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# Key Determinants of a Mother's Decision to File for Child Support

by Janice Hassebrock Laakso

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## Abstract

About one-third of custodial mothers choose not to pursue a child support award even though it can be a significant source of income. A qualitative study was conducted with 43 mothers who have each had at least one child in a nonmarital relationship, to learn more about how mothers make the decision to file or not file for child support. The findings indicate that a key determinant in a mother's decision is the quality of her relationship with the father: a mother is less likely to file when the relationship is good and more likely to file when the relationship is poor or has ended. Other key determinants are family influence and availability of information about filing. Visitation was not found to influence these decisions. Unfortunately, mothers are often making their decisions without access to accurate and timely information. Social workers frequently are employed in settings that serve families faced with decisions about child support, and have numerous opportunities for intervention by providing both information and guidance about the decision.

IN THE PAST 25 YEARS, efforts have been made to reduce high poverty rates in single-parent families through greater emphasis on enforcement of child support—that is, money that is paid by the absent parent to the custodial parent for the support of their children. Included in these efforts are provisions of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 that established more stringent policies to increase the amount of child support collected. The PRWORA requires reduction of the financial stipend from Temporary Assistance to Needy Families (TANF) by at least 25% if custodial parents do not cooperate in establishing paternity or assisting in child support collection. PRWORA also requires states to make suspension of licenses mandatory for anyone who owes past-due child support and to collect information from employers in order to establish a directory about newly hired employees for comparison with state and national registries of child support orders (Katz, 1996).

In spite of expanded child support collection efforts, only 60% of eligible women obtain child support awards, with 40% receiving child support payments from noncustodial parents (Miller & Garfinkel, 1999). Failure to obtain child support is significant to single mothers because,

even if they work, are likely to be in poverty. Slightly more than 13% of single-parent families are poor even though the mother works year-round and full-time (U.S. House of Representatives, 1998). Thus, although it may or may not bring families out of poverty, child support is a significant source of income for these families (Edin & Lein, 1997; Garfinkel, McLanahan, & Robins, 1994; Seavey, 1996), representing more than one-quarter (26%) of the family income (Sorensen & Zibman, 2000). Yet about one-third of the 4.6 million custodial mothers have *chosen* not to pursue a child support award (U.S. House of Representatives, 1998). This article reports findings of an exploratory study to learn more about how mothers decide whether to file for child support, discusses the implications for social work, and makes suggestions for future research.

## Background on Visitation and Support

Research has focused primarily on determining and understanding which factors affect enforcement and compliance by fathers, as well as fathers' ability to pay child support (see for example, Bartfeld & Meyer, 1994; Brian & Willis, 1997; Sorensen, 1997). Little study has been

done to determine and learn more about factors that contribute to a mother's decision to file for child support. For instance, mothers' knowledge about filing for child support has received relatively little attention in the literature, although studies that have looked at mother's knowledge find it is limited (Edin, 1995; Nichols-Casbolt, 1994; Wattenberg, 1987). Some studies have suggested that child support policies may discourage mothers from filing because of the penalties incurred, such as the \$50 pass-through rule, which sends fathers to jail or suspends their driver's licenses for noncompliance (Dail & Thieman, 1996; Edin, 1995; Edin & Lein, 1997; Furstenberg, Sherwood, & Sullivan, 1992).

Studies that look at the relationship between social-emotional issues and child support decisions have focused primarily on divorced couples. The quality of the relationship between parents can be a key variable in the willingness of fathers to pay child support (Meyer & Bartfeld, 1996; Teachman, 1991; Wright & Price, 1986). Seltzer, McLanahan, & Hanson (1998) found that an unintended consequence of child support reform could be to increase children's exposure to conflict between divorced parents, but noted that the connection between payment of child support and conflict was less clear for nonmarital fathers. Mothers may choose not to file for child support because the relationship with the father has been negative (Dail & Thieman, 1996; Edin, 1995; Pearson & Thoennes, 1996). Edin (1995) also found mothers who wanted to continue their relationships with the fathers or wanted their children to spend time with the fathers. These women believed that it is better to get child support without filing because once child support is turned over to the courts, they would lose control of decisions, thereby jeopardizing the relationship.

