



# Does paying child support impoverish fathers in the United States, Finland, and the United Kingdom?



Mia Hakovirta<sup>a,\*</sup>, Daniel R. Meyer<sup>b</sup>, Christine Skinner<sup>c</sup>

<sup>a</sup> University of Turku, Department of Social Research, Assistentinkatu 7, 20014, Finland

<sup>b</sup> University of Wisconsin – Madison, Social Work and Institute for Research on Poverty, 1180 Observatory Drive, Room 3434, Madison, WI 53706, USA

<sup>c</sup> University of York, Department of Social Policy and Social Work, Heslington, York YO10 5DD, United Kingdom

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## ABSTRACT

The increased frequency of divorce, separation, and nonmarital childbearing over the past several decades has contributed to the rise of parents not living with their children in the same household. These nonresident parents are typically fathers, many of whom are obligated to share the economic responsibility for their children across households by paying child support. This study uses Luxembourg Income Study (LIS) datasets from the year 2013 to study the characteristics of fathers paying support and the relationship between child support and poverty among fathers (and mothers) in Finland, the UK, and the U.S.

Results show that characteristics of fathers paying support were generally similar across countries. The amounts paid were lowest in Finland and highest in the U.S., as expected. For the poverty effects, few child support payers fall into poverty because of the amount of child support they pay in any country, but the increase in poverty rates due to paying support is clearly higher in the U.S. than Finland or the UK. More single mothers are drawn out of poverty by the receipt of child support in Finland than in the other countries, partly because the government guarantees child support. Finally, child support is an anti-poverty policy in all countries: the decrease in poverty among single-mother families from receiving support is larger than the increase in poverty among fathers paying support.

## 1. Introduction

Over the past several decades many countries have experienced significant transformations in union formation and union dissolution, re-partnering, and childbearing across partnerships. As a result, the number of parents not living with their children in the same household has increased (Cancian, Meyer, & Cook, 2011; OECD, 2011; Thomson, 2014). In Organization for Economic Co-operation and Development (OECD) countries, these nonresident parents are typically fathers, as substantially more children live with their mothers than their fathers after separation (e.g., Skinner & Davidson, 2009). Some of these nonresident fathers are obligated to share the economic responsibility for their children by paying child support (Bradshaw, Stimson, Skinner, & Williams, 1999; Dermott, 2016; Poole, Speight, O'Brien, Connolly, & Aldrich, 2016; Stykes, Manning, & Brown, 2013), but the level of child support these fathers should pay is a contentious issue in all Western countries. Policy typically requires that the level of child support should reflect the ability of nonresident fathers to pay support (Skinner & Davidson, 2009). However, relatively little is known about the

characteristics of nonresident fathers paying support that could inform discussions about the amount of support that can be required.

One dimension of nonresident fathers' lives that may be important in their ability to pay support is their current household and relationship status. If paying fathers are living with children (in addition to the children who are living with their ex-partner), then they may have fewer resources to share with children outside the household, and any payment of support will affect their resident children's economic well-being as well as their own (Cuesta & Meyer, 2018). The ability to pay support may also be affected by new partners: new partners can bring new resources into the household but also can bring increased needs (Meyer & Skinner, 2016). A father's living arrangements are thus important to an analysis of nonresident fathers' child support payments and poverty in two ways: first, having more dependents in the home affects his ability to pay support to those outside the home, and second, his payment of support then affects the economic status of others, not just himself. To examine the relationship between child support payments and nonresident fathers' economic status, this paper differentiates between those with and without partners and children. These

\* Corresponding author.

E-mail addresses: [miahak@utu.fi](mailto:miahak@utu.fi) (M. Hakovirta), [drmeyer1@wisc.edu](mailto:drmeyer1@wisc.edu) (D.R. Meyer), [christine.skinner@york.ac.uk](mailto:christine.skinner@york.ac.uk) (C. Skinner).

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groups may have very different levels of child support payment and different consequences of paying support; however, there is relatively little information on the living arrangements of nonresident fathers or on how much these different groups of fathers pay, making such an assessment impossible.

Finally, the literature shows that child support is associated with a decrease in poverty among lone-mother families in a variety of countries (Cuesta, Hakovirta & Jokela, 2018; Hakovirta, 2011; Hakovirta, Skinner, Hiilamo, & Jokela, 2019; Skinner, Meyer, Cook, & Fletcher, 2017).<sup>1</sup> Particularly, similar studies in the UK and Australia showed that child support payments reduced poverty among lone mother families by 14 percentage points in the UK, and by 21 percentage points in Australia (Skinner, Cook, & Sinclair, 2017). But, as has been highlighted by Cuesta and Meyer (2018), studies of the effect on poverty typically miss an important feature of child support: even as it increases the resources available to recipient families, it lowers the economic resources of families paying it. Thus, child support may merely reshuffle poverty if it transfers resources away from low-income nonresident parents. However, little is known about poverty rates before and after child support payments among nonresident fathers or how this compares to resident mothers.

We do know that the level of child support expected across countries varies substantially. For example, in a recent article, Skinner, Meyer, et al. (2017) examine the level of child support expected for seven model families in four countries and find that expectations in Wisconsin (representing the U.S.) are typically 60% higher than in the UK, where they are 15 to 50% higher than in Australia and New Zealand. Skinner and Davidson (2009) examine 14 countries and show that monthly amounts expected in a model family where the nonresident father earns 75% of the median male earnings in his country and who has an unemployed ex-partner vary substantially, ranging from less than \$100/month in Belgium to about five times as much in Wisconsin. But a finding that some countries expect substantially more support than others does not mean that the expectations will be met, in part because we do not know whether countries with higher expectations have nonresident fathers with more ability to pay.

The prior research thus has four related limitations: (1) inadequate information on the characteristics of nonresident fathers who pay support; (2) insufficient information on the extent to which the payment of child support is affecting others with whom a nonresident father lives; (3) limited data on the extent to which child support is increasing the poverty of nonresident fathers; and (4) almost no information on how the economic status of nonresident fathers compares to resident mothers, so the extent to which child support is merely reshuffling poverty or even increasing it, is unknown.

