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Why didn't i receive my child support payment 2019

Continue reading the main storyWhen states take over managing child support, watch out. Most of the money paid in by parents often disappears into state coffers. It doesn't have to be that way. Credit...Kameleon007/iStock, via Getty Images PlusBy Courtney E. MartinMs. Martin is the author, most recently, of "The New Better Off: Reinventing the American Dream."This article has been updated to reflect news developments.Second of three articles. Read the first article, on paid family leave, here. In most states in America, child support doesn't actually go to children. Particularly when they are being raised in low-income families.Confused? You're not alone. Many people have no clue how the child support and public assistance systems operate.The first thing to know: If you are a custodial parent (a majority of whom are mothers) and apply for public assistance (most commonly Temporary Assistance for Needy Families, or TANF), you are required by federal law to file a child support order."There is no choice for either parent," says Jhumpa Bhattacharya, vice president for programs and strategy at the Insight Center for Community Economic Development. "For the custodial parent, you lose your much-needed benefits if you don't comply. For the noncustodial parent, an order is set sometimes without your knowledge, and often not based on your actual economic situation, or an understanding of how you may be contributing in nonfinancial ways." "What if you provide child care?" she asks. "Buy diapers or clothing regularly? Those things don't count."In fact, despite the "deadbeat dad" stereotype often pinned on whole categories of nonwhite men by racist politicians, the Centers for Disease Control and Prevention report that black fathers actually spend more time feeding, dressing, playing with and reading to their children — whether they live under the same roof or apart — than fathers of other races.But there's more: When applying for public assistance, the custodial parent is required to give up the right to receive the child support payments. They go directly to the state, which, depending on its policies, either keeps it all or passes through a percentage of it. What happens next varies from state to state. Let's say that the father actually sends the state his child support payment (the Office of Child Support Enforcement in the federal Department of Health and Human Services says only 66 percent of support due in the 2018 fiscal year was collected). In more than half of the states, all of that money essentially disappears, at least as far as poor families are concerned; it's absorbed into the system, seen as "payback" for the welfare system that is supporting the child.In other states, a state child support payment, usually around \$50 and amounting to a small portion of what a parent paid in, is passed on to the child and his or her family. The rest, again, is absorbed by the state. Only two states — Colorado and Minnesota — pass the full amount of the support through to the custodial parent and child.Another twist: In some states, that \$50 is counted as income, and can push the custodial parent, usually a mother struggling to make ends meet, out of the range of eligibility for TANF entirely. (In other states, the "pass-through" money, as it's known, is not counted as income.)To look up your state, see here.Now what happens if the noncustodial parent can't pay?A domino effect of penalties — again, varying from state to state — is set into motion. If the noncustodial parent, usually a father, is employed, his paycheck can be garnished. If he has a driver's license, it can be taken away. Debt accrues. His credit score plummets. In many states, he is charged interest on the debt; in California, for example, that rate is 10 percent.For many noncustodial parents, these penalties are economically cataclysmic. Many can't get to work because of transportation barriers. Others have trouble securing housing because of low credit scores and end up homeless. Some work off the books in hopes of supporting themselves and their children directly, rather than seeing money go to the state. Keep in mind that many are already challenged by the stigma of having a criminal record or having been incarcerated.The impacts are also emotional. Studies show that when fathers owe child support they have significantly less contact with their children, and when they do interact with them, they are less effective parents. Debt also leads to decreased mental and physical health and worsens family relationships. "I have seen so many fathers cycle in and out of depression and anxiety as they battle systemic oppression and try to maintain relationships with their kids," Charles Daniels, a therapist and the founder of a Boston-based nonprofit called Fathers' Uplift, has written. His organization operated the country's first mental health and substance abuse treatment facility specifically for absentee fathers and families.Another cruel reality of the system: Even if the custodial parent manages to get off welfare, the noncustodial parent continues to get bills from the state. In fact, national data indicates that a majority of "payback" payments come from parents whose families no longer receive public assistance.A recent experiment illustrates the heavy impact that debt, and the erasure of it, can have on families in poverty. In it, the San Francisco child support agency, the city's Financial Justice Project and philanthropic partners collaborated to pay off the debt of low-income parents (30 fathers and two mothers) paying child support.They made use of something called the Compromise of Arrears Program, in which parents who owe child support debt need only come up with 10 percent of their debt and the state will pay off the rest. For this reason, the pilot only required 40,000 philanthropic