Visitation may be connected to the quality of the relationship and decisions regarding child support. Most studies have evaluated visitation and compliance by fathers with child support orders. Some have found greater

compliance with child support orders if fathers were visiting their children often (Furstenberg, Peterson, Nord, & Zill, 1983; Seltzer, Schaeffer, & Charng, 1989; Teachman, 1991). Other researchers have not found a relationship between visitation and contributions (Arditti & Keith, 1993; Berkman, 1986; Veum, 1993) although Arditti and Keith did find that more positive relations between ex-spouses were directly related to visitation quality as measured by an absence of problems during visits. Neither visitation quality nor frequency was related to child support. Dion, Braver, Wolchik, and Sandler (1997) found that while child support compliance was negatively related to alcohol use and to psychopathic deviance by fathers, visitation frequency was not significantly related to these factors. They did find that a greater level of control over their child's upbringing increased noncustodial parents' involvement.

A few studies have looked at how visitation concerns affect the mother's decision to file for child support. Edin (1995) framed the issue in terms of exclusive rights of control. Some women believe there is a connection between accepting money and having unwanted contact with the absent parent; therefore, the subjects were reluctant to file for child support. Dail and Thieman (1996) found that poor relationships with their former partners, including abusive relationships, mothers were fearful of the father having contact with his children and were unwilling to pursue child support. In summary, prior research has looked at factors that influence a father's willingness to pay child support and the circumstances under which mothers are likely to receive a child support award, but there has been limited study of the determinants that affect a mother's decision of whether to file for child support. This study looks at those factors.

### Theoretical Framework

Exchange theory was used in this study because it could be applied at both the micro and macro level to

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... if the results include only  
mothers who have filed for child  
support, African American mothers  
are least likely to receive child  
support ... However, when mothers  
who are receiving child support  
without filing are included, African  
American mothers are most likely to  
receive child support.

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understand issues likely to influence a mother's decision regarding child support. As Zimmerman (1988) states, the concepts that are central to exchange theory—costs, rewards, comparison levels, profitability, and reciprocity—“offer important clues for considering the implications of policies for families and their members” (p. 89).

The literature indicates that parents evaluate the outcome of their decisions regarding child support orders based on the costs versus the rewards of involvement with the child support system, as well as costs versus rewards of continuing their relationship and visitation with their children. Mothers are likely to choose those options that they believe will bring the best financial and psychological rewards to their family. If they believe that they will receive greater financial rewards by informal receipt of child support, then it is likely that they will avoid the formal system. If the mother needs the financial remuneration of TANF and the Medicaid and potential job training that come with it, her financial gain may be greater if she cooperates with the formal system and files for child support. Even if none of her alternatives is particularly profitable, the assumption is that the most advantageous one will be chosen.

The concept of comparison level—the standard against which an individual evaluates the attractiveness of a relationship, or how satisfactory it is—can explain a mother's evaluation of her desire to continue the relationship with the father, compared to risking that relationship by filing for child support. The principle of reciprocity—that people should help those who have helped them—can be applied to visitation issues. If a mother does file, and the father is ordered to pay child support, she may feel obligated to allow visitation between the father and his children in exchange for the child support received. If she does not want visitation to occur, because of the costs involved in having to maintain a relationship with the father or concern for the psychological costs of his spending time with his children when there is potential for harm, she might forgo receipt of child support

## Method

### Study Design

Many studies of child support have used national surveys with large data bases (see, for example, Bartfeld & Meyer, 1994; Caputo, 1996; Meyer & Bartfeld, 1996; Smock & Manning, 1997; Sorensen, 1997; Sorensen & Halpern, 1999). Although this method provides a large, representative sample, it does not provide the opportunity to obtain in-depth information about decisions regard-

ing child support. As suggested by Seavey (1996), quantitative data analysis and demographic profiles alone cannot provide answers to some critical questions: What are the key determinants of a mother's decision to file or not file for child support? How does the quality of the relationship with the child's father influence the mother's decision? What is the relationship between the mother's willingness to allow visitation and her decision of whether to file? How have policies influenced the mother's decision?

