

## **The Effect of Child Support Enforcement on Bargaining Power among Married and Cohabiting Couples**

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## **Abstract**

Child support enforcement policies enjoy widespread support from legislators because most people believe that fathers should support their children, even when they live in separate households. Less often emphasized is the potentially far-reaching impact of these policies on increasing the bargaining power of women. This paper examines the relationship between child support enforcement and bargaining power among married and cohabiting couples. A simple economic bargaining model predicts that living in a state with stricter child support enforcement increases the bargaining power of married mothers, who can more credibly threaten divorce. The effect on cohabiting mothers is less clear because enforcement increases a father's incentive to marry, which potentially increases his bargaining power within a cohabiting union. Using the Fragile Families and Child Wellbeing Study, we find evidence that living in a state with stricter child support enforcement increases the bargaining power of married mothers, but reduces the bargaining power of cohabiting mothers. Furthermore, among mothers who were cohabiting at birth, only those who marry the father after the birth are better off in stricter states. In contrast, mothers who remain in cohabiting relationships or who break-up with the father are significantly more likely to be depressed, worried, and experience hardship in stricter enforcement states.

## 1 Introduction

Child support enforcement policies enjoy widespread support from legislators because most people believe that fathers should support their children, even when they live in separate households, and because the loss of fathers' income is associated with poverty and a host of negative outcomes in children who live with single mothers.

However, child support enforcement policies may also have a beneficial impact on households with two parents by increasing the bargaining power of mothers. The Child Support Enforcement provisions in TANF require states to establish and enforce child support awards for welfare recipients as well as anyone else who requests these services. These policies potentially make it easier for mothers to leave a bad relationship or to bargain for better treatment from the fathers of their children.

In this paper, we use state and city variation in child support enforcement laws and practices to examine whether (and how) stronger child support enforcement affects the bargaining power of married and cohabiting mothers. Using data from the Fragile Families and Child Wellbeing Study, a birth cohort study of approximately 5,000 children, we find that living in a state with stricter child support enforcement increases the bargaining power of married mothers, but reduces the bargaining power of cohabiting mothers. Among mothers who were cohabiting at birth, only those who marry the father after the birth are better off in strict states; the mothers who remain in cohabiting relationships or who break-up with the father are significantly more likely to be depressed, worried, and experience hardship in strict enforcement states.

## **2 Bargaining and Specialization among Married and Cohabiting Couples**

Theories of specialization in marriage (Becker, 1973) and bargaining power (Manser and Brown (1980), McElroy and Horney (1981), and Pollak and Lundberg (1993)) offer some insight into how child support enforcement might affect the wellbeing of married and cohabiting mothers. Let's assume that each partner has a utility function which includes leisure, private goods, and public goods. The benefits of a union (whether marriage or cohabitation) come from, for the most part, the public goods, examples of which are children and child-rearing. If one partner (usually the mother) specializes in household production – producing public goods – then the benefits of the union for both partners are higher than otherwise.

Where specialization implies that unions are beneficial for both partners, bargaining theory predicts that the partners may not benefit equally from a union. In particular, the equilibrium distribution of resources is determined by a threat point which is set at the utility of breaking-up. The bargaining power within the union is higher for the partner who has the best opportunities outside of the union, and thus the more credible threat. Child support enforcement affects both the probability that couples specialize and the distribution of resources in the household. As a result, child support enforcement a) can change the probability that couples remain in (or exit from) their current relationship and b) can change how the partners treat one another, given that they remain in their relationship. We will refer to the first effect as a relationship change and the second effect as a within-relationship behavioral change.

The relationship change occurs because child support enforcement affects the benefits of marriage. For fathers, stricter enforcement increases the benefits of marriage over cohabitation and non-residence. Specializing in household production is risky for a mother because she must invest in union-specific capital and forego some labor market experience which would benefit

her after a break-up. As a result, she is less likely to specialize if she believes the probability of receiving child support after a break-up is low. Thus, strong child support enforcement should encourage specialization which increases the benefits of the union for both partners.

Specialization is more likely to take place in marriage than in a cohabiting union because of the greater stability of marriage. Thus, the benefits of marriage are higher than the benefits of cohabitation. Child support enforcement ensures that the father financially supports his children regardless of his relationship status with the mother, so his utility is highest when he receives the most public goods, and this occurs in marriage. The father takes on none of the risks of specialization since he specializes in market work and so his preference for marriage will not depend on the long-term prospects of the relationship. Consistent with this argument, we find that unwed fathers are significantly more likely (at the 1% level) than unwed mothers to report after the birth of a child that they have plans to marry (91% vs. 86%) and that they think the chances are 50-50 or better that they will marry (88% vs. 82%).<sup>1</sup>

