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# Custodial Parental Perceptions and Experiences of Noncustodial Parents and Child Support

Breanne Marie Nguyen  
*Walden University*

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# Walden University

College of Social and Behavioral Sciences

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has been found to be complete and satisfactory in all respects,  
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Walden University

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Abstract

Custodial Parental Perceptions and Experiences of Noncustodial Parents and Child

Support

by

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MA, University of Maryland University College, 2014

MA, Argosy University, 2012

BA, University of Maryland University College, 2010

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Clinical Social Work

Walden University

August 2018

## Abstract

Child support is a means to financially support children, yet fewer than half of children eligible for child support receive full payment, with many receiving none. Child support nonpayment is a national concern that has led to negative repercussions for non-intact families, the community, and economic system. In some cases, noncustodial parents have an inability to pay. The purpose of this descriptive, phenomenological study was to understand custodial parental perceptions and experiences of noncustodial parent's inability to pay their child support. Social learning theory served as the conceptual framework for the study. In-depth interviews were conducted with a sample of 10 custodial parents ranging in age from 18 to 45 who had an active child support case enforced by a Domestic Relations Office in the northeastern United States but were not receiving payments due to the noncustodial parent's inability to pay. Audiotaped interviews were manually transcribed and coded for themes using a typology organization structure. Coding was based on key terms, word repetitions, and metaphors. Member checking and audit trails were used to establish the trustworthiness of the data. The findings revealed that many custodial parents did not trust that the noncustodial parent was being truthful in their claims of having a true inability to pay. Other custodial parents believed that the noncustodial parent could make more attempts to try to assist the custodial parent in the absence of financial support. The findings of this study may contribute to social change by advancing knowledge and policies within the child support system. Likewise, findings may assist caseworkers and clinicians in better understanding their client's experiences and challenges resulting in a better client service experience.

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## Dedication

I dedicate my dissertation to the National Child Support Enforcement Association, the Office of Child Support Enforcement, National Child Support, and the Pennsylvania Child Support Program. I thank each of these organizations for their expertise in their domain of child support enforcement and their dedication to collecting child support, minimizing the current level of child support debt, and making the world better for children within the child support system.

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## Chapter 1: Introduction to the Study

### **Introduction**

For many families, the child support system is an unavoidable element of parenting across households. Over one quarter of children do not live with both biological parents, often due to relationship dissolution, and many of these children live in female-headed, sole-parent households (Harris, 2015). Child support is the financial support that is collected from the parent who does not have physical custody of their children and does not provide the day-to-day care of the children (Natalier, Cook, & Pitman, 2016). These individuals are generally referred to as the noncustodial parent. Child support is usually given to the parent who has physical custody of their children and is considered the main caregiver; these individuals are usually referred to as the custodial parent. Child support is used to assist with the financial burden of raising children in the noncustodial parent's absence (Harris, 2015; Meyer, Cancian, & Yiyu, 2015; Natalier et al., 2016). Child support can be either court ordered or an informal agreement between both parents that is fulfilled outside of the child support system.

Since 1975, when President Gerald Ford created the first U.S. child support collection system, the nation has changed socially, economically, and demographically (Kim, Cancian, & Meyer, 2015). The child support system has struggled to keep up with these changes (Kim et al., 2015), and this has resulted in an overabundance of child support debt (Meyer et al., 2015). As a result, noncustodial parents face the threat of incarceration for failing to comply with child support regulations (Meyer et al., 2015). Although each state has their unique child support laws and policies, the goal of federal

child support policy is to reduce child poverty and its adverse effects on children (Harris, 2015). This goal was shared with many social programs across the United States; however, despite this intention, fewer than half of the children eligible for child support receive full payment, with many receiving little to no payment (Kane, Nelson, & Edin, 2015; Meyer et al., 2015). One of the reasons for this issue is the refusal of the noncustodial parent to pay their child support (Goldberg, 2015; Meyer et al., 2015). Many noncustodial parents are either unemployed or underemployed, resulting in a tangible inability to pay (Meyer, Cancian, & Yiyu, 2015).

Individuals who have child support obligations are required to pay in full and on time (Fehlberg, Millward, Campo, & Carson, 2013). Studies have shown that economic downturns, such as the most recent U.S. recession, have adversely affected a noncustodial parent's ability to gain and maintain steady employment (Harris, 2014, 2015; Smith & Mattingly, 2014). This past recession has resulted in widespread child support delinquency or default across the nation (Mincy, Miller, & De la Cruz Toledo, 2016). Individuals unable to meet their obligations may face enforcement remedies from child support organizations and the courts due to delinquency and default (Harris, 2015). Enforcement methods of this nature include imprisonment; reporting child support debt to credit bureau agencies; and license suspension and revocation (driving, professional, and recreation; Cancian, Heinrich, & Chung, 2013). Other methods include income tax seizure, freezing and seizing of bank accounts, and numerous other remedies that are considered effective and appropriate by the child support system (Cancian et al., 2013).

In many situations, non-custodial parents have a minimal say in financial orders set against them even if they lack the income to comply with the child support order (Cancian et al., 2013). This may differ depending on state and local laws in addition to individual circumstances. Although the incomes of both parents are taken into consideration, guidelines dictate child support amounts despite personal explanations and other financial commitments (Miller & Mincy, 2012). Child support orders are driven by income and not expenses as caring for the children are a priority (Natalier et al., 2016). Since the child support system establishes and enforces child support orders, many noncustodial parents are confronted with enforcement action being taken against them if they cannot comply with their child support order (Mincy et al., 2016). In many cases, these orders could obstruct the non-custodian parent's ability to gain and maintain employment, thus affecting their ability to fulfill child support obligations (Mincy et al., 2016). An example of this issue could be the case of a non-custodial parent who has a true inability to pay their child support obligation and has been denied a financial modification for whatever reasons. Later, this person could be incarcerated as an enforcement measure by the child support office. The non-custodial parent is then unable to actively seek or begin employment due to their incarceration. These events could later result in further child support nonpayment.

Although child support is often the sole financial resource readily available to support children, the child support system has struggled with assessing case details and family dynamics prior to establishing and enforcing a financial order (Natalier et al., 2016). An example to consider includes two parents who are both receiving welfare



benefits and living in the same home having an active child support case (Cook & Pitman, 2016; Patterson, 2014). The Department of Health and Human Services (DHHS) requires all custodial parents who are receiving cash assistance to file for child support unless there is a good cause exception such as domestic violence (Cook & Pitman, 2016; Patterson, 2014).

Laws and policies of this type can vary by state and local laws. It could be argued that the child support system has reflected multiple principles. These principles explain that both parents have a duty to financially support their children and child support is solely paid to benefit children.

I have found limited research specifically focused on understanding parental perceptions and experiences of child support debt when a non-custodial parent has a true inability to pay (Kane et al., 2015; Meyer et al., 2015; Natalier et al., 2016; Rufus, 2016). I designed this study to address this research gap while contributing to the existing body of knowledge in this area. From a research perspective, this approach is important since focusing on this topic may provide contributions to assist in advancing knowledge and policies. Furthermore, the results of this study could also provide information for not only the child support system but DHHS as well.

In this chapter, I will provide the background, problem statement, and purpose that were set forth for this study. Additionally, this chapter will include the research question, framework, and nature of the study. Likewise, the definitions, assumptions, scope, and delimitations will be presented along with the limitations and the significance of this study. The chapter will conclude with a summary of its key elements.

## **Background**

In the 1970s, when much of the current child support enforcement system was initially designed, most children resided with their mothers after divorce or separation (Harris, 2015). Mothers typically earned substantially less than fathers, both before and after divorce (Harris, 2015). Consequently, children typically lived exclusively with their lower-earning parent following a divorce (Meyer et al., 2015). This issue made child support a particularly critical source of income (Meyer et al., 2015).

Focusing specifically on noncustodial parents, Cancian et al. (2013) discussed declines in the employment and earnings of non-custodial fathers. The researchers also studied how these declines could potentially be aggravated by child support enforcement policies. Lastly, the researchers attempted to address if these factors could potentially discourage fathers to seek employment. Their quantitative study focused on 8,263 fathers who fit the specific criteria of (a) the mother was the custodial parent; (b) the father had been assessed birth costs in one of 23 counties in which information on typical birth charges was collected; and (c) the focal child who was the recipient of the child support order was born between October 1, 1997, and December 31, 2003 (Cancian et al., 2013).

For their study, birth costs (commonly referred to as prenatal costs and delivery fees) included health care costs related to pregnancy in addition to the birth of a child (Cancian et al., 2013). The birth charges were the financial amount that was charged to the non-custodial parent for their portion of prenatal costs and delivery fees of the child (Cancian et al., 2013). This amount was determined by assessing the mother and father's financial obligations in relation to these fees.

Results of their study revealed that child support payment was strongly associated with a father's earnings through automatic wage withholding (Cancian et al., 2013). Furthermore, there were particular results regarding low-income, non-custodial fathers facing large child support debt and substantial wage withholdings or inability to pay the full court-ordered child support (Cancian et al., 2013). In the state of Pennsylvania, these fathers became significantly discouraged and had a higher chance of leaving their employment to ultimately avoid fewer earnings and more child support payments via each payroll period (Cancian et al., 2013). These findings supported the need to investigate parental perceptions of child support debt when a non-custodial parent has a true inability to pay their child support obligation. Therefore, my goal was to expand the understanding of the lived experiences of custodial parents in regards to receiving little to no child support payments.

Millar (2010) and Harris (2014) researched how child support enforcement affected the unemployed, African Americans and individuals with lower levels of education at a higher rate than any other population. Harris and Millar used qualitative studies to focus on unmarried mothers who had children that were labeled as poor or underprivileged. These characteristics would then result in the family being highly dependent upon Temporary Assistance to Needy Families (Harris, 2014; Millar, 2010). Results showed that poor and low-income families, as well as African Americans and parents with low levels of education, played a role in not only the families that were affected by the lack of child support payments, but also the fathers who had trouble paying their child support (Harris, 2014; Millar, 2010).

Myrick (2012) conducted a study focused on the psychological mindset of fathers who have high child support arrears. In addition, Myrick also studied how parents became discouraged by this amount and their lack of motivation to gain and maintain employment. In this qualitative study, the researcher looked at how Pigou's theory of unemployment can be linked to the framework of increasing employment (Myrick, 2012). Results of this study revealed that fathers who had high child support arrears had low motivation to gain and maintain employment due to receiving less than expected income from their salary (Myrick, 2012). Myrick argued that this disinterest was based on the significant portion that was withheld for child support due to automatic wage withholdings.

Smith and Mattingly (2014) focused on non-custodial parents that collected cash assistance and depended highly on community resources to financially provide for themselves. They used a mixed methods approach which focused on both a custodial parents' dependence on welfare assistance as well as wives whose husbands stopped working during the Great Recession from December 2007 to June 2009 (Smith & Mattingly, 2014). The purpose of their study was to determine if all recessions are the same and if the current high rate of depending on welfare benefits can be labeled as a new form of a recession (Smith & Mattingly, 2014). Not only were comparison charts and past literature used to compare Great Recession results from past studies, but custodial parents who received welfare benefits also participated in interviews to attempt to collect their perceptions and needs of welfare benefits (Smith & Mattingly, 2014). Although results did not yield a comparison between the two groups, the findings

indicated that a large portion of custodial parents was highly dependent on welfare benefits because they were not receiving financial or any in-kind support from the non-custodial parents who were personally receiving welfare benefits themselves (Smith & Mattingly, 2014). In their study, in-kind support was defined as any type of support paid from the non-custodial parent to the custodial parent whether via cash or purchasing goods for the child, outside of a court order (Smith & Mattingly, 2014).

Heinrich, Burkhardt, and Shager (2011) conducted a study that focused on custodial parents who forgave child support arrears during periods in which non-custodial parents could not financially support their children and found that this lack of arrears resulted in a higher percentage of non-custodial parent's future financial compliance. The researchers presented findings from an evaluation of a demonstration program that was created to assist non-custodial parents in reducing large child support arrears and aimed at increasing child support paid to families via the gradual forgiveness of arrears that was conditioned on payment of current support (Heinrich et al., 2011). They used participants who willingly requested to participate in the Families Forward program in Racine County, Wisconsin, and these individuals consisted of both custodial and noncustodial parents while sharing common children on child support (Heinrich et al., 2011). Further, these parents also had an abundance of child support arrears (Heinrich et al., 2011). Results revealed that the program was useful and that, in most cases, it was both successful and financially beneficial to custodial and non-custodial parents (Heinrich et al., 2011).

Miller and Mincy (2012) attempted to quantitatively evaluate non-custodial fathers' forced participation in labor force programs when they fell behind significantly in their child support. Their participants included 4,898 infants and their parents (nonmarital) born in 20 U.S. cities between the spring of 1998 and the fall of 2000 (Miller & Mincy, 2012). Findings from their study revealed that a higher percentage of child support arrears resulted in a lower percentage of average weeks worked by non-custodial fathers (Miller & Mincy, 2012). In other words, fathers who had high child support in arrears tended to voluntarily work fewer hours in an average week. In turn, this schedule resulted in lower child support amounts paid.

Although there has been growth in attempting to understand this domain, the body of research has not kept pace in understanding parental perceptions of child support debt when a non-custodial parent has a true inability to pay. Therefore, a need existed for a descriptive, phenomenological, qualitative study to address the research gap of understanding parental perceptions and lived experiences of child support debt when a non-custodial parent has a true inability to pay their child support obligation.

### **Problem Statement**

As of 2015, unpaid child support debt in the nation accounted for over \$113 billion and few solutions have been put forward to fix this problem (Paat & Hope, 2015). Although every U.S. state has a process for establishing and enforcing child support, the amount of unpaid child support continues to rise (Smith & Mattingly, 2014). Limited information is known about how custodial parents involved perceive and feel about child support debt in general, in addition to non-custodial parents having an inability to pay

(Heinrich et al., 2011). Understanding this component may help caseworkers and clinicians better understand their clients' experiences and challenges and add to the existing body of literature regarding child support debt. In this study, I focused on determining how economic downturns adversely affect child support collections by exploring custodial parents' perceptions and experiences of child support debt when the non-custodial parent cannot pay. The overall problem included the financial hardships that non-custodial parents face from having to pay child support when individual or societal circumstances change. This situation is complicated because relief for the payor results in problems for the children they are supposed to support.

Although the research regarding child support enforcement illustrates important findings for the field, I could not find research that focused on custodial parents' perceptions of child support debt when there is no true ability for the non-custodial parent to pay. Given this fact, additional research was necessary to address the documented problem of high child support debt and enforcement challenges.

### **Purpose of the Study**

By conducting this study, I aimed to broaden the understanding of how economic factors affect child support debt. In this study, I focused on gaining a comprehensive understanding of custodial parental perceptions of child support debt when there is no true ability for the non-custodial parent to pay. Many families need child support since this support is the primary policy tool used to enforce private financial support of children of separated parents (Paat & Hope, 2015). However, there is no guarantee that non-custodial parents can financially comply with their child support obligation. With

this study, I aimed to create an in-depth understanding of exactly how custodial parents feel about the concept of non-custodial parents having an inability to pay their child support in addition to their lived experiences. It is important to understand this issue since some researchers have questioned the level of opportunities that custodial parents have when voicing their opinion about this matter in addition to having it taken into consideration (Smith & Mattingly, 2014).

### **Research Question**

I designed the following research question to guide this study: What are the perceptions and experiences of custodial parents about court-ordered child support when there is no true ability for the non-custodial parent to pay?

### **Conceptual Framework**

I used the social learning theory (SLT) as the conceptual framework for this study because it offered a lens through which to understand the perceptions and experiences of custodial parents participating in the child support system when the non-custodial parent cannot pay. SLT was developed in 1977 by Albert Bandura (Wulfert, 2014). Bandura theorized that people learn from one another through observation, imitation, and modeling (Paat & Hope, 2015). Conceptually, SLT looks at the lived experiences of participants and specifically focuses on personal perceptions of responsibility based on social norms (Wulfert, 2014). Social learning theorists believe that learning is a cognitive process that occurs in a social context and can occur purely through observation or direct instruction (Kretchmar, 2015). This process can even occur in the absence of motor reproduction or direct reinforcement (Wulfert, 2014). This factor, in turn, explains how



parents' perceptions of child support can be shaped by the social constructs in which they live.

Social learning theorists have also explained that, in addition to observing behavior, learning can also occur by observing rewards and punishments, which is known as vicarious reinforcement (Kretchmar, 2015). Humans observe individuals around them behaving in various ways which are then modeled. Thinking specifically about custodial parents, these individuals perceive certain situations based on their own personal observation and imitation of behaviors which are usually due to environmental factors (Paat & Hope, 2015). This learning occurs even if the behaviors that are observed and imitated are not appropriate to everyone. Through the lens of SLT, custodial parents may perceive obligations of child support in a much different manner than non-custodial parents (Paat & Hope, 2015). This rationale is particularly prevalent if parents are more frequently and openly allowing children to be raised in a single parent household resulting in the need for child support (Paat & Hope, 2015).

