



RESEARCH REPORT

Relief from Government-Owed Child Support Debt and Its Effects on Parents and Children

Evaluation of the San Francisco Child Support Debt Relief Pilot

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Contents

Acknowledgments	v
Executive Summary	vi
How Did Parents Accrue Public Assistance Payback Debt?	vii
What Difference Did the Debt Relief Make?	ix
Implications for the Public Assistance Payback Policy and the Child Support System	x
Concluding Observations	xi
How Relief from Government-Owed Child Support Debt Strengthens Parents and Children	1
Pilot Participant Demographics	2
National Context for the Pilot	4
Pilot Results	5
Background: How Does the Public Assistance Payback System Work?	7
Additional Penalties	7
How Did Parents Accrue Public Assistance Payback Debt?	9
Child Support Orders Are Often Unaffordable	9
Initial Orders Are Too High	9
Volatile Employment and Income	10
Providing Informal Support	11
Modifying Child Support Orders Can Be Challenging	12
Debt Increases Quickly	12
Parents Choose Between Paying Court-Ordered Child Support and Directly Supporting Children	13
What Difference Did the Debt Relief Make in Parents' Payments?	15
Lower Child Support Debt Balances	15
More Consistent Child Support Payment	16
Feeling of Relief and Reduced Stress	19
Before the Debt Relief, Fathers Felt Haunted by the Debt	19
After the Debt Relief, Most of the Fathers in the Focus Groups Described a Dramatic Reduction in Stress	19
Improved Credit Scores	20
Reduced Barriers to Employment	22
Improved Housing Status	23
Increased Feelings of Control Over Finances	24
Improved Relationships with Children	24
Debt Had Affected Fathers' Moods and Therefore Their Relationships with Their Children	25

Debt Relief Changed the Nature of Their Relationships with Their Children	25
Improved Relationships with Coparents	26
Some Focus Group Fathers Discussed How the Stress from the Debt Affected Their Coparenting Relationships	27
Improved Relationships with the Child Support System	28
Perspectives on Child Support Before the Debt Relief	28
The Debt Relief Pilot Seemed Too Good to Be True	30
Perspectives on Child Support After the Debt Relief	31
Comparison with Traditional COAP Participants	32
Implications for Child Support System Revenues	33
Implications for the Public Assistance Payback Policy and the Child Support System	36
Concluding Observations	38
Appendix. Methods	39
Administrative Data Analysis Methods and Results	39
Focus Groups	41
Survey Methods	42
Notes	43
References	44
About the Authors	46
Statement of Independence	48

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Executive Summary

Most of the money many low-income Californians pay for child support does not reach their children; instead, it reimburses the government for public assistance their children have received. In California, 70 percent of child support payments are for debt owed to the government. What would happen if 100 percent of parents' payments went to their children, rather than the government? What benefits would accrue to children and parents? The San Francisco child support debt relief pilot tested this possibility, and the results are clear. When parents' public assistance debt is paid off, so 100 percent of their child support payments goes to their children, parents make more consistent and timely payments, children receive more financial support, parents' employment barriers are reduced, and parents' housing status and credit scores often improve. Parents' relationships with each other and their children also improve.

The majority of parents with government-owed child support debt earn under \$15,000 a year. If parents miss a child support payment or don't pay the full amount, they begin to accrue public assistance payback debt, which grows with 10 percent interest. When parents cannot pay, their driver's and professional licenses can be suspended, up to 65 percent of their paycheck can be garnished, and they can be jailed.

Recognizing the multiple challenges the public assistance payback policy creates, the state of California, the local child support agency in San Francisco, the city's Financial Justice Project, and philanthropic partners collaborated to help low-income parents paying child support in San Francisco eliminate their public assistance payback debt. Since before the pilot, parents have had the opportunity to obtain debt relief through the state's Compromise of Arrears Program (COAP), which allows eligible parents to make a partial payment toward their public assistance payback debt and have the rest of their government-owed debt eliminated. COAP was created to ensure that children benefited fully from their noncustodial parents' support payments. However, many parents find it difficult to make the partial payment required by COAP and challenging to navigate the lengthy application process. To improve the system, the state has looked to counties to pilot different, innovative approaches.

Using philanthropic funding from the Walter & Elise Haas Fund, the pilot partners paid down the portion of participants' public assistance payback debt needed to eliminate their remaining debt through COAP. So participants received full debt relief through the pilot project. Moving forward, 100 percent of any payments made by the pilot participants will go to their families, as long as they remain

current on their payments. This pilot provided an opportunity to test the effect of debt relief on participating parents.

With support from Tipping Point Community, an organization focused on fighting poverty in the Bay Area, the authors evaluated the debt relief's effects on the parents' compliance with current child support orders, employment, financial stability, relationships with their children, and other aspects of well-being. The evaluation uses administrative data from the local child support agency to estimate the debt relief pilot's effect on payment behavior. Since administrative data were not available on employment, financial stability, and parents' relationships with their children, the authors surveyed and conducted focus groups with pilot participants to study these outcomes. Quotes from survey respondents and focus group participants are cited throughout the report using pseudonyms they chose for themselves.

How Did Parents Accrue Public Assistance Payback Debt?

When a child receives public assistance in California, the human services agency automatically sends a child support referral to the local child support agency. The child support agency then reviews the referral and determines whether to open a child support case or reject the referral. Parents participating in certain public assistance programs may be required to cooperate with the child support program and assign their rights to child support payments to the state in compensation for the public assistance they receive.

- **Child support orders are often unaffordable, according to pilot parents.** California has provisions to adjust orders for low-income parents, but parents in the pilot reported that their orders were still daunting and unaffordable. Parents may also find that orders become unaffordable as their incomes change—as they often do for low-wage workers—or when they become unemployed or are out of the workforce because of disability, college attendance, or incarceration. Some parents have found that they owe child support debt to the government for public assistance their families received while they were providing informal support to their children. The state of California, through COAP, allows eligible noncustodial parents to pay part of their public assistance payback debt and eliminate their remaining government-owed debt. However, for some parents, even the partial payment is more than they can afford.

- **California's high interest rate for child support debt quickly increases the amount due.** If a noncustodial parent falls behind in child support payments, California charges 10 percent annual interest on the overdue amount, causing the amount owed to increase quickly.
- **Penalties are stiff.** In addition, if parents' payments are more than 30 days late, their driver's licenses can be suspended, their professional licenses may be revoked, and the state may garnish up to 50 percent of their take-home pay and seize other financial assets. In some cases, up to 65 percent of the noncustodial parent's take-home pay can be garnished if the local child support agency pursues it through the court.

It's on top of you trying to pay your regular child support, and then on top of that, you're trying to pay your back child support [to the government], and then on top of your back child support, you're trying to pay that interest. It's like where do I get a relief at?

—Joe

- **Parents choose between repaying child support to the government and supporting their children.** High payments (including both current orders and public assistance payback debt) lead some parents to feel they must choose between paying formal child support (which amounts to repaying the government for public assistance benefits paid to their children) and supporting their children directly. Many fathers who participated in focus groups for this evaluation acutely felt the paradox that repaying child support to the government diminished their financial capacity to provide for their children.

I have to choose between paying child support and supporting my child.

—\$krilla

What Difference Did the Debt Relief Make?

Eliminating the government-owed child support debt contributed to numerous positive changes in parents' lives that may also have positive spillover effects for their children.

- **Debt relief resulted in more consistent child support payments.** Parents who participated in the debt relief pilot consistently made their monthly child support payments on time. Their payment consistency was 18 to 28 percent higher, depending on the month, than for similar parents who had not received complete debt relief.¹ This runs counter to a primary argument for charging interest on government-owed child support debt: the assumption that it incentivizes parents to pay on time. The pilot showed that debt relief—not accumulating debt—resulted in more consistent timely payments. More consistent child support payments also help guarantee that collections levels do not unduly suffer from the debt relief effort.
- **Downward spirals were turned around, empowering parents to support their children.** Owing public assistance payback debt was a source of enormous stress in parents' lives, and the elimination of the debt and its associated stress contributed to reduced barriers to employment and improved credit scores, housing status, and feelings of control over finances, according to both focus group participants and survey respondents. Participants reported improved relationships with their children, their coparents, and the child support system.

The relief program made me see at the end of the tunnel there will be a better life for me and for my kids.

—Anonymous survey respondent

In addition to lowering participants' public assistance payback debt and improving their payment consistency, the debt relief pilot contributed to the following positive outcomes:

- **Reduced stress.** Haunted by the debt before the pilot, fathers in the focus groups described dramatic stress reduction after the debt relief.
- **Improved credit scores, housing status, and feelings of control over finances.** Elimination of government-owed debt and increased consistency of child support payments resulted in higher credit scores, according to some parents, allowing them to qualify for housing, car loans, credit

cards, and employment. For some parents, improved housing and transportation meant increased ability to share custody and visit their children.

- **Reduced barriers to employment.** Relieving the public assistance payback debt reduced barriers to employment, such as drivers' and professional license suspensions.
- **Improved relationships with children and coparents.** Many parents reported that the government-owed debt created conflict between coparents. Relief of financial and emotional burdens positively affected parents' relationships and activities with their children and coparents. Parents expressed that after the debt relief they could more effectively coparent and better afford to financially support their children.
- **Improved relationships with the child support system.** Before the debt relief, parents felt that the child support system was punitive, unfair, and biased against fathers, but after they began to trust and cooperate with the Department of Child Support Services and believe their voices would be heard.

They took a look at my credit report. I mean, it wasn't the greatest but it's a lot better than 400. I was able to get into a spot....I was able to actually rent a car after that. And now I can work for Lyft because I'm using their rental car program.

—Artie

Implications for the Public Assistance Payback Policy and the Child Support System

The debt relief pilot results and participants' experiences suggest changes to the child support system that could promote parents' support for their children.

- **Allow 100 percent of parents' child support payments to go to their family.** When parents know that all their child support payments go to their children, they pay more and they pay more often. Parents will no longer have to choose between paying formal child support to the government and directly supporting their children.

- **Do not charge interest.** For parents who are already struggling to pay their child support obligations, additional interest payments make paying off their debt seem impossible.
- **Forgive government-owed child support debt.** The debt relief pilot demonstrated that forgiving child support debt owed to the government can produce myriad positive outcomes for families and for payment behavior.
- **Ensure all parents feel heard and respected in court.** Many fathers in the focus groups felt unheard and powerless in the court and perceived child support judges as biased against parents who owe child support. Research shows that courts focused on respecting and empowering both parents can yield improved well-being for parents and children (Hahn, Edin, and Abrahams 2018; Marczak, Becher, et al. 2015; Marczak, Galos, et al. 2015).
- **Recognize that parents want to support their children.** In contrast to pervasive negative stereotypes, many fathers from the focus groups wanted to be and were actively and positively engaged in their children's lives, providing both financial and emotional support.
- **Make the child support system more welcoming.** Though several fathers in the focus groups felt before the debt relief that the child support system did not care about them, with their newfound understanding that "They're there to help sometimes," fathers encouraged their friends to trust the child support system.

Concluding Observations

The pervasive narrative of parents "shirking responsibility" may lead some to reject the idea of forgiving government-owed child support debt, but this pilot adds evidence that these stereotypes are false and racist.² In fact, punitive policies contribute to the debt in the first place (Edin 2018).

The evaluation of the San Francisco debt relief pilot illustrates how complete debt relief transformed many parents' experiences from one of despair and missed opportunities to one of improved well-being for parents and children. By collaborating in this innovative pilot, the state of California, the local child support agency in San Francisco, the city's Financial Justice Project, and philanthropic partners demonstrated the benefits of recognizing parents' desire to support their children and empowering parents to give that support.