For this study, a qualitative design was used to collect in-depth information and to provide context for the experiences of mothers as they weigh different sets of issues that influence their decision, as well as insight into their beliefs and attitudes. Data were obtained through semi-structured interviews with open-ended questions and probes for elaboration. Compensation of \$10 was given to each mother interviewed. Forty-three mothers were identified through purposive and snowball sampling.

The first program was a Communities in Schools program that provided case management services to students and their families at more than 31 campuses in six school districts. The goal of the program was keeping students in school. Through networking efforts of staff at this site, 9 mothers were identified. Three respondents were found through a second program, an early childhood program affiliated with a large university that provides licensed child care to students. A third program, a community nonprofit child care center that provides a comprehensive program of early education and care for working, low-income parents recruited 6 women. The fourth program was at a community college that provides post-secondary education, offering freshman and sophomore university parallel courses. Eight mothers from this site agreed to participate in the study. Respondents were asked at the end of their interview for names of mothers who might be interested in participation. This method of snowball sampling yielded 17 respondents.

Multiple coding occurred in three stages. Through descriptive coding, a codebook was created that operationally defined variables. Next, pattern coding was used to identify emergent themes in segments of the interviews. As suggested by Miles & Huberman (1994), pattern codes were developed around four interrelated summarizers: themes, causes/explanations, relationships among people, and theoretical constructs. A final analysis was done looking at interrelationships between variables and connections between themes, comparing the themes and conclusions with the literature.

As a social work practitioner for 25 years, my perception was that mothers in poor relationships would be less

likely to file for child support than mothers in good relationships. Further, I believed that punitive policies would discourage mothers from filing for child support. A possible bias of the respondents in this study is their demonstrated ability to avail themselves of resources, because most of them are involved with day care centers and educational programs, either at the high school or college level. This capability might carry over to their decisions about child support.

To obtain internal validity, focus groups were conducted at two of the research sites. Findings of the study were shared, not only with some of the participants in the study, but also with other mothers in similar situations. Responses from the mothers indicated they were in agreement with the interpretations developed from analysis of the interviews and that their experiences were similar to those of the respondents.

**The Respondents**

The respondents’ decisions about child support were categorized into three groups: mothers who filed immediately (filed by the time the child was 6 months old); mothers who delayed filing (defined as filing after the child was 6 months old); and mothers, who, at the time of the interviews, had never filed. Thirteen mothers had filed immediately, 14 had filed after a delay, and 16 had never filed. A majority of the mothers, 29, have never been married and only 4 mothers had annual incomes greater than \$20,000. As shown in Table 1, there was diversity in the age, ethnicity, and education level of the respondents.

**Findings**

Previous research has indicated that African American mothers are less likely to receive child support, and Whites are more likely to receive child support (Beller & Graham, 1986; Caputo, 1996) In this study, the results are somewhat different. As Table 1 illustrates, if the results include only mothers who have filed for child support, African American mothers are least likely to receive child support, consistent with the literature. However, when mothers who are receiving child support without filing are included, African American mothers are most likely to receive child support.

Age is also suggested as an indicator of whether a mother is receiving child support, with younger mothers less likely to obtain an award (Peterson & Nord, 1990). In this sample, if mothers who have never filed are included, then mothers under 18 are almost as likely to be receiving child support as older mothers, ages 26–44.