It is important to note that social life appears to come automatically and is facilitated through mental processes that are fundamentally unconscious (Kretchmar, 2015). On the other hand, social norms appear to rise from social behaviors that are within local environmental settings (Kretchmar, 2015). As such, it could be argued that humans tend to base their mindsets on lived and observed experiences without truly recognizing it. This rationale helps to explain how two parents who share common children may perceive the exact and same situation differently, resulting in conflicting perceptions (Paat & Hope, 2015). Custodial and noncustodial parents joined by a

common problem may or may not have differing perceptions that rely predominantly on their social learning. In Chapter 2, I will provide a comprehensive clarification of prominent research themes and key concepts.

### **Nature of the Study**

In this qualitative study, I employed a descriptive, phenomenological approach using Colaizzi's methodology as a data analysis process. A qualitative design is commonly used for studies that include measurable variables (Shosha, 2012). I selected a qualitative research design with open-ended interviews to answer the research question as recommended to obtain in-depth information pertaining to participant's perceptions, viewpoints, and experiences (see Matua & Van Der Wal, 2015). Phenomenology includes participants sharing a common experience (Matua & Van Der Wal, 2015). My rationale for using this methodology was driven by the need to understand a phenomenon while obtaining deep and rich descriptions through interviewing participants.

I used Colaizzi's (2012) strategy of seven steps to analyze data obtained via the interviews. Colaizzi's strategy has shown success in analyzing interviews specifically related to human behavior and familial experiences (Shosha, 2012). Data collected were managed and organized by the Audio Note Lite smartphone application. These data were then aligned into themes and trends for synthesis and interpretation.

I used semistructured and open-ended interview questions for data collection. Through these interviews and the data gathered from them, the participants' perceptions of the experiences they faced were better understood. My intention was to research the differing perceptions of custodial parents of child support debt when there is no true

ability for the non-custodial parent to pay. Since the purpose of this research was to conduct an in-depth study of a problem versus a comprehensive comparative, I identified themes and described the participants' point of views through their responses to the questions asked of them (see Guinart & Grau, 2014). I also identified themes concerning the perceptions of custodial parents within the child support system and then compared each response to one another (see Emerson, 2015).

I used this study to gain a valuable and multidimensional understanding of custodial parents' perceptions and experiences of child support liability when there is no true ability for the non-custodial parent to pay. I did not focus on collecting data that could be generalized to the overall population. Semistructured interviews involved me asking custodial parents detailed, predetermined questions. There was also the freedom to allow participants additional input and time to delve into a specific question. However, this opportunity did not lead to follow-up questions. As such, I used a semistructured process to begin the interviews to associate data results.

### **Definitions**

*Arrears:* Child support money that is owed and should have been paid at an earlier time (Meyer et al., 2015).

*Child support:* The financial support that is collected from a non-custodial parent and given to a custodial parent to assist with the financial burden of raising children in the noncustodial parent's physical absence (Meyer et al., 2015).

*Child support system:* The system or organization that establishes, enforces, and oversees child support (Nepomnyaschy, Magnuson, & Berger, 2013).

*Custodial parent:* A parent who has physical custody of a child and who is considered the main caregiver (Natalier et al., 2016). A custodial parent may or may not be a recipient of court-ordered child support (Harris, 2015).

*Earning capacity:* The means a person has to acquire money based on their education, skills, and experience (Meyer et al., 2015). This capacity does not have to be the true financial amount they are receiving (Kane et al., 2015).

*In-kind support:* A kind of giving that a non-custodial parent provides to a custodial parent in place of financial child support (Goldberg, 2015). This includes gifts and paying expenses and bills (Kane et al., 2015).

*Noncompliance:* Failure to act in accordance with the court ordered child support policies and procedures (Cook, McKenzie, & Natalier, 2015).

*Non-custodial parent:* A parent who does not have physical custody of a child and does not provide the day to day care of their children. A non-custodial parent may or may not be court-ordered to pay child support (Natalier et al., 2016).

*Parental perceptions:* The means in which parents recognize or feel about child support debt when a non-custodial parent has an inability to pay. Perceptions vary among individuals since different situations may be perceived differently with numerous meanings assigned to the interpretation (Wulfert, 2014).

*Self-support reserve (SSR):* The amount of income that a non-custodial parent must make after taxes (net income) prior to being financially obligated to pay child support (Harris, 2015). As of 2012, the federal poverty level for the SSR was \$931 (Natalier et al., 2016).

*Social learning theory (SLT)*: The theory created by Bandura in 1977 that recognized that people learn from one another through observation, imitation, and modeling (Paat & Hope, 2015). Learning can also occur by observing rewards and punishments which is known as vicarious reinforcement (Kretchmar, 2015).

### **Assumptions**

Thinking specifically about my credibility, it is important to mention that, regarding the participants' responses in the interviews that I used in the study, I assumed that the participants answered honestly. Additionally, it was assumed that the participants provided a full and accurate depiction of their thoughts and perceptions regarding non-custodial parents having an inability to pay their child support. Truthful, straightforward, and sincere interview responses pertaining to lived experiences were important to the study.

My second assumption was that participants did not withhold information about their relationships with the other parent with whom they share children. Data results could be misleading if the custodial and non-custodial parent had a relationship that could be a hindrance to the custodial parent's responses to interview questions. For example, if a custodial parent and non-custodial parent were engaged in a secret intimate relationship with one another, they may have been less forthcoming with their interview answers.

### **Scope and Delimitations**

The scope of this study was concerned with understanding custodial parents' perceptions and experiences. This understanding was pertinent in gaining specific insights into how their perceptions and experiences of child support debt, in general,

contributed to their perceptions of a non-custodial parent having a true inability to pay their child support obligation. The scope of this descriptive, phenomenological, qualitative study was targeted for potential transferability and dissemination of one to two-page summaries to child support offices while adding to the current body of literature.

The study was delimited by involving custodial parents who had an active child support order in a Domestic Relations Office in the northeastern United States using convenience-based sampling. Custodial parents who had a child support agreement that was not enforced by the child support system were not included. Participant interviews were limited to 10 custodial parents, proportionally stretched across one county in the northeastern United States. This delimitation was appropriate because the sample size of no more than 10 participants enhanced the validity of the study (see Landrum & Garza, 2015).

### **Limitations**

Limitations surrounding the design of the study included time, monetary resources, and organizational management. In this context, organizational management concerned my ability as the researcher to obtain a representative sample of custodial parents who had an active child support case in the county identified in the northeastern United States. In addition, the sample size of 10 custodial parents did not fully and consistently represent the broad spectrum of perceptions held by custodial parents globally. The outcomes and data collected were subject to my bias (Landrum & Garza,

2015). Overall, I adhered to the parameters discussed within the scope of the study in efforts to reasonably address limitations.

### **Significance**

The findings of this study affect social change by contributing to the existing body of literature on child support and custodial challenges in addition to providing an increased understanding of how custodial parents perceive the noncustodial parent's inability to pay their child support obligation. Social change involves a change in the social order of society and, in many cases, contributes to the modification of social behaviors and social relations (Bianchi, 2011). Although there was an abundance of literature available surrounding child support debt and nonpayment, I was unable to find research that focused on the perceptions and experiences of custodial parents regarding child support debt, particularly when the non-custodial parent cannot pay. Overall, the results of this descriptive, phenomenological, qualitative study may provide contributions to assist in advancing knowledge and policies, which may ultimately lead to positive social change implications within human services, child support administration, and child support debt.

### **Summary**

In this chapter, I introduced the problem which was clarified and substantiated with the research purpose. The research question was introduced and supported by the conceptual framework of the study. The theory behind the conceptual framework used was clarified in addition to providing the nature of the phenomenological study along with assumptions, scope, delimitations, limitations, and the significance of the study.

I will provide a literature review in Chapter 2 on various research conclusions surrounding child support debt and nonpayment. This will be in alignment with the impact of custodial parents' perceptions and experiences of child support debt when the non-custodial parent has a true inability to pay. The gaps in this research area will be emphasized, and I will conclude that parent perspectives are the mechanisms through which to understand child support debt and nonpayment.



## Chapter 2: Literature Review

### **Introduction**

Research has shown that child support nonpayment is a national concern that has led to negative repercussions for the non-custodial parent, the custodial parent, the children involved, and the community and economic system (DuCanto, 2013; Fehlberg et al., 2013; Goldberg, 2015). Child support debt has a lasting effect on the custodial parent-led household and often leaves non-custodial parents facing incarceration for failing to comply with child support regulations (Harris, 2015; Kane et al., 2015; Meyer et al., 2015). While much has been written about child support debt, less attention has been given to custodial parent's perceptions (DuCanto, 2013; Fehlberg et al., 2013; Goldberg, 2015; Harris, 2015). This limitation is particularly present in literature regarding child support debt when there is no ability for the non-custodial parent to pay (DuCanto, 2013; Fehlberg et al., 2013; Goldberg, 2015; Harris, 2015). The purpose of this study was to address this gap in the literature and explore the perceptions and experiences of custodial parents regarding child support debt when the noncustodial parent cannot pay.

To conduct an effective review of the literature, I used a strategy that focused first on the broad topic of U.S. data on child support debt. I then narrowed in on specific types of child support, which eventually lead me to focus on participants of child support and social constructs. In this chapter, I will present my review of findings reported in past literature regarding some of the reasons for child support nonpayment, the influence of parental relationships on nonpayment, and the effects of nonpayment on the children. My

objective with Chapter 2 was to deliver a complete analysis and assessment of current literature as it relates to the following criteria:

- Child support debt: Statistics and research on child support debt at all levels will be presented. Child support history, policy implications, and the impact on families associated with child support debt will also be discussed.
- Reasons for child support nonpayment: The research provides a framework for the reasons for child support nonpayment and a descriptive explanation of the differences between the three types of child support. The research indicates that there is a difficulty in categorizing reasons for nonpayment as an inability to pay versus unwillingness to pay (Fehlberg et al., 2013). Research also reveals the varied thoughts and reasoning behind the failure to comply with child support obligations in correlation with the subject's relationship to the non-custodial parent (Harris, 2015).
- Influences of parental relationships: Research and statistics of parental relationships will be presented. The research indicates that child support compliance and understanding is highly dependent upon the relationship between the custodial parent and noncustodial parent (Harris, 2014). Research reveals the detrimental impact of nonpayment on the noncustodial parent and conflicts surrounding the family as a system regardless of whether they are intact and simply sharing common children (Threlfall & Kohl, 2015).
- Impact on the children: Research reveals not only the importance of child support payments but also the effects of nonpayment on the children (Kane et

al., 2015). This is the foundation for understanding why custodial parents may or may not truly agree or accept the non-custodial parent's reasoning for nonpayment of child support.

### **Literature Research Strategies**

I used various databases and search engines to identify professional journals, published dissertations, and other peer-reviewed sources, primarily ranging from 2012 to 2018 except for seminal literature. I used the Walden University library to access the following databases: SocINDEX with Full Text, Thoreau Multi-Database Search, Political Science Complete, Academic Search Complete, ProQuest Central, and SAGE Premier. In addition to articles located through searches via these databases, statistical information was also sourced from the Uniform Interstate Family Support Act (2008) and The Hague Convention of 2007. The sources I reviewed varied from primary research, qualitative studies, quantitative studies, and mixed methods studies.

To locate scholarly and peer-reviewed articles, I employed a combination of the following keywords and terms, using Boolean identifiers, to search the databases mentioned in the preceding paragraph: *child support, unemployment OR economy OR economic, enforcement OR collection, and court-ordered child support*. Once this search was completed, subject boxes were selected to localize the most pertinent results associated with the topic. Subjects selected included *custody of children, parents, family, child support, child custody, questionnaires, and family relations*.

### **Conceptual Framework**

The conceptual framework provided a foundation for this study. Influential researchers have used conceptual frameworks with descriptive, phenomenological, qualitative studies to explore participant perceptions, viewpoints, beliefs, and values, which tend to be difficult to quantify (Armor, Rivaux, & Bell, 2009; Goldberg & Allen, 2015; Shosha, 2012). In using this type of framework, researchers can better explore and understand people's perspectives (Armor et al., 2009). Descriptive, phenomenological, qualitative studies using a contextual outlook in combination with open-ended interview platforms have effectively been applied in previous research (Shosha, 2012). Collective literature has revealed that phenomenological styles yield success with studies related to human behavior and perceptions specifically focusing on the use of Colaizzi's strategy to analyze interviews (Armor et al., 2009; Goldberg & Allen, 2015; Shosha, 2012). I will detail Colaizzi's seven steps of data analysis and strategy in Chapter 3.

SLT served as the conceptual framework for this study. SLT looks at the lived experiences of participants and specifically focuses on their personal perceptions of responsibility based on social norms (Wulfert, 2014). The concepts of SLT have been applied in previous studies conducted by Paat and Hope (2015) to promote parental perspectives among fragile and disconnected families. Conceptually, the researchers revealed that parental behaviors and perspectives are continuous or dismissed depending on how the behaviors or perceptions are reinforced internally and externally within a social environment (Paat & Hope, 2015). Perceptions of parental roles and child support commitments can originate or be influenced by situations that can be understood through SLT (Wulfert, 2014). Although these studies have used SLT to conceptually examine

parental perceptions of child support in a broad sense, I have found no study on parental perceptions of the non-custodial parent's inability to pay child support through the SLT lens.

### **Prominent Research Concepts**

In this section, I will review literature associated with several significant concepts, including child support history, policy implications, child support debt, and impact on families. The reasons for child support nonpayment, parents' inability to pay versus unwillingness to pay, and child support nonpayment will also be discussed. Lastly, the chapter will cover the influences of parental relationships, impact on the noncustodial parent, the family as a system, and impact on the children.

#### **Child Support History**

U.S. laws and values have generationally presumed that providing for children financially is a private obligation, generally belonging to the parents (Rufus, 2016; Threlfall & Kohl, 2015). For many years, this philosophy was honored more in thought than in the observance, especially regarding the obligations of noncustodial parent fathers (Nepomnyaschy et al., 2013). This philosophy was given true power in 1975 when Congress enacted the federal and state child support enforcement program (Sampson & Brooks, 2015). Two related goals of this program were to reduce childhood poverty and to reduce public assistance (Sampson & Brooks, 2015). These goals were developed based on the theory that childhood poverty is largely credited to the failure of absent parents to pay child support even though they had the means to do so (Nepomnyaschy et al., 2013). A majority of these absent parents were fathers not paying their share of child

support, even though they could fulfill the full obligation (Sampson & Brooks, 2015). In 1975, Congress formed the Child Support Enforcement program with the intent of addressing a variety of goals, including to establish state and county child support enforcement offices (Nepomnyaschy et al., 2013). In addition, the program was also set to organize federal corresponding funds for states to help locate absent parents, establish paternity, establish child support orders, and collect child support payments (Nepomnyaschy et al., 2013).

In 1984, the federal government added an amendment to the Social Security Act to encourage public assistance reform and enacted the Child Support Enforcement Amendments, which among other things, mandated states to create advisory guidelines for determining child support (Nepomnyaschy et al., 2013). In 1988, through the enactment of the Family Support Act, the federal government mandated each state to create and uphold clearly defined reasonable guidelines (Sampson & Brooks, 2015). These guidelines formed a trustworthy assumption that the amount of child support awarded was the correct and fair amount; therefore, to deviate from this amount, a court must make a detailed finding that a guideline amount awarded is unjust or inappropriate (Sampson & Brooks, 2015). Between 1981 and 1999, except for 1983, 1985, and 1991, Congress passed new laws every year in efforts to improve the child support system (Sampson & Brooks, 2015).

To confront parents' efforts to manipulate their income and avoid child support, every state created a provision in the statutory law permitting the court to attribute income (Sampson & Brooks, 2015). Attributing income is a legislative creation that

provides the court an alternative to reported earnings when it can be determined, without a doubt, that a parent is willingly unemployed or underemployed (Harris, 2014).

Research indicates that a voluntary reduction of income may or may not be driven by a child support order (Harris, 2015; Sampson & Brooks, 2015). Instances of other incentives to this include premature retirement and modification in employment for individual gratification or future monetary gain (Harris, 2014). Attributed income is also generally defined as earnings parents should have earned if they thoroughly pursued practical employment opportunities based on their education, prior experiences, and skills (Harris, 2015).

By 2013, the percentage of children living in dual-parent families had fallen to 69%, a historic low from approximately 85% in 1970 (Haskins, 2015). However, this figure is slightly misleading, because many children now living in a dual family household were either born outside of marriage or have experienced divorce and the remarriage of one or both of their parents (Cook et al., 2015). It has been suggested that this change in family structures and household dynamics could partially explain two key findings concerning child support. For instance, the changes could explain both the rise in child support debt and the need for families to turn to the child support system due to a separated parental relationship (Cook et al., 2015; Haskins, 2014; Natalier & Hewitt, 2014).