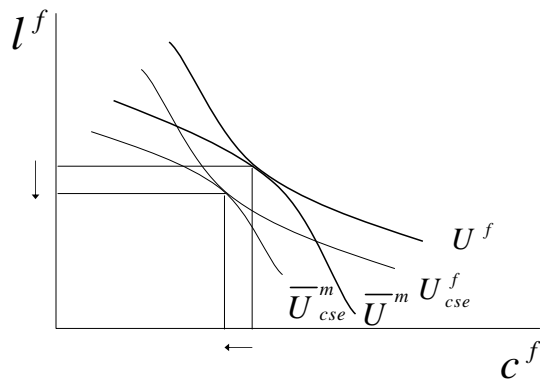
Although, on the one hand, the benefits of marriage due to specialization are higher for mothers in strict enforcement states, child support enforcement also increases the incentives for some mothers to cohabit and break-up with fathers. Mothers in unhappy unions may be more likely to break-up in strict enforcement states because the probability of receiving child support is higher. In addition, when the mother is unsure of the long term success of the relationship, she will prefer cohabitation to marriage because it is harder to leave a marriage and because her investments in a marriage through specialization will be greater than in a cohabiting union. Consistent with this, ethnographic work by Edin (2003) has found that low income mothers prefer cohabitation to marriage because of their uncertainty about their partner. In sum, child

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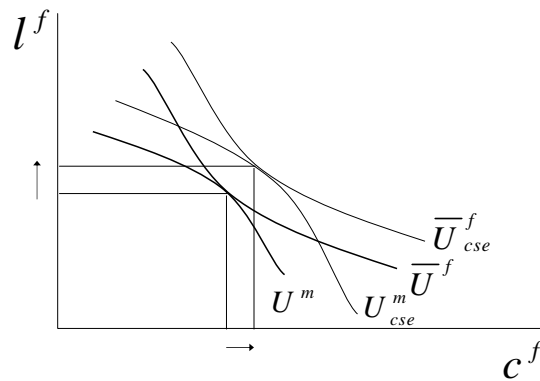
<sup>1</sup> These statistics are based on a sample of mothers and fathers where both answered the question.

support enforcement causes fathers to prefer marriage over other relationship types and causes some mothers to prefer cohabitation or non-residence to marriage.

The within-relationship behavioral change induced by strict child support enforcement occurs because of shifts in bargaining power. Child support enforcement changes the outside opportunities of the mother by increasing her probability of receiving child support, making her threat to leave more credible. As a result, we should expect to see a greater proportion of resources allocated to mothers in states known for their strict child support enforcement. This is true for both married and cohabiting mothers. However, while divorce is the only exit from a marriage, there are two ways to end a cohabiting union – a break-up or a marriage. For cohabiting mothers on the margin between the status quo and marriage, the effect of child support enforcement on their bargaining power should be negative. In this case, since child support enforcement increases the father’s incentive to exit the cohabiting relationship into marriage, if the couple does not marry, the father’s bargaining power will be higher in a cohabiting union.



**Figure 1**



**Figure 2**

Figures 1 and 2 illustrate these two opposing effects of child support enforcement on cohabiting mothers. The father’s utility is increasing and the mother’s utility is decreasing in

both father's leisure ( $l^f$ ) and consumption ( $c^f$ ), where the father's consumption is equal to the sum of his private and public goods. His utility is higher at indifference curves further from the origin and hers are higher closer to the origin. In Figure 1, the mother's threat point is her external utility level ( $\bar{U}^m$ ), the utility level at which she is indifferent between the status quo and carrying out her threat to end the relationship. For mothers threatening to leave the father, child support enforcement increases her external utility level (to  $\bar{U}_{cse}^m$ ) such that she will choose to carry out her threat unless he takes less leisure and consumes less at her expense. He will be willing to make these changes (by moving to  $U_{cse}^f$ ) if he expects to be even worse off if they break-up.

Figure 2 depicts the situation for couples at the margin between marriage and the status quo. The father's threat point is his external utility level ( $\bar{U}^f$ ), the utility level at which he is indifferent between the status quo and getting married. For these couples, child support enforcement increases his external utility level (to  $\bar{U}_{cse}^f$ ) such that he will choose to move to a non-cooperative equilibrium unless she allows him to have more leisure and consume more. She will be willing to do this (by moving to  $U_{cse}^m$ ) if she expects that her utility in marriage will be worse than this new equilibrium.

Because only one exit, divorce, is possible for married couples, child support enforcement can only increase the bargaining power of married mothers (as shown in Figure 1). However, since the two exits described above are possible for cohabiting couples, it is not clear whether cohabiting mothers on average will have more or less bargaining power in strict states compared to weak enforcement states.

### 3 Data and Sample

To estimate the effect of child support enforcement on bargaining power we use individual-level as well as city- and state-level data. Our individual level data come from the Fragile Families and Child Wellbeing Study, a new nationally representative survey of births to parents in large cities. The study follows a birth cohort of approximately 5,000 children born in twenty U.S. cities between 1998 and 2000, including an over-sample of births to unwed parents. The first interview with mothers took place in the hospital, within 48 hours of the birth. Follow-up interviews were conducted with both mothers and fathers by telephone 12-18 months and 30-36 months after the child's birth. Response rates for married and unmarried mothers respectively were 85 and 88 percent at birth and 91 and 90 percent at the follow-up interview. We limit our sample to mothers who were married or cohabiting with the father of the baby at the time of birth.

