support from the non-custodial parent could be a decision made by the entire family if the custodial parent has a partner, and/or if the children are older. It would be easier to explain these types of choices to an older child rather than a younger one. The older child may want to have a relationship with the non-custodial parent, which may influence the choices made by the custodial parent.

Family Process Theory

Kantor and Lehr (1975) also view the family as a system. Family process theory characterizes the family as a self-regulating system in which each member controls each other's access to meaning, power, and affect (White & Klein, 2008). This concept helps us understand that the choices made by one family member affect all other family members.

Family relationships function in an interdependent manner. According to Kantor and Lehr (1975), a central theme within family systems is a focus on family strategies. A family strategy is defined as a "purposive pattern of moves toward a target or goal made by two or more people who are systematically bound in a social-biological arrangement" (p. 18). For example, when a custodial parent receives any type of financial support from the non-custodial parent, a choice is made by the custodial parent whether to deposit the money in a

checking and/or savings account, pay bills, spend the money on frivolous purchases, or spend the money on basic living needs. Will the money go directly to the child's basic necessities, or will it be used to decrease family debt? The child will be affected by this parental choice, and the parents will also be affected by the choice they make.

Kantor and Lehr (1975), among others, have characterized the family as a goal-seeking system. Much of the family process maintains the social relationships within the family, and between the family and the environment. Within the family, social relationships must be maintained as much as possible so that family members are not negatively affected by each other's demands, but are still linked to each other in a bonding relationship (White & Klein, 2008). A bonding relationship could be considered one of respect, non-judgment, and clear boundaries. The relations between family and environment are created by transactions that connect the family to external systems, like the welfare and child support enforcement systems, while maintaining the strong boundaries of the family system (White & Klein, 2008).

Ecology of Human Development

Another theory that can be used to analyze the family environment is the ecology of human development. The ecology of human development is defined as the scientific study of the "progressive, mutual accommodation between an active, growing human being and the changing properties of the immediate settings in which the developing person lives, as this process is affected by relations between these settings, and by the larger contexts in which the settings are embedded" (Bronfenbrenner, 1979, p. 21). It allows one to see how external factors affect the family unit. This theory can be used, for example, to analyze changes within the family as a result of receiving formal, informal, or covert child support. It allows

researchers to look not only at individual attributes, but also at the political, cultural, and historical environment in which the family lives. By recognizing these influences, it might become easier for policymakers to understand the effects that governmental policies and programs have on families.

A family's environment is comprised of interpersonal relationships, which are "embedded in the larger social structures of community, society, economics, and politics" (Moen, Elder, Jr., & Luscher, 1996, p. 1). Since the family unit is considered as a part of the larger social structure, there will be external influences that will affect the home environment the family lives in, as well as "family relationships, level and type of stress, parental concepts of self, and household incomes" (Wilson, Ellwood, & Brook-Gunn, 1995, p. 63). This becomes evident when the custodial parent receives covert child support, which is significant for both the parent and the children.

The basic structures within the ecology of human development are the micro system, the meso system, the exo system, and the macro system. The micro system is defined as a "pattern of activities, roles, and interpersonal relations experienced by the developing person in a given setting with particular physical and material characteristics" (Bronfenbrenner, 1979, p. 22). This system is comprised of interactions among and between family members, and includes the activities of the family members, each of their individual roles, the relationships with others, and continuous social networks. The main factor in the micro system is experience and how the family member within the specific environment perceives the experience.

The meso system is defined as the "interrelations among two or more settings in which the family member actually participates" (Bronfenbrenner, 1979, p. 25). This system

includes social networks with formal and informal communications. Custodial parents who are receiving welfare benefits are in the meso system. They would also be involved in two or more micro systems based on their actions. For example, in the meso system, the decisions that welfare participants make regarding the way they use their public assistance, how the amount of their public assistance influences the amount of their child support, and whether or not they receive covert child support or engage in covert non-compliance, will affect themselves and their families. They are active in their family's experiences, while trying to maintain head of household status. Custodial parents are also trying to make sure that their children are cared for, both financially and emotionally. They are establishing themselves in the areas of education, employment, and job training. The children of custodial parents are also involved in at least two micro systems. For example, they are involved in their family and their childcare experience, whether that is in an informal or formal setting.

The exo system is defined as "one or more settings that do not involve the developing person as an active participant, but in which events occur that affect, or are affected by, what happens in the setting containing the developing person" (Bronfenbrenner, 1979, p. 25). The exo system includes sets of meso systems, which include the micro systems. For example, a custodial parent's employment and/or educational settings are considered exo systems in which the children do not have an active role. However, the events that take place in the employment and/or educational settings affect the child, and the decisions that are made within the family affect the employment and/or educational settings.

The macro system is defined as "constituencies, in the form and content of the lower-order systems (micro-, meso-, and exo-) that exist, or could exist, at the level of the subculture or the culture as a whole with any belief systems or ideology underlying such

constituencies” (Bronfenbrenner, 1979, p. 26). The macro system includes all the other systems and their specific parts, with each affecting the other in certain ways. The societal and political culture (macro system) includes the policies and governmental programs with which custodial parents who receive child support have to comply. These policies and governmental programs also guide and regulate the micro, meso, and exo systems. The rules, regulations, and policies behind welfare reform and child support would be considered a political event (macro) that has changed the family (micro), the family’s social networks and how much they are involved in actual policy making (meso), and has affected the children of welfare recipients by the choices that are made regarding employment and/or education. Figure 1 (page 39) illustrates how these systems work together and how each affects the others.

Feminist Theory

Feminism is defined as “a social movement whose basic goal is equality between men and women” (Lorber, 2010, p. 1). The goal of feminism as a political movement is to make women and men more equal legally, socially, and culturally (Lorber, 2010). When thinking about the effects that welfare and child support policies have on low-income women, these policies could be seen as economically and emotionally oppressive for women and their children. Marxist feminist theory, feminist standpoint theory, and liberal feminism will be used to analyze the experiences of the respondents from a gender, race, and socioeconomic perspective.

Marxist Feminist Theory

In Marxist feminist theory, class oppression is seen as the main way that women are disenfranchised and denigrated within our society. According to Margaret Benston, the

importance of the exchange value of labor was emphasized in the early Marxist feminist tradition (Ollenburger & Moore, 1998). Exchange value is defined as “the value of work” (Ollenburger & Moore, 1998, p. 20). Exchange value has a specific emphasis when discussing the unpaid labor that women perform within the family, including reproduction, childcare, and household labor (Ollenburger & Moore, 1998). When most women who are of a lower socioeconomic status reproduce, especially women of color, they are automatically stereotyped as “welfare mothers” who are going to live off taxpayer money. Actually though, most women who receive welfare benefits, regardless of race, need temporary assistance while they attempt to become self-sufficient and learn new skills that will help them become contributing members of society.

According to Marxist feminism, women’s jobs are low paying and usually not long-term. Lorber (2010) states that, according to capitalist intent, “husbands supposedly are paid enough to maintain their families and themselves; they are supposed to get what is called a *family wage*” (p. 55). However, women head single-parent families and receive welfare assistance are forced into several roles within the family—mother and father, nurturer and provider. When these women are forced to rely on government assistance because they do not have husbands, they are stereotyped as “welfare queens” who are purposely living off the government. However, what society does not realize is that the low monetary level of welfare assistance is one of the reasons why families find it difficult to break the cycle of poverty.

For example, in Iowa, a single-parent family with one child receives \$361 per month in FIP assistance, otherwise known as the Family Investment Program (R. Thompson, personal communication, January 9, 2009). Even if a family is also receiving other benefits, including Section 8 housing, food stamps, and childcare assistance, \$361 per month is not

enough to make ends meet for most families. Single-parent families on public assistance deal with the stigma of receiving these government benefits, and balancing the roles of “nurturer” and “provider” within the family. Sometimes they cannot find employment that will cover all of their family’s basic living expenses. So they are forced to accept welfare benefits so they can just make ends meet.

To receive childcare assistance in the state of Iowa, the custodial parent is required to enroll in the Promise Jobs program (R. Thompson, personal communication, January 9, 2009). The other requirement is making a certain number of job contacts each week in order to stay eligible for welfare benefits. This can become problematic for families when they have to contend with long waiting lists at childcare facilities, or have difficulty finding an in-home childcare provider. Therefore, when a single mother is forced into the provider role because of nonpayment of child support, she may still have to be the nurturer for the family.

Lorber (2010) also states that Marxist feminism maintains that women are subordinated as a class by beliefs in stereotypes and by a patriarchal society that does not value women’s work in and out of the home. Low-income women who head single-parent families feel this the most.

Low-income women also do not have the same marriage options as middle- and upper-class women. Most of the women involved in the studies cited throughout the literature review have had children with men who are also of the same socioeconomic status (Edin, 1995; Edin & Lein, 1997; Waller & Plotnick, 2001). Therefore, regarding providing any type of child support, the father often is not making enough money to support himself and his child.

