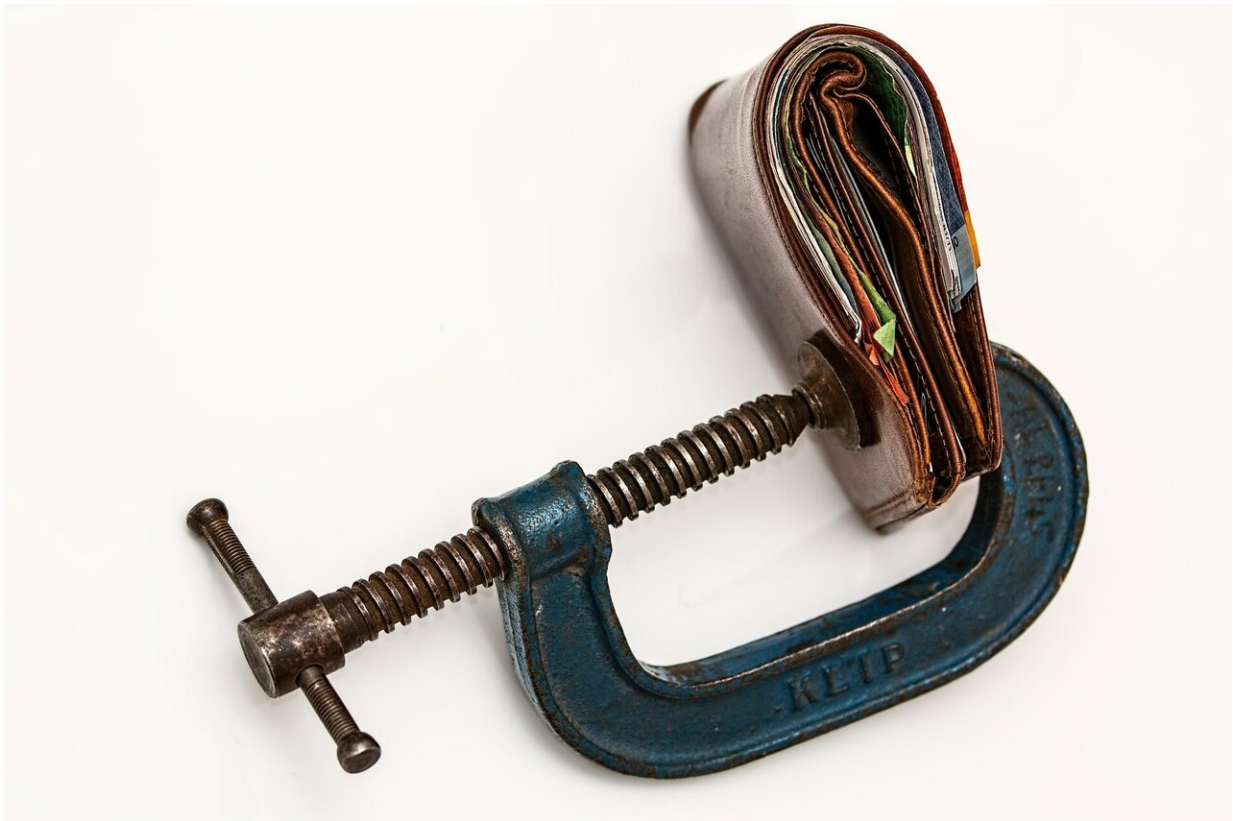


# Fathers' type of debt matters for teenagers' mental health

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Teenagers whose fathers are behind on paying child support suffer more from behavioral problems like anxiety and depression than those from families whose fathers do not have such debt and than those whose

parents have other types of debt, according to a Rutgers University-New Brunswick study.

Published in *RSF: The Russell Sage Foundation Journal of the Social Sciences*, researchers compared the effects of parental debt on the socio-emotional well-being of [children](#) who do not live with their [biological father](#), a living arrangement experienced by more than half of children in the United States at some point in their childhood.

"Child support debt is very common," said lead author Lenna Nepomnyaschy, an associate professor at Rutgers' School of Social Work and a core faculty member at the Institute for Health, Health Care Policy and Aging Research. "Across the U.S., 77 percent of cases in the [child](#) support enforcement system have debt, totaling \$117 billion. Most of this debt is held by very low-income [fathers](#). Seventy percent of these fathers have less than \$10,000 in income and 60 percent have no income. These debts are a product of punitive child support enforcement policies which target the lowest income men, and unsurprisingly, are considered uncollectible."

Child support debt reduces fathers' ability to invest in their children, increases parental conflict and reduces fathers' physical and mental health. According to the study, this type of debt then negatively impacts children's behavioral and emotional problems such as crying, worrying, fighting, bullying and skipping school and these effects appear to strengthen as children age

The researchers analyzed a national dataset of 5,000 children born in urban areas in the late 1990's that followed children and their families for 15 years. They focused on children whose biological fathers did not live with them at ages 9 and 15. They compared the effects on a child's well-being of a mother's household debt ([credit card](#) and loans), non-resident father's household debt and their child support debt.

Among all non-resident fathers in the sample, 23 percent have very high child support debt (calculated as more than 25 percent of their income). However, among the one-third of fathers with the lowest incomes, 41 percent report this high level of debt burden, while only 8 percent of fathers with higher incomes are in this situation.

Nepomnyaschy says child support debt is a type of retrospective debt obligation that carries economic, social, and legal sanctions that may be more harmful to children than other types of parental debt.

"Child support debt can lead to license suspension and incarceration, which undermine fathers' ability to work, pay off debts and spend time with children; can lead to more conflict in the co-parenting relationship, less reliable cash support and less involvement with children; cannot be discharged by filing for bankruptcy; and can be extremely difficult for the lowest-income parents to ever repay, thus persisting and accumulating throughout childhood," she says.

The authors suggest several innovative policy reforms to reduce the accrual of debt, which will benefit children's well-being. These include setting more realistic child support obligations based on what fathers can pay, modifying these obligations during unemployment or incarceration, not charging interest when fathers fall behind, decoupling mothers' applications for public assistance from child support enforcement, ending the suspending of drivers' licenses and using incarceration as punishment for falling behind on payments, among others.

Most importantly, Nepomnyaschy says, policies should forgive accrued child support [debt](#) if a father is employed or in job training, is paying anything toward child support, and is involved with his children.

**More information:** Nepomnyaschy et al, Parental Debt and Child Well-Being: What Type of Debt Matters for Child Outcomes?, *RSF: The*

*Russell Sage Foundation Journal of the Social Sciences* (2021). [DOI: 10.7758/RSF.2021.7.3.06](https://doi.org/10.7758/RSF.2021.7.3.06)

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