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"I don't try to seek him out": Views of child support over time

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Abstract

Objective: This study examines how mothers with limited incomes think about the relationship between child support, making ends meet, and co-parenting relationships early in children's lives.

Background: Research has documented how formal and informal child support can be important resources for custodial parents and their children. Whether and how child support arrangements are made can be complicated by relationship dissolution, parental repartnering, and co-parents' relationship quality. Prior studies suggest relationship dynamics shape the financial support that noncustodial parents provide to custodial parents. We examine how custodial parents balance relationships and finances in their approaches to pursuing formal and informal child support.

Method: We used inductive and deductive coding methods to analyze interviews completed with 58 mothers approximately every year over the first 4 years of their children's lives. Mothers were part of the Baby's First Years study, a U.S.-based randomized controlled trial assessing the impacts of additional income on child development.

Results: Mothers' decision-making around child support and family relationships were interconnected and dynamic across children's early years. Mothers' interest in and willingness to make financial demands of fathers was complicated by their relational goals of maintaining or limiting fathers' contact with their families.

Conclusion: Child support policy exclusively focuses on financial resource provision, but custodial mothers do not.

Implications: Policymakers and scholars should consider the ways in which child support policies may not align with custodial parents' relational goals.

KEYWORDS

child support, longitudinal, low-income families, motherhood, qualitative research

INTRODUCTION

Over the past several decades, welfare policies have changed drastically, resulting in unpartnered-parent families' increasing reliance on income from formal and informal work rather than public benefit programs (Tach & Edin, 2017). However, full-time low-wage work as a sole income source for unpartnered mothers and their families has remained insufficient in the decades since welfare reform (Fomby et al., 2023). Thus, to make ends meet today, supplemental income from current and former romantic partners with whom mothers share a child is salient to unpartnered-parent families' standard of living and has continued to be a focus of policymaking and debate in the post-welfare reform era (Cancian et al., 2003, 2025).

Changes in the welfare state and social safety net policies have resulted in an increased focus on child support policy. Simultaneously, the growth in non-marital birthrates has also drawn the attention of scholars and policymakers to the financial contributions of non-custodial parents. As of 2022, approximately 40% of children were born to unmarried parents in the United States (Osterman et al., 2024). However, research has also found that the majority of unmarried parents are still in relationships at the time of a child's birth, and many of these couples are cohabiting (Carlson et al., 2004); but most of these parents will eventually separate (Nepomnyaschy & Garfinkel, 2007). The relationship dynamics between unmarried parents may shape their preferences about whether and how to interact with the formal child support system. In this study, we use longitudinal interview data to address the question: how do custodial mothers manage relational and financial goals in creating and managing child support arrangements with their children's fathers over time? This question is important to address as it provides insight into how mothers think about both making ends meet and making relationships work during the early childhood period. In turn, this insight might provide information to policymakers seeking to understand custodial mothers' priorities in interacting with the formal child support system.

BACKGROUND

Child support

In 2018, approximately 21.9 million children in the U.S.—more than a quarter of all children under the age of 21—had a parent who lived outside of their household (Grall, 2020). 12.9 million custodial parents care for most of these children, and 4 in 5 of them are the children's biological mothers (in this article, we use the term "mothers" to be consistent with the self-labeling of those who participated in our study). With such a large number of custodial parents in the U.S., there has been a great deal of attention to the financial transfers between non-custodial and custodial parents as scholars and policymakers have sought to quantify—or mandate—financial contributions from non-resident parents.

Previous research on the financial contributions of non-resident fathers focused primarily on three types of financial support, including formal support required by an active child support

order, informal cash support, and informal in-kind support. Among custodial parents in the U.S., about 50% are receiving some type of child support, either from a formal order or informal arrangement (Grall, 2020). Following relationship dissolution, fathers initially provide more informal financial support to custodial mothers, but this declines over the first few years post-relationship dissolution and continues to decline over time; formal payments begin to increase across these years (Sariscsany et al., 2019). Therefore, attending to both the formal child support system as well as informal child support arrangements is important for understanding how financial arrangements between parents evolve over time.

It is essential to attend to the political discourse of personal responsibility that underpins policies that enforce the financial contributions of non-custodial parents. The racist stereotype of the "deadbeat" or "absent" Black non-custodial father was pivotal in the movement to end the previous incarnation of cash welfare, Aid to Families with Dependent Children (AFDC), and bolster child support enforcement efforts (Cammett, 2014). These racist ideas played a major role in the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, which imposed civil and criminal penalties for non-payment of child support, capping off a multi-decade period of increasingly punitive child support enforcement (Cammett, 2014; Huang & Han, 2012).