The ongoing feminization of poverty can also help account for the socioeconomic status of women who are receiving welfare benefits. This concept is defined as the “specific economic vulnerability of women who are the sole support of themselves and/or their children” (Ollenburger & Moore, 1998, p. 100). This concept can also describe the different levels of socioeconomic status that women may face throughout their life cycle. When discussing poverty, Ollenburger and Moore (1998) define it as “the absence of enough economic resources to secure life’s necessities, including food, shelter and clothing” (p. 100). Policymakers and others who talk about “welfare queens” draining the system are ignoring the overall experiences of the women and children who are living in poverty.

During the mid-1970s, there was a widespread belief in our society that the federal welfare entitlement perpetuated laziness and promiscuity. According to this belief, lazy women, usually women of color, were having babies to get money from the government, and would allow their low-income boyfriends to share in the benefits. These lazy and immoral adults then supposedly raised lazy and immoral children, creating a vicious cycle of dependency (Edin & Lein, 1997).

The most widely known argument legitimizing this assessment came from Charles Murray. In 1984, he claimed that welfare actually makes low-income families worse off financially. He argued that federal welfare became too generous in the 1960s and 1970s, and began to reward single mothers and laziness over marriage and work (Edin & Lein, 1997). Hence, the creation of marriage emphasis programs within the federal government in the late 1980s, and their reintroduction from 2000-2008 within the Bush administration.

On January 2, 2003, the federal government awarded over \$2.2 million in grant money to 12 states. This money, appropriated under the Office of Child Support

Enforcement, was earmarked to help single mother recover child support to help them raise their children. However, the money was being used, in part, to fund marriage promotion programs that had nothing to do with child support recovery. For example, the Marriage Coalition in Cleveland Heights, Ohio received a grant for \$199,994 to pilot a “curriculum” targeted at low-income single parents of infants that emphasized the value of marriage. In Allentown, Pennsylvania, a grant of \$177,373 was awarded to a community service group to work with local churches to provide marriage education for unwed couples (NOW Legal Defense and Education Fund, 2006).

Feminist Standpoint Theory

The primary concept of standpoint feminism is that knowledge must be produced from the point of view of a woman as well as a man. Furthermore, the main focus of standpoint theory is viewing the world from where the woman is located physically, mentally, emotionally, and socially (Lorber, 2010). Women’s voices need to be heard in order for their values and accomplishments to become visible within the dominant society. According to sociologist Dorothy Smith, “racially and economically privileged men are [the people] most likely to be in positions of power” (Sprague, 2005, p. 44). Women who come from low socioeconomic backgrounds, like welfare mothers who are also custodial parents, are relegated to positions of second-class citizens, and are forced to follow the rules and regulations of the welfare and child support systems even if they find them unfair. Their voices are not being heard because of their low status. Often, their concerns about the systems are not seen as valid or worthwhile, and nothing changes. They are not invited to or involved in the decision making process. Decisions are being made that will effect their

families, and welfare mothers are rarely asked for their opinions or suggestions. Their voices need to be part of the solution, not just seen as part of the problem.

From a racial context, Patricia Hill Collins argues that African-American women share the experience of oppression, and must have an interest in struggling against it (Sprague, 2005). This activism has created a relationship with dominant groups, such as policymakers and representatives within the welfare and child support systems. However, most African-American women are still marginalized and are seen as mere outsiders or stereotypical “welfare queens.” Collins also explains the process of “epistemological gatekeeping,” which is “influenced by the standpoint of the existing community of experts (policymakers and administrators) applying their standards of credibility, and also by the way the larger culture defines certain groups as more credible than others” (Collins, 2000, p. 203).

For example, PRWORA created a cash welfare block grant entitled Temporary Assistance for Needy Families (TANF). Its purpose was to increase state flexibility in providing assistance to needy families so that children may be cared for at home; end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage; prevent and reduce the incidence of out-of-wedlock pregnancies; and encourage the formation and maintenance of two-parent families (U.S. House of Representatives, 1996). Through this legislation, the values of the policymakers and stakeholders, mostly white, middle-aged, and economically privileged men, were forced onto the welfare recipients, making it seem as if the government knows what is best for the people. It is not conducive to promote marriage, two-parent families, and the end to out-of-wedlock pregnancies if there are no programs established to deal with the various types of

families that receive welfare benefits. Not all cases are the same, and having these “cookie-cutter” programs is not beneficial.

Liberal Feminism

Liberal feminism claims that gender differences are not based in biology, and that women and men are not all that different. If women and men are not that different, then they should not be treated differently under the law or in public policy (Lorber, 2010). Liberal feminism also helps explain the issue of low-income families and nonpayment of child support. As discussed before, there are certain eligibility requirements that welfare recipients must face if they want to receive childcare assistance.

According to Lorber (2010), one of the tenets of liberal feminism is to “encourage employers and governments to provide workplace child care and paid parental leave” (p. 26). These would be beneficial programs for women who are of a higher socioeconomic status. However, low-income women who work in minimum wage jobs may not be able to take advantage of these benefits. If these benefits are to truly enhance the quality of life for women of all socioeconomic statuses, then there needs to be advocacy about raising the minimum wage yet again.

Mainstreaming gender is also a tenet of liberal feminism. Lorber (2010) defines this concept as “ensuring that government laws or organizational policies do not adversely affect women and do address women’s needs” (p. 26). Several government programs have been created to help welfare families break the cycle of poverty. However, the many eligibility requirements and “red-tape” procedures cause some families to see obtaining welfare benefits as being more trouble than they are worth. When it comes to single-parent families trying to collect child support, there are several rules and regulations that welfare families

must follow to establish a child support order, let alone collect money owed to their children. If the non-custodial parent, who in most situations is the father, is of a lower socioeconomic status himself, often there is no recourse on which the mother can rely to receive child support since the father may not have enough sustainable income if his wages are garnished. Nevertheless, women who are forced to rely on public assistance are seen as “welfare queens” regardless of their situation. When they attempt to work, they are seen as not following their ascribed gender role of the nurturing mother who is the sole caretaker of her children. This places her in a “no-win” dilemma.

In conclusion, Lorber (2010) states that within liberal feminist theory, “women and men should be treated in a gender-neutral manner, especially under the law” (p. 41). This does not seem to be the norm in the case of the nonpayment of child support. Single parents, mostly mothers, are held accountable when they apply for welfare benefits by being required to establish a child support order in order to collect support for their children. However, their children may not benefit from that support as long as their parent is receiving welfare benefits. Non-custodial parents, mostly fathers, are also held accountable by being pressured to satisfy a child support obligation by any means possible. Collins stresses that there needs to be a sense of community if any changes are going to be made within the welfare and child support systems. All voices need to be heard and respected, including those who are experiencing the problems of poverty within these systems. As Collins argues, “everyone must listen and respond to other voices in order to be allowed to remain in the community” (Collins, 2000, p. 236-237). Only then will effective reforms become possible.

Linkages among perspectives

There are similarities between the ecology of human development, systems theory, family process theory, and feminist theory. The main similarity is the interconnectedness of the family, and how each action taken by a family member affects all other family members. Not taking action also plays a part within the family. If no action is taken by a family member, then all other family members may suffer negative consequences. For example, the family may experience an increase in family debt or the basic needs of the child may not be met because there is no child support coming from the non-custodial parent. Within feminist theory, the levels of gender equality between men and women may be altered due to the choices that the parents make regarding the payment and receipt of child support. Figure 1 illustrates how the systems fit together within the ecology of human development and how each part affects the others.

