



Failing Our Fathers

OFA Brown Bag Series

Transcribed by Pearl Interactive Network, Inc.

[Operator]: Good day, and welcome to the OFA Brown Bag Webinar Series, “Failing Our Fathers.” Today’s conference is being recorded. At this time, I would like to turn the conference over to James Butler at the Office of Family Assistance. Please go ahead, sir.

[James Butler]: Hello everyone, and welcome to our fifth out of a series of six brown bag webinars brought to you by the Self-Sufficiency Branch in the Office of Family Assistance. Our webinar today, as mentioned, “Failing Our Fathers,” and also talking about financial literacy and low income non-custodial parent, will be presented to you today by Dr. Ronald Mincy. Dr. Mincy is a professor at Columbia University School of Social Work, where he teaches courses on social welfare policy, program evaluation, and economics for policy analysis, to name a few, and has served in that capacity for the past 13 years. Prior to joining the University, he served as Senior Program Officer at the Ford Foundation, where he worked on improving social welfare policies for low-income fathers, especially child support, and workforce development policies. He also worked on the Clinton Administration’s Welfare Reform Task Force. He is the author of several publications and journals, one of which you will hear about today, and recipient of the 2009 Journal of Policy Analysis and Management Award. Ladies and gentlemen, without further ado, I present to you Dr. Ronald Mincy.

[Dr. Ronald Mincy]: Good morning and thank you for joining. I’d like to thank Dr. Earl Johnson and ACF and ICF for arranging this. Today I want to talk about findings from my forthcoming book called “Failing Our Fathers” that are highly related to work that ACF has been doing on low-income parents and children. So let me enter in, and I look forward to our conversation at the end of the talk.

The bottom line is, if the 1990s were the decade of the deadbeat dad and the 1990s [sic] of the dead-broke dad, as we go into the future, we really ought to be thinking about the vulnerable dad. So there’s a broad swath of American men who make up to \$40,000 a year when they’re working, which was most of the time prior to the recession of 2007-2009. These men are major targets today of the expansion of health care reform. They were major targets of ideas about expanding the earned income tax credit to include a special credit for the non-custodial parents. And they need help if we’re going to stem the growth of inequality in the United States.

So in the 1980s, a book called “Making Fathers Pay” popularized [sic] the idea of the deadbeat dad, which helped to galvanize the nation to make child support enforcement much more effective. Oddly, our commitment to more effective child support enforcement begins with the establishment of the Federal Office of Child Support Enforcement in 1974. And that’s, interestingly, the same year that the average hourly earnings of most men in the United States stagnated, and those of low-income men



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began to fall. So this critical year, 1974, is when we both get serious about enforcing child support enforcement by giving a federal authority to make that happen, but the capacity of men, most men in the United States who don't have a college degree to support their children, begins to decline in 1974, and has continued to do so, more or less, until today. So our policies toward non-resident fathers historically, have been focused on collecting child support and engaging non-resident fathers more in the lives of their children, because child support payments have been shown to reduce the gap between children in two-parent families and single-parent families. They account for about 25 percent of the income of single-parent families that get it. They reduce poverty among single-mother families. They improve child development, and they are associated with visitation. That is, men who tend to pay their child support are also more likely to visit their children.

However, the number of non-resident fathers unable to meet their child support obligation has grown and become much more diverse since 1974. And this has occurred because of long-standing changes in family-related attitudes and behavior, but also long-term decline in male earnings. So today, depending upon the data set you use, there are about 9 percent of all men between 15 and 44 years old [who] are non-resident fathers who are unable to provide adequate support for their children. Prior to the recession, most of these fathers were working poor, or near poor fathers. And yet most of our policy to the extent that we've sort of acknowledged this issue has focused on men who are chronically unemployed, not these fathers that I want to talk about today. Although men of color are overrepresented among vulnerable non-resident fathers, more than half of the men that we're talking about in this population are white, and more than two-thirds of them worked full time. Most Americans have, therefore, an ex-husband, a brother, a cousin, a nephew, who is a vulnerable non-resident father by the definition I want to provide. Yet we know little about this population, or what efforts they make to stay in contact with their children, what barriers they face in making these efforts, how these efforts contribute to child well-being and child health, and how these contributions might be improved. And that's what the book is all about.

So I want to talk a little bit more about diversity. In the 1980s and 1990s, sociologists, particularly William Julius Wilson and Elijah Anderson, popularized the idea of the marginalization of black and Latino men in urban areas as the U.S. economy restructured. But virtually all men without a college degree experienced declines in their earnings since the mid-1970s, of all men, again, who have not graduated from college. Further, about 40 percent of all U.S. births are to unmarried women, and a majority of births to women under 30 years old are now non-marital births. So the vulnerable non-resident father is now a much larger and more diverse population than Bill Wilson and Eli Anderson were talking about in the 1980s. Again, most men who've not gone to college and who are non-resident fathers have difficulty meeting their child support obligations. And I want to talk specifically about what that looks like.

