



CENTER FOR FAMILY POLICY AND PRACTICE

If I Had Money



**BLACK FATHERS AND CHILDREN,
CHILD SUPPORT DEBT,
AND ECONOMIC SECURITY IN MISSISSIPPI**

**NINO
RODRIGUEZ**

JANUARY 2016

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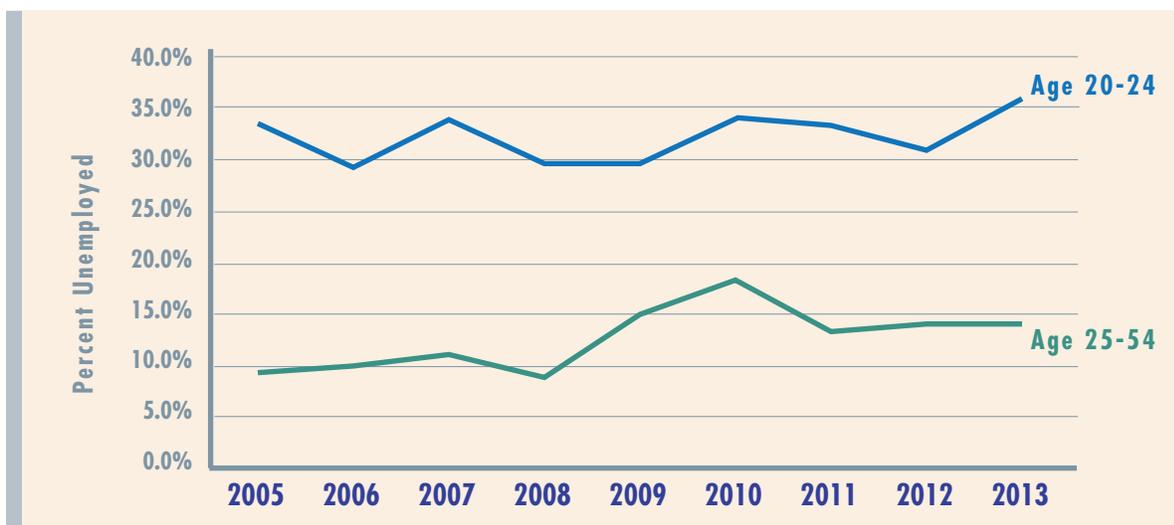
INTRODUCTION



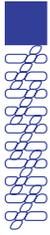
Children and teenagers need a variety of resources in order to thrive, grow, and later succeed as adults. They need the support and love of their parents and families, financial resources and economic stability, access to quality education, opportunities for employment, and avenues for contributing in other ways to their families and communities. For young people transitioning to adulthood, the years from the late teens through early twenties are a crucial period for them to establish a foundation for economic security and stability—both for themselves as well as their families.

A solid foundation for family economic security is particularly important for young Black men in Mississippi, who struggle to establish themselves in communities and a state characterized by very high rates of unemployment, and potentially harmful involvement with legal and human-service systems. The unemployment rate in Mississippi among young Black men, ages 20 through 24, has remained at 30% or higher over the last 10 years, peaking at an extreme rate of 36% in 2013 (see Figure 1 below).¹ How social welfare policies respond to these young men’s struggles can make the difference between helping them climb a ladder to opportunity, or undermining that ladder when they are just starting to climb.²

FIGURE 1: **Black Male Unemployment In Mississippi**



PROJECT SUMMARY



The Coalition for a Prosperous Mississippi (CPM) has, for a number of years, advocated for a range of policy changes that would increase economic security for Mississippians over their lifetimes. As part of this policy agenda, CPM has identified child support debt as a major economic barrier for young Black men.³ This barrier is especially intractable when a father's court-ordered child support debt is owed to the government in order to reimburse cash benefits that his children have received from the Temporary Assistance for Needy Families (TANF) program, as required by federal and Mississippi law.

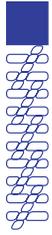
Black children, parents and families in Mississippi are much more likely to be affected by having child support payments kept by the government because Black children are much more likely to have received TANF cash assistance benefits. Black children in the state are more than six times as likely as white children to get TANF, according to analysis of federal data by our organization, the Center for Family Policy and Practice (CFFPP).⁴ Additionally, CFFPP estimates that more than \$1.6 million per year of the child support paid by struggling Mississippi parents—and nearly half of this amount paid by parents with poverty-level incomes—is retained by the state in order to reimburse TANF benefits to the government.⁵ As confirmed by parents in the focus groups described below, this money often comes from struggling family members and relatives of the very same children that should have received the child support payments.

To further investigate the economic security of Black children, teenagers, and their fathers in Mississippi, CFFPP and CPM conducted focus groups and listening sessions with Black men, women, and high school students. These discussions were held in several communities across Mississippi, from the Delta to the Gulf Coast, during the spring of 2014.

Altogether, about 100 people shared their voices and perspectives with us, including:

- Fathers struggling with court-ordered child support debt and unemployment,
- Mothers who have been owed child support,
- Young men and women in high school, and
- Other men and women concerned about these issues.

SUMMARY OF POLICY RECOMMENDATIONS



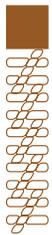
The purpose of this project was to explore how court-ordered child support can create barriers to building economic security for Black parents, children, and their families—especially when the court-ordered debt is owed to the government. Several policy recommendations are suggested by the discussions we had across the state, all focused on making sure children have the support they need—as well as their parents and families.

These recommendations include:

- Expand training and employment services run by community-based organizations and human service agencies.
- Strongly enforce anti-discrimination laws in employment, and remove records of child-support related arrests from online databases.
- Ensure that child support orders are based on parents' actual income and ability to pay.
- Send 100% of child support payments to children's households, and eliminate using payments to reimburse the government for cash assistance benefits.
- Give fathers credit for support provided directly to their children.
- Stop suspending parents' driver's and other licenses when they have no ability to pay.
- End the practice of courts and child support officials asking if parents' friends and family can help pay court-ordered child support.
- Stop threatening to incarcerate parents who have no ability to pay.

For details of the above policy recommendations, please see pages 24-26.

A FOCUS GROUP WITH STRUGGLING FATHERS



Our project included one focus group that specifically sought out the perspectives of fathers struggling with court-ordered child support debt in the Jackson, Mississippi, area. These fathers were participating in an employment program as an alternative to being jailed for contempt of court due to unpaid, court-ordered child support.

The fathers spoke of the difficulties they had finding steady—or any—employment, scraping by and surviving with little to no income, and the ever-present threat of going to jail for their unpaid child support debts. They spoke of a child support enforcement and family court system that seemed to only care about money, at the expense of fathers' well-being and ability to sustain

relationships with their children. They spoke of taking care of their children—often while the other parent was working—but not getting any credit for the time they spent parenting, or the expenses they incurred. The fathers spoke of crushing stress and anxiety caused by the ever-present threat of incarceration. And, crucially, the fathers spoke of the support they got—financially, materially, and emotionally—from family and friends to help them survive, maintain dignity, and stay out of jail.