Today, the child support system for non-custodial parents operates with a "carceral logic of parental responsibility" that reproduces and perpetuates gendered and racialized inequities through punitive measures and child support debts owed to the state (Battle, 2023, p. 679; Haney, 2022). The child support system, therefore, appears to exert social control in sanctioning those whose families diverge from cultural ideals (McDonald, 2020). This pattern of social control has disproportionately penalized low-income fathers of color, particularly Black fathers (Pate, 2016; Spjeldnes et al., 2015). Child support enforcement and debts, in turn, are associated with poorer paternal well-being and less contact with children (Robbins et al., 2022; Turner & Waller, 2017). The harsh, punitive realities of the formal child support system may underlie both custodial and non-custodial parents' experiences and views of this system.

Scholars have established how in-kind and direct cash contributions are distinct from formal child support payments in their associated outcomes (Waller et al., 2018). Scholarship has also uncovered differences in the conceptualized meaning of formal versus informal child support, finding non-resident fathers prefer to provide in-kind support and informal financial investments over those mandated by formal orders (Berger et al., 2019; Kane et al., 2015).

Despite the proportion of all custodial mothers with a child support agreement rising in the years immediately after PRWORA's passage, these proportions have since fallen from 64% in 2004 to 51% in 2018—approximately 90% of these agreements were court-ordered (Grall, 2020). The proportion of single-parent families in poverty remained similar across these years, at just over 30%, suggesting that child support was not becoming unnecessary as custodial parents were still in need (AECF, 2023). However, focusing solely on the formal child support system neglects the experiences of nearly half of custodial parents—including those who receive some type of informal support as well as those who receive no financial resources from their children's non-custodial parents. With declines in the proportion of custodial mothers with formal child support orders, we should ask whether and why mothers might not want to establish formal child support orders. Given that there is a system available to help them secure financial resources, and they are not engaging with it, we need to know more about the barriers or preferences driving these decisions and how they develop over time as parents' relationships change.

Some scholars have examined custodial parents' experiences with and views of the formal child support system. Waller and Plotnick (2001) found that, before welfare reform, low-income families had negative views of the formal child support system—families preferred informal arrangements and often viewed formal arrangements as punitive and unfair. Shortly after welfare reform, lower-income custodial mothers who elected to start child support orders generally

had negative experiences interacting with the system and often did not receive payment even with orders in place (Laakso, 2001). Mothers were also reluctant to file for support when co-parenting relationships were good, but when relationships were strained, mothers claimed that fathers should be providing financial support if they wanted to visit their children (Laakso, 2002). Huang and Pouncy (2005) examined mothers' reasons for not pursuing child support orders and found that barriers to establishing paternity or a sense that a father is as involved as they would like him to be deterred their engagement with the formal child support system. Notably, these studies of custodial parents' views are nearly 25 years old, and rates of participation in the child support system have only decreased since their publication.

Somewhat more recently, Harris (2015) documented custodial parents' reluctance to engage with the child support system due to their beliefs that noncustodial parents could not pay, fear of losing informal support, and trying to minimize fathers' contact with children, often due to domestic violence concerns. Vogel et al. (2023) found that lower-income custodial parents have continued to express concerns about the system's punitive, enforcement-oriented approach. The Current Population Survey Child Support Supplement asked a subset of custodial parents to select from a list of possible reasons why they did not have a court child support order in place with a co-parent—common reasons included a lack of need to make the arrangement legally binding, the other parent providing what they can, and the other parent being unable to pay (Grall, 2020). These studies and their findings are instructive, but some do not speak to low-income mothers' experiences specifically, and all observe custodial parents at one point in time, even though previous research has shown that relationships and support arrangements change over time (Berger et al., 2012; Tach et al., 2010).

For custodial parents with limited incomes, these experiences and preferences regarding child support system engagement intersect with conditions of public assistance benefit receipt. Custodial parents may be encountering the formal child support system not by choice but through engagement with public benefit programs—namely TANF, SNAP, Medicaid, and, in some states, childcare subsidies (Tollestrup, 2019). While Child Support Cooperation rules are active under federal law, bureaucrats' discretion, pass-through rules, and the important distinction between child support services contacting a family and orders being started mean that many families receive public benefits, yet most are not receiving child support payments (Bartfeld, 2003; Holcomb et al., 2024; Meyer et al., 2007). Regardless of whether cooperation rules result in a child support order, custodial parents have described these processes as confusing and child support system contact as often unwelcome and invasive (Vogel et al., 2022).