As shown in Table 1, consistent with the literature, (Caputo, 1996; Peterson & Nord, 1990) education is a trait that can make a difference in the likelihood of mothers getting child support. All mothers with a college degree are receiving child support, regardless of their decision to file or not file. Mothers with some college education also have been fairly successful in obtaining child support, even when they have never filed for it. Mothers with a high school degree/GED have received no child support, whereas mothers without a high school degree have had some success in getting child support. The most likely explanation is that the 15 mothers without a high school

**Table 1. Demographic Information and Child Support Decision**

Child Support Decision	Ethnicity*			Age			Education			
	African American	White	Hispanic	14–17	18–25	26–44	No Degree	High School Degree	College, No Degree	College Degree
Filed, Get Support	1 (11%)	4 (22%)	4 (28%)	1 (14%)	7 (33%)	7 (47%)	1 (7%)	0 (0%)	6 (40%)	4 (67%)
Not Filed, Get Support	4 (44%)	2 (11%)	2 (14%)	3 (43%)	3 (14%)	2 (13%)	4 (27%)	0 (0%)	2 (13%)	2 (33%)
Filed, No Support	3 (33%)	7 (39%)	6 (43%)	2 (28%)	8 (38%)	2 (13%)	6 (40%)	5 (71%)	5 (33%)	0 (0%)
Not Filed, No Support	1 (11%)	5 (26%)	2 (14%)	1 (14%)	3 (14%)	4 (27%)	4 (27%)	2 (29%)	2 (13%)	0 (0%)
Total Each Group	9 (100%)	18 (100%)	14 (100%)	7 (100%)	21 (100%)	15 (100%)	15 (100%)	7 (100%)	15 (100%)	6 (100%)

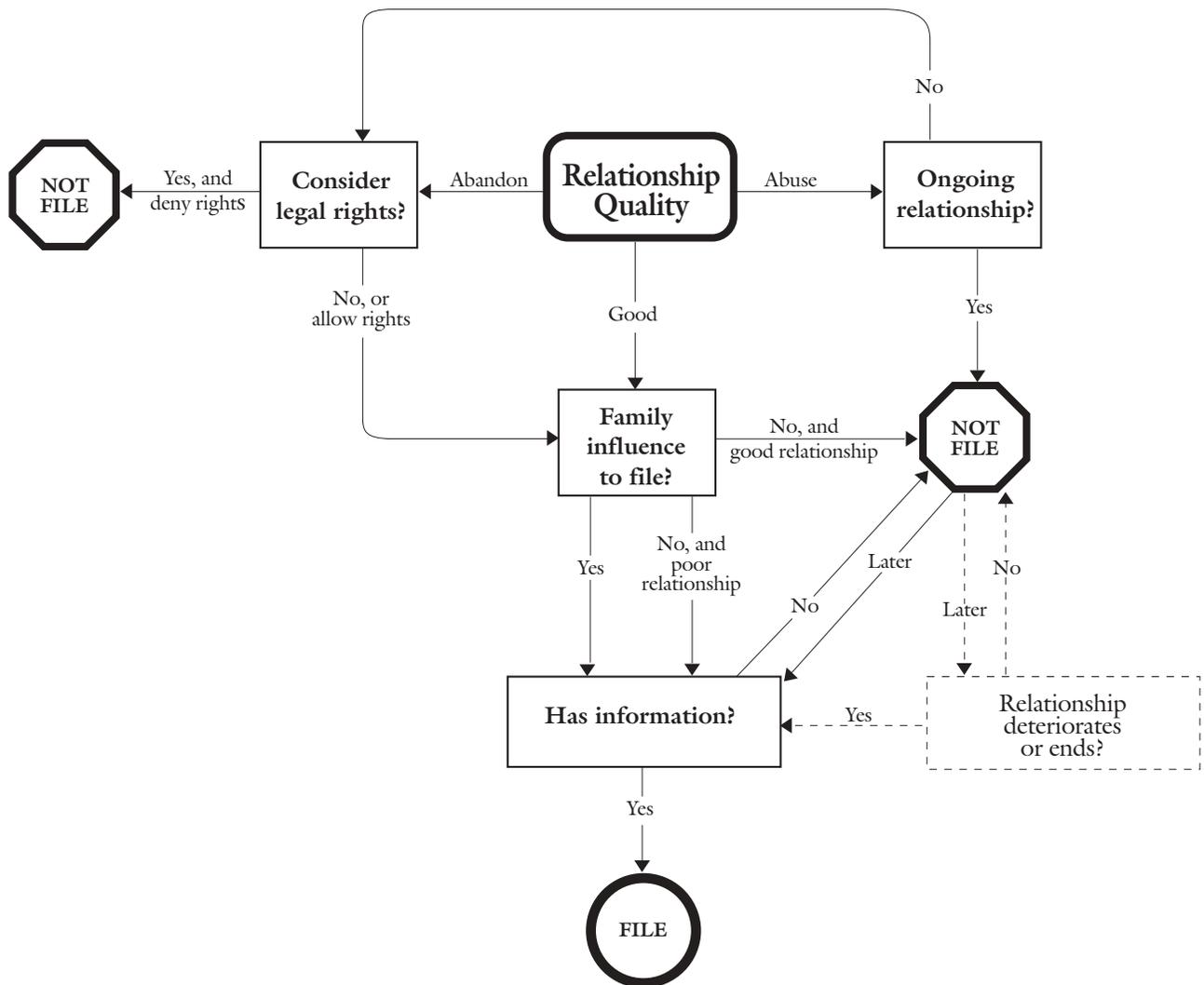
\*Two respondents do not fit these categories. One was Native American and one was Middle Eastern. Both filed and get support.