So today, again, you can use different data sets. About 7.5 million men are non-resident fathers, but about 5.3 million of them earn no more than \$40,000 a year, using data from the national survey of



family growth. Another data set that's used to analyze this population is called TRIM3. That's facilitated by ACF. Using that data set, there are about 9.5 million non-resident fathers, but only 40 percent have child support orders. And if you use either TRIM3 or the Fragile Families data set, only 40 percent of non-resident fathers paid all the child support they owed, but only 33 percent of those who are earning up to \$40,000 paid all the child support they owed. And so there's a lot of non-compliance among men who earned up to \$40,000 a year. It's for that reason that we think of this group as vulnerable, because they are poorly educated, they are fully employed for the most part, and they have to choose between poverty, near poverty, or supporting their children.

So, the table I want to show next is a little dense, so I'll slow down a little bit to go through it. We're trying to look at the disposable income of non-resident fathers depending upon their level of income after we deduct their usual expenses. And so the three columns show men earning \$20,000 a year, \$40,000, and—sorry, \$30,000 a year. These are fathers, and we're looking at what happens to their earnings depending upon whether they have one or two children. And so in the three columns, there is "one" and "two" means that I have one child support order or two child support orders, and then over to the right, we're deducting usual expenses. So we take a non-resident father who earns \$20,000 a year, if we deduct federal taxes, state taxes, housing, transportation, health care, apparel and so forth—after they get finished paying child support, if they had one child over in that first column, they are \$6,000 below the poverty level. If they have two children, they are nearly \$8,000 below the poverty level. And then, as you move to the right and increase the father's earnings to \$30,000 after one child, paying usual expenses, they are \$1,000 below poverty. If they have two children, they are nearly \$4,000 below poverty. And only when you get up to \$40,000, over in the right-most column, will a father have income above the poverty level for one child. After you deduct these expenses, they're earning about, they have left about \$3,000 above the poverty level. But if they have two children, they are \$189 below the poverty level. And so, again, assuming they live as a single person and don't have a partner with whom they are sharing expenses, most men making up to \$40,000 a year are poor or near poor if they meet what we expect them to meet in their child support obligations. And again, this makes the population of vulnerable fathers much bigger than the black and Latino men in inner cities that we've been focused on in the past two decades.

Now this was the case even before the recession of 2009. But the "mansession," as it's often referred to, has made things a lot worse for these non-resident fathers. First of all, male employment is concentrated in manufacturing and construction, and so, during the recession, unemployment rose much more for men than it did for women during the Great Recession. And the consequences are far from over. This recession has had the longest duration of unemployment after the recession has finished than any previous recession in our nation's history. So in 2011, four percent of the labor force reported that they had been unemployed for more than six months. And three-quarters of the unemployed people reported that they were unemployed for more than a year. So even though the recession is now more than five years in the past, there are still lots of non-resident fathers who made up to \$40,000 a year in 2006 who are now unemployed and unable to meet their child support obligations.



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And challenges are mounting for them in terms of getting back on their feet. And there was a lot of what I call “cascading” as a consequence of the recession. That is, about 50 percent of job losers during the Great Recession found only part-time jobs, even though they were working full-time prior to the recession. Only about a fourth of workers who lost their job found a new job within 30 months. And so if you think about it, if it takes someone 30 months to find a new job, the duration of unemployment is such that they are going to exhaust their—be deeply into their unemployment benefits before they find a new job. Over half of workers who found new jobs had to take a pay cut in order to do so. The pay cuts are 15 to 20 percent of their earnings, and it may take 15 years for them to recover. This is following research on the long-term consequences of recession for people who lose their jobs.

Now, the recession—and that was for most Americans—the recession was much harder on this group of vulnerable non-resident fathers. And I’m thinking about the group who are earning up to \$40,000 a year and have one or two children. First of all, again, men of color are overrepresented in this group. And prior research shows that men of color are more likely to become unemployed, the duration of their unemployment is longer, and so on. And also, workers who lack post-secondary schooling are also overrepresented among vulnerable non-resident fathers. And therefore, they would have been hurt more by the recession than other people. And in addition to that, we did some estimates based upon the Fragile Families and Child Wellbeing survey, and we found that if you were a resident father, you were four percent more likely to be employed during the recession than a non-resident father. And the Fragile Family survey, their earnings are about \$34,000 a year. So, like most Americans, vulnerable, non-resident fathers experienced hardships during the recession and they adjusted in similar ways.

We interviewed a group of non-resident fathers in New York State. We interviewed some of them in New York City and then we also interviewed a group in Chautauqua, New York, in upstate New York, and we found that these men were unable to meet their basic expenses after the recession. They depleted their savings and their unemployment benefits as a last resort, they borrowed from friends and family, they doubled up, they did a variety of things that most Americans who experienced unemployment during the recession did to adjust.

But, vulnerable non-resident fathers talked about something else that they did that most surveys that talked about the consequence of the recession don’t mention. And that is, they worked a lot in an irregular economy. So these vulnerable non-resident fathers are separated really into two groups. They are the chronically unemployed fathers [sic], and most of them had felony convictions, and a lot of literature has talked about this population. But the literature here has really ignored this larger population of what I call working poor, or near poor fathers who were working, paying their child support, doing fine prior to the recession or making it barely prior to the recession, and after the recession, their consequences changed radically.