### **Policy Implications**

Child support arrears typically accumulate when a noncustodial parent does not comply with court-ordered child support; essentially not paying the required amount

ordered (Harris, 2015). In addition to current unpaid support, there are other components of child support arrears (Harris, 2015; Rufus, 2016). One of these components is retroactive arrears. Retroactive orders are obligations that could include a variety of terms, such as covering some or the whole period between the birth of the children and the actual establishment of a child support order (Harris, 2014; Kim et al., 2015). Similarly, this order could be applicable in divorce cases and obligations that include some or the whole period between parental separation and the establishment of a current support order (Harris, 2014; Kim et al., 2015).

Another component includes lying-in costs. Lying-in costs are medical expenses charged to fathers for costs related to the birth of their children in which public funds paid for, such as through Medicaid (Nepomnyaschy et al., 2013; Rufus, 2016). There are also various fees owed to the state or counties that are charged for genetic testing for paternity establishment or other services provided during the case process, with many states charging interest on obligations that are past due (Rufus, 2016). Some of these arrears are owed to custodial parents, and some are owed to the government depending on the circumstances of the case (Paat & Hope, 2015). For example, lying-in costs and fees are owed to public assistance in addition to child support that is accrued during periods that the custodial parent is actively receiving public assistance benefits (Harris, 2014). The current child support system emphasizes making parents pay first before the state provides economic assistance through the DHHS (Rufus, 2016). Improving child support enforcement is a key policy goal because child support is the primary policy tool



used to ensure private financial support for children of separated parents (Paat & Hope, 2015).

Researcher's collective literature claims that arrears generally appear from court-ordered child support obligations (Harris, 2014 2015; Kane et al., 2015). In turn, the arrears' originate from public policies designed to support children. This makes the orders inherently different when compared to other means of debt and are of policy significance (Meyer et al., 2015; Rufus, 2016). High child support arrears are considered a major policy problem for families and for the child support system overall. When child support is not paid, and arrears accrue, children in custodial parent households are not receiving consistent financial support (Paat & Hope, 2015). As a result, non-custodial parents are subject to enforcement actions. Some actions could include suspension of driver's license, reporting child support debt to the credit bureau, freezing and seizure of bank accounts, and incarceration (Paat & Hope, 2015). While this enforcement takes place, parents could also face significant interest charges on the arrears in some states (Paat & Hope, 2015). High child support arrears generate significant difficulties for states because confronting child support arrears requires a considerable amount of child support enforcement resources (Rufus, 2016). Low payment rates on arrears diminish state scores on federal performance measures often resulting in lower incentive payments from the federal government (DuCanto, 2013).

Child support compliance continues to be a difficult policy issue, especially at a time when the government is aiming to reduce public assistance disbursements (Harris, 2014). On the other hand, it is important that each child relish the benefits of a similar

share of parental income that they would have enjoyed if their parents lived together in an intact environment (Meyer et al., 2015). Automatic wage withholdings have assisted tremendously in making child support payments increasingly involuntary for non-custodial parents working in the formal labor market (Rufus, 2016).

### **Child Support Debt**

Currently, about half of all U. S. children have spent at least some time in their life living with only one parent (Rufus, 2016). When children live with only one biological parent, the non-custodial parent is typically obligated to pay child support to the custodial parent to contribute to the child-rearing expenditures (Huang & Han, 2013). A large portion of non-custodial parents is required to pay their child support through the child support system in efforts to monitor and track compliance (Roff & Lugo-Gil, 2013; Threlfall & Kohl, 2015). Child support orders generally aim to ensure that children continue to benefit from the same economic resources of both their parents and have an economic environment equal to what the children would receive if the family were intact (Harris, 2014; Stambulich, Pooley, Gately, & Taylor, 2012). It has been noted that a significant number of separated families might depend on child support (Cancian et al., 2013). While child support is the primary policy tool used to enforce private financial support of children of separated parents, there is no assurance that noncustodial parents can either financially comply with their child support obligation nor will do so willingly (Cancian et al., 2013).

Child support enforcement has been reinforced and standardized over the past decades at both the federal and state levels in efforts to minimize child support debt and

collect child support for children (Sampson & Brooks, 2015). However, the amount of unpaid child support remains high and continues to rise repeatedly (Mincy et al., 2016). Statistics reported by the Office of Child Support Enforcement (OCSE) reveal that as of the end of 2012, the total amount of child support arrears due nationwide was \$114.6 billion, with the typical total due per case including arrears at approximately \$10,000 (Sampson & Brooks, 2015). Child support arrears have been increasing since the national child support program began in 1975 and continues to rise at an alarmingly steady rate (Harris, 2015).

Researchers have found that the United States ranks among the highest in regard to child support debt and nonpayment compared to other countries (DuCanto, 2013; Harris, 2015; Huang & Han, 2013; Meyer et al., 2015; Paat & Hope, 2015).

Approximately 1.5 million parents use the child support system to calculate and/or transfer child support, yet there is no guarantee of child support collection (Harris, 2015). Payments are most commonly transferred from fathers (87% of payers) to mothers (Meyer et al., 2015). A large portion of these mothers live below the poverty level and receive state assistance and public assistance as supplemental income for their children (Meyer et al., 2015). Estimates from the Fragile Families and Child Well-Being Study (FFCWS) suggested that among children born to unmarried parents, only 20% of non-custodial fathers make formal child support payments by the time the common child is 3 years old (Kane et al., 2015). Additionally, nearly 40% of parents provide informal support of some kind (Kane et al., 2015). Formal child support is defined as the money a non-custodial parent pays the custodial parent through the child support office (Kane et

al., 2015). Informal child support is defined as any type of support, whether it is via payments or directly purchasing items the children need that is provided from the non-custodial parent, directly to the custodial parent, without interaction from the child support office (Harris, 2015). Much of the literature categorizes fathers as the non-custodial parent and mothers as the custodial parent. However, Harris (2015) noted that in recent years parenting roles have changed slightly raising the percentage of non-custodial parents that are women and custodial parents that are men.

Research also reveals that lower-income, non-custodial parents are typically impacted more by child support orders than wealthier non-custodial parents (Cozzolino, & Williams, 2015; Rufus, 2016, Smyth, Vnuk, Rodgers, & Son, 2014). These findings could provide a rationale for the lower income non-custodial parents and their relationship with a higher percentage of child support nonpayment (Cozzolino, & Williams, 2015; Rufus, 2016, Smyth et al., 2014). For example, a child support order that is based on 55% of a low-income, non-custodial parent's income is more of a financial burden than 55% of a wealthy, non-custodial parent's income at the same percentage level (Cozzolino & Williams, 2015). Economic trends and policy changes since the early 1980s have created a particularly punitive environment for non-custodial parents, most of whom are fathers that collect little to no income (Natalier & Hewitt, 2014; Rufus, 2016). There were approximately 12 million non-custodial parents in the United States in 2014 and about half of them had annual earnings below \$30,000, with nearly 14% having no earnings at all (Mincy et al., 2016). More than 60% of the noncustodial parents with

earnings below \$30,000 paid no child support and less than a quarter made partial payments (Mincy et al.2016).

### **Impact on Families**

Research suggests that child support arrears may result in future hardships for families by reducing noncustodial parent's compliance with continuing child support obligations in addition to discouraging non-custodial parent's employment (Kotila & Kamp Dush, 2013). Although research has proven that child support payments improve child well-being, many children within the child support system do not receive any child support from their noncustodial parent (Kotila & Kamp Dush, 2013; Rufus, 2016). It has been found in studies of low-income, noncustodial parents that close to 33% are "unable to pay child support without further impoverishing themselves or their families" (Harris, 2014, p. 160). Noncustodial parents are usually mandated by the state to pay child support via the child support system even though collection rates are problematically low (Rufus, 2016). Nationwide only 41% of custodial parents receive the *full* amount of child support ordered (Cozzolino & Williams, 2015). Low-income, noncustodial parents often fall behind on their child support payments resulting in accruing high arrears that many will never pay in full (Harris, 2015).

Researchers have found that child support raised an estimated 6% of low-income, single, female-headed households out of poverty (DuCanto, 2013; Harris, 2014, 2015). From 1970 to 2000, the number of single-mother families increased from 3 million (12% of families) to 10 million (26% of families; Harris, 2014). Sorensen and Zibman (2015) estimated that child support lifted about half million children out of poverty while

reducing the national poverty rate by 7% in 2006. Using the 1999 National Survey of America's Families, Sorensen and Oliver (2014) found that only 30% of low-income fathers pay child support versus approximately 70% of fathers who are not underprivileged.

While underprivileged families are considerably less likely to pay child support, Sorensen and Oliver (2014) estimated that about 25% of poor fathers, lower-class men, who pay child support are ordered to spend 50% or more of their income on child support, while only 2% of more affluent fathers, upper-class men, faced much higher costs of child support orders. This is attributed to the concept that 55% of a low-income person's income is much more impactful than 55% of a wealthy person's income (Harris, 2015). Sorensen and Oliver defined a low-income person as an individual whose income, assets, and worth fall below the federal government's poverty line, also categorized as lower class in relation to socioeconomic status, while a wealthy person is defined as any individual whose income, assets, and worth are above the federal government's wealthy line, also categorized as upper class in relation to socioeconomic status. Other research has indicated that high child support order amounts are related to fewer child support payments (Harris, 2015). The two most noted reasons for this include the child support office setting unrealistic orders that noncustodial parents cannot financially comply with and greater levels of discouragement of noncustodial parents to comply with their financial obligation when they feel that the order is high compared to their income (Harris, 2015). These higher amounts are due percentage wise because lower-income parents are in arrears in which 50% garnishment is common (Sorensen & Oliver, 2014).

## **Reasons for Child Support Nonpayment**

Research on child support arrears and noncompliance provide an understanding of the framework in which arrears accrue (Rufus, 2016). Previous literature has focused on three explanations as to why child support collections are so low (Fehlberg et al., 2013; Harris, 2014; Rufus, 2016). These include the insufficiency of state systems to enforce child support orders, the inability of the noncustodial parent to comply with their child support obligation, and the unwillingness of the noncustodial parent to pay child support (Fehlberg et al., 2013; Harris, 2014; Rufus, 2016). Research has generally found that a noncustodial parent's ability to pay is positively associated with child support compliance (Fehlberg et al., 2013). For example, noncustodial parent's lower earnings, incarceration, and/or higher burden of the support order reveal an association with lower compliance (Harris, 2014). Research also indicates that ability to pay is a strong predictor of compliance, especially for those without formal employment (Fehlberg et al., 2013). The research suggests that support orders exceeding 20% of an obligor's income resulted in lower payment compliance and ultimately, arrears accumulation (Fehlberg et al., 2013; Harris, 2014; Rufus, 2016).

Child support orders tend to create a higher share of predicted income for low-income noncustodial parents in addition to a stronger adverse relationship between support order burden and compliance (Haskins, 2015). Also, the level of enforcement is positively associated with compliance but is not a single factor (Harris, 2014). Evidence on the willingness to pay is inadequate and many studies suggest that it matters only for those without formal employment, because the order amount is mandated to

automatically be withheld from the earnings of noncustodial parents via wage withholding, regardless of their willingness to pay support (Haskins, 2015; Huang & Han, 2013; Kane et al., 2015).

Ability to pay, willingness to pay, and enforcement may all change over time. For example, if a noncustodial parent loses their employment, this could lead to a period of noncompliance and the accrual of arrears, especially if the child support obligation is not adjusted in relation to the employment status change (Huang & Han, 2013). Even if a non-custodial parent quickly obtains new employment, it may take a period before the child support system enforces income withholding in which arrears may accumulate with interest on the unpaid amounts (Haskins, 2015). It may take a period before non-custodial parents can pay off these debts without financially burdening themselves and their current financial situation.

### **Inability to Pay Versus Unwillingness to Pay**

Huang and Han (2013) found that low-income, noncustodial parents who have high child support amounts have a lower percentage of compliance. On the other hand, Haskins (2015) found a negative correlation between order amounts and compliance with overall child support. Harris (2014) discussed a related study which revealed that high child support orders can lead to increased underground work and less cooperation with child support authorities. Differentiating capacity to pay from willingness to pay is not always straightforward, prompting some researchers to question: "are some so-called 'deadbeat dads' really just 'dead broke dads?'" (see Cozzolino & Williams, 2015, p. 2).



Perhaps the most commonly cited reason for nonpayment is the economic condition of the noncustodial parent (Cozzolino & Williams, 2015; Goldberg, 2015; Rufus, 2016).

A study conducted by Sanders, Passarella, and Born (2014) presented a relationship between order-to-income ratio and current support collections. The study consisted of a multivariate linear regression that sampled 3,680 new Maryland child support orders to predict the influence of high orders in regards to a noncustodial parent's income (Sanders et al., 2014). This ratio is known as an order-to-income ratio on child support collections (Sanders et al., 2014). The results revealed that there is a point when a child support order is too high and outside of a non-custodial parent's ability to pay (Sanders et al., 2014). These high orders appear to be ineffective since the orders result in lower, not higher, child support collections, ultimately leading to arrears accumulation (Goldberg, 2015; Rufus, 2016; Sanders et al., 2014).

In addition to or as a replacement for formal child support, noncustodial parents may choose to make informal or in-kind contributions to their children. There is some evidence that custodial parents prefer informal payments to formal payments because it encourages noncustodial parents to be more involved in the child-rearing process (Goldberg, 2015). Studies of noncustodial parents also have exposed a preference for informal and in-kind support. It has been proposed that this preference might give noncustodial parents more flexibility over the amount to contribute in addition to how often they contribute (Cozzolino & Williams, 2015; Goldberg, 2015; Harris, 2015; Rufus, 2016). This phenomenon leads researchers to wonder if noncustodial parents are unable

to pay a court-ordered child support obligation or are they simply choosing not to pay (Goldberg, 2015; Rufus, 2016).

In their analysis of current population survey data, Huang and Han (2013) found that 21% of custodial parents without a formal child support order indicated impartial constraints regarding having a formal child support order. The main reason for these constraints included the noncustodial parent being unable to pay or already paying what they were able to contribute. Perhaps one of the frequently stated reasons that custodial parents chose not to formally engage with the child support system revolves around expected financial burdens (Meyer et al., 2015). In other words, the non-custodial parent of their children was unable to provide financial assistance. It is then thought that requesting a formal order would only exacerbate the current financial situation of the noncustodial parent (Meyer et al., 2015). In this same study, participants frequently cited how the recession had significantly restricted the number of employment opportunities available (Meyer et al., 2015).

In a study conducted by Natalier, Cook, and Pitman (2016), divorced and unmarried parents without legal agreements were asked why they do not have a formal child support order in place. Most parents offered several potential reasons that could be categorized as personal choices or objective constraints. The respondent could agree to more than one reason. One frequently mentioned reason, at a rate of 36.8%, was "another parent provides what he or she can" (see Natalier et al., 2016, p. 36). This statement was followed by "another parent could not afford to pay" at a frequency of 33.4% (see Natalier et al., 2016, p. 36). Lastly, with a prevalence of 32.6%, participants noted that

they "did not feel the need to make child support legal" (see Natalier et al., 2016, p. 36). There were several other possible reasons which included that the "child stays with another parent part-time" (see Natalier et al., 2016, p. 36). Some research has tried to explore the extent to which low-income, noncustodial parents are less likely to have child support orders. However, this research is plagued by data difficulties and partial samples (DuCanto, 2013; Harris, 2015; Haskins, 2015).

Historical child support research has mainly focused on cash payments made via formal support or informal support almost to the exclusion of the third type of child support labeled as in-kind support (Kane et al., 2015). This study drew on repeated, semistructured interviews with nearly 400 low-income noncustodial parent fathers (Kane et al., 2015). The researchers found that in-kind support constitutes about one-quarter of total support, although the courts do not deem this a component of child support compliance (Kane et al., 2015). Both qualitative and quantitative research delivered supporting evidence that in-kind support is relatively common even if it is not considered by the custodial parent as a form of child support. Among low-income families, the prevalence of in-kind support is quite similar. In fact, 47% of low-income households in the Panel Study of Income Dynamics-Child Support Supplement (PSID-CSS) reported in-kind support (Kane et al., 2015). The PSID-CSS is a measurement tool used to assess the total value of in-kind support (Kane et al., 2015).