degree includes the 7 mothers who are still of high school age, 5 of whom are still in a relationship with the father and have young children. As will be discussed, mothers who have a good relationship with the father are likely to receive child support even without filing.

As these demographic data indicate, it is important to include those mothers who have never filed in order to have a more accurate picture of those receiving child support. Mothers who are younger, less educated, and women of color can be successful in getting child support, but may do so without filing. The findings help explain why some mothers, regardless of age, ethnicity, or education, choose not to file. In the following examples, all names have been changed to protect the identity of the respondents.

Based upon the literature, four factors were expected to be possible determinants of a mother's decision to file for child support: the quality of the relationship with the father, mothers' willingness to allow visitation, knowledge about filing for child support, and child support policies. From this study, as Figure 1 illustrates, one of these factors—the quality of the relationship between the parents—was a strong influence on mothers' decisions about child support. To a lesser degree, having accurate information about filing influenced the mother's decision, although the policies themselves did not have much influence. Family influence was an unexpected determinant that affected the mother's decision to file or not file for child support, and also affected her attitudes about

Figure 1. Determinants of a mother's decision of whether to file for child support.



child support policies and visitation. Willingness to allow visitation was not a key determinant in most cases, as other issues were more salient than visitation decisions.

### **Quality of Relationship**

To determine the nature of the relationship, several factors were considered, including length of relationship, presence or absence of abuse, and the mother's perception of the relationship, which was given the most weight. The nine relationships that were categorized as good had fathers who were seen by the mothers as supportive, responsible and available to them and/or their children. These men did not abandon the mothers or their children. These mothers usually chose not to file for child support because they were receiving financial support without a court order.

One example is Cynthia, a never married 20-year-old White mother, with a 7-month-old child she had with Robert, who is also White and a year younger than she is. Cynthia, who became pregnant about a year after she started dating Robert, described him as supportive during the pregnancy and after the baby was born. Robert lived in a different city, but spent every weekend with her and her child. He continued to give her about \$80 each month, which was half the cost of child care and diapers. Cynthia did not see a need to file for child support because she was receiving financial help without a court order.