So first of all, even these men who had worked full-time, full-year prior to the recession were combining regular and irregular work in order to make ends meet. And after the recession, there tends to be this



cascading. So we talked to men who were computer help desk workers for Merrill Lynch prior to the recession. They lost their job and found another job working for Sotheby's providing the same skill. And then they lost that job, and five months later they ended up babysitting. And so they experienced, you know, reductions in the occupational status, reductions in their earnings, and many of them ended up working in the underground economy. They weren't necessarily selling drugs, but they were working as off-the-books construction workers, or doing part-time work for friends and family, and these are men who were firmly established in the labor market prior to the recession, barely making it. And the consequence of the recession was that they lost that status.

Now, there isn't a lot of qualitative research on the underground economy. And when researchers look at the underground economy, they need to go to places where lots of people who have that experience are so that they can lower the cost of doing those studies. And as a result, much of what we know about work in the underground economy is focused on black and Latino men. Because historically, they are the ones who have the most vulnerable attachments to the labor market. And therefore, that's where researchers can find lots of men to talk about what the experience of the underground economy is like. But when you look at a representative sample of working poor and near poor men, it turns out that lots of white men who are marginally attached to the labor force, and who are struggling, work in the underground economy as well. They tend to, again, work for friends and family. They do construction, they do metal recycling, lots of things. And prior to the recession, they were combining this activity with work in the formal economy, but they were—they had multiple, a way of managing their—making ends meet. But after the recession, many of them were plummeted into the underground economy, and that's where they're working now if they're still unemployed. So I think the big point is that the focus of qualitative literature on the underground economy, and looking at big cities and Blacks and Latinos, has really skewed our understanding of how important work in the underground economy is for this population of vulnerable non-resident fathers.

The next thing we found particularly in talking to these men was what we've learned to call "education regret." That is, there's a whole covert [sic] of men who entered the labor force in around the mid-1970s who found that their experiences are very different than the experiences of their fathers. They worked full-time, full-year, but they were not able to provide a decent living for themselves and for their children. But they believed in the education ideology. They think that if they had gotten more education, they would have raised their earnings and wouldn't have been as economically vulnerable as they found themselves to be. And this was true whether they were high school direct graduates, high school dropouts, or had some college. So that you would talk to a—we had some 800 pages of transcripts, and you would talk to a guy who is a high school dropout and he'd say, "You know, things would have been different if I had only finished high school." And then you'd turn the page and you'd have a guy who finished high school and went to college but didn't complete college, and he said the same thing: "If I had only graduated from college, things would have been better, and I would have had more earnings in the first place, and I wouldn't have been so vulnerable when the recession hit."



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And it turns out that all of them were mistaken. That is, it is the case that people with more education earn more money. But the long-term decline in male earnings since mid-1970s means that most men who don't have—the only men who have experienced, who earned more than their fathers, are men who go to graduate school. And that is true for only about a third of the population. Most men who have not graduated from college make three percent more than their fathers, or they make less.

And this is something that we really have to understand in terms of the experience of men in order to think about the ability of non-resident fathers who have now—they have some resident children and some non-resident children. How in the world are they going to meet all the obligations that they impose upon themselves, that their wives and families or former wives impose upon them, and that society expects them to do without some help? So these men regretted that they derailed themselves from the educational paths when they were younger. They all wanted to complete college. They all wished they could go back to school. But in general, their child support obligations will not be modified if they reduce the amount of money they're earning in order to go to a community college to get some more training so that they can raise their earnings. And we can see that in some other ways.

So if you look at the population of community college attendees, men are underrepresented in that population. And I think part of the reason is that more men than we think have child support obligations. And they cannot use going to college and working part time while they go to school as an excuse for dropping their child support orders. But instead, their child support obligations—which they should pay, let me be clear—are preventing them from getting the kind of education they need to help increase their earnings and provide more for themselves and more for their children. So they learn this lesson the hard way. And when you talk to them, they said that, “You know, I really wish I had gone to school more. There's nothing I can do about that right now, but I'm going to make sure that that does not happen to their [sic] children.”

And so they lock in, either with their children with whom they live, and with the children with whom they don't live, and they try to do the best they can to encourage their children to go to school. They help their children with homework. One father talked about how his child had dyslexia and so he bought the child a special game that would help the child learn how to read despite their dyslexia. And they did a whole variety of things to make sure that their children did not have the same experience they had in not completing school and not maxing out on their earnings.

Nevertheless, it turns out that they really participated in school-related activities at a much lower level than resident fathers. And it was as if there is another world out there, a world of a resident father. And they had no idea how—that they spent only about a third as much time reading to their children, doing homework with their children. And they spent much less time with actually going to school, going to parent-teacher meetings, interacting with teachers, than resident fathers did. And so even though they felt that they were doing a lot to promote their children's education, their children were much more disadvantaged, *vis-à-vis* children with resident fathers, because their fathers did a lot more. And we



know that, from other studies, that when fathers are engaged in their kids' schooling, these kids have better grades. They're more likely to complete school and so forth.

