
EXPLAINING TRENDS IN CHILD SUPPORT: ECONOMIC, DEMOGRAPHIC, AND POLICY EFFECTS*

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We use data from the Panel Study of Income Dynamics to examine trends in the receipt of child support (and the determinants of trends) between 1968 and 1997. The findings suggest that political, demographic, and economic forces all exerted downward pressure on child-support payments during this 30-year period, with inflation, the shift to unilateral divorce, and declines in fertility and men's earnings being more important during the earlier years and decreases in men's earnings being more important during the later years. These negative forces were offset by the passage of new child-support legislation in the 1980s and 1990s, including numeric guidelines, universal withholding, and genetic testing.

When parents live with their child, they automatically share their income with the child. When parents live apart, income sharing is not automatic, and the nonresident parent often fails to provide for the child. Court-ordered child support is the mechanism through which society attempts to ensure that nonresident parents make financial transfers to their children. The importance of child support has increased dramatically during the past four decades as more and more children have become eligible for child support. In the 1950s, most children lived with both their biological parents from birth to adulthood. Today, over half of all children are expected to live apart from at least one biological parent, usually the father, before they reach age 18 (Bumpass and Lu 2000). Thus, child support has become an increasingly important policy instrument for reducing economic insecurity among single mothers and their children.

In response to growing concern about changes in family structure and increases in poverty among children, Congress began passing laws that were designed to ensure that nonresident parents paid child support. In 1975, Congress established the federal Office of Child Support Enforcement and created incentives for states to establish similar offices. In 1984, it passed a series of amendments requiring states to withhold child-support obligations in cases of delinquency and to establish legislative guidelines for setting award levels. In 1988, policy makers went even further by making income withholding automatic and by making guidelines presumptive. States were also required to establish the paternity of all children who were born outside marriage. In 1996, the Personal Responsibility and Work Opportunity Reconciliation Act called for additional child-support enforcement mechanisms and required states to increase their paternity-establishment rates (Garfinkel, Meyer, and McLanahan 1998).

Despite this new legislation, the proportion of eligible children receiving child support has not changed much since the late 1970s. According to Sorensen and Halpern (1999),

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30% of children received some child-support income in 1976 compared to 31% in 1997. To account for the apparent lack of progress in the receipt of child support, analysts have proposed several explanations, including high inflation, increases in women's economic independence, shifts in the composition of mother-only families, changes in divorce laws, and ineffective policies. Each explanation seems plausible, and each has some empirical support. Nevertheless, after over 25 years of child-support reform and numerous empirical assessments, researchers still lack a clear understanding of the relative importance of economic, demographic, and political factors in accounting for child-support payments.

In this study, we used data from the Panel Study of Income Dynamics (PSID) to examine trends in child-support payments over the 30-year period 1968–1997 and to assess the relative importance of the five explanations just described. No other study has investigated payments over such a long period or examined all five explanations together. We took advantage of the natural variation in policy regimes across states and over time to identify the effects of divorce and child-support laws on child-support payments.

The findings suggest that political, demographic, and economic forces all exerted downward pressure on child-support payments during this 30-year period, with inflation, the shift to unilateral divorce, and declines in fertility and men's earnings being more important during the earlier years and decreases in men's earnings being more important during the later years. These negative forces were offset by the passage of new child-support legislation in the 1980s and 1990s, including numeric guidelines, universal withholding, and genetic testing.

TRENDS AND EXPLANATIONS

The most complete information on child support comes from the April Current Population Study (CPS)—Child Support Supplement (CSS), which was introduced in 1979 and has been repeated every other year since 1982. The supplement asks eligible mothers whether they have a child-support award, how much they are owed, and how much they actually received during the past year. Researchers have used these data to examine trends in the different components of child-support payments—award rates, award levels, and payment rates—since 1979 (Beller and Graham 1993; Hanson et al. 1996; Robins 1992). According to this research, award rates and payments for new cases declined between 1979 and 1989 (Hanson et al. 1996), with the greatest declines in award rates occurring between 1981 and 1983 and the greatest declines in payments occurring between 1978 and 1981. Other researchers have used data from the March CPS (which collects information on income) to examine trends in payment rates and whether mothers received any child support (Freeman and Waldfogel 2001; Sorensen and Halpern 1999). These researchers have found a similar pattern for the same period.¹

To account for the overall lack of progress in child-support payments, researchers have pointed to one of five different factors: inflation, the shift to unilateral divorce, changes in marital-status composition, changes in men's and women's earnings, and ineffective child-support laws.

Inflation

Inflation is one reason why child-support payments may have declined during the past several decades. Inflation affects payments in two ways: by eroding the value of existing awards and by holding down the amount of new awards in real terms. The first problem, money erosion, occurs because child-support orders are rarely indexed to inflation. Thus,

1. The March CPS data are inferior to the April CSS data insofar as they do not contain information on the rates or amounts of awards. They are superior, however, insofar as they provide a longer time series. Moreover, the April CSS changed its questions in 1992, which led to the underreporting by never-married mothers of their eligibility for child support. The change in questions also makes it impossible to examine trends in the amount of child support received after 1992.

during periods of high inflation, the value of awards declines rapidly. The second problem, money illusion, may occur in times of inflation if judges, lawyers, and parents are not fully cognizant of the cost of purchasing a bundle of goods in the year in which a child-support award is set.

Graham (1995) has been a leading proponent of the inflation hypothesis. According to his analysis, inflation accounted for about 90% of the decline in new awards between 1978 and 1985. Graham also proposed that persistent *money illusion*, defined as the failure to take full account of inflation over a period, was responsible for the decline, although he did not test this hypothesis directly. In contrast, Robins (1992) found that inflation accounted for only about 13% of the decrease in *all* (both old and new) child-support awards between 1978 and 1985. He also noted that although inflation was high between 1978 and 1981, it was moderate before and after that period. Finally, Hanson et al. (1996) reported that the trend in the real value of new awards between 1979 and 1990 closely (negatively) mirrored the trend in inflation rates, which is consistent with the money-illusion hypothesis, in which judges (and/or parents) fail to take account of inflation, resulting in large annual declines in the real value of new awards. They also noted that the hypothesis is difficult to test because the consumer price index (CPI) contains no cross-sectional variation and may be picking up a time trend.

Unilateral Divorce

The second argument for the lack of improvement in child-support awards and payments is the change in divorce laws. According to this argument, the switch to unilateral divorce, which occurred in most states during the 1970s, may have reduced women's bargaining power in divorce and therefore their ability to obtain generous child-support awards (Peters 1986). Under traditional family law, the partner who does not want the divorce has more power than the partner who wants it because both parties must agree for the divorce to occur. Under unilateral divorce, this power no longer exists. Assuming that women are less likely than men to want to divorce (because the economic costs of divorce are higher for women), it follows that the shift to unilateral divorce would have reduced women's bargaining power and hence the value of their child-support awards.