dollars.But why didn't the parents use that program themselves, you might wonder. The Urban Institute reports that most child support debt in California is owed by parents who make less than \$10,000 a year and, in most cases, owe more than \$20,000. Currently, the median annual income of parents paying child support in California is about \$14,600. Ten percent of a \$20,000 debt is still \$2,000 — far more than most low-income parents can afford. (The Federal Reserve Board of Governors has reported that 40 percent of Americans over all don't feel that they can handle a \$400 emergency.) In addition, the paperwork is notoriously onerous, often averaging hundreds of pages a year.Thirty-two noncustodial parents were freed of any more debt or paperwork, as long as they would attend a workshop on debt relief.The results? Their payment consistency was 18 to 28 percent higher than for similar parents who had not received complete debt relief. (This runs counter to a primary argument for charging interest on government-owed child support debt: the assumption that it incentivizes parents to pay on time.)Marcio Arantes, one of the fathers in the program, had more than \$5,000 in debt despite making regular payments for years. He describes being "traumatized" by the system, particularly when it would put a levy on his bank account and take out the only money he had to use for rent. The sense of having no financial control led him to go without a bank account for years, paying cash for his daughter's field trips and buying her a camera when she decided to take up photography. When he tried to talk to the county about the support he'd been giving her, he was told it was "a donation" and didn't count toward his mounting child support debt.When Mr. Arantes got the phone call about the opportunity to participate in the pilot program, he thought it was probably a prank but went to an information session anyway. He was shocked, not only at the offer of financial relief, but even more so at the sense of being treated respectfully. "They seemed like they actually wanted to understand me and what I had been through," Mr. Arantes explained. "Before, it was like, 'I don't care about your problems. I don't care about who you are. You need to pay this.' It's like you're not a human to them."The Urban Institute report concluded: "The elimination of the debt and its associated stress contributed to reduced barriers to employment and improved credit scores, housing status and feelings of control over finances, according to both focus group participants and survey respondents. Participants reported improved relationships with their children, their co-parents and the child support system."It's a small test case for a much larger moral imperative: state reform."There is bipartisan consensus that the system, as it was originally structured, doesn't work," Vicki Turetsky, the commissioner of the Office of Child Support Enforcement from 2009 to 2016, said, referring to federal legislation in 2006 that allowed for full pass through by states. "Higher orders and tougher enforcement do not increase collections when the barrier to payment is poverty," she wrote in a recent report.We also know that a child support dollar has more effect on a child than the same dollar coming from the state or another source. A range of research shows that increases in direct child support are associated with better cognitive development, higher grades and fewer problems at school. Heather Hahn, the lead author on the report about San Francisco's pilot, said: "It's not just money. It's that somebody cares about me."Among the wide variety of reforms that can make a difference for supporting children in poverty, Ms. Turetsky says the three that can have the most impact are: setting child support orders that reflect parents' ability to pay; reducing uncollectable child support debt; and ensuring that children, not the state, get the money when their parents pay child support.Colorado is leading the way on these and many more reforms. "Historically, the child support system was built on a philosophy that people had the ability, but not the desire, to pay. That's why it was punitive," Ki'i Powell, the director of the Office of Economic Security for Colorado, explained. "Over the last five years in Colorado, we've been flipping that on its head. What would a system look like if it were acknowledging that actually most noncustodial parents have the desire to pay, but not the ability?"Later this year, the results of a randomized control trial will be released that documents just how much Colorado's 11-county "transformation," as it is referred to, has changed families' lives there.On Tuesday, the California Legislature passed two bills — SB-337, which would mandate that \$100 pass through for one child and \$200 for two — and Assembly Bill 1092, which would eliminate the onerous interest rate on child support debt. Mr. Arantes put it plainly: "The system is broken and it's damaging a lot of families that need help."Anne Stuhldreher, director of San Francisco's Financial Justice Project, agreed: "Right now we're taking money away from kids in poverty. We're setting parents up to fail. We're widening racial disparities. It's just bad policy and there are fixes. We can do this." Next week: Elder care. Courtney E. Martin, a co-founder of the Solutions Journalism Network, which supports reporting about responses to social problems, is the author of five books, including "Do It Anyway: The New Generation of Activists."To receive email alerts for Fixes columns, sign up here.The Times is committed to publishing a diversity of letters to the editor. We'd like to hear what you think about this or any of our articles. Here are some tips. And here's our email: letters@nytimes.com.Follow The New York Times Opinion section on Facebook, Twitter (@NYTopinion) and Instagram.

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