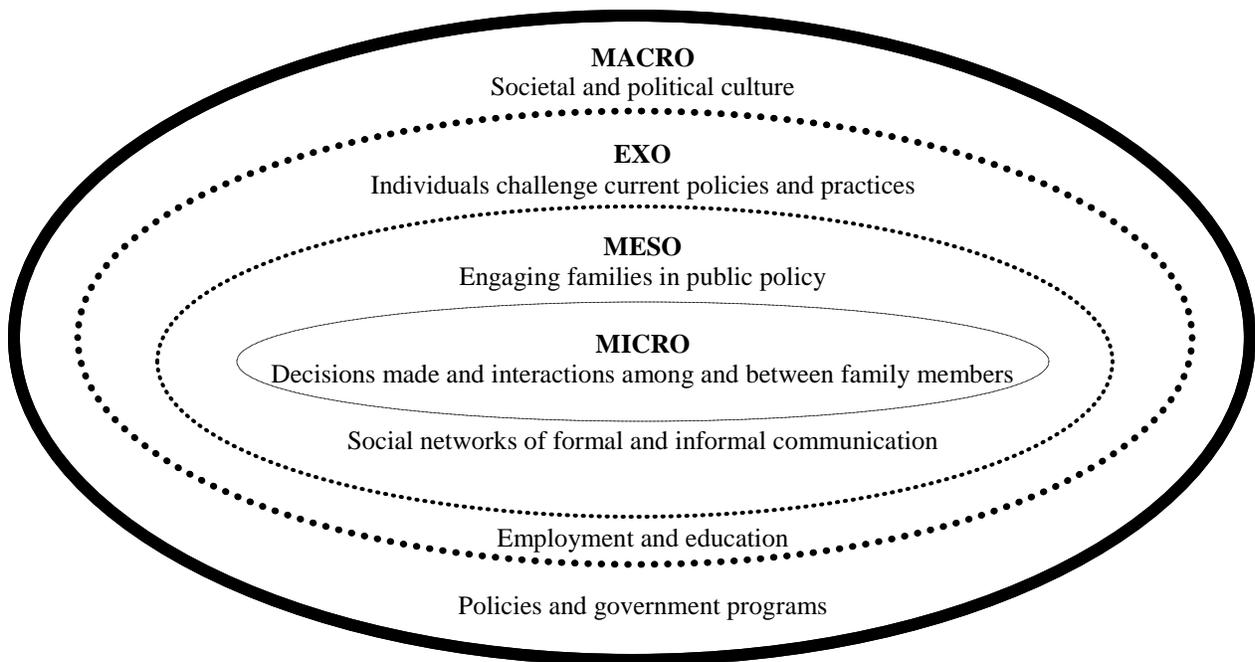


Figure 1. Levels of Human Development (Bronfenbrenner, 1979)

CHAPTER 4. MATERIALS AND METHODS

To address the research questions posed in Chapter 3, feminist methodology and qualitative methods were used to interview stakeholders in Iowa about child support and welfare. Bloom (1998) defines feminist methodology as having “a more interpersonal and reciprocal relationship between researchers and those whose lives are the focus of the research” (p. 1).

The goal in using feminist methodology was to create a relationship with my respondents as one who desires information on how the child support and welfare system can be improved for both clients and administrators. I wanted interviews to feel more like conversations, where I was learning from an insider perspective and gaining insight into the lives of my respondents. The qualitative methods used included in-depth interviewing and analyzing historical documents such as seminal pieces of welfare and child support legislation (Sprague, 2000). These qualitative methods emphasize interpretation and seek a detailed analysis of meaning (Sprague, 2000).

Sample

A convenience sample was used in the research. A convenience sample is selected in such a manner that convenience and expediency are the main considerations in selecting respondents. Usually, the most easily accessible respondents are used in the study (Sahai & Khurshid, 2002). Respondents were recruited from organizations such as Mid-Iowa Community Action (MICA), Beyond Welfare, Iowa State University, and the Iowa Department of Human Services. Posters were displayed on the Iowa State University campus and around the Ames, Iowa community, and the study was also publicized through various electronic means such as Facebook and various listservs. I collected names and

contact information of interested parties, and then scheduled times to interview them at their convenience. Participant recruitment took place in January-February 2009.

The population of interest was placed into two categories: (1) custodial and non-custodial parents who were current or former participants in the child support and/or welfare systems; and (2) administrators in the Iowa Department of Human Services, the Iowa Child Support Recovery Unit, and the legal system who had direct contact with custodial and non-custodial parents in the above situations, and also had a working knowledge of the above systems. Seven respondents were females who had current or past involvement with the state welfare and child support system in some capacity. Two respondents were males who were currently paying child support. Two respondents were DHS administrators and one respondent was a Polk County, Iowa judge. A copy of Iowa State University Institutional Review Board approval can be found in Appendix A.

Instrument

As I wrote my interview questions, I analyzed government documents such as information from the Iowa Child Support Recovery Unit pertaining to welfare and child support (Iowa Department of Human Services, 2006) and the 2008 Green Book of Federal Child Support Rules and Regulations (U.S. House of Representatives, 2008). This knowledge helped me compose questions that allowed me to understand how state legislation concerning welfare and child support affected custodial and non-custodial parents' understanding of their options and their willingness, or lack thereof, to cooperate with these formal systems. Because of this intentionality, the interview questions focused on the involvement of custodial and non-custodial parents in the formal state child support enforcement system and in covert child support arrangements. Of particular interest were the

effects, if any, that welfare program rules regarding the receipt and disbursement of child support have on the behavior of both custodial and non-custodial parents.

Approximately 25 questions were asked of each respondent. The questions included demographic information; whether or not respondents participated in covert non-compliance, covert support, and/or informal support; and their general experiences with the welfare and/or child support systems. All of the respondents were asked about their knowledge and understanding of welfare and child support regulations. According to Waller and Plotnick (2001), most of the fathers they studied believed that the courts should not intervene in family matters. Fathers also resented the child support system for “preventing” them from dramatizing their love and responsibility to their children. For example, in some communities, informal support (diapers, clothing, gifts, etc.) are seen as visible symbols of responsible fatherhood. For the mothers studied, some of them felt that if the state was only going to pass-through \$50 in child support, it was not worth being involved in the formal system. They thought that they would be able to receive more assistance through informal support.

The interview questions posed to Iowa Department of Human Services administrators and judges focused on their knowledge of the child support and welfare systems. Questions were included about the extent of covert support and non-covert compliance they perceived that occurs in Iowa, their personal feelings about the current pass-through and disregard policies in Iowa, and what they would like to see changed, if anything, within the current systems. A copy of the interview questions can be found in Appendix C.

Interviews

During the in-depth interviews, the respondents were encouraged to reflect on their experiences with the welfare and/or child support systems, and how those experiences had an impact, if any, on their life choices. Learning the history of both of these systems and the legislation that influenced them also gave me a context in which to analyze my respondents' responses.

Twelve interviews were completed. I was unsuccessful in soliciting any interviews from Child Support Recovery Unit officials in Des Moines. They felt that they had nothing of substance to share with me, and also expressed confidentiality concerns. The interviews were conducted at an Iowa DHS office, on the Iowa State University campus, and in private residences. The interviews ranged from 14 minutes to 49 minutes, and were tape-recorded. An advertisement was placed on the Iowa State University job board, and chose three university students were chosen as transcriptionists for my interviews. Pseudonyms were used in all written material to protect respondent anonymity. Each respondent received a copy of the results, discussion, conclusion, and recommendations of this thesis in order to ensure that their thoughts were interpreted correctly, and that nothing they expressed was taken out of context. They did not request any changes.

Interview Protocol and Data Analysis

"...what you already know is as important as what you want to know. What you want to know determines which questions you will ask. What you already know will determine how you ask them" (Leech, 2002, p. 665).

A semi-structured interview guide was created, and open- and closed-ended questions were asked to provide respondents with the greatest opportunity to explore their own experiences. To organize questions and help the interviews flow as naturally as possible,

questions were thematically grouped into three sections: questions about background information, questions about the range of the respondents' experiences with welfare policies, and concluding questions that specifically explored child support issues.

After the transcriptionists returned the interviews, open coding was used to create a set of descriptive codes for the interview data. Open coding is a method by which the researcher creates a detailed descriptive note for each distinctive comment in the transcript margins (Esterberg, 2002). Once the transcripts were coded, patterns and common themes were identified in the respondents' stories. Notations and descriptive notes were used to write chapter five of this thesis. The multi-page document will be destroyed with the transcripts and informed consents on October 1, 2009.

CHAPTER 5. RESULTS AND DISCUSSION

The child support and welfare systems can be difficult to navigate for clients, administrators, and policymakers. There are many rules and regulations to remember and follow. When one forgets or does not follow a rule, welfare benefits can be decreased or even eliminated.

The sample was a very diverse group. The respondents who were current or former clients within the welfare and/or child support systems ranged from 21-37 years. The ages of their children ranged from 2 ½-21 years. The average length that the respondents had been receiving welfare benefits was 2.25 years. Most respondents had only one child support order, although two respondents were involved in two separate orders. The child support orders discussed in the interviews had been established between 1994-2007, and support amounts ranged from \$52-\$614 per month. Ginger, a single mother of three children, is involved in two separate child support orders. Each order had explicit instructions that both the non-custodial parents would pay for health care for the children involved. That has never occurred. She has always paid the medical expenses for both of these children. There were very few modifications made to the child support orders discussed. Non-custodial parents satisfied between \$50-\$3400 of their total child support orders, with two of the non-custodial parents being approximately \$35,000 and \$9000 behind on their child support obligations, respectively. The two male respondents in my research, Tom and Rick, were paying between \$143-\$300 per month to satisfy their child support orders.

When asked about their experiences with the state child support and welfare systems, most of my respondents reported they had negative experiences. Dana, a single mother of two daughters, had been raped by her youngest child's father. She was told by DHS to either

establish paternity or risk losing state-provided medical insurance (a.k.a. Title 19) for both herself and her children. Currently, there is a court order to establish paternity in this case, but nothing has happened. Tom felt that the amount of his child support obligation was too high in comparison to his low wages. He reported that CSRU kept him informed about where to send advance payments, etc., but also took both his 2008 state and federal tax refunds to satisfy his child support arrearages. Although, the total of both tax refunds was approximately \$2000 more than what he owed the state of Iowa. As of February 2009, he has still not received the rest of his tax refund.