Several studies have examined the effects of divorce law on child support and alimony. Weitzman (1985) and Peters (1986) both found that alimony and child support were significantly lower in states with no-fault or unilateral divorce laws. In contrast, Jacob (1989) found that the effects of no-fault divorce were either modestly benign or neutral for women.²

Demographic Composition

The third reason for the lack of improvement in child-support payments is the change in the marital status of the population of women who were eligible for child support during the 30-year period. In 1976, the vast majority of single mothers (83%) were divorced or separated. By 1997, the proportion was just over half (54%) (Sorensen and Halpern 1999). The shift in marital status made it more difficult to obtain child-support awards and reduced the value of the average child-support award. Before a child-support order can be set, a never-married mother must first establish paternity. Therefore, child-support awards are less common among never-married mothers. Furthermore, the average unmarried father is less educated than the average divorced father, and thus his child-support order is

2. Jacob (1989) and Peters (1986) used different rules to classify states. Peters used a two-category coding scheme: unilateral and mutual. If a state provides for both types of divorce and there is a long waiting period for unilateral divorce, she classified the state as mutual. Jacob used a three-category coding scheme: mutual only, unilateral only, and mixed (states that provide for both types of divorce). Weitzman (1985) focused on California, which switched from mutual-only in 1969 to unilateral only in 1970.

likely to be lower. The fathers of children born outside marriage also have less incentive to pay child support because a large proportion of their children receive welfare and can keep only \$50 of child support per month. In addition to changes in the marital-status composition of the single-mother population, family size also declined during the 30-year period as the baby-boom cohort grew up and fertility rates decreased. Thus, we would expect the average child-support payment per household to be lower in 1997 than it was 30 years earlier.

Several studies have provided empirical support for the demographic-composition hypothesis. Beller and Graham (1993) showed that a never-married mother is less likely to have a child-support award than is a formerly married mother, and the amount of her award is lower. According to their analysis, changes in marital status can explain a large portion of the decline in award rates (the proportion of single mothers with awards) between 1978 and 1985. Hanson et al. (1996) also found that changes in the marital status of mothers who were eligible for child support accounted for much of the decrease in the amounts of awards between 1978 and 1989. With respect to family size, several studies have shown that declines in fertility have contributed to the decline in child-support payments (e.g., Beller and Graham 1993; Hanson et al. 1996), but none has highlighted the fertility component or assessed its relative importance.

Women's Economic Independence

The fourth explanation for why child-support payments did not show much improvement in the period under study is women's (mothers') economic independence. Women's earnings increased dramatically during the 1970s and 1980s, while the earnings of men with less than a college education declined. According to the independence hypothesis (Robins 1992), judges responded to the relative improvement in women's economic position by lowering their expectations about the amount of child support that nonresident fathers should be required to pay. Women's growing economic independence may also have made men feel less obligated to support their former partners and nonresident children and made mothers more forgiving.

The empirical evidence on the independence hypothesis suggests that child-support awards and payments are affected by changes in men's and women's earnings. Estimates of the magnitude of this effect, however, are not robust to the data used or to the specification chosen. Using macrolevel data, Robins (1992) found that the increase in women's earnings accounted for most of the decline in child-support awards between 1978 and 1985. In contrast, Hanson et al. (1996) found much smaller effects, using microlevel data for the period 1978–1989. Graham (1995) also reported smaller effects in his analysis of new awards.³

Governmental Failure: Ineffective Child-Support Policies

The final reason for why child-support payments have not improved is ineffective child-support policies, or governmental failure. According to this argument, states have been slow to pass or implement child-support policies, and thus the effects of the new legislation on child-support payments have been minimal. Alternatively, child-support policies may have been effective, but their effects are masked by factors such as inflation, shifts in marital status, changes in divorce laws, and the closing of the gap in men's and women's earnings.

Several researchers have examined the effects of child-support policies on trends in payments and the different components of payments—award rates, award levels, and

3. A major difference between the studies by Robins (1992) and Graham (1995) is that Robins used the wage ratio of all individuals, whereas Graham used the ratio of full-time workers. The former ratio includes changes in employment rates, which are driven by increases in employment among married women.

collection rates (Argys, Peters, and Waldman 2001; Beller and Graham 1993; Garfinkel and Robins 1994). These studies have provided some evidence that child-support policies, such as wage withholding, legislative guidelines, paternity-establishment statutes, and tax intercepts, do have positive effects on payments. However, the studies did not measure the size of the effects or control for unobserved differences across states.

More recently, Sorensen and Halpern (1999) used fixed-effects models to examine the effects of child-support laws on the receipt of *any* payment. They found that six laws—immediate wage withholding, presumptive guidelines, state income tax intercept, in-hospital paternity establishment, directory of new hires, and a \$50 pass-through—accounted for 58% of the improvement in receipt rates among never-married mothers and 29% of the improvement among formerly married mothers. Freeman and Waldfogel (2001) took a somewhat different approach to estimating the effects of child-support laws on payments. They argued that a particular law is not as important as the total number of laws on the books. They also noted that child-support laws are not effective unless they are actively implemented. To measure the legal environment, they constructed an index of child-support enforcement that is simply the number of laws a state has on the books. To measure implementation, they used state child-support expenditures (per absent-father family). They found that states with the most laws and highest expenditures also have the highest rates of receipt of child support.

DATA AND METHODS

Our analysis was based on data from the PSID, a longitudinal study that started with approximately 5,000 U.S. households in 1968 and has continued to follow individuals from these households and their children to the present. Because the original focus of the study was income and poverty (for details of the study design, see Hill 1992), the 1968 sample included an oversample of low-income households (called the SEO sample), as well as a national probability sample of households (called the SRC sample). The data were collected annually⁴ and contain rich information on changes in economic and demographic behavior. In this study, we pooled female-headed households in which at least one child under age 19 was present between 1968 and 1997.⁵ The sample we used contained 3,149 female-headed households and 19,825 household-year observations. Among these observations, 73% were taken from the SEO sample and 27% were taken from the SRC sample.