### **Child Support Nonpayment**

Scholars in the field provide collective literature that reveals that there are four common categories of perceptions of the child support system. These categories include

imposing unrealistic financial demands, criminalizing low-income noncustodial parents, discounting paternal viewpoints, and evidencing responsible parenting (Harris, 2015; Kane et al., 2015; Meyer et al., 2015). Literature also reveals that noncustodial parents feel that child support payments are unrealistically high, and that the system ignores circumstantial aspects that might explain their inability to pay (Meyer et al., 2015). In a study conducted by Haskins (2015), data were presented from interviews with 28 custodial parents and 30 noncustodial parents. The researchers claimed that, when individuals discuss the way that child support is or should be spent, the parents are managing gendered parenting identities (Haskins, 2015). Furthermore, the custodial parents might be also discounting the non-custodial parent's ability to manage child support collections appropriately (Haskins, 2015). Many noncustodial parents in this study considered child support special money (Haskins, 2015). In this sense, special money is defined as money that the custodial parent can spend on themselves versus paying for necessities for their children (Haskins, 2015).

In a related study, the noncustodial parents who were interviewed voiced overwhelmingly negative involvements with the child support system but did not specifically provide content behind this feeling (Roff & Lugo-Gil, 2013). These noncustodial parents felt that the child support system imposed unrealistic financial demands (Roff & Lugo-Gil, 2013). Additionally, and when parents were unable to comply with these demands, they were left being depicted as criminals (Roff & Lugo-Gil, 2013). Parents also expressed that they felt as if the system silenced their voices in favor of the opinion of the custodial parent (Roff & Lugo-Gil, 2013). In a 2013 survey study,

custodial parents, most of whom were women, were mainly concerned about the noncustodial parent underreporting their income, nonpayment of child support, and accumulated arrears (Haskins, 2015). A portion of noncustodial parents expressed their definition of child support and their perception of what providing for their children means which understated the significance of money and undervalued custodial parents, and non-custodial parents care and financial contributions (Natalier et al., 2016).

In a study conducted in 2015, many participants were concerned by the child support system failing to enforce their former partners' compliance with assessment processes (Goldberg, 2015). They described former partners who failed to file tax returns, reported unrealistically low incomes, hid money through various means, and did not report underhand earnings (Goldberg, 2015). The literature reviewed focused heavily on parental perceptions of child support nonpayment in a general perspective. However, a gap existed with parental perceptions of the noncustodial parents having a true inability to pay their child support obligation.

### **The Family as a System**

The past four decades have seen a rapid decline in marriage rates and a rapid increase in nonmarital births (Harris, 2015). Researchers disagree about the extent of these effects, but surveys and other research results appear to demonstrate that the nation has more poverty, more income disparity, and less constructive child development, due in part to the increase in nonmarital births and single-parent families (Cook et al., 2015; Mincy et al., 2016; Natalier & Hewitt, 2014).

To evaluate public perceptions, agencies within the child support system sporadically survey the general public's attitudes and feelings toward the concept of child support or the child support system in general (Rufus, 2016). The findings have revealed both male and female respondents agree with the overall concept of shared financial responsibility between parents of common children (Rufus, 2016). Yet, men are typically more critical than women of the payment structure and guidelines (Rufus, 2016). Surveys conducted by the child support system revealed numerous reasons why co-parenting may be associated with noncustodial parent's economic contributions (Rufus, 2016). Coparenting is defined as separated parents working together to share the duties of parenting their children (Rufus, 2016).

### **Influences of Parental Relationships**

As previously mentioned in this literature review, to contend with income manipulations, every state has a provision or supporting case law which allows the courts to attribute income to a non-custodial parent that it finds is voluntarily unemployed or underemployed in addition to all states having exceptions to their attributed income provisions (Goldberg, 2015). One such exception and the primary focus of this discussion is the assumption that an underemployed noncustodial parent is pursuing a plan of economic self-improvement that will trickle down to the children (Threlfall & Kohl, 2015). This assumption produces constructive results in holding a noncustodial parent accountable when they are unable to pay their child support obligation (Stambulich et al., 2012). By the same token, this idea also results in a higher percentage of relationship conflicts between the custodial parent and the noncustodial parent (Stambulich et al.,

2012). In many cases, noncustodial parents become frustrated that the court systems have taken over their life because of the custodial parent requesting formal child support via the court system (Rufus, 2016).

Noncustodial parents who have little to no contact with their children might evidence hesitation to make payments to their children (Fehlberg et al., 2013). This disinclination could be based on the inability to easily monitor how their money is being spent (Fehlberg et al., 2013). Additionally, parents may not trust that the custodial parent is using the money as it is intended (Fehlberg et al., 2013). This distrust could result in a strain on parental relationships with individuals who have common children (Haskins, 2015; Rufus, 2016; Smyth et al., 2014). A similar concept that Harris (2015) discussed is that as noncustodial parents begin to pay more child support, they may have a wish to screen how their payments are being used in addition to having more say in child-rearing decisions. Although this desire may seem to appease and assist custodial parents, it results in constrained relationships between the custodial parent and noncustodial parent (Harris, 2015; Rufus, 2016).

A limitation to most studies that I have found is that child support compliance relies upon the custodial parent's reports of the child support they receive rather than the amount noncustodial parents pay (Natalier et al., 2016). If the child support system pursues compliance at all costs on behalf of children and the state, this compensation can become a block between parents in addition to acting to undermine cooperative parenting post separation (Natalier et al., 2016). Unraveling contributory effects are extremely challenging because high child support debt may be both a cause and a consequence of

unemployment and low child support order compliance (Harris, 2015). Non-custodial parent's expectations of the amounts of child support that should be paid are frequently subject to informal judgments about reciprocity (Natalier et al., 2016). This judgment is in the place of or in addition to calculations using the child support formula (Natalier et al., 2016). When child support is not forthcoming, conversations between parents can sometimes become aggressive, leading to a strained relationship overall (Harris, 2015).

A study conducted by Natalier and Hewitt (2015), consistently raised the problem of child support formulas underestimating the amount of money that a custodial parent spends on raising their children specifically focusing on school and medical expenses. Custodial parent and noncustodial parent's definitions of legitimate uses of child support compensation were explored. This issue could attest to the widespread and contested element of post separation parenting where compensation, care, and gendered parenting identities interconnect (Fehlberg et al., 2013). Research indicates that noncustodial parents use child support to validate their characteristics as good parents and implicitly a good person even if the custodial parent feels otherwise (Cancian et al., 2013; Harris, 2014).

Research shows that mothers play a significant role in reinforcing men's identity as a father in addition to encouraging their consistent and dependable contribution in their children's lives (Cook et al., 2015; Harris, 2014; Rufus, 2016). When mothers respect and have confidence in father's parenting abilities, fathers are more likely to interact with and provide for their children (Cook et al., 2015). This may explain why men's involvement



with their children tends to weaken when their romantic relationship with the child's mother ends.

### **Impact on the Noncustodial Parent**

Researchers contest that noncustodial parents that cannot comply with child support obligations might experience greater limitations after a court order has been enacted (Kane et al., 2015; Meyer et al., 2015; Miller & Mincy, 2012). For example, a judge could order parents to pay a set amount to comply with missed payments or face incarceration (Smith & Mattingly, 2014). Considerable declines in employment and earnings among low-income, non-custodial parents may be aggravated by child support enforcement policies (Harris, 2015). It has been noted that these policies are designed to help support families but may instead have the unintentional consequence of discouraging noncustodial parent's employment (Harris, 2015). Cancian, Heinrich, and Chung (2013) found that greater debt has a substantial negative effect on noncustodial parent's formal employment and child support payments and that this effect is facilitated by the pre-birth earnings history of the noncustodial parents. Prior to the recession that started in 2007, the employment projection for low-skilled young men in the United States was becoming gradually depressed (Rufus, 2016). As mentioned previously, literature surrounding the topic of child support commonly categorizes non-custodial parents as males or fathers and custodial parents as females or mothers (Haskins, 2015). Rufus (2016) focused on young adult males that experienced no net gains in employment over the period 2000 to 2007 yet were ordered to pay child support. Excluding newly

employed immigrants, the total employment among men ages 16 to 24 years of age fell 8.5% over a seven-year period (Mincy et al., 2016).

The recent recession also impacted men significantly Mincy et al., 2016. Since the Bureau of Labor Statistics began tracking unemployment statistics in 1948 the last recession resulted in the highest unemployment rate (Mincy et al., 2016). The rate of over 10% impacted prime, working-age men (Mincy et al., 2016). For 16 to 24-year-old males with only a high school diploma, the unemployment rate in 2010 was double the national rate at 21.1% (Mincy et al., 2016). Approximately 34% of participants in this study were young black men (Mincy et al., 2016). Many young men in these categories may have decided to quit the labor market ultimately turning to the underground economy and depending highly on underhanded income (Cancian et al., 2013). This would result in difficulty for these individuals to ever reenter the labor market in any significant manner if they chose to do so in the future (Kim et al., 2015). Consequently, this approach could minimize detection of earnings of noncustodial parents as they work in the underground economy.

Increased child support burdens may encourage some noncustodial parents to work more hours to reach the same level of take-home pay. This method may not be an option for other parents with limited opportunities for increasing work hours, such as those who are already participating in regular, full-time work. Ultimately, this limitation could lead to noncustodial parents to reduce labor force participation (Kim et al., 2015). Other low-income, noncustodial parents facing large child support debts and considerable wage withholdings may simply become discouraged and leave formal employment

altogether (Harris, 2015). In a study conducted by Haskins (2015), the researcher found evidence that higher child support debt burdens have both a statistically significant and fundamentally significant negative effect on both formal earnings and child support payments. Because child support debt can be the result of low earnings and the failure to pay support, establishing the direction of causality has been difficult.

Never married fathers are more likely to report lower incomes than their prior married counterparts (Harris, 2014). Fathers with lower levels of education and a history of incarceration are also less likely to be compliant with their child support orders because these aspects undermine the men's capability of successfully entering and remaining in the labor force (Goldberg, 2015). Given that low-income men are normally required to pay a larger proportion of their earnings as support than their higher-earning counterparts, this payment may pose as a form of financial adversity for fathers, especially for those with multiple children (Harris, 2014). Harris (2015) focused on five women who discussed how their children's fathers had incarceration records that were a stumbling block to providing support. In the competitive present-day employment market, an incarceration record is a barrier to employment and requires more time to establish stable employment after incarceration (Threlfall & Kohl, 2015). Even for the fathers who were employed, their jobs were often unstable, and they earned considerably lower wages (Harris, 2014). Participants in the study commonly cited the most recent economic downturn as proof that even for noncustodial parents who wanted to provide for their families, employment opportunities were rarely available (Harris, 2014).

### **Impact on the Children**

Over the past several decades, the percentage of children living apart from one of their biological parents has increased significantly in the United States (Haskins, 2015). Differences in the household's financial standing yield one of the strongest reasons for why children in single-parent families fare worse than other children (Harris, 2015). Children who have a parent that lacks steady employment receive a greater proportion of their total support in-kind, but reports reveal that many of these children are not aware of the in-kind support due to the custodial parent failing to educate their children on this matter (Kane et al., 2015). Kane et al. (2015) also found that noncustodial parent's reasonings for providing in-kind support are mainly relational and not financial. On the other hand, for many custodial parents in this study, the importance of child support lay less in its contribution to the specific costs of the children and more as a resource that assists in increasing their ability to manage the care by which they raised their children (Kane et al., 2015).

Nepomnyaschy et al. (2013) examined the influence of noncustodial parents formal and informal cash support on children's cognitive skills and behavior at 5 years of age. The findings proposed that noncustodial parent's delivery of informal liquidated support specifically at or above the average amount, is positively correlated with children's cognitive scores (Nepomnyaschy et al., 2013). This relationship was not found for liquidated formal support (Nepomnyaschy et al., 2013). Prior research also finds that child support collection is positively associated with measures of child well-being such as cognitive skills, emotional development, and educational attainment (Harris, 2015; Nepomnyaschy et al., 2013). Some researchers suggest that family roles have changed

over time (Harris, 2015). However, research on the postindustrial family often characterizes father's roles as the breadwinner, specifically revealing that both mothers and fathers now take on breadwinning and caregiving roles (Harris, 2015). It must be noted that a father's contributions to the family's economic well-being cannot be overlooked and clarify the impact on children of child support received (Nepomnyaschy et al., 2013).

Although some researchers have questioned the level of social and emotional impact that child support receipt has on children, there seems to be literature to address this issue (Harris, 2014; Kane et al., 2015). Studies have revealed that children regard the person that provides for their economic needs (Harris, 2015; Nepomnyaschy et al., 2013). An increasing number of studies show a positive correlation between the amounts of child support that noncustodial parents pay and their children's behavior and school achievement (Cancian et al., 2013; Cook et al., 2015). Some of these studies also revealed that a dollar of child support has a greater effect on child outcomes than a dollar from an alternate source (Cancian et al., 2013; Goldberg, 2015; Harris, 2014, 2015). To elaborate, child support payments appear to have symbolic importance to children because they relate child support payments to a noncustodial parent who cares about them (Cancian et al., 2013; Goldberg, 2015). As mentioned before, Harris (2015) found that there is also an association with noncustodial parents who spend time with their children and their child support compliance. Taking both actions into account, it can be argued that receiving child support can reassure children and facilitate their emotional adjustment.

Nepomnyaschy et al. (2013) suggested that noncustodial parents who pay child support regularly may have a more cordial relationship with the custodial parent than noncustodial parents who do not regularly pay child support. The absence of conflict between parents may help to explain the higher amounts of child support, the greater amount of contact with the children, and the children's healthier adjustment in the family (Harris, 2014; Nepomnyaschy et al., 2013). Preliminary evidence provided by Cook et al. (2015) revealed that more collective and strict child support enforcement may improve the welfare of children whose parents are separated. On another note, contradicting evidence also proposed that harsher child support enforcement is likely to have more damaging effects on the welfare of children in separated families (Cancian et al., 2013).

### **Summary and Conclusion**

Over the last 30 years, surges in nonmarital childbearing and constant high levels of divorce have increased the population (Goldberg, 2015). This population could likely be served by the child support system while political and economic adjustments have decreased accessibility to alternative public financial assistance (Cook et al., 2015). Thus this decrease could impact children in low-income families (DuCanto, 2013; Fehlberg et al., 2013).

Child support, also known elsewhere as child maintenance, is a personal and policy challenge across the nation. It represents a quagmire of opposing interests and views. Child support compliance continues to be a topic of debate and policy issue. This issue became predominantly concerning in the aftermath of the global financial crisis (Cozzolino & Williams, 2015). During this time governments were and are presently

under pressure to reduce public assistance expenditures (Harris, 2014; Huang & Han, 2013). On the other hand, it has been argued that it is essential that children of a separated family enjoy the benefit of a similar percentage of parental income. In other words, this income would be similar to that they would have enjoyed if their parents lived together in a dual household (Rufus, 2016).

Understanding how parents view their child support obligations is multifaceted with many custodial parents failing to receive their awarded child support (Rufus, 2016). Parental perceptions of procedural impartiality are not articulated in isolation but are heavily influenced by the perceptions of other individuals within the community, ultimately stressing the significance of getting access and support payment orders accurate the first time (Goldberg, 2015; Rufus, 2016). Regardless of the likelihood that child support can assist a family's economic situation, many custodial parents chose not to begin the process of collecting child support (Harris, 2015). In many cases, this disengagement could stem from the dissatisfaction that other custodial parents face with the outcomes of child support efforts (Harris, 2014; Natalier et al., 2016).

Many women in the United States have children outside of marriage with 41% of all births in 2010 being to unmarried parents (Haskins, 2015). More than half of these births were to cohabitating parents (Haskins, 2015). Yet a large portion of these individuals will see their romantic relationship dissolve by the time their child is 5 years old (Haskins, 2015). Despite the influence that child support has on the economic state of separated parents and their children, no recent research has been found that directly and

systematically investigates parent's interactions with the child support system when the noncustodial parent cannot pay.

The message that many individuals could have concerning the child support concept is that responsible noncustodial parents pay their child support and irresponsible noncustodial parents are the individuals who fall behind fail to pay (Threlfall & Kohl, 2015). Keeping this idea in mind, social policy serves to define the paternal role (Harris, 2014). Evidence reveals that low-income noncustodial parents are required to pay high percentages of their earnings in child support and that high rates are also correlated with noncompliance (Threlfall & Kohl, 2015). Despite requirements, many noncustodial parents often face substantial financial limitations regarding their abilities to pay court-ordered child support (Harris, 2014). Several parents will fail to live up to these obligations (Roff & Lugo-Gil, 2013).

Regardless of policy attention on the increasing debt of child support owed, the actual percentage of individuals reporting collection of child support is decreasing (Kim et al., 2015). It has been proposed that this decrease could be due to the increases in shared custody, increases in the number of noncustodial parents having low incomes, and increased hesitation in utilizing the child support system (Kim et al., 2015).