Ginger has been involved with the state child support system for 15 years. Her oldest son's father owes approximately \$35,000 in child support arrearages. She has taken him to court on numerous occasions for being paid in cash "under the table." His brother, the owner of a local business, has at times proved paperwork stating that the non-custodial parent is "learning a trade," and has not received payment for his services. Ginger has provided CSRU with photographs of where her oldest son's father works, business cards and pens with his name on them, photographs of him actually working, etc., and he still is not paying his child support on a consistent basis. According to Ginger, the only sanctions that he has ever received were one day in jail and losing his driver's license for approximately four months. However, he drove the entire time his license was revoked. One reason this was possible was that he does not have any vehicles registered in his name.

Ginger had an ironic experience with her case. Approximately six years ago, her oldest son's father sent a payment of \$72.44 to CSRU to be credited to his son's account. The next day, he contacted CSRU and wanted them to switch the payment to his oldest daughter's account. CSRU switched the payment and sent Ginger a bill for \$72.44. She has

been receiving the same bill for the past six years, and has told CSRU that she will not pay this bill until her son's child support obligation is paid in full. Ginger's oldest son's father has also had several contempt of court charges placed against him for non-payment of child support. He has used a variety of explanations, including the death of his father and not being able to pay his child support because it is such a high amount. Ginger said that the amount is usually lowered, and then he makes a payment.

Ginger's youngest child's father is also being paid in cash, and tells CSRU that he is not working. Ironically, he is in a local commercial. He has told Ginger that he has contacted CSRU on numerous occasions stating that he cannot pay his child support. He has said that CSRU has given him grace periods to get caught up on his financial obligation. He still owes approximately \$9000 in child support arrearages.

Dani, a single mother of a 2 ½ year old boy, felt that it was more beneficial for her to keep her welfare benefits than to accept the full amount of the child support order (\$521/month) because she was receiving child care assistance, transportation assistance, and medical assistance for herself and her son. However, her childcare assistance ran out in December 2008. If she was not going to receive additional childcare assistance, she wanted to receive child support:

When my child support order was established, it was \$521 and my FIP was \$361. My DHS worker said that if I took the child support, I would not be able to get child care assistance. My childcare was \$721, so I sure am going with the program that will pay for that. At one point, my DHS worker said that my child support was high and more beneficial than my FIP. I wanted to switch to just getting child support. I was off FIP for about an hour. My DHS worker didn't realize that if I was on child support, I would lose my health insurance. I couldn't afford that because I see a therapist 3 times a month, am on 3 different medicines, and go to the dentist every 6 months. I like my child support, but I am not willing to be without health insurance.

Dani had to make a choice as to what assistance would be most financially beneficial to help raise her son: child support or welfare. There was some perceived confusion on the part of the DHS workers as to the rules regarding child support and the status of Dani's health insurance. If Dani had had the correct information from the beginning, she may have made a different choice.

Some of my respondents did not have any specific experiences, positive or negative, with either system. Alice, a single mother of a three-year-old boy stated:

“When I graduate, I don't plan on ever going back on FIP. Once I graduate, it's my job to provide for my child. But, right now, I need help.”

Theresa, a mother of a 15-year-old girl, stated:

I mostly just did my thing, and whatever happened, happened. I didn't really get too involved. When I was on FIP, it wasn't that much anyway, so it didn't make too much of a difference. I wasn't using the child support right away. I was saving it for my daughter's college. I did not want to cause a hassle. I did report to CSRU when he graduated from college.

There was much discussion by respondents regarding what they perceived as the strengths and weaknesses of the state child support and welfare systems. The first comment was gratitude that welfare funding was available at all. Most people who receive welfare benefits are also receiving housing, food, and other assistance from various agencies. Non-profit organizations work in tandem with state agencies to help low-income people meet their basic needs.

Some of the respondents felt that DHS and CSRU have good intentions. As Tom commented, *“They are trying to make both parents raise a child.”* However, it may not come across that way through their rules and regulations.

Dana discussed her frustration with welfare rules regarding employment. To receive FIP, one must enroll in a program entitled Promise Jobs. The intent of this program is to help low-income individuals learn job skills and obtain employment. One of the requirements of this program is to complete 30 hours of job searching a week in order to stay eligible for FIP. Dana felt that this is asking too much. She was having a difficult time completing this requirement because she needed to find childcare for her daughters, and then find transportation to fill out applications. There was also a requirement through Promise Jobs of attending a week of job training in Des Moines. Dana replied:

“How am I going to get there with having to pay for child care and no job? You can’t get child care without having a job.”

With our current economy, several people are typically applying for the same positions. Therefore, it is extremely difficult to establish new job contacts each week. Dana also commented on the intrusiveness of CSRU during paternity establishment. She was frustrated that she was asked questions about her sexual partners when filling out the form to establish paternity. She did not feel it was necessary for CSRU to know about every person she had been involved with on a sexual basis. However, she felt forced to give this information in order to maintain her welfare benefits.

Another concern came from Anne, a single mother of a seven-year-old boy. She was frustrated when she could not get her son’s father’s health insurance card. She found it difficult to get assistance from health care providers if she did not have an actual insurance card to help identify who paid what percentage of the child’s health care costs.

Ginger discussed her difficulties with CSRU in trying to locate the fathers of her children so that they could be forced to pay their child support. She called CSRU several

times about both men, giving CSRU information on how to locate them, but nothing happened. She stated:

“You’re just another number to them. I don’t feel like they’re working for me as much as they possibly could.”

Theresa reflected back on her experiences with the state welfare system:

The whole system is very insulting. The whole process is very patronizing. There is so much paperwork that needs to be filled out every single month, and you are penalized if you miss something. When you are working, going to school, and taking care of your kids... It is so much extra stuff with so many strict deadlines. I felt like it was very paternalistic. It just makes you feel small.

The next topic discussed with the respondents was whether or not they participated in covert support, covert non-compliance, and/or informal support. There was very little admission of covert support and covert non-compliance. Dana admitted that from June-December of 2007, her youngest daughter’s father paid the \$20 co-pay for her childcare even though it was already factored into her welfare benefits. She did not feel like it was very important because she would help him out with gas so he could go to work in order to pay his child support. To her, it all balanced out. When it came to participation in covert non-compliance, all but one of the respondents stated that they followed the rules and regulations as they pertained to welfare and child support. Tom always followed the rules, stating:

“I would rather not go against the government. It’s more of a situation where I’d rather show that I was always being cooperative than to not be cooperating and have them do financial harm to me just for the sake of not cooperating.”

Theresa felt the same way:

“I’ve never not cooperated, and the reason why not is because I don’t have any reason not to. I mean, they’re collecting money for me, so I don’t have any reason to not cooperate with them.”

Most of the respondents were involved in some sort of informal support. Most of it was in the form of clothing and holiday presents. This reflects what Grall (2007) found. The Polk County judge stated:

It is not unusual for a defendant in a criminal case to say that he has no formal support order, but is providing some type of support to the child or children. This information comes out in the pre-sentence investigation report. There are support establishment cases where it is apparent that the father is providing at least some type of support to children on FIP.

An Iowa DHS administrator shared the same perspective:

I think informal child support goes on frequently. You have two parents and their common goal is to raise a child. I think to some extent the level of informal support is directly related to the relationship these parents have. There are a variety of relationships. So, I think the level of informal support is often times directly related to the relationship between the parents. I do think there should be a direct interest in the welfare of the child, so I do think there is a fair amount of informal support.

Covert support was another issue. Throughout both my interviews with DHS administrators and the Polk County judge, covert support was deemed more difficult to establish and track than informal support. None of the administrators nor the judge could give me any specific percentages of the current child support or welfare cases that involved covert or informal support. However, according to an Iowa DHS administrator:

We have run across cases where we discover that an absent parent who is living out of state is paying some child support to the parent with the child that is receiving FIP. They are often times not putting it on the application and reporting it to their worker. It's clearly communicated that if you are receiving FIP, you need to let us know about your child support order. I think the amount of that has decreased over the years because of technology. Also, the communication between states and child support recovery agencies has gotten better. Often times, families do not report something they are supposed to report. It may work for a while, but if you do it too many times, we have a way of finding them. When we do find them, their benefit levels are either reduced or cut.

You have a father or absent parent paying cash. The parents have their own cash arrangement. I think that this has lessened because CSRU has gotten much more aggressive in their pursuit of absent parents. They have more abilities to track down

absent parents and garnish wages, etc. These balances are forever. I tell absent parents, "You do not want to participate in a covert child support arrangement because the state of Iowa will be coming after you." As soon as they start to discover that the state is going to hold them responsible for repayment of FIP benefits, they are all of a sudden very interested in getting credit for the money paid. On the other hand, I let them know that this is still your child and if you see there are needs for that child, you are still a parent and that would go back to informal support. To me, part of that is just being a responsible parent. If you have any contact with that child at all, I feel like you have some obligation to provide for material needs for that kid.