We limited our sample to single mothers who were household heads because the trend data for child-support receipts are the most reliable for this group. Before 1985, child-support receipts were collected for heads and wives combined, whereas beginning in 1985, receipts were collected for heads and wives separately. Although the PSID codebook indicates that the earlier measures included payments to both heads and wives, we observed a sharp increase, beginning in 1985, in receipts among households with two adults, indicating that the information on child-support receipts to remarried mothers (wives) is not reliable before 1985.⁶

The PSID has a number of advantages for studying child-support trends. First, the survey contained information on the *amount* of child support received each year, dating back to the late 1960s. No other national survey has provided annual information on child-support payments over such a long period. The CPS asked the respondents whether the

4. Since 1997, the PSID has been conducted every other year.

5. The PSID individual-level file contains information about year of birth and age. We found a few individuals who had inconsistent birth years and whose birth years did not match their ages. When such inconsistencies occurred, we took the mode of all observed birth years for that individual. If the information about birth year was missing, we used age reported in the first year the individual was observed.

6. As far as we know, only two studies have examined the effect of the receipt of child support on women's remarriage, and they found mild or no effects (Folk, Graham, and Beller 1992; Yun 1992).

household received *any* child support, starting in 1968, but it did not ask about the *amount* of child support received until 1979. To understand the effects of inflation, divorce laws, and shifts in fertility, we needed data for the 1970s, when these changes were the most pronounced. We also needed data on the *amount* of child support received. Another attractive feature of the PSID is that these data contain a large number of low-income single mothers, which allowed us to examine the effects of policies and other variables on the subgroup that was the most likely to be affected by the policies: single mothers on welfare.

The major limitation of the PSID is that it does not provide information on whether a mother ever actually obtained a child-support award or the amount of the award. Thus, our measure of child-support payments confounds trends in award rates, award amounts, and collection rates (the proportion of the award that is actually paid). If the primary aim of our analysis was to identify the effects of policies on specific components of the child-support system—award rates, award amounts, and collection rates—the lack of data on these components would be a serious limitation. However, if the major aim was to examine the effects of multiple economic, demographic, and policy variables over a long period, then the PSID are the best available data despite their limitations. Moreover, attempts to determine the effects of policies on specific components may produce misleading results: policies that are designed to affect one component of the collection process may affect others as well. For example, if income withholding increases the chances that child-support orders will be paid, a mother may be more motivated to get an award and to maximize the amount of the award. In this case, income withholding affects all three components.

Measures

The dependent variables in this analysis were (1) whether the mother received any child support (or alimony) and (2) the amount of child support (or alimony) received. The PSID provides the actual amount of payments except for the information collected in 1968 and 1969. For these two years, we know only how many households received support in bracket amounts. To make these two years of information comparable to the information from the rest of the years, we used the midpoint in each bracket. As shown in Table 1, 39% of the household-year observations received child support in 1968 compared with 46% in 1997. (Note that the information in Table 1 uses weights provided by the PSID to adjust for selection probability and nonresponse.). The average yearly payment was \$1,549.98, \$660.72, and \$1,356.35 in 1968, 1984, and 1997, respectively (reported in 1982 dollars). That the average yearly payment in 1984 was substantially lower than the average payment in either the first or the last year of our sample is consistent with the decline and later rebound in child support that we analyze at length in what follows.⁷

The explanatory variables in our analysis were mothers' marital status, age, education, race, the number of minor children in the household, and whether the respondent was in the SEO or SRC sample. In 1968, only 8% of the household-year observations in our sample were never married. This percentage increased dramatically over the 30-year period. In 1984, 1 in 5 were never married, and in 1997, more than one-third were never married. The average age of the mothers was 35.8 in 1968 and 36 in 1997. In 1968, 57% of the mothers were white (including Hispanics), 39% were black, and 5% belonged to

7. Before 1977, the PSID did not separate child support and alimony. Thus, our time series combines these two sources of income. We do not view this as a serious problem because alimony is rare and accounts for a small part of total child-support payments. According to the PSID, in 1977, the average child support-plus-alimony payment was \$2,646, whereas the average child-support payment was \$2,532 (in 1982 dollars). In 1997, the figures were \$2,437 and \$2,363, respectively. Similarly, in 1977 only 5% of mothers who received a payment received alimony, and in 1997 only 4.2% did so.

Table 1. Weighted Sample Means, PSID 1968–1997

Variable	Sample Average for 1968	Sample Average for 1984	Sample Average for 1997
Any Alimony and Child Support	0.39	0.28	0.46
Alimony and Child Support (1982 dollars)	1,549.98	660.72	1,356.35
Proportion of Never-Married Mothers	0.08	0.21	0.36
Mother's Age	35.82	32.82	36.02
Proportion Black	0.39	0.40	0.40
Proportion White	0.57	0.57	0.55
Mother's Completed Education	11.44	12.57	12.67
Mother Less Than High School	0.39	0.23	0.18
Number of Children Aged 0–5	0.61	0.53	0.39
Number of Children Aged 6–12	1.11	0.75	0.66
Number of Children Aged 13–18	0.85	0.51	0.74
Inflation Rate (%)	4.34	4.32	2.29
Cumulative Inflation Rate (%)	4.34	48.46	33.69
Female/Male Wage Ratio	0.58	0.65	0.77
State Allows Unilateral Divorce	0.02	0.50	0.52
Genetic Testing	0.00	0.55	1.00
Withholding for Delinquent Payments	0.02	0.66	1.00
Immediate Withholding Enacted	0.00	0.03	1.00
Universal Withholding Enacted	0.00	0.03	0.98
Paternity Established to Age 18	0.01	0.56	1.00
State Has Numeric Guidelines	0.00	0.20	1.00
State Has Presumptive Guidelines	0.00	0.02	1.00
Income Tax Return Intercepted	0.04	0.42	1.00
Number of Unweighted Observations	484	697	736

Notes: Years of education are missing for 4 observations in 1968 and 21 observations in 1997. Information regarding income tax return is missing for 58 observations in 1968, 77 observations in 1984, and 88 observations in 1997 because some states do not have income taxes. The female/male wage ratio, calculated using the March CPS, is the ratio of the median earnings of women working full-time relative to the median earnings of men working full-time in each year.

another racial or ethnic group.⁸ The mean years of mothers' completed education was 11.44 in 1968 and 12.67 in 1997. In 1968, nearly 40% of the mothers in the sample lacked a high school diploma; by 1997, less than 20% had no diploma. On average, the total number of children in the household was just under 2 (data not shown). There were more children in these child support-eligible households in 1968 (about 2.6) and fewer in 1997 (about 1.8).

8. In 1990, a new sample of Hispanic households was added to the survey. Because this study investigated the trends in child-support payments from 1968 to 1997, the new sample was not included in the analysis. However, changes in the ethnic composition of the population owing to immigration are likely to affect national trends in child-support payments.

