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The Costs of Child Support

Gabriela Sandoval

Nate's¹ daughter is 3 years old. Shortly after she was born, he lost his job and his girlfriend enrolled in Temporary Assistance for Needy Families (TANF). Federal welfare laws required that his girlfriend assign her right to child support directly to the government in order to receive cash assistance. To this day, most of the money Nate pays to child support—when he is able to pay at all—is kept by the government.

Nate began accumulating child support debt from the moment the child support order was issued because he was ordered to pay an amount he could not afford, despite the fact that he was unemployed. He now carries “child support” debt owed to the government that grows with an interest rate of 10% (in California). Now, Nate pieces together work however he can, but he remains sporadically unemployed and chronically underemployed. When he has had work, he's had his Earned Income Tax Credit intercepted. His driver's license has been revoked. He has no benefits and cannot support himself on what is left after he makes his child support payments to the government. Without the ability to legally drive, he is in danger of losing what work he has. A year ago, Nate had nowhere to live, but now he

relies on his mother while still struggling to find his own place. Nate wants nothing more than to be able to support his daughter financially and emotionally, but child support policy and practice makes this almost impossible in his fragile and tenuous employment situation.

The stress of this situation damaged his relationship with his girlfriend, and, although he shared caregiving responsibilities for his daughter during the year they all lived together, she has now moved out with their daughter.

In the aftermath of the murder of unarmed Black teenager Michael Brown in Ferguson, MO at the hands of a white police officer, there has been renewed attention to the economic policies in places such as Ferguson, where the poor are disproportionately targeted and criminalized, and governments at every level—from municipalities to state and federal levels—are at best generating revenue and at worst profiting from the economic plight of community members who live on the brink. These wealth-stripping practices exist in every aspect of life for people who struggle to make ends meet: from predatory and discriminatory lending practices in home and auto lending to “poverty violations” for drivers such as those for driving with a suspended license, expired plates or registration and failure to provide proof of auto insurance. The aggressive application of child support enforcement policy and practice to struggling noncustodial parents is another such damaging practice.

These forms of wealth-stripping have dire consequences for families struggling to make ends meet. When child support enforcement policy and practice is indiscriminately applied to low-income noncustodial parents who are unemployed or underemployed, it can destroy the possibility that these families will ever acquire assets such as a savings account, a home or even a car. The repercussions of a lack of assets for noncustodial fathers are not limited to him. Rather, they affect their sons' and daughters' chances of fulfilling their potential and otherwise limit their life chances. Trina Shanks has shown that both income and assets make a significant impact in reducing racial disparities in child outcomes. For example, small children perform better on standardized tests of academic achievement when their parents have a modest income in addition to some assets. Racial disparities in test scores are not present among households with incomes above 185% of the federal poverty level that also

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have a bank account and one or more financial assets, such as a retirement account.² This highlights the importance of examining not only racial income disparities, but what are exponentially larger wealth disparities by race. While 41% of Black children live in households with no assets and only 2% of Black children live in households with at least 3 assets, only 7% of white children live in households with no assets and 21% of white children live in households with at least 3 assets.³

As of 2013, American parents owed \$30 billion in child support debt to state and federal governments to reimburse benefits that their children's households received from the TANF program and the former Aid to Families with Dependent Children program. If or when this debt is paid, the money will be kept by the government for reimbursement—the money will *not* go to the children or their custodial parents. According to the Center for Family Policy and Practice (CFPP), “parents across the nation who are struggling to achieve basic economic security will pay an estimated minimum of \$901 million per year to the government to reimburse the cash assistance that their children's households have received.”⁴ This represents substantial financial resources drained from low-income parents—as well as from their children, families and communities.

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When a poor mother seeks government support in the form of TANF cash benefits, the government, as noted above, is empowered to collect and retain a noncustodial father's child support payments in order to reimburse the state for the cash assistance his children and their household receive. Typically, the government seizes most of his income and assets in cost recovery efforts. He can become mired in an inescapable cycle of debt that, far from helping him support his children, makes him less employable, unable to legally drive and too often makes him a target for incarceration and criminalization by the child support enforcement agency and family courts.

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What is left out of the popular, but distorted, narrative of child-support dodging by noncustodial fathers (4 out of 5 noncustodial parents are men) is the ugly twist that child support enforcement takes when applied in low-income communities. The Insight Center (Oakland, California) and the Center for Family Policy and Practice (Madison, Wisconsin) collaborated last year to publish a study that examines the experiences of low-income, Black, noncustodial fathers with child support debt. The report, *What We Want to Give Our Kids: How Child Support Debt Can Diminish Wealth Building Opportunities for Struggling Black Fathers and Their Families*, found that for the men interviewed, child support acts as a debt that anchors them into a cycle of poverty with far-reaching intergenerational downward effects for their children, families and communities.