How Relief from Government-Owed Child Support Debt Strengthens Parents and Children

For many low-income parents paying child support, most of their payments do not reach their children but rather reimburse the government for public assistance their children have received in the past. In California, if parents fall behind in these payments to the government, the state charges 10 percent annual interest on the overdue amount. Recognizing the multiple challenges this payback policy creates, the state of California, the local child support agency in San Francisco, the city's Financial Justice Project, and philanthropic partners collaborated to help low-income parents paying child support eliminate their debt associated with reimbursing the government for public assistance. The state's long-standing Compromise of Arrears Program (COAP) allows eligible parents to make a partial payment toward their public assistance payback debt and have the rest of their government-owed debt eliminated. Leveraging philanthropic dollars from the Walter & Elise Haas Fund, parents in the pilot were able to make the partial payment to eliminate all of their government-owed debt through the COAP. This allowed all of their future payments to go directly to their family.

Almost two decades ago, the state of California recognized the problem that debt owed to government posed for the California children and families receiving child support. In 2000, the state passed a one-time amnesty program for individuals with government-owed child support debt that exceeded \$5,000. A few years later, the state contracted with the Urban Institute to study the problem further, which resulted in the 2003 report *Examining Child Support Arrears in California*. The Urban Institute found that in California at that time, three-quarters of the public assistance payback debt resulted from original orders that didn't take into account the parent's income and ability to pay, an issue that has since improved (Sorensen et al. 2003). The Urban Institute estimated in 2003 that only about a quarter of this debt was collectible. Most parents owing reimbursement debt to the government have low incomes. The 2003 report also suggested that most child support debt in California is owed by parents making less than \$10,000 a year, and most owe more than \$20,000 (Sorensen et al. 2003). Currently, the median annual income of parents paying child support in California is about \$14,600 (Insight et al. 2019).

Partially in response to these findings, the state passed compromise-of-arrears legislation that recognized the reality of the debt collection problem and the burden of government debt on families.

The legislation established the Compromise of Arrears Program (COAP) in 2003, which allowed eligible parents to make a partial payment of their debt and have the rest of their government-owed debt forgiven. The COAP guaranteed that some arrears were eventually paid while freeing families from the burden of the remaining debt. Even with the COAP in place, the few parents who participate often have a difficult time coming up with the money, navigating the application, and making their partial payment. In San Francisco more than 70 percent of child support cases are related to families receiving public assistance either currently or in the past, meaning that most of their payments go to the government, not their children. Most of these children are no longer receiving public assistance, so money from noncustodial parents could provide vital support. Recognizing these barriers, the Department of Child Support Services has encouraged counties to seek innovative ways to further improve the COAP. The San Francisco debt relief pilot is a key example of such an innovation.

Pilot Participant Demographics

The 30 fathers and 2 mothers receiving debt relief through the pilot were paying support for children of all ages. About one in three (34 percent) were paying support for at least one child age 5 or younger, and almost one in ten (9 percent) had a youngest dependent child who was no more than 1 year old. One-quarter of parents had youngest dependent children who were teenagers. Half the parents only had one dependent. Overall, the 32 parents in the pilot were responsible for 55 dependent children. Parents' support of and involvement with their children is associated with positive child outcomes—both shaping a young child's trajectory and an adolescent's psychological well-being.

Building on the state's existing COAP, the debt relief pilot tests the hypothesis that eliminating all public assistance payback debt owed to the government would yield strongly positive results for both parents and children and increase access to COAP. The debt relief pilot was offered to all parents with current child support obligations in San Francisco who met the following criteria: (1) resided in the nine Bay Area counties; (2) owed between \$500 and \$50,000 in government-owed child support debt; (3) were making some effort to meet their debt obligations; (4) had a current child support obligation (payable to the family); and (5) the custodial parents formerly received, but were not currently receiving, cash assistance through CalWORKs, California's Temporary Assistance for Needy Families (TANF) program. Pilot participants were required to attend a four-hour financial coaching workshop and were expected to stay current on child support payments to their children for at least one year. In total 32 parents met these criteria and voluntarily agreed to participate in the pilot to have their government-owed child support debt eliminated.³

BOX 1

Debt Relief Financial Coaching Workshop

As a condition of receiving debt relief, pilot participants were required to attend a four-hour financial coaching workshop that explained the requirements of the pilot and covered basic financial capability topics such as budgeting and savings. The workshops were intended to help participants understand their finances and plan for payments.

Fathers in the focus groups spoke very positively of the workshop and how they acted on what they learned, such as which bills to pay first and how to improve their credit scores. \$krilla said it provided “a lot of information I could use and benefit from” and that he has applied that knowledge. “Just the way I save money and spend money now,” he said. “It kind of opened my eyes on how to make it easier for myself.” Shawn noted how “down-to-earth” and relatable the instructor was and said, “A lot of good things that stuck with me since then. Like, the lady, she said, ‘If you say yes to something now, you’re gonna be saying no to something else later. But if you say no now, you’ll be saying yes later.’” He followed that advice, saved his money, and said, “I got a car now. Doing good.”

Though not part of the formal curriculum, the fathers mentioned that they had also discussed topics related to parenting and coparenting. Several fathers credited the workshop with giving them skills and strategies for improving their coparenting relationships, including not undermining or undercutting their children’s mother. For example, one father said that when his children ask his permission for something, he first asks, “What did your mother say?” and will not contradict her decision. The workshop also influenced their strategies with their children, such as giving gifts in recognition of children’s accomplishments rather than giving children anything they wish. In other words, they learned to win their children’s respect through good parenting rather than bribery. “I stopped spoiling my kids too much,” Shawn said. “It really helped,” he said, noting his children’s recent academic and athletic achievements.

The official certificate fathers received for completing the workshop was remarkably meaningful to them. “[I] got my certificate on the wall,” Shawn said. Sam said, “I don’t throw it away but keep it. I appreciate it, honestly. Somebody did something good to me. I feel like I am in good situation.” Fathers also felt the certificate legitimized the debt relief pilot and demonstrated that they had done something to earn it. “I actually got the little certificate, that was kind of official,” Artie said. “They did a little certificate with our name on it so...I was like, ‘Alright, now I have something that kind of proves...that they might be going to their word right here.’”

The debt relief pilot participants were racially and ethnically diverse. Eleven of the parents were black and twelve were Latinx, according to child support administrative records. Two parents were Filipino, one was Samoan, and one was white. The race and ethnicity of the remaining three parents was not recorded in the Department of Child Support’s data system. The 32 parents who participated in the

pilot were invited to share their experiences in the focus groups, and 10 participants, all of whom were fathers, agreed to join. The 10 fathers sharing their stories in the focus groups identified as African American, Latinx, white, and Native American; had children ranging in age from 16 months to 42 years; and were currently paying child support for children ages 3 to 18. Among the fathers were security guards, a software engineer, an electrical technician, a building supply salesman, a chef, a bartender, and limousines, Lyft, and taxi cab drivers.

National Context for the Pilot

The debt relief pilot was based on research showing that government-owed child support debt creates barriers to successful employment, family relationships, and self-sufficiency, and that when parents support their children financially and spend time with them, children benefit in the short and long term (Insight et al. 2019). Research suggests that when a child receives money through child support the transfer may have a greater effect than other sources of family income on their school performance and behavior, indicating that it is meaningful to children that the support comes from a parent (Amato and Gilbreth 1999; Argys et al. 1998; Graham, Beller, and Hernandez 1994; Knox 1996). Studies also show that when child support payments go directly to their children, parents are more likely to pay support (Cancian, Meyer, and Caspar 2008; Lippold, Nichols, and Sorensen 2013). Recently, when Colorado eliminated public assistance payback requirements and began giving families all of the support paid on their behalf, the total amount of child support payments increased by 63 percent in the first year of implementation (Insight et al. 2019).

Nationally, there has been growing recognition of the concerns raised in California almost two decades ago that using child support payments to reimburse the government for public assistance and imposing penalties on parents who are unable to afford their child support orders can be counterproductive (Hahn, Edin, and Abraham 2018; Insight et al. 2019). Changes to federal laws and rules over the past two decades have given states increased flexibility to reform their child support programs to better serve low-income families. For example, a 2006 law gave states the option to pass all child support payments to families and eliminate some older debt.⁴ A 2016 rule change requires states to, among other things, more carefully consider parents' ability to pay when establishing child support orders and before incarcerating parents for failure to pay.⁵

As a result, the majority of states now offer parents a pathway to relieve public assistance payback debt. Some states have policies that allow county or state departments of child support services to forgive public assistance debt based on income, assets, and other criteria, and several states offer debt

forgiveness for parents that are current on monthly payments. San Francisco's pilot builds on the national trend of states looking for ways to eliminate uncollectible public assistance payback debt and prioritize collections for families.

Pilot Results

To evaluate the pilot's effects, the authors (1) analyzed child support administrative data to compare child support payment activity among pilot participants with that of statistically similar parents who did not participate in the pilot; (2) surveyed all pilot participants (12 responded); and (3) conducted focus groups with 10 of the participating fathers roughly one year after their debt was relieved. Throughout the report we refer to the 10 fathers who participated in the focus groups using pseudonyms they chose for themselves.

The Urban Institute applied and received approval for the data security procedures and confidentiality protections, data collection protocols, and informed consent procedures from both Urban's Institutional Review Board and California's Committee for the Protection of Human Subjects to ensure protection of pilot and comparison group participants. While the nature of some of the research was sensitive, we assured respondents of their confidentiality protections and have taken care in reporting results to protect their anonymity (see appendix for details).

In addition to lowering participants' public assistance payback debt, the debt relief pilot contributed to the following outcomes:

- **more consistent child support payment:** parents who received relief from public assistance payback debt had payment rates 18 to 28 percent higher than their statistically matched peers;
- **reduced stress;**
- **reduced barriers to employment;**
- **improved credit scores, housing status, and feelings of control over finances;**
- **improved relationships with children and coparents; and**
- **improved relationships with the child support system.**

The stories of focus group participants illustrate how the debt relief transformed their experiences from one of debt, despair, and missed opportunities to improved well-being for parents and children.

In the remainder of the report we first provide background on the child support system and describe how the fathers in the focus groups came to have public assistance payback debt. Next, we describe how the debt and relief from it affected their lives. Finally, we share participants' suggested policy changes and advice for other parents owing child support before we offer our own concluding observations about why providing complete debt relief makes sense for families.

Background: How Does the Public Assistance Payback System Work?

When a child receives public assistance in California, the human services agency automatically sends a child support referral to the local child support agency. The local agency then reviews the referral and determines whether to open a child support case or reject the referral. Parents participating in certain public assistance programs may be required to cooperate with the child support program and assign their rights to child support payments to the state in compensation for the public assistance they receive. In California, these public assistance programs include California Work Opportunity and Responsibility to Kids (CalWORKs, California's TANF program), Kinship Guardianship Assistance Payment Program (Kin-GAP), and foster care assistance. Children receiving CalWORKs cash assistance receive the first \$50 of any child support paid on their behalf, and the remainder of the child support payment goes to the government.⁶

If a noncustodial parent falls behind in government-owed child support payments, California charges 10 percent annual interest on the overdue amount, causing the amount owed to increase quickly. Only a few states have higher interest rates on overdue child support debt than California.⁷ Joe, a father participating in the debt relief pilot, explained, "It's on top of you trying to pay your regular child support, and then on top of that, you're trying to pay your back child support, and then on top of your back child support, you're trying to pay that interest. It's like where do I get a relief at? Where do I get help at? What's going to happen?" Sam explained that if a child support payment is late, "it's gonna make you late for the rest of your life."

Once that interest kicks in, there's no turning back. That interest, it hurts you a lot.

—Joe

Additional Penalties

California imposes several additional stiff penalties for late child support payments. If parents' payments are more than 30 days late, their driver's licenses can be suspended, their professional licenses may be revoked, and the state may garnish up to 50 percent of the noncustodial parents' take-

home pay and seize other financial assets. In some cases, up to 65 percent of the noncustodial parents' take-home pay can be garnished if the local child support agency pursues it through the court. In most California counties, though not San Francisco, parents may be incarcerated for failing to pay child support (Insight et al. 2019). Jeff, another father in the pilot, recounted a time when he had deposited his mother's portion of the rent money for the house they shared, but his check to the landlord bounced because before the landlord could cash the rent check the state had already seized the funds for public assistance payback debt. Jeff said, "I went to child support and explained the situation. They said, 'There's nothing you can do. You can't have the money back.'" Late child support payments also appear on parents' credit reports, which can affect their ability to access loans, credit cards, housing, and employment.