In summary, the major themes in the literature consisted of child support debt, child support history, policy implications, and impact on families. Likewise, other themes included reasons for child support nonpayment, inability to pay versus unwillingness to pay, and child support nonpayment. Lastly, themes of influences of parental relationships, impact on the noncustodial parent, the family as a system, and impact on



the children was apparent. The literature review provided support for the importance of understanding how economic downturns adversely affect child support payments. This review also provided support concerning the perceptions and experiences of custodial parents when the noncustodial parent has no true ability to pay their child support obligation. There appears to be limited research about these significant issues. There is existing research written about child support debt and how children are adversely affected by failing to receive child support. Yet much less attention has been given to custodial parent's perceptions and experiences of child support debt when there is no true ability for the noncustodial parent to pay.

The study fills a gap in the existing literature by providing information about how the economic downturn has adversely affected child support collections. This study explored custodial parent's perceptions and experiences of child support debt when there is no ability for the noncustodial parent to pay. A descriptive, phenomenological study was utilized to understand the participant's perceptions of factors/barriers that custodial parents face. Chapter 3 will describe a detailed plan for the study.

## Chapter 3: Research Methods

### **Introduction**

The purpose of this qualitative study was to understand custodial parental perceptions and experiences of child support debt when a noncustodial parent has a true inability to pay. In this study, I used a descriptive, phenomenological method to explore this documented social problem. Exploring the phenomena through the scope of SLT helped me better understand the experiences of the participants. My focus in this chapter was to provide an understanding of how the problem and purpose of the study were effectively addressed through the methodology. The research method and design will be discussed, specifically focusing on design strategy and rationale. I will also provide an overview of my role as the researcher in the study, participant selection, inclusion criteria, data collection, and data analysis. Chapter 3 will conclude with a discussion on the issues of trustworthiness and ethical procedures.

### **Research Design and Rationale**

Use of a descriptive, phenomenological approach provided me with the ability to study research participants who shared a common experience (see Shosha, 2012). I chose the descriptive, phenomenological approach versus other phenomenological variations because the descriptive approach is best used when limited information is known about an area of research (see Matua & Van Der Wal, 2015). This approach gave me the ability to not only understand the lived experiences of the participants but also understand how the phenomena were perceived and experienced by those interviewed (see Shosha, 2012). My aim was to understand the participants' realities and interpretations of their lived

experiences as aligned with their role in influencing perceptions of child support debt. This examination was conducted while considering the noncustodial parent has a true inability to pay.

My use of a descriptive, phenomenological design incorporated Colaizzi's (2012) strategy for data analysis. This strategy assisted with applying responses obtained from my open-ended, semistructured interviews with participants. This strategy was founded on the field of philosophy as originated from Husserl (Reiners, 2012). Colaizzi's strategy allows researchers to understand an individual's lived experiences and encourages developing ideas through qualitative inquiry (Armour et al., 2009). The rationale for selecting a descriptive, phenomenological, qualitative approach versus other phenomenological options was that descriptive phenomenology supported my goals. My intent was to describe participant perceptions, viewpoints, beliefs, and meanings versus explaining these factors (Armour et al., 2009). My focus was to comprehend factors and barriers that custodial parents face when there is a true inability for the noncustodial parent to pay their child support obligation.

Phenomenological approaches, such as Colaizzi's strategy, have shown success in analyzing interviews specifically related to human behavior and familial experiences (Shosha, 2012). Using this approach, I gathered extensive, solid descriptions of in-depth responses from participants (see Matua & Van Der Wal, 2015). My justification for using Colaizzi's (2012) strategy was based on collective studies that successfully used this strategy to transcribe, extract, interpret, categorize, narrate, conceptualize, and validate

results collected via interviews (Chan, Fung, & Chien, 2013; McGarry, 2015; Shosha, 2012).

### **Role of the Researcher**

My role as the researcher in this study involved collecting and analyzing data from 10 participants. I did not have any personal or professional affiliations with the parental participants. As such, this potential conflict of interest was eliminated. It should be noted that in the past, I was a child support enforcement supervisor for a county close to the study site in the northeastern United States. This location was where the setting and the focus of the topic of this study originated. To avoid and eliminate a possible conflict of interest, I chose the area of participant selection to be a county in the northeastern United States. Any participant that was identified as originally being a client within the child support office that I was employed with and relocated to the focal county, was disqualified from the study.

Although I was not able to predict all potential biases, one of my significant roles was to pay careful attention to possible researcher bias (i.e., judgment and personal beliefs regarding the research topic and approach). Despite that attention, bias could inherently present itself in qualitative research, and researchers must identify and address how its effects should be controlled (Smith, Flowers, & Larkin, 2012). By using the descriptive, phenomenological approach versus the hermeneutic approach, bias can be minimized (see Smith et al., 2012). The hermeneutic approach would have allowed the potential of my ideas to be incorporated during the analysis with the efforts of assisting in

discerning the meaning of the data (see Armour et al., 2009). The descriptive approach does not allow this process to occur.

By bracketing biases, I was able to limit the impacts of my personal beliefs. This mitigation ultimately could have allowed the true lived experiences of participants to emerge through data analysis. It should be noted that my past role as a child support enforcement supervisor could have caused me to inadvertently incorporate my ideas into the analysis. As such, bracketing biases was an essential addition to data analysis. I also used a self-reflection journal to record personal thoughts and beliefs. In doing so, I not only identified and recorded personal bias, but also avoided incorporating these personal biases into data analysis. Member checking was also used to ensure the accuracy and authenticity of the interview responses (see Smith et al., 2012). This method gave the participants the ability to check that the comments within my report and interpretation of their interview responses were authentic. Member checking was conducted immediately after the conclusion of the interviews to ensure credibility and validity.

Equally as important as analysis bias is interview bias. Interview bias can be seen within interview questions, participants, the researcher, and the interview environment (Smith et al., 2012). In an effort to control bias in these four sources, I conducted a field test of the interview questions with two participants to ensure that interview questions were balanced and aligned with the study. Although I could not fully eliminate the potential of a participant providing an inaccurate or untrue response to an interview question, my role as the researcher was to build rapport with participants encouraging them to feel comfortable sharing true and accurate information.

### **Potential Conflicts and Biases**

My scholarly professional interest in the topic originated from my 5-year employment with a child support office within the state of Pennsylvania. During this time, my role was that of child support enforcement supervisor. While I was in this role, I assisted with the creation and implementation of a program that assisted noncustodial parents having difficulty gaining and maintaining employment, resulting in an inability to fulfill their child support obligation. The program provided the essential and professional skills needed to assist clients in gaining employment. Additionally, the program also assisted in maintaining long-term employment. During the implementation phase, I noticed that some noncustodial parents experienced a true inability to pay their child support regardless of the skills taught to them. A true inability to pay includes disability, incarceration, or mental health diagnosis. This factor allowed me to acknowledge that there may be instances when a noncustodial parent cannot comply with their child support obligation. However, time and resources were not allocated by the OCSE to research this issue. Failure of a noncustodial parent to pay their child support can adversely affect the noncustodial parent, the custodial parent, and the children (Rufus, 2016).

Although I was aware of my potential biased outlook on the topic, I had not been employed in the child support system for over 2 years and had no current personal affiliation with the topic at the time of this study. I documented my professional affiliation with the topic at hand and was aware of its impact. Furthermore, I also regularly reviewed my self-reflection journal in an effort to maintain control of personal

bias. Member checking also assisted in eliminating my personal bias as the researcher, specifically in the interview process, by ensuring the accuracy and authenticity of interview responses. I only used documented and supported content, eliminating the potential of incorporating personal beliefs or outlooks that were not supported by valid, peer-reviewed literature or supported content.

### **Ethical Considerations**

Anonymity and confidentiality were two significant components of my ethical considerations as the researcher. Each participant understood that their participation in the study was voluntary. I also ensured that informed consent was completed and received from every participant prior to beginning the interview process. In taking these steps, I ensured that all participants were choosing to participate of their own free will. In addition, I also ensured that the participants were fully informed of the procedures of the research project and any potential risks (see Haahr, Norlyk, & Hall, 2014). I followed all guidelines and ethical standards set forth by the Walden University Institutional Review Board (IRB).

During the interview process, I was committed to remaining empathetic and objective and using active listening techniques while building and maintaining rapport with each participant. Participant identity was made confidential by the use of numerical identifiers, participant numbers, and pseudonyms at all times. Each participant was made aware of what their numerical identifier, participant number, and pseudonym were.

## **Methodology**

### **Participants and Samples**

The target population for this study included custodial parents who had an active child support order at the time of the study enforced by the child support system who were not receiving child support payments due to a true inability to pay by the noncustodial parent. The factors that contributed to determining appropriate sample size included the total number of volunteers and reaching the point of saturation (Landrum & Garza, 2015). I had an overall sample participant goal of eight–10 participants and was initially ready to use an original sample size of six custodial parents (see Emerson, 2015). I recruited these participants for the study by placing announcements on the information and classified public board inside the public library in the focal county. This recruitment method allowed me to identify and locate similar individuals to recruit as participants, and this snowball sampling technique accounted for an additional four participants (see Emerson, 2015). Anonymity was ensured through this process by providing each participant my business card and requesting that any individual that each participant refer, contact me directly. No additional information was discussed with participants regarding the referral of additional participants after the initial referral.

My rationale for the sample size was that phenomenological studies should have a sample size that is no more than 10 participants (Goldberg & Allen, 2015). If saturation is reached prior to assessing 10 participants, then this number could be lowered (Emerson, 2015). Although this sample size did not represent the viewpoint of an entire population, phenomenological studies allow a researcher to focus on a specific group of individuals who have the same lived experience in common (see Matua & Van Der Wal, 2015). In using snowball sampling, I was also aware that locating willing participants for the study



would be difficult due to confidentiality. In a similar fashion, obtaining a larger sample size than eight–10 participants could have proven to be extremely difficult. Lastly, smaller sample sizes for qualitative studies allow for simplicity and are less time-consuming while being more practical (Landrum & Garza, 2015).

### **Inclusion Criteria**

The inclusion criteria for participant selection was that they were custodial parents. Additionally, these individuals had to have an active child support order at the time of the study that was enforced by a Domestic Relations Office in the northeastern United States. Furthermore, participants must have been native-born American citizens between the ages of 18 and 45 years old to be recruited into the study. Lastly, participants had to be willing to agree to the terms of the informed consent, which placed emphasis on the interview being audio recorded. By narrowing the population involved in the participant pool, I was better assisted in focusing on the lived experiences of this specific population.

When Walden University IRB approval was received, I identified, connected, and recruited parental participants for the study. A recruitment flyer, as shown in Appendix A, and the process of snowball sampling were used to obtain the required sample size. The flyer was placed on the public bulletin board in the public library of the focal county. Additionally, it was provided to individuals who volunteered and knew others who met the inclusion criteria for the study. Each participant was asked to complete an informed consent form and interview protocol. This was a requirement prior to conducting interviews.

## **Data Collection and Instrumentation**

The data collection method used for the study was the exploratory design. The exploratory design was best fit for this study since there are no earlier studies specifically focusing on this topic. Additionally, no other studies used a population to refer to which could assist me in predicting results. I also aimed to gain familiarity with basic details which is common through the exploratory design (Cancian et al., 2013; Harris, 2014).

The main instrument for this study was myself and the semistructured interview tool. The main goal was to use both vertical and horizontal snowballs to attempt to look at the entire spectrum from the group under study (Emerson, 2015). The semistructured interview tool was designed and tested by me.

Once the informed consent was signed by all participants, interviews were conducted in person using Audio Note Lite due to the ease of this smartphone application. Interview data were transcribed and analyzed by hand for review and data organization. I had my notes and thematic data peer reviewed which assisted in avoiding personal bias seeping into interview results. Field notes were used as a contingency plan if the Audio Note Lite application failed to record or resulted in an error. This method also assisted in collecting detailed data by using this systematic process. Interviews also consisted of various sections with an introductory icebreaker at the start of the interview. This icebreaker was emplaced as an effort to build rapport with the participants. By using this method, I had a greater chance of obtaining deep responses surrounding participants lived experiences (Shosha, 2012).

Interview questions were created with the goal of understanding how custodial parents felt and their experiences in relation to child support debt when a noncustodial parent had a true inability to pay. In efforts to achieve this, I only asked open-ended semistructured interview questions. Also, these questions were probing to obtain data that could not originally be provided by the participant without being intrusive (Landrum & Garza, 2015). Interview questions were based on models of successful phenomenological studies. A standardized interview guide was used to ensure consistency of each question across all participants (Goldberg & Allen, 2015). Interviews were conducted in a small, private conference room in the public library of the focal county to ensure confidentiality. I allowed 55-60 minutes during each interview to ensure that data collected via interviews were extensive, comprehensive, and detailed (Goldberg & Allen, 2015).

As a thank you to participants of the study, I provided each participant with a \$25 Wal-Mart Inc. gift card. In addition, a card of appreciation was given to each participant for their time and efforts in contributing to social change by participating in this research. In efforts to ensure anonymity and confidentiality, these cards were uniform to one another and did not specify the participant's name and did not specify what kind of study they participated in. The card simply stated, "thank you for your participation and efforts in contributing to social change by taking part in a vital study."

### **Procedures for Recruitment, Participation, and Data Collection**

Data were collected from participant interviews by first using convenience-based sampling among custodial parents who had an active child support order in the identified county in the northeastern United States. Snowball sampling was then used to expand the

participant pool as this population is not always forthcoming and willing to share their lived experiences. Interviews were conducted in a small, private conference room in the public library of the focal county using Audio Note Lite. This application allowed for the collection and the retention of interview data for future reference during the dissertation process. Recordings from interviews were transcribed into a report to allow participants the ability to examine and verify the accuracy of the data collected. Participants were reminded that at any time, they had the right to withdraw from the process if they wished to do so. If this would have occurred, I was well prepared to solicit replacement participants via snowball sampling. Arrangements to contact participants as a follow up were also made with each participant in the unlikely event that I would need to reach out to them for additional information or follow-up questions.

### **Data Management and Data Analysis Techniques**

#### **Data Management**

Data was managed via the Audio Note Lite application for collection and data retention purposes. Audio Note Lite is a smartphone application that allows the user to take notes and voice record while saving and categorizing this information. This application allowed for time reduction during the collection process. In addition, the application also improved the quality of notes taken and interview results. The application manager did not have access to the information that was stored and could only be accessed by me. I recorded interview data, attached notes to those recordings, indexed and organized the information for ease of data management. This application also had a cross-platform compatibility function which enabled me the ability to back

data up, on my computer and private Google Drive. Data were secured and will be stored for 5 years.

### **Data Analysis**

Analysis of interview data results was done in seven steps using Colaizzi's strategy of data analysis (Shosha, 2012). Step 1 consisted of transcribing participant interview dialog into a detailed report which was analyzed by hand (Shosha, 2012). Step 2 involved extracting meanings of significant statements from participant transcripts and analyzing the statements within reports (Chan et al., 2013). Step 3 included the interpretation of meanings of custodial parent's responses from the extracted significant statements (Shosha, 2012). Step 4 was comprised of categorizing and sorting participant interpretations into clusters and themes (Chan et al., 2013). Step 5 entailed narrating custodial parent's perceptions within the exhausted report with descriptions (Shosha, 2012). Step 6 included conceptualizing the fundamental findings of each participant's response (Shosha, 2012). Step 7 consisted of validating the interpretations with the participants (Shosha, 2012).

I analyzed data by hand allowing myself the ability to code and organize data collected from participant interviews into themes and trends. The purpose of this process was to synthesize and understand the primary phenomena in addition to the core of the participant's lived experiences (Armour et al., 2009). Since data results were semistructured, I was able to classify, sort and arrange as well as examine relationships in the data (Emerson, 2015). After initial coding was completed, pertinent themes and patterns were identified by categorizing results.

## **Data Interpretations**

I managed bias primarily through organizing the data collected in brackets, themes, and trends. Bracketing has been used in various studies to minimize bias and ensure that any bias is controlled at the beginning of the study and then used throughout the data analysis process (Chan et al., 2013; Shosha, 2012; Sorsa, Kiikkala, & Åstedt-Kurki, 2015). By organizing data collected into brackets, themes, and trends, I was better able to recognize judgment and personal preconceived beliefs in addition to mitigating belief-based biases (Chan et al., 2013). The goal was to ensure that personal experiences did not interfere with developing themes identified in the data.

## **Ethical Considerations**

### **Verification of Trustworthiness and Authenticity**

Trustworthiness of data in qualitative research is demonstrated through transferability, confirmability, credibility, and reliability (Emerson, 2015). Within the study, transferability was established by setting the environment for other researchers to potentially generalize additional studies. The intent is that other scholars could be able to investigate custodial parent's perceptions and experiences of child support debt when a noncustodial parent has a true inability to pay. Transferability is the degree to which the results of qualitative research can be generalized or transferred to other environments or circumstances (Goldberg & Allen, 2015). In the study, I described perceptions and experiences of the inability of a noncustodial parent to pay their child support obligation by using quotations and paraphrasing of the participant's responses.