Our report is unique, in that it seeks to allow struggling Black fathers to speak for themselves and in their own voices about their experiences with child support policy and practice. The research is

John Lewis on 1963 March on Washington

March: Book One & March: Book Two, by Congressman John Lewis, Andrew Aydin (Lewis' Policy Advisor) & Nate Powell, is a wonderful graphic novel trilogy, superbly written by Lewis & Aydin and copiously illustrated by artist Powell, available from Top Shelf Productions in Marietta, GA (Book One – 2013, 125 pp., \$14.95; Book Two – 2014, 190 pp., \$19.95; with Book Three due out Summer 2016), available from Leigh Walton, leigh@topshelfcomix.com. Quantity orders from education@topshelfcomix.com. The *Washington Post* said of it, “should be stocked in every school and shelved at every library.”

based on focus groups and interviews with 35 Black men in six cities and five states. All of the fathers owe child support, either currently or in the past, and many of them also owe substantial arrears. The men who participated in this study ranged from 19 to 55 years old and had an average income of \$7,900 in the year before we spoke with them. This coincides with other research which found that a quarter of parents who are ordered to pay child support debt have no income and almost a third have annual incomes below \$13,000.⁵

Our study confirms that child support enforcement policies and practices can have a devastating impact on the economic security of low-income Black fathers as well as their children and families. So much of these fathers' income is garnished by child support enforcement agencies that they truly struggle to survive. Indeed, fathers in our study reported an average annual income of about \$8,000 and their arrears averaged \$23,000.

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Section 8 in the Suburbs: The Milwaukee County Security Deposit Assistance Program as an Incentive

Peter Rosenblatt & Jennifer Cossyleon

Introduction

As in many metropolitan areas in the United States, the Milwaukee region has significant divisions between city and suburb. In addition to racial divides and growing income segregation, opportunities for employment and high-quality education in the Milwaukee region are starkly divided along city-suburb lines. Our study, “Take a Chance on Me: A Review of the Milwaukee County Security Deposit Assistance Program” examines an innovative program in Milwaukee that can help address these divides by assisting low-income families and children to reach higher-opportunity neighborhoods across the metropolitan region. The Milwaukee County Security Deposit Assistance Program (SDAP) provides families who use Housing Choice Vouchers with a grant of up to \$1,000 to pay for their security deposit on rental units in the suburbs. The structure of the SDAP provides a unique opportunity to study the potential of an incentive for encouraging families to move to higher-opportunity areas.

Once an industrial center, the City of Milwaukee has fallen behind its suburban neighbors in a number of ways. The city is now home to only one-fifth of the region’s remaining manufacturing. Since the mid-1990s, job growth in general has been overwhelmingly in the suburbs; Milwaukee City has lost 28,000 jobs while the nearby sub-

urbs of Milwaukee County have gained 16,000 jobs (Levine 2013). Educational opportunities for children are also unevenly apportioned. Of the more than 400 school districts in Wisconsin, Milwaukee City ranks next to last in reading performance and third to last in math. By contrast, school districts in the Milwaukee County suburbs rank in the 56th and 57th percentile in reading and math on average, with six of these districts in the 90th

Families overwhelmingly searched for housing in the suburbs.

percentile or better statewide (Wisconsin Department of Public Instruction 2014). These city-suburb divides are compounded by racial segregation. Milwaukee is the most racially segregated metropolitan region in America (Logan & Stults 2011) with most African-American families in the region concentrated in the northern part of the city, surrounded by majority-white suburbs. In addition to separating black families from opportunities, this racial division has deep implications for neighborhood inequality—in metropolitan Milwaukee, the average white household lives in a neighborhood that is 8.5% poor, while the average black household lives in a neighborhood that is 27% poor (Logan 2011).

The Housing Choice Voucher Program offers one way to address metropolitan divides by helping low-income families move to higher-opportunity areas. By providing a subsidy (usually the difference between 30% of family income and a local Fair Mar-

ket Rent) directly to tenants, the voucher program should theoretically allow families to move to better-off, well-resourced neighborhoods across the metropolitan area in which they would otherwise struggle to find affordable housing. In practice, however, voucher holders in the country’s 50 largest metropolitan areas are more often found in central cities than in suburbs, and tend to be more segregated, more spatially clustered, and more concentrated in poor neighborhoods than unassisted low-income families (McClure, Schwartz & Taghavi 2014; Metzger 2014).