COAP offers some relief but is out of reach for many parents. The partial debt payment for COAP may be paid off in a lump sum or over time in a payment plan. However, for some parents, even the partial payment is more than they can afford, particularly in addition to their regular child support payments. Pilot participants had their COAP payments paid on their behalf through philanthropic funding, so they will have no remaining debt or payments to the government. Going forward, 100 percent of the parent's child support payments will go to the family unless the family reinstates their public assistance benefits.

How Did Parents Accrue Public Assistance Payback Debt?

The parents participating in the debt relief pilot focus groups each described different specific circumstances that led to their owing child support debt to the government. Most had fallen behind on child support payments while their children were receiving public assistance and had never been able to catch up with the missed payments and interest. They were unable to afford their child support orders, either initially or when their incomes dropped, and simply didn't have enough income to pay for both child support and their own basic needs. A common theme among the fathers was feeling that their high debt payments to the government put them in a situation of having to choose between making their court-ordered reimbursement payments to the government for their children's public assistance and supporting their children directly.

Child Support Orders Are Often Unaffordable

Despite public perceptions that noncustodial parents willingly avoid paying child support, the focus group participants' stories corroborate research showing that many parents cannot afford their child support orders. California has provisions to adjust orders for low-income parents, although pilot participants reported that their orders were still unaffordable (Insight et al. 2019). Orders may also become unaffordable as incomes change—as they often do for low-wage workers—or when parents become unemployed or out of the workforce because of disability or incarceration. Some parents have found that they owe child support debt to the government for public assistance their families received while they were providing informal support to their children.

Initial Orders Are Too High

Child support orders are often unrealistically high, and parents cannot afford to both pay child support and cover their living expenses. In California, three-quarters of the child support debt owed to the government resulted from original orders that were unaffordable (Hahn, Edin, and Abrahams 2018). When parents have accrued debt to the government and their wages are garnished, they do not have a choice about whether to pay support and they simply have less money available for their basic needs.

Artie and Joe both were unable to afford rent after making their monthly child support payments, so they lived in their cars and continued to pay child support both to their children and to the government while they were homeless. When Artie and his girlfriend broke up, he initially kept the apartment they had shared, but, he said, “I could barely afford that rent, so once the child support kicked in, I didn't know what to do. I literally lived in my car for two years after that.” Earning \$15 an hour as a security guard in San Francisco, Joe said, “I wasn't making much money at the time. So, there was a struggle to try to keep up with the child support and with the current home bills, and try to do for your kids as well.”

Volatile Employment and Income

Workers in low-wage occupations experience significant volatility in income and employment

(Butcher and Schanzenbach 2018). Several fathers in the focus groups had experienced fluctuating income and unemployment, affecting their ability to pay child support. John fell behind in payments when his sales job slumped and he earned smaller commissions than he had in the boom years on which his child support order was based. Sam, who was formerly incarcerated, had difficulty finding jobs. “After I get out,” Sam said, “nobody wanna hire me. I [had] no job [to] pay my child support....Sometimes I was paying, sometimes not paying, sometimes I pay half, next month I cannot pay.”

Some of the fathers fell behind on payments while they were unemployed. For example, Jeff, whose 18-year-old daughter was about to finish high school at the time of our interview, had been unable to keep up with his \$650 monthly child support payments during a two-year period long ago when he was out of work while waiting for his work permit to be renewed. A software engineer, Jeff had never had problems renewing his immigration and work papers before, but this time was shortly after the terrorist attacks of September 11, 2001, and he said the process was “very, very slow.”

A couple of fathers in the focus groups had fallen behind on child support payments when they were out of the labor force. \$krilla fell behind when he had no income during college. When he finished college and started working, he still couldn't afford the payments, the majority of which were owed to pay back public assistance. “Once I did start getting a job and start working after graduation, they were just taking a lot [\$990 a month] out of my check, more than I can afford. And the money they were taking out, was going towards the [public assistance payback] debt.”

Providing Informal Support

One reason parents have public assistance payback debt is that their informal, direct support to their children is not counted. Shawn had been living with his girlfriend and their children, now ages 4 and 8, supporting the family directly. However, when he and his girlfriend split up, Shawn suddenly was responsible for government-owed back child support for the time that the family was living together and receiving public assistance. Because he hadn't participated in the formal child support system and had not kept records of his everyday household contributions, he could not prove that he had been supporting his family. "But you don't think about keeping receipts," Shawn said. Sam, too, had been informally supporting the mother of his three children, ages 5, 10, and 12. "My relationship with her it was like back and forth," Sam said, "Sometimes together, sometimes not. And at that time I was paying for everything, like paying for rent, paying for the kids' food and everything. When these two years I was paying for that but I don't live with them, she was taking welfare, and she never tell them she take money from me. Then when she went to the court, the court said, 'Oh okay, whatever you was paying for her doesn't count; it's not considered as child support...if you don't have proof, you have to pay for the child support.'" Interestingly, two of the pilot participants, Jeff and John, had voluntarily sought formal child support orders because they wanted a record of their financial contributions on behalf of their children. Unlike Shawn and Sam, Jeff and John had not been living with their partners and children when they asked for a formal support order.

Storm has been a single father to his 17-year-old son since his son's mother lost custody of him to Child Protective Services 15 years ago. While Storm was raising his son, he owed the government money for the public assistance his son received as an infant, before he had custody. Though initially he was making payments toward the debt, he said, "After that, I had to focus on my son and I don't pay anything." Storm's situation is not unusual; Tim also gained full custody of his children but still was paying the government child support arrears for the time when the mother had custody and was receiving public assistance.

Only one father in the focus groups said there had been a time when he had not actively supported his children formally or informally. Tim, the father of six children ranging from age 17 to 30, "ran away from home at an early age," was caught shoplifting, and "stayed in the juvenile system from basically 12 till...18." Within a few years, he had four children. "Back then, I was living recklessly, not caring," he said. "Once I got divorced from the first one with the three kids, I just went on about my business...I didn't look back at no kids. It was like I was trying to capture my youth that I missed...So, I was in a tailspin...I was in and out of jail." Describing his realization as he matured, Tim said, "I just had to come to grips that

I got to get my shit together.” So he started paying child support to his children and his debt to the government. “I’ve been paying it back for years.”

Modifying Child Support Orders Can Be Challenging

Although parents may request adjustments to their monthly child support orders if their financial circumstances change, the formal process does not easily accommodate the frequent income fluctuations typical among people working low-wage jobs. Parents can request to reduce future child support payments, but they may not be able to change what they already owe, even if that amount did not take into account their income at the time.⁸ Several of the fathers in the focus groups discussed their unsuccessful attempts to reduce their monthly child support payments.

Ultimately, many fathers felt unheard and powerless before the court. When Sam was unable to afford his child support payments, a caseworker told him he needed to go to court. “I go to court,” Sam said, “and I fill out the paperwork, and I see the judge, and the judge doesn’t believe me.” Tim described his feelings of defeat as he unsuccessfully pleaded with the judge that an increased child support order could make him homeless again: “So, I kind of put my head down and just to grasp it [increasing] from \$600 to \$850, and I was barely making it off the six. Now, I got \$850. I’m like, ‘Yeah, okay.’”

About child support, I think people need to understand that...when you’re in a bad situation, the chances of other things not going right is very high. And it always seems like the world is against you, and you can hear different stories, but...the tale is always the same. And it’s just different cases, different reasons. But it’s the same thing. It’s just like a snowball, you know?

—Jeff

Debt Increases Quickly

With high interest rates, child support debt increases quickly, making it difficult to catch up. After being unauthorized to work for two years, Jeff resumed working and consistently making child support payments, in addition to paying for piano lessons and other expenses for his daughter. He kept track of his payments as he chipped away at the \$3,000 debt he owed to the state. When he thought he had paid

off the debt, he contacted the child support office and learned, to his dismay, that he now owed close to \$8,000 because his monthly payments had not even been covering the growing interest on the debt. By the time of the debt relief pilot, he estimated he had paid about \$20,000, “but that money just kind of vaporized. It wasn’t going anywhere.”

At the time of the debt relief, Artie owed over \$7,000 in child support debt to the government for his three-and-a-half-year-old son, despite paying \$700 a month in child support except for a few months when he was between jobs. Joe began paying child support 24 years ago when the first of his four children was born and continues to pay for his youngest who is now 15 years old. He said his government-owed child support debt was over \$50,000. Though he was unsure of the exact amount, he said, “It was a number that I could never see the end of.”

While \$krilla was in college and not working, he fell behind about \$1,000 on child support for his two daughters, now ages 5 and 9. When he was invited to participate in the debt relief pilot, his government-owed debt had grown sixfold to over \$6,000. Though \$6,000 may not be insurmountable to some parents, for most who have payback debt, their low incomes coupled with the growing interest means they may never be able to pay off the debt. “They pretty much told me you won’t be able to pay this off in a lifetime,” \$krilla said.

Parents whose child support payments go to the government might not realize at first how a few missed payments can grow into insurmountable debt. John, whose child was only 3 years old, was grateful for the relief of his \$4,000 public assistance payback debt but was confident he would have paid it off eventually. However, the stories of the other fathers, several whose children are now teenagers, suggest that the challenge may have been greater than John realized.

Parents Choose Between Paying Court-Ordered Child Support and Directly Supporting Children

High payments (including both current orders and paying down debt) lead some parents to feel they must choose between paying formal child support (i.e., repaying the government) and supporting their children directly.

I have to choose between paying child support and supporting my child.

—\$krilla

Some fathers in the focus groups lived with and provided their children with direct support while also paying back the government for public assistance those children had received earlier, but many fathers not living with their children also acutely felt the paradox that repaying child support to the government diminished their financial capacity to provide for their children. For example, Shawn said, “There was a point in time I actually stopped paying the child support [to the government]. I just felt like there was no point in me doing both, paying both. Paying for this and paying for that. It was one or the other. It was I either do child support and my kids don’t get to see me bringing them gifts and stuff like that ‘cause I’m short and I have to pay child support....You either gotta pay the child support or support for your kids.” Sam said he was in the same situation as Shawn and explained it to the child support judge: “When I talked to the judge...he [told] me, ‘Don’t pay *anything*, even clothes, even candy for your kids and pay the child support.’ That’s what he [told] me exactly.” The judge’s advice would help Shawn reduce his debt but at the expense of his relationship with his children and his ability to provide for their needs.

Because most fathers in the focus groups were making current child support payments for their children as well as paying government-owed debt, some of the fathers also felt a similar paradox in paying child support to the mothers diminishing their ability to support their children directly. Tim said, “My son want to get his hair cut. That’s \$12, \$15. You know what I mean? And then they want to go to the movies, or they want some shoes, or my daughter want this, and it’s like, okay, okay, let me see what I can...I’m calling somebody, ‘Hey, can I borrow \$50 or can I borrow \$100? I’ll give it back.’ ...So I’m borrowing money from different people to help me to take my kids out, even though I’m already giving the support to the mom. So, I feel like I’m being beat two ways.”

What Difference Did the Debt Relief Make in Parents' Payments?

Eliminating the government-owed child support debt contributed to numerous positive changes in parents' lives that may be expected to have positive spillover effects for their children as well.

Parents who received the debt relief were significantly more likely than similar parents who did not receive the relief to stay current on child support payments (see appendix for methodological details). Though parents had an incentive to stay current, as it was a requirement for remaining in the debt relief program, focus group participants attributed this behavioral change in part to reassurances that their payments would benefit their children. Owing public assistance payback debt had been a source of enormous stress in their lives, and the elimination of the debt and its associated stress contributed to reduced barriers to employment and improved credit scores, housing status, and feelings of control over finances, according to both focus group participants and survey respondents. Participants also reported improved relationships with their children, their coparents, and the child support system. Though the 10 focus group participants and 12 survey respondents are not necessarily representative of all 32 pilot participants, their stories and survey responses strongly suggest the debt relief shifted their life trajectories in positive directions.