In this article, we address all the noted limitations of the prior research. We take a comparative approach and present information from three different countries: Finland, the UK, and the U.S. We have four aims in this paper. Two aims are preliminary: (1) to present characteristics of nonresident fathers paying support in the three countries; (2) to compare the level of child support paid by fathers in the three countries, both overall and for those with different family configurations. Our two major aims are: (3) to examine the extent to which child support is increasing poverty among fathers; and (4) to compare the poverty increases among fathers paying support to poverty reductions among single mother receiving support. We use Luxembourg Income Study data (LIS) from the year 2013, the most recent year available. Due to the limitations of the LIS data we are able to analyze only fathers who pay child support, not all non-resident fathers. As a result, we focus

on the poverty effects, rather than the characteristics of payers. We do this because we do not characterize those not paying so the context is more difficult to assess for our preliminary aims. In contrast, our main analyses focus on how many fathers fall into poverty because of paying child support; these analyses use information only on those paying, making this data ideal. This paper makes an original contribution because we know so little about those who pay, and whether and how paying affects fathers' poverty or the poverty of those who live with nonresident fathers.

## 2. Policy context and prior research

### 2.1. Policy context in three countries

Before presenting the conclusions from the previous research, we briefly discuss why we have selected these three countries. A comparative perspective is important because child support expectations vary dramatically across countries (Skinner & Davidson, 2009; Skinner, Meyer, et al., 2017). Moreover, men act as fathers within different social contexts. There are variations between welfare states regarding parental rights and obligations, and institutions are important in shaping rights and obligations after separation (Hobson, 2002; Rush, 2015). Child support is also an important part of fathering, and ways of considering fatherhood are central to social policy and gender relations (Bradshaw et al., 1999; Natalier & Hewitt, 2010).

We chose the three countries because they provide contrasts to each other. Data from the OECD Family Database (2019) shows variations across countries on public spending on family benefits in 2013. It was 3.7% of GDP in the UK, 3.2% in Finland and much lower in the U.S., 0.6% of GDP. These countries also differ in their child support policies (Skinner & Davidson, 2009). The UK is operating administrative, as opposed to judicial, systems using standardized formulae to calculate child support obligations. Finland and the US operate a hybrid scheme whereby both the courts and agencies implement child support policy, but in Finland there is substantial discretion in the level of the obligation. All countries have provision for collection and enforcement by a dedicated agency. The countries are also different in terms of their overall welfare system. The American welfare state relies primarily on residual welfare ideologies and market reliance is strong as both men and women are supposed to support themselves through the market (Jansson, 2015; O'Connor, Orloff, & Shaver, 1999). The lack of robust public support compared to other countries has meant that over time the private child support system has been strengthened and increasingly relied upon to support children in families in which the parents live apart (Cancian, Meyer, & Han, 2011; Pirog & Ziol-Guest, 2006).

In contrast, Finland has a dual earner/dual carer model, where the explicit policy goal has been to promote equal sharing of the responsibility of care for children and paid work among men and women, with generous public support (Eydal, Rostgaard, & Hiilamo, 2018). As a result, there is no particularly different expectation for fathers and mothers upon separation, except that children still primarily live with their mothers. While Finland has a private child support system, if payments are not made, the government provides child support, up to a guaranteed amount. Thus, the private child support scheme has not been particularly important, even though it regulates the expectations for the private financial support expected of nonresident fathers (Hakovirta & Hiilamo, 2012).

Our third contrasting country is the UK: in comparison to Finland it does not have a guaranteed child support scheme and has not fully embraced a dual earner/dual carer model (Skinner, 2012). It also can be contrasted to the U.S. because it has a more developed public support system and thus relies less on private child support. In contrast to the U.S., the UK now has a residual child support scheme, in which parents are expected to come to their own financial arrangements upon separation, with the government agency stepping in only when requested and only when parents fail to make their own arrangements.

<sup>1</sup> Many sources of data do not identify remarried parents who are eligible for child support. As a result, much of the work on the effects of receiving child support on poverty has focused on lone parents. Moreover, some of the policy concern about children's economic vulnerability has focused on those living with lone parents, not those living with re-partnered parents.

As far as we know, no comparative studies have been carried out that focus on nonresident fathers who are paying child support. We review the previous literature within four topics, corresponding to our four aims in this paper.

## 2.2. Research on nonresident father characteristics

Data on the characteristics of nonresident fathers have been difficult to gather (Bradshaw et al., 1999; Dermott, 2016; Meyer, 1998; Sorensen, 1997; Stykes et al., 2013). In part this is because few nationally representative surveys have included questions about nonresident fatherhood. Data from the U.S. suggest that historically, men have reported less fertility than women (e.g., Cherlin, Griffith, & McCarthy, 1983). Moreover, fathers who are in prison or otherwise institutionalized may not be in surveys; some fathers who might report resident children do not acknowledge biological children who live elsewhere; and some men do not know about all the children they have fathered (Stykes et al., 2013). As a result of these and other factors, the number of nonresident children reported by men has been substantially less than the number of children who are not living with their father, as reported by mothers (Garfinkel, McLanahan, & Hanson, 1998). Researchers have therefore tried to reweight data to correct for undercounts and draw from multiple sources to describe characteristics of nonresident fathers (Garfinkel et al., 1998).

The best early estimates from the U.S. therefore provide a range of estimates of nonresident fathers' characteristics. Considering characteristics most likely linked to the ability to pay support—education, physical health, and mental health—Garfinkel et al. (1998) found that between 17% and 21% of nonresident fathers had not completed high school, about 20% reported being in fair or poor health, and more than 10% could be classified as depressed. In terms of family status, about one-third lived with a partner and children; about one-quarter with a partner and no children; about one-third with others (not a partner); and about one-sixth lived alone (Garfinkel et al., 1998). More recent work from the U.S. continues to show low levels of education, but with widely varying estimates: Stykes et al. (2013) find that across data sources between 12% and 37% of nonresident fathers have less than a high school education. Early data from the UK supports a perspective that many nonresident fathers had a low ability to pay support: in the first dedicated survey of nonresident fathers in Britain, Bradshaw et al. (1999) found that there was limited paying potential among those fathers who were not paying: three-quarters were poor or had new family commitments in their households. Clarke, Cooksey, and Verropoulou (1998) compared the socio-demographic profile of fathers in the U.S. and Britain and found remarkable similarities in both the characteristics of fathers and patterns of the risk of nonresident fatherhood. More recent data from the UK in the Understanding Society survey also reveal characteristics associated with limited economic status: low levels of education, about one-fifth of nonresident fathers with fair or poor health, and 15% to 23% with indications of mental health problems (Poole et al., 2016). About one-third of fathers who have only nonresident children live with a partner (Poole et al., 2016). There is little comparative data outside of the UK and U.S. providing characteristics of fathers (e.g., Goisis, Sigle-Rushton, & Keizer, 2013). In general, the research we have examined suggests that nonresident fathers are more disadvantaged than resident fathers (e.g., Bradshaw et al., 1999; Cancian & Meyer, 2004; Dermott, 2016; Poole et al., 2016; Sorensen, 1997).