#### Measures of Mother's Bargaining Power

One subset of the baseline married and cohabiting mothers that we will focus on are mothers who continue to cohabit with or be married to the father at the follow-up interviews. We can learn from these mothers whether their partners treat them better in strict enforcement states. These mothers are asked specifically about their interpersonal and financial interactions with the father. We focus on four sets of questions in particular. First, the mother is asked to rate the quality of her relationship with the father as being excellent, very good, good, fair, or poor.<sup>2</sup> Table 1 reports summary statistics on the set of outcome variables we consider. The first row indicates that over forty percent of consistently married mothers and over thirty percent of consistently cohabiting couples report their relationship quality to be excellent. Most of the other indicators of well being are also higher for married mothers.

Second, mothers are asked four questions about the supportiveness of the father toward her ranging from his willingness to compromise to how often he encourages her. These questions are listed in Table 1. We create a measure that is a fraction of the number of questions where the mother reports that he is supportive.

Third, mothers are asked six questions about how controlling the father is of her behavior, including whether he keeps her from seeing her friends and family to whether he is violent towards her. Again, we create a measure that is a fraction of the number of questions where the mother reports that he is controlling.

Finally, we use some questions about the finances of the household. At the first follow-up interview, mothers are asked whether the father and mother have a joint bank account. If not, she is asked how expenses are split up. From these questions, we create a scale from 0, where the mother says that she pays all of the expenses, to 4, where the mother says that the father pays all of the expenses, that covers all household expenses and one that covers only expenses for the child. Couples with joint accounts are assumed to have a value of 2, where the couple splits expenses equally. At the second follow-up interview, mothers are asked who is responsible for making sure that the bills get paid and who controls the money in the household. From these questions, we create a scale from 0, where the mother controls the money and pays the bills, to 2, where the father controls the money and pays the bills. A value of 1 is assigned if the mother says that they both control the money equally. The interpretation of this variable is thus different from the household finance question in the previous interview. It does not reveal whether the mother receives more money from the father, but rather is an indicator of the father's control of the household finances. Thus, a higher value reflects that the father is more controlling with respect to the household finances, which would reflect worse, not better, treatment of the mother.

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<sup>2</sup> We have coded this variable such that a higher number is better, i.e., 1=poor and 5=excellent.

### Measures of Mother's Well-being

Because an increase in bargaining power among mothers can increase mothers' well-being by making it easier for them to leave a bad relationship or to bargain for better treatment from the father, we use questions about well-being at the follow-up interviews that are asked of all mothers regardless of their current relationship status. The questions discussed above are only asked of mothers currently in a relationship with the father. However, we are also interested in whether the mothers that change their relationship status have greater well-being. In particular, all mothers are asked two mental health questions: 1) was there a time in the past 12 months when you felt sad, blue, or depressed for two or more weeks in a row? and 2) in the past 12 months was there a period of one month or longer when most of the time you felt worried, tense, or anxious? There is also a series of questions about financial hardships the mother might have experienced in the past year listed at the bottom of Table 1. We create an index of the fraction of hardships the mother reports she experienced.

### Characteristics of Parents

Table 2 provides summary statistics on a variety of parental characteristics that we control for in our models. Notice that the sample of cohabiting parents is different from the sample of married parents. In particular, the cohabiting mothers are younger, largely non-white, and have a lower average level of education. Cohabiting mothers are also much more likely to have a multiple-father household, defined as households in which the mother has a child by more than one father. Finally, a greater fraction of cohabiting fathers have spent some time in jail compared to married fathers.

## State and City Level Child Support Enforcement Measures

Following Huang et al. (2004), we construct indices of the strength of child support enforcement that combines measures of the legal framework, state expenditures on enforcement, and a practice measure that captures states' actual performance in collecting child support. The child support laws that are relevant to married mothers are different from those that affect cohabiting mothers, as are the measures of the state's effectiveness in collecting payments, thus, we create a separate index for married mothers and for cohabiting mothers.

The legal framework relevant for cohabiting mothers incorporates three groups of laws: (1) three laws pertaining to paternity establishment (allowing paternity to be established until the child is 18, mandating genetic testing and making voluntary paternity conclusive), (2) three older laws pertaining to child support payment determination and collection (universal wage withholding, presumptive guidelines, and a tax intercept), and (3) the three most recent federally mandated laws (the New Hires directory, license revocation for nonpayment, and automation). Paternity establishment is the pre-requisite for enforcing support amongst the unmarried. Previous research has found universal withholding, in particular, to be an important enforcement tool. Finally, because all of these laws were mandated by the federal government during the eighties and early nineties, we also include the three most recently mandated laws. We assume that the longer these laws have been in place, the stronger is the child support enforcement system.<sup>3</sup>

To measure the strength of a state's administrative capacity, we use per capita nominal administrative expenditures on child support enforcement. The information on expenditures comes from the 1999 Office of Child Support Enforcement Annual Report. To measure the

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<sup>3</sup> An index was created from each of the three law categories and then these indices were combined to make one index so that the new laws do not have an overly strong impact on the index.

effectiveness of the child support system, we use the percent of single mothers in an MSA who received any child support in the last year, adjusted for the MSA characteristics such as male median income, maximum TANF plus food stamp benefit, and mother's race/ethnicity, age, education, nativity, number of children, and presence of young children.<sup>4</sup> This measure is constructed using the 5% sample of the Public Use Microdata (PUMS) from the 2000 Census.<sup>5</sup>

Finally, because each of these individual indicators is likely to measure strict enforcement with error, we construct an index variable based on all three measures. The index for married mothers differs in that the paternity laws are not included in the index and the child support payment rate is derived from only previously married mothers (instead of all single mothers). We also create indices without the payment rate and show results using this to demonstrate that the potential endogeneity of this measure does not drive our results.