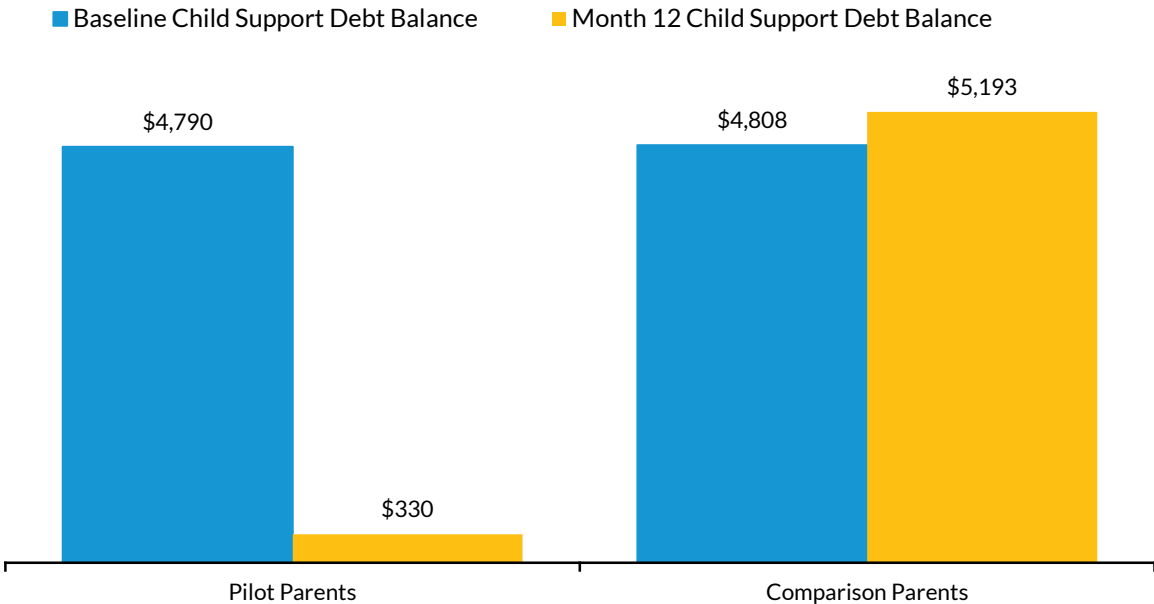
Lower Child Support Debt Balances

The part of the pilot program with the greatest impact was of course the elimination of the public assistance payback debt itself. To understand the debt relief's effects on parents' child support debt balances and payment behavior, we analyzed child support administrative data for all 32 parents participating in the pilot and compared their experiences with those of similar parents who did not participate in the pilot. This "comparison group" of parents was chosen to statistically match the pre-pilot characteristics of participating parents.

Changes in participating and comparison-group parents' debt levels are reported in figure 1. Before having their debt relieved, participating parents carried an average of \$4,790 in government-owed child support debt. After a year in the pilot, the average debt balance of participating parents was \$330, although three-quarters of participating parents had not accrued any new debt.⁹ In contrast, the comparison-group parents had an average debt balance of \$5,193 a year after the pilot began, which was \$385 higher than their average debt level when the pilot began.

Since comparison-group parents provide the best estimate of what participating parents would experience in the absence of the pilot, the pilot resulted in an estimated average reduction of \$4,905 in child support debt after twelve months. This includes the initial debt relief as well as all differences in newly accrued debt. This large, positive effect on debt balances is not surprising, since debt relief is the pilot's centerpiece. However, figure 1 provides reassurance that participating parents do not accrue substantial new debt burdens in the year following the pilot's start. One year after the pilot, 75 percent of participants had no government-owed child support debt, with an average of \$330 in debt across the entire group of participants. Participants therefore accrued new debt after treatment at a slower rate than parents in the comparison group, although this difference is not statistically significant.

FIGURE 1
Government-Owed Child Support Debt at Baseline and Month 12 of the Pilot



Source: Authors' calculations from City and County of San Francisco Department of Child Support Services administrative data.
Notes: Comparison-group parents are selected to match pilot fathers on baseline characteristics using propensity-score-matching techniques. See appendix for details on the matching strategy.

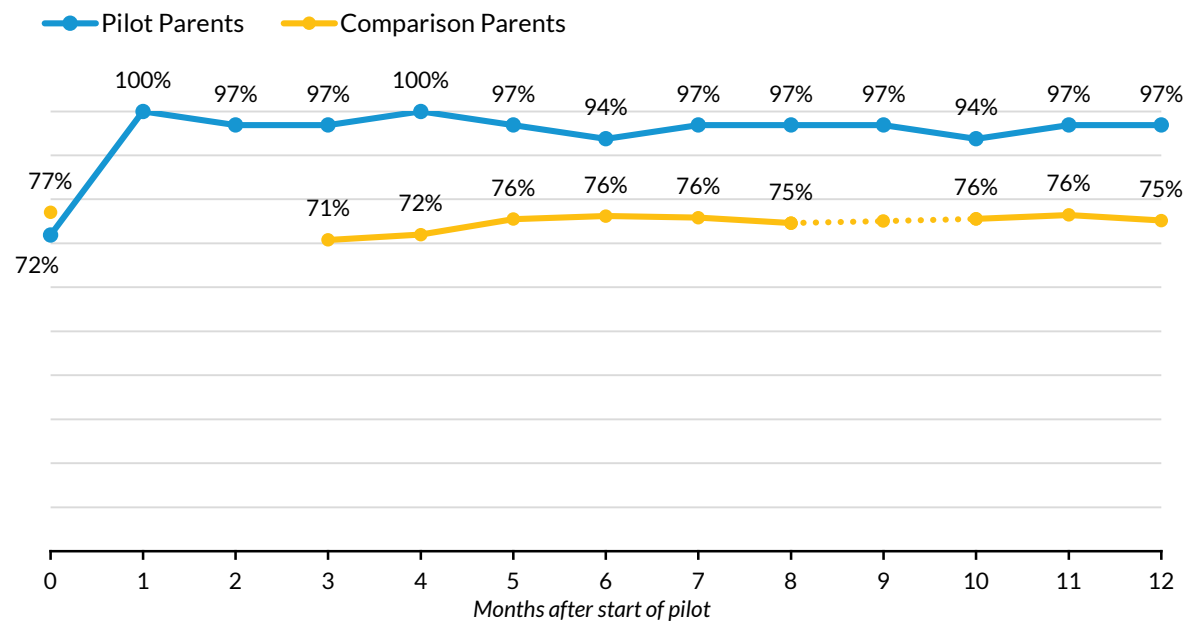
More Consistent Child Support Payment

Debt relief is implicit in the pilot, but one of the purposes of debt relief is to induce more consistent child support payment and ensure that parents' dependent children receive the financial support they need. For each month after the beginning of the pilot, we track the share of parents in the pilot and comparison groups who make a payment that month. **Our estimate of the debt relief's effect on**

payment consistency is substantial. The pilot increased child support payment rates by 18 to 28 percent, depending on the month, in the year following the debt relief. We estimate the effect of the pilot on child support payment behavior by comparing payment regularity of participating parents with that of statistically comparable parents.

Figure 2 plots the monthly child support payment rates for parents in the pilot and comparison groups. Parents are counted as making their required child support payment if they either made a payment in the past 31 days or were not required to make a payment (e.g., if their case had closed). Payment data for parents in the pilot are carefully tracked by the Department of Child Support Services and available every month. Payment data for the comparison group are not available in selected months and are also incomplete if a parent’s payment record is missing from the Department of Child Support Services data system. Parents’ records may be missing if their case is closed or continuing but has been transferred to another county. To be conservative, we drop instances where a comparison group parent’s payment record is missing, although this decision does not substantially affect the results.

FIGURE 2
Monthly Child Support Payment
Percentage of parents who made required monthly child support payments after the debt relief



Source: Authors’ calculations from City and County of San Francisco Department of Child Support Services administrative data.
Notes: Comparison-group parents are selected to match pilot parents on baseline characteristics using propensity-score-matching techniques. See appendix for details on the matching strategy. Data on comparison parents are not available for the ninth month after treatment, so the value is interpolated. The gap is marked with a dotted line.

Since pilot parents are statistically matched to comparison-group parents on baseline characteristics, their payment rates at baseline are very similar. Pilot group parents have a baseline payment rate of 72 percent, while comparison-group parents pay at a slightly higher rate of 77 percent. The difference between these two rates was not statistically significant. Comparison-group parents' payment rates remain consistent, between 70 and 80 percent for the entire pilot year. In contrast, payment rates for pilot parents rise rapidly after their debt relief and remain above 90 percent for the entire pilot year. These payment rates indicate a large, immediate positive effect of debt relief on consistency in child support payment. The administrative data we received did not allow us to track the pilot's effect on the dollar amount of payments. We discuss this limitation in more detail in the appendix.

One of the reasons for the pilot group's high payment rates is that continued participation in the pilot was conditional on regular payment. This condition does not guarantee a high payment rate or even a positive effect for the pilot. People frequently fail to comply with or drop out of social programs, so the behavioral change induced by the pilot rules is still considerable. Future research could track the performance of pilot participants after their debt relief is no longer at risk to determine whether the pilot resulted in persistent behavioral change. Our focus group participants suggest that real behavioral change has occurred, which will persist beyond the conclusion of the pilot.

The estimated effect of debt relief on consistency of child support payment is the difference between the payment rates of pilot parents and parents in the statistically matched comparison group. All impacts are statistically significant differences. Debt relief impacts are largest in the third and fourth months after the debt relief, when pilot parents' payment rates are 26 and 28 percentage points higher than those of comparison-group parents. These impacts decline somewhat after the fourth month following the pilot's start, as comparison-group parents' payment rates improve, but monthly impacts remain over 18 percentage points.

The debt relief pilot had dramatic positive effects on parents' ability to make their monthly child support payments by relieving their financial burdens and providing assurances that payments would actually make it to their children. One father, Jeff, related that before the pilot, when he found out his payments weren't even covering the interest, "For a few months, it was really hard for me to try to make payments because I felt like I was just tossing money out the window." After the pilot, these payments were easier and more justified in parents' eyes, and successful payment rates increased by between 15 and 30 percent, depending on the month.¹⁰

Feeling of Relief and Reduced Stress

The debt relief not only eliminated the parent's public assistance payback debt. For many focus group participants and survey respondents, it also lifted the considerable stress associated with the debt.

Before the Debt Relief, Fathers Felt Haunted by the Debt

Recounting their feelings while they owed child support debt to the government, fathers who participated in the focus groups described feeling haunted by the debt and a lack of control over their money. "I shouldn't have been behind on child support," John said. "That has haunted me for the last few years." "It's just that fear," Jeff explained, "I felt like my bank account was just like a box they could just go in, reach out, and get." Joe remembers feeling that he would never be free from the debt. "It seems like you'll never get out of that debt because it was always there," Joe said. "The interest would always build up no matter what. You keep trying and trying to pay it off, but it was always there. The interest would make it just go back up higher. So, it was quite a struggle. It was hard." National research shows that increased debt amounts contribute to parental depression, child maltreatment, and worse child outcomes.

It's almost like something haunting you.

—Jeff's feelings before the debt relief

After the Debt Relief, Most of the Fathers in the Focus Groups Described a Dramatic Reduction in Stress

"It gave me peace of mind," John said. Smiling, Storm said, "It made me relax now." Though they will no longer owe child support debt to the government, most fathers of young children will continue to pay monthly child support that will go directly to their children. Without the debt payments included, though, their monthly obligations will be lower. For example, before the debt relief, Joe's monthly payment was over \$600 a month; without the debt his monthly payments for current support are \$86, a much more manageable and less stressful amount. Jeff, Erv, and Tim, whose children were about to turn 18 and graduate from high school, will soon owe no further child support payments to their children or the government.