None of these prior studies of custodial parents' experiences with child support examined changes in their experiences over time, across their children's early years; this is an important limitation because previous research shows that relationships and support exchanges between parents evolve over time, and so we must understand the implications of this evolution for child support preferences (Berger et al., 2012; Tach et al., 2010). Additionally, most prior studies of custodial parents' perspectives focused on the views of parents who were already engaged with the formal child support system—many with parents who have a formal support order in place for one of their children (see, for example, Ponce, 2024; Vogel et al., 2024). Understanding *all* low-income mothers' views of these different forms of support over time—including mothers who never engage with the formal child support system—is critical to informing policy interventions for custodial mothers and their children.

Non-resident father involvement and co-parenting

Empirical work has established that the negative observed association between family structure and children's outcomes is attenuated by fully accounting for socioeconomic stress and family embeddedness, more so for Black than white children (Cross et al., 2022). These findings

emphasize that family structure and family complexity should not simply serve as a proxy for the larger structural issues of racism and heteropatriarchy in the United States. For example, the effects of mass incarceration have disproportionately limited the education and employment opportunities of Black and other minoritized groups of fathers, contributing to shrinking economic resources to provide to custodial mothers and their children (Wildeman & Western, 2010). Additionally, non-custodial fathers in never-married couples typically have just a marginal advantage in resource access compared to their custodial mother counterparts, as non-custodial fathers receive far fewer tax and transfer benefits under current income-support policy programs (Ha et al., 2018). These findings highlight how structural forces, not just fathers' choices, contribute to the observed patterns in economic resource access by family structure. With this in mind, we aim to illuminate how relationships can complicate resource access, but we also acknowledge that structural forces of racism and heteropatriarchy play a substantial role in determining both non-custodial and custodial parents' resource access, independent of parents' relationships and other family or romantic ties they might have.

Most non-resident fathers still see their children regularly, and about half make some kind of financial contribution to their care over their children's first 5 years of life (Nepomnyaschy & Garfinkel, 2007); this is approximately the same period that we observe in our study. Using 14 years of data from the National Longitudinal Survey of Youth (NLSY), researchers found that about a third of fathers have consistently limited contact with non-resident children, but nearly 40% have consistently high levels of contact with their non-resident children (Cheadle et al., 2010). Goldberg and Carlson (2015) found that co-parenting relationship quality declines over time following the dissolution of a romantic relationship, on average, but it is stably positive or even improves over time for some co-parent dyads. Stronger co-parenting relationship quality and more contact between non-custodial fathers and their children are associated with greater informal financial support (Kane et al., 2015).

Several additional factors are linked with how co-parenting and resource-sharing change over time. Maternal repartnering is associated with more negative co-parenting relationships over time and greater declines in paternal financial support relative to paternal repartnering (Goldberg & Carlson, 2015; Tach et al., 2010). Declines in paternal financial support and contact are even greater when mothers co-reside with their new partners (Berger et al., 2012). Paternal repartnering is similarly associated with lower levels of father involvement and declines in financial investment (Meyer & Cancian, 2012; Turney & Halpern-Meekin, 2017). Qualitative work with mothers with limited incomes also found that co-parenting relationships are often rife with mistrust, complicating mothers' access to financial support from their children's other parents (Edin & Kefalas, 2011). This mistrust can result in maternal "gatekeeping"—efforts to control a parent's access to their nonresident children (Tach et al., 2010). We build on these previous studies, using longitudinal interview data to learn how mothers' views of co-parenting and nonresident parents' financial contributions evolve over time.

PRESENT STUDY

Prior studies have shown that accessing supplemental income from children's non-resident fathers, whether through the formal child support system or informal agreements, can be critical to how unpartnered mothers make ends meet (Cancian et al., 2025). However, accessing this additional income can often be complicated by the functioning of the child support system and possibly tenuous relationships between co-parents. The idea that mothers may be balancing both relational goals—goals related to the quality and quantity of interactions between custodial and non-custodial parents and their children—and financial ones when seeking additional income from non-custodial fathers has often been neglected in the scholarly literature and policy debate. Our study suggests that custodial mothers are attentive to both.