The research we examined here considered all nonresident fathers reported in the data. Among this group, the fathers paying child support are more advantaged than those not paying (see, for example, Bartfeld & Meyer, 2013; Mincy & Sorensen, 1998). As a result, some have claimed that in the UK and the U.S., most of those who could be paying

child support are doing so (e.g., Bradshaw et al., 1999; Mincy & Sorensen, 1998).

## 2.3. Child support payments

While there is some research on the amount of child support received by resident mothers, there is very little comparative research on the amount paid by nonresident fathers. The mother-focused literature shows substantial differences in amounts received. For example, an early analysis by Skinner, Bradshaw, and Davidson (2007) using data from around 2000 showed the percentage of non-widowed lone parents receiving child support varied from 22% in the UK, to 32% in the U.S., to 69% in Finland. (Finland's rate is high because the government guarantees a certain level of support if nonresident fathers do not pay.) The amount received also varied substantially, from \$165/month in Finland, to \$315/month in the UK, and \$370/month in the U.S. (using purchasing power parity in 2000).

While the proportion of mothers receiving child support and the amount received are important outcomes of the child support policy system, they do not provide information from the nonresident father's perspective. It could be that the low-income fathers who are paying support are paying a higher proportion of their income than moderate- or high-income fathers, so that child support could be placing a heavy burden on the most economically vulnerable. Indeed, some research from the U.S. has shown that child support orders are regressive: that is, low-income fathers are ordered to pay a larger share of their income as child support compared to higher income fathers (e.g., Cancian & Meyer, 2004; Meyer, 1998). Similarly, Skinner and Keung (2016) showed that in the UK although richer paying fathers paid more in real terms, paying fathers categorized as being in poverty paid a higher proportion of their income in child support (10%) compared to richer fathers (8%). In Finland, Rissanen and Aaltonen (2019) showed a strong relationship between child support payments and a nonresident fathers' income decile (and the number of dependent children). Research on child support payments from the perspective of fathers generally shows that payments are linked not only to the amount of the order, but more generally to a fathers' ability to pay support, his desire to provide for his children, the quality of relationships with children and the other parent, and the strength of the enforcement system (e.g., Andrews, Armstrong, McLernon, Megaw, & Skinner, 2011; Bartfeld & Meyer, 2013). Thus, while there has been some information on the level of payments and factors associated with them, no prior work takes a comparative approach to examining these issues from a nonresident father's perspective.

## 2.4. Nonresident father poverty before and after paying support

Few researchers have examined whether paying child support affects poverty of nonresident fathers, and the work that has been done is mostly from the U.S. For example, in an early study, Nichols-Casebolt (1986) found out that full collection of child support would increase nonresident fathers' poverty rate from 4.8% to 6.3%. Meyer (1998) estimated that between 14% and 24% of nonresident fathers had household incomes below the poverty level if child support payments were ignored. Once current child support payments were taken into account, an additional 1% of nonresident fathers fall into poverty. These numbers were quite similar to those in Sorensen (1997), who provided estimates of poverty, ranging from 15% to 25% of all nonresident fathers who are poor.

In the UK, Skinner and Keung (2016) found a considerable proportion (14%) of fathers who paid child support were poor (had incomes below 60% of median income) even before they paid child support and this rose to 18% after child support was paid. They argued

that because their poverty estimates were based on income measures before housing costs, this was likely to be a gross underestimate of those pushed into poverty by paying child support. In the only comparative study of which we are aware, [Cuesta and Meyer \(2018\)](#) found that child support payments do increase child poverty among children living in payer families in Columbia and the U.S., but the effects were fairly small; 6% to 9% of children in nonresident parent families were falling into poverty after child support payments were transferred to other families. (Note that their focus was on poverty among children, whereas this paper is focused on the poverty of nonresident fathers.)

### 2.5. Comparing child support's effects on poverty among fathers and mothers

Although many nonresident fathers have limited resources to pay child support, there is some evidence that nonresident fathers are better off compared to single mothers and their children. We do know that single mothers face a high risk of poverty and that child support reduces poverty, albeit modestly—because not all single mothers receive child support ([Hakovirta, 2011](#); [Hakovirta & Jokela, 2018](#); [Skinner, Meyer, et al., 2017](#)) or their ex-partners may also have low income ([Meyer & Hu, 1999](#)). [Smock and Manning \(1997\)](#) matched ex-couple data and found that nonresident parents' characteristics are more central to understand associations with the payment of child support than resident parents' characteristics. An early U.S. analysis of [Nichols-Casebolt \(1986\)](#) indicated that nonresident fathers were economically better off than mothers living with their children, and [Bartfeld \(2000\)](#) came to the same conclusion in comparing the economic well-being of both parents after divorce. The advantage of nonresident fathers would have been much more pronounced in the absence of private child support. Another analysis suggests that the advantage for nonresident fathers is primarily among couples who divorced, rather than couples who were not married ([Ha, Cancian, & Meyer, 2018](#)).

Finally, the most recent and only comparative estimate thus far is by [Cuesta and Meyer \(2018\)](#). They find that when child support is considered, children's poverty rates are higher for receiving parents than paying parents in both Colombia and the U.S. Receiving child support is associated with a decrease in poverty among all children of 5.6% in Colombia and 2.5% in the U.S., whereas paying child support is associated with an increase in poverty among children of 0.4% in Colombia and 0.1% in the U.S.<sup>2</sup>

In summary, most of the prior research focuses on children or resident-mother families and child support received, not child support paid. Moreover, most of the research is within a single country, typically either the U.S. or the UK. This research makes contributions by focusing on nonresident fathers who pay support, and doing so in a comparative context.