The issue of gender discussed with the male respondents. The specific question was whether or not they felt they were treated differently within the systems because they were male. Tom felt that as a male, he was at a disadvantage. He felt that there was a stipulation of a big and unfair distinction between the father's **willingness** to care for the child and the mother's **ability** to care for the child. He also felt disadvantaged in the legal and systemic sense:

When we broke up, my daughter stayed with me. The police said that she needed to go to her mother, or, if I protested, she would go to a foster home. If the roles were reversed, they wouldn't let the father walk out with the kid. They would say she needs to stay at home. What sense would it make to send the child to live with the less stable parent? They gave her physical custody because she already had her. I want physical custody, not to duck a bill, but because I want my daughter to be here. I want to support her. I have to fight harder to prove that I'm at least equal, whereas she can be less stable and not fight so hard and be better. She can make decisions because she has physical care and there is nothing I can do about it. I don't feel like my lawyer thought to give me physical custody. If I were the mother and she were the father, there would have been more fighting without me having to light a fire under someone to get them to move.

Whenever the mother is in trouble or needs some help, it's like you can do whatever you want because you don't have her. If you are having trouble, let me have her. It's like no—you can't. The other one wants what the other one has. She wants to have more freedoms or she doesn't like me because I have the freedoms to act more like a single parent, and she has to be more parent than single. I think the way the system is set up, it kind of looks to the mother to do that without an evaluation to show stability. The system is set up to do something, but it's not working on the principles of putting the child first.

When it came to understanding FIP policies as they pertained to child support payment and receipt, most of the respondents evidently understood these policies. They may not have seen them as fair or equitable at times, but they nevertheless followed them for the most part. Dana had an interesting perspective about following the rules:

“The only reason I know about the different loopholes and technicalities is that in some way, shape, or form, I have broken them, and when I break them, I learn. I have to break a rule to figure it out.”

One of the Iowa DHS administrators had a different perspective:

It varies from household to household. The exposure to our programs and the quality of an explanation from a worker that family may or may not have received in the past seems to directly relate to these two things. Some of our families want their FIP now because “I am in crisis.” Their mind is not open to listening to a lot of other things. Often times, they think they are in compliance until they receive a non-cooperating sanction and even then they aren’t worried about it until the benefits run out and then they are back for more. What do I need to do? I think if you see a history of non-cooperation notices, you have somebody who either does not understand the proceedings and practices of child support in our department, in our relationship, or they are just not very compliant because they are not organized, educated, etc. Maybe the paperwork is challenging to them. I think sometimes if you see some of these people receiving consistent non-cooperation notices, that might also be an indication that you may have some covert support.

The Polk County judge was asked about the equity of child support policies as they pertain to FIP recipients. She discussed how in the case of joint physical care, each parent legally owes the other the full amount of support as if the other parent had primary care of the children. These support amounts are offset against each other, and the parent owing the higher amount pays the difference to the other parent. This recognizes that each parent has the costs of providing a home for the children. If one parent receives FIP, the state takes the full support amount owed by the other parent. Thus, the non-FIP parent has to pay the state a much higher amount of support than he would pay the other parent in child support. She did not see this as being fair to children. Unfortunately, she did not elaborate on this point.

The respondents had plenty of ideas about changes that should be made to the current state welfare and child support systems. Both Tom and Dani felt that welfare benefits and child support should not be tied together. Tom thought that FIP benefits should be calculated to exclude child support. Dani stated:

I feel like child support and FIP should be separate things. I just feel like child support is not income, and shouldn't count as income. I wouldn't use my child support for my own personal things. I would use it to pay for day care and buy my child stuff. If there was extra, it would go in his savings account. Child support is for my child. So, I don't know how it could count for my own income. That is the purpose of child support—to cover the expenses of the child. I am sure there are countless mothers who don't have the fathers paying anything, so they're taking all my child support to make up for the people they won't ever see child support from. It's not fair, but I don't really have a choice. I felt that if FIP gives me \$361 month, then they should take \$361 out of my child support, and give me what is left over.

Theresa felt frustrated about how tax laws affected child support:

The amounts that he had to pay in child support (\$50, \$100, \$200) do not equate to anything like half of what it costs to raise a child. I thought that child support should be much higher to be more realistic. I also thought the tax law was wrong. I think my lawyer told me that if my daughter's father paid more than \$250/month, he would get to claim her as a dependent. Here I am, the custodial parent, and paying way more than \$250/month myself to raise this child. I wouldn't have been able to claim her daycare or health care anymore because she wasn't my dependent. Fortunately, his child support never got that high. I think if you're a non-custodial parent, you should be paying well more than half of that child's upkeep before you should be able to claim a child. Make it less paternalistic. Be more respectful of the woman. I understand there is this whole need from a politician's perspective to be accountable for taxpayers' money. We don't call the child tax credit welfare, we don't call all the ways to get out of paying taxes welfare, we don't call it welfare when the government subsidizes huge amounts for companies. For me, it's that thing. It's that there's a stigma put on welfare, even calling it welfare, that to me isn't any different than the fact that I get a huge tax break because I'm in a house now. I don't know how that's any different from being on welfare. Because I can afford a house, I get a tax break and I get to be proud of it, and the poor woman who can't afford a house gets a tax break and has to call it welfare and fill out a thousand forms and be asked questions about her personal life. That's the biggest thing for me, not to treat it so different than any other form of government assistance, thereby make it not so paternalistic.

Another question posed to the DHS administrators concerned the feasibility of either raising welfare benefit levels, passing through the first \$50 of a child support amount to the custodial parent, or a combination of both. Would either of these policies aid low-income families in leaving welfare? Both of the Iowa DHS administrators stated they did not believe this to be the case:

I think there are some delicate balances these policies are trying to maintain—the balance between providing the child support to the parents and in fairness to the tax payers who are ultimately paying the entire amount of FIP for recipients. In terms of the \$50 leading towards self-sufficiency—the FIP standard has not changed in 15 years. I don't know how you can realistically think that anybody on FIP is going to reach self-sufficiency. The work incentives have a better chance of moving somebody towards self-sufficiency through work. Child support is not always guaranteed or consistent, whereas welfare benefits and other services usually are.

There are too many variables to keeping someone off of welfare. If you have child support and that custodial parent had a good job, the combination of those two things will keep them out of poverty and off of welfare. Without that combination, that's just the way of the world. I would say that food assistance and Medicaid actually help more people than FIP does. There is no way that we could ever afford to have a FIP grant amount that people could actually live on.

In summary, the respondents involved in the research each had their own unique experiences in dealing with both the state child support and welfare systems. Some felt that they were looked down on because they were single mothers on welfare. Others felt that as long as they followed the rules, everything would be fine. The main theme of these interviews was that there needs to be changes in the state welfare and child support rules to make them more user-friendly. Some of the respondents felt like “numbers” within the systems, and did not feel like anyone was working for them. This, in part, could be due to the fact that both of these systems are underfunded and the employees are overworked and underpaid. One possible solution would be to require workers to provide more education to low-income families about welfare and child support rules and regulations. Another solution

would be to hire more child support enforcement and income maintenance workers.

However, in our current economic situation, this is not feasible. More federal funding would help.

This research focused on the involvement of custodial parents in the formal state child support enforcement and welfare systems and their potential covert child support arrangements. Of particular interest were the effects welfare program rules regarding the receipt and disbursement of child support have on the behavior of custodial and non-custodial parents. According to the reflections of the respondents, most of them participate in informal child support arrangements, and some covert support. When there was participation in a covert support arrangement, it was for a very small amount. These covert arrangements do not seriously affect the income of custodial parents, nor do they have a significant effect on their willingness and likelihood to comply with formal child support rules and regulations.

Most of the respondents do not understand the rules and regulations of the state welfare and child support systems at first, but make a valiant attempt to understand them by asking for help from the DHS workers assigned to their cases. They understand the intent behind the rules, but feel that most rules are not equitable. Most of the respondents have concluded that it is easier to just follow the rules and regulations, and when informal support arrangements are established, they can be helpful. If they are not established, it does not make much of a difference.

In comparing the results of this research with the original research expectations, it was determined that covert arrangements do not have a significant effect on the income of custodial parents who participated in them. As mentioned before, most of the respondents

follow the rules and regulations of the state welfare and child support systems because they fear sanctions for non-compliance, and do not want to add more stress to life as a low-income family. However, participation in the formal child support system also does not have a significant impact on income of custodial parents. As one of the Iowa DHS administrators stated in his interview, some custodial parents cannot always rely on child support because of inconsistency of payments by the non-custodial parent. In this situation, some parents engage in informal support to make up for the gaps in payments. However, the level of informal support still does not make a significant impact on the income of custodial parents. Welfare program rules regarding the receipt and disbursement of child support sometimes frustrate the respondents, but they still feel the need to comply with them. Not wanting to get caught breaking the rules and risk getting welfare benefits decreased or cut all together outweigh their likelihood or willingness to engage in covert behavior or covert non-compliance. Therefore, there is not much of a significant negative impact on their willingness or likelihood to comply with formal child support rules and regulations.