The information on men's and women's earnings was taken from the March CPS of each year. We estimated the ratio of median female earnings to median male earnings for each calendar year using full-time workers who were aged 18–55. Women's wages gained relative to men's wages over this period. Women's full-time earnings were 58% of men's in 1968, compared with 77% of men's in 1997.⁹ To measure changes in the ability of low-income fathers to pay child support, we constructed a variable that is the product of mother's having no high school diploma and the survey year (not shown in the table). We assumed that mothers without a high school diploma were partnered with men with a similar level of education and interpreted this variable as measuring father's ability to pay child support. We expected the interaction term to have an additional negative effect on child-support payments, beyond changes in men's and women's median wages. While high school graduation rates increased markedly during this 30-year period, the "effect" of not having a diploma became much more negative.

The inflation rate was measured at the national level. To compute the inflation rate for year t , we first took the difference between the CPI in year t and the CPI in year $t - 1$ and divided the difference by the CPI in year $t - 1$. Inflation was 4.34% in 1968 and 2.29% in 1997. In the individual-level analysis, we created a measure of cumulative inflation for each household, which was based on the annual inflation rates for the years in which the mother was eligible for child support. Eligibility began in the year in which a single mother first appeared in our sample.

The data on unilateral divorce laws and child-support laws were measured at the state-year level for each calendar year. Unilateral divorce means that either party has the right to obtain a divorce, regardless of the preferences of the other party. The child-support laws used in this analysis were (1) genetic (or blood) testing, (2) paternity establishment to age 18, (3) withholding because of delinquency, (4) immediate withholding, (5) universal withholding, (6) numeric guidelines, (7) presumptive guidelines, and (8) income tax interception.¹⁰ *Genetic testing* indicates that state courts will accept blood tests and information on fathers' genetic makeup as valid evidence for establishing paternity. Before the passage of these laws, blood tests could be used only to rule out paternity. *Paternity establishment to age 18* indicates that paternity may be established any time until the child reaches age 18. *Withholding because of delinquency* refers to withholding child support from nonresident parents' earnings when these parents miss payments for a specified number of days. *Immediate withholding* refers to automatic withholding of child support for mothers who are receiving welfare. *Universal withholding* allows for the immediate withholding in all child-support cases, both welfare and nonwelfare. *Numeric guidelines* indicates that the legislature has established guidelines for setting child-support awards, and *presumptive guidelines* indicates that judges are required to use numeric guidelines except for "good cause."¹¹

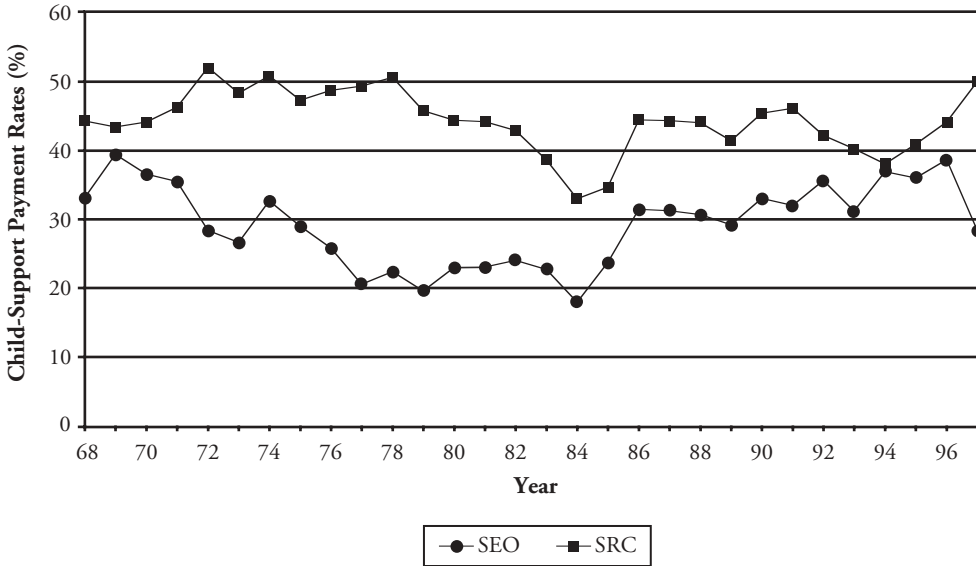
Female-to-male earnings, inflation, and policies were all measured contemporaneously with our observation of the women's receipt of child support. Both current policies and earnings ratios should influence the receipt of child support; policies reflect the current enforcement environment, and the earnings ratio may provide some indicator of fathers' ability and willingness to pay. Ideally, we would have dated mothers' cumulative

9. An alternative measure of the trend in the wage ratio would be to use the wages of all individuals, rather than the wages of full-time, full-year workers. We prefer the latter ratio because the former is sensitive to changes in women's labor-force participation, which may be endogenous to divorce and child support.

10. The information on child-support laws came directly from state statutes and was compiled by James Scully. This information updates that used by Garfinkel and his colleagues (Garfinkel and Robins 1994; Garfinkel, McLanahan et al. 1998; Garfinkel, McLanahan and Robins 1994) in previous work and differs in several instances from the information provided by the federal Office of Child Support Enforcement.

11. We also examined the dates when the withholding laws (universal and immediate) became effective. We chose to use dates of enactment because the latter had the stronger effects.

Figure 1. Trends in Child-Support Payment Rates, by SEO and SRC Samples (PSID 1968–1997, Weighted)



inflation from the date at which the mothers became eligible for child support. Unfortunately, we did not have complete information on the date of divorce or nonmarital birth for women who were not interviewed in 1985, when data on marital and fertility histories were collected. Thus, we used the year in which we first observed the mother as a proxy for the date at which inflation began to erode her award.