This research is exploratory. We do not have expectations about how the characteristics of those paying support will differ across the countries. However, we do have expectations about payments and poverty across the three countries. First, based on the previous research showing higher child support orders and a higher expectation for private support in the US, we expect that payments in the U.S. will be higher than in the other countries. Second, in terms of pre-child support poverty, Finland has the most generous income supports for individuals, followed by the UK, with the U.S. behind (for example, the

U.S. does not have cash support for the long-term unemployed). This may mean that poverty rates before paying child support are highest in the U.S. and lowest in Finland. Third, if the U.S. has higher expectations for support and this support is paid, we would see that child support has a larger effect on fathers' poverty in the U.S. than elsewhere. Finally, because Finland guarantees a certain level of child support, we expect the combination of private and public child support to have a larger effect on mothers' poverty in Finland than the other countries.<sup>3</sup>

## 3. Data and methods

### 3.1. Data and sample

We use the [Luxembourg Income Study \(LIS\) Database \(2019\)](#), the preeminent data source for comparative analysis, from the year 2013. This was the most recent year available. Individual countries each submit the main income and employment data on individuals and households to LIS, and LIS harmonizes these data to make them comparable across countries. The datasets include information on household composition, income, expenditure, and employment. Income variables are calculated using a common template to ensure comparability across countries. (for more information, see [Ravallion, 2015](#).) Although this is the standard data source for cross-country studies, only a few countries provide variables that enable a researcher to examine child support paid and received, which limited the number of countries we were able to compare.

#### 3.1.1. Child support payers

To create our analysis sample of fathers paying child support, we merged household and personal files and selected males who were head of the households and had paid child support to another household. Unfortunately, only those who pay child support and some but not all nonresident fathers can be identified in the LIS data.<sup>4</sup> Our sample includes 130 fathers in Finland, 609 in the UK, and 731 in the U.S.<sup>5</sup>

We coded those child support payers into four different subgroups based on whether there is a partner or children living in the household. (Note that in Finland and the U.S., partnerships refer only to marriage, as cohabitation status is not available.) The four groups of fathers are (1) un-partnered fathers without resident children (single, no children); (2) un-partnered fathers living with their own children (single, with children); (3) partnered fathers, not living with their children (couple, no children); and (4) partnered fathers, living with children (couple, with children). In some subgroups, particularly single, no children, we had very small sample sizes. For example, in Finland there are only three observations which we classify as single fathers. [Table 1](#) shows the unweighted sample sizes of subgroups in each country. For subgroups of 20 or fewer fathers, we do not show separate results in the analyses that follow.

#### 3.1.2. Single-mother households

While nonresident fathers are our main group of interest, for some analyses we want to compare them to single mothers. We define single-

<sup>3</sup> These expectations are related to the welfare state regime literature but previous comparative child support research suggests that child support policy does not always have a strong correspondence with other welfare state policies. For example, the Nordic countries may look similar to a "one welfare state model" but there is no one Nordic model of child support ([Hakovirta et al., 2019](#)).

<sup>4</sup> Identifying all nonresident fathers would require more specific information about whether each individual had a child who was not living with them but was living with the other parent. This was not possible with LIS data.

<sup>5</sup> Each state in the US has its own child support program, and there are some differences across states. However, the US data on which the LIS is based (the Current Population Survey) was not designed to be representative of individual states, so we do not differentiate states in our analyses.

<sup>2</sup> Comparing child support's effect on poverty between payers and receivers is complicated because the amount of child support that is paid by fathers is not necessarily equal to the amount received by mothers. In the US, some of the payments are not passed through to mothers but are retained by the government to offset welfare expenditures; in the UK there is no retention ([Skinner et al. 2017](#); [Hakovirta et al., 2019](#)). In Finland, as we discussed briefly above, the government guarantees a certain amount of support whether or not it is paid, thus payments will not equal receipts.



**Table 1**

Unweighted sample sizes of different subgroups of nonresident fathers and single mothers.

Source: Luxembourg Income Study, 2013.

	Finland	UK	U.S.
Child support payers (fathers)			
Single, no children	51	220	328
Single with children	3	24	71
Couple, no children	28	149	100
Couple with children	48	216	232
Total	130	609	731
Single mothers	276	1422	2832
Single mothers receiving child support	214	523	950

mother households as female-headed households having only one adult and her under-18-year-old child or children. We exclude widows.<sup>6</sup>

Fathers paying child support and mothers receiving it are not related to each other and should be seen as two independent samples from the surveys. We are unable to “match” ex-couples, so cannot identify whether particular fathers are paying support to particular mothers. Moreover, our measures of child support paid and received are for all children, and thus payments could go from one nonresident parent to more than one resident mother; in addition, one resident mother may receive payments from more than one nonresident father. Table 1 presents the unweighted sample sizes.

### 3.2. Measures and methods

We use three income variables for analysis: child support paid, child support received, and household disposable income. In the LIS data, incomes are in national currencies. We adjust these amounts to US dollars using the 2013 OECD purchasing power parities (ppp). This allows us to compare amounts across countries.

#### 3.2.1. Child support paid

Child support paid refers to monetary child support and alimony (spousal provision for an ex-partner after separation) paid by one of the members of the household to a non-household member. This is reported at the household level and is the amount of total annual child support paid (not the per-child amount). This does not include any guaranteed support from the government, only the child support that fathers actually paid.

#### 3.2.2. Child support received

Child support received refers to monetary child support and alimony received from another household and is reported at the household level. For Finland, we have included the guaranteed child support received by single-mother households. For both payments and receipts, the LIS data do not distinguish between child support and alimony; this is not a serious limitation as very few receive alimony (see Meyer & Hu, 1999) and this variable has been used in earlier LIS-based comparative studies on child support policies (Cuesta, Hakovirta, & Jokela, 2018; Hakovirta, 2011; Hakovirta & Jokela, 2018; OECD, 2011; Skinner et al., 2007).