The theories that were discussed earlier really help explain the lives of custodial parents on welfare, and how the choices made concerning child support affect relationships with both their children and the non-custodial parents. Some families on welfare have a systematic approach to how they live their lives. Each decision is weighed with advantages and disadvantages, and thought is put in to each step of the process. Some families follow all the rules they have been assigned, and think of ways to best deal with these regulations. Other families live in the moment, and may not think about the consequences of their actions and how they affect others. As mentioned by an Iowa DHS administrator in his interview, some families want their assistance now, and will think about the consequences later. They

are always in “crisis,” and may not make the best decisions for themselves and their families. These are the families that are more likely to engage in informal or covert support just to make ends meet. In reflecting back on Bronfenbrenner’s levels of human development, I want to intervene on behalf of welfare families who are making these difficult decisions and include their voice in discussions with policymakers and other stakeholders. As stated before, low-income families need to be part of the solution, and not always seen as part of the problem.

Limitations

One should not generalize beyond this sample of respondents. My original research expectations may have been met with a different sample. For example, the area of the country in which my sample is located could have influenced my results. Edin (1995) recruited her sample from four large cities. Being that my sample only involved individuals living in the Midwest, this may have impacted why I did not find greater participation in covert support arrangements or covert non-compliance. Another issue that may have influenced my results was the trust factor between the respondents and me. Even though I personally knew five of the respondents who were current and former clients in the state welfare and/or child support systems, there was still a risk on their part of saying something that might get them in trouble with DHS or CSRU. I promised complete confidentiality and anonymity, but people still want to be in control of their thoughts and how they are portrayed. One way I honored that feeling was by having each respondent review the results, discussion, conclusion, and recommendations of the thesis to verify that I quoted them correctly and portrayed their responses fairly and accurately. None of the respondents asked

me to make changes to their transcripts. This is a very important concept within qualitative research.

Implications for Future Research

Several concepts pertaining to child support and welfare policies and how they affect low-income families have been introduced, discussed, and analyzed throughout this thesis, but more can be understood. One area that is lacking in research is whether increasing FIP levels would truly financially benefit welfare recipients. Both of the Iowa DHS administrators I interviewed did not feel that an increase would make much of a difference in the lives of low-income families, but there is much to be said about the proposed responsibility of other government programs or non-profit organizations in helping support low-income families in the areas of housing, food, energy, transportation, medical, etc. If FIP levels were increased, would the burden to these programs and organizations decrease? This is worth investigating.

It would be extremely helpful to revisit the respondents in the Edin (1995) study to see if they are still participating in covert support arrangements and covert non-compliance behaviors. Recruiting a new sample from these four cities (Chicago, Illinois, Cambridge, Massachusetts, San Antonio, Texas, and Charleston, South Carolina) might be helpful to see if current welfare mothers are treated any differently within the welfare and child support systems than what occurred in the 1995 study, and if they choose the same behaviors.

Another area of research is to analyze the benefits and disincentives of separating welfare benefits and child support. That is, if a parent is receiving welfare benefits and child support, they would receive the full amount of each type of assistance. In addition, if these two concepts became separate, would low-income families become more self-sufficient and

possibly be able to leave welfare? All collected child support should go to welfare families and the children it is meant to support. As shown throughout the literature review, a non-custodial parent's incentive to pay child support increases when he or she knows that the money is going directly to the child, and not the state to reimburse for the welfare costs of the custodial parent.

After reflecting on the experiences that respondents had with the formal welfare and child support systems, I have drawn some conclusions and formulated some policy recommendations that could assist these systems in becoming easier to understand and navigate. More client-focused policies could also be established that may be more beneficial to clients, administrators, and policymakers.

CHAPTER 6. CONCLUSION AND RECOMMENDATIONS

I definitely have a personal bias when it comes to child support and welfare policies in the state of Iowa because of specific experiences that my best friend has had with these systems. My perspective is that CSRU has not done all that they can to enforce my friend's child support order, and that they have somewhat enabled two of the fathers of her children to accumulate large child support arrearages. That is the reason why I chose child support as my general thesis topic.

Even though I have a personal bias, I wanted to understand in more depth how the child support and welfare systems work, and what can be done to possibly enhance their effectiveness. My goal was to bring the voices of the disenfranchised into the public sphere, and to add these voices to the discussion of proposed changes to the state welfare and child support systems. I want my thesis to help effect some positive social change, not just sit on a shelf and collect dust.

In staying true to my goal of creating social change, I make the following policy recommendations based on this research:

- (1) I will be writing a policy brief that I can use to publicize my results and policy recommendations. This brief will be disseminated to various non-profit and policy organizations, like MICA, Inc., Beyond Welfare, and the Child and Family Policy Center. I also want to publicize the ruling by the Iowa Supreme Court regarding child support. The Iowa Supreme Court adopted new child support guidelines that went into effect on July 1, 2009. The news guidelines emphasize that each parent has a duty to support their child, support should reflect the cost of raising a child, and the level of support paid should be in proportion to each parent's level of income. The

guidelines also provide an adjustment for the support obligations of non-custodial parents whose net income falls below the federal poverty level. This adjustment should help non-custodial parents satisfy their child support obligation, and still have enough money to cover their basic living needs (Davis, 2009).

- (2) I will also make my findings and recommendations available to the Iowa Department of Human Services and Child Support Recovery Unit. My mission will be to educate people, both policymakers and citizens alike, on a grassroots level, and bring the voices of disenfranchised and impoverished Iowa families to the table. This is the only way that any real dialogue can occur—bringing both parties together so solutions can be found and implemented. I want to intervene on the families' behalf so that they can be part of the solution, and not always seen as past of the problem.
- (3) I would like to investigate the feasibility of an educational program that would be user-friendly to both DHS administrators, CSRU administrators, and their clients. In reflecting on my results, some of my respondents had difficulty understanding program rules and regulations, but made the choice to follow them so they would not get in trouble and possibly have their welfare benefits reduced or lose them all together. An easy example would be to have a booklet that would have all of the child support rules and regulations as they pertain to welfare written in an easy-to-read form. There would be a checklist included in the booklet that the client would have to fill out and return to their caseworker. At that time, the clients could ask questions about anything they did not understand in the booklet. This would be more of a shared responsibility model.

- (4) Another example of a policy recommendation would be to divert federal funding that is designated to marriage promotion programs and use it establish or maintain existing programming on responsible parenting, job training, and skill-building. A program such as the Parental Obligation Pilot Programs in Iowa assist low-income non-custodial parents to address the barriers that are preventing them from satisfying their child support obligation. Program participants can receive different types of services including parental skills training, mediation with the custodial parent, legal assistance and referral, financial counseling, and father support groups. Funding for this program is provided by a federal welfare block grant. However, these programs are currently only found in Waterloo and in Mahaska and Wapello counties (Iowa Department of Human Services, 2009).

In conclusion, it is my hope that this research will be deemed beneficial to Iowa DHS and CSRU administrators and policymakers in helping them to understand the struggles of low-income families and how they view the formal welfare and child support systems. It is time for all involved parties to work together to create policies and establish programs that assist low-income families with their child support order, and fully maintain and financially support programs that are already in place, such as the Parental Obligation Pilot Projects. Education is one of the strongest forms of social change. Let it begin with me.

APPENDIX A. IRB APPROVAL

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Institutional Review Board
Office of Research Assurances
Vice President for Research
1138 Pearson Hall
Ames, Iowa 50011-2207
515 294-4566
FAX 515 294-4267

DATE: 24 November 2008

TO: Alissa Stoehr
323 Catt Hall

CC: Dr. Steven Garasky
52 LeBaron Hall

FROM: Jan Canny, IRB Administrator
Office of Research Assurances

TITLE: **Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support**

IRB ID: 08-393

Approval Date: 24 November 2008
Date for Continuing Review: 27 October 2009

The Chair of the Institutional Review Board of Iowa State University has reviewed and approved this project. Please refer to the IRB ID number shown above in all correspondence regarding this study.

Your study has been approved according to the dates shown above. To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 56), please be sure to:

- **Use the documents with the IRB approval stamp** in your research.
- **Obtain IRB approval prior to implementing any changes** to the study by completing the "Continuing Review and/or Modification" form.
- **Immediately inform the IRB of (1) all serious and/or unexpected adverse experiences** involving risks to subjects or others; and (2) **any other unanticipated problems involving risks** to subjects or others.
- **Stop all research activity if IRB approval lapses**, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.
- **Complete a new continuing review form** at least three to four weeks prior to the **date for continuing review** as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Research investigators are expected to comply with the principles of the Belmont Report, and state and federal regulations regarding the involvement of humans in research. These documents are located on the Office of Research Assurances website [www.compliance.iastate.edu] or available by calling (515) 294-4566.