These men do not neatly fit into the stereotypes many people may have about fathers who have gotten in trouble with the financial obligations of court-ordered child support. They are in the prime of their adulthoods, and are parents to an average of two minor children (age 17 or younger)—though some of the fathers are well into middle age with grown children who are young adults. On average, the fathers had their first child when they were 23 years old—only two in the group had been teenaged fathers.

Nearly all of the fathers were unemployed at the time of the focus group, and had not worked during most of the previous year. The fathers' education levels were roughly evenly divided between those who had not completed high school; those with a high school diploma or GED; and those who attended college—including three with college degrees. The men reported typically earning \$9.43 per hour on average, though there was no correlation between wages and years of education—in other words, these fathers' wages were low regardless of whether they had completed high school or had earned a college degree.

Despite the challenges that fathers faced with unemployment and low wages, they remained court-ordered to pay an average of \$281 in child support per month. Nearly half of the fathers had not been able to pay any of the child support they owed in recent months, and overall what fathers were able to pay amounted to only about 38% of what was owed. In general, the fathers did not have access to assets that could be turned into cash to pay child support—two reported savings of less than \$160; and four said they owned a vehicle, all worth less than \$1,500. It should be noted that one father was homeless, living in his truck.

These fathers had racked up substantial child support debt—also called “arrear.” Among the participants who reported knowing the amount of arrears they owed, the average was about \$15,000, with most ranging from \$5,000 to \$18,000—one father in the group owed \$40,000. As a consequence of child support enforcement actions, 82% of the fathers reported having their driver's license suspended, typically for two years; and 45% reported being held in contempt of court, which can result in being incarcerated.⁶

Unresolved legal questions about employment programs that threaten parents with incarceration.

Programs that provide an alternative to jail for parents who might otherwise be held in contempt for not paying child support are important for maintaining stability in the lives of parents, and their children and families. Nationally, such programs typically offer parents a choice between “jobs or jail.”⁷ However, there are unresolved legal questions about whether family courts truly have the authority to order parents into such diversion programs, while simultaneously threatening to send parents to jail if they do not participate.⁸

In the case of struggling parents with low or no income, who truly do not have the ability to pay the money being demanded by the court, it is not clear if courts have the legal authority to order such parents to participate in any program whatsoever, much less a program that could result in their incarceration. The legal standard, as determined in the 2011 US Supreme Court case *Turner v Rogers*, is that a parent being threatened with contempt for not paying child support cannot be incarcerated if they do not in fact have the ability to pay. Once the court has determined that the parent has no ability to pay, it is unclear whether the court has any authority to order the parent to take actions designed to remedy their inability to pay.

This unresolved legal question particularly applies to alternative-to-jail programs such as the one where CFFPP conducted a focus group with the fathers quoted in this report. The court referred fathers to the program who it otherwise would have jailed for contempt, even though many fathers apparently had no ability to pay. Additional criteria for referral also included having child support debt that was considered “manageable” – typically up to as much as \$25,000.

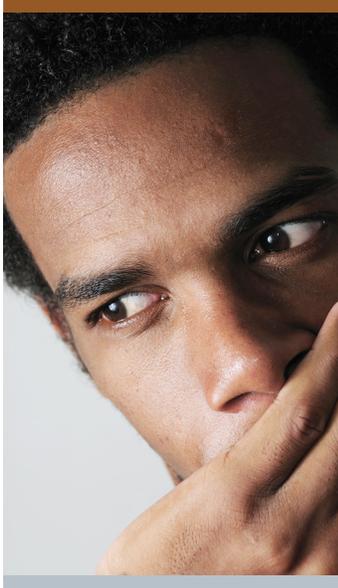
Parents who are struggling to survive, and truly have no ability to pay court-ordered child support debt, should absolutely have opportunities to voluntarily participate in robust employment and training programs. However, such employment programs should not be mandated under threat of jail time. Additionally, CFFPP believes that such employment programs should be operated and funded by agencies or organizations that are entirely separate from either child support enforcement agencies or family courts, to avoid any potential conflict of interest between programs that provide supportive services to parents, and the agencies charged with enforcing payment and potentially threatening incarceration.⁹

DEMOGRAPHICS OF FATHERS IN THE FOCUS GROUP

The following is a by-the-numbers portrait of the fourteen Black fathers who participated in our focus group, all of whom lived in the Jackson, MS, area:

- **Average age: 38, ranging from 32 to 49.**
 - Nearly all had their first child when in their early to late 20s—the average age was 23. Two of the participants had been teens when their first child was born, both aged 17.
- **Unemployed: 86%**
 - The last time they held a job was more than eight months ago on average, and half had not held a job in over year.
- **Employed: 14%**
 - Of the two fathers who held jobs, one worked part-time earning \$8,000 per year, and the other worked full-time earning the minimum wage.
- **Education: 12th grade, on average.**
 - Five graduated from high school or got a GED. Three had completed a college degree.
- **Minor children: 2.2, on average (younger than age 18)**
 - All of the fathers' minor children lived with the children's mothers.
 - Three fathers also supported other children, including two fathers who were married.
- **Adult children: 36% also had an average of 1.4 children who were age 18 or older.**
- **Living arrangements:**
 - 23% lived with their own mother.
 - 31% with a partner or spouse.
 - 46% lived alone—including one father who was homeless, living in his truck.
- **Child support court-ordered per month: \$281, on average.**
 - Most had monthly child support orders between \$130 and \$310, but two fathers had much-higher order amounts, based on past employment, that the court did not modify.
- **Child support paid in recent months: \$117, on average.**
 - This represented about 38% of current child support owed, on average, but nearly half of the fathers reported not paying anything.
- **Child support debt: \$14,700, on average (seven fathers responded)**
 - Most participants owed between \$5,000 and \$18,000, but one father owed \$40,000.
- **Driver's license suspensions: 82% reported this sanction.**
 - The median duration of license suspension was for two years.
- **Contempt of court: 45% reported this sanction.¹⁰**
- **Assets (nine fathers responded):**
 - Three had no assets.
 - Four reported a vehicle as their only asset, ranging in value from \$300 to \$1,500.
 - Two reported savings of less than \$160.
 - One father owned a house worth \$15,000.

The Struggle to Find Employment—With the Threat of Jail Hanging Over Their Heads



The fathers in our focus group spoke of their difficult struggles to find employment, earn an income, and pay court-ordered child support, in the face of barriers that seemed to disregard their level of education, experience, and level of skill. The barriers fathers struggled to overcome included both systemic and interpersonal obstacles. On the systemic level, child support enforcement policies such as: driver's license suspensions that prevented them from legally driving to secure or maintain employment; bench warrants and arrest records for unpaid child support that employers used to justify rejecting job applicants. On an interpersonal level, fathers reported pervasive racial discrimination by employers, both large and small.

During the focus group, fathers talked with us about their employment situations. The following quotes reflect both their personal experiences and systems analysis.¹¹ The standard enforcement tools of the child support agency create barriers to employment, such as listing the debt with credit reporting agencies; records of warrants and/or arrests for non-payment; and driver's licenses suspensions. And all of this occurs in a job market with high rates of unemployment—especially for Black men—which makes finding work all the more difficult:

My driver's license is suspended, so that's going to be a problem, because this job I just applied for requires a valid driver's license.
-FATHER, WHOSE LICENSE WAS SUSPENDED THREE TIMES, FOR UP TO 12 MONTHS EACH TIME.