Survey respondents, too, described their feelings of relief and reduced stress. They provided the following “additional thoughts about how the debt relief pilot affected your life”:

- The debt relief pilot “helps you be more secure and think positive about your future and not have this dark cloud following you around for years and now you can enjoy the sunshine.”
- “Without it, I would be depressed and stressed over a debt I know I wouldn’t be able to pay.”
- “A major relief and weight off my shoulders. Off my back.”
- “The relief program made me see at the end of the tunnel there will be a better life for me and for my kids.”

Survey respondents overall also indicated increased feelings of control over their health and lives. Among the parents responding to the survey, most indicated before the debt relief that they had at most some control over their health, with two reporting little or no control. After the debt relief, none of the parents rated their control as little to none, and most reported feeling much to very much control over their health. Similarly, rating the amount of control they had over their “problems, success, and other things that happen in your life,” three parents indicated that before the debt relief they felt little to no control, but none of the parents rated their control that low after the debt relief.

I felt more free, like I was starting a new beginning in life. Like life was starting over for me.
—Joe’s feelings after the debt relief

Improved Credit Scores

Several fathers in the focus groups shared their negative experiences with poor credit scores resulting from the public assistance payback debt, as well as the positive consequences of having improved credit scores after the debt relief. Child support debt appears on parents’ credit reports, affecting their credit scores and, in turn, their ability to qualify for housing, car loans, credit cards, and employment.

Although credit scores were discussed in the focus group, we did not have access to credit score data on the pilot participants. However, we were able to make some inferences about the effect of child support debt on credit scores using a national credit dataset maintained by the Urban Institute. Analysis of our national sample of credit bureau data shows that consumers who have child and family support

debt in collections have lower average credit scores and are more likely to have subprime credit than similar consumers without this type of debt. These individuals are not exactly comparable with the pilot participants, because they include cases with child support debt but no public assistance payback debt.

Table 3 provides national average credit scores for consumers with child and family support debt and those of two comparison groups. The first comparison group is all consumers without child and family support debt. We would expect these individuals to have different characteristics and financial situations than individuals with child support debt. To improve the comparison, we match consumers without child and family support debt to those with this type of debt. The match is based on indicators for access to credit, credit card usage, the spending limit for credit cards, debt delinquency, and county of residence. Individuals with child and family support debt have credit scores that are 16 points lower, on average, than those of other individuals with the same characteristics and no child and family support debt.

TABLE 3

Credit Scores for Consumers with and without Child and Family Support Debt in Collections

	Child and family support debt in collections	No child and family support debt in collections (all consumers)	No child and family support debt in collections (matched consumers)
Average credit score	547	658	563
Percentage of consumers with			
Subprime credit score (Vantage credit score, 300–600)	81.7	32.6	75.6
Near-prime credit score (Vantage credit score 601–660)	10.4	15.4	12.0
Prime credit score (Vantage credit score 661–850)	7.9	52.0	12.5

Source: Calculations from 2018 Urban Institute credit bureau data. Data come from a 2 percent sample of consumers provided by a major credit bureau company.

Notes: Matched consumers are based on propensity score matching using indicators for access to credit, credit card usage ratio, spending limit for credit cards, any debt delinquency, and county-fixed effects.

Although table 3 does not provide information on the credit scores of pilot program participants, it affirms that child support debt can reduce credit scores. The reduction in credit scores implied is relatively small (approximately 16 points).

Artie’s improved credit score after the debt relief allowed him to secure housing, a car, and a job. He said of his credit score, “I was in the 400’s and it went up to 600 something.” Other fathers from the focus groups also qualified for car loans after the debt relief. For example, Shawn proudly shared his

story of helping his mother buy a car. They had intended for him to cosign on her loan, but his credit was so good that he ended up being the primary owner.

They took a look at my credit report. I mean, it wasn't the greatest but it's a lot better than 400. I was able to get into a spot....I was able to actually rent a car after that. And now I can work for Lyft because I'm using their rental car program.

—Artie after the debt relief

Improved credit scores also meant greater access to credit cards. Erv explained that while he owed child support and other debt he could not get a credit card. Joe said that when his credit score improved after the debt relief, “I could tell because I receive a lot and lots of letters of approved credit program.” But he explained his resistance to the offers, saying, “I don't want no credit no more. A lot of companies trying to offer me different credit and different stuff like that, but I’m trying not to be in debt at this time.”

Reduced Barriers to Employment

Relieving the government-owed public assistance payback debt reduced barriers to employment, including not only low credit scores, but also drivers’ and professional license suspensions.

California can suspend driver’s licenses of parents whose child support payments are over 30 days late. Tim acknowledged that this could be an effective incentive for parents to stay current on their payments; “So to me, they came up with a bright idea because whoever drive for a living, have you noticed a whole population drives?” John added, “If your job requires you to drive, obviously you need a car, and if your license is suspended then it kinda puts you out of the game.” Losing a driver’s license affects the employment opportunities even for those who don’t drive for a living. “It’s not fair,” Sam said. “You know why? Because sometimes you need your driver’s license to drive around to find a job.”

Losing a professional license because of overdue child support also affects parents’ ability to work. Shawn and Joe shared their stories of losing their security guard licenses. Though they were both able to regain their licenses, they found the process frustrating and counterproductive. Shawn said, “When they took it away, I also had to re-earn it again. So, I had to retake my classes.” Joe said,

At times, if the child support interest build up so much, they take away your license and my job, like my security guard license as well. So, I had to keep going back and explain it to them, this is the only way that I could pay my child support if I had this job, because I had this experience for such too long time....Well, they didn't really give me a hard time about it. They just had to mail out letters to my security guard license company, and mail out letters to DMV, and it seemed like I had to go to this every year. And now it's kind of frustrating to me because it's like I am paying my child support. I know I'm not paying a lot but I am paying. But I got to keep going through this to fight to keep my job.

Survey respondents overall reported increased control over their work situations after the debt relief. Four of twelve parents responding to the survey indicated that before the debt relief they felt some, little, or no control over their work situation, but after the debt relief all parents reported feeling much or very much control over their work situations.

Improved Housing Status

In addition to Artie's story of improved credit facilitating his securing housing, survey respondents indicated improved housing status after the debt relief. Before the debt relief, five of the respondents were living with others in short- or long-term arrangements or living in a car. The other seven rented their homes or apartments. After the debt relief, the number of renters increased to ten and the number living in short- or long-term arrangements with others decreased to two. None of the survey respondents were homeowners either before or after the debt relief. Survey respondents also reported paying more for rent after the debt relief, an indication that they could afford to contribute more toward their housing costs. Joe explained that it feels good that he can now share rent costs with his partner: "And what the relief program did for me was made me at least have my portion to help...I felt helpless at first, like I couldn't help. I couldn't help my own situation out, but thank god I have someone there to support me and help. So, when the program did come along, it was a big relief. Now I could be able to pay my part of the rent, I could pay my part of the bills without a problem." A couple of fathers who participated in the focus groups also hoped that having a place to live would help them gain increased visitation and perhaps shared custody of their children.

If I didn't have the debt relief, well I'll probably be still sleeping in the van right now.

—Joe

Increased Feelings of Control Over Finances

After the debt relief, survey respondents and focus group participants indicated feeling increased control over their finances, though certainly financial concerns remained for some. “I have a cushion now,” John said. Previously, Joe had never had much money in a bank account, “because they was garnishing my checks, like \$643 was going from my checks, plus my tax [refund]¹¹ was being taken every year,” he said, “But now I can save a little here and there and feel good about it.” Across multiple survey questions measuring feelings of financial security and control, responses show a trend from feelings of less control and financial security before the debt relief to greater control and financial security after the relief.

Despite the strong findings of increased feelings of control over finances, some financial concerns are sure to continue. Jeff said that although the debt relief improved his finances, the years of living in fear of the government levying his assets “affects how I feel about money even now.” After the government levied the rent money from his bank account, Jeff saved money only at home and did not invest in his company’s 401(k) retirement plan. Now that he is debt free, he is finally learning about savings and investment options that he said his peers began doing as soon as they finished college. Nonetheless, the fear lingers. He said, “I think it became a trademark, and that’s how I feel about money. And it’s hard for me to think about putting money somewhere and keeping my money there. It’s almost like I have to have control of it, and I make sure that no one’s going to touch that.”

That fear of having the money taken from my account without my consent...I think it affected my ability to deal with money quite a bit...Just now, I’m learning how to invest in a 401(k). Right now, after this debt relief thing, I maxed out my 401(k)....I’m really proud of that.

—Jeff

Improved Relationships with Children

One of the most meaningful effects of the debt relief for the parents was on their relationships with their children. Those who shared their stories with us in the focus groups expressed positive feelings about being fathers. They described how the stress of having public assistance payback debt and feeling

they weren't providing enough for their children had strained their relationships. They also described how the debt relief lifted their moods and improved their relationships with their children.

These findings are significant because parental support and involvement in children's lives at all ages affects children's short- and long-term well-being. Research in neuroscience and social science shows that early childhood experiences and family economic conditions shape children's brains and biochemistry, influencing their academic achievements and longer-term socioemotional and health outcomes (Brooks-Gunn and Duncan 1997; Duncan, Ziol-Guest, and Kalil 2010; Fiester 2013; Shonkoff 2011; Shonkoff and Phillips 2000) During adolescence, too, parental involvement is associated with children's psychological well-being, even when the parents are not together. Teens' perceptions of their fathers' involvement in their lives was even more strongly associated with self-reported happiness than their mothers' involvement (Flouri and Buchanan 2003)

Debt Had Affected Fathers' Moods and Therefore Their Relationships with Their Children

Fathers who participated in the focus groups already had strong relationships with their children and expressed love and concern for them. However, despite their underlying enjoyment of fatherhood, the stress of public assistance payback debt affected the fathers' moods, which they reported affected their children as well—a situation that reversed after the debt was relieved. Jeff explained that having government-owed child support debt “puts you in a bad situation with yourself and with the other party, and in the middle is the kid.” \$krilla said, “I think the parent's mood rubs off on the kids a lot. It's how they're raised, they copy everything, they soak everything in. And I think if you have that burden of you can't provide or do certain stuff for them, you might have a down mood.” After the debt relief Shawn described himself as “being able to be more sane and open to things” and went on to say:

I wasn't so stressed out anymore, like, dealing with the debt relief this whole year. I've just been more happy, more able to think a little bit more, breathe more. I didn't have to be so much on a budget. Got extra couple hundred, oh, I can go do this for my kids. Or I can do something for myself.

Debt Relief Changed the Nature of Their Relationships with Their Children

Several focus group fathers described how the relief of both their financial and emotional burdens affected their relationships and activities with their children. Sam said of his relationship with his daughter that he feels he is talking to her more now. Before, he sometimes stayed away from her because he was scared she would ask him to buy something he couldn't afford.

We hang out even more and go out on weekends, just to movies and stuff like that. I couldn't afford it ever. I couldn't afford to take my kids to a movie.

—Joe

After the debt relief, Joe said, he spends more time with his children, just hanging out, and took them to Great America and Disneyland. “But if I was in debt,” Joe said, “I wouldn’t have that type of time because I’d be so stressed out about where I’m going to get the next meal from.” \$krilla described with great joy the family trip he took with his children after the debt relief. “My favorite Saturday, well it was the weekend we went to Tahoe. Yeah, February. It was their first time, my first time too, and their first time to the snow. So, that whole experience was great. They loved it, I loved it. That and a lot of memories. And that’s one thing I know they’ll remember. And when they’re my age, they’ll do with their kids. Like they talk about they went to the snow. It’s going to be a yearly thing now.”