In our paper, we address how custodial, unpartnered mothers' views of the financial and relational meaning of child support are connected to their preferences around formal or informal child support over time. This is important, as a poor understanding of custodial mothers' perspectives of non-resident fathers' formal and informal financial support renders policymakers unable to understand why custodial mothers may engage with or avoid the formal child support system. This has implications for the efficacy of these policies and for the resources available to children. We utilize qualitative data from repeated, semi-structured interviews conducted with a diverse group of 58 mothers with limited incomes over a four-year period. Other scholars have explored custodial mothers' views of formal and informal child support, and some have established the connection between financial arrangements and relationship dynamics. Our study is novel in both its focus on all low-income custodial mothers—not just those who interact with the formal child support system—and its longitudinal design. This allows us to expand the understanding of how dynamic relationships between children's parents may shape both formal and informal child support arrangements over time; given the declines in engagement with the formal child support system, such an understanding is essential to inform policy.

METHODS

Sample

The present study relies on data from the Baby's First Years (BFY) study. BFY is a randomized controlled study designed to assess the impacts of additional income on child development in the United States. One thousand mothers were recruited to participate in the BFY study across four major cities in the U.S. Recruitment took place in 2018 and 2019 in hospitals at the time of a focal child's birth. BFY team members invited mothers to enroll if they met the study's criteria of being over 18 years old and having income below the federal poverty line. Of the 1000 mothers who enrolled, most identified as Black or Latina, approximately 25% were first-time parents, about 50% were in co-residential partnerships, and they reported an average annual household income of approximately $20,000. BFY researchers selected New Orleans, Omaha, New York City, and the Twin Cities as study sites to capture variations in the policy environment, cost of living, and demographics (see Noble et al., 2021 for further discussion of the study design, sampling, and recruitment).

Once mothers consented to study participation, they agreed to be randomly assigned to two gift groups—mothers in the low-gift group receive $20 monthly, and mothers in the high-gift group receive $333 monthly. Mothers receive these payments for 76 months. Mothers were informed that these cash gifts were unconditional—not contingent on their continued engagement with the study or any type of behavior. Payments are distributed on a debit card, and mothers are free to utilize the money as they choose.

The present study uses data from the qualitative companion study to BFY—Baby's First Years: Mothers' Voices (BFY:MV). The BFY:MV study selected 80 BFY mothers from the Twin Cities and New Orleans using stratified random sampling. Of the 80 mothers selected, 40 were in the high-gift group and 40 in the low-gift group. Fifty were from New Orleans, and 30 were from the Twin Cities to align with the distribution of mothers in the larger study. The BFY:MV study worked to ensure that there was appropriate representation of mothers across sites, gift groups, as well as first-time mothers. For logistical and cost reasons, we only included two sites in these longitudinal interviews. The BFY and BFY:MV studies received appropriate IRB approval before participant recruitment and data collection began.

Twenty-two mothers were consistently in romantic relationships with focal children's other parents at the times at which we spoke with them, and these mothers are excluded from our

analytic sample as we are interested in learning about the financial contributions of nonresident parents outside romantic relationships (in separate research, we examine financial arrangements between romantic partners). Our exclusion criterion resulted in an analytic sample of 58 mothers who were not in a romantic relationship with a focal child's other parent at least once during the interview period. This includes those in an on-again/off-again relationship (Halpern-Meekin & Turney, 2016); this was not uncommon in our sample, with seven mothers reporting churning in their relationships. Table 1 shows the BFY: MV mothers' characteristics.

Data

The first wave of semi-structured interviews occurred when focal children were about 1-year-old, between July 2019 and September 2020. Members of the research team conducted all interviews in person prior to the beginning of the COVID-19 pandemic and then via phone from

TABLE 1 Demographic characteristics of BFY:MV mothers at wave one ($n = 58$).

	n	Percent	Median	Minimum	Maximum
Gift amount	29	50			
High	29	50			
Low					
Site					
New Orleans	38	66			
Twin cities	20	34			
Age					
Mother (in years)			27	19	42
Focal child (in months)			12.5	10	21
Race & ethnicity					
Asian	2	3			
Black	41	71			
Hispanic	3	5			
Native	1	2			
White	5	9			
Multiple	4	7			
Other	2	3			
Children					
Mother's number of children			2	1	6
Focal child is mother's first child	19	33			
Employment status					
Formally employed	24	41			
Childcare					
Focal child in any non-parental care	29	50			
Program and benefit use					
SNAP	47	81			
WIC	37	64			
TANF	6	10			

Note: Authors' tabulations.