The child support system says you're behind, so they label you. Once you already got that label on your record, then you can't get nobody to hire you.

-FATHER, UNEMPLOYED ABOUT A YEAR

The economy is destabilized. ... Now, me, myself, I have a bachelor's degree... I went through the struggle of getting a college degree, and I thought this struggle would be over. ... But now the economics

have completely fallen apart. ... I'm not even trying to get a job in architecture... I get silence, they won't interview me... I'm overqualified. ... Instead of people reviewing qualifications for a job, they hire who they know. ... Unless you're making \$40,000... \$50,000... \$60,000 a year, enough to get your children out of the child support system, then it's just a long battle. -FATHER OF TWO YOUNG MEN (ONE AN ADULT), OWES NEARLY \$20,000 IN CHILD SUPPORT ARREARS.

DISCRIMINATION BY EMPLOYERS IS PERVASIVE

In other listening sessions we conducted around the state,¹² fathers and other community members, including high-school students,¹³ confirmed the difficulty that people have finding work—particularly Black men—given that employers often discriminate against people based on race, arrest and warrant history, and/or criminal records. During community forums, people suggested that over-policing and racial profiling result in disproportionate numbers of arrest records among young Black men, regardless of whether the arrests later resulted in criminal convictions or not:

Employers actually use police and criminal records as a means of discriminating against people. So we have difficulty with people being able to get substantial gainful employment, so that they can care for themselves, and honor their obligations to their dependents. -MAN AT COMMUNITY FORUM.

It wouldn't hurt if businesses in Jackson, if businesses gave everybody a fair shot at a job. -WOMAN AT COMMUNITY FORUM.

You can look up arrest records, and what's part of the problem is that there's no explanation about whether the arrest led to a conviction or not. So, a lot of employers use that website to see if someone has been arrested. We haven't reached the stage of getting "Ban the Box" here in Mississippi.¹⁴ -MAN AT COMMUNITY FORUM.

Unless you know somebody, like it's somebody in your family, you're not going to get a job. -YOUNG MAN, HIGH SCHOOL FOCUS GROUP.

All the fathers we find jobs for, it's based on our personal recommendation, and was due to our personal networking. And I would venture to say that as good as those employers have been, had the men applied by themselves, only maybe one out of ten would have been hired. Maybe. -MAN AT COMMUNITY FORUM.

Sometimes it's not what you know, it's who you know.

-YOUNG PERSON, HIGH SCHOOL FOCUS GROUP.¹⁵

We know from reality that white folks employ white folks.

– MAN AT COMMUNITY FORUM.

White people hire their friends, and their friends' children, and unless we have a relationship with them that is as viable, then our children won't get hired.

-MAN AT COMMUNITY FORUM.

If you not white, they will not hire you to work inside their store. Since they been open, they only hire Black males to do jobs outside the store. Probably a lot of other businesses around here that do discriminate, because they can give their jobs to whoever they want to. ... In those stores, you ain't never seen a Black person, you can't help but notice. They just don't give them no jobs. -WOMAN AT COMMUNITY FORUM.

We got restaurants here... I was told by someone that worked there, the lady [who owns the restaurants] said she will not hire a Black as long as she's there. -MAN AT COMMUNITY FORUM.

Some people can look for a job for a year and still not get a job. -YOUNG PERSON, HIGH SCHOOL FOCUS GROUP.

A lot of people now are just living in a hopeless situation. What do they have to lose? -MAN AT COMMUNITY FORUM.

EMPLOYMENT OR INCARCERATION

Community members around the state also spoke of a commonly held perception that if a person was not gainfully employed, then they would be at a high risk of incarceration. These two diametrically opposed options—"jobs or jail"—were a recurring theme in the discussion about opportunities and outcomes that community members saw for Black men, especially younger adults. Other opportunities for contributions that men can, and do, make were not typically discussed—for example: parenting children, caretaking elderly relatives, or volunteering to perform needed community services.

This tension between "jobs or jail" is at the structural heart of alternative-to-jail employment programs for parents who have child support debt. People in the listening sessions also said that given extremely high rates of unemployment, they often find themselves in competition for work with people incarcerated in local county jails, who do public works jobs for little pay.

“Child Support” Word Cloud

At the beginning of the focus group with fathers, we asked the men to write down, in a few words, the answer to the question below. The word cloud shows a condensed summary of their responses:

When you think about your child support debt situation, what comes to mind?

broke **locked up**
unemployed
not fair
homeless
oppressive **ridiculous**

A lot of job opportunities are being taken by the justice system. ... They use [County] prisoners to do the jobs. ... They're paid whatever little bit that the system says a prisoner gets for his day's work, instead of people [in the community] having those jobs. ... They're using prisoners... to take a lot of job positions that people could have around here. It's affecting all of us. -MAN AT COMMUNITY FORUM.

We have to begin to create for ourselves an economic base. Then we'd be able to hire people, and keep our kids out of jail. -MAN AT COMMUNITY FORUM.

You need some training for students to help them get to where they should be, and then maybe we wouldn't have so many in jail during the summer. -WOMAN AT COMMUNITY FORUM.

But not only for the youth, but for the adults as well, because the adults are fighting for some of the same jobs that some of the high school students are. -WOMAN AT COMMUNITY FORUM.

Adding to the difficulties that many fathers have finding and maintaining employment, the child support system's enforcement tools can push some fathers to make difficult choices about how to earn an income. In addition to suspending driver's licenses, the same law blocks all other professional licenses, including ones needed to start a business. Fathers spoke of having to make tough decisions about whether to operate an independent business without the necessary licensing and certification, and whether to drive without a valid license in order to maintain employment:

*I wanted to start a business, 'cause I had trouble getting a regular job. But I couldn't get a business taxpayer ID because of my child support debt. That's another license they block. ... **After child support suspended my driver's license, I racked up \$5,000 in traffic tickets, then went to jail for those unpaid traffic fines. I can't not drive!** I have to drive for work, and to live life, but there's no transportation in Jackson. The child support system is built to keep you down. -FATHER OF TWO, ALSO OWES ABOUT \$5,000 IN CHILD SUPPORT ARREARS.*

COURT INDIFFERENT TO FATHERS' UNEMPLOYMENT

Fathers in the focus group expressed their frustration that the family court would not modify their child support order to reduce the monthly amount owed. Their perception was that the court and other decision makers were indifferent to their economic and employment circumstances, and tended to disregard evidence of long-term unemployment and their lack of job prospects:

The court will not modify my order. Seems like the order will only ever go up, not down. It's like a handcuff—it only gets tighter. To lower my child support order, I need legal help, but I can't afford it.

-FATHER, INCOME WAS ABOUT \$4,000 IN PRIOR YEAR.

When times get hard without a job, there is no consideration given by the court toward reduction of my monthly child support payments.

-FATHER OF TWO, LAST HELD JOB LONGER THAN A YEAR AGO, IS COURT-ORDERED TO PAY ABOUT \$300 PER MONTH IN CHILD SUPPORT.