Confirmability discusses the degree to which study results can be confirmed or corroborated by other researchers (Emerson, 2015). Confirmability was attained by establishing checkpoints and rechecks at designated points throughout the study. I also used a peer reviewer during the analysis phase. My supervisory committee was also responsible for advising me if any issues would have appeared regarding confirmability.

### **Establishing Credibility and Reliability**

Credibility was established by proving that research results are believable (Goldberg & Allen, 2015). Credibility was accomplished with the creation of sound, ethical research and the minimization of threats that could have jeopardized the quality of a study or research participants (Emerson, 2015). I ensured credibility by following the IRB approved data collection process in addition to maintaining a professional relationship with all research participants. During each interview, I allowed enough time to ensure that data collected via interviews were extensive, comprehensive, and detailed (Goldberg & Allen, 2015). Sampling was limited to 10 participants with the goal of obtaining saturation through this process. After each interview, I utilized the process of member checking by providing individual participants with a transcript of their interview with efforts to verify that the data collected were accurate.

Reliability was achieved by creating audit trails (Goldberg & Allen, 2015). Colaizzi's methods assisted me forming a procedure that can be replicated by future researchers. I also used manual coding to organize interview results into themes and trends for synthesis and understanding. All the processes mentioned above can be

replicated for future research purposes. The aforementioned processes established that the data collection and analysis methods were conducted properly and with integrity.

### **Validity Threats**

A threat to validity in this study centered on generalizing a specific population based on study results. Due to the small sample size, participant selection, and dynamics of the study, results cannot be generalized to the whole custodial parental population. I addressed this threat by not generalizing the study when discussing study results. Another threat to validity focused on the selection of participants. Biases could have been a result of the selection of the population chosen to focus on for the purposes of the study. For example, given that convenience-based sampling and snowball sampling were used in the study as a form of participant selection, there could always be the potential for biases since there is an absence of a true random study. I addressed this threat by constantly working to minimize bias within the study while also identifying that this study did, in fact, include both convenience-based sampling and snowball sampling.

The third threat to validity is known as reactive or interaction effect of testing. This concept states that a field test may or may not increase or decrease a participant's sensitivity or responsiveness to the experimental variable (Smith et al., 2012). I conducted a field test of the interview questions with efforts to control bias within the interview questions, participants, the researcher, and the interview environment of the study. However, the two participants that were involved in the field test of interview questions were not involved in the true measurement of the study which assisted in combating this threat.



**Data Confidentiality**

Confidentiality of research results was guaranteed by me. The only individuals that had access to the research results were myself and the Walden University dissertation committee. Interviews took place in a small, private conference room in the public library of the focal county. Although there were no foreseen risks identified that are associated with participation in the study, I was prepared with a referral guide on hand for any parents who experienced a need for assistance with their duties and obligations of a parent. For example, when any parental participant experienced emotional concerns from the interview, they were referred to the state counseling services center in the focal county if they wished to follow through with speaking with a counselor. A reference list was also made available as a source for free parental counseling via telephone, the internet, or in-person for any participant that was not interested in reaching out to the state counseling services center in the focal county. All written interview data were placed in a locked and secure environment within my home. I also have a fingerprint passcode and iris scanner requirement to enter my cell phone which ensured the security of audio data collected via Audio Note Lite. Both written and electronic data will be securely stored for 5 years. I ensured that interviews did not occur on my work premise or on the grounds of the local child support office. All interviews took place at the public library of the focal county instead.

**Informed Consent**

I began the interview process by ensuring that all participants read and signed the informed consent form. Participants were also encouraged to ask any questions or express

any concerns that they had surrounding the informed consent, the interview process, or the study in whole. Although no ethical issues were foreseen to appear during the study, I remained vigilant and monitored for ethical issues that could have arisen through the research process. All participants were treated fairly and professionally by me.

Additionally, all participants were informed that they had the right to end the interview at any time. I expressed these rights to each participant in efforts to minimize thought of having to participate against their will. The interviews were audio recorded, and each informed consent asked the participants for permission to record their interview. I ensured that all participants understood that taking part in the interview was voluntary and that it would last for 55-60 minutes. It was restated that each participant had the right to terminate the interview at any time with no necessary justification.

### **Summary**

In this chapter, I discussed the use of descriptive phenomenology and rationale for selecting this method to address the research question. The role of the researcher was described in addition to how the semistructured interview guide was used to explore the perceptions and experiences of custodial parents when a noncustodial parent has a true inability to pay their child support obligation. The detailed plan for data analysis was outlined, and evidence of trustworthiness was discussed. Anonymity, confidentiality, and other ethical considerations were addressed. In Chapter 4, I provide a summary of demographics, data collection and analysis, evidence of trustworthiness, and study results.

## Chapter 4: Results

### **Introduction**

The purpose of this descriptive, phenomenological study was to create a more in-depth understanding of how custodial parents perceive noncustodial parents having an inability to pay their child support. In this study, I focused on gaining a fuller understanding of custodial parental perceptions and experiences of child support debt when there is no true ability for the noncustodial parent to pay through in-depth interviews with custodial parents. These inability included disability, incarceration, or mental health diagnosis. To address this purpose, I developed the following research question: What are the perceptions and experiences of custodial parents about court-ordered child support when there is no true ability for the noncustodial parent to pay?

In this chapter, I will offer an overview of the main results of custodial parental perspectives and experiences that led to the conclusion that will be shared in Chapter 5. In this chapter, I will discuss the field test of interview questions and research setting. Additionally, the chapter will include the participants' demographics along with data collection, data analysis, findings, and evidence of trustworthiness.

### **Field Test of Interview Questions**

I conducted a field test of the interview questions in January 2018, before interviewing the main participants. The purpose of this field test was to account for bias within the interview questions, participant selection, myself as researcher, and the interview environment of the study. Field tests are commonly used to work out any flaws that may appear prior to proceeding with the study (Goldberg & Allen, 2015). This field

test of interview questions was conducted separately from the study itself, and the data gathered during the field test were not incorporated into the true measurement of the study. Consequently, the results of the field test were not reported in the findings. Two participants were recruited for the field test of interview questions using a recruitment flyer. I obtained informed consent from these participants before testing the interview questions.

From the results of the field test, I concluded that I was able to proceed with the main study without having to modify the original proposal or interview questions. The recruitment flyer, listed in Appendix A, and informed consent process were effective in producing participants, and the interview tool was successful in collecting the data projected. The field test of interview questions averaged 55-60 minutes and resulted in 14-18 pages of extensive, comprehensive, descriptive information. No modifications were necessary for the interview tool. If any major changes had been required through this process, I was prepared to modify the interview tool. If this issue had arisen, the Walden IRB and my dissertation committee would have been contacted to request approval for any needed modifications (see Landrum & Garza, 2015).

### **Research Setting**

I collected the data for this study between January and February 2018, using face-to-face, semistructured interviews with 10 custodial parents from the county identified in the northeastern United States. At the time of the study, two of the participants expressed privacy apprehensions specific to being audio recorded. When both participants were advised that the recordings would not be for public access, the two participants agreed to

have their interviews audio recorded. The remaining eight participants did not discuss any discomfort or reluctance with the audio recording. To ensure that no discrepancies appeared in the results of the study, I conducted all interviews in a face-to-face format while audio recording the interviews from beginning to completion.

I retained a log detailing the dates and times of the interview as well as contact information for each participant. To ensure confidentiality, each participant was assigned a pseudonym in addition to a participant number and a numerical identifier. There were no dual relationships that I was aware of that prejudiced participants at the time of the study and could have influenced the interpretation of the study results. None of the participants withdrew from the study or were disqualified once it was determined that they fit the inclusion criteria. I confirmed that each of the 10 participants met the inclusion criteria prior to participation in the study.

### **Demographics**

In this study, I collected demographic characteristics of the 10 participants including age, gender, employment status, marital status, and the number of children. Each of these characteristics is listed in Table 1. Details that could explicitly identify a participant or their family were withheld to ensure confidentiality and anonymity. In the county focused on in the northeastern United States, which is where the population of participants resided, is a mid-size, densely populated, and rural community. Participants were custodial parents ranging in age between 18 and 45 years with at least one child with whom they had an active court-ordered child support case through a Domestic

Relations Office in the northeastern United States. The group consisted of 9 female participants and one male participant.

Table 1

*Participant Demographics*

	Age / Gender	Employment Status	Marital Status	Children ( <i>n</i> )
Participant 1	30 / F	Employed	Single	1
Participant 2	32 / F	Employed	Single	2
Participant 3	35 / F	Homemaker	Married	2
Participant 4	34 / F	Employed	Single	2
Participant 5	40 / F	Disabled	Married	2
Participant 6	34 / F	Employed	Married	2
Participant 7	37 / M	Employed	Single	2
Participant 8	30 / F	Employed	Married	2
Participant 9	32 / F	Employed	Single	3
Participant 10	34 / F	Self-employed	Divorced	3

*Note.* M = Male, F = Female

## Data Collection

### Interviews

Prior to conducting the interviews, each participant signed an informed consent form acknowledging that they understood and agreed to the terms of the study. I had emphasized the inclusion criteria in the recruitment process to minimize volunteering from individuals who did not fit the requirements of the study. Once the inclusion criteria were verified, the date and time of the interviews were scheduled. I conducted, and audio recorded semistructured, open-ended, face-to-face interviews that lasted between 55-60 minutes to collect data from 10 parental participants. I used the interview tool located in

Appendix B. The interview questions were in alignment with the research question and were in line with the scope and context of this study. Upon completion of each interview, a follow-up meeting via telephone was scheduled with the participant. The goal of this meeting was to discuss the data collected and allow for member checking. This process ensured that the findings accurately captured the participant's responses.

Recordings of interview responses were manually transcribed verbatim immediately following each interview. I saved the transcriptions in a Microsoft Word document housed on my personal computer. The security measures that I had in place on my personal computer include BitLocker encryption, Sophos antivirus, and a personalized password to gain entrance into the computer. I reviewed the recordings multiple times to ensure the accuracy of each transcription. There were no unusual circumstances that occurred during data collection. Each participant was provided a detailed summary of their transcript via e-mail in addition to a description of the themes identified in the data as a form of member checking. Each participant found that the detailed summaries were accurate and reflective of their answers to the interview questions. This accuracy was paired with a follow-up phone meeting.

### **Data Masking**

When reporting data collection results, I protected the identity and the anonymity of participants by using numerical identifiers, participant numbers, and pseudonyms. I audio recorded and saved interview recordings on my cell phone via the application Audio Note Lite. Privacy was ensured through this application because only I had access to the program. The cell phone service provider and the application developer did and do

not have access to the recordings. The entrance into my cell phone was both fingerprint and iris scanner protected. I also saved interview files on my personal, desktop computer with a secure password to ensure privacy. Field notes were used to capture nonverbal responses during the interviews. All field notes were locked in a secured file cabinet in my home office. Both electronic interview files and field notes included numerical identifiers, participant numbers, and pseudonyms of participants in combination with the date and time of the interview. When providing documents to participants via member checking, I felt that numerical identifiers and participant numbers were impersonal, so the related pseudonyms were used as an alternative. Table 2 includes the numerical identifiers, participant numbers, and pseudonyms of the participants.

Table 2

*Data Masking*

Participant	Identifiers	
	Numerical	Pseudonym
1	#01-012418-1800	Alpha
2	#02-012518-1900	Bravo
3	#03-012618-1130	Charlie
4	#04-013118-1745	Delta
5	#05-020218-1800	Echo
6	#06-020318-1000	Foxtrot
7	#07-020318-1200	Golf
8	#08-021018-1400	Hotel
9	#09-021718-1645	India
10	#10-022018-1530	Juliet

**Profiles**



Through data collection, profile information of the custodial parental participants, the noncustodial parents, and their adolescent children surfaced. In this section, I will describe these profiles in a narrative form with a background and framework for further discussion. Within the profiles, I will summarize the content by identifying each participant by their numerical identifier, participant number, and pseudonym. These values were in accordance with information reported by each parental participant including their age, gender, citizenship status, and employment status. The number and ages of the participants' children and the reasoning for lack of receiving child support payments will also be presented.

Participant 1, #01-012418-1800, Alpha, was a 30-year-old mother of one child aged 11 at the time of data collection. She identified as a female U.S. citizen with English as her primary language. She reported that she was single and employed. Alpha confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Alpha also stated that she was either not receiving or rarely receiving child support payments due to a claimed inability to pay by the noncustodial parent relating to a disability.

Participant 2, #02-012518-1900, Bravo, was a 32-year-old mother of two children aged 5 and 6 at the time of data collection. She identified as a female U.S. citizen, and English was her primary language. Bravo reported that she was single and employed. Bravo confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Bravo also stated that she

was not receiving child support payments due to a claimed inability to pay by the noncustodial parent relating to repetitive incarceration and a disability.

Participant 3, #03-012618-1130, Charlie, was a 35-year-old mother of two children aged 7 and 14 at the time of data collection. Charlie identified as a female U.S. citizen with English as her primary language. Charlie reported that she was married and a homemaker. She confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Charlie also stated that she was not receiving child support payments for her oldest child due to a claimed inability to pay by the noncustodial parent relating to mental health concerns. She reported that her youngest child was with her current husband and that he provides financial support for both of her children.

Participant 4, #04-013118-1745, Delta, was a 34-year-old mother of two children aged 10 and 15 at the time of data collection. Delta identified as a female U. S. citizen in which English was her primary language. Delta reported that she was single and employed. Delta confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Delta also stated that she was either not receiving or rarely receiving child support payments due to a claimed inability to pay by the noncustodial parent. She reported that both of her children have different fathers and that the previously mentioned statement pertains to both noncustodial parents. One noncustodial parent claims to have a disability. The other noncustodial parent is self-employed and claims to make less than the federal government's SSR. For the purpose of this study, the SSR will be defined as the amount

of income that a noncustodial parent must make after taxes, or net income, prior to being financially obligated to pay child support (Harris, 2015). As of the 2012 federal poverty level, the SSR is \$931 (Natalier et al., 2016).

Participant 5, #05-020218-1800, Echo, was a 40-year-old mother of two children aged 17 and 20 at the time of data collection. Echo identified as a female U. S. citizen in which English was her primary language. Echo reported that she was married and disabled. Echo confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Echo also stated that she was not receiving child support payments for her oldest child due to a claimed inability to pay by the noncustodial parent relating to repetitive incarceration. She reported that her youngest child is with her current husband and that he provides financial support for both of her children. She reported that she still has an active child support case for her oldest child as the father resides in the state of New York. Echo noted that the age of maturation of child support collection in the state of New York is 21.

Participant 6, #06-020318-1000, Foxtrot, was a 34-year-old mother of two children aged 7 and 10 at the time of data collection. Foxtrot identified as a female U. S. citizen in which English was her primary language. Foxtrot reported that she was married and employed. Foxtrot confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Foxtrot also stated that she was not receiving child support payments for her oldest child due to a claimed inability to pay by the noncustodial parent relating to a disability. She reported that her

youngest child is with her current husband and that he provides financial support for both of her children.

Participant 7, #07-020318-1200, Golf, was a 37-year-old father of two children aged 7 and 14 at the time of data collection. Golf identified as a male U. S. citizen in which English was his primary language. Golf reported that he was single and employed. Golf confirmed that he did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Golf also stated that he was not receiving child support payments for his oldest child due to a claimed inability to pay by the noncustodial parent. The noncustodial parent explained that her self-employment earnings were less than the federal government's SSR. Golf reported that he has shared mutual custody of his youngest child. Golf also explained that neither he nor the mother pays each other child support for that child.

Participant 8, #08-021018-1400, Hotel, was a 30-year-old mother of two children aged 12 and 16 at the time of data collection. Hotel identified as a female U. S. citizen in which English was her primary language. Hotel reported that she was married and employed. Hotel confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Hotel also stated that she was not receiving child support payments for both of her children due to a claimed inability to pay by the noncustodial parent relating to a disability. Hotel reported that both of her children are with the same father. Additionally, Hotel and reported that her current husband provides financial support for both of her children although he is not their biological father.

Participant 9, #09-021718-1645, India, was a 32-year-old mother of three children aged 10, 14 and 17 at the time of data collection. India identified as a female U. S. citizen in which English was her primary language. India reported that she was single and employed. India confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. India also stated that she was either not receiving or rarely receiving child support payments due to a claimed inability to pay by the noncustodial parent. India reported that her two oldest children have a different father than her youngest child and that the previously mentioned statement pertains to both noncustodial parents. One noncustodial parent claims to have a disability and the other noncustodial parent struggles with repetitive incarceration.

Participant 10, #10-022018-1530, Juliet, was a 34-year-old mother of three children aged 4, 9, and 14 at the time of data collection. Juliet identified as a female U. S. citizen in which English was her primary language. Juliet reported that she was divorced and self-employed. Juliet confirmed that she did, in fact, have an active child support case through a Domestic Relations Office in the northeastern United States. Juliet also stated that she was either not receiving or rarely receiving child support payments for her two youngest children due to a claimed inability to pay by the noncustodial parent relating to a disability. She reported that her oldest child is with a different father than her youngest two. Juliet explained the oldest child's father is extensively active both financially and physically in his life.