Upon completion of the project, please submit a Project Closure Form to the Office of Research Assurances, 1138 Pearson Hall, to officially close the project.

APPENDIX B. RECRUITMENT MATERIALS**Custodial Parents**

Dear,

My name is Alissa Stoehr and I am a graduate student in the Interdisciplinary Graduate Studies program at Iowa State University. I am currently working on completing my thesis entitled “Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support.”

You are being invited to participate in this study because you have/had a current child support order and are/were receiving Family Investment Program (FIP) assistance through the state of Iowa. Your participation in this study in no way infers that you are/were participating in the covert behaviors being studied.

The audiotaped interview will last approximately two hours. You will be offered a \$20 gift card regardless of whether or not you complete the interview. There are no foreseeable risks at this time from participating in this study. All responses will remain confidential.

I hope that you will agree to participate and help me better understand the current welfare and child support systems in the state of Iowa, and how they could be improved for everyone involved.

If you have any questions or concerns regarding this study, please feel free to contact me at 515-451-9359 or by e-mail at astoehr@iastate.edu.

Sincerely,

Alissa Stoehr

Non-custodial Parents

Dear,

My name is Alissa Stoehr and I am a graduate student in the Interdisciplinary Graduate Studies program at Iowa State University. I am currently working on completing my thesis entitled “Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support.”

You are being invited to participate in this study because you are paying child support to the state of Iowa since the mother of your child is receiving Family Investment Program (FIP) assistance. You are considered a non-custodial parent. Your participation in this study in no way infers that you are participating in the covert behaviors being studied.

The audiotaped interview will last approximately two hours. You will be offered a \$20 gift card regardless of whether or not you complete the interview. There are no foreseeable risks at this time from participating in this study. All responses will remain confidential.

I hope that you will agree to participate and help me better understand the current welfare and child support systems in the state of Iowa, and how they could be improved for everyone involved.

If you have any questions or concerns regarding this study, please feel free to contact me at 515-451-9359 or by e-mail at astoehr@iastate.edu.

Sincerely,

Alissa Stoehr

DHS/CSRU Administrators and Judges

Dear,

My name is Alissa Stoehr and I am a graduate student in the Interdisciplinary Graduate Studies program at Iowa State University. I am currently working on completing my thesis entitled “Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support.”

You are being invited to participate in this study because you are employed by the Department of Human Services or the Child Support Recovery Unit, and may have/have had direct contact with clients who have/had a current child support order and are/were receiving Family Investment Program (FIP) assistance through the state of Iowa. You may also be able to add a legal perspective to my thesis research.

The audiotaped interview will last approximately two hours. You will be offered a \$20 gift card regardless of whether or not you complete the interview. There are no foreseeable risks at this time from participating in this study. All responses will remain confidential.

I hope that you will agree to participate and help me better understand the current welfare and child support systems in the state of Iowa, and how they could be improved for everyone involved.

If you have any questions or concerns regarding this study, please feel free to contact me at 515-451-9359 or by e-mail at astoehr@iastate.edu.

Sincerely,

Alissa Stoehr

Custodial Parents

INFORMED CONSENT DOCUMENT

Title of Study: Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support

Investigators: Alissa Stoehr, B.L.S., B.S. and Dr. Steven Garasky, Ph.D.

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

INTRODUCTION

The purpose of this study is to examine the effects that covert non-compliance and covert support have on welfare recipients who receive child support. Covert non-compliance is defined as the decision by a welfare recipient to pretend to comply with the formal child support system, while withholding important information from child support enforcement workers, such as the true identity, location, and earnings of the non-custodial parent. Covert support is defined as financial and/or material contributions made by non-custodial parents that are not reported to the formal child support system.

You are being invited to participate in this study because you have/had a current child support order and/or are/were receiving Family Investment Program (FIP) assistance through the state of Iowa. Your participation in this study in no way infers that you are/were participating in the covert behaviors being studied.

DESCRIPTION OF PROCEDURES

If you agree to participate in this study, you will be asked to participate in an audiotaped interview lasting approximately two hours. During the interview, I will ask you questions about your current child support arrangements, your experiences with the state child support system, your participation in informal or covert child support arrangements, and your opinions about state policies related to child support. I reserve the right to re-contact you if clarification is needed. You can choose to skip any questions that you do not wish to answer.

Each interview will be audiotaped. The audiotape and transcript of your interview will be kept for one year in a locked file cabinet. After one year, all audiotapes and paper copies of your interviews will be properly destroyed.

I will use direct quotes in my thesis. I will choose a pseudonym for you to use throughout the interview. The interview will be held at a neutral location (eg. not at the DHS office). The only people present for the interview will be you, the participant, and me, the interviewer. A copy of my thesis, cleared of all identifiers, will be shared with DHS and the Child Support Recovery Unit (CSRU) at the completion of my research. There is no

reasonable possibility that you will be identifiable in my thesis since I will follow the procedures described above.

RISKS

There is a risk to you if your comments about participation in covert support and/or non-covert compliance should be disclosed or overheard by Department of Human Services or Child Support Recovery Unit officials. This information could potentially put you at risk of losing your state assistance. To alleviate this risk as much as possible, all interviews will occur in a neutral and private location with only you, the participant, and I, the interviewer, present. All appropriate confidentiality measures will be followed in this study, including participant pseudonyms and secure storage of all audiotapes and transcripts of interviews.

BENEFITS

While there are likely no direct benefits to you, I hope that my study will allow your voice to be heard as I seek to help improve the Iowa child support system for all involved.

COSTS AND COMPENSATION

You will be compensated for participating in this study with a \$20 gift card regardless of whether or not you complete the interview.

PARTICIPANT RIGHTS

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled. Your choice of whether or not to participate in this study will not have any effect on your FIP assistance or child support arrangements.

CONFIDENTIALITY

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken: Each participant will be assigned a pseudonym that will be used during the interview(s). The people that will have access to the data will be the researcher and major professor. The data will be stored in a locked cabinet, which the only access available will be to the researcher. Any data collected from this study, including audiotapes and transcripts

will be kept until October 1, 2009, at which time they will be properly destroyed. If the results are published, your identity will remain confidential.

QUESTIONS OR PROBLEMS

You are encouraged to ask questions at any time during this study.

- For further information about the study contact Alissa Stoehr, Principal Investigator, 515-294-4640, 515-451-9359, astoehr@iastate.edu, or Dr. Steven Garasky, Major Professor, 515-294-9826, sgarasky@iastate.edu.
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office of Research Assurances, Iowa State University, Ames, Iowa 50011.

PARTICIPANT SIGNATURE

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant's Name (printed) _____

(Participant's Signature)

(Date)

INVESTIGATOR STATEMENT

I certify that the participant has been given adequate time to read and learn about the study and all of their questions have been answered. It is my opinion that the participant understands the purpose, risks, benefits, and the procedures that will be followed in this study and has voluntarily agreed to participate.

(Signature of Person Obtaining Informed Consent)

(Date)

Non-custodial Parents**INFORMED CONSENT DOCUMENT**

Title of Study: Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support

Investigators: Alissa Stoehr, B.L.S., B.S. and Dr. Steven Garasky, Ph.D.

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

INTRODUCTION

The purpose of this study is to examine the effects that covert non-compliance and covert support have on welfare recipients who receive child support. Covert non-compliance is defined as the decision by a welfare recipient to pretend to comply with the formal child support system, while withholding important information from child support enforcement workers, such as the true identity, location, and earnings of the non-custodial parent. Covert support is defined as financial and/or material contributions made by non-custodial parents that are not reported to the formal child support system.

You are being invited to participate in this study because you are paying child support to the state of Iowa since the mother of your child is receiving Family Investment Program (FIP) assistance. You are considered a non-custodial parent. Your participation in this study in no way infers that you are participating in the covert behaviors being studied.

DESCRIPTION OF PROCEDURES

If you agree to participate in this study, you will be asked to participate in an audiotaped interview lasting approximately two hours. During the interview, I will ask you questions about your current child support arrangements, your experiences with the state child support system, your participation in informal or covert child support arrangements, and your opinions about state policies related to child support. I reserve the right to re-contact you if clarification is needed. You can choose to skip any questions that you do not wish to answer.

Each interview will be audiotaped. The audiotape and transcript of your interview will be kept for one year in a locked file cabinet. After one year, all audiotapes and paper copies of your interviews will be properly destroyed.

I will use direct quotes in my thesis. I will choose a pseudonym for you to use throughout the interview. The interview will be held at a neutral location (e.g. not at the DHS office). The only people present for the interview will be you, the participant, and me, the interviewer. A copy of my thesis, cleared of all identifiers, will be shared with DHS and the Child Support Recovery Unit (CSRU) at the completion of my research. There is no

reasonable possibility that you will be identifiable in my thesis since I will follow the procedures described above.