I had a good job making \$20 an hour, and was paying \$900 a month [in child support], but then that job ended. I have a lesser paying job now, but the child support payment remains the same. When I went to court, they said "Get a better job." -FATHER, ABLE TO PAY ABOUT \$150 IN RECENT MONTHS.

I thought I would have been able to stay ahead of the arrears, but I couldn't earn enough money, and I was often between jobs.

-FATHER, LONG-TERM UNEMPLOYED, ORDERED TO PAY ABOUT \$300 PER MONTH, OWES MORE THAN \$15,000 IN ARREARS.

I was paying when I was working, but that's been going on two and a half years now... I haven't been paying 'cause I have nothing. If I had something, I'd be paying it. -FATHER OF TWO BOYS, LAST HELD A JOB OVER TWO YEARS AGO.

The fathers also said that the court's attitude appears to be driven by a focus on seeking money payments, without regard for the impact on the well-being of either the parents or their children. One county worker shared that "the judge says you should pay something, even if it's small, pay \$15, or \$25, or you'll get in trouble." Several fathers commented on this singular focus:

The system is built on money, rather than support for the child.

-FATHER OF ONE BOY, HAS ONLY WORKED DURING SIX MONTHS OF THE PAST YEAR.

The court cares only about the money. -FATHER, ORDERED TO PAY ABOUT \$150 PER MONTH.

I have no income coming in, and I've been sleeping in my truck.

-FATHER OF TWO BOYS, ORDERED TO PAY ABOUT \$200 PER MONTH.

THE THREAT OF JAIL, AND BEGGING FAMILY FOR MONEY

The stress of being threatened with incarceration was emphasized by the fathers as having a major negative impact on both their physical and mental well-being. It is important to note that fathers said the harmful effects of this stress was caused by constantly living under the threat of incarceration—and not knowing when or how it might happen. Additionally, fathers experienced extreme anxiety in the high pressure environment of appearing in court and not knowing whether they would leave the courtroom as free men, or be taken to jail. Often, the price for freedom amounted to only hundreds of dollars—relatively small amounts of money given that their liberty was at stake, but nevertheless beyond these fathers' ability to pay.

When we go before the judge, the judge is just screaming at us, and threatening us with jail time. ... This isn't the only bill you have, but it's the most stressing one. Fixin' to go to jail is incredible stress. Your blood pressure goes up. It's a nerve wracking situation when you in court. -FATHER, OWES NEARLY \$20,000 IN ARREARS, WAS HELD IN CONTEMPT OF COURT.

For not being able to come up with \$500, they will lock you up in jail for six months to a year. -FATHER, OWES ABOUT \$5,000 IN ARREARS, WAS HELD IN CONTEMPT.

This system is just about getting you in court and sweating you with jail time. ... It's the new Jim Crow laws, the new vagrancy laws. Back then, after the Civil War, if you didn't have work, they would round 'em up and put 'em in jail. ... It's extreme. -FATHER, COLLEGE GRADUATE, UNEMPLOYED OVER A YEAR.

How does jail help your situation? -FATHER OF ONE YOUNG MAN, WAS HELD IN CONTEMPT.

As CFFPP has found in similar listening sessions with fathers across the country,¹⁶ often times the fathers' family members and friends scrape together the money required to keep their loved ones out of jail. According to the fathers in this project's focus group in Jackson, Mississippi, the court has come to expect that other family members often pay the child support debt on the fathers' behalf. Consequently, fathers say, the judges routinely ask if someone else will pay. Fathers reported that their own siblings, parents, extended family, and friends have all paid money to the courts and child support enforcement system in order to keep fathers out of jail:

If not for my sister, I would have gone to jail. I told the judge she would be coming to court later, and the judge said, "When your sister comes, how much money she got?" **My sister came through with about \$3,000 to keep me out of jail.** -FATHER OF TWO (ONE A YOUNG ADULT).

When they threatened me with jail time, I had to ask friends and my own parents to come up with the money. -FATHER IN FOCUS GROUP.

When I was at the court, I called up several people, but they were tapped out. Then I remembered that **my aunt had gotten her Social Security check the day before. So with the \$50 from her, and a small amount from my cousin, I patched it together—and I was able to stay out of jail.** *... Having to ask for help is humiliating... Calling and begging people for money to stay out of jail, so you don't lose your job.* -FATHER OF ONE BOY, HAS NO SAVINGS OR OTHER ASSETS.

Community members in the statewide listening sessions confirmed that it is often difficult to help others when everyone in the community is struggling with similar economic insecurity issues. Women in the listening sessions were especially concerned about the futility of the court incarcerating the father, thereby preventing him from making any contribution to his children—financial, parenting, caretaking, or otherwise:

I know some people who have been in that situation, where the father calls the mother saying “I’m in jail, they want me to pay this money right now.” But what am I supposed to do? -MOTHER OF THREE YOUNG-ADULT MEN, IS OWED ABOUT \$10,000 IN ARREARS.

When they lock him up... Probably the momma will say, “You gonna go to jail! You gonna go to jail!” But deep down inside, you don’t want him to go to jail. Because you know you won’t get anything. You just want him to do whatever he needs to do to help you financially. -MOTHER IN FOCUS GROUP.

Everybody is in a survival state here. Everybody’s in survival mode, and it’s hard to save someone [financially] when you’re drowning yourself. -WOMAN AT COMMUNITY FORUM.

TANF BENEFITS, GOVERNMENT REIMBURSEMENT, AND LACK OF CASH

The other parent is often struggling too—usually the child’s mother, but sometimes a grandparent or other relative who the child lives with. When the custodial parent seeks out public assistance benefits to help make ends meet, this can set in motion a process which results in the father being court-ordered to pay child support. Although the TANF (Temporary Assistance for Needy Families) program is the only public benefit that federal law requires parents to cooperate with child support enforcement, local county human-service workers will often promote child support enforcement when a parent applies to receive other income supports:

My ex filed for benefits... and we were living together in her house at that point. I was working two jobs, sometimes three, and things did not get better. ... Once she got benefits from DHS [the local county’s Department of Human Services], then I was automatically responsible [for child support]. And I was working around the clock. -FATHER OF TWO, ORDERED TO PAY ABOUT \$300 PER MONTH.

My kids were already teenagers when I got connected to child support. One of them needed to get SSI [Supplemental Security Income benefits for a disability], and their mother decided to also sign up for child support. -FATHER OF TWO (ONE A YOUNG ADULT).

Community members in listening sessions around the state noted that the amount of assistance available to people from programs such as TANF, SNAP (Supplemental Nutrition Assistance Program, also known as “food stamps”), etc., while important, was far below the amount needed for families and children to have any kind of stability or economic security. Even so, when participants in one listening session were asked to estimate how much a typical family who receives TANF cash assistance actually gets per month, the average guess was several times higher than the real figure. Participants guessed that a typical family might receive \$875 per month, which in fact would be the equivalent of the benefits received by more than 13 people. The average amount received per person, per month, is only about \$67 in Mississippi.¹⁷ The listening session participants, many of whom know family members and other people who have received TANF benefits, were shocked:

\$67?! That’s only one tank of gas! -MAN AT COMMUNITY FORUM.