These four enforcement variables are standardized so that the magnitudes of the coefficients can be compared across regressions.<sup>6</sup> Table 3 presents the statistics by city. For all four measures, we present a ranking for the cities. The laws and expenditures are state-level measures, and thus there are only 15 different values for the indices that do not include the city-level payment rate.

#### **4 The effect of enforcement for married mothers**

We begin our analysis by asking whether mothers who are married at the birth of their child are better off in states with strict child support enforcement 1 and 3 years later, as we would expect if enforcement increases their bargaining power. We use the state and city level

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<sup>4</sup> This adjustment is accomplished by extracting the residuals from the regression of the unadjusted enforcement measure on the list of characteristics.

<sup>5</sup> We are especially grateful to James M. Scully of Princeton University and Chien-Chung Huang of Rutgers University for compiling information on state child support laws and administrative expenditures and to Lenna Nepomnyaschy of Columbia University for constructing the adjusted payment rate measure for each city.

<sup>6</sup> This standardization is accomplished by subtracting the mean from each measure and dividing by the standard deviation across the 15 states so that all three measures have the same distribution.

proxies of the strictness of child support enforcement policies ( $CSE_s$ ) to estimate the effect of living in a strict city/state on mothers' well-being after the birth of the child ( $W_{it}$ ). We control for baseline demographic and other characteristics ( $X_i$ ) and controls for each state's economic conditions ( $Y_s$ ). Thus, we examine the effect of living in a state with stricter enforcement policies on post-birth well-being with the following equation.

$$W_{it} = \beta_0 + \beta_1 CSE_s + \beta_2 X_i + \beta_3 Y_s + \varepsilon_{si} \quad (1)$$

We adjust the standard errors for intra-cluster correlations within states for all of the analyses.

Table 4 presents the results of regressing our measures of mother's well-being asked of all mothers on our two measures of child support enforcement for ever-married mothers using a sample of mothers married at birth. The estimates indicate that stricter enforcement has a negative effect on mothers' depression, worrying, and hardship experiences at 1 and 3 years. All of the coefficients on enforcement are negative and several are significant. Thus, consistent with the theory, strict enforcement improves the well-being of mothers married at birth.

These married mothers may be better off because strict enforcement causes unhappily married mothers to divorce (a relationship status change) or because strict enforcement causes fathers to treat the mothers better (a within-relationship behavioral change). In Table 5, we demonstrate that enforcement does not significantly affect the probability that baseline married mothers divorce. Enforcement has no effect on the probability of being unmarried at baseline, divorcing in the first year after the birth, or in the second and third years.

Given that there are no significant compositional changes, it must be the case that married mothers are receiving better treatment within their relationships. Ninety-five percent of mothers married at birth are still married at 1 year and eighty-nine percent are still married at the 3 year interview. Thus, it is not surprising that we find in the top panel of Table 6 that mothers

who are still married at 1 and 3 years are less likely to be depressed, worried, or have hardship in stricter enforcement states. For these mothers, we can also look at other measures of well-being that are only asked of mothers in relationships with the father at the follow-up interviews. These results are presented in the bottom panels of Table 6. We find that continuously married mothers have partners who are significantly more likely to pay for household expenses at 1 year in strict states. These mothers report slightly lower relationship quality in strict states, so their greater well-being must come from their greater financial security.

The finding that married mothers have greater well-being in strict enforcement states is consistent with the theories presented earlier. Married mothers should have more bargaining power in strict enforcement states because their resources after a divorce are better and thus they can bargain for more within a relationship.

## **5 The effect of enforcement for cohabiting mothers**

The theory for cohabiting mothers is complicated by the two possible exits that exist – via a break-up or via marriage. Our theory for cohabiting mothers predicts that these mothers can be better off or worse off in strict enforcement states. They will be worse off if the fathers want to get married and the mothers do not; in this case, cohabiting fathers will have more bargaining power. Cohabiting mothers will be better off in strict states if they are threatening to leave the relationship because enforcement provides them with a greater probability of receiving child support, and thus a more credible threat.