### **Data Analysis**

For the data analysis process, I used Colaizzi's strategy of data analysis to transcribe, extract, interpret, categorize, narrate, conceptualize, and validate the data collected. In addition, hand coding methods were used to analyze data permitting me to organize data collected from interviews into themes and trends for synthesis and understanding of phenomena. The main concept of the participant's lived experiences was also included. I analyzed the data line-by-line and then created notes to capture the developing concepts and relationships. The primary focus of the data analysis was to identify the custodial parental perceptions and experiences and the potential appearance of a core theme. Categories were conceptualized, and properties that informed each category were identified.

To move inductively from codes to the larger depiction of categories and themes, I analyzed the data for the study by identifying significant statements within the transcripts. Statements and words with synonymous meanings were identified and clustered together using colored highlighters. This resulted in me having the ability to synthesize theme clusters with non-changing meanings. Through inductive reasoning, I coded the categories and themes to organize the data into related content. Three general approaches were used to assist in the identification of developing themes. These themes included: analyzing words or word repetitions, from comparisons while drawing differences, and extract descriptions.

I developed code clusters into headings which signified comparable themes across the data set. Collections of word repetitions were recorded under these headings. Lists of comparison and contrasting codes were collected. Headings were then created to signify

the emerging themes. Numerous metaphors appeared across the data which resulted in me having to identify their meanings and then categorize them. For example, “dogging us” was used a few times by participants Bravo, India, and Juliet to express their thoughts of the noncustodial parent purposely not assisting the custodial parent and children with financial contributions. As I completed these steps, both codes and clusters of codes were noticeable in addition to multiple predominant themes.

### **Data Analysis Findings**

Data analysis included identifying, sorting, counting, and analyzing codes into clusters of comparable meanings or themes. This process addressed the research question of What are the perceptions and experiences of custodial parents about court-ordered child support when there is no true ability for the noncustodial parent to pay in addition to the interview questions provoking productive responses.

### **Research Question**

The research question provoked productive responses about how custodial parents truthfully feel about the true inability of a noncustodial parent to pay their child support. Disgust with a present, but absent parent, distrust of internalized true motivations and intentions, and skepticism of the inability to pay were common themes. Indeed Alpha, Foxtrot, and India displayed nearly identical responses. “His role was non-existent, and he would lie to have to not pay child support” signified a mutual discussion throughout the interviews. This discussion, in turn, was supported by the following subthemes (a) parental feelings of helplessness and (b) parental relationships and conflict.

### **Disgust with a Present, but Absent Parent**

All but one of the participants described their children's noncustodial parent's role in the lives of their children as nonexistent unless it benefited the noncustodial parent in some fashion. Three participants described the role of their children's noncustodial parent in their children's lives through a sequence of related metaphors. Examples of this included: Charlie stated, "We were the black sheep in his life," Bravo stated, "He has been a deadbeat forever," India stated, "He dogged the crap out of us," and Juliet stated, "He acted as if his children were dead to him." Two participants, India, and Juliet used the exact same quote when they stated, "He treated my children like a pawn in a chess game."

Five participants reported recurring incidents of the noncustodial parent's child support payments only being paid when the Child Support Office wage attached their payroll checks. Likewise, the five participants also noted that payments would be conducted if it was to benefit the noncustodial parent by them gaining something from paying. Examples of this included the noncustodial parent having more access to their children by paying or bragging to friends and family that they support their children. Three of these participants gave specific examples of what they meant in saying that the noncustodial parent only paid child support when it benefited them. These incidents included:

Juliet provided this account concerning the noncustodial parent:

I remember a time when I told my children's father that if he didn't help pay for diapers that he should not even think about coming around. He showed up with \$7.99 exactly and a \$2.00 coupon towards diapers to see his kids for 10 minutes,



and then he left to go get a fix and we didn't hear from him again for a few months. So typical of him and it just pisses me off.

Golf provided the following statement:

My child's mother wanted to parade him around her friends as if she takes care of him, so she bought him a new pair of shoes and one outfit. She gave me money to take him to the barbershop that we normally go to. She then paraded him around her friends and a guy she wanted to date as some toy just to bring him back home, and we do not hear from her for four months after her friends didn't want anything to do with her no more and the guy dumped her.

Alpha provided the following statement: "He would give me the bare minimum to appear as if he was trying when in fact, he wasn't doing crap, but playing games with me and his kid."

### **Distrust of Internalized True Motivations/Intentions**

All 10 of the participants reported frequent occasions when they or their children distrusted the noncustodial parent. Per one participant, she explained that her children's noncustodial parent had committed to multiple promises that he never followed through on or that were deemed untrue. She noted that the non-custodial parent was in an accident and could not visit the children on Christmas Day and bring the children their gifts. The participant noted her disbelief about this event. Later, the participant received a picture of the non-custodial parent in the hospital bed.

Delta labeled the situation as "The boy that cried wolf is how our relationship works." Juliet stated that her young children make comments surrounding their distrust of

the noncustodial parent such as “I would ask dad to buy it, but I know he won’t” or “I could ask dad to give me the money to get it, but he probably spent it all on drugs or beer.” Adjectives such as “unpredictable” and “random” were used by participants to describe family life with noncustodial parents. Much of this was attributed to inconsistency with the noncustodial parent both with physical visitations and financial support.

Eight of the participants felt a significant amount of distrust towards the noncustodial parent’s reasoning for their inability to pay their child support. Statements such as one by Golf “She didn’t pay when she wasn’t claiming a disability” are an example of this distrust. Another example and a similar statement were offered by Echo, “He didn’t pay even when he wasn’t in jail.” Lastly, Charlie explained that “He says he’s disabled when in reality he loves drugs and alcohol; if that is a disability that’s ridiculous because he is causing it and doing it to himself.” These expressions could exemplify the frustration and lack of trust from the custodial parents. Two participants reported that they were placed under court protection after filing for a protection from abuse. This protection occurred shortly after telling the Child Support Office that their noncustodial parent really wasn’t disabled and was only claiming a disability to avoid paying child support. One of the participants claimed that this was not the first time that she had to file for a protection from abuse. She noted that there was instability in the home prior to the divorce.

### **Skepticism of the Inability to Pay**

Seven of the participants recalled major concerns with the contradiction they felt that was present in the noncustodial parent's claims of having a true inability to pay. Six of these same participants recalled seeing pictures via social media of their children's noncustodial parent on vacation, spending frivolously, and supporting other biological or non-biological children. Charlie reported seeing social media posts of her child's noncustodial parent and stated, "Buying drugs, getting tattoos, and claiming to have spent hundreds of dollars on his stepchildren, but can't buy my kids as much as a Happy Meal." Charlie proceeded to state that "I printed the pictures out from Facebook and gave them to the caseworker and he told me that doesn't prove that he can pay child support." Out of the seven participants that have questioned the inability of their children's noncustodial parent to pay child support, five of them mentioned their frustration with the noncustodial parent performing activities that contradict their inability to pay.

One example includes claims of being disabled yet working while conducting daily exercises at the gym. Another example is, claims to not be able to gain and maintain employment. This inability had resulted in self-employed roofing. However, it was contested that the individual continued to participate in illegal activities to gain a source of income while flaunting such gains. Likewise, other claims include not having legal permission from a judge to participate in work release from jail, yet choosing not to participate in work release. Work release in this setting can be defined as a leave of absence from jail which enables a prisoner to work outside of the jail while still incarcerated and use the earnings toward child support obligations (Smith & Mattingly, 2014).

All 10 participant responses included statements referring to doubt when it came to the noncustodial parent and their true inability to pay child support. Foxtrot stated that “He makes claims, but then shows the exact opposite.” Delta noted that “He can find money to do drugs and drink, but not pay child support.” Alpha proposed that “Yeah, he’s really disabled. He can jet ski and lift weights but can’t work.” Lastly, Golf stated, “Her business isn’t making any money, but yet she can afford to live in Hawaii and take care of herself and her other kids.” These could be considered as three examples of remarks that support this theme. Five participants believed that the noncustodial parent was blatantly untruthful about their true inability to pay. Four participants felt that the noncustodial parent may have a current inability to pay, but that they could gain employment in an alternative employment opportunity. Not doing so causes the custodial parents to have doubt. These doubts could be evidenced through some of the participant’s statements. For example, Juliet stated that “He could be a Wal-Mart greeter, for Christ sake.” Likewise, Bravo explained that “He claims to have anxiety, but so do I. I work a job that causes less anxiety, duh.” India noted that “He could drive for a company because that doesn’t take much effort.” Similarly, Golf presents, “I don’t understand why someone owns a business but makes no money. If that is the case, why wouldn’t she go work for someone instead of being self-employed?” One participant stated that she knew for certain that her children’s noncustodial parent was being untruthful about his disability and that he has been receiving welfare benefits for many years. The participant explained that the noncustodial parent chooses not to work versus gaining and maintaining employment.

Most participants described the noncustodial parent's role in their children's lives both physically and financially as inconsistent. Some participants reported being aware of this inconsistency from the time that their children were born. The participants explained that the noncustodial parent was "different" and that this parent did not align with traditional parental norms. The participants also explained that they considered they had to have a responsibility and a role of protector to attempt to shelter their children from the truth of the noncustodial parent's actions. Many of these participants proceeded to state that, as their children grew older, it was more difficult to protect them from the truth. One participant recalled feelings of strong anger while recanting this issue as they noted feeling a deep love for their children. India described an awareness that her children possess of the noncustodial parent's lack of support. India noted that this awareness could not be described in words or defined by stating, "Children can be aware of something that they can't even describe."

### **Parental Feelings of Helplessness**

Most participants acknowledged feelings of helplessness towards being able to fulfill the absence both physically and financially of the noncustodial parent. Three participants used the exact same verbiage when they stated their feelings about the noncustodial parent's relationship with their children both physically and financially. Delta, Echo, and Hotel stated, "How can someone not take care of a life that they helped make?" Four participants recalled specific feelings of "embarrassment" since they conceived life with an individual who "could care less" about their children. Distinct and detailed thoughts of embarrassment and helplessness were recalled. One participant

described an instance when his child's noncustodial parent chose to move to Hawaii with her new husband and their common children without communicating her intentions with her child before she left. He stated that his son cried and retreated to his room for days. Another participant recalled an occasion when her oldest child packed his bags to go to the beach with his father. The child sat on the front steps with his bag packed and waited for his father to pick him up. His father did not retrieve the child for the trip. She recalled feeling helpless due to the vulnerability of her son and not being able to do anything to improve this situation.

Nine responses included statements referring to how the custodial parent felt helpless and how this impacted their children due to the noncustodial parent's actions. Some examples that reflect this theme include those noted by Echo. This participant expressed, "I felt that my child was never good enough for his dad." Likewise, Golf notes the following sentiment: "I felt so worthless as the father and that the mother just didn't care." Similarly, India explains that "I had no self-esteem because I felt like a crappy mother that I picked a man like him to father not one of my children, but two." Five participants stated that they believed that the noncustodial parent felt that their children were a burden, were unwanted and that the children created extra complications between the parent and life in general. This resulted in the participants feeling helpless and hurt. Four references to the noncustodial parent specifically saying their children were a "burden" to the custodial parent was recorded. Participants claimed that the non-custodial parent felt that their children were "in the way" or that the children's presence was the

reasoning behind why the custodial and noncustodial parent experienced problems in their parental relationship.

### **Parental Relationships and Conflict**

Recollections of the custodial and noncustodial parents disagreeing resulted in the regular confrontation which was a common theme across all participant responses. Interactions, when the custodial and noncustodial parent was actively involved in an intimate relationship, were not directly solicited from the interview questions. Instead, direct interactions of the two involving the children and parental roles were the focus. Although this was the case, direct flashback references to when the custodial and noncustodial parents were actively involved in an intimate relationship were abundant. Indeed, overshadowing of the intent of the initial question was present throughout six of the interview transcripts. This issue was significantly apparent for the following interview question: “What, if any, difficulties have you faced with the relationship of your children’s other parent because of their nonpayment of child support?” Most of the comments and direct references to the custodial parent’s feelings toward the noncustodial parent were centered on the character of the noncustodial parent. Comments fell into two categories. The first category was a strong personal dislike for the noncustodial parent due to their inappropriate actions and behaviors towards the custodial parent. The second category was a reflective dissatisfaction in the lack of change on the part of the noncustodial parent.

Analysis of word repetitions indicated a large percentage of frustration and disagreement with the noncustodial parent with both their physical presence in their

children's lives as well as financial support. Example comments describing these categories include the following:

Foxtrot stated, I'm just going to tell you how it is. He was a piece of [expletive] when we were married, and that seemed to only get worse when I finally left.

Through this whole process, he has frustrated me and quite frankly pissed me off.

We disagree and fight about everything, but it always goes back to the money.

Alpha stated, I'm going, to be honest with you. I was very angry with my son's biological father for a very long time. He could do nothing right in my eyes, even if he tried, which by the way was very rare. Even once I got over the frustration and anger, we disagreed on everything, especially his lack of motivation to help financially.

Juliet stated, He was such a deadbeat the minute that I told him I wanted a divorce. He told me that if he can't have me, neither can our children. Who says that? I was so angry that he would put me in that predicament. We disagreed on everything, and I mean everything.

Delta stated, Every time I asked him for money to buy something for our son, he would tell me that he didn't have it. Then me being a dummy would still have sex with him, and I ended up getting pregnant again with his child. I was so frustrated not only with him but myself. We disagreed all the time, and my oldest son witnessed much of it. My daughter was really too young to understand once she was born obviously.

### **Evidence of Trustworthiness**



**Credibility**

After completion of the data collection process, I conducted a final literature review to verify the credibility of the literature gap as well as to verify that recent publications used to support the research were the most updated and trustworthy information. I did not find any new or conflicting information on the topic. I ensured trustworthiness in this study without threats that are a risk to the quality of the research or jeopardized research participants. Trustworthiness training practices learned from the National Institute of Health Office of Extramural Research were applied to protect human research participants as shown in Appendix C. Credibility was maintained within the data collection process by remaining professional at all times with participants. To assure that extensive, comprehensive, detailed responses were collected. The duration of each interview was, 55-60 minutes in addition, to follow-up questions if needed. I allowed 10 participant interviews to obtain saturation. After completion of the interview, I provided participants with a transcription of data collected during the interview and confirmed that the information was correct via member checking.

**Transferability**

Within the study, I established transferability in an effort for other researchers to have the ability to conduct more studies to investigate the topic (Goldberg & Allen, 2015). I created results summary write-ups for the dissemination of study information and findings to the participants and the larger research community placing emphasis on a Domestic Relations Office in the northeastern United States. These write-ups also included examples of parental viewpoints of suggestions for the child support system to

deal with noncustodial parents who claim to have a true, legitimate inability to pay their child support obligation. I collected extensive, comprehensive, detailed data using open-ended interview questions with the goal of capturing in-depth perceptions and beliefs from the participants.

### **Dependability**

I ensured dependability through the creation and use of audit trails.

Interviews were audio recorded, and data analysis reports were compiled to support the conclusions. These reports were used in the data analysis process in conjunction with Colaizzi's strategies and hand coding. This method assisted in the organization of the collection of interview results into themes and trends for synthesis and interpretation (Shosha, 2012). By using audit trails, I demonstrated that the data collected, and the data analysis process were both conducted appropriately and with integrity.

### **Confirmability**

Confirmability and reliability were achieved by checking and rechecking her work for personal bias throughout the study in addition to member checking. I also used Colaizzi's strategy to validate trustworthiness through transcribing, extracting, interpreting, categorizing, narrating, conceptualizing, and validating the data (Shosha, 2012). I also self-reflected on her role throughout the entire study. Although it was challenging at times to set aside personal beliefs, I attempted to reduce any bias and explore the phenomenon as experienced only by the participants. I actively controlled for data during the interviews by collecting and analyzing the exact data collected versus incorporating personal thoughts and beliefs within this process. By listening and

relistening to the participant's responses to interview questions, I was able to confirm the participant's exact verbiage in addition to using member checking to solidify her analysis (Goldberg & Allen, 2015).

### **Summary**

In summary, the purpose of this descriptive, phenomenological, qualitative study was to understand the perceptions of custodial parents regarding nonpayment of child support when a noncustodial parent has a true inability to pay. The research question was designed to understand how custodial parents perceive and experience child support debt when a noncustodial parent has a true inability to pay.