RISKS

There is a risk to you if your comments about participation in covert support and/or non-covert compliance should be disclosed or overheard by Department of Human Services or Child Support Recovery Unit officials. This information could potentially put you at risk of losing your state assistance. To alleviate this risk as much as possible, all interviews will occur in a neutral and private location with only you, the participant, and I, the interviewer, present. All appropriate confidentiality measures will be followed in this study, including participant pseudonyms and secure storage of all audiotapes and transcripts of interviews.

BENEFITS

While there are likely no direct benefits to you, I hope that my study will allow your voice to be heard as I seek to help improve the Iowa child support system for all involved.

COSTS AND COMPENSATION

You will be compensated for participating in this study with a \$20 gift card regardless of whether or not you complete the interview.

PARTICIPANT RIGHTS

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled. Your choice of whether or not to participate in this study will not have any effect on your FIP assistance or child support arrangements.

CONFIDENTIALITY

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records for quality assurance and data analysis. These records may contain private information.

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will be kept until October 1, 2009, at which time they will be properly destroyed. If the results are published, your identity will remain confidential.

QUESTIONS OR PROBLEMS

You are encouraged to ask questions at any time during this study.

- For further information about the study contact Alissa Stoehr, Principal Investigator, 515-294-4640, 515-451-9359, astoehr@iastate.edu, or Dr. Steven Garasky, Major Professor, 515-294-9826, sgarasky@iastate.edu.
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office of Research Assurances, Iowa State University, Ames, Iowa 50011.

PARTICIPANT SIGNATURE

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant's Name (printed) _____

(Participant's Signature)

(Date)

INVESTIGATOR STATEMENT

I certify that the participant has been given adequate time to read and learn about the study and all of their questions have been answered. It is my opinion that the participant understands the purpose, risks, benefits, and the procedures that will be followed in this study and has voluntarily agreed to participate.

(Signature of Person Obtaining Informed Consent)

(Date)

DHS/CSRU Administrators and Judges**INFORMED CONSENT DOCUMENT**

Title of Study: Welfare policies and covert behaviors: Understanding the relationship among low-income families receiving child support

Investigators: Alissa Stoehr, B.L.S., B.S. and Dr. Steven Garasky, Ph.D.

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

INTRODUCTION

The purpose of this study is to examine the effects that covert non-compliance and covert support have on welfare recipients who receive child support. Covert non-compliance is defined as the decision by a welfare recipient to pretend to comply with the formal child support system, while withholding important information from child support enforcement workers, such as the true identity, location, and earnings of the non-custodial parent. Covert support is defined as financial and/or material contributions made by non-custodial parents that are not reported to the formal child support system.

You are being invited to participate in this study because you are employed by the Department of Human Services, Child Support Recovery Unit, or another entity within the state of Iowa and may have/have had direct contact with clients who have/had a current child support order and are/were receiving Family Investment Program (FIP) assistance through the state of Iowa. You may also be able to add a legal perspective to my thesis research.

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If you agree to participate in this study, you will be asked to participate in an audiotaped interview lasting approximately two hours. During the interview, I will ask you questions about your experiences with the state child support system, and your opinions about state policies related to child support. I reserve the right to re-contact you if clarification is needed. You can choose to skip any questions that you do not wish to answer.

Each interview will be audiotaped. The audiotape and transcript of your interview will be kept for one year in a locked file cabinet. After one year, all audiotapes and paper copies of your interviews will be properly destroyed.

I will use direct quotes in my thesis. I will choose a pseudonym for you to use throughout the interview. The interview will be held at a neutral location (egg. not at the DHS office). The only people present for the interview will be you, the participant, and me, the interviewer. A copy of my thesis, cleared of all identifiers, will be shared with DHS and the Child Support Recovery Unit (CSRU) at the completion of my research. There is no

reasonable possibility that you will be identifiable in my thesis since I will follow the procedures described above.

RISKS

There are no foreseeable risks at this time from participating in this study.

BENEFITS

While there are likely no direct benefits to you, I hope that my study will allow your voice to be heard as I seek to help improve the Iowa child support system for all involved.

COSTS AND COMPENSATION

You will be offered a \$20 gift card regardless of whether or not you complete the interview.

PARTICIPANT RIGHTS

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled.

CONFIDENTIALITY

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken: Each participant will be assigned a pseudonym that will be used during the interview(s). The people that will have access to the data will be the researcher and major professor. The data will be stored in a locked cabinet, which the only access available will be to the researcher. Any data collected from this study, including audiotapes and transcripts will be kept until October 1, 2009, at which time they will be properly destroyed. If the results are published, your identity will remain confidential.

QUESTIONS OR PROBLEMS

You are encouraged to ask questions at any time during this study.

- For further information about the study contact Alissa Stoehr, Principal Investigator, 515-294-4640, 515-451-9359, astoehr@iastate.edu, or Dr. Steven Garasky, Major Professor, 515-294-9826, sgarasky@iastate.edu.
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office of Research Assurances, Iowa State University, Ames, Iowa 50011.

PARTICIPANT SIGNATURE

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant's Name (printed) _____

(Participant's Signature)

(Date)

INVESTIGATOR STATEMENT

I certify that the participant has been given adequate time to read and learn about the study and all of their questions have been answered. It is my opinion that the participant understands the purpose, risks, benefits, and the procedures that will be followed in this study and has voluntarily agreed to participate.

(Signature of Person Obtaining Informed Consent)

(Date)

Recruitment Poster

**Interested in having your voice heard?
Want to try and help change state welfare
policy?**

**Are you currently on welfare
and have a child support order?**

**I am looking for people who would be willing to
participate in a study I am conducting on welfare
policies and child support enforcement.
Everything that is disclosed in the interviews will
be strictly confidential.**

Compensation is available!

If you are interested, please contact:

**Alissa Stoehr
515-294-4640
astoehr@iastate.edu**

APPENDIX C. INTERVIEW QUESTIONS

Interview questions for custodial and non-custodial parents

***Not every parent will be asked every question.**

What is your age?

What are the ages of your children?

How long have you been receiving FIP payments?

How many child support orders are you involved in? Of those, how many involve the Child Support Recovery Unit?

When were each of your child support orders established?

What is the amount of your child support order?

Have any child support orders ever been modified? If so, did the award amount increase or decrease?

Has the non-custodial parent paid any child support? If so, how much has he or she paid in the last six months?

How much child support are you paying each month? If you are involved in multiple orders, how many involve the Child Support Recovery Unit?

Tell me about your experiences with the state child support system?

What do you feel are the strengths and weaknesses of the current child support system?

Have you ever participated in a covert child support arrangement with the non-custodial parent? If so, what were the terms of the arrangement? If no, why not?

Did your participation in a covert child support arrangement affect your income? If so, how?

Have you ever participated in an informal child support arrangement with the non-custodial parent? If so, what were the terms of the arrangement? If no, why not?

Did your participation in an informal child support arrangement affect your income? If so, how?

Do you understand the FIP policies as they pertain to child support receipt and child support payment? If not, what has been the most difficult to understand

What are your feelings about these policies? Do you consider them equitable? Why or why not?

Have you ever not cooperated with the state child support system? Why or why not?

Interview questions for DHS/CSRU administrators and judges

What was your employment history prior to joining DHS/CSRU?

How long have you been at your current position?

Do you have any direct knowledge of FIP recipients participating in informal child support arrangements with the non-custodial parent? If so, please explain.

Do you have any direct knowledge of FIP recipients participating in covert child support arrangements with the non-custodial parent? If so, please explain.

What percentage of current child support cases do you believe involve informal child support arrangements?

What percentage of current child support cases do you believe involve covert child support arrangements?

What are your feelings about child support policies as they pertain to FIP recipients? Do you consider them equitable?

What are your feelings about the current pass-through and disregard policies in Iowa?

Do you feel that a full disregard policy or a zero-disregard policy would be beneficial to FIP recipients?

What do you feel is the level of understanding by FIP recipients of FIP and child support policies? Of pass-through and disregard policies?

What do you feel are the strengths and weaknesses of the current child support system?

What, if anything, is being done to decrease the creation of informal support arrangements between custodial and non-custodial parents?

What would you change about the current state child support system to improve it for everyone involved?

REFERENCES

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BIOGRAPHICAL SKETCH

Alissa Kristine Stoehr was born April 26, 1973 in Lima, Ohio. She received her Bachelor of Liberal Studies in 1998 and her Bachelor of Science in Women's Studies in 1999, both from Iowa State University. She was awarded the Martin Luther King, Jr. Advancing One Community Award in 2009, the Margaret Sloss Gender Equity Award in 2009, and the W. Houston Dougharty Ally Award in 2008, among other accomplishments. She has served as a Teaching Assistant in the Women's Studies Program at Iowa State University, a facilitator of Gender Justice classes through the Margaret Sloss Women's Center, and an instructor in the Honors Program.