RESULTS

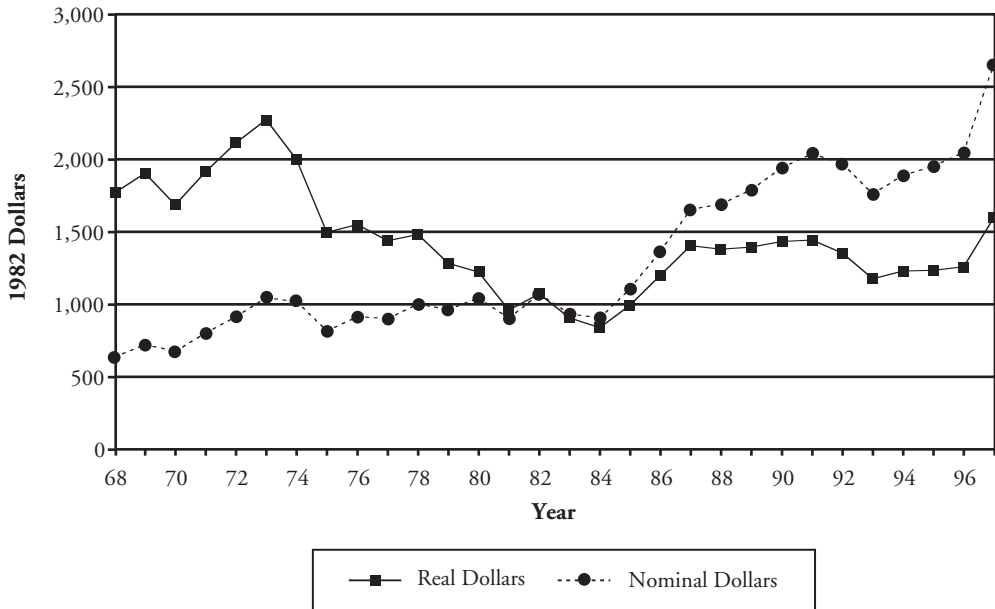
Descriptive Trends

We begin by examining the trends in child-support payments and other variables to see if they are consistent with the arguments described in the beginning of the article. Figure 1 displays trends in rates of child-support payments between 1968 and 1997, and Figure 2 shows trends in payments in real and nominal dollars for the same period. Both figures indicate that the lack of improvement in child-support payments during the 30-year period conceals two offsetting trends: a decline in child support during the 1970s and early 1980s and a recovery from the mid-1980s to the mid-1990s. A complete explanation of the changes in child-support payments must account for both these trends.

Inflation rates were high during the 1970s, and the trend in the effect of cumulative inflation on the value of the dollar mirrors the trend in child-support payments during the 1970s (data not shown).¹² The value of the dollar dropped by two-thirds between 1969 and 1984, suggesting that inflation could account for practically the entire decline

12. Throughout the 1970s, inflation rates were above 6% nearly every year, and in 1974, 1979, 1980, and 1981, they were close to 10%.

Figure 2. Trends in Child-Support Payments for the SRC Sample Only, by Real Dollars and Nominal Dollars (PSID 1968–1997, Weighted)



in child-support payments during the 1970s and early 1980s. Although it is tempting to attribute changes in child support to inflation, the fact that the payment rate (see Figure 1), which is not directly affected by inflation, also fell during the 1970s suggests that inflation is not the entire story. If decreases in child-support awards were due to *money illusion*, we would expect the nominal value of the average child-support payment to be constant even though its real value was declining. This is exactly the pattern we indicate in Figure 2 (dotted line).¹³

Unilateral divorce laws increased dramatically between 1968 and 1997, with most of the increase occurring by 1977 (data not shown). In 1968, only 2% of the mothers lived in states with unilateral divorce laws; by 1984, the percentage was about 50% (see Table 1). Although changes in divorce laws coincided with the beginning of the decline in child-support payments, divorce laws cannot explain the reversal of the trend during the 1980s and 1990s.

The shift in the marital status of single mothers is another plausible argument for explaining some of the decline in child-support payments during the 1970s. Between 1968 and 1984, the percentage of single mothers who were never married grew from 8% to

13. A comprehensive test of the money-illusion hypothesis would require an examination of the trend in new child-support awards. Our time series in Figure 2 (dotted line) was determined by the amount of old as well as new awards and was affected by the collection rate—the proportion of all awards that was actually paid. Thus, the dotted line in Figure 2 provides only a partial reflection of what happened to new awards. However, if new awards were resulting in higher payments, we would expect to see our average nominal payments increasing over time. At the most, we can say that the pattern is consistent with the argument that decision makers were unaware that real child-support payments were declining during the 1970s and early 1980s.

21%, mirroring the trend in child-support payments (see Table 1). After 1984, however, the proportion of never-married mothers continued to grow, while the trends in child-support payments reversed. Thus, the shift in marital-status composition was exerting downward pressure on child-support payments during the 1980s and 1990s. Considered in this light, the increase in payments after 1984 is even more impressive than it originally appears to be. *The decline in family size* is also a part of the story. The number of children per household decreased sharply during the 1970s and then leveled off during the 1980s and 1990s (data not shown).

In 1968, *women who were working full-time* earned about 60% of what men earned; by 1984, this percentage had increased to roughly 65%, and by 1997, it was 77% (see Table 1). The ratio is driven primarily by an increase in women's earnings, which grew from \$11,000 in 1968 to over \$13,800 in 1997. Men's earnings dropped from about \$19,100 to \$18,000 during this period (data not shown). From the 1970s through the early 1980s, the trend in the ratio of female to male earnings mirrored the trend in child-support payments and is consistent with the argument that increases in women's earnings may have led parents (and judges) to lower their expectations about how much child support fathers should pay. After the early 1980s, however, the pattern does not fit the argument. These trends in median earnings may not capture changes in men's and women's earnings at the bottom end of the income distribution. In the regression analysis that follows, we used the interaction between no high school diploma and survey year to measure the decline in the ability to pay child support among men at the bottom of the income distribution.

Finally, there were large increases in the fraction of all states that had eight *child-support laws* on the books between 1968 and 1997, with some legislation largely enacted in 1970s and other legislation, such as immediate or universal withholding and presumptive guidelines, not passed until the 1980s or even later (see Table 1).

Regression Analyses

We conducted a more rigorous test of the five arguments by examining all these factors together. Table 2 presents the coefficients and standard errors (shown in parentheses) from models that regress child-support payments on mother's marital status, number of children, mother's completed education, an indicator that the mother did not finish high school, a time trend,¹⁴ an indicator that the mother did not finish high school interacted with the time trend, cumulative inflation, the average annual ratio of women's to men's earnings (measured at the national-year level), whether the state in which a mother lived had adopted (or enacted) unilateral divorce, and eight different child-support policies (measured at the state-year level). All the models include indicators for mothers' age, age squared, and age cubed (to allow for nonlinear effects); mother's race (indicators for white, black or other race); and whether mother was in the SEO sample. The first three columns of Table 2 report estimates for any receipt, and the second three columns report estimates for the amount of child support received. Our dependent variable in the second model, amount received, contains many zeros. In cases such as this, some researchers prefer to use tobit analysis. However, we chose not to use tobit analyses because our dependent variable is almost certainly heteroskedastic, in which case tobit coefficients would be biased (see Deaton 1997:85–91). All the models include state indicators, which allowed us to control for differences among states that are constant over time. We used

14. We used a linear time trend (not year indicators) because we were interested in the impact of changes in female–male earnings, and there were insufficient observations in some states to allow us to calculate state-by-year female–male earnings ratios. In addition, before the 1980s, the CPS data were not representative at the state level.