Table 7 presents the results of regressing our measures of mother's well-being (asked of all mothers) on our two measures of child support enforcement for all single mothers using a sample of mothers who were cohabiting at birth. The estimates indicate that stricter enforcement has a positive and large effect on mothers' depression, worrying, and hardship experiences at 1

and 3 years. All of the coefficients on enforcement are positive and large, and most are significant. Thus, strict enforcement is detrimental to the well-being of mothers who were cohabiting at birth

Our next question is why are cohabiting mothers worse off? They may be worse off because strict enforcement causes the cohabiting couples with the highest relationship quality to marry, or because it causes the couples with the lowest relationship quality to break-up (a relationship status change). They may also be worse off because strict enforcement causes fathers to treat the mothers more poorly (a within-relationship behavioral change). Table 8 shows that enforcement does not significantly affect the probability that baseline cohabiting mothers marry or break-up, similar to what we find for baseline married mothers in Table 5. In the first column, we find that enforcement has no effect on the probability of not cohabiting at baseline. In the last columns, we run multinomial logits which allow for the two types of exits from cohabitation. The omitted category is cohabitation. We find that enforcement does not significantly affect the probability that cohabiting couples marry or break-up at either 1 or 3 years after the birth of their child.

Given that there are no significant relationship status changes, we expect that the finding from Table 7 is driven by a change in the father's behavior toward the mother. To empirically test this, we examine three groups of baseline cohabiting mothers: 1) those that are still cohabiting at 1 or 3 years (62 and 40 percent of baseline cohabiting mothers, respectively), 2) those that get married between interviews (12 and 20 percent, respectively), and 3) those that break-up between interviews (26 and 40 percent, respectively). The theory we have discussed above is most relevant to mothers who are still cohabiting at the follow-up interviews. These mothers may be worse off if the father wants marriage and they do not. We find in Table 9 that

these mothers are on average worse off. Mothers who are still cohabiting at 3 years in particular are more likely to be depressed, worried, and have hardship in stricter enforcement states. We also find (in the lower panels of Table 9) that strict enforcement causes still cohabiting fathers to be more likely to control the household finances at 3 years. We interpret this to reflect his greater bargaining power within the household.

We expect that cohabiting mothers that get married should be better off in strict enforcement states because enforcement increases the incentive for the father to marry. In this situation, he has gotten the relationship status he prefers and the mother has the threat of divorce, which is more credible in strict states. Consistent with this, we find in Table 10 that these mothers are better off. Baseline cohabiting mothers who get married are less likely to be worried at 3 years in stricter states. In addition, we find that strict states make these newly married fathers less likely to be controlling at 1 year.

Finally, cohabiting mothers that end their relationships with the father may be better or worse off. On the one hand, stronger enforcement may increase a non-cohabiting mother's bargaining power because she has a greater claim on the father's income in the form of child support. On the other hand, as argued in Fertig et al (2004), enforcement may increase the father's opportunity and motive for violence. In Table 11, we find that these mothers are worse off. Cohabiting mothers who have broken up by 1 or 3 years are more likely to be depressed, worried, and have hardship in stricter states. This finding is consistent with Fertig et al (2004) who find that enforcement increases the probability of violence among non-cohabiting mothers.

## **6 Conclusion**

This paper examines the relationship between child support enforcement and bargaining power among married and cohabiting mothers using data from the Fragile Families and Child

Wellbeing Survey. We find that living in a city or state with stricter child support enforcement increases the well-being of married mothers, but reduces the bargaining power of cohabiting mothers. Among mothers who were cohabiting at birth, only those who marry the father after the birth are better off in strict states; those who remain in cohabiting relationships with the father and those who break-up with the father are significantly more likely to be depressed, worried, and experience hardship in strict enforcement states. These findings are consistent with bargaining models and theories about specialization within unions.

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**Table 1: Summary Statistics for Married and Cohabiting Couples**

	Still Married at		Still Cohabiting* at	
	1 year	3 years	1 year	3 years
Mother rates relationship as excellent	44.3%	41.7%	32.8%	31.8%
<i>Supportiveness Questions</i>				
Father is willing to compromise often	55.2%	53.0%	46.1%	44.2%
Father expresses affection often	81.4%	80.6%	80.0%	81.0%
Father never criticizes/insults	63.0%	61.0%	62.7%	61.7%
Father encouraged often	74.1%	74.9%	76.3%	73.9%
<i>Controlling Questions</i>				
Father keeps mother from seeing friends/family	8.5%	7.5%	13.4%	11.7%
Father prevents mother from working	6.2%	5.3%	6.8%	5.0%
Father withholds/takes money	5.8%	5.6%	8.0%	6.3%
Father slaps or kicks mother	0.9%	1.0%	1.3%	2.0%
Father hits with fist/object	1.0%	0.8%	1.1%	1.3%
Father forces sex	1.9%	1.6%	2.5%	1.9%
Father pays > half of household expenses	10.4%		11.2%	
Father pays > half of child's expenses	7.1%		9.1%	
Father controls finances		12.3%		9.2%
Mother was depressed for 2+ weeks in last 12 months	14.6%	16.5%	19.3%	23.0%
Mother was worried for 1+ month in last 12 months	11.6%	15.8%	14.2%	17.0%
<i>Hardship Questions</i>				
Received free food	4.0%	4.4%	7.6%	8.6%
Child went hungry	0.7%		0.8%	
Mother went hungry	2.6%		4.0%	
Did not pay full rent/mortgage	7.8%	6.7%	14.0%	13.5%
Evicted because didn't pay rent/mortgage	0.5%	0.1%	2.6%	1.5%
Did not pay full power bill	14.7%	14.7%	24.4%	24.6%
Power turned off because didn't pay bill	2.4%	3.1%	5.4%	6.8%
Phone disconnected because didn't pay bill	6.6%	6.7%	14.1%	21.3%
Borrowed money from friends or family	13.7%	11.6%	24.6%	21.9%
Moved in with others because of financial problems	3.0%	2.5%	8.9%	6.6%
Stayed in shelter, car, etc.	0.8%	0.6%	1.6%	1.1%
Couldn't go to doctor because of cost	3.6%	4.5%	6.6%	8.3%
Sample Size	1029	896	1225	904