In the focus group with fathers, they reported that workers in the child support system, including caseworkers and family court judges, typically assume that fathers must have access to cash resources because their basic needs for food, clothing, and shelter are apparently being met. What this assumption disregards is that fathers with low or no incomes are often relying on partners, girlfriends, family members, or friends for the resources—financial or otherwise—to meet these basic needs. In turn, this means that everyone in the fathers’ family and social networks have fewer resources available for their own needs.

The court assumes that you have money you are surviving off of. They figure that about \$1,500 a month is what it costs to survive in Jackson. So you must have that much money coming from somewhere. -FATHER IN FOCUS GROUP.

***A few years ago, I completely ran out of money.
They were taking 55% of my unemployment benefits...
I had maybe \$100 or \$200 a month to live off of.***

-FATHER, LATE 40s, LIVES WITH HIS MOTHER.

FATHERS TAKE CARE OF THEIR CHILDREN

One way that fathers often contribute to their children and families is by taking care of their children when they are together, and covering any needs that might come up during that time. Fathers often report that their children are in their care, but they mostly do not get credit for this parenting and caretaking from the child support agency because it is not reflected by cash payments into the system that can be tracked.

I got my kids right now for the first two weeks of the summer. ... I'm feeding this child. I clothe this child. You know... This is my child! ... And I'm paying child support. I may be behind, but that does not make me a bad father. -FATHER OF ONE CHILD.

I find myself constantly spending money, even though I don't really have it... And I do it because it's for my child. ... You got school fees, other kinds of fees that are not even discussed in the child support order. -FATHER OF ONE BOY, UNEMPLOYED FOR HALF OF THE PAST YEAR.

She's out trying to make money... So she drops them off at my house, and goes does her thing. My house is the babysitting house. ... I been taking care of this child, even before the courts got involved! This child was being taken care of. But when I don't have a job, I'm being look at finna go to jail, because I'm not paying child support. -FATHER, UNEMPLOYED ABOUT A YEAR.

I'm not saying I'm this great saint, but my intention is to do right by my family. - FATHER OF TWO YOUNG MEN.

CHILD SUPPORT CAN BE RETAINED BY THE GOVERNMENT

When fathers do make child support payments into the system, not all the money goes to their children if the child's household received TANF cash assistance. Mississippi state law does not allow any amount of a parent's child support payments to "pass through" to the child's household if that child is currently receiving TANF. Federal law gives states an option to pass through a portion of child support payments, but Mississippi is one of 29 states that do not take up the option to give child support payments to children in households that receive TANF.¹⁸ Additionally, if the paying parent owes child support debt from a time when the child previously received TANF, then a portion of any child support paid can also be retained by the state to recover the cost of the TANF benefits, plus any interest that has accrued. One father in the focus group knew the exact amount that the state retains, and how much his child actually receives:

When I pay \$300, the mom only gets \$125. The rest goes to pay back TANF. -FATHER IN FOCUS GROUP.

Women that CFFPP spoke with confirmed that they do not receive the full payments when a portion is owed to reimburse TANF benefits, and that this often makes struggling fathers' small payments even smaller. In a focus group with mothers who have been owed child support, some expressed frustration

that they and their children did not receive all of the money when fathers made payments through the child support system. Furthermore, they felt it was an injustice that they were required to work for the County in order to receive minimal TANF benefits that did not fully compensate them for the hours worked.

*You have to work so many hours per day for the County for your children to receive some type of cash assistance. ... To get TANF, you have to work! ... **If the father pays, TANF receives that money. So the mothers are getting beat down twice!***

-GRANDMOTHER WHOSE DAUGHTER RECEIVED TANF AND IS APPLYING AGAIN.

Moms have to work for the County to pay back the TANF. -MOTHER OF THREE YOUNG-ADULT MEN, IS OWED ABOUT \$10,000 IN ARREARS.

When you get the [child support] money, you probably won't get much. Especially if the father has a minimum wage job. -MOTHER IN FOCUS GROUP.

If the man pays \$100 a month child support...you don't even get all your money. You don't. -MOTHER IN FOCUS GROUP.

With the TANF, if she's going to put the hours in [working for the County], at least when the [other] parent does start paying back, don't turn around and give the money back to the County. Because she's already worked it, so it's like she's really volunteering to get some help. ... Get that money to come to the mother. ... Reward her as well as helping the child.

-GRANDMOTHER WHOSE DAUGHTER IS OWED NEARLY \$10,000 IN ARREARS.

DISTRUST OF GOVERNMENT SYSTEMS AND EMPLOYEES

Fathers also expressed frustration that people working in the system—whether process servers or child support caseworkers—have little incentive to perform their duties with integrity. Many fathers made the point that the goal of the enforcement system is to get fathers in court where they can be threatened with contempt and jail time. Fathers suggested that workers in the system view the ever-present and in-person threat of incarceration as an effective way to get money from low-income parents and/or their family members and friends. Therefore, fathers believe that the workers have a perverse incentive to allow arrears to build up by not being diligent about serving court papers, and not responding promptly to inquiries from fathers:

DHS was going to file contempt of court, but I never knew about it. I told DHS I never got the papers. I'm in one room, I stay in a hotel with my mother, so the service person [who delivers the summons] must

*be lying, because there's only one place to find me. ... But the court doesn't want to hear about it. ... **It's all about getting you in court and sweating you with jail time.** -FATHER OF TWO, LONG-TERM UNEMPLOYED.*

The father is placed in contempt of court because he was a "no show," even though he never received the summons [to appear in court]. ... The summons is not always delivered to the correct address. -FATHER IN FOCUS GROUP.

I have questions about my case, and no one can answer them. ... It took me six months to even talk to someone who knew anything about my case. ... No one knew who my caseworker was. ... I'm calling and calling and calling and calling 'til I finally gave up. ... I never got a call back. It took me about six months. -FATHER OF ONE, HELD IN CONTEMPT AT LEAST ONCE.

Similarly, in the focus group with mothers who were owed child support, some of the women expressed distrust of their local county's Human Services department, which includes the child support enforcement agency. The women's stories described County workers who appear to deliberately slow the process of enforcement—perhaps, they suggest, so that the fathers' arrears can accumulate—or, conversely, purposely obstruct the process in order to protect fathers that the County workers know:

They [Human Services and child support enforcement] ask you for all this information... It's called "being cooperative"... Where the [other] parent is... And you give them the information, all the way to his front steps, and yet they still can't find the parent. ... But you just passed that house and saw him on the porch waving at you, but they can't never find him. -MOTHER OF THREE, IS COURT-ORDERED TO RECEIVE MORE THAN \$200 IN CHILD SUPPORT PER MONTH.

It took them 13 years to "find" my son's dad, and I gave them his Social Security number, his birthday, his address, but it still took them 13 years. -MOTHER OF TWO TEENAGE BOYS.

I feel like a lot of the people that work there [at Human Services] know some of the people [who owe child support that] they're looking for. I believe a lot of times they tell the other person [who owes child support], or they just ignore it, because they know him. Everybody knows everybody, and files get "lost." -MOTHER OF THREE.