Now, they face some barriers in being engaged with their children. For one thing, their problematic relationships with the mothers of their children meant that mothers tended not to support efforts of fathers in connecting to their children. So they had what we call poor co-parenting support from Mom. And that's just a way of life among non-resident fathers. They also experienced outright gatekeeping. So that when mothers had problems with the friends that the fathers kept, or the things that the father did, or if they just—they never got over their broken relationships, they would bar men from seeing their children. They also had huge problems with re-partnering. So most men this age, and they're 20 to 30 years old, when they are not married or divorced, they tend to re-partner and have new children with new partners. This is quite common, an important phenomenon among non-resident fathers today, and when that happens to either the mother or the father, it creates multiple obligations on the part of the dad to spend his time. But it also may create a situation in which the mother has a new partner and he wants her to bar the biological father from seeing his child. And fathers complained about this ad nauseam. This is a big challenge in terms of meeting their, or relating to their kids.

They also have problems with domestic violence. And so when domestic violence occurs, that was a deal breaker. Mothers could overcome lots of things—soured relationships, incarceration, all sorts of things. But if there was domestic violence, that was the deal breaker. And they didn't get access to their kids. Some of them lived too far away. They lived in New York but their children were in Georgia, so they didn't see them. Some of them, interestingly, had limited access and visitation. And this was true both for unmarried fathers—they didn't have parenting time arrangements, so they didn't have legal access to their children—but even divorced fathers in this group. And I think this is something we've really neglected. Most people who get divorced in the United States do not have the benefit of legal consultation. They get divorced without the benefit of a lawyer either to handle the divorce, but certainly to handle custody and visitation. And therefore, most non-resident fathers, particularly in this vulnerable group with income up to \$40,000, do not hire an attorney to get the visitation and access that they want. And therefore, they have standardized visitation. They don't think it's enough, and therefore they are not able to see their children. And then finally, for the chronically unemployed group, prior incarceration and street life also was a barrier to see their children.

So there are some—fortunately there are lots of policy reforms that have tried to, in the last 15 years, to you know, deal with the consequences of a growing non-resident fatherhood. Child support has become more strict. The 1996 welfare reform made it stricter still, and more effective. It also brought more non-marital children into the child support population, but it also made child support enforcement sort of automatic and irreversible. However, that has sort of gone over the top and made it very difficult for poor men to meet their child support obligations.



And so, the performance standards that were passed in 1998 backed off some. Many more states, as a consequence, are removing incarceration as voluntary unemployment so that men who are ex-offenders are given some break in their child support obligations. They are also lowering fees for modifying child support orders, to make it easier for poor men to modify their orders. And states are compromising arrears, mainly for TANF cases, because in TANF cases, the child support dollars that the fathers paid belong to the state, and therefore, they can forgive or compromise arrears when the money comes to them. But if the mother has the child support order, states are not in a position to compromise those arrears. So many of the policy reforms that we've made to acknowledge the difficulties of poor men, really are not reaching these working poor fathers that are a growing portion of the population. And we need to do a set of things to help them out as well.

One of the things that we talked about was a non-custodial parent or income tax credit that President Obama, then Senator Obama, was interested in, prior to the recession. And his proposal for an extended earned income tax credit does not incorporate this non-custodial parent EITC proposal, and it really needs to. We need to figure out a way to incentivize work and child support payments for non-resident fathers who can't meet their child support obligations in the same way we did so in the 1990s by expanding the federal EITC. We also need to make greater use of what's called a self-support reserve so that we allow men to make sure that they can support themselves and pay their car fare before we begin to deduct their child support.

Secondly, we need to re-visit this question of under what circumstances child support orders can be modified if men are attending or if anyone is attending community college. If we had a group of men who since the mid-1970s have experienced no growth in earnings because they have too little education, then they need to be able to invest in their human capital. And the fact that they have non-resident children shouldn't bar them from doing so. Otherwise, their earnings won't grow and their capacity to support their kids won't grow either. Thirdly, we need to think about lower fees for modifying child support orders, even for men who do not have TANF cases, and even for men who make \$20,000 a year or more. Finally, we need to think about a higher means test for the Assets for Independence Program.

So there is a program called Building Assets for Fathers and Families that brings information about financial literacy and potentially assets, child savings accounts or savings accounts for non-resident fathers as well. However, the men who are eligible for those programs make too little money to take advantage of it. These programs make little use of the IDAs that are possible because the men who get them now are men related to TANF cases. They don't have steady jobs and so they're not stable enough in the labor market to take advantage of the savings possibilities that exist. If the Building Assets for Fathers and Families hit men at a higher level of earnings—men who make \$20,000 and \$30,000 a year once they recover from the recession—then we will make better use of these asset programs for men who are non-resident fathers.



And finally, we need to expand the access and visitation programs that are already helping many vulnerable non-resident fathers get to their children, because really, those programs are the first time most men really begin to understand the legal access that they have. They didn't have an attorney in thinking about visitation and access when they were divorced. And the visitation and access programs are really the first time they get exposed to the information about what their rights are and how they can negotiate with their former partners about getting access to their children, staying involved with the children, which encourages them to make child support payments, but also enables them to interact with their kids.