\*cohabiting or married

**Table 2: Summary Statistics on the Control Variables**

	Still Married at		Still Cohabiting* at	
	1 year	3 years	1 year	3 years
<b><i>Controls from Baseline Interview</i></b>				
Mother's Age (years)	29.34	29.53	24.16	24.38
Black	22.7%	21.6%	42.5%	39.5%
Hispanic	25.8%	24.2%	36.1%	37.9%
Other Race/Ethnicity	7.6%	7.8%	2.1%	2.1%
Immigrant	26.1%	26.0%	18.2%	9.7%
HS diploma	19.7%	19.2%	34.2%	33.4%
Some College	28.3%	27.8%	24.3%	25.1%
College+	36.2%	38.3%	3.0%	3.9%
Quit working 0-2 years before pregnant	12.2%	12.8%	14.6%	12.7%
Quit working 3+ years before pregnant	8.6%	8.3%	3.2%	4.0%
Never worked	4.3%	4.7%	7.2%	7.2%
Mother and Father different race	20.1%	18.6%	21.1%	19.8%
Mother lived with both parents at age 15	66.0%	67.2%	40.1%	42.7%
Years known before pregnant (years)	7.52	7.61	4.22	4.36
Father suggested abortion	2.2%	2.4%	6.7%	6.9%
Father has drug/alcohol problem at interview	1.9%	1.8%	3.1%	2.8%
<b><i>Controls from Follow-up Interviews</i></b>				
Child's age at interview (months)	14.64	35.74	14.53	35.98
Mother's annual income at interview (\$, median)	20,800	24,000	15,600	16,848
Mother earns more than father at interview	19.5%	22.4%	29.3%	32.3%
Other Kids with Father at interview	57.7%	76.6%	37.9%	60.4%
Other Kids not with Father at interview	14.2%	12.5%	41.3%	37.9%
Father has been in jail before interview	6.5%	7.7%	25.2%	32.2%
Sample Size	1029	896	1225	904

\* cohabiting or married

**Table 3: State/City Child Support Enforcement Indices**

	Index of 6 laws affecting <b>ever- married mothers</b> and administrative expenditures	Index of 6 laws affecting <b>ever- married mothers</b> , administrative expenditures, and CS payment rate to previously married mothers	Index of 9 laws affecting <b>all single mothers</b> and administrative expenditures	Index of 9 laws affecting <b>all single mothers</b> , administrative expenditures, and CS payment rate to all single mothers
	Ranking	Ranking	Ranking	Ranking
Milwaukee, WI	2	1	2	1
Toledo, OH	1	2	1	2
Norfolk, VA	8	4	8	3
Newark, NJ	6	17	4	4
Detroit, MI	7	3	6	5
Pittsburgh, PA	5	5	7	6
Richmond, VA	8	13	8	7
Oakland, CA	3	7	3	8
Boston, MA	10	6	9	9
San Jose, CA	3	10	3	10
Jacksonville, FL	9	11	11	11
San Antonio, TX	11	9	13	12
Corpus Christi, TX	11	8	13	13
Philadelphia, PA	5	12	7	14
Baltimore, MD	4	18	5	15
New York, NY	13	15	12	16
Austin, TX	11	14	13	17
Indianapolis, IN	15	16	15	18
Nashville, TN	14	19	14	19
Chicago, IL	12	20	10	20

**Table 4: The Effect of Child Support Enforcement on Mental Health and Hardship for all Baseline Married Mothers**

Sample:	Married at birth					
	Probit	Probit	OLS	Probit	Probit	OLS
Dependent Variable:	Depressed for 2 wks 1 year	Worried for 1 mo 1 year	Hardship Index 1 year	Depressed for 2 wks 3 years	Worried for 1 mo 3 years	Hardship Index 3 years
<b>Law/Expenditures Index for ever-married mother:</b>	-0.001 (0.014)	-0.038* (0.016)	-0.010* (0.004)	-0.041 (0.033)	-0.022 (0.016)	-0.023** (0.006)
<b>Law/Expenditures/PR Index for ever-married mother:</b>	-0.018 (0.011)	-0.020+ (0.010)	-0.005 (0.003)	-0.034 (0.027)	-0.011 (0.012)	-0.005 (0.006)
Sample Size	1063	1063	1081	1002	1001	1009

Notes: Marginal effects. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 5: Selection for Married Mothers**

Dependent Variable:	Sample:	Married at birth	Married at birth & 1 year
	All	Divorced at 1 year	Divorced at 3 years
<b>Law/Expenditures Index</b>	-0.005 (0.018)	0.004 (0.007)	0.005 (0.009)
<b>Law/Expenditures/PR Index</b>	0.009 (0.015)	-0.004 (0.006)	0.005 (0.008)
Sample Size	4319	974	922