This study examines one way to improve the performance of the voucher program and address metropolitan divides, by exploring the potential of security deposit assistance to encourage voucher families to search for housing in suburban areas. We can expect a program like the SDAP to only address a small part of the uneven geog-

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Bonnie Milstein

This issue of *Poverty & Race* is dedicated to Bonnie Milstein, who passed away last month. Bonnie was a long-time civil rights and fair housing advocate who helped bridge the work of disability and race discrimination law. She worked as an advocate both inside and outside government, with important roles fighting discrimination at both HEW and HUD. Bonnie also worked closely with Congress on the 1988 Amendments to the Fair Housing Act.

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raphy of opportunity in the Milwaukee region. Yet a nuanced look at the program allows us to appreciate the ways families can be assisted in moving against this gradient of place-based inequality, as well as understand how the specific features of the region inhibit wider successes.

Origins of the Program

The Milwaukee County Security Deposit Assistance Program originally arose from concerns for families whose housing units failed the annual inspection that is part of the voucher program. These families are required to leave their homes and generally do not have time to save for a security deposit on their next place, putting them at risk of losing assistance altogether if they cannot find a new unit before their voucher search time runs out, generally in 60 days. Staff at the Milwaukee County Housing Division obtained approval to use funds from the HOME program (a Federal block grant given to states and local governments) for security deposit assistance, and the SDAP went into effect in September 2013. Security deposit assistance takes the form of a payment to landlords on behalf of voucher tenants, and is paid back to tenants at the conclusion of their lease, meaning it is available for use on a future rental. Due to jurisdic-

tional boundaries in the use of HOME funds, the SDAP is limited to the 18 suburban municipalities outside of the city, but within Milwaukee County. This means that the SDAP can only be used to support a lease in the suburbs.

This unique arrangement provides a chance to effectively isolate one particular type of housing intervention and study how security deposit assistance works as an incentive for voucher families to search for housing in the suburbs. Our research questions are: 1) Did the SDAP encourage families to search for housing in the suburbs? and 2) What other factors shaped the housing search?

To study the program, we used phone surveys carried out by a local fair housing organization, supplemented by 20 in-depth interviews with

15% of those surveyed were able to use the security deposit assistance.

families who expressed an interest in the program. The surveys were conducted with 72 people between February and June of 2014. We interviewed household heads from a subsample of surveyed families in September and October 2014. The interviews were done in order to get more information about how families weighed the SDAP when searching for housing, and un-

derstand the other factors that shaped the housing search. At the time of our data collection, no new families were being enrolled in the Milwaukee County Housing Choice Voucher Program. This means that all families were established voucher users and heard about the SDAP at their annual recertification or when they notified the housing authority of their intent to move from their address.

Findings

Both our survey and interviews showed that families overwhelmingly searched for housing in the suburbs. More than three-quarters of the families who applied to the program searched in at least two different suburban communities. All but one of the 18 suburban municipalities in Milwaukee County was a destination for at least one housing search by program applicants. Most of the household heads who expressed interest in the SDAP were women, and three-quarters were African-American. Most survey respondents had at least one child, although roughly one-third had no children living with them. Overall, 15% of those surveyed were able to use the security deposit assistance by signing a lease in the suburbs

More families searched in the suburbs than were able to lease there. Our interviews suggest that the SDAP played an important role in encouraging these searches. James, a 60-year-old grandfather, explained that his most recent housing search was different than prior ones “mainly because of the security deposit program. Other than that, I probably wouldn’t have looked in the suburbs, period.” Other respondents talked about how the program encouraged them to “branch out a little more” in their housing search, or discussed the significance of accessing better schools or grocery options in suburban areas. Only two of our 20 interview respondents refused to search in the suburbs because they were “too far away.” One of these respondents thought that if she had reliable transportation she would have considered

New on PRRAC’s website

“Linking Housing and School Integration Policy: What Federal, State and Local Governments Can Do” (a PRRAC/NCSD Policy Brief)

“State, Local, and Federal Laws Barring Source-of-Income Discrimination” (our recently updated national survey)

Comments on HUD’s “PHA Streamlining rule” (from perspective of housing mobility practitioners)

Letter to Congress on reauthorization of the Elementary and Secondary Education Act

it, while the other explained that her reluctance to search was based on past experience with landlords in Milwaukee County who refused to accept the rent assistance voucher.

Conventional wisdom might suggest that a desire to be close to family or friends would prevent household heads from searching in the suburbs. While a common thread in the interviews was a desire to be close to family, respondents generally did not equate this with a need to be in the same neighborhood. Instead, interviewees reported searching in nearby suburbs, a trend that was supported by our survey, which showed the most popular search destinations to be towns on the northeastern or western borders of the city. Another factor that encouraged families to search in nearby suburbs was access to transportation; since half of our interviewees were without a car, bus access was a key component of their suburban housing search. Ashley explained she ruled out more distant suburbs in her search, although she was ultimately able to use the SDAP: “Especially if you don’t drive, and you have to get on a bus, if there isn’t a bus that goes there, you’re shit to hell out of luck.” Ashley credited a housing authority staff member with helping her find her current unit in the suburbs, not far from a bus line that she uses to commute for an hour and a half to work in the city every morning.