So that's broadly what the book is about. There is much more information, quantitative and qualitative. I hope you will take a look at it. And now I'm ready for some questions and dialogues, and again, thank you very much for joining us.

[male announcer]: If you'd like to ask a question over the phone, please signal by pressing star one on your telephone keypad. And if you're using a speakerphone, please make sure your mute function is turned off to allow your signal to reach our equipment. A voice prompt on your phone line will indicate when your line is open. Again, that's star one to ask a question. And we'll pause just a moment to allow everyone an opportunity to signal.

And we'll take our first question. Caller, please go ahead.

[Anne Yeoman]: Hi, this is Anne Yeoman. Going back to your table where you were calculating basically income after paying child support and basic expenses and so forth—

[Dr. Ronald Mincy]: Yes—

[Ann Yeoman]: —I want to share the basis for calculating that, because I know that states have different, use different formulas, maybe even—

[Dr. Ronald Mincy]: Yeah. Right. So these estimates are based on the same formula used in Wisconsin, which is used, the same formula used by most states, although some states don't incorporate the mother's income as well. And so these would be different for states that use the other formula. So I had to use a formula that would be common for many states, and this is the one that we used. But again, the variation in these formulas in the child support obligation isn't all that great. And notice that we're working with men with incomes from, well, \$40,000 and less. And so, this general characterization of how close men are to being near poor if they have a child support obligation is something that I think is quite generic.

[Ann Yeoman]: Okay.

[Dr. Ronald Mincy]: And there have been a couple of other studies that have looked at this using different formulas, and if you're interested, I could send you references to those as well.

[Ann Yeoman]: Thank you.

[Dr. Ronald Mincy]: You're welcome.

[male announcer]: And we'll take our next question. Caller, please go ahead.

[Alvin Tafoya] Yes, Alvin Tafoya from Jefferson County Human Services, Colorado. I'm a [unintelligible] administrator in child support; I also oversee a fatherhood program. And I guess the challenge that I'm facing right now is, we're having this conversation about right-sizing orders, which helps us to meet our performance numbers. But I kind of feel like there's a philosophical shift away from what's the right amount of money that a custodial parent should receive in order to raise that child, when we know the national average of costs to raise a child—that the child support order is typically very well below that standard. How do we capture, how do we find that middle ground?

[Dr. Ronald Mincy]: Well I think this is a really tough question, and I think it's the question that's staring us in the face. But I think the balance that we struck right now, is a balance that basically says that we need to consider what the cost of raising children is for the average American family. But understand that there's a big distribution of families and if we're setting that balance at a place that can't be met by 40 percent of the men who make \$40,000 a year or less, well then, it's nice, but I mean that the child who is in the middle of our concern is going to get the money. What it's simply going to mean is that more of the fathers who have those obligations are going to be in arrears. And that is the growing consequence of what has been occurring.

So I think your first point was right. This is a broad philosophical question. But we have to re-visit that question with a more sort of disciplined view of, *what is* the earnings capacity today of men who have child support obligations? And my point is that those men have changed radically from the standards that we set in the 1970s and 1980s. And this is the first, I hope, of many studies that will take a fresh view at—and the other issue is that we bumped into is that interestingly, about a third of all the non-resident fathers who are in this vulnerable group who were formerly working end up having two child support obligations. I don't mean two children in the same order, but they have multiple families. And so, they will be a resident father and have an obligation and an expectation to support that child, but they're also a non-resident father. And I think, again, this is a growing consequence of the changes in attitudes about families, the growing divorce rate and rate of non-marital births. And therefore, but we do have to acknowledge, okay, if all of these obligations are out there, what's desirable for the custodial family? What's feasible for the non-resident family and where are we going to strike it in the middle? And my point is, we've got to re-visit this question with a view toward what is the capacity to pay in and what does it cost to raise children.

[male announcer]: Thank you.

[Dr. Ronald Mincy]: Thank you.



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[male announcer]: And again, if you'd like to ask a question, it's star one on your telephone keypad. And at this time there are no further questions over the phone.

[Dr. Ronald Mincy]: James?

[James Butler]: Yes. Stephanie, any questions on your end? Okay, well having said—

[Stephanie]: [unintelligible]

[James Butler]: Oh. I'm sorry. Go ahead, Stephanie.

[Stephanie]: Can you all hear me?

[James Butler]: Yes.

[Stephanie]: Okay, yes. We did have one question that came in online, and it's a clarifying question on Slide 7. There is a point that you mentioned, Dr. Mincy, that says 40 percent of U.S. births are to unmarried women, and the majority of births to American women over 30 are now non-marital births. It says "over" on the slide, but I think you had said "under" when you were talking about this bullet point, so we just wanted to clarify whether or not it was over 30 or under 30.

[Dr. Ronald Mincy]: Thanks for the question. Actually, my typing was incorrect. The spiel has it down. So no, the majority of births to women under 30 are non-marital births. And so, again, we've moved in a very concerted way toward a type of family formation that was unlike what was common in the 1970s. And there are consequences to that. So that's what the slide is pointing out. So if there are no other questions, may I make a final comment?

[Stephanie]: Sure. Do you have any other—

[James Butler]: [unintelligible]. Go ahead.