Notes: Probits. This table reports the marginal effects of enforcement on the dependent variable. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 6: The Effect of Child Support Enforcement on the Well-being and Bargaining Power of Married Mothers**

Sample:	Still Married at					
	1 year	1 year	1 year	3 years	3 years	3 years
Dependent Variable:	Probit	Probit	OLS	Probit	Probit	OLS
Depressed for 2 wks 1 year			Hardship Index 1 year	Depressed for 2 wks 3 years	Worried for 1 mo 3 years	Hardship Index 3 years
<b>Law/Expenditures Index for ever-married mother:</b>	-0.006 (0.013)	-0.034* (0.015)	-0.009+ (0.004)	-0.026 (0.029)	-0.040* (0.019)	-0.019** (0.005)
<b>Law/Expenditures/PR Index for ever-married mother:</b>	-0.020+ (0.012)	-0.017+ (0.010)	-0.005+ (0.003)	-0.036 (0.027)	-0.024+ (0.013)	-0.006 (0.005)
Sample Size	1007	1001	1027	889	890	896

Sample:	Still Married at 1 year				
	Ordered Probit	OLS	OLS	Ordered Probit	Ordered Probit
Dependent Variable:	Rel. Quality	Support Index	Control Index	F pays more hh	F pays more child
<b>Law/Expenditures Index for ever-married mother:</b>	-0.053 (0.083)	-0.002 (0.013)	0.019 (0.038)	0.154* (0.064)	0.018 (0.099)
<b>Law/Expenditures/PR Index for ever-married mother:</b>	-0.078+ (0.047)	-0.005 (0.011)	-0.005 (0.022)	0.087* (0.038)	0.036 (0.076)
Sample Size	888	1028	1029	1018	1019

Sample:	Still Married at 3 years			
	Ordered Probit	OLS	OLS	Ordered Probit
Dependent Variable:	Rel. Quality	Support Index	Control Index	F controls finances
<b>Law/Expenditures Index for ever-married mother:</b>	-0.031 (0.045)	0.010 (0.023)	0.036 (0.028)	0.056 (0.052)
<b>Law/Expenditures/PR Index for ever-married mother:</b>	-0.025 (0.040)	0.003 (0.014)	-0.003 (0.027)	0.033 (0.046)
Sample Size	896	896	896	759

Notes: Marginal effects for the probits and the OLS regressions. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 7: The Effect of Child Support Enforcement on Mental Health and Hardship for all Baseline Cohabiting Mothers**

Dependent Variable:	Cohabiting at Birth					
	Probit	Probit	OLS	Probit	Probit	OLS
Depressed for 2 wks 1 year		Worried for 1 mo 1 year	Hardship Index 1 year	Depressed for 2 wks 3 years	Worried for 1 mo 3 years	Hardship Index 3 years
<b>Law/Expenditures Index for all single mother:</b>	0.029* (0.013)	0.047** (0.014)	0.007 (0.007)	0.055** (0.013)	0.012 (0.014)	0.012 (0.014)
<b>Law/Expenditures/PR Index for all single mother:</b>	0.020* (0.009)	0.034** (0.010)	0.009+ (0.005)	0.030** (0.011)	0.010 (0.010)	0.016* (0.006)
Sample Size	1647	1649	1657	1512	1503	1516

Notes: Marginal effects. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 8: Selection for Cohabiting Couples**

Sample:	<u>All Unmarried</u>	<u>All cohabiting at birth</u>		<u>All cohabiting at birth &amp; 1 year</u>	
	<u>Probit</u>	<u>Multinomial Logit</u>		<u>Multinomial Logit</u>	
Dependent Variable:	Not Cohabiting at birth	Married at 1 year	Not cohabiting at 1 year	Married at 3 years	Not cohabiting at 3 years
	<b>Law/Expenditures Index</b>	0.004 (0.024)	0.114 (0.259)	0.101 (0.103)	-0.003 (0.182)
<b>Law/Expenditures/PR Index</b>	0.018 (0.017)	-0.040 (0.144)	0.066 (0.087)	-0.070 (0.140)	0.125 (0.132)
Sample Size	3228	1655		941	

Notes: Marginal effects reported in the first column only. The omitted category for the multinomial logits is cohabiting. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 9: The Effect of Child Support Enforcement on the Well-being and Bargaining Power of Still Cohabiting Mothers**

Sample:	Still Cohabiting at					
	1 year	1 year	1 year	3 years	3 years	3 years
	Probit	Probit	OLS	Probit	Probit	OLS
Dependent Variable:	Depressed for 2 wks 1 year	Worried for 1 mo 1 year	Hardship Index 1 year	Depressed for 2 wks 3 years	Worried for 1 mo 3 years	Hardship Index 3 years
<b>Law/Expenditures Index for all single mothers</b>	0.018 (0.017)	0.019 (0.021)	0.011 (0.008)	0.050** (0.011)	0.062** (0.019)	0.010 (0.013)
<b>Law/Expenditures/PR Index for all single mothers</b>	0.008 (0.012)	0.020+ (0.012)	0.008 (0.006)	0.020* (0.008)	0.035* (0.015)	0.015* (0.007)
Sample Size	1020	1021	1026	601	601	606