<sup>6</sup> A small number of widows may be eligible for child support (if, for example, they had a child with someone, split, then married another person, who then died while the child was still a minor, they would be a widow but still eligible for support). We exclude them because we cannot differentiate those eligible for support from those who are not. This is not a serious limitation, as there are not very many single mothers who are widows ( $n = 13, 35, \text{ and } 123$ , in Finland, UK, and the U.S., respectively), and the number who were partnered twice is clearly smaller than this. Moreover, very few of these report child support in our data; only five in all countries.

#### 3.2.3. Disposable income

Disposable income is the sum of market income, private transfers, and government transfers minus income taxes and mandatory payroll taxes. We use disposable income for two purposes, to create income quintiles and to calculate poverty rates. Disposable income is usually the preferred measure for income distribution analyses in comparative contexts (Canberra Group, 2011). When considering poverty, we use the household as the basic unit for analysis because this is the level of aggregation of individual incomes at which an assumption of income sharing is most valid in the comparative context (Canberra Group, 2011). Following the best practices of the LIS database, we top and bottom code disposable household income to reduce the influence of outliers.<sup>7</sup> We used the square root equivalence scale to make incomes equivalent across different-sized households.<sup>8</sup>

### 3.3. Poverty measures

We determine the poverty rate for child support payers and receivers based on disposable income of the household. A poverty rate (incidence) is measured by the proportion of households with equalized disposable income below the poverty threshold. The poverty threshold is set to 50% of median disposable income of all households in the survey in that country. For analyses of child support payers, we first examine the poverty rates before child support is paid. In the second step, we subtract child support paid and re-calculate poverty rates. For the analysis of child support received, we calculate poverty rates before and after child support received, and show the result for all single-mother households and for those households that receive child support. We show both the absolute difference in poverty rates (percentage point difference) and the relative difference (the change compared to the pre child support level). This approach does not consider behavioral responses to child support paid or received, but it is common in the literature (e.g. Cuesta et al., 2018; Cuesta & Meyer, 2018; Hakovirta, 2011).

## 4. Results

### 4.1. Nonresident father characteristics

Table 2 shows characteristics of paying fathers in each country. Focusing first on characteristics that may be related to the ability to pay support, we see in all countries most fathers are between ages 35 and 49, most have medium levels of education (high school in the U.S. context), and most are employed. There are some differences across countries, with paying fathers in the U.S. and Finland being more likely to have characteristics associated with lower ability to pay support. For example, paying fathers in the U.S. are somewhat more likely to be less than age 25, while those in Finland are somewhat more likely to have low education and less likely to be employed.

In all three countries, married fathers are a minority of those paying: 20% in Finland, 44% in the UK, and 26% in the U.S. Only in the UK do the data distinguish cohabitators; over 60% of paying fathers in the UK are currently living with a partner. In all three countries, a majority of paying fathers do not live with their own children, ranging from 60% in the UK to 65% in the U.S. and 74% in Finland.

The bottom panel of Table 2 shows our four subgroups of payers to highlight how frequently those paying support are living with others. The relative size of the four groups is quite similar between Finland and

<sup>7</sup> We bottom code at 1% of the equalized mean income, and top code at 10 times the median of non-equalized income.

<sup>8</sup> The household income is divided by the square root of household size. This implies that, for instance, a household of four persons has needs twice as large as one composed of a single person. This scale is used in many LIS based studies and OECD income distribution statistics (see Ravallion, 2015).

**Table 2**  
Characteristics of nonresident fathers paying child support.  
Source: Luxembourg Income Study, 2013.

	Finland	UK	U.S.
Age			
18–24	0.8%	0.3%	3.0%
25–34	15.4%	11.2%	22.6%
35–49	63.2%	51.5%	54.6%
50+	20.5%	37.1%	19.8%
<i>n</i>	130	609	731
Education			
Low	14.7%	8.3%	9.4%
Medium	53.0%	50.6%	58.6%
High	32.3%	41.1%	32.1%
<i>n</i>	130	605	731
Marital status			
Married	20.3%	44.0%	25.1%
Consensual union	NA	17.1%	NA
Never married/not in union	36.4%	15.6%	22.8%
Divorced/separated	43.3%	23.3%	50.1%
Widows	0	0	1.9%
<i>n</i>	130	609	731
Number of children in household			
Not living with children	74.1%	60.3%	65.2%
1 child	11.8%	23.4%	17.5%
2 children	10.6%	12.9%	11.2%
3+ children	3.5%	3.5%	6.2%
<i>n</i>	130	609	731
Employed			
Employed	79.7%	88.5%	85.6%
Not employed	20.3%	11.5%	14.4%
<i>n</i>	130	609	731
Family composition subgroups			
Single, no children	57.8%	35.5%	51.1%
Single with children	2.5%	3.3%	8.9%
Couple, no children	16.3%	24.7%	14.0%
Couple with children	23.3%	36.4%	25.9%
<i>n</i>	130	609	731

Notes: NA: not available. Weighted percentages shown.

the U.S. In these countries, the largest group of child support payers is single without children in the household, followed by fathers who have a new partner and children living in the household, and then by fathers who live with partners and have no children living in the household. In the UK, two groups are about the same size, fathers living with partners and children, followed by single without children. The smallest group in each country is single fathers who have resident children. The results suggest that while paying child support is certainly affecting the economic status of fathers, it will have smaller negative effects among

**Table 3**  
Mean and median annual child support paid, 2013, by income quintiles.  
Source: Luxembourg Income Study, 2013.

	Share of payers			Mean			Median		
	Finland	UK	U.S.	Finland	UK	U.S.	Finland	UK	U.S.
I	16.1%	12.3%	17.2%	\$2442	\$3279	\$5053	\$2082	\$1496	\$3640
II	19.2%	10.3%	17.9%	\$3192	\$3112	\$5771	\$2652	\$2694	\$4800
III	26.2%	15.5%	24.6%	\$3053	\$3620	\$6387	\$2387	\$3443	\$5000
IV	13.8%	23.9%	22.4%	\$3262	\$4314	\$8072	\$2325	\$4265	\$6000
V	24.6%	37.9%	18.2%	\$4357	\$8596	\$10,942	\$3646	\$5986	\$7200
Total	100%	100%	100%	\$3148	\$5524	\$7119	\$2652	\$4081	\$5000

Note: Amounts are in purchasing power parity dollars.