[Stephanie]: —on the phone?

[Dr. Ronald Mincy]: Go ahead. No, go ahead.

[male announcer]: Actually, there are further questions over the phone if you'd like to—

[Dr. Ronald Mincy]: Oh, sure. I will take those. Sure.

[male announcer]: All right. Caller, please go ahead.

[Melissa Drinnen]: Hi, this is Melissa from Fort Gordon on the Community Services. How are you?

[Dr. Ronald Mincy]: I'm fine. Thank you.



[Melissa Drinnen]: Good, I guess, and I listened to all the information. It's great information. I guess my question is, with all of these facts and all of this data that we're getting, are there anything in place when child support orders are issued or when unmarried women come in to file for child support? Are there any educational requirement that they're required to go to? Because I see education important to health individual, understand how important it is if they're unable to take care of three kids and why we're having a fourth or fifth or sixth, is there anything in place at all—

[Dr. Ronald Mincy]: To—

[Melissa Drinnen]: —to educate—

[Dr. Ronald Mincy]: [unintelligible]

[Melissa Drinnen]: —to educate fathers, to educate on the importance of maybe if you, if you have three kids already, if it's really a burden to pay their child support, you know, why—

[Dr. Ronald Mincy]: I understand. I—

[Melissa Drinnen]: —to have additional children.

[Dr. Ronald Mincy]: Yeah. And I think your question is—what is it—the elephant sitting in the room. I remember when I was a program officer at the Ford Foundation, and we were sitting around the table trying to think about, you know, how to handle this ongoing demographic challenge. And we began to talk about the idea—working with community-based fatherhood programs and said well, why isn't it possible for, when you're sitting down working with a client, and you are giving him an understanding of how his child support order got to be where it is. And so you have his attention. He is not able to pay his order, but he is responding in some way. You're sitting down explaining the order, and why couldn't you do the following? Sit down and say, okay, your child support order represents roughly 17 percent of your income. It's this and your income is that. You're not able to pay. What implication does it have for the next encounter that you have with a young woman with whom you're attracted?

And the response that we got was, "Well, wait a minute. Do you really mean that we ought to discourage poor people from having children?" And I found that response fascinating. It really was—I was taken aback.

[Melissa Drinnen]: [unintelligible]—education is critical to [unintelligible]

[Dr. Ronald Mincy]: No, I—

[Melissa]: —it appears that we have a lot of young soldiers that have so many dependents they can't afford it—

[Dr. Ronald Mincy]: Yep. Yep.



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[Melissa Drinnen]: But, I mean, education, once people get their education and understand, alright, this is the budget. This is how our budget works. This is what you have. This is what the output. This is your input. I think it actually helped in some cases, but I think lack of understanding, lack of education, not knowing, I mean everybody. When we talk about money, we know about money. But people don't really understand complete budget unless they had budget training. But—

[Dr. Ronald Mincy]: I understand that.

[Melissa Drinnen]: To me that's kind of critical. If we want to help this situation and help educate people, I think it kind of needs to be mandated. If someone is given a child support order and they got three or four kids, I think it should be manageable [sic] for them to go to financial training. And maybe then—

[Dr. Ronald Mincy]: No I—

[Melissa Drinnen]: [unintelligible]

[Dr. Ronald Mincy]: No I would say that I agree with you. Let me say this, however. If you and I were king, we could pull this off, right? But in executing it, I think we have to come to grips with not only the people that we're dealing with, but also the community-based organizations that serve them. And the resistance that I got in response to this suggestion has just helped me re-think it. It may be obvious to me and you that this is part of financial literacy, but it's not obvious to perhaps the population we're worried about, nor the population that serves them. And so I think there needs to be more dialogue to figure out sort of how to negotiate that terrain. But to me, and it's something, it's part of what we need to be working on.

And I agree with you, but it's just not as obvious to the people who are serving the population. To let alone, and—by the way, I want to make it absolutely clear that we were as likely to encounter these problems for black and Latino men and women that we met in New York City as we were for young white men and their partners in Chautauqua, New York. That is, these challenges, they have different dimensions. For example, young white families are more likely to cohabit than black and Latino families, but they break up at higher rates. And so it's really, really important to understand that this is a really broad problem; a consequence of big changes in attitudes in the United States. And we'll have to figure out how to negotiate our way through it for most of the people we care about who are 30 years old or younger and who are having children that they will not be able to afford way out into their 50's.

[Melissa Drinnen]: Thank you very much.

[Dr. Ronald Mincy]: Thank you.

[male announcer]: We'll take our next question. Caller, please go ahead—caller on the line.

[female caller]: Hello?

[Dr. Ronald Mincy]: Yes, I can hear you—

[male announcer]: Go ahead.

[female caller]: I'm sorry. Actually, my question is very similar to the previous one, but I think I'd like to follow up on your discussion of it.

[Dr. Ronald Mincy]: Sure.