Sample:	Still Cohabiting at 1 year				
	Ordered Probit	OLS	OLS	Ordered Probit	Ordered Probit
Dependent Variable:	Rel. Quality	Support Index	Control Index	F pays more hh	F pays more child
<b>Law/Expenditures Index for all single mothers</b>	0.073 (0.141)	-0.004 (0.027)	0.004 (0.047)	-0.061 (0.038)	0.004 (0.058)
<b>Law/Expenditures/PR Index for all single mothers</b>	-0.049 (0.073)	-0.014 (0.016)	0.031 (0.035)	-0.015 (0.028)	0.018 (0.035)
Sample Size	881	1022	1026	1016	1017

Sample:	Still Cohabiting at 3 years			
	Ordered Probit	OLS	OLS	Ordered Probit
Dependent Variable:	Rel. Quality	Support Index	Control Index	F controls finances
<b>Law/Expenditures Index for all single mothers</b>	-0.006 (0.056)	-0.011 (0.027)	-0.067 (0.052)	0.214** (0.066)
<b>Law/Expenditures/PR Index for all single mothers</b>	-0.018 (0.035)	-0.024 (0.016)	-0.029 (0.038)	0.091* (0.041)
Sample Size	606	606	606	507

Notes: Marginal effects for the probits and the OLS regressions. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom of Table 1. + significant at 10%; \* significant at 5%; \*\* significant at 1%

**Table 10: The Effect of Child Support Enforcement on the Well-being and Bargaining Power of Cohabiting Mothers that Marry**

Dependent Variable:	Sample: Cohabiting at birth but married at					
	1 year	1 year	1 year	3 years	3 years	3 years
	Probit	Probit	OLS	Probit	Probit	OLS
Depressed for 2 wks		Worried for 1 mo	Hardship Index	Depressed for 2 wks	Worried for 1 mo	Hardship Index
1 year		1 year	1 year	3 years	3 years	3 years
<b>Law/Expenditures Index for all single mothers</b>	-0.080 (0.055)	-0.008 (0.083)	-0.034 (0.029)	0.014 (0.055)	-0.055+ (0.032)	-0.025 (0.019)
<b>Law/Expenditures/PR Index for all single mothers</b>	-0.058 (0.051)	0.016 (0.041)	-0.014 (0.020)	-0.005 (0.038)	-0.054* (0.025)	-0.011 (0.016)
Sample Size	188	179	196	294	282	296

Dependent Variable:	Sample: Cohabiting at birth but married at 1 year				
	Ordered Probit	OLS	OLS	Ordered Probit	Ordered Probit
	Rel. Quality	Support Index	Control Index	F pays more hh	F pays more child
<b>Law/Expenditures Index for all single mothers</b>	0.052** (0.020)	0.116 (0.091)	-0.378** (0.105)	0.482 (0.316)	-0.004 (0.248)
<b>Law/Expenditures/PR Index for all single mothers</b>	-0.309** (0.017)	0.078 (0.046)	-0.116 (0.080)	0.142 (0.175)	-0.076 (0.199)
Sample Size	172	196	196	196	196

Dependent Variable:	Sample: Cohabiting at birth but married at 3 years			
	Ordered Probit	OLS	OLS	Ordered Probit
	Rel. Quality	Support Index	Control Index	F controls finances
<b>Law/Expenditures Index for all single mothers</b>	0.063 (0.095)	-0.013 (0.044)	-0.012 (0.109)	0.237 (0.244)
<b>Law/Expenditures/PR Index for all single mothers</b>	0.025 (0.083)	-0.020 (0.025)	-0.087 (0.062)	0.063 (0.160)
Sample Size	296	296	296	229

Notes: Marginal effects for the probits and the OLS regressions. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom

**Table 11: The Effect of Child Support Enforcement on the Well-being and Bargaining Power of Cohabiting Mothers that Break-up**

Sample:	Cohabiting at birth but not at					
	1 year	1 year	1 year	3 years	3 years	3 years
	Probit	Probit	OLS	Probit	Probit	OLS
Dependent Variable:	Depressed for 2 wks 1 year	Worried for 1 mo 1 year	Hardship Index 1 year	Depressed for 2 wks 3 years	Worried for 1 mo 3 years	Hardship Index 3 years
<b>Law/Expenditures Index for all single mothers</b>	0.050 (0.036)	0.113** (0.029)	-0.001 (0.020)	0.058+ (0.031)	-0.013 (0.021)	0.020 (0.019)
<b>Law/Expenditures/PR Index for all single mothers</b>	0.047* (0.018)	0.056** (0.020)	0.011 (0.008)	0.038+ (0.022)	0.003 (0.014)	0.022** (0.007)
Sample Size	430	433	435	613	610	614

Notes: Marginal effects for the probits and the OLS regressions. The numbers in parentheses are robust standard errors adjusted for intra-cluster correlations. All specifications include the missing indicators for all of the controls listed at the bottom