**Table 4**  
Mean and median annual child support paid by family composition, 2013.  
Source: Luxembourg Income Study, 2013.

	Finland		UK		U.S.	
	Mean	Median	Mean	Median	Mean	Median
Single, no children	\$3097	\$2652	\$4695	\$3443	\$7890	\$5200
Single with children	<sup>a</sup>	<sup>a</sup>	\$5440	\$4305	\$5679	\$5200
Couple, no children	\$3377	\$2325	\$7675	\$5165	\$7454	\$4800
Couple with children	\$3295	\$2790	\$4871	\$3443	\$5910	\$4800
Total	\$3148	\$2652	\$5524	\$4081	\$7119	\$5000

Note: Amounts are in purchasing power parity U.S. dollars.

<sup>a</sup> Fewer than 20 fathers.

children, since only a minority of paying fathers are living with resident children.

#### 4.2. Child support payments

We start the analysis by looking at the level of child support paid overall, and across income levels. The final row shows of Table 3 shows that in Finland the median child support payment is \$2652 and the mean is \$3148. In the UK, amounts are higher, with a median of \$4081 and a mean of \$5524. In contrast, payments in the U.S. are even higher, with a median of \$5000 and a mean of \$ 7119. The higher child support in the U.S. is consistent with expectations.

We divide the total LIS sample (i.e., not just our analysis sample of paying fathers) into income quintiles using equivalized household disposable income. The first columns of Table 3 show the percentages of payers in each income quintile. In the UK, most of the child support payers are in higher quintiles, which perhaps is not surprising in that those in the lower quintiles might not have the ability to pay support (or might not be ordered to pay support). In Finland and the U.S., the distribution is more even. The next columns show the mean and median annual child support payments across income quintiles. Comparing the amounts across income quintiles shows that those with higher income pay more in all countries. However, the income gradient in Finland is the lowest and in the UK is the highest; for example, the median amount paid in the top quintile is 1.8 times higher than the lowest quintile in Finland, compared to 2.0 in the U.S. and 4.0 in the UK.

Table 4 presents the annual child support paid within the four family composition groups. There are differences between countries. Within each family composition group, the mean and median of paid child support is generally highest in the U.S. compared to Finland and the UK. Looking at the median amounts, in the U.S., singles pay the highest amounts, whether they have children in the home or not. In Finland, there are only small differences between groups of payers. In

**Table 5**

Poverty rates before and after paying child support, 2013.

Source: Luxembourg Income Study, 2013.

	Poverty rate			Relative increase
	Before paying CS	After paying CS	Absolute increase	
<b>Finland</b>				
Single, no children	3.7%	3.7%	0	0
Single, with children	<sup>a</sup>	<sup>a</sup>	<sup>a</sup>	<sup>a</sup>
Couple, no children	9.4%	9.4%	0	0
Couple with children	2.9%	3.0%	0.1%	3.4%
All	4.4%	5.7%	1.3%	29.5%
<b>UK</b>				
Single, no children	12.2%	14.4%	2.2%	18.0%
Single, with children	6.9%	7.6%	0.7%	10.1%
Couple, no children	3.0%	5.9%	2.9%	96.0%
Couple with children	2.4%	3.6%	1.2%	50.0%
All	6.2%	8.1%	1.9%	30.6%
<b>U.S.</b>				
Single, no children	20.2%	31.6%	11.4%	56.4%
Single, with children	3.5%	13.8%	10.3%	294.2%
Couple, no children	18.0%	22.0%	4.0%	22.0%
Couple with children	9.1%	11.2%	2.1%	23.0%
All	15.5%	23.1%	7.6%	49.0%

Note: Poverty threshold is 50% of median income.

<sup>a</sup> Fewer than 20 observations in this subgroup.

the UK, fathers who have a partner and no children living in the household pay the most, amounts comparable to the U.S.

#### 4.3. Nonresident father poverty

Table 5 displays the poverty rates of child support payers before and after paying child support using a poverty threshold of 50% of median incomes. It also shows the percentage-point difference in the poverty rates, which indicates how many child support payers fall into poverty by paying child support.

The results in the first column, showing poverty rates before child support is paid, are consistent with expectations. The highest poverty rates are in the U.S. (15.5%), and the lowest are in Finland (4.4%). Considering family composition, in Finland the highest poverty rates are among those who have a new partner and are not living with children (9.4%). In contrast, in the UK and U.S., the highest poverty rates are observed for single without (resident) children (12.2% in the UK, 20.2% in the U.S.).

The next two columns show the poverty rates after child support is paid and the increase in poverty due to paid child support. Paying child support increases the poverty rate of nonresident fathers who pay: by 1.3 percentage points in Finland (a 29.5% increase), 1.9 percentage points in

the UK (30.6% increase), and a substantially larger 7.6 percentage points in the U.S. (a 49.0% increase). In the UK, the highest increase in poverty rates (in absolute terms) is found for those fathers who have a partner and no resident children, as might be expected given that payments were the highest for this group. Their poverty increases by 2.9 percentage points (nearly doubling) because of the payment of child support. In the U.S., poverty increases most among those who are single: 11.4 percentage points for those without children present and 10.3 percentage points for those with children present. Because the poverty rates of un-partnered fathers without children was so low before paying support (3.5%), the increase to 13.8% is a tripling of the rate.

#### 4.4. Comparing child support's effects among fathers and mothers

Table 6 addresses our final research aim, examining the perspective of mothers receiving support and the effect of support on their poverty. Our analyses show that 77.5% of single-mother households received child support from the father or from the government (through guaranteed child support) in Finland. Approximately one-third of single-mother families receive child support in the UK (36.8%) and the U.S. (33.6%). Single mothers in Finland receive the highest annual amount

**Table 6**

Antipoverty effectiveness of child support for single mother households, 2013.

Source: Luxembourg Income Study, 2013.