[female caller]: Which, I think it's very different to say poor people shouldn't have children, than if you're in the conversation with, when it could be a woman, it could be a man, whoever, and say, "How are you going to manage your life? What do you think are your responsibilities?" And it seems to me that the language, even the way we talk about child support and whatever, and the way we talk about fathers is already shifting. We now talk about responsible fatherhood, instead of non-custodial parents or non-resident fathers. There's a lot of things. But I think once we start talking about responsible fatherhood and once we start talking about what it means to be a man, there's another conversation that often happens. Then this, it's not you shouldn't have children, it's that how are you going to make your decisions about her life?

[Dr. Ronald Mincy]: Yes. Again, I agree with you. Again, I was taken aback and what it taught me was I didn't have the language to get to the point I was trying to make, and I think your statement is closer to the language that would get there. But I believe that in trying to—You know, one of the things that I learned over the 30 years I've been working in this area is that I've worked closely with people in child support; I've worked closely with community-based organizations which in turn work with men and women in communities, different kinds of communities; and I had to spend a lot of time *listening*. And I think that the nature of the conversation we're having right now is one where more listening needs to take place so that we can help people understand that this concern is just about helping people manage their finances. And clearly, their children are a critical part of these finances. And we need to figure out a way to help them make reasonable choices, good choices, for them and their children for the rest of society. About how many children they have and what their income is going to be, in order for, to make them and everyone else better off. And again, when I was close to the ground I didn't have the language. And my wish would be that—my hope about this book, by the way, is that the discussion about how widespread this problem is would move the discussion so that people are more willing to have conversations like this and filter their way into programs on financial literacy, on responsible fatherhood, on responsible motherhood, etc.

[female caller]: But I think it isn't just about the money and the financial stuff. I mean—

[Dr. Ronald Mincy]: No. No, right—

[female caller]: —responsibility is also about what sort of relationship you have with the children and that sort of thing.



[Dr. Ronald Mincy]: Right, exactly. And we were able to have these conversations with—For example, lots of programs, when they work with clients at the ground level, enter a conversation with the fathers about what kind of legacy.—what do you want your children to be able to say about their experience with you, or their lack of experience with you? And they get them to look at their fathering experience through the eyes of their children. And again, I think this dialogue, that is to say, you're right. It's not a question of money, but it's a question of time and it's a question of access. And it's very clear: when we look at the fragile families data, at the birth of the child, most fathers said they wanted an ongoing relationship with their children, and most mothers said that they wanted the fathers to have an ongoing relationship with their children.

And then the question is, what happens that those desires never play themselves out? And part of what happens is that young people around 24 years old have about—We found in the survey, about a third of the mothers and the fathers had already had a new child by a different partner. And so this notion of multiple partner fertility is rampant. And we have to figure out the language we're going to use to talk with people of childbearing age about the financial and other consequences of this and help us all look forward to see how we're going to reverse this challenge.

[female caller]: Well, thank you. I look forward to reading the book.

[Dr. Ronald Mincy]: Thank you. You know, are there other questions?

[male announcer]: Yeah, there is another question on the phone. Caller, please go ahead.

[L.J. Honeycutt]: Yes, this is L.J. Honeycutt with the Inner City Christian Federation in Grand Rapids, Michigan. Hello, doctor.

[Dr. Ronald Mincy]: Hi.

[L.J. Honeycutt]: I'm actually currently doing the BAF or Building Access to Fathers Program. We just wrapped it up. And so I'd like to kind of just piggyback on what you said and one of the other callers was talking about some of the successes. And we've had some successes. And I really wanted to—we actually participated in a study that is going to be submitted here shortly. The program is ending, but we want to continue to do the work. And some of the things that the callers are talking about is we have kind of a partner with the Friend of the Court, an employment organization, and ICCF. We're nonprofit here to do the credit counseling. So we actually have studied, been doing the study for the last three years. And so I didn't know if you guys wanted to get that information to you from what we've come up with after our study, if that's possible?

[Dr. Ronald Mincy]: I would be very interested if I could get a hold of it in some way.

[L.J. Honeycutt]: Yeah. I guess we can talk after the phone, but I wanted to make sure that you knew that I was on the phone and we've had some successes in doing education with non-custodial parents is



what we call them here in town. You know, getting them that information about education, about financial planning, credit reporting and all that stuff while they're in the process of searching for work. And it's really become more of a holistic view, not just the Friend of the Court's angle, but the nonprofit community angle as well.

[Dr. Ronald Mincy]: And can you say a little more about whether you're also able to, have you gotten to—because I'm aware of the program in Grand Rapids. And can you say whether you're having more success than you formerly had, with actually getting the non-custodial parents that you're working with to actually use the ideas that are available to them, the matching savings accounts?

[L.J. Honeycutt]: Well, it has been a struggle.

[Dr. Ronald Mincy]: Okay.

[L.J. Honeycutt]: Like I said, the income guidelines are very similar to what you mentioned, and so it's harder for that populace to get on their feet. I think, originally with an IDA, there's the three-year period that you're working with them, and most of the people that we get are ready for that, but the populace that we've had so far, a lot of them are five years out from that stuff. So—

[Dr. Ronald Mincy]: I see.

[L.J. Honeycutt]: —so that's been the difference that we've had. We've had some folks who've saved and we've got some guys who bought a home, so—

[Dr. Ronald Mincy]: —Oh, excellent.