The themes that occurred in the relationships that were poor were abandonment (in 11 cases), abuse by the father (described in 12 cases), and both abandonment and abuse (in 8 cases). Abandonment consists of ending the relationship with the mother, having no contact with the child, and refusing to provide financial support for the child.

When there was abandonment, most of the mothers (64%) were willing to file for child support because they saw it as their only hope to obtain assistance. Unlike mothers in good relationships, the mothers in these relationships did not get the emotional support they wanted or expected during the pregnancy or after the child was born. One mother, Barbara, a White 25-year-old, described her resentment at the father's abandonment of the child: "He didn't show any feelings toward him [the baby] and he never called to see how the pregnancy was going." She couldn't understand why or how a father could not have any interest in seeing his child or in providing support.

Unlike previous studies in which mothers in abusive relationships were described as unlikely to file for child support, the majority of these respondents who experienced abuse (83%) did file once the relationship ended.

An example is Danielle, 31 years old, White, with a 4-year-old child. Danielle described the father, Chuck, also White, as verbally abusive until the pregnancy occurred, and at which point he became physically abusive. After the child was born, the physical abuse stopped but the emotional abuse continued. In spite of the abuse, Danielle married Chuck but left the relationship when the child was 8 months old. She then filed for child support.

Conclusions about the effect of the relationship on the mother's decision are: (a) Mothers who have good relationships with the father are unlikely to file through the formal system because they are receiving child support without filing; (b) Mothers who are in poor relationships, characterized by abandonment during the pregnancy or shortly after the child is born, are likely to file immediately because they feel angry at the father's treatment of them and their child and believe it is the only way they will get child support; and (c) Mothers who are in poor relationships characterized as abusive do not file as long as they stay with the father, but are likely to file when the relationship ends because they believe they will not receive child support without a court order. The exceptions are mothers who do not file at the end of a poor relationship because they do not want the father to have legal rights.

### **Access to Information and Family Influence**

As Figure 1 shows, two other determinants influence a mother's decision: access to accurate information about how to file for child support and family influence. Twenty-eight of the mothers (65%) said they had no information about the benefits of establishing paternity or how to file for child support at the time their child was born. Typical comments were: "I didn't know anything," "No one at the hospital or doctor's office gave me any information," and "No one explained anything." Only 7 of the mothers received information from a professional when their child was born. Of these 7 mothers, 5 were teenagers who received their information from a teenage parent program.

As Table 2 illustrates, having access to information may affect the mother's decision. One 17-year-old Hispanic mother, Maria, who was 15 at the time she had her child, clearly credits getting information from a teen parent group about establishing paternity and filing for child support as the catalyst for her decision to file immediately after her child was born. She did this even though the relationship with the father was good because she was able to explain to him the benefits of doing so.

**Table 2.** Access to Information at the Time the Child is Born Related to Mother's Decision

Decision	Has Information	No Information	Total
File Immediately	7 (50%)	5 (18%)	12 (28%)
File, Delay	3 (21%)	11 (39%)	14 (33%)
Never Filed	4 (28%)	12 (43%)	16 (38%)
Total	14 (100%)	28 (100%)	42 (100%)

Family influence is evident in two ways. Family members may directly influence mothers' decisions about filing for child support by strongly encouraging them to file or not file. Family influence is also a factor when mothers have come from families in which child support and visitation were an issue in their own childhood. As a result, these mothers are more knowledgeable about child support policies and their attitudes toward visitation are influenced by their own experiences with their absent fathers.

Of the mothers who filed immediately, 43% had families who encouraged and agreed with their decision to do so. None of the mothers filed immediately if their family was against filing. One example of a mother having both information about how to file and family influence to file was Tina, a 17-year-old Hispanic mother of a 14-month-old daughter, who filed for child support immediately. She received information about filing for child support from a teen parent program that she attended, but she was also influenced by her mother who was quite insistent that she file. Another respondent, Esther, a Hispanic mother who was 25, had never filed for child support. As a teenager living with her parents at the time her child was born, she was influenced by them not to file because they did not want the father involved with her or the child. She also did not have information about filing.