Country	Single-mother households receiving child support	Mean of annual child support \$ppp	Poverty before child support receipt	Poverty after child support receipt	Absolute reduction	Relative reduction
			%	%		
<b>Single-mother households</b>						
Finland	77.5%	\$2820	20.3%	12.4%	7.9	38.9
UK	36.8%	\$1473	15.1%	13.5%	1.6	10.5
U.S.	33.6%	\$2400	45.2%	42.0%	3.2	7.1
<b>Single-mother households receiving child support</b>						
Finland		\$3638	23.5%	9.4%	14.1	60.0
UK		\$3724	11.1%	5.4%	5.7	51.3
U.S.		\$7152	45.1%	33.8%	11.3	25.0

Note: Poverty threshold is 50% of median income.

of support among the countries in our sample (\$2820), primarily because so many receive some support, while single-mother families in the UK receive the lowest amounts (\$1473). If we look only at single-mother households that received child support, the highest amount is received by single mothers in the U.S., followed by the UK and Finland.

Our examination of the antipoverty effectiveness of child support among single mothers shows that child support reduces poverty in all countries included in the study. In the analyses for all single-mother families, the largest reductions in poverty in absolute terms are observed in Finland (7.9 percentage points), as expected, and the U.S. (3.2 percentage points), whereas in the UK the absolute reduction in poverty was only 1.6 percentage points. The 7.9 percentage-point decline in Finland translates into a 38.9 percent decline in poverty, a substantially higher decline than in the U.S. and UK.

Considering only those who receive child support, the antipoverty effectiveness is substantially larger. There is some variation in the magnitude of the effects across countries. The highest absolute reduction in poverty is observed in Finland (14.1 percentage points) while the lowest is registered in the UK (5.7 percentage points). However, the relative reduction is substantial in all countries. The percentage of poor single-mother families brought out of poverty by child support alone ranges from 60% in Finland to 25% in the U.S. In Finland and the UK, poverty decreases for mothers outweigh increases for fathers, whether we consider the absolute changes in the poverty rate or relative to where the group was before child support. In the U.S., child support is associated with a larger percentage-point decline in poverty among mothers (11.3) than it increases among fathers (7.6); however, because fathers started so much better off (poverty rates of 15.5% compared to 45.1%), the percentage increase for fathers (49.0%) is higher than the decline for mothers (25.0%).

Comparing nonresident fathers' reports and resident single mothers' reports reveals cross-country differences. In the UK and the U.S., nonresident fathers report substantially higher payments than the amount reported being received by single mothers (recall that some of these amounts are going to mothers who have re-partnered).<sup>9</sup> In Finland, the difference is very small. From these reports, child support seems to be, on net, an antipoverty policy: poverty rates decline by more for single-mother recipients than they increase for payers. We discuss these findings in the final section of the paper.

## 5. Summary and discussion

This article provides important new comparative evidence on the characteristics of fathers paying support. We found that the characteristics of those paying were generally similar across countries: in each country most of the paying fathers were between 35 and 49 years of age, had medium levels of education, and were employed. While there were some differences across countries in family status, in each country a majority of paying fathers did not live with resident children.

We also present new comparative information on child support payments by nonresident fathers and new findings on the relationship between child support and poverty for nonresident fathers who pay support and single-mother families who receive it. In this section, we highlight the within-country findings as well as comparing across countries, discussing the logic of these different welfare states and how they award different rights and obligations for nonresident fathers, and some of the effects of these policies.

In Finland, the paid child support amounts were relatively low overall, and this did not vary much with family composition. These low payments had little effect on the poverty rates of payers. The ideology behind the child support policy has been to support joint parental

responsibilities after separation; with this goal, child support amounts should be relatively small so that they do not create a financial barrier to shared parenting (Hakovirta & Hiilamo, 2012; Hiilamo, 2009). Low-income nonresident parents may not be ordered to pay child support, as the setting of the obligation entails an attempt to align child support obligations with nonresident parents' true economic status. Moreover, families with children are supported by individualized relatively generous welfare benefits (Eydal et al., 2018), lowering the necessity of fathers to provide financial support. Still, about one-fifth of single mothers are living below the poverty line if child support is not considered. Even though child support payments are much lower in Finland than in the U.S., child support's effect on poverty among mothers is higher. Child support received brings mothers' poverty rate down to 12.4% and does not increase the poverty rate for fathers by much. Much of child support's antipoverty effects are due to the government's guaranteed payments, which seem to be effective in lowering poverty among single mothers. (Note, however, that it does not affect poverty among those in receipt of social assistance, since no child support is passed through to the mother in these cases (Hakovirta et al., 2019). Moreover, there has been discussion concerning whether the state's active role in compensating for payment deficits may reduce the nonresident parent's incentive to pay, since the income of the child, at least at some basic level, is secured (Rissanen & Aaltonen, 2019).

In the UK, child support payments were higher than in Finland, and both the share paying and the amount paid were substantially higher among those with more economic resources. Payments were highest among couples with resident children. Paying support had a minimal effect in driving payers to poverty, although it did increase poverty among all four groups of payers, with the greatest effect found among those payers who had partnered, but had no resident children. The small effect may be related to the pattern in the UK in which those in higher-income groups report paying support (Table 3) and therefore this payment does not increase poverty. Perhaps this relatively small effect results from some protective mechanism, but we cannot tell from this analysis what that mechanism might be. For example, it may be the result of the child support formula (especially where it might provide better protection for payers who have resident children), or it could be due to privately negotiated agreements made between parents, which result in small child support amounts for those fathers with low incomes. In any event, there has been little interest or analysis in the UK on understanding the poverty effects of paying child support on the payers, with a few notable exceptions (e.g., Bradshaw et al., 1999; Dermott, 2016; Skinner & Keung, 2016). Policy has mostly focused on enforcement measures to make fathers pay, rather than seriously considering the risk of pushing payers into poverty, partly as a result of belief in the effectiveness of the formula at assessing capacity to pay. Even so, UK policy has recently shifted from ensuring that particular amounts of support is paid, to nudging parents into making private agreements outside the formal scheme. This shift to a more voluntary and informal system may produce benefits to nonresident parents. But it is unclear if it will increase the incomes of lower-income resident mothers, even though they stand to gain if support is paid, because in the UK they can keep all the child support without it affecting any income support benefits they might receive. Of course, our analysis is not comparing matched pairs of paying and receiving parents. So making changes to the obligations in one population (the payers, for example, by requiring them to pay more), may not produce the desired effects in the other (reduced lone parents' poverty rates). Therefore, UK policy makers should exercise caution in making assumptions about capacities to pay more based on this comparative analysis.<sup>10</sup>

In the U.S., paid child support amounts were clearly highest among

<sup>9</sup> As noted above, average payments need not equal average receipts because the government retains some support paid and because some fathers pay to more than one mother, while some mothers receive from more than one father.