Table 2. Alimony and Child Support Received in 1982 Dollars, PSID 1968–1997

Variable	Probit: Indicator of Any Receipt			OLS: Dollar Amount Received		
	Never Married	Ever Married	All	Never Married	Ever Married	All
Woman Has Never Married (1 = yes)	—	—	-0.094 (0.017)	—	—	-183.00 (46.35)
Years of Completed Education	0.013 (0.008)	0.021 (0.006)	0.021 (0.005)	44.80 (21.36)	130.96 (25.07)	124.77 (20.93)
Less Than a High School Graduate	0.058 (0.060)	-0.049 (0.040)	-0.037 (0.033)	204.92 (84.87)	19.70 (146.42)	56.90 (119.50)
Calendar Year	-0.006 (0.004)	0.000 (0.003)	-0.002 (0.002)	-3.93 (6.57)	10.73 (14.71)	5.61 (10.77)
Less Than a High School Graduate × (Year -1968)	-0.001 (0.002)	-0.002 (0.002)	0.000 (0.002)	-10.36 (3.79)	-6.69 (7.31)	-3.59 (5.43)
Number of Children Aged 0–5	0.024 (0.010)	-0.020 (0.012)	0.003 (0.009)	69.02 (21.99)	-54.25 (34.31)	-6.09 (23.08)
Number of Children Aged 6–12	0.008 (0.009)	0.013 (0.008)	0.014 (0.006)	32.86 (20.75)	88.56 (31.79)	82.79 (23.97)
Number of Children Aged 13–18	-0.006 (0.014)	0.017 (0.009)	0.013 (0.008)	-16.17 (29.51)	107.23 (29.94)	94.41 (25.54)
SEO Status (1 = yes)	0.019 (0.027)	-0.031 (0.025)	-0.025 (0.020)	24.94 (55.66)	-55.08 (93.82)	-96.23 (69.66)
Cumulative Inflation Rate	-0.001 (0.000)	-0.002 (0.000)	-0.001 (0.000)	-0.98 (0.70)	-8.35 (1.00)	-6.86 (0.77)
Female/Male Wage Ratio (× 100)	0.507 (0.273)	0.144 (0.302)	0.276 (0.222)	861.59 (606.10)	-1,065.60 (1,727.33)	-399.45 (1,110.05)
State Allows Unilateral Divorce (1 = yes)	-0.013 (0.060)	-0.090 (0.031)	-0.069 (0.026)	-55.37 (146.62)	-303.10 (144.83)	-288.49 (128.40)
Genetic Testing (1 = yes)	0.066 (0.021)	-0.005 (0.026)	0.016 (0.020)	-13.34 (37.04)	-87.64 (91.92)	-72.97 (63.10)
Withholding for Delinquent Payments (1 = yes)	-0.023 (0.033)	0.054 (0.025)	0.034 (0.020)	-5.96 (39.27)	-9.97 (96.65)	-2.84 (64.96)
Immediate Withholding Enacted (1 = yes)	0.002 (0.028)	0.000 (0.032)	-0.007 (0.024)	2.61 (49.76)	86.24 (122.65)	55.49 (76.07)
Universal Withholding Enacted (1 = yes)	-0.018 (0.022)	0.037 (0.028)	0.012 (0.020)	26.01 (46.37)	187.08 (98.93)	110.00 (63.38)
Paternity Established to Age 18 (1 = yes)	-0.001 (0.026)	0.016 (0.026)	0.011 (0.020)	23.13 (37.32)	51.03 (81.76)	41.47 (58.76)

(continued)

(Table 2, continued)

Variable	Probit: Indicator of Any Receipt			OLS: Dollar Amount Received		
	Never Married	Ever Married	All	Never Married	Ever Married	All
State Has Numeric Guidelines (1 = yes)	0.034 (0.027)	0.054 (0.032)	0.046 (0.024)	21.73 (50.16)	186.61 (108.76)	129.47 (73.29)
State Has Presumptive Guidelines (1 = yes)	0.022 (0.028)	-0.060 (0.032)	-0.020 (0.024)	-18.05 (56.51)	-206.17 (151.52)	-143.17 (93.25)
Income Tax Return Intercepted (1 = yes)	0.027 (0.026)	-0.028 (0.028)	-0.014 (0.021)	-13.98 (43.67)	-76.87 (86.79)	-71.96 (58.98)
State Indicators?	Yes	Yes	Yes	Yes	Yes	Yes
Number of Observations	5,362	11,925	17,334	5,410	11,936	17,346

Notes: All regressions include age, age squared, and age cubed, and indicators that the respondent is black or other race. Robust standard errors appear in parentheses, where correlation is allowed between unobservable variables for the same woman followed over time.

robust standard errors (Huber-White estimators) to take account of the serial correlation that occurs with panel data.

As shown in columns 4–6, marital status, number of children, and education have statistically significant effects on the amount of child-support receipts. Never-married mothers received \$183 fewer dollars of child support than did formerly married mothers, holding all else constant. We would expect the number of minor children in the household to be positively associated with child-support payments, given that more children generally means larger awards. The age of the child (or children), however, is likely to have offsetting effects. On the one hand, fathers of teenagers have higher incomes than do fathers of young children, which suggests that the effect of older children on receipts should be larger than the effect of younger children. On the other hand, fathers of young children are expected to have been in contact with the mothers more recently (especially in the case of never-married mothers), which suggests that the effect of younger children should be larger (more positive) than the effect of older children. The coefficients in Table 2 indicate that the income effect dominates for ever-married mothers, whereas the recent-contact effect dominates for never-married mothers.

An increase in mothers' education has a positive effect on child-support receipts for both ever-married and never-married mothers. Because men and women tend to mate with people like themselves, mother's education is likely to be highly correlated with father's education, and therefore this variable is picking up the effect of father's education and income. Education may also increase a mothers' ability to use the legal system on behalf of herself and her child.

The fact that the effect of education is larger for ever-married mothers than for never-married mothers may be due to the fact that formerly married fathers have a closer relationship with their children than have never-married fathers. The coefficient for less than a high school education is positive and significant for never-married women, which seems counterintuitive (but see the later discussion).