Parents’ survey responses about their relationships with their children and feelings about parenting tell a similar story of parents having always cared deeply about their children and their roles as parents, but of the debt relief improving feelings even more positively. Seven of ten parents responding to the survey said they had frequent visitation with their children, and the same number said the amount of time they spend with their children hadn’t changed much after the debt relief (two spent more time now and one spent less). Both before and after the debt relief, most parents agreed or strongly agreed with positive statements about parenting and relationships with their children. Even so, after the debt relief even larger numbers agreed or strongly agreed that they were satisfied with their relationships with their children; they were making a positive difference in their child’s life; and their child gave meaning to their life.

Improved Relationships with Coparents

Relationships between coparents are important for the well-being of both the parents and children. “It benefits the kid if you have a good relationship with the parent,” John explained. The fathers’ relationships with the mothers of their children were mixed, but more were improved than worsened by the debt relief. Not surprisingly, some coparenting relationships tended to be negative, and fathers reported a range of changes in the relationships after the debt relief. Joe said of his children’s mother, “I couldn’t stand her and I think she couldn’t stand me,” but their relationship improved after the debt

relief because he realized that the debt to the government was the primary problem, not the basic child support for his children. “I felt that my kids’ mother was out to get me for as much money as she can...But as the debt relief program started helping me more, I see that it wasn’t her case, it was more like back child support. That was the big problem that I really get rid of,” Joe said. The debt relief also appeared to affect how the mothers viewed the fathers. “It did help, I guess, with the relationship with me and the mother,” Artie said, “because she’s seen me in a different light. I guess after I got it paid off, she was like, ‘Oh, Okay...He’s taking care of something.’”

As of now, I could actually sit down and talk to her a little bit.

—Joe, describing the improved relationship with his children’s mother after the debt relief

Among the nine parents responding to a survey question about their coparenting relationships, five reported that their relationships had improved since the debt was relieved; three said it stayed about the same; and one said the relationship had worsened. Sam offered an example of why a relationship would worsen after debt relief. He said that after the debt relief, the mother of his children was angry that she could no longer use it against him. “She got upset, because she want me in bad financial situation,” he said.

Some Focus Group Fathers Discussed How the Stress from the Debt Affected Their Coparenting Relationships

The stress of owing child support debt to the government affected some of the coparenting relationships. Jeff said, “Back then, when this was all happening, it was very stressful. And sometimes we would get in a fight because I was always stressed because I knew I didn’t have the money, and my license was suspended or they took money that wasn’t mine from my account.” Shawn explained that since the debt relief he has been happier, less stressed, and more patient, which has allowed him to work things out better with his children’s mother and to work more cooperatively with her in parenting their children. \$krilla described how the debt relief reduced the mother’s stress as well because he is now able to pay child support consistently. He said, “The debt relief program pretty much cleared that debt up paying for, like instantly, I’ve seen a change from the mother. She’s receiving money now, so it kind of calms her down. She’s not as irritated, aggravated over the financial duties and stuff.”

Improved Relationships with the Child Support System

The debt relief pilot greatly improved many participants' trust of the Department of Child Support Services, though some remained critical of the child support system's overall structure. Before the debt relief most focus group participants and survey respondents did not believe that the child support system cared about them and their financial situation, or that the child support system helped them provide for their children. The bureaucracy felt insurmountable. Even though parents wanted to pay their support obligations, it was challenging to stay in compliance.

After the debt relief, most agreed that the system cared about their financial situation and helped them provide for their children. The system felt easier to navigate. This newfound trust and positive view of Child Support Services encouraged some parents to seek modifications to their orders. Discussions with the fathers in the focus groups explain these feelings in greater depth.

Perspectives on Child Support Before the Debt Relief

Before the debt relief, most of the focus-group fathers viewed the child support system as punitive, unfair, and biased against fathers, though a few held positive views of the child support system. This is consistent with other research findings that when the government "takes its cut" of child support payments even when children are no longer receiving government assistance, it undermines the legitimacy of the system in parents' eyes (Edin 2018). Fathers in the debt relief pilot focus groups also expressed frustration with the poor communication and excessive bureaucracy they experienced with the child support system, including the related systems of the courts and Department of Motor Vehicles (DMV).

Some fathers in the focus groups appreciated the child support system, especially in San Francisco. Tim ***expressed the most positive view of the child support system, coming to see it as a friend who looked out for his children when he was unable to.*** Through tears, he offered this explanation:

I looked at it at first of, oh, these bullies coming at me, you need to pay, and this and that...But then as I got older, I was in and out of jail, and then I kind of looked at child support as a friend. You know how you have a friend that looks out for you, like, hey, well, I'll help you. I'll look out for your family and this and that until you can get back on your feet and however it is. So, my whole perception of child support changed because I looked at them as a friend that I never really had, you know?...I don't look at the child support as the enemy.

John thought the child support system was fine for "an honest guy going out and working an honest job every single day and he's trying to the best he can and he's honest." He added, "I want to give child

support and pay what's fair because I want my kid to have a good life." Other fathers were critical of the child support system overall but said they were grateful to live in San Francisco, which they perceived to have more favorable child support policies than other counties, and where they were lucky enough to participate in the debt relief pilot. Some fathers also described how individual child support caseworkers could make a difference in how they were treated. "Some make your life miserable," Sam said. "That's the first worker I [had]. She doesn't wanna help me at *all*. Second one, when she hear my story and my financial problem, she was *trying her best* to help me."

Several fathers discussed their sense that the child support system sees fathers as "bad guys" or criminals. Shawn had held this view himself until he became a father involved with the child support system. "I always thought child support was for parents who just didn't care," he said, but he worked hard to not fall into the stereotype. He said, "They just look at you as a paycheck, or bad guy, or monster, or whatever the case may be." For some fathers, the control that child support had over their lives made them feel like they were "inmates." Jeff said, "They were there to punish me for not following the law, or whatever the law they created...It wasn't like a program or an institution that was there to help my kid and be sure that I'm helping, the mom's helping, and it's for the good of my kid. It wasn't about that. It was about, you have to pay because you have a child, and here are the rules of the game...I felt like I was an inmate...I had no power."

They just look at you as a paycheck, or bad guy, or monster, or whatever the case may be.
—Shawn

Before the debt relief, several fathers felt the child support system, especially family court judges and the process for determining child support orders, were biased against fathers and didn't take their financial circumstances or needs into account. "I don't want to not pay child support or not help out," \$krilla said, "but I think it should be fair both ways." Artie said, "It's widely known, too, that California is a mom's state....It's all I ever heard also growing up...It's literally, the judge normally, 95 percent of the time takes the mom's side, listens to her story over the dad." \$krilla and Sam both perceived double standards in the income and expense documentation they and their coparents were required to provide. \$krilla said he was required to provide very detailed documentation of his income and expenses, while the mother of his children "claimed she didn't even make any money and she was working. And the child support, they went off of that....they never checked it. They never nothing. No paperwork or anything, so I was

paying the max.” Jeff, Joe, and Tim each said they were doing the best they could to support their children but were struggling to provide for their own basic needs. Jeff paraphrased the judge’s response as “I don’t need to know your excuses. I don’t want to know. You have to pay this.” He was sympathetic to the judge, though, saying, “I didn’t blame her. I think it’s hard for people to understand that are not [in the situation].”

They think you just have excuses. They don't understand hardship. And like I said, it's just the system.

—Jeff

Navigating the bureaucracy of the child support system felt insurmountable to some fathers. Some fathers described difficulty getting information from the Department of Child Support Services. \$krilla said he didn’t know how to file child support paperwork. Jeff said he didn’t know how to find out how much he owed or had already paid before recent technology improvements. He said, “Before that, there was no way for you to go see ‘How much have I paid? Can I run a report here? Can I get something, a receipt?’” On the other hand, Shawn was so discouraged by the child support system that he had stopped opening letters he received from the child support office. He assumed any communication from them was “asking for money.” The bureaucracy of the DMV and court systems also frustrated the fathers. Shawn and Sam each described a similar, arduous process involving multiple trips to the DMV and courts to have their suspended driver’s licenses reinstated, and missing work to go to court.

The Debt Relief Pilot Seemed Too Good to Be True

When fathers in the focus group were told about the debt relief pilot and invited to participate, nearly all were skeptical, based on their negative experiences with and distrust of the child support system. Four of the 36 parents who were invited to participate in the pilot did not respond to the invitation. Despite their disbelief, though, the focus group participants were among the 32 parents who showed up for the required financial workshop. Echoing what we heard from many of the focus group fathers, Shawn said, “When she was explaining it, I was like, nah. It sounds too good for me. Like it sounded like it was too...like something had to be in it. I just said, what I got to lose? I’m already in debt. I might as well

just give it a shot.” Artie assumed it was a sting to arrest parents for not paying child support and arrived at the financial workshop prepared to be arrested. Here’s how he told the story:

I got a random phone call one day and it was somebody from the child support office in San Francisco. And they were talking about a project that was new, that they were trying to do an experiment with, and they mentioned something like this. But I remember watching Cops [the TV show] back in the day when they were giving away free TV’s to a bunch of criminals and they just wanted a sting to arrest some of the guys...I left my phone. I was ready to get arrested when I came in here. But I knew I was in debt and I knew that the child support they don’t play around. So, I didn’t know what to expect. Obviously, I thought it was something fake and it was just too good to be true. They were talking about paying off \$8,000, and who gives that away for free?

Of course, to the fathers’ surprise, the debt relief pilot was real and all the fathers participating in the focus groups were among the 32 whose child support debt to the government was eliminated.

It just felt like a blessing, like winning the lotto almost I guess.

—\$krilla said of the debt relief pilot

Perspectives on Child Support After the Debt Relief

The experience of debt relief shifted the focus group fathers’ perceptions of the San Francisco Department of Child Support Services. Feeling that Child Support Services was supportive of them, fathers began to trust them and to believe their voices would be heard. Sam said, “After I get this debt relief, I feel like, okay, finally something’s coming my side.” Similarly, \$krilla said, “I think they care now. I’m like, ‘Oh, they really care.’ I mean, they’re looking out for some people that’s trying.” Joe said, “I feel more confident in it. I believe they’re working on trying to help the other parents eventually.” Jeff said, “I think I had a grudge. I had a bad feeling about this inside me for a while. That is gone now.” For some, their increased knowledge, trust, and comfort with Child Support Services encouraged them to seek modifications to their order to more accurately reflect their income.

It feels like someone’s on your side finally.

—Shawn

Despite personally benefitting from the debt relief pilot and gaining trust in Child Support Services, some fathers recognized that the system hadn't changed for most fathers owing public child support debt. Fathers who weren't offered the pilot remain subject to the system of paying child support both directly to their children and to the government; paying 10 percent interest; losing drivers' and professional licenses; and feeling that their circumstances are not taken seriously when determining child support orders. Referring to the payments to the state and the 10 percent interest, Jeff said, "For someone that's already struggling, it's just like digging a deeper hole for you to bury yourself in. And I question whether or not that's even necessary."

Comparison with Traditional COAP Participants

The debt relief pilot is a partnership between the traditional COAP program, established in 2003, and the philanthropic partner that funded the partial payment required for debt relief under the pilot. Although this evaluation is specifically focused on the pilot, the context of the pilot in comparison with traditional COAP outcomes is important to consider as well.

At any given point in time there are relatively few parents in the COAP. At the beginning of the pilot, only 19 individuals were in COAP in San Francisco, who could serve as a comparison group for the pilot participants. The 19 COAP parents were, not surprisingly, more similar to the pilot parents than the general population of parents with government-owed child support debt. Although traditional COAP parents had significantly higher average arrears balances at baseline than pilot participants (\$5,228 compared with \$4,790), these balances were considerably closer to each other than either were to the average balance for the general population of parents with arrears (\$11,874).¹² The traditional COAP parents all had children that were much older than the pilot participants' children. COAP parents' youngest children with a child-support-system history were generally in their twenties and thirties. Pilot participants' youngest dependent children were generally still under age 18 (only one turned 18 during the pilot). Staff from the Department of Child Support Services informed us that it was not uncommon for COAP parents to have much older children. COAP is frequently used by parents of adult children who no longer have a current child support order, are only paying back government-owed debt, and want to have a clean slate with respect to the child support system.