March 2020 on. Follow-up interviews occurred approximately every 9–12 months between July 2019 and August 2023, for a total of 326 interviews. Mothers in New Orleans participated in up to five interviews, and mothers in the Twin Cities participated in up to four interviews. The second author trained all interviewers in conducting semi-structured interviews and in working with these particular interview guides; all interviewers did initial training (supplemented by monthly interviewer team meetings that included professional development) and follow-up trainings for each new wave of interviews. Interview guides are publicly available on the Baby's First Years study website at https://www.babysfirstyears.com/. In these semi-structured interviews, interviewers worked to cover topics in the interview guide while asking probes and following participants' leads in terms of topic order to build rapport and support participants in sharing their experiences.

Retention rates for Waves Two, Three, and Four interviews were 90%, 88%, and 83%, respectively. We added a wave of pandemic-focused interviews with mothers in New Orleans to more fully understand how families' experiences unfolded during the early months of the COVID-19 pandemic, which is why they may have participated in one more interview than mothers from the Twin Cities. Mothers were compensated for their interview participation ($50 at earlier waves and $75 at later ones).

The interviews were audio-recorded and transcribed; they averaged just over 1 h. We use pseudonyms for all participants and their children. Interviews covered topics such as mothers' sources of income and expenses, financial decision-making, pandemic experiences, participation in government assistance programs, hopes for their own and their children's futures, and involvement of the focal child's other parent. We developed interview questions based on the goals of the study; they included some questions adapted from previous studies with similar populations and on similar topics (see, for example, Halpern-Meekin et al., 2015).

Enrollment policies for income support programs may dictate whether custodial parents are required to engage with the formal child support system. In both states, TANF receipt requires that custodial parents work with local child support agencies to enforce child support orders, but families may decline monetary support receipt via a child support order if they are receiving Medicaid benefits (Louisiana Department of Children & Family Services, 2023; Minnesota Department of Human Services, 2024; Olson, 2022). Neither SNAP nor WIC benefit receipt requires that custodial parents in Louisiana or Minnesota start child support orders unless they are also TANF beneficiaries (Louisiana Department of Children & Family Services, 2023; Olson, 2022). WIC and SNAP receipt were far more common among families than TANF. In Minnesota only, childcare subsidy receipt also required child support cooperation (Selekman & Holcomb, 2018). Four mothers from the Twin Cities reported childcare subsidy receipt, and all four described some form of compulsory engagement with the formal child support system, but two of these mothers had zero child support orders established due to a father's lack of income. Of the two with monetary orders, neither received any payment across the years we spoke with them when the order was in place.

Analysis

In our analytic approach, we utilized thematic analysis with deductive coding followed by inductive coding to allow themes to emerge directly from the data (Fereday & Muir-Cochrane, 2006). We deductively coded interviews using Dedoose 9.0.107 software. Site-based interviewers asked BFY:MV mothers at each interview about their relationships with and financial contributions from focal children's other biological parents. Knowing we wanted to examine mothers' experiences with their children's other parents, we established deductive codes to capture excerpts with relevant themes from existing research (e.g., Edin & Kefalas, 2011): involvement of the focal child's other parent, formal and informal child support receipt, and

anyone who helps mom with parenting. To ensure consistency in the application of deductive codes, two researchers coded every fifth transcript throughout the coding process and met with a third researcher to reconcile and discuss any variation in their use of the coding scheme. The first two authors read the excerpts identified during the deductive coding process outlined above. We read excerpts for each individual mother in chronological order and inductively coded them, meeting to discuss the excerpts and any emergent codes throughout the process. After reading all excerpts and inductively coding them, we found mothers spontaneously discussed their relational goals alongside their views of financial support from children's other parents. From there, we defined common thematic presentations of relational goals that mothers shared and used these themes to reanalyze interview data; these common presentations constitute our findings.

Reflexivity. The authors of this paper identify as women; two identify as white and one as Black, two are mothers, and all three have a graduate degree. One author has previous work experience in child support enforcement, and another was a beneficiary of formal child support during childhood. Therefore, there are both similarities and differences in our social identities and those of the mothers with whom we spoke, and we are cognizant that these aspects of difference shape our work. Given these differences in social identities and experiences, we center the perspectives of mothers participating in BFY:MV in our results and practice cognitive empathy, as BFY:MV mothers' experiences of relationships and child support may differ from our own (Small & Calarco, 2022).