Discrimination and prohibitively expensive housing were the two most common factors that prevented families from leasing in the suburbs. More than three-quarters of our interview respondents described encountering either racial discrimination or landlords refusing to accept housing vouchers during their suburban housing search. Past experience with source of income discrimination also shaped how respondents thought about the possibility of moving to the suburbs. As Kim explained, “I want to get away from the north side [of Milwaukee] and move somewhere, different environment, and they’ll be decent buildings, decent homes, but they don’t accept

rent assistance.” Finding a unit that met voucher payment standards was also challenging. While respondents searched in almost all suburban towns, the majority of leases were in the suburbs with the least expensive rental housing. As one of our respondents, Susan, explained, “the problem with going into the suburbs of any city with the [voucher rent] cap that I have is you’re not going to find a place for the amount that they give you.” Susan talked her landlord into lowering the rental price of her apartment in order to successfully use the SDAP.

Bus access was a key component of their suburban housing search.

Susan’s landlord persuasion technique was not uncommon in our interviews. Respondents talked about “begging” or “talking my way in” to get landlords to “take a chance” and rent to them. Another tactic for find-

ing housing was to turn to social networks. Family members and friends were enlisted to look out for units in other parts of the city or lend cars to help with the search. Extended social networks, such as acquaintances from prior neighborhoods or a housing authority worker, played a significant role in expanding the housing search and helping respondents connect with landlords. One interviewee even explained how she asked strangers at her job in the suburbs about their housing in order to extend her knowledge about availability and cost.

Conclusion

Our study indicates that families responded positively to the SDAP and searched extensively in the suburbs. Our survey showed that program applicants on the whole made a geographically broad housing search, and most individuals looked for housing in multiple suburbs. Our interviews

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suggest many families undertook this search in response to the promise of security deposit assistance, even though most were not able to lease in a qualifying suburb. Because our data come from families who expressed interest in the SDAP, we cannot say how *all* voucher families might respond to such a program. Future research could test the conclusions we draw here, perhaps by designing a randomized trial as part of a future program.

Our study also shows how the policy landscape and housing market of the Milwaukee region shaped the housing search. With no law barring source of income discrimination against voucher holders, respondents encountered

widespread unwillingness on the part of landlords to rent to them. Other household heads found it difficult to find a unit that was affordable, even with financial assistance. Faced with these barriers, respondents made use of social networks and several attempted to persuade reluctant landlords to rent to them, becoming advocates for both themselves and the voucher program. These findings highlight how the security deposit incentive needs to be combined with other policy changes to truly improve access to suburban communities and help low-income families overcome the divides of the Milwaukee metropolitan area (see Rosenblatt & Cossyleon 2015 for a further discussion of relevant policy changes). □

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Furthermore, the debt—which, depending on the state, can grow with an interest rate of up to 12%⁶ annually—is not dischargeable through bankruptcy and can become a debt anchor that serves as an obstacle to economic stability for whole families. Finally, this debt can have long-term implications, the extent of which we cannot yet fully appreciate as governments can garnish up to 65% of fathers' Social Security benefits once they reach the age of 65. In other words, some men will accrue debt so large and unpayable that they still owe it—or will still owe it—when they are over 65 years old and subsequently have a majority of their Social Security benefits confiscated. This is very troubling given the significant role Social Security plays in keeping elders of color from abject poverty; in 2012, Social Security represented 90% or more of the annual income for 53% of unmarried, elderly Blacks and 31% for elderly Black married couples.⁷

Low-income fathers are forced to rely on in-kind support and often large, lump-sum payments from family members and friends who also have low incomes. Family and friends sacrifice their own economic security in order

to ensure these fathers are not incarcerated for missing payments on the child support debt they are unable to pay. Indeed, support often comes from family members in the very same households that the fathers' payments are meant to assist, as many of these men actually live with their children and their children's mothers.

Five principal themes emerged from our study: (1) child support enforce-

Child support orders should be based on parents' actual income and assets.

ment policies and practices can push poor families deeper into poverty; (2) child support enforcement policies and practices can interfere with fathers' consistent engagement with their sons and daughters; (3) child support policies and practices can impede long-term financial stability; (4) aggressive child support enforcement can diminish job prospects; and (5) child support debt can compel a father's relatives, partners and friends to jeopardize their own economic security.

To be sure, child support enforce-

ment is often necessary. However, for men whose incomes are in the lowest 20%—and their families—there must be a better way.