### **Willingness to Allow Visitation**

Regardless of the relationship the mother has with the father, most mothers believe that it is important for children to know their fathers and have a relationship with them. In only 5 of the 19 situations where the father did not visit regularly did the mother state that they were glad that the father had not been seeing his child. Only three mothers had made the decision to stop visitation. Willingness to allow visitation was usually not related to the mother's decision to file for child support or to the quality of the relationship with the child's father. The decision on visitation more often related to lifestyle and behaviors

of the father. Lifestyle issues that mothers are concerned about include substance abuse, physical and emotional abuse, or the father's relationships with other women. Other behaviors that disturb mothers include inconsistency in following through on promises made to the child or concerns about the father's parenting abilities, particularly for mothers with infants and young children. As one mother of a 2-year-old said, "Does the money give him a right to see his child? No, it doesn't! The quality of the visit is what I would be concerned with."

Seventeen of the mothers believed there is reciprocity between receiving child support and allowing the father to visit his child. Therefore they acknowledged that as long as the father is paying child support, he has a right to visit. If child support payments stopped, they would not allow visits to occur. Twenty-one mothers did not believe that there is a connection between payment of child support and visits. Rather they were concerned about the quality of the visits and their decision was based on the father's behaviors and lifestyle. Their decision to file for child support and the father's payment of child support was independent of their decision to allow visitation. One 25-year-old African American mother who has received only a few court-ordered child support payments said, "I don't think you should cut visitation because you're hurt-

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mother has with the father, most  
mothers believe that it is important  
for children to know their fathers ...

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ing your child if the child doesn't get to be around his father." For 4 mothers, the cost of exchanging receipt of child support for legal rights and visitation was considered too great because of negative experiences with the father. The mothers did not want visits to occur or wanted to maintain control over visitation and had not filed.

Family influence is also important in the mothers' decisions about visitation. Mothers who have not had the opportunity to spend time with their own fathers as a result of divorce or separation generally are resolved that their own child will have a relationship with his or her father if at all possible. Sharon, a 17-year-old White mother of a 2-year-old son, has never filed for child support.

She said she is sad that her child does not know his father because he has only visited his son once but she was determined to establish a relationship between them in the future. This was especially important to her because she did not know her biological father until she was 10 years old. As she said, "If he [the father] wants to see his son, I'm not going to hold his son because I didn't get to see my father as a child. I had a stepfather that I was told was my father. It was all a lie, the whole time." She was obviously bitter about this, and to her, the relationship between father and son is more important than trying to collect child support

### **Child Support Policies**

Although 65% of the mothers did not have information about filing for child support at the time that their child was born, they had since learned about policies to collect child support. They received information about the policies from many sources including family, friends, media, and their own research.

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The mothers' prevailing attitudes toward policies were that parents must take responsibility for their actions, and when they don't, they should pay the consequences. A 24-year-old White mother said, "I feel that if you father a child you are obligated to that child. You have a moral and social responsibility to see to the raising of that child, and that includes financial support."

The majority of mothers agreed with the policies of incarceration (65%), garnishment of wages (93%), driver's license suspension (72%), IRS refund (88%), and filing for child support in order to receive TANF (70%). As a 20-year-old Middle Eastern mother, Yolanda, expressed her

attitude toward incarceration of fathers who do not pay child support: "It's his responsibility.... He should have worried about that before.... If I abandoned my child, I would be put in jail, so why should it be different for a man?" The most unpopular policy was the \$50 pass-through policy that allows the state to take all but \$50 of the child support collected from absent parents as reimbursement for the custodial parent's TANF. Forty-four percent of the mothers disagreed with this policy, because they felt mothers needed the money.