The interaction between *low education and survey year* is also significant and negative for never-married mothers. This coefficient indicates that, on average, never-married

women with less than a high school diploma lost ground, relative to women with a high school diploma or more in the years between 1968 and 1997. We interpret this finding as reflecting the decline in the returns to education for the less well educated partners of these women during this period. The fact that the interaction coefficient is only significant for never-married mothers is not surprising. Most mothers without a high school diploma have never married. Moreover, mothers with low educational levels who have married are likely to be selective in ways that may be related to fathers' ability to pay child support; that is, they may be married to men with higher education or a stronger commitment to children.

To interpret the coefficients on women's education in the regressions presented in Table 2, we had to take account of three coefficients: years of completed education, the indicator for less than a high school diploma, and the interaction of this term with year. In 1968, for example, holding all else constant, never-married women with 11 years of schooling received, on average, \$20 dollars less in child support than did women with 16 years of schooling. In 1997, the difference was \$322.¹⁵

Exposure to *inflation* is also a strong predictor of the receipt of child support, even after other variables (column 6) are taken into account. A one-percentage-point increase in mothers' cumulative inflation reduces her annual real child-support payment by about \$7, on average. The effect of cumulative inflation is much larger for formerly married mothers than for never-married mothers, probably because a high proportion of never-married mothers receive *no* child support. The *female-to-male earnings ratio* has no significant effect on the receipt of child support when we controlled for women's characteristics, inflation, and state child-support laws.¹⁶

Divorce and Child-Support Policies

States' adoption of *unilateral divorce* legislation has a large, negative, and statistically significant effect on the receipt of child support among ever-married mothers (column 5) but no effect among never-married women, which is consistent with the mechanism through which one may imagine unilateral divorce laws affect child support. On average, once a state allows unilateral divorce, real child-support payments are lower by \$300 for ever-married women.

Finally, the coefficients for the child-support policies indicate that two policies are significantly related to the amount of child support received. Among ever-married mothers, *universal withholding* is associated with an increase in child-support payments of \$187 annually, holding all else constant. The fact that withholding has a much larger effect on ever-married mothers than on never-married mothers is not surprising: only a small proportion of never-married mothers even have a child-support award. We also would expect universal withholding to have a larger effect than immediate withholding because the latter applies only to mothers on welfare, whereas the former affects all mothers. *Numeric guidelines* also increase child-support payments for ever-married women, by \$187 annually. As was true for universal withholding, the guidelines coefficient is larger for ever-married mothers. Again, the fact that the vast majority of never-married mothers have no child-support award means that, by design, they are not affected by guidelines. The rest of the policy variables have no significant effect on child-support receipts for

15. Given this specification, we would predict that before 1983, women with 11 years of schooling would receive more child support than women with 12 years of schooling. This peculiar finding is a by-product of the specification, which was chosen to allow us to capture the decline in the returns to men's education over this period.

16. We also estimated the effects of the wage ratio on child-support receipts, using the wage ratio for all individuals, rather than for full-time workers. With this specification, the coefficient of the wage ratio is positive and statistically significant for the amount of child support received by ever-married mothers (data not shown).

never-married mothers or ever-married mothers. There are several states that have no state income tax, from which tax returns could be withheld. When we removed this variable from the analysis (in regressions run but not reported in Table 2), the picture that emerged is much like that seen in column 6: inflation and unilateral divorce significantly reduce child-support payments, whereas universal withholding and numeric guidelines significantly increase them.

The overall pattern for *any* receipt (columns 1–3) is much the same as that in columns 4–6, only the effects are generally weaker. As before, never-married mothers are less likely to receive child support, whereas years of education increase payment rates. Number of children by age also has a similar effect. Inflation reduces the likelihood of receiving any payment, as does unilateral divorce. Most important, *genetic testing* increases the likelihood that a never-married mother will receive child support, which is exactly what we would expect. Genetic testing is used to establish paternity for children born outside marriage and is relevant only for never-married mothers. In contrast to findings for the amount of child support, neither universal withholding nor numeric guidelines are significantly related to the receipt of child support. Withholding after a case, however, becomes delinquent increases payment rates among ever-married mothers.¹⁷

Simulations

To assess the relative importance of different factors, we simulated how much the average amount of child-support receipts would have been if the demographic, economic, and policy variables had not changed during the preceding periods. Percentage changes were calculated for all mothers and for ever-married and never-married mothers separately for each category that had a significant coefficient ($p < .10$) in Table 2. The results are reported in Table 3.

The first three columns of the table show the predicted percentage changes in child-support receipts for the 1968–1984 period, and the last three columns show the predicted changes for the 1984–1997 period. The percentage changes in the first three columns were determined by comparing the value of predicted child-support receipts in 1984 with the value of predicted receipts *if the listed variable had remained at its 1968 value*. Similarly, the changes in the last three columns were determined by comparing the value of predicted child-support receipts in 1997 with the value of predicted receipts *if the listed variable had remained at its 1984 value*. Overall, changes in demographic variables (marital status and fertility) had a negative effect on child-support receipts during both periods. If the marital-status composition of single mothers had not changed, child-support receipts would have been 2.6% higher in 1984 and 2.1% higher in 1997. Similarly, changes in fertility also had a negative effect on the receipt of child support during the first period. If fertility had remained the same in 1984 as it was in 1968, receipts would have been 6.7% higher. Note that a change in fertility had a larger effect on never-married mothers than on ever-married mothers. For never-married mothers, the decline in the wages of low-skilled men was the key factor, accounting for a 25.4% reduction in child-support receipts during the first period and a 5.4 reduction during the second period. Summing up the effects, the demographic variables accounted for a

17. We also used the old set of indicators of child-support policies (Garfinkel and Robins 1994) to estimate the effects of policies on receipts. The results were different from those reported in Table 2. Most of the policies had no effect on receipts, which is what we would have expected if the laws were measured with error. Two policies, immediate withholding and paternity establishment to age 18, had the wrong signs.

When policy variables were entered one at a time, a few of the coefficients changed with respect to statistical significance. For *any receipt*, the coefficients for numeric guidelines and income tax withholding became significant for never-married mothers, and the coefficients for presumptive and numeric guidelines became insignificant for ever-married mothers. For *amount of receipt*, immediate withholding became significant and numeric guidelines became insignificant for ever-married mothers.