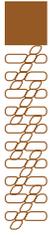
Community members and young people in other listening sessions confirmed a general level of suspicion about government employees, including the police. People had doubts about whether the staff working in government programs, particularly state-run Human Services programs, could be trusted to treat people fairly and without bias. Additionally, several people expressed concerns that their local police officers were biased and even corrupt:

Who would say that these people [working in Human Services programs] would be honest? Maybe they like, or don't like, this person or something. ... That could affect their family. ... They could ban people from getting food stamps [and other benefits] ... That's a form of discrimination that a person [working in an agency] could take against a person... -MAN AT COMMUNITY FORUM.

The system here, and the police, some of them are dirty [corrupt]. ... They will lie on you, and do what they want to do around here. –WOMAN AT COMMUNITY FORUM.

Police do the same things that they arrest citizens for. The police arrest people unfairly. -YOUNG WOMAN, HIGH SCHOOL FOCUS GROUP.

ENVISIONING SOLUTIONS



People in listening sessions across Mississippi frequently stated recurring themes when we asked them for solutions to the problems of family economic security and parents struggling with child support debts:

- Employment
- Access to employment
- Training opportunities

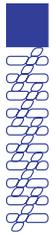
Community members were particularly vocal about the need for training and employment opportunities for teenagers and younger adults in their communities:

We need training for young people, training for jobs and employment. The shipyards have internship programs for older people, but not for young adults. We need internship type programs for young people. - MAN AT COMMUNITY FORUM.

About the youth employment situation... When I was growing up around here, they had summer jobs programs... It was "city" kind of jobs that were available to us as young students coming out of school for summer. -MAN AT COMMUNITY FORUM.

It would be good to have job banks in the county, jobs available for youth, and job readiness training for youth. -MAN AT COMMUNITY FORUM.

POLICY RECOMMENDATIONS

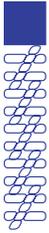


The following policy recommendations are based on the input and information we received from parents, young people, and community members during our focus groups and listening sessions in Mississippi. These recommendations reflect the situations in various local communities in Mississippi, as well as the policy environment in other states and at the federal level. Additionally, the recommendations below are informed by a policy agenda that the Coalition for a Prosperous Mississippi (CPM) developed in 2013 specifically relating to the struggles that low-income fathers face while trying to achieve economic security for themselves, and their children and families, and at the same time grapple with court-ordered child support obligations.

The recommendations below are divided into two broad areas, beginning first with policies that support parents' employment and remove barriers to employment, and following second with recommendations to improve family economic security by changing child support enforcement policies.

EMPLOYMENT, AND BARRIERS TO EMPLOYMENT

- **Aggressively fund and implement job-training and employment services.** Such employment programs should prioritize serving: people who are unemployed or under-employed; teenagers and younger adults who are parenting; and all low-income parents—both mothers and fathers—including parents who are court-ordered to pay child support.
- **Ensure that employment services are funded and operated by traditional human service agencies and/or community-based organizations.** Employment services should **not** be operated by either: (1) the child support enforcement agency, due to the potential for conflict of interest if providing services to parents whom the agency is also taking legal actions against;¹⁹ or (2) family court systems that have the power to incarcerate parents. It is important that employment services be offered by agencies whose mission is to further the parents' employment goals, without any possibility of punitive action.
- **Remove records of civil warrants and related arrests due to child support from publicly accessible online databases.** Low-income fathers reported that employers frequently use online records of warrants and arrests to

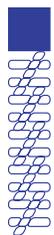


discriminate against job applicants. Limiting access to such public records would remove this frequently-cited barrier to employment.

- **Strongly enforce anti-discrimination laws.** To ensure that all people have a fair shot at obtaining employment, regardless of race or gender, government agencies charged with enforcing anti-discrimination laws should strongly pursue actions against any employer where there is evidence of discrimination in its hiring practices.²⁰

FAMILY ECONOMIC SECURITY AND CHILD SUPPORT ENFORCEMENT

- **Ensure that parents' child support orders are always based on their actual income and ability to pay.** The amount that parents are court-ordered to pay should also take into account parents' need to sustain themselves, and any expenses necessary for seeking and/or maintaining employment. Child support orders should never be based on factually incorrect assumptions about income or financial resources that low- or no-income fathers actually do not have.
- **Send the full amount of parents' child support payments directly to their children's households.** Remove the legal requirement that parents reimburse the state and federal governments for TANF cash assistance paid to their children's households. This recommendation has been a centerpiece of CFFPP's advocacy to support economic security for low-income families of color,²¹ and also featured prominently in CPM's policy agenda to strengthen low-income fathers.
- **Give fathers credit for financial and material support provided directly to their children or their children's other household.** Fathers often provide money, food, clothes, and other material support, without those contributions being recognized by either the courts or the child support enforcement system.
- **Eliminate child support debt owed to the government.** Create a policy and formal process to forgive parents' existing child support arrears that are assigned to the government due to TANF-reimbursement policies. As attested to by fathers and mothers in the focus groups, such government-owed debt often drains desperately needed financial resources from children, families, and communities, when fathers rely on those same family to pay down the debt.



- **End the practice of suspending parents' driver's and professional licenses in cases where the parent has no ability to pay.** Fathers in our focus group strongly re-confirmed this recommendation, which has been made repeatedly by advocates for low-income parents, including CFFPP, over the last 20 years. For low-income parents, this is an extremely harmful child support enforcement tactic that unnecessarily creates barriers to a parent's ability to seek and maintain employment, as well as their ability to stay involved with their children and family.
- **Immediately end the practice of courts and child support enforcement agencies asking parents if there are family members or friends who can help them pay the court-ordered child support.** As detailed previously, this practice is especially objectionable and financially harmful to children when the money is removed from the family and community in order to reimburse state-owed TANF debt.
- **Stop threatening to incarcerate parents who are struggling and have no ability to pay their child support obligation.** As fathers in the focus group strongly stated, the constant threat of jail causes them extreme anxiety and stress that can, in turn, negatively impact parents' relationships with their children, co-parents, and other family members. Parents should never be threatened with incarceration unless the child support agency and/or family court has first determined both that: (1) the parent has the actual ability to pay; and (2) is intentionally refusing to pay.

An even bolder structural solution would be: **Completely stop all child support enforcement actions against parents during any time they are unemployed or have no ability to sustain themselves, and at the same time have no ability to pay child support.** As CFFPP has previously advocated, such parents should be entirely removed from the child support enforcement system and given access to income supports, employment services, and other social welfare programs. If a parent later has new income or a renewed ability to pay, only then should their child support obligation become active again.

TWO FOCUS GROUPS WITH YOUNG PEOPLE IN HIGH SCHOOL



In discussions of “child support,” the word “child” often brings to mind images of very young children—babies, toddlers, grade-school aged children. However “child” in this context also means: high-school students; teenagers, whether in school or not; and even adult children whose parents continue to owe “child” support debt. To further contextualize the information and stories that Black fathers and other community members shared, CFFPP and CPM conducted two focus groups with high school students, mostly young Black men and women who were starting their junior or senior years in the coming months. At least half of these young people were either planning to go to college or would be starting college soon, and all were participants in programs focused on youth development and empowerment in two communities in the Mississippi Delta.²²

In the focus groups, the young people explored their perspectives on community issues, and their awareness of how social welfare policies—including child support enforcement—can affect themselves, their families, and their communities. The young people understood that “policy” affects their lives because it means “rules you gotta go by,” “regulations,” “procedures,” and “guidelines.” Policies they cited that particularly affect and target them as young people included: dress code violations, whether in school or the community, such as laws against “sagging your pants”; littering; and under-age drinking. For the young people in these communities, all of these policies can result in tickets and court-ordered fines that can undermine economic security for themselves and their families.