FINDINGS

Table 2 highlights how romantic partnerships and financial arrangements between mothers and focal children's fathers changed over time. We know from prior research that fathers with limited incomes are more likely to prefer to provide informal, typically in-kind, support (Berger et al., 2019; Kane et al., 2015). Our sample reflects that, as consistently higher proportions of mothers received informal support, as opposed to formal support, from their focal children's fathers. We explore mothers' preferences for and views of formal and informal support arrangements over time in the sections below.

All support receipt described in Table 2 refers to support received at the time of the interview as reported by custodial mothers. Formal child support is any child support received through a formal child support order. The low rate of formal child support orders and receipt over time among mothers in our sample, despite declines in informal support receipt, seems to indicate that mothers were not automatically turning to formal child support as a substitute for informal support or that there were other barriers to them accessing the formal child support system. We explore mothers' views of formal child support below to speak to these possibilities.

In the following sections, we discuss mothers' preferences around family relationships and child support over time—and how these manifested in mothers' views of and experiences with

TABLE 2 Romantic partner status and child support receipt over time ($n = 58$).

	Wave 1	Wave 2	Wave 3	Wave 4
Mother and focal child's father separated	74%	78%	89%	95%
Among separated mothers				
Informal support receipt	45%	33%	24%	32%
Formal support receipt	2%	3%	0%	0%
Formal support order without receipt	4%	10%	10%	7%

Note: Author's Tabulations. Support receipt is defined as focal children's fathers' contributions received by separated mothers.

informal and formal child support. We found that of the 58 mothers who were separated from a focal child's father at the point of one or more interviews, 34 spontaneously discussed both their relational priorities in their response to questioning about experiences with formal and informal child support – additional demographic information for this subsample of 34 mothers is available in the appendices. Among the 24 mothers who did not discuss their relational priorities, most reported that they were not meaningfully connected to children's non-custodial fathers—whether that be a financial or relational connection. We note here that our use of the term "non-custodial" to describe fathers in the results does not indicate that mothers had custody through a legally binding arrangement, but rather that mothers self-identified as residing with the child the majority of the time after they and the child's father had separated. While relationship management and child support decisions are not connected universally, they arose more commonly among mothers who had some contact with their children's fathers over time. Whereas prior research on child support policy has focused on the financial benefits of receiving any form of child support, we examine the specific ways that mothers view child support in the context of their family relationships, mainly with their children's fathers, but also with their children over time. This shows how access to financial support is not just about making ends meet but also about making relationships work.

Maintaining relationships

About a third of mothers (19 of 58) valued maintaining family relationships—including the relationships between themselves and their co-parents as well as relationships between children and their non-custodial parents—but did not always receive consistent financial contributions from children's fathers. Nonetheless, they did not typically describe changes in child support arrangements—such as lapses or reductions in support receipt—as warranting them making additional financial demands. These mothers also discussed how they valued more than just financial support receipt, as they also were concerned with their ability to make relationships work, not just make ends meet. Mothers in this group were equally likely to receive low and high monthly BFY payments.

Rejecting formal support

Nearly all the mothers in this group did not file for formal child support over the years we spoke with them; they instead accepted what fathers were willing to and could provide. They actively rejected the need for child support orders if they felt fathers' contributions—while possibly less generous or consistent than formal child support payments—were fair. For instance, Adriana, a Hispanic mother of one from the Twin Cities, was co-residing with her child's father when we first met her. They had split by Adriana's second interview. When asked about her co-parent's financial contributions, she shared that she viewed formal support as unnecessary.

> We're kind of just working things out right now. He's, he takes really good care of our daughter, so I'm not one to put him on child support. But I do know that in some cases they may because, you know, the government is the government, and they want their money, so… But I don't mind talking to him about it because he does take really good care of our daughter for the time being.

Adriana's comments highlight the general views of this group of mothers over time towards formal child support orders. So long as fathers were involved in a way mothers felt was adequate, they believed formal orders were largely unnecessary. However, we saw that Adriana was

keenly aware of the possibility that she would be forced to pursue a child support order if she accessed certain public benefits or if her child's father stopped providing informally. Rather than turn to a formal order by choice, Adriana discusses the possibility that a formal arrangement may be unavoidable, despite her view that it is not currently necessary with her daughter's father. Adriana never went on to have a formal child support order in place during the years we spoke with her.