More than 26% of child support debt nationwide is owed to the government. Our work leads us to support a set of bold policy recommendations that would go far to support low-income families. The first two recommendations are comprehensive:

- Remove low-income noncustodial parents from the child support enforcement system during any times that they have no current ability to both sustain themselves and to pay child support.

All parents should be able to avail themselves of income and employment support, asset development and social welfare programs until they are able to support themselves and their children financially.

- Provide guaranteed jobs for all low-income parents—both mothers and fathers, regardless of legal custody status—with the government acting as an employer of last resort.

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Advancing School Integration: The National Coalition on School Diversity

On December 30, 2014, following negotiations with the U.S. Department of Education regarding allowable uses of School Improvement Grant (SIG) funds, the New York State Department of Education announced a \$31.25 million dollar socioeconomic integration pilot program. New York's program is the first use of SIG funds for a program designed for the purpose of furthering socioeconomic integration, and represents a potentially significant new funding stream for the reduction of racial and socioeconomic isolation in schools. The National Coalition on School Diversity (NCSd) has been a vocal advocate in the past for using these kinds of "school turnaround" funds to reduce racial isolation and poverty concentration in struggling schools (at the same time as school quality is improved overall). The New York program came on the heels of a report from the Civil Rights Project/Proyecto Derechos Civiles at UCLA, a member of the NCSd, which named New York as having the most segregated public school system in the nation. Two NCSd members were quoted in New York State's announcement of the pilot program in December, and several NCSd members accepted invitations in January to serve on a panel of peer-reviewers to evaluate applications submitted by New York districts to the pilot program.

The NCSd was founded in 2009 and includes many of the nation's leading civil rights organizations, as well as university-based research centers and state and local education and advocacy groups, all sharing the goal of increasing racial and economic integration in America's public schools.

One of the NCSd's first campaigns, and its first real victory, was the release in late 2011 of the "Guidance on the voluntary use of race to achieve diversity and avoid racial isolation in

elementary and secondary schools," a joint, detailed statement by the Attorney General and the Secretary of Education affirming the importance of racial and economic school integration in K-12 education, and outlining appropriate ways for public schools to achieve greater diversity.

Since 2011, the NCSd's advocacy at the Department of Education has spanned a number of important federal education programs, including the Race to the Top and Investing in Innovation competitive grant programs, early education funding, charter schools, state "waivers" of federal "No Child Left Behind" requirement, as well as the School Improvement Grants program. Over the past two years, NCSd members have weighed in formally on numerous proposed regulations and guidance, and have brought their concerns directly to meetings with key Department staff including Secretary Duncan, Deputy Secretaries Jim Shelton and John King, Assistant Secretary Catherine Lhamon (Office for Civil Rights), Assistant Deputy Secretary Nadya Dabby (Office of Innovation and Improvement), Deputy Assistant Secretary Scott Sargrad (Policy and Strategic Initiatives at the Office of Elementary and Secondary Education), Magnet Schools Assistance Program Director Anna Hinton, Charter Schools Program Director Stefan Huh, and many others.

In July 2014 several members of the NCSd, along with the Leadership Conference for Civil and Human Rights, contributed shadow reports regarding the continued existence of racial discrimination in the U.S. education system to the Committee on the Elimination of Racial Discrimination (CERD Committee). The U.N. Committee responded with a series of strong recommendations encouraging greater focus on integration and diversity in

U.S. schools, including:

(a) Developing and adopting a comprehensive plan to address racial segregation in schools and neighbourhoods with concrete goals, timelines and impact assessment mechanisms;

(b) Increasing federal funding for programmes and policies that promote racially integrated learning environments for students;

(c) Effectively implementing the recommendations contained in the report of the Equity and Excellence Commission published in February 2013;

(d) Reauthorizing the Elementary and Secondary Education Act with provisions that support and encourage solutions to address school segregation; and

The Secretary of Education has taken note of these recommendations, and in a meeting last fall with NCSd members and senior department staff, pledged to work to continue to expand the Department's support for school diversity.

In addition to its ongoing advocacy with the Department of Education, the NCSd has published a series of valuable "Research Briefs," with the generous support of members of the NCSd Research Advisory Panel, and a series of "Issue Briefs" that cover federal policy developments.

The NCSd also supports state and local efforts to promote school integration, and highlights local victories and campaigns. The coalition's Third National Conference is coming up in September 2015—you can find out more information at www.school-diversity.org. □

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Jobs are fundamental. A Guaranteed Jobs Program combined with educational support could go far to improve the economic security of low-income families.

Some remedial steps that could also improve the lives of fathers, their sons and daughters and families include:

- Base child support orders on reasonable evidence of a parent's current income and assets.