Twenty-two (51%) of the respondents came from homes where their own parents were divorced and the mothers knew about the policies as a result of the experiences of their parents. Some mothers agreed with the policies because they were angry with their fathers for not having paid child support, but other mothers disagreed with some policies because of what their own fathers had experienced, including threats of jail or having their driver's license suspended. They did not want the fathers of their children to go through the same experience. However, regardless of how they felt about the policies, the majority of the mothers, 51%, said that the policies did not have any influence on their decision.

### **Discussion**

The findings show that mothers want to maximize the rewards from their child support decisions, both because they need financial assistance and because they believe their decisions will have a significant effect on their children. Mothers may choose to file because having some possibility of receiving child support from the father, even if it means interaction with the legal system, is greater than any costs involved. In other situations, mothers may choose not to file because the desire to maintain a relationship with the father or the need to have control over visitation and legal rights of the child is more desirable than having a formal court order that could cause them to lose control over actions taken. My expectation that mothers who have been in poor relationships with the father will not file did not prove to be accurate concerning most of these respondents. The financial remuneration that child support can bring leads these mothers to file because they believe it is the only chance they have to get any help from the father. It also reflects a strong belief that both parents share in the responsibility of raising a child. This attitude toward parental responsibility is true for mothers who are in good relationships as well, but because the father is providing child support voluntarily, they see no need to use the legal system.

Unfortunately, many mothers are making their decisions about rewards and costs without having access to timely information. Having better information would give mothers the opportunity to weigh the profitability of their decisions more accurately. Although information about how to file was lacking, knowledge about policies was not. Mothers agree with most of the policies that are in effect to collect child support, but become frustrated at their ineffectiveness and do not believe the policies influence their decisions.

Although somewhat unexpected, the importance of family influence is not entirely surprising in that many of the mothers were young at the time they had their first child and still looked to their family for guidance. (Seventeen mothers had their first child before the age of 18.) The mothers had knowledge of their parents' experiences with child support. This knowledge, however, often did not include information about how to file. One reason is that these respondents, as a criterion for participation in this study, had not been married at the time their child was born and dealt with paternity determination issues rather than divorce settlements as a prelude to filing for child support.

## Implications

This study has implications for social work at both the micro and macro levels of practice, and suggests various points of intervention. At the micro level, social workers are often employed in settings that serve families faced with a decision about child support and have numerous opportunities for intervention, providing both information and guidance about their decisions. Further, because the relationship between the mother and father seems to be a key determinant in the mother's decisions about child support, couples need the opportunity of counseling about the pregnancy, child support, and their plans for the future. Parents of young mothers and fathers are also often involved in decisions affecting their children and grandchildren. They too should be included in the information and counseling programs that are made available to young couples. On a macro level, mothers generally agree with the policies, even policies that are punitive to the fathers. They don't want to change the policies themselves, but would change the enforcement of the policies. From their perspective, enforcement is not very effective in getting them child support. Social workers can help to bring about needed changes in the system by lobbying for improvements in enforcement of policies to collect child support.

Future research should investigate the impact of the mother–father relationship on the decisions made by both mothers and fathers to determine if interventions early in the process, shortly after the mother learns she is pregnant, can make a difference in the outcomes. Interviews should be conducted with significant family members of the couple to learn more about the families' influence on their decisions. Research is also needed to gain a better understanding of the fathers' perspectives and feelings once they learn that the mother is pregnant and they are confronted with issues of fatherhood and child support.

In summary, little attention has been given to understanding mothers' decisions about filing for child support. This study indicates that the key determinants are the quality of the couple's relationship, amount of information the mother has about filing, and influence of her family. Given that single mothers will not have welfare assistance to turn to indefinitely, will receive a reduced TANF benefit if they do not cooperate with the child support office, and often find themselves in jobs that do not bring them out of poverty, it is crucial that social workers strive to understand and facilitate their clients' decisions regarding child support. Becoming more knowledgeable and more cognizant of the issues could make a difference for all concerned: mothers, fathers, and children.

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