Star, a Black mother of one from the Twin Cities, had ended her romantic relationship with her son's father by the first time we spoke with her in May 2020. At that time, Star was working full time and relying on her son's father to be a "stay-at-home dad with him." Star's co-parent was still a primary caregiver in February 2021 when she shared, "Yeah, so he's very involved. So [our son] Caleb spends a lot of time at his dad's house with him." As far as financial support arrangements, Star explained that her son's father "usually just buy things, you know, instead of just giving me the money to go do it…." Although the financial contributions from her co-parent were less fungible—or not as flexible as cash from a court child support order—Star rejected the need for a formal order. "He isn't on child support… he buys things without having to be forced to do it." In our most recent interview with her, Star maintained that the financial support she received from her son's father was helpful despite it being on his terms.

> But whatever Caleb needs, he gets it for me, so. But he doesn't, like, …give me [money]. Like, but he does help out financially with helping out with Caleb, so. And then I don't have to do as much….

Both Adriana and Star illustrate the belief these mothers had that they received adequate support despite their lack of access to cash support—informally or through a formal child support order. These mothers framed formal child support as unnecessary in their co-parenting relationships, as fathers were willingly providing some form of assistance in caring for their children.

Accepting informal contributions

For mothers who worked to maintain family relationships, informal support arrangements dominated their approach to child support. However, these informal arrangements were often variable in their generosity and frequency over time. Despite the often-sporadic nature of fathers' contributions, mothers valued their ability to maintain their family relationships. We saw this in our conversations with Tiffany, a Black mother of one in New Orleans. We first talked to Tiffany in January 2020. When we asked if her daughter's father was still involved, Tiffany said, "No. And this is very depressing. Like, I helped him with his other kids all the time because he have three other kids. It's like, he doesn't do anything for [our daughter]…" Of her daughter's father's contributions, Tiffany said,

> Nope, and he works, right? … I always see him, just about, if not every day, every other day. Like, he'll look like he don't even know us. He was there the whole pregnancy…Baby shower, gender reveal, everything. I stayed in the hospital 10 days, he was there every single day, every night, everything.

The next time we talked to Tiffany was in July 2022, and things had changed markedly in their co-parenting relationship. Her daughter's father was coming over 2 or 3 days every week to watch their daughter. Of his financial support, Tiffany stated, "He does what he can…. I would say he puts in—he tries to put in time to make up [for the] financial." To Tiffany, financial support was not the only thing that mattered—physical presence and childcare provided support in raising their child that helped to balance out his lack of financial support.

Many mothers said their children's fathers chose not to give them cash, as we saw with Star and Adriana. Taylor, a Black mother of two from New Orleans, summarized the experiences of many mothers with informal child support—"he will buy it and bring it." Cassandra, a Black mother of one from New Orleans, reported several changes in financial support receipt over the years we spoke with her, but she did not turn to formal child support despite the limitations to the fungibility of the support she received. Cassandra detailed how the financial arrangement she had with her daughter's father was built on shared financial and childcare responsibilities, but not cash contributions. In our first interview, Cassandra stated that if she asks for something to take care of their daughter, "He will get [it] himself." She elaborated,

> Or if he's really busy, he'll [give] cash… but he'll, like, if I ask him for cash, he'll never give it to me. Now he'll go, 'What you need it for?' I'll say, 'Oh, Journee needs this.' He'll say, 'Oh, I'll go pick it up and I'll drop it off.'

Cassandra's description highlights how, rather than provide cash, her child's father preferred to buy the items their child needed himself, reminiscent of prior findings in studies of non-custodial parents' preferences for support provision (Kane et al., 2015). Mothers who received cash contributions consistently contextualized them as specifically earmarked by fathers for certain things that kids need. This suggests there were parameters around the use of these dollars, highlighting the relational meaning given to certain money (Zelizer, 1989).

The next time we spoke with Cassandra, about 10 months later, her daughter's father was not in the picture. Instead, Cassandra was receiving financial support from a new romantic partner in raising her daughter. When we spoke to Cassandra 2 years later, Journee's biological father was involved again, providing childcare.

> We basically take turns taking care of her. She doesn't go to, like, a childcare, daycare or nothing like that. We strictly take care of her…You know, so I'll buy things, he'll buy things. You know, he has to have her at his house, I have to have her at my house.

Like Cassandra, many mothers in this group accepted in