Child support orders should be based on parents' actual income and assets. However, some child support orders are based on the presumed earning capacity of parents who are poor and jobless. Furthermore, fathers who are employed and lose their jobs must also be able to readily access modifications to their child support orders when their circumstances change.

- Allow all of parents' child support payments to go directly to their children by revoking the legal requirement that parents reimburse the state and federal governments for TANF cash assistance

Some of the poorest families do not benefit directly from child support payments when payments are seized by state and federal governments in cost recovery efforts. States should allow the whole amount of child support payments to go to families. In addition, state agencies should forgive existing child support debt that is owed to the state.

- Stop the practice of incarcerating poor and unemployed men who are unable to pay their child support debt.

The practice of incarcerating low-income Black men is counterproductive to improving his and his family's economic security. Incarceration limits future employment opportunities

among men who face limited employment prospects and high levels of joblessness.

- Change the current child support agency funding structure which incentivizes agencies to pursue and sanction poor men regardless of their ability to pay, and regardless of the impact of the child support order on their own and their

children's financial security.

Child support should benefit children. When states redirect payments from children to government, it undermines the protection of children. Welfare cost recovery is in direct odds with child support's mandate to benefit and protect the best interests of mothers and children.

If we believe in shared prosperity, then we must reimagine what it means

Thanks for your contributions to PRRAC!

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to be a noncustodial parent. We must recognize that no policy, child support or otherwise, should be allowed to criminalize vulnerable populations and generate revenue at their expense. In the case of child support policies and low-income fathers, ultimately we are doing more harm to the children and families we intend to support. □

¹ In order to protect the confidentiality of the fathers who generously participated in this research, we removed any major identifying details and replaced their names with pseudonyms.

² Insight Center for Community Eco-

omic Development. 2011. *Diverging Pathways: How Wealth Shapes Opportunity for Children*. <http://www.insightcced.org/uploads/CRWG/DivergingPathways.pdf>

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⁴ Rodriguez, Nino, "My Brother's Keeper, or My Brother's Creditor? Part Three: How Child Support Debt and Government Reimbursement Can Financially Harm Young People of Color and Their Parents and Families," p. 2, Center for Family Policy and Practice (CFFPP), November 2014, <http://www.cffpp.org/publications/MBC>

_Part 3.pdf

⁵ Gardiner, Karen, Mike Fishman, Sam Elkin & Asaph Glosser. October, 2006. *Enhancing Child Support Enforcement Efforts Through Improved Use of Information on Debtor Income*. The Lewin Group. See Exhibit II.1, p.10. <http://aspe.hhs.gov/hsp/07/CSE-enhancement/debtor/report.pdf>

⁶ <http://www.ncsl.org/research/human-services/interest-on-child-support-arrears.aspx>

⁷ U.S. Social Security Administration. (2014). *Social Security Is Important to African Americans*. Baltimore, MD: U.S. Social Security Administration.

Resources

Most Resources are available directly from the issuing organization, either on their website (if given) or via other contact information listed. Materials published by PRRAC are available through our website: www.prrac.org

Race/Racism

- **"Public Education and Black Males"** is a 64-page 2015 50 state report, from The Schott Foundation, downloadable at www.blackboysreport.org
- **"The Racial Wealth Gap: Why Policy Matters,"** by Laura Sullivan, Tajana Meschede, Lars Dietrich & Tom Shapiro, a 36-page 2015 report from The Brandeis Inst. for Assets & Social Policy and from Amy Traub & Catherine Ruetschlin of Demos, is available at comm.@demos.org
- **Racial Equity Tools Update** is available from mpotapchuk=comcast.net@mail151atr101.mcdlv.net
- **"Justice Department Finds a Pattern of Civil Rights Violations by the Ferguson Police Department"** from the Department's Civil Rights Division is available from askDOJ@usdoj.gov
- **We Shall Not Be Moved:** The *NY Times*, 3/15/2015, Sunday Review sec., p. 5 has a fine article, by Ethan J. Kytel & Blain Roberts ("Birth of a Freedom Anthem"), on the long biracial history of the unofficial anthem of the civil rights movement.
- **"Pittsburgh's Racial Demographics 2015: Differences and Disparities"** (January 2015, 142 pp.), University of Pittsburgh's Center for Race and Social Problems, available at www.crsp.pitt.edu [14798]

- **2015 Healing History conference** April 6-9 in Richmond, VA. Inf. available at us.iofc.org [14847]
- **Otherring and Belonging conf.** held by the Haas Inst. for a Fair & Inclusive Society, April 24-26 in Oakland CA. Details available at www.otherringandbelonging.org [14848]