<sup>10</sup> Moreover, we only have information on those paying support, so no inferences can be made about the capacity to pay of those not paying support, since LIS does not identify them.



the three countries, and paying child support pushed more fathers into poverty than in Finland and the UK. Child support payers who were not married showed the greatest increase in their poverty rates. The U.S. has historically had a cost recovery model (e.g., Cancian & Meyer, 2018; Skinner, Meyer, et al., 2017) in which a key purpose of child support was to limit public expenditures for lone parents. This might lead to a situation in which the state is collecting child support money from relatively poor fathers without reducing the poverty of single mothers, as the payments are used to recover the costs of government benefits for children (Skinner, Meyer, et al., 2017). There has also been substantial debate about the level of a child support obligation that is appropriate for a nonresident parent who has low income. Each of the U.S. states has its own child support formula, and several states identify a basic formula and a prescribed adaptation for low-income cases (Cancian, Meyer, & Han, 2011). In some states these take the form of requiring a lower percentage of nonresident parent income, and in other states there is an explicit “self-support reserve,” an amount set aside for the nonresident parent’s own needs. In still other states, an adaptation for low-income cases is not prescribed, but whether there is an adaptation and its form is left to judicial discretion. Our results suggest the importance of carefully setting obligations for low-income nonresident parents, since the amount paid is associated with increases in poverty. Still, poverty rates among nonresident fathers after they pay (23.1%), while quite high in the international context, are still substantially lower than among single mothers who receive support (33.8%). In this paper we show poverty rates for child support payers in U.S. of 15.5% before child support and 23.1% after child support. In a related recent analysis, Cuesta and Meyer (2018) showed child poverty rates for those living with child support payers in the U.S. before it was paid as 23.1% and after paying child support the poverty rate was 26.8%. There were differences in years, data, and unit of analysis. Cuesta and Meyer focused on child poverty in paying households, whereas this paper focuses on fathers paying child support. However, both these results show the limits of relying on child support as a centerpiece of antipoverty strategy; poverty rates among children are still high even with substantial policy efforts aimed at increasing child support and it is not clear poverty could be decreased by getting fathers to pay more.

Because this is the first empirical comparative paper of payments and poverty among fathers, we did not have strong hypotheses about how our three countries would differ across all of our analyses. We did have four basic expectations, however, and these were supported. First, we expected higher payments in the U.S. than the other countries, given that previous research has shown higher orders in the U.S. (e.g., Skinner & Davidson, 2009; Skinner, Meyer, et al., 2017) and given the emphasis on private sources of income in the U.S. We found that median payments in the U.S. were almost twice as high as in Finland and more than 20% higher than in the UK. Second, we expected poverty rates (based on income before paying support) to be lowest in Finland and highest in the U.S., given the relative generosity of benefits, and this was also supported: poverty rates in the UK were more than 40% higher than in Finland, and the U.S. rate was more than twice the rate in the UK. Third, because we expected child support payments to be higher in the U.S., we expected paying child support to increase fathers’ poverty more in the U.S. than in the other countries. This was also supported: paying support increased poverty rates among fathers by nearly 8 percentage points in the U.S., compared to less than 2 percentage point in Finland and the UK. Finally, because of Finland’s guarantee, we expected child support to decrease poverty among mothers the most in Finland. Again the expectation was supported, with reductions in poverty among those single mothers who receive support of 14 percentage points in Finland, compared to 11 percentage points in the U.S. and 6 in the UK.

Perhaps our most important finding is that child support appears to have anti-poverty effects in all countries: the percentage-point decrease in poverty among single-mother families from receiving support is

larger than the increase in poverty among fathers paying support. We note, however, that this is especially the case in Finland and the conclusion is least strong in the U.S. These results are consistent with the idea that expecting less from fathers but guaranteeing a certain level (by the government) is a policy that could be considered; future research (and perhaps testing) would be important.

This paper has some limitations that should be considered and possibly applied to future research. First, while LIS data are unparalleled in their use for comparative studies, they have some limitations: (a) The sample size of those paying support was fairly small, especially in Finland. (b) We could not examine all nonresident fathers, only those who paid support, which limits some inferences that can be drawn.<sup>11</sup> For example, a focus on those already paying support means that we have no information about the capacity to pay of those not currently paying; future research with the full sample of nonresident fathers would be useful. (c) There are some differences between the data from the three countries that make comparisons less accurate; for example, in Finland the received child support information in data is from administrative records, whereas in the UK and the U.S. it is self-reported. Moreover, in the UK, we have information on cohabiting partners; this is not available in the U.S. and Finland. These limitations of the LIS mean that future research could benefit from other data sources. Second, our poverty analyses focus only on whether someone is above or below a poverty threshold. As a result, fathers who were already poor before paying are not highlighted; future research could study the extent to which child support was making those already poor even poorer. A third limitation of our study is that in our analysis of child support received we have combined private payments with the government guarantee, since this is how recipients understand the system; future research focusing on the effects of guaranteed child support would be relevant to policymakers.

## 6. Conclusions

Despite the study’s limitations, it is one of the first analyses of its kind to comparatively consider the economic circumstances of paying fathers and the effect of paying child support on their poverty status. It provides an important additional element to our comparative knowledge about nonresident fathers and child support payments among a relatively under-researched group. Parents, whether or not they live with their children, are typically legally required to support their children financially. So, it is essential to have data on these families—and the effectiveness of policy and practice in supporting them—across the range of family structures. It seems that we need to learn if and how low-income nonresident fathers are already contributing to their children and how we could further enable this. A broad array of policies, interventions, and research need to be developed to support nonresident parents in this crucial endeavor.

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## Declaration of Competing Interest

None.

<sup>11</sup> The focus on those paying means our data do not cover the same population of nonresident parents as some statistics collected from the official child support agencies, which tend to include a group of nonresident parents with lower incomes.

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