COAP seems to have beneficial effects for parents. Although we cannot provide a true impact estimate for traditional COAP parents, we can track these parents over the study period and make observations about their experiences. After 12 months, the arrears balances of traditional COAP participants declined from \$5,228 to \$3,491. Although this decline was not as substantial as the decline

for pilot participants (figure 1), it is still much greater than the decline in arrears for other parents. All parents in the traditional COAP stayed up to date with their monthly payments during the study period.

There are at least two potential reasons why traditional COAP parents did better over the study period but not as well as the pilot participants. First, pilot participants did not have to make the partial payment of their arrears themselves. This was paid by the Walter & Elise Haas Fund. Traditional COAP parents had to come up with the money themselves, which may have imposed an additional burden. A second possible factor is that because the 19 COAP cases we see in the Department of Child Support’s administrative data are only a snapshot of current cases rather than a cohort of COAP parents, recently cleared COAP cases may not be included. This would result in an overstatement of arrears balances (because cleared cases would have zero balances).

TABLE 1
Comparison of Pilot and Traditional COAP Participants

	Pilot participants	Traditional COAP participants
Number of participants	32	19
Average age of participants’ youngest dependent child	9.9 years	27.3 years
Average decrease in arrears balance after 12 months	93 percent decline	33 percent decline
Effect of program on consistency in payments	18–28 percent increase in payments	Unknown, as mostly used by parents without a current support order. No impact analysis conducted.

Source: Authors’ calculations from City and County of San Francisco Department of Child Support Services administrative data. Traditional COAP participants are participants in May 2018.

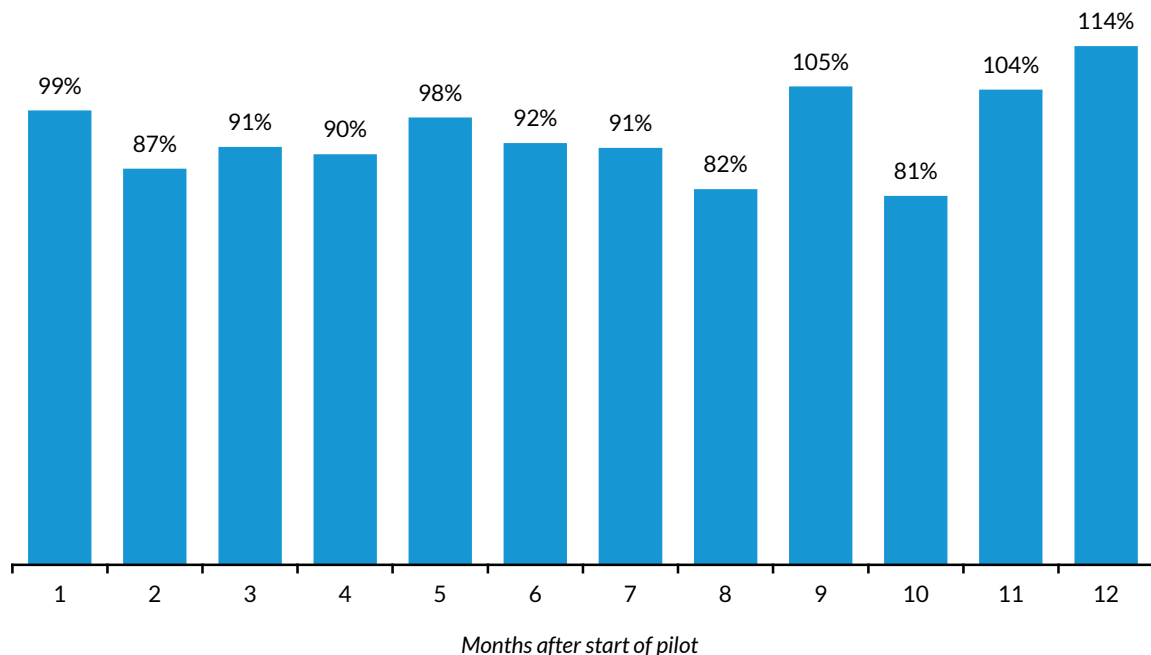
Despite our limited ability to study the traditional COAP program in this evaluation, we can conclude that COAP is an important tool for debt relief in San Francisco and across the state. Although COAP has been an important tool for many parents to receive relief, it is often underused, particularly by parents of young children. The success of the debt relief pilot program, which was limited to parents of minor children, builds on the strong foundation of COAP by providing full debt relief.

Implications for Child Support System Revenues

One potential concern with pursuing debt relief at a larger scale than the pilot is that debt relief may reduce revenues for the child support system. Reduced revenues in a tight budget environment weaken the capacity of Department of Child Support Services to serve families. Although this evaluation is not

intended to project revenues, our findings provide reassurances that revenue will not be negatively affected. Our analyses show that the pilot program increased monthly payment rates by 18 to 24 percentage points. Although it is not possible to estimate the pilot's effect on payment amounts because of the lack of data on total monthly payments by comparison-group parents, we do have data on total monthly collections from pilot participants. Not only did pilot participants make regular payments (figure 2), but their payments consistently totaled a high percent of the amount owed (figure 3). In some months, total monthly payments exceeded the amount owed; such payments were applied to past-due balances.

FIGURE 3
Monthly Child Support Collections as a Percentage of Amount Owed



Source: Authors' calculations from City and County of San Francisco Department of Child Support Services administrative data.

Data on annual child support caseloads and collections similarly suggest that reduced caseloads do not necessarily translate to declining collections per case (table 2). For federal fiscal year 2010–11, the San Francisco Department of Child Support Services had 15,352 open and active cases and collected over \$27,000,000. For federal fiscal year 2017–18, the department had 10,935 open and active cases and collected almost \$25,500,000. While the overall caseload decreased by 29 percent between these two periods, the amount of child support collected only decreased by 6 percent. Between federal fiscal years 2010–11 and 2017–18, San Francisco child support caseloads dropped from 15,352 to 10,935 cases. However, the average collection per caseload increased from \$1,760 to \$2,331. Obviously, not all

10,935 cases owe debt to the government, but for those that do, a debt relief program could improve payment rates and further increase average collections per case. Despite the dramatic decline in caseloads since that time, there has not been an equally precipitous decline in collections.

TABLE 2

San Francisco Child Support Caseloads and Collections, Federal Fiscal Year 2010–11 to 2017–18

Year	Child support caseload	Annual collections	Average collections per case	Family distribution
FFY 2010–11	15,352	27,014,139	\$1,760	90%
FFY 2011–12	14,249	27,203,697	\$1,909	91%
FFY 2012–13	13,641	26,703,065	\$1,957	90%
FFY 2013–14	13,004	26,554,257	\$2,042	91%
FFY 2014–15	12,741	\$26,612,689	\$2,089	91%
FFY 2015–16	12,398	\$26,841,914	\$2,165	92%
FFY 2016–17	11,689	\$25,861,069	\$2,212	93%
FFY 2017–18	10,935	\$25,489,733	\$2,331	93%

Sources: All figures come from the *Child Support 1257 Monthly State Performance Report* for September of each cited year. Caseload figures come from line 1, “Cases Open at the End of the Month.” Annual collections figures come from line 25, “Total Amount of Support Distributed as Current Support During the Federal Fiscal Year,” and line 27, “Total Amount of Support Distributed as Arrears and Interest During the Federal Fiscal Year,” combined. Family distribution percentages is the percentage of collections distributed to families. The percentages compare total annual collection (line 25 + line 27) to case assistance status (Current, Former, or Never). All figures were provided by the San Francisco Department of Child Support Services.

Implications for the Public Assistance Payback Policy and the Child Support System

The debt relief pilot results and experiences of pilot participants suggest policy changes that could promote parents' support for their children. The policy options listed here reflect both the pilot findings and suggestions that fathers in the focus groups made themselves.

- **Give 100 percent of parents' child support payments directly to the family.** Giving all of the child support paid directly to the family would reduce parents' sense that their payments are wasted and that they have to choose between paying formal child support to repay the government and directly supporting their children. \$krilla said, "Oh yeah, I thought it was for nothing. It's child support and it's not going towards support for my children, so it didn't really make no sense to me."
- **Do not charge interest on government-owed debt.** For parents who are already struggling to pay their child support obligations, additional interest payments make it feel impossible to ever pay off their debt. As Tim said, "If I owe \$5, then let's try to keep it at \$5 instead of \$8 when I only really owe 5, because if it's hard for me to pay the \$5. What you think it's going to matter for me to pay the 8?....If I owe you a solid \$5, and then you tack on the arrears and the interests and then the interest added up to \$8, but I still ain't paid the \$5, it's going to be hard. It's making it harder."
- **Forgive child support debt owed to the government.** The debt relief pilot demonstrated that forgiving child support debt owed to the government can produce a range of positive outcomes, including more consistent payments, improved relationships between coparents, and improved relationships with children. This debt relief would help child support meet their department goals. "I would put forward the debt relief program to all fathers that at least deserve a second chance in life," Joe said. He and other fathers said they had encouraged their friends in other counties to look into possible child support debt relief programs. Fathers urged debt relief to be spread to all parents paying child support. "We can't get ahead unless we have this program amended to everyone," Joe said.

- **Ensure all parents feel heard and respected in court.** Many fathers perceived child support judges as biased against parents who owe child support. They felt unheard and powerless and wished that judges better understood the realities of paying parents' circumstances. States and counties have tested positive court approaches. For example, a demonstration project in a Minnesota coparent court found that a court focused on respecting and empowering both parents resulted in dramatic improvements in parents' perceptions of their coparenting relationship, the father-child bond, and fathers' self-reports of well-being (Hahn, Edin, and Abrahams 2018; Marczak, Becher et al. 2015; Marczak, Galos et al. 2015).
- **Recognize that parents want to support their children.** Fathers felt that they were falsely perceived as "bad guys," criminals, or people who didn't care about their children and that these perceptions contributed to the punitive aspects of the child support system. In reality, the fathers expressed a desire to support their children and several described efforts to directly support their children while also paying formal child support to the government. "I just feel that you should not be chastised [when] trying to pay the payments," Erv said. These fathers' experiences mirror research showing that, in contrast to pervasive negative stereotypes, fathers want to be positively engaged in their children's lives, providing both financial and emotional support (Edin and Nelson 2013; McHale, Salman, and Coovert 2015)
- **Make the child support system more welcoming.** "Everybody hear child support and just think, bad news," Shawn said, echoing the experiences described by several fathers who had felt before the debt relief that the child support system did not care about them. With their newfound understanding of the Department of Child Support Services that "They're there to help sometimes," Shawn and other fathers had encouraged their friends to trust the child support system. But they also said the child support system should be changed to better support parents. "I feel like it should be more *welcoming*," Shawn said, "to try to get people to understand why they should pay child support. Instead of just be like, 'Pay child support.' If you don't, this gon' happen." Asked how it could be more welcoming, Sam suggested, "At least leave a nice voicemail." A couple of fathers had mentioned the "nice voicemail" they received about the pilot and other positive interactions with staff during the pilot as a turning point in their relationship with the child support system.

Concluding Observations

The San Francisco public assistance payback debt relief pilot provided an opportunity to examine what would happen if parents paying child support could focus their full financial attention on their children and not have their money siphoned off as reimbursement for public assistance benefits paid on behalf of their children. The results of the study are clear. First, parents who participated in the pilot were significantly more consistent in making their monthly child support payments on time, according to child support administrative records, than similar parents who had access to the standard COAP but had not received complete debt relief. A primary argument for charging interest on government-owed child support debt is to incentivize parents to pay on time. However, the pilot showed that debt relief—not accumulating debt—resulted in more consistent timely payments. The fathers who participated in focus groups explained that they felt they had to choose between paying formal child support to the government and directly supporting their children. When their income was insufficient to do both, the pull was to show their children they cared by providing for them, even when it meant falling behind in formal payments. Nonetheless, the 10 percent interest on reimbursement debt grew so quickly that even when fathers diligently paid their arrears, they had little hope they would ever be free of the haunting debt.