Table 3. The Predicted Percentage Change in the Amount of Child Support Received in the Absence of Changes in Composition and Laws

Condition	Predicted Percentage Change, 1968–1984			Predicted Percentage Change, 1984–1997		
	All	Ever Married	Never Married	All	Ever Married	Never Married
No change in marital status	2.6	—	—	2.1	—	—
No change in fertility	6.7	5.8	9.5	-1.2	-2.7	1.8
No change in education-year interaction	—	—	25.4	—	—	5.4
No change in marital status, fertility, and education-year interaction	10.7	—	—	1.4	—	—
No inflation after 1968	33.2	34.5	—	-8.3	-7.6	—
No change in no-fault divorce	15.2	14.3	—	0.4	0.0	—
No change in numeric guideline policies	-2.8	-3.6	—	-8.4	-9.0	—
No change in universal withholding	-0.3	-0.5	—	-8.6	-10.8	—
No change in no-fault divorce, numeric guideline policies, and universal withholding	12.0	10.1	—	-16.6	-19.7	—

Notes: Simulations are based on the fixed-effect regressions presented in columns 4–6 of Table 2. The percentage changes are shown only for categories with a significant coefficient at a $p < .10$. All simulations were weighted using sample weights provided by the PSID. In columns 1–3, simulations were conducted for mothers who were eligible for child support in 1984. The percentage change in each row is the ratio of the predicted child-support receipt in 1984 (using the 1968 mean for the listed variable and the 1984 means for all the other variables) over the predicted child-support receipt in 1984 (using the 1984 means for all the variables). In columns 4–6, the simulations were conducted for mothers who were eligible for child support in 1997. The percentage change in each row is the ratio of the predicted child-support receipt in 1997 (using the 1984 mean for the listed variable and the 1997 means for all the other variables) over the predicted child-support receipt in 1997 (using 1997 means for all the variables).

10.7% reduction in child-support receipts during the first period and a 1.4% reduction during the second period.¹⁸

Economic variables were also an important part of the story, especially during the first period. For ever-married mothers, inflation was the culprit, accounting for 33.2% of the decline in child-support receipts between 1968 and 1984. After 1984, however, inflation actually increased payments.

Finally, policy variables also played an important role in determining child-support receipts. During the first period, the spread of no-fault divorce led to a 14.3% reduction in child-support receipts. This reduction was partly offset by changes in child-support policies. During the second period, divorce laws had no effect on child-support receipts, while improvements in child-support policies—universal withholding and numeric guidelines—increased payments to ever-married mothers by nearly 20%.

18. Our simulations do not include changes in racial/ethnic composition because the proportion of blacks did not change and the proportion of Hispanics was small. The percentage of blacks was 39% in 1968 and 40% in 1997. The percentage of Hispanics was 2% in 1968 and 4% in 1997.

SUMMARY AND CONCLUSIONS

Child support is an important source of income for single mothers and their children, and federal and state laws play a major role in determining whether and how much child support a family receives. The analyses presented here show that the receipt of child support is determined by multiple factors, only some of which are under governmental control. During the 1970s and 1980s, high inflation, increases in nonmarital childbearing, declines in the earnings of low-skilled men, and the passage of unilateral divorce laws all converged to exert downward pressure on child-support payments. Until the mid-1980s, the federal government and most states treated child-support obligations as a private matter, and average real payments declined sharply.

By the mid-1980s, the situation had changed. Inflation had returned to normal levels, and the federal government had begun to take a more proactive role in enforcing child-support obligations. Consequently, although increases in nonmarital childbearing and declines in the returns to low education continued to exert downward pressure, child-support payments overall began to rise. This trend continued throughout the 1990s.

For never-married mothers, a major factor undermining child-support payments receipts has been the decline in the earnings capacity of low-skilled men. This decline has made it more difficult for officials to establish paternity and to collect child-support obligations. For ever-married mothers, inflation has been the major factor behind the decline in child-support payments, followed by the changes in divorce laws. Nearly 20 years ago, Weitzman (1985) argued that no-fault divorce harmed women by affecting the distribution of marital property. The results presented here are the first to show that changes in divorce laws also led to declines in child-support contributions.¹⁹

The analysis reported here has several limitations. First, it did not include remarried women who are eligible for child support. If mothers who receive child support are less likely to remarry (because they are more economically independent) than are mothers who do not receive support, then our estimates of the trend in child-support receipts may be too high. Alternatively, if mothers who receive child support are more likely to remarry (because they are more attractive on the marriage market), then our estimates of the trend in receipts may be too low. Second, our analysis did not include Hispanics who immigrated to the United States after 1968 when the PSID panel was selected. Little is known about the child-support behavior of Hispanics. If this population is different from other racial and ethnic groups in this respect, however, omitting them from our sample could have distorted the analysis and determinants of trends. Finally, we defined *child support* as financial contributions paid by nonresident parents to children. In doing so, we ignored in-kind contributions from nonresident fathers, as well as financial contributions from social fathers who may be married to or living with the mothers of the children.

Our findings indicate that at least three child-support policies—genetic testing, legislative guidelines, and universal wage withholding—are important determinants of child-support payments. Although these findings cannot be directly compared to those of other studies because of differences in samples, periods, and child-support measures, they are generally consistent with previous research that has shown that withholding and guidelines increase the receipt of child support among ever-married mothers (Sorenson and Halpern 1999) and genetic testing increases child-support award rates among never-married mothers (Miller and Garfinkel 1999).²⁰

19. Weitzman's (1985) and Peters's (1986) analyses of the effects of unilateral divorce on alimony and child support were based on cross-state comparisons, whereas our analysis examined within-state changes over time.

20. Studies have differed with respect to which guideline policy is more important—numeric or presumptive—and which withholding policy is most important—withholding because of delinquency, immediate withholding, or universal withholding.

Our study extends prior work by including state fixed effects, by examining a longer time frame, and by looking at the amount of child support received as well as payment rates. Our findings also indicate that universal withholding, which targets all eligible children, is more effective than automatic withholding, which is limited to families on welfare. For never-married mothers, genetic testing is the key because unless paternity is established, there can be no child-support award and hence no payment. Numeric guidelines and universal withholding are important for obtaining child support for ever-married mothers, but these policies are less effective for never-married mothers, in part because so few of the latter actually have awards.

In addition to highlighting particular policies, our analysis suggests that inflation and the decline in the wages of low-skilled fathers are important variables in building an effective child-support system. Because inflation can erode the value of awards over a long period, indexing guidelines and awards to changes in the cost of living would make sense. Making sure that policies treat low-income fathers fairly is also important. Research has shown that fathers who perceive that the system is fair are more likely to pay child support (Lin 2000) than are fathers who perceive that the system is unfair. Unfortunately, ethnographic studies have suggested that many low-income parents view the system as unfair (Edin 1995; Waller and Plotnick 1999). Negative perceptions are due, in part, to the fact that child-support guidelines do not take account of fathers' irregular employment patterns and, in part, to the fact that child-support payments usually go to the state, rather than to the child, if a mother receives welfare. Such practices are likely to exert downward pressure on future gains in child support.

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