Poverty/Welfare

- **"A New Majority: Low Income Students Now a Majority in the Nation's Public Schools"** (January 2015, 6 pp.) A new research bulletin from the Southern Education Foundation available at www.southerneducation.org [14799]
- **The Long Shadow: Family Background, Disadvantaged Urban Youth, and the Transition to Adulthood,** A 25-year longitudinal study of Baltimore schoolchildren by Karl Alexander, Doris Entwisle, and Linda Olsen. (June 2014, 300 pp.), available at the Russell Sage Foundation. [14800]

Civil Rights History

- **Friendship 9 Exoneration:** The State of North Carolina is moving to vacate the misdemeanor convictions of nine civil rights protestors who in 1961 were arrested in Rock Hill, S.C. from a segregated lunch counter. The *NY Times*, Jan. 27. 2015, p. 11 has a fine story ("More Than 50 Years On, Trying to Make It Right," by Richard Fauset) on this important historical development.

Community Organizing

- **Political Power: The Community Organizing Tradition of Saul Alinsky**, eds. Aaron Schutz & Mike Miller, will be out April 2015 from Vanderbilt Univ. Press. Among the contributors: Ernesto Cortes, Jr., Heather Booth, Wade Rathke, Richard Rothstein, Nicholas von Hoffman

Criminal Justice

- **ACLU Challenges “Prison Gerrymandering Election Districts”** in Jefferson County, FL. Inf. from media@aclufl.org, 786/363-2737

- **The 2015 Juvenile Justice Summit** will be held **July 23-24, 2015** in Washington, DC. Inf. from littejuvjustice.org

- **“Screening Out Family Time: The For-Profit Video Visitation Industry in Prisons and Jails”** is available from Bernadette Rabuy, 413/527-0845, www.prisonpolicy.org/visitation/report.html

- **Brooklyn Bail Fund** Helps individuals charged with misdemeanors, who have community ties and where the amount of bail is \$2,000 or less. Once a case is resolved, the bail money goes back to the Fund to help other individuals in need. Learn more at www.brooklynbailfund.org/ [14805]

Economic/Community Development

- **“The Mortgage Interest Deduction Across Zip Codes”** A new brief from Benjamin H. Harris & Lucie Parker of the Brookings Institution and Urban Institute’s Tax Policy Center, (December 2014, 7 pp.), available at www.brookings.edu [14803]

- **“Excluded from the Financial Mainstream: How the Economic Recovery is Bypassing Millions of Americans,”** Jennifer Brooks, Kasey Wiedrich, Lebaron Sims, Jr. & Solana Rice (January 2015, 20 pp.), Corporation for Enterprise Development, available at assetsandopportunity.org [14809]

- **The Democracy Collaborative’s 2014 Impact Report** on community wealth-building is available from John Duda, 202/559-1473, x102, jduda@democracycollaborative.org

- **The Natl. Community Development Coalition’s 2105 conf.** will be **March 25-28, 2015** in Wash., DC. Inf. from [Catie Rountree](mailto:Catie.Rountree@ncrc.org), 208/464-2727, conference@ncrc.org

Education

- **“Impact of North Carolina’s Early Childhood Initiatives on Special Education Placements in Third**

Grade,” Clara Muschkin, Helen F. Ladd, & Kenneth Dodge (February 2015, 23 pp.). *Education Evaluation and Policy Analysis*, available at www.aera.net [14810]

- **“Indicators of Higher Education Equity in the United States,”** Margaret Cahalan & Laura Perna (January 2015, 60 pp.), The Pell Institute and PennAHEAD, available at www.pellinstitute.org [14811]

- **“The Mismeasure of Teaching Time,”** Samuel E. Abrams (January 2015, 25 pp.), Center for Benefit-Cost Studies of Education Teachers College, Columbia University, available at atcbce.org [14812]

- **“The Right Fight for Education,”** Joseph Bishop, Janel George, & Dwanna Nicole (January 2015), *Huffington Post*, available at www.huffingtonpost.com [14813]

- **“Revenues and Expenditures for Public Elementary and Secondary Education: School Year 2011–12 (Fiscal Year 2012),”** Stephen Q. Cornman (January 2015, 44 pp.) U.S. Department of Education, available at nces.ed.gov [14814]

- **“How Budget Cuts and PTA Fundraising Undermined Equity in San Francisco Public Schools,”** Jeremy A. Smith (February 2015), *San Francisco Public Press*, available at atsfpublicpress.org [14815]

- **Community Schools Directory** (2015) is downloadable at communityschoolsdirectory@iel.org

Health

- **“Distinguishing the Race-Specific Effects of Income Inequality and Mortality in U.S. Metropolitan Areas”** An article detailing racial differences in health outcomes by Amani M. Nuru-Jeter, Chyvette T. Williams, Thomas A. LaVeist, *International Journal of Health Services* (Vol. 44 No. 3, 2014). [14802]