The other punitive consequences for parents falling behind in child support payments—such as revocation of drivers’ and professional licenses, garnishment of wages and assets, and threatened jail time—are also counterproductive in increasing compliance with child support orders. Fathers in focus groups shared stories of the stress and punitive consequences of carrying public assistance payback debt and the reverberations in their ability to maintain employment, secure housing and transportation, access credit and manage their finances, and ultimately support their child. They described how it negatively affected their relationships with their children and coparents.

Relieving public assistance payback debt turned around this challenging situation, putting most parents on a more constructive, productive path toward improved financial stability and well-being that allowed them to better support their children both financially and emotionally.

The pervasive narrative of parents shirking responsibility may lead some to reject the idea of forgiving the debt they owe to the government, but this pilot adds evidence that the false narrative and the policies built on it contribute to the debt in the first place. This pilot’s evidence indicates and the fathers’ own testimonies corroborate the benefits of recognizing parents’ desire to support their children and empowering parents to provide that support by providing complete relief from their government-owed child support debt.

Appendix. Methods

Administrative Data Analysis Methods and Results

To understand the effect of debt relief on parents' child support debt balances and payment behavior we analyze child support administrative data for all 32 parents participating in the pilot and compare the experiences of parents receiving relief with those of similar parents who did not participate in the pilot. The results of this analysis are presented in the body of the report, but this appendix discusses the methods used to identify our comparison group of similar parents. The small sample of participating parents raises some concerns that the analysis will not have the statistical power to determine the pilot's effects. However, the large size of the comparison group and the magnitude of the pilot's effects ensured that this was not a problem in practice. Smaller effects might have been more difficult to detect.

We isolate the effect of the pilot by identifying a comparison group of parents who are chosen to statistically match the pre-pilot characteristics of participating parents. The matched comparison group of parents provides an estimate of what the parents participating in the pilot would have experienced in the absence of the pilot. Participating parents are matched to these comparison parents on six characteristics available in the child support administrative data:

- Pre-pilot child support debt owed to government
- The most recent pre-pilot monthly child support payment amount
- An indicator for whether a child support payment was made in the month before the pilot
- An indicator for whether the parent is African American
- An indicator for whether the parent is Latinx
- The age of the parent's youngest dependent child

The comparison group is matched to the pilot parents using the propensity-score-matching technique. Propensity score matching is a standard method in the evaluation literature that uses a two-stage estimation of program effects. In the first stage, a regression model (in this case a probit model) is used to predict the probability of treatment (e.g., participation in the pilot) as a function of the six matching variables. This first-stage regression establishes the relationship between the matching variables and the likelihood of participation. The probit models generate predicted treatment probabilities for all individuals in the child support administrative data. These treatment probabilities

are called “propensity scores.” Comparison group cases are assigned weights based on the distance between their propensity scores and the propensity scores of the pilot participants. Comparison cases with propensity scores very similar to pilot participants’ are assigned a higher weight, and comparison cases with dissimilar propensity scores are assigned a lower weight. The resulting weighted comparison group is known as the “matched” comparison group. There are many techniques for assigning these weights. We use kernel density weighting in this analysis, although our results are not sensitive to the choice of matching technique. To improve the quality of the match, we restrict the comparison group to parents with arrears balances of less than \$16,500 (because all parents participating in the pilot have balances of less than \$16,500) and parents with youngest dependents younger than 23 (because all parents participating in the pilot have youngest dependents younger than 23).

In the second stage of the propensity score matching analysis, the outcomes of the weighted comparison group are compared with those of the treatment group. The body of the report (specifically, figures 1 and 2) compare the average outcomes of the pilot participants and the matched or weighted comparison group. An alternative approach is to estimate the pilot’s effects in another regression model that uses the weighted (matched) comparison group and statistically controls for all baseline characteristics. Since the comparison group is already weighted based on their baseline characteristics, these results are similar to the simple comparison of means presented in figures 1 and 2.

Propensity score matching analyses are designed to construct a comparison group that is well matched to the treatment group, but in practice this may not always be achieved. We check the quality of our match in table A.1, which provides the average values for the matching variables for the pilot participants, the unmatched comparison group, and the matched comparison group. A strong matched comparison group should be statistically similar to the treatment group. We assess the quality of this match using two-sample *t*-tests. The *p*-values for these *t*-tests are reported in the last column of table 4. Although some differences between the treatment group and the matched comparison group persisted, none of these differences were statistically significant. Although the 1,948 parents with arrears balances were initially quite different from the 32 pilot participants, the matched comparison group of 880 parents with arrears balances was much more similar and statistically indistinguishable from the 32 pilot parents. The propensity score matching exercise was successful.

TABLE A.1

Matched Comparison Group Balancing Tests

	Pilot participants	Comparison group, unmatched	Comparison group, matched	p-value of pilot/matched comparison difference
Average baseline arrears	\$4,790	\$11,874	\$4,808	0.830
Average baseline payment	\$300	\$150	\$262	0.240
Payment made in baseline month	71.9%	92.1%	77.1%	0.641
Percent of parents who are Black	34.4%	59.3%	41.8%	0.548
Percent of parents who are Latinx	37.5%	14.6%	29.2%	0.492
Age of youngest dependent	9.9	21.8%	11.5	0.900
Number of observations	32	1,948	880	--

Source: Authors' calculations from City and County of San Francisco Department of Child Support Services administrative data.

Notes: Comparison group fathers are selected to match pilot fathers on baseline characteristics using propensity-score-matching techniques. Data on comparison fathers are not available for the ninth month after treatment, so the value is interpolated. The unmatched comparison group includes all nonpilot cases without missing data on any of the matching variables.

Payment is a binary variable (i.e., “did pay/did not pay”) in this report’s analyses. An alternative option would be to track the monthly payment amount of participants and compare this with the comparison group’s monthly payments. However, payment amount was not consistently collected between the pilot and comparison groups. The department tracked all payments made by pilot group participants in a month, so we have full payment amounts for all pilot group fathers. In contrast, we were only given the most recent payment (and its amount) for comparison group members at the time of each data extraction. This was sufficient to determine whether a payment was made in the last month, but it was insufficient to determine the total payment amount over the month. Department staff explained that in many cases payments would be made from multiple accounts that were drawn on at different times, so a total month’s payment would not necessarily be recorded in a single payment record.

Focus Groups

Two Urban Institute staff and Princeton ethnographer Dr. Kathy Edin conducted focus groups with pilot participants to hear directly from them about how the pilot affected them, including how both their actions and feelings may have changed. We conducted four 90-minute focus groups with a total of 10 fathers in San Francisco during a two-day period in April 2019. With guidance from the Urban Institute on recruitment methods, San Francisco child support staff who were known to the pilot participants invited all pilot participants to the focus groups. People who arrived for the focus groups were given \$30 cash as a thank you after careful explanation of the procedures and assurance that their responses would be kept private and not affect their participation in the child support program or pilot. People

arriving for the focus groups were assured that they could choose not to participate after receiving the detailed explanation and keep the cash so that it was not perceived as a coercion to participate. The focus group discussion topics, approved by both the Urban Institute Institutional Review Board and the California Committee for the Protection of Human Subjects, included past and recent experiences with the child support system and the debt relief pilot, financial workshop, employment, parenting, and other aspects of life and well-being. Spanish language interpretation was available at one of the focus groups, but all participants chose to speak in English. With the consent of all participants, each discussion was recorded for transcription of key quotes or other details.

The information gathered through the focus groups relies on participants' perspectives and what they were willing to share in the context of a discussion with professional researchers and other pilot participants. The fathers who volunteered for the focus groups may not be representative of all pilot participants. They were available to meet with researchers during regular work hours on a weekday, and their participation may indicate they felt especially motivated to share their stories, either because they were especially negative or positive. Nonetheless, they illuminate details of lived experience to complement administrative data analyses. In our analysis of focus group transcripts, we look for patterns and frequency of response types.

Survey Methods

All pilot participants were invited to voluntarily complete a survey, in either English or Spanish, about their experiences and feelings related to the pilot, parenting, financial stability, and personal well-being. Survey questions were adopted or adapted from prior surveys and high-quality scales that measure sense of control and other aspects of psychological well-being. The survey was sent to the participants by San Francisco child support staff through Survey Monkey to ensure their anonymity. Focus group participants who had not completed the survey at the time of the focus group were offered the opportunity to complete the survey on paper. All survey respondents were assured that their responses would be kept private and would not affect their participation in the child support program or pilot.

Only 12 of 32 pilot participants responded to the survey, all in English, and it is likely that many of the survey respondents were also focus group participants because they were given multiple reminders and opportunities to complete the survey in the process of signing up for and participating in the focus groups. The survey respondents may not be representative of all pilot participants. To the extent the focus group participants may have differed from other pilot participants, the survey results likely reinforce any such differences.

Notes

- ¹ These parents had access to the traditional COAP, although the large majority did not apply for it.
- ² See Maldonado (2005) for background on the history of racialized stereotypes of “deadbeat dads” and Battle (2018; forthcoming) for the stigma associated with being a noncustodial parent in the child support system. See Hahn, Edin, and Abrahams (2018) on the importance of “changing the narrative.”
- ³ In California, about 90 percent of noncustodial parents who owe child support are men (see Insight et al. 2019). One of the 32 pilot participants unfortunately passed away.
- ⁴ Deficit Reduction Act of 2005, Pub. L. No. 109-171 (Feb. 8, 2006), <https://www.congress.gov/109/plaws/publ171/PLAW-109publ171.pdf>.
- ⁵ Office of Child Support Enforcement (OCSE), “Final Rule Resources: Flexibility, Efficiency, and Modernization in Child Support Programs Final Rule,” December 20, 2016, <https://www.acf.hhs.gov/css/resource/final-rule-flexibility-efficiency-and-modernization-in-child-support-enforcement-programs>.
- ⁶ California’s approach is common, though in 27 states children receiving public assistance receive none of the child support paid on their behalf. As of July 2017, in only three states (Colorado, Minnesota, and Vermont) do such children receive all the child support paid on their behalf. States vary in whether the amount of the child support payments passed through to families appears as a payment from the government or the noncustodial parent. For more information, see the *Welfare Rules Databook* (Heffernan et al. 2017); “Child Support 101: State Administration,” National Conference of State Legislatures, updated April 1, 2013, <http://www.ncsl.org/research/human-services/child-support-administration.aspx>; and “Exploring Case and Service Characteristics of Children in Long-Term Foster Care to Guide Organizational Decision Making for Implementing Practice and System Reforms,” US Department of Health and Human Services (HHS), Office of the Administration for Children and Families (ACF), Children’s Bureau, January 15, 2012, <https://www.acf.hhs.gov/cs>.
- ⁷ “Interest on Child Support Arrears,” National Conference of State Legislatures, April 8, 2019, <http://www.ncsl.org/research/human-services/interest-on-child-support-arrears.aspx>.
- ⁸ “Modifying Support Orders: Child Support and the Judiciary Bench Card,” HHS, ACF, Office of Child Support Enforcement, May 15, 2012, <https://www.acf.hhs.gov/css/resource/modifying-support-orders>.
- ⁹ Monthly debt balances are available for the comparison group fathers, but balances are only available for the twelfth month after the pilot’s start for participant fathers.
- ¹⁰ Before 2009, a payment went first to current support and any excess went to the interest balance first, and only when that interest balance was zero did any payment go to paying down principal. As a result of a recommendation in the Collectability Study, the order of payments on arrears was reversed: now payments in excess of the current obligation go first to paying down the accumulated principal balance, then to the interest balance.
- ¹¹ In California, tax refunds can be used entirely to pay back public assistance; none of it is required to go to the family.
- ¹² All arrears totals include both government- and family-owed debt, but the large majority is owed to the government.

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