Most of the young people were very familiar with the wide variety of social welfare policies that help struggling people and families in their communities make ends meet. Among some of the policies that they mentioned were: “food stamps” (the Supplemental Nutrition Assistance Program, or SNAP); “TANF” (Temporary Assistance for Needy Families; they also called it “cash welfare”); Medicaid, Medicare and the Affordable Care Act (also known as the ACA, a few of the students had made a music video to promote community members to sign up for health insurance); disability insurance (“the one where you’re hurt, and can’t work”); and unemployment insurance.

Additionally, one young man mentioned “WIC, the program for babies” (Women, Infants, and Children nutrition program)—a program that CFFPP has found is sometimes overlooked by adults responding to questions about social welfare programs. The importance of the WIC and SNAP nutrition programs to low-income, low-employment communities cannot be overstated: In Bolivar and Sunflower Counties in the Mississippi Delta, where the student focus groups took place, more than 37% of all residents receive SNAP benefits, averaging \$129 per recipient.²³ Overall, it was very apparent that the young people were keenly aware of the crucial role that social welfare policies played for maintaining the well-being of their families and communities.

Young People's Perspectives on Child Support



When the focus groups turned to the topic of child support, the young people revealed a general knowledge of the topic, as well as some personal experiences and perspectives. Their discussion was often peppered with specific stories about family members who had gotten into trouble with the enforcement system. The young people also had an awareness of the conflict that child support debt can cause between parents, but, for the most part, it was clear that the parents and adults in their lives had shielded them from the legal and financial details of how the system affected their families.

The young people responded in a variety of ways when asked: **“What’s the first thing that comes to mind when you think of child support?”** Their answers reveal an awareness that family circumstances vary widely, and that sometimes one or both parents—including mothers coping with child welfare system involvement and oversight—might be court-ordered to pay child support.

Whoever the child is with, whether it’s the mother or father, can file child support on the parent who doesn’t have the child, even the mother. -YOUNG MAN.

When a mother or a father of a child has to pay money to take care of their child because they don’t live with them. -YOUNG MAN.

Support from both parents, no matter where each parent is located. -YOUNG PERSON.²⁴

If you don’t live with your child, then you have to pay someone to help take care of them. -YOUNG MAN.

They broke up... Maybe they were living together. But she moved on, and now she wants that money! -YOUNG MAN.

Financial stability for the child. -YOUNG PERSON.

Being there for your child financially. -YOUNG PERSON.

Helping my baby. Making sure that they live a healthy and plentiful life. -YOUNG PERSON.

If your mom was on drugs, or maybe she was in jail and when she gets out, she probably have to pay child support. -YOUNG MAN.

PARENTS AND FAMILY ARE IMPACTED BY CHILD SUPPORT ENFORCEMENT

A straw poll in the focus group with young Black men showed that half of them had one parent or both parents who were court-ordered to pay child support. The young men's stories about their parents' and families' financial circumstances demonstrate the difficulties that parents and families face while struggling to achieve a small measure of economic stability in their lives, and at the same time trying to make court-ordered child support payments.

Child support is a little amount of money. My mom gets child support, but it's not much. That's why I say it's just a little bit of money.
-YOUNG MAN, ENTERING 12th GRADE.

My mom AND dad pay child support. I don't stay with them, I stay with my grandma. My grandma don't ask for it though... 'cause my mom and dad still do for me, it's just that the court wanted to have it...
-YOUNG MAN, ENTERING 12th GRADE.

The young people were well aware of the consequences of not making court-ordered child support payments—particularly incarceration. A couple of them cited stories from movies, for example, in a popular Tyler Perry film, a character loses his job, then goes to jail when he falls behind on child support payments. Many other young people, though, shared first-hand experiences about what has happened to their own parents and family members:

A lot of times, if you don't pay child support, you can end up in jail.
-YOUNG MAN.

My daddy in jail, he owes \$25,000, or something like that. ... At one point in time, he couldn't pay it because he didn't have no job. ... My brother tells me about it. Daddy'll get out when he pay the money. -YOUNG MAN.

Why folks that have kids got to go to jail? I got a brother... How do they expect him to pay child support when he locked up? Why they do that? -YOUNG MAN, ENTERING 11th GRADE.

YOUNG PEOPLE BRAINSTORMED SYSTEMS CHANGE

The discussion with the young people was an opportunity for them to brainstorm ideas that answered the question **“What change could be made to make these child support situations better?”** Suggestions included removing parents who are struggling to pay from the enforcement system entirely, or a requirement that both parents pay into the system. Marriage was also discussed, and generated a debate between young people who considered marriage an ideal to be upheld, and others who believed it was not a realistic solution for everyone given the circumstances of some parents’ and families’ lives.

If you’re buying stuff for your kids, like you buy them stuff when you see them... like clothes, shoes, or you buy some groceries for the house, or take the kids out... Why you still gotta pay child support?

-YOUNG MAN.

To make the situation more fair, either the father should not go on child support, or put the mother on child support too. -YOUNG PERSON.

Every person with a baby should be married. -YOUNG PERSON.

But what if they don’t love each other? Maybe they weren’t thinking, or just taking advantage of an opportunity. -YOUNG PERSON.

But if you have babies with two people, you can’t marry both of them. -YOUNG PERSON.

The young Black men in the focus groups also brainstormed ideas to improve the circumstances of families and their communities in general. In response to the question **“Do people and families have the resources they need?”** the answer in both focus groups was a resounding “No.” To these young people, it was clear that public benefits are crucial for both struggling families and the overall functioning of the local economy. One young man made the point that public investments are important to the economy at all levels, whether it goes to “poor people” in the form of “welfare” benefits, or goes to national banks and industries in the form of “bailouts.”

We need more jobs here for young people... Only jobs is just McDonalds in the next town over [16 miles away]. -YOUNG MAN.

More scholarship programs for college, like Pell grants. -YOUNG MAN.

People need more benefits. They make you spend your own money once you get to the last week of the month. [Public benefits are only enough to cover the beginning of each month.] -YOUNG MAN.

Some type of housing program so a person has a place to live, rather than just going to jail, when they get in trouble. -YOUNG MAN.

People need more help, for instance, with paying child support. -YOUNG MAN, ENTERING 12th GRADE.

I feel like, our country doesn't give us enough help. Other countries, they give their people a lot, but our country... They want to spend money on war, on bombs. -YOUNG MAN.

This government just gave Wall Street this bailout, and then they give poor people welfare. ... The difference between the poor and the rich: When they helping out the rich, it's called a "bailout." For car companies and big Wall Street bankers and all that, it's a "bailout." But what poor people in Mississippi get is "welfare." So why do you think there's a distinction between welfare and bailing out rich people?
- YOUNG MAN.