- **“Using Civil Rights Tools to Address Health Disparities”** A new report from Michael Rodriguez, Marc Brenman, Marianne Engelman Lado, & Robert García at The City Project (2014, 26 pp.) Available at cityprojectca.org [14804]

- **“Unnatural Causes: Is Inequality Making Us Sick?”** is a 7-part doc. series on racial & socioeconomic inequalities in health available at www.unnaturalcauses.org [14838]

Housing

- **“Housing, Neighborhoods, and Opportunity: The Location of New York City’s Subsidized Affordable Housing”** A new report on affordable housing in NYC from the Furman Center’s Ingrid Gould Ellen & Max Weselcouch (January 2015, 28 pp.) Available at furmancenter.org [14801]

● “A Snapshot of Compliance with CFPB Servicing Standards” (February 2015, 12 pp.), National Council of La Raza in association with National Housing Resource Center, available at www.nclr.org/ [14822]

● “Affordable Housing is Nowhere to be Found for Millions” (March 2015, 10 pp.), a Housing Spotlight publication of the Natl. Low Income Housing Coal. available at nlihc.org[14839]

● *The Journal of Affordable Housing and Community Development Law*, Vol. 23:2 is devoted to Fair Housing [14840]

● “Modern Segregation: Addressing Barriers to Equality in Local Governments,” a fair housing conf., will be held April 10, 2015 in St. Louis. Inf. available at ehocstl.org [14849]

● “Family swamped by an underwater home,” by Kimbriell Kelly, is a long front-page account (*Wash. Post*, Jan. 26, 2015, p.A14) of the experience of a deceived homeowner in Fairwood, the richest neighborhood in the richest county in the U.S. (Prince George’s County, MD).

International Human Rights and U.S. Civil Rights Policy

● “Civil Rights Monitor,” Karen McGill Lawson, ed., (January 2015, 44 pp.), The Leadership Conference Education Fund, available at www.civilrights.org [14824]

● “Report of the United States of America Submitted to the U.N. High Commissioner for Human Rights In Conjunction with the Universal Periodic Review” (February 2015, 46 pp.), U.S. Department of State, available at www.state.gov [14825]

Miscellaneous

● “State of Hispanic America: Striving for Equitable Opportunity” (January 2015, 5 pp.), National Council of La Raza, available at www.nclr.org [14823]

● *Inequality in One City: Bill deBlasio and New York Experience in Year One*, by Eric Alterman, is available in pb and as an e-book. Contact TheNation.com/ebooks

Job Opportunities/Fellowships/Grants

● **Within Our Lifetime**, an organization committed to ending racism, is seeking a **Network Coordinator**. Resume/ltr. to Dushaw Hockett, Dushaw@thespaceproject.org and to Al White, actioncer108@yahoo.com

● **Legal Services, NYC** is hiring 2 **Bronx Housing Supervisors**. Contact Sylvia Figueroa, sfigueroa@lsnyc.org

● **The Foundation for Child Development Young Scholars Program** is seeking applications. Inf. from ysp@fcd-us.org

● **The Natl. Law Ctr. on Homelessness & Poverty** is hiring a **Legal Director**. Ltr./resume/3-5 page writing sample, salary history/reqs. to HR@nlchp.org, “Legal Director__last name__first name” in subj. line

● **Housing Choice Partners of Illinois** is seeking an **Associate Director**. To apply, email resume & cover ltr. to dmarmol@hcp-chicago.org. [14853]

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Child support specifically addresses the issue of financial support of the children, and is viewed as a separate issue from physical care, emotional and spiritual support, and the day-to-day raising of the children. When children live with both of their parents, there is no need for the courts to tell parents how to provide for them financially, but when the children live with one parent, or with neither parent, the parents are still responsible for their support. Child support payments are intended to help cover the costs of housing, food, clothing, and other basic needs, as well as school ex Money received through child support is used to cover the costs of raising the child or children. The amount of child support to be paid depends on how much each parent earns and how much time the child spends living with each parent. Back to top. How Inland Revenue calculates child support. Inland Revenue calculates the amount to be paid using a formula assessment.Â The Child Support Act covers child maintenance arrangements for families living in New Zealand and families where one of the parents lives in Australia. However, you may be able to get child support under the Family Proceedings Act 1980 even if you or the other parent lives outside of New Zealand and Australia. Back to top. Types of child support arrangements. In family law and public policy, child support (or child maintenance) is an ongoing, periodic payment made by a parent for the financial benefit of a child (or parent, caregiver, guardian, or state) following the end of a marriage or other relationship. Child maintenance is paid directly or indirectly by an obligor to an obligee for the care and support of children of a relationship that has been terminated, or in some cases never existed. Often the obligor is a non-custodial parent. The obligee is