[L.J. Honeycutt]: —theirs is a success story, but from the standpoint of getting the numbers that we'd like to see, is they're slowly getting there, but they're not there yet is what I want to say.

[Dr. Ronald Mincy]: Yeah. Right. Right and again, and my point is, I think, potentially in Grand Rapids but the BAF idea is potentially revolutionary in the way we deal with resident and non-resident parents as a way to help them increase their resources; and for some of them, to buy a home so that they'll have a place where their children can visit them. My point was simply that we're [unintelligible] the program too low in the distribution, because we're aiming it primarily at poor men. And what I'm saying is there a lot of men who, after you count their expenses, are poor, but they work. And so if we could raise our eyeballs, raise our vision about who are the vulnerable children we're trying to help, we could actually take better advantage of a structure that you're learning about. Because the men to whom the program is, the men who now are eligible for the program, are working and more likely to be able to access all that the program can provide.

[L.J. Honeycutt]: One of the things that we've learned in doing this process is that it is such a lack of education [sic]. The majority of the people who are in this process, they know none of their rights, know none of their rules, and so we're really starting with the education piece—



[Dr. Ronald Mincy]: Right—

[L.J. Honeycutt]: —on the FOC side of things and then moving forward. And that goes across all the people, because once we started doing the program, we started getting referrals from other people who didn't qualify, and—

[Dr. Ronald Mincy]: Sure. Okay—

[L.J. Honeycutt]: —the one qualified thing is that there is so much miscommunication about what the rules are and someone told the message, so it's word of mouth is what people understand about the Friend of the Court and we've had guys who've never even walked into the Friend of the Court and they didn't know they could have that—

[Dr. Ronald Mincy]: Could do so, right. Yeah—

[L.J. Honeycutt]: Right. Like who's going down there? So it's very interesting what we're finding here, and I'd love to get that information to you and hear what you think and I want to read the book as well.

[Dr. Ronald Mincy]: All right. Thank you. And please, let's figure out a way to get that done.

[L.J. Honeycutt]: Yeah.

[male announcer]: We'll take our next question. Caller, please go ahead.

[female caller]: Yes, I'm wondering if there's any thought to diving into more of a community-based approach, touch base with the young adults while they're in school? And [that] we mandate, or offer at least, personal finance, community responsibilities, parenting classes that would touch the problem before or maybe right after that occurs, so that there would be more education offered to people about financial responsibilities and parenthood?

[Dr. Ronald Mincy]: Well, I don't know enough about the experience of programs that are trying to do exactly that. I've heard many people speak about trying to front-end this thing. Why aren't we talking about financial literacy and what it means to be a parent, etc., etc., for young people when they are, say, 17, 18 years old, and that way we could prevent some of this as opposed to trying to fix it on the other end? What I do know is this: there is a lot of work on adolescent and young adult development. And the psychologists tell us that basically—and I'm not a psychologist, so I get in trouble in this base—but that young people have a certain capacity to go from information to action. So we all have heard the adage that when a child puts their hand on a stove and gets burned, they learn not to do it again. In fact, that's not true.

Just because a young, a 17-, 18-, 19-year-old gets information, and action can have negative consequences, it turns out that it's not enough to try to change their behavior. And that's part of the reality of human development. We've learned that, for example, in smoking. For example, you told



young people that smoking can kill you, and they smoked anyway. But when you told them that smoking stinks, that it's unpopular, it makes you unpopular, that message resonated. And so again, I think it's a function, as you suggest, of the dialogue. How can we explain the consequences of the increase in non-marital births, of non-resident fatherhood, of these changes in attitudes, in the language that young people will respond to? And that's, for 30 years, that's where I've been trying to go. It's like, I think of myself as a travel agent. If I know that the best place for my client to go is Acapulco, I've got to convince them that it's warm there. And so we can know all this stuff as much as we want, but we have to find the language that the people we're trying to work with will respond to. And I haven't seen where the school-based programs have found that language yet. And if anyone on the phone knows of this, I'd love to hear about it, and I'm sure more of us could benefit and follow it up as well.

[male announcer]: And there are no more questions over the phone.

[Dr. Ronald Mincy]: Great. Well, we also are in the hour. Again, I'd just like to say, first of all, thank you for everyone who joined the call and thank you for the work that you do. This is a wonderful technology that makes it cost-effective for us to be in dialogue with one another, and I really appreciate it being there. And I, again, I hope that you will read the book. I hope it will generate a lot of dialogue, and I hope I will continue to learn as I work with you on these issues. And thank you very much.

[James Butler]: Yes. Thank you, Dr. Mincy, and if you could stay on the line after we close out, please. Thank you once again, everyone who joined the call today. As mentioned earlier, at the beginning of the webinar, this has been recorded and will be available on our Peer TA network within the coming weeks, the recording and the PowerPoint slides. Stay tuned for our next and final webinar on October the eighth featuring one of our very own, Dr. Felicia Gaither from our Tribal Division, who will talk about the evaluation of tribal services. So once again, thank you all for joining us today, and everyone have a pleasant day.

[male announcer]: Thank you for your participation. This does conclude today's call.