The young people we spoke with were very aware of how social policies can affect their economic security—both as young persons in relation to their communities and its institutions, and as children in relation to their parents and families. Although some of their parents shielded them from the details of how certain policies—such as child support enforcement—directly affected their families, the young people gained knowledge in a variety of ways: Through the direct experiences of family members, by interactions with their peers, from studies in school, and by paying attention to the news and other media.

These young Black men and women, on the verge of adulthood, had a clear grasp that social policy can both provide a foundation for economic security, and at the same time undermine that foundation, causing economic instability, both at the personal level, and for their communities. Their call is for more resources so that they, their families, and their communities can have access to opportunities to thrive and grow. Resources for higher education, resources for housing, resources for food security, and resources for family-sustaining employment.

ENDNOTES

1. CFFPP analysis of U.S. Census Bureau, American Community Survey, from 2005 through 2013. Source data accessible via U.S. Census Bureau, "American FactFinder: Guided Search," http://factfinder.census.gov/faces/nav/jsf/pages/guided_search.xhtml
2. For an national-level analysis of how child support debt and government reimbursement can undermine ladders of opportunity for young men of color, see: Rodriguez, Nino, "My Brother's Creditor, or My Brother's Keeper," CFFPP, September 2014, http://www.cffpp.org/publications/MBC_Part_1.pdf
3. Coalition for a Prosperous Mississippi (CPM), "Non-Custodial Fathers Initiative," one-pager, October 2014.
4. CFFPP analysis of federal Census and TANF data from 2011. Rodriguez, Nino, "Child Support Debt in Mississippi Frustrates Economic Stability for Black Parents and Families," fact sheet, CFFPP, October 2014, <http://cffpp.org/our-publications/child-support-debt-in-mississippi-october-2014/>
5. CFFPP analysis based on estimating amounts parents paid toward \$54 million in government-owned TANF child support arrears in 2013. For a description of the methodology behind these estimates, and policy implications, see: Rodriguez, Nino, "My Brother's Keeper, or My Brother's Creditor? Part Three: How Child Support Debt and Government Reimbursement Can Financially Harm Young People of Color and Their Parents and Families," p. 2 and accompanying endnotes, CFFPP, November 2014, http://www.cffpp.org/publications/MBC_Part_3.pdf
6. None of the fathers who reported having been held in contempt of court also reported being incarcerated for contempt. It is possible that respondents did not understand the question, and may have assumed that contempt was the same thing as being ordered into jail. Therefore, it is possible that some or all of these fathers did in fact spend time in jail due to contempt of court. Attempts to contact fathers after the focus group to clarify were unsuccessful.
7. For CFFPP's analysis of a similar "jobs not jail" program in Texas, see "Child Support Guidance Highlights Conflict Between Social Service Needs and Due Process Rights," CFFPP Policy Briefing, October 2012, p. 3, http://www.cffpp.org/briefs/2012/CFFPP_Policy_Briefing_October_2012.pdf
8. CFFPP analysis based on consultation with legal scholars who have expertise in child support and poverty law. For additional legal analysis see: Boggess, Jacquelyn, "OCSE Guidance on the Turner v. Rogers Decision," CFFPP, September 17, 2012, p. 4, http://www.cffpp.org/briefs/2012/turner_guidance.pdf
9. For additional analysis, see CFFPP's comments on proposed federal rules for child support enforcement: "RE: Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs; Proposed Rule," CFFPP, January 16, 2015, pp. 2 and 4, http://www.cffpp.org/publications/Child_Support_Enforcement_2015.pdf
10. See endnote 6 above.
11. Some quotes are paraphrased, based on the facilitators' handwritten notes, due to inconsistent quality of the audio recorded during the focus group.
12. Two community forums with adults were held in the following cities from March thru May 2014: D'Iberville (near Biloxi on the Gulf Coast), and Mendenhall (about 30 miles southeast of Jackson). One focus group with mothers was held in Forest (about 45 miles east of Jackson) in June 2014. Two focus groups with young people were held in the communities of Indianola and Shelby, in the Mississippi Delta, during April and May 2014. CPM and CFFPP partnered with local community organization contacts developed, in part, through The W.K. Kellogg Foundation's Young Men of Color initiative, and The Ford Foundation's Building Economic Security Over a Lifetime (BESOL) initiative.

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13. For more perspectives from high-school students, see the section “Two Focus Groups with Young People in High School” starting on page 27.
 14. “Ban the Box” refers to employment legislation across the nation that typically prevents employers from asking job applicants about their arrest or criminal record until a conditional offer of employment is made, and only then if it is relevant to the particular job. For an overview of current advocacy, see: Rodriguez, Michelle Natividad, and Anastasia Christman, “Fair Chance – Ban the Box Toolkit: Opening Job Opportunities for People with Records,” National Employment Law Project (NELP), March 2015, <http://www.nelp.org/content/uploads/NELP-Fair-Chance-Ban-the-Box-Toolkit.pdf>
 15. Some quotes do not indicate the person’s gender because of inconsistent quality of the audio recorded during the focus groups and listening sessions. The facilitators’ handwritten notes did not always indicate who was speaking.
 16. Boggess, Jacquelyn, Anne Price, and Nino Rodriguez, “What We Want to Give Our Kids: How Child Support Debt Can Diminish Wealth-Building Opportunities for Struggling Black Fathers and Their Families,” CFFPP and the Insight Center for Community Economic Development, April 2014, pp. 14-15, <http://cffpp.org/publications/whatwewanttogiveourkids.pdf>
 17. Mississippi Department of Human Services, “State Fiscal Year 2013 Annual Report,” see “TANF: Average Monthly Payments,” p. 21, <http://www.mdhs.state.ms.us/media/222749/2013-Annual-Report.pdf>
 18. CFFPP analysis of states’ pass-through policies as of December 2014. Additionally, 46% of all child support cases involving children currently receiving TANF are in states or territories where there is either no pass through at all, or functionally there is no pass through because the amount passed through is not disregarded as income when determining monthly TANF benefits.
 19. See endnote 8 above.
 20. For analysis of how strong enforcement of anti-discrimination laws fits into a framework of social welfare policy for low-income Black fathers, see: Groblewski, Jill, “Comprehensive Advocacy for Low-Income African American Men and Their Communities,” CFFPP, May 2010, p. 14, http://cffpp.org/publications/Comp_advocacy.pdf
 21. Boggess, et al., “What We Want to Give Our Kids,” p. 17 (see endnote 16 above).
 22. The two focus groups consisted of about 16 young men and 8 young women. About 21 of them were entering their junior or senior year in high school in the fall after the focus group; two students were about to begin their first year in college. There was a range of academic achievement among the young people in the groups, from students who were struggling, to several who were on their high school honor roll. Of the 21 students who were still in high school, about half had plans to attend college, and three said that they would enter either college or the military. Most of the young people lived with only one of their parents; and nearly all lived in households with poverty-level incomes, qualifying for free school lunch and other assistance programs.
 23. CFFPP analysis of SNAP recipient data from Mississippi Department of Human Services, “State Fiscal Year 2013 Annual Report,” pp. 40-41, <http://www.mdhs.state.ms.us/media/222749/2013-Annual-Report.pdf>
 24. See endnote 15 above.



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