Key findings included that a large majority of the custodial parents interviewed either did not trust that the noncustodial parent was truthful in their claims of having a true inability to pay. Likewise, custodial parents believed that there were more attempts that the noncustodial parent could take to try to assist the custodial parent in the absence of financial support. Examples included helping with babysitting when the custodial parent must work versus paying for daycare, transporting the children to and from school versus paying for before and after school care or transportation fees. Other examples included assisting with taking the children to sports practices, and helping with transportation and child care for early dismissals when the children are at home sick, the school is closed, or there are delays. Most of the participants also stated that they understood that the child support system cannot mandate a non-custodial parent to fill the role of a parent, but the previously mentioned options could be just as valuable as the financial support.

For the research question, I discovered that participants associated their children's noncustodial parent's role in the lives of their children both physically and financially with the terms "disgust" and "distrust." They recalled feelings and thoughts of "helplessness," "skepticism," and "tension." An unexpected finding exposed that most custodial parents felt that their children harbored anger, frustration, and/or blame towards them personally as the custodial parent because of the actions or lack of actions of the noncustodial parent. Likewise, findings revealed that participants experienced feelings of shame and self-recrimination through internalizing the actions of the noncustodial parent. The following chapter will provide a discussion, interpretation, conclusions, and recommendations.

## Chapter 5: Discussion, Conclusions, and Recommendations

### **Introduction**

The purpose of this study was to use a descriptive, phenomenological approach to understand custodial parental perceptions and experiences of child support debt when a noncustodial parent has a true inability to pay. This approach permitted me to attain extensive, comprehensive, and thorough details specific to the phenomenon of custodial parental perspectives that relate to not receiving child support payments due to the inability of the noncustodial parent to pay (see Shosha, 2012). Prior researchers have primarily focused on understanding and eradicating child support debt and nonpayment (Mincy et al., 2016). However, I was unable to find research that focused on the perceptions of custodial parents regarding child support debt, particularly when the noncustodial parent cannot pay. My goal with the study was to focus on perceptions held by custodial parents and to further understand how their experiences of not receiving child support payments may influence parental relationships.

For this study, I developed a descriptive, phenomenological study incorporating Colaizzi's approach to methodology as a data analysis process. Data collection included the use of open-ended, semistructured interview questions to understand the specific perceptions of custodial parents when a noncustodial parent has a true inability to pay their child support obligation. I used interview questions to help gather participant perceptions and experiences from which an understanding of the experiences related to the role of the custodial parent who is financially responsible for their children. My

rationale for this qualitative design was that I wanted to obtain an in-depth analysis of participant experiences.

The key findings from this study were related to the lived experiences of custodial parents residing in the focal county in the northeastern United States concerning their perceptions of child support debt when the noncustodial parent has a true inability to pay their child support obligation. Through qualitative, descriptive analysis, I gathered and analyzed data via in-depth interviews with 10 custodial parental participants. Themes emerged from each of the interviews surrounding the research question. The results revealed three themes that described custodial parental perceptions of child support debt when a noncustodial parent has a true inability to pay: (a) disgust with a present, but absent parent; (b) distrust of internalized true motivations and intentions; and (c) conflicting thoughts and emotions towards the child support system.

In this chapter, I will discuss the findings in Chapter 4 when compared with the peer-reviewed literature that I presented in Chapter 2. I will then discuss the findings analyzed in regards to the conceptual framework. The limitations of the study as well as recommendations for future research and implications for positive social change will then be presented. The chapter will conclude with a summary of the overall research project.

### **Interpretation of Findings**

The findings from this descriptive, phenomenological study may contribute to the existing body of literature on child support and custodial challenges. In addition, these findings could provide an increased understanding of how custodial parents perceive the noncustodial parent's inability to pay their child support obligation. These findings

deliver important examples and viewpoints from custodial parents regarding their lived experiences with nonpayment of child support by the noncustodial parent. This data expands upon information I described among the prominent themes in the literature reviewed in Chapter 2. This expansion pertains to some of the reasons for child support nonpayment, the influence of parental relationships on nonpayment, and the effects of nonpayment on the children. In the following subsections, I will summarize and outline the results from the interviews reported in Chapter 4 into meaningful discoveries.

### **Disgust with a Present, but Absent Parent**

Kotila and Kamp Dush (2013) and Rufus (2016) maintained that child support payments improve child well-being, yet many children within the child support system do not receive any child support from their noncustodial parent. The participants in this study described experiences not only with the absence of the physical being of the noncustodial parent in the lives of their children but also the lack of monetary contributions. Participants expressed experiencing inconsistency and feelings of doubt about the non-custodial parent, ultimately affecting their coparenting relationship or lack thereof. Several participants expressed a belief that the noncustodial parent was simply becoming a familial obstacle. The parents reported a preference with the adage, “out of sight, out of mind,” versus the inconsistent pop-up attempts that rarely occurred. This preference confirmed the findings by Rufus. In a quantitative study, Rufus discovered that the child support system reveals numerous reasons why coparenting may be associated with noncustodial parent’s economic contributions.

Research has shown that mothers play a significant role in reinforcing men's identity as a father in addition to encouraging their consistent and dependable contribution in their children's life (Cook et al., 2015; Harris, 2014; Rufus, 2016). When mothers demonstrate respect and have confidence in fathers' parenting abilities, fathers are more likely to interact with and provide for their children (Cook et al., 2015). This finding could explain why men's involvement with their children tends to weaken when their romantic relationship with the children's mother dissipates. Two participants reported that while they were married to the noncustodial parent, he was active in his children's lives both physically and monetarily; however, when the parents terminated their intimate relationship, the noncustodial parent minimized and eventually ceased their involvement in their children's lives in addition to the financial support.

Research has also shown that noncustodial parents who have little to no contact with their children may be hesitant to make payments to their children. It has been proposed that the possible reasons for this hesitation include the inability to easily monitor how the payment is being spent in addition to not trusting that the custodial parent is using the compensation as it is intended (Fehlberg et al., 2013). This finding aligns with the data presented in this study. Many participants reported lack of child support payments as well as a lack of involvement on the noncustodial parent's behalf in their children's lives. In addition, the noncustodial parent's desire to have control over how the child support compensation is spent by the custodial parent was noted. Five participants reported that the noncustodial parent confirmed that they know their children will be taken care of because the custodial parent is able to accomplish such goal. In a



similar fashion, noncustodial parents also expressed that the custodial parent does not “need” the noncustodial parent’s financial assistance. On the contrary, it was recalled that the noncustodial parent felt that it was a form of control to force them to pay the custodial parent. These findings suggest that custodial parents relate the noncustodial parent’s absenteeism in their children’s lives to the reasoning for their failure to comply with their child support obligation.

### **Distrust of Internalized True Motivations and Intentions**

The participants in this study reported a variety of challenges surrounding the ability to trust and believe the noncustodial parent. Six of the participants believed that the noncustodial parent was not truthful in their reasoning behind their inability to pay. This distrust was experienced due to contradicting actions, such as social media posts, comments from the non-custodial parent, and other factors, that their children shared with the custodial parent. Cozzolino and Williams’s (2015) research suggested that differentiating capacity to pay from willingness to pay is not always straightforward, prompting some researchers to question “are some so-called ‘deadbeat dads’ really just ‘dead broke dads?’” (Cozzolino & Williams, 2015, p. 2).

The most commonly cited reason for nonpayment was the economic condition of the noncustodial parent (Cozzolino & Williams, 2015; Goldberg, 2015; Rufus, 2016). This finding supported the claims from several participants. For example, some participants noted that the noncustodial parent may have a partial inability to pay, yet there were often other actions that could be taken to assist in lieu of child support, including assisting with babysitting versus paying for daycare. Another method of

alternate aid is transporting the children to and from school instead of paying for before and after school care as well as transportation fees. Custodial parent participants also proposed taking the children to sports practices. Lastly, help could be provided with transportation and child care for early dismissals, when the children are home sick, the school is closed, or there are delays. A common theme surrounding this topic that surfaced through the interviews was that noncustodial parents could present excuses; the custodial parents were left to “figure out” how to provide for the child.

The participants in this study reported constant confrontation between themselves and the noncustodial parent leading to destructive relationships between the two. In many cases, this confrontation resulted in the custodial parent and their children not having contact with the noncustodial parent or receiving child support for a significant period. When child support is not forthcoming, conversations between parents can sometimes become aggressive, leading to a strained relationship overall (Harris, 2015). All 10 participants believed that the lack of trust they have in the noncustodial parent is a significant contributor to the noncustodial parent’s relationship strains. Eight of the participants stated that arguments between themselves and the noncustodial parent almost always revolved around monetary issues or involvement in the children’s lives. These findings suggest that there is a lack of true sympathy on the part of the custodial parent towards the noncustodial parent’s claims of having a true inability to pay. Instead, findings suggest that custodial parents believe their presumptions of the noncustodial parent being capable of finding a way to pay is true and that the noncustodial parent “chooses” to not financially support their children.

### **Conflicting Thoughts and Emotions**

I observed a variety of contradictory statements across the interviews when discussing the child support system. A collection of participants expressed that they understood that the child support system has limited resources and options when working with noncustodial parents who have a true inability to pay. However, understanding did not minimize their frustration in having the sense that the case managers in the child support system employ minimal care. Participants claimed to have seen occasions where the noncustodial parent provided lies or inaccuracies to their enforcement officer, and the custodial parent felt that there was little to no follow through on the enforcement officer's end to confirm the excuses. Some of these same participants confirmed that the child support system eventually acted on their case, but the timing was unsatisfactory. Over half of the participants reported their own struggles with trusting the child support system based on conversations with other individuals and those individuals' experiences with the child support system. Although their perceptions are biased, the participants have conflicting thoughts regarding how the system enforces cases of this nature.

Previous research conducted by Goldberg (2015) supports this claim with the finding that many participants were concerned by the child support system failing to enforce their former partners' compliance with assessment processes. I provided multiple factors that could contribute to this dissatisfaction as experienced by the custodial parents. First, a discontent with the child support system could include how former partners who failed to file tax returns reported unrealistically low incomes (Goldberg, 2015). Likewise, former noncustodial parents might conceal current assets through

various means such as hiding their financial assets under another alias (Goldberg, 2015). Additionally, some parents might not report underhand earnings (Goldberg, 2015). Lastly, participants noted that the child support system failed to confirm or follow through with these situations even when the custodial parent reported such issues to the enforcement officer (Goldberg, 2015).

Most participants described the current measures that the child support system takes to enforce their cases as inadequate. Since the noncustodial parent claims to have a true inability to pay their child support, the child support system puts other measures in place to attempt to hold the noncustodial parent accountable instead of financial support. Although a subgroup of participants claimed to appreciate this attempt, most participants shared a frustration with having to financially support their children on their own and not having the same luxury of claiming to not have the ability to support their children. These findings suggest that efforts by the child support system were always deemed inadequate if there was not a financial contribution made on the noncustodial parent's behalf.

### **Limitations of the Study**

Limitations about the design of this descriptive, phenomenological qualitative study included time, monetary resources, and organizational management. Additionally, the convenience-based sample of 10 custodial parents may not reliably represent the general spectrum of perceptions of custodial parents internationally. By using the convenience-based sampling approach, I was aware that the data collection may not represent the viewpoint of the entire participant population (Goldberg & Allen, 2015). However, qualitative studies focus specifically on a subset of individuals who share a

common experience, essentially, the same phenomena of research inquiry. The outcomes and addressing data collected were subjected to the bias of myself although I was cognizant of her bias throughout the study (Landrum & Garza, 2015). Overall, I adhered to the parameters discussed within the scope of the study in efforts to reasonably address all limitations.

### **Recommendations**

After investigating custodial parental perceptions and experiences of child support debt when a noncustodial parent has a true inability to pay, I would recommend expanding this study to other regions throughout the United States. This recommendation is based on the rationale that the perceptions identified through this study may differ from region to region. For instance, perception differences could be based solely on environmental and socioeconomic factors. Other recommendations include exploring noncustodial parental perceptions versus custodial parental perceptions. Here, a researcher could compare differences between custodial parental perceptions of inability to pay versus unwillingness to pay. In addition, a large portion of participants mentioned that the noncustodial parent did not partake in other activities that could potentially assist the custodial parent in lieu of financial support. I would recommend investigating custodial parental perceptions of actions that noncustodial parents could take in place of their financial contribution in cases in which the noncustodial parent has a true inability to pay their child support. Later, research could be conducted to address the possible means that the child support system could assist in the enforcement of this alternative method. I also recommends a quantitative study be conducted that could measure the

relationship between different variables. These variables could include noncustodial parents assisting with transporting the children to and from school versus them helping with babysitting when the custodial parent has to work.

### **Implications**

The relevance of this study aligned with the goals and objectives of understanding custodial parental perceptions of child support debt. The research focused on perceptions, experiences, and attitudes of custodial parents when a noncustodial parent cannot comply with their child support obligation. From the previously mentioned findings, potential implications for positive social change could include providing information on the topic to assist the child support system in understanding their clientele more efficiently. Ultimately, this comprehension could potentially result in a better client service experience while within the child support system.

### **Potential Impact of Positive Social Change**

This study could contribute to the existing body of literature on child support and custodial challenges. The idea is based on providing an increased understanding of how custodial parents perceive the noncustodial parents inability to pay their child support obligation. Additionally, child support professionals may advocate social change for a better understanding of the specifics behind the inability to pay of a noncustodial parent. The study offers a glimpse into the perceptions and experiences of custodial parents related to non-custodial parents having a true inability to pay their child support obligation. The need for continued exploration of this topic is necessary to understand how custodial parental perceptions could hinder non-custodial parental attempts to assist

custodial parents in nonfinancial ways instead of financial support. The development of programs dedicated to increasing non-custodial parent's involvement and nonfinancial support of their children could benefit the custodial parent, the noncustodial parent, and the children involved. Recommendations for practice could potentially provide suggestive contributions to help case managers, and clinicians better understand their client's experiences and challenges. Knowledge of the topic may provide contributions to assist in advancing knowledge and policies as well. The scope of this descriptive, phenomenological, qualitative study was targeted for potential transferability.

### **Conclusion**

The struggle through a broken family system in which parents are living in separated homes is often one of confrontation and disappointment for all involved. Some custodial parents experiencing this journey are faced with less conflict and may not fully experience the debts of their unsuccessful relationship with the noncustodial parent. However, for the other percentage of custodial parents, simply surviving financially may be a difficult task. These issues commonly result in the sense of helplessness, skepticism of the inability to pay, and disagreement and conflict which was confirmed by this study.

The findings from this descriptive, phenomenological, qualitative study contribute to the existing body of literature on child support and custodial challenges. Likewise, these results could potentially lead to positive social change implications within human services, child support administration, and child support debt overall. These findings provide significant examples and viewpoints from custodial parents. These lived experiences of the custodial parents may contribute to strategies to promote the need for

case managers and clinicians to better understand their client's experiences and challenges while within the child support system. The results may also help to provide contributions to assist in advancing knowledge and policies. Finally, the results may add insight in educating society on the level of unpaid child support debt in the nation with few effective solutions for recovery.



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## Appendix A: Recruitment Flyer

**Doctoral Research Study****Custodial Parent Perspectives and Experiences of Child Support Debt When a Noncustodial Parent Has a True Inability to Pay**

I am Breanne Nguyen, a Ph.D. candidate in Human Services at Walden University. I am conducting a research study related to custodial parental perceptions and experiences of child support debt when a noncustodial parent has a true inability to pay.

I am seeking custodial parental participants to interview via a face-to-face meeting, who currently have an active child support order enforced by the XXXXXXXXX, are Native born Americans between the ages of 18 and 45 and are willing to have the interview audio recorded for research purposes. The interview time span will last between 55-60 minutes. At any time during the interview, the research participant may withdraw if he or she feels uncomfortable with the content of the interview process.

**To show my gratitude for your participation in this study, you will receive a \$25 Wal-Mart Gift Card for your complete participation in an initial interview as well as a follow-up interview if needed.**

The Institutional Review Board (IRB) approval number from Walden University for this study is 01-18-18-0439231 and expires on 01-17-2019. If you are interested in participating in the study, please contact me. Thanks for your consideration!

Breanne M. Nguyen  
Ph.D. Human Services Candidate  
Walden University  
College of Human and Social Sciences



XXXXXXXXXXXXXXXXXXXX



## Appendix B: Interview Questions

1. How would you describe your noncustodial parent's role in the lives of your children? How has this affected you? Your children?
2. What has prevented, if at all, your children's parent (noncustodial parent) from fulfilling that role with your children? How does this make you feel? Your children?
3. What, if any, difficulties have you experienced as a custodial parent with the financial support of your children? Please specify.
4. In your experience, what are the true, legitimate reasons that your noncustodial parent failed to pay their child support? Has this been reoccurring or a one-time event? Please specify.
5. What, if any, difficulties have you faced with the relationship of your children's other parent because of their nonpayment of child support? How does this make you feel? Your children?
6. What suggestions do you have for the child support system when dealing with noncustodial parents who claim to have a true, legitimate inability to pay their child support?

## Appendix C: NIH Certification

## National Institute of Health Office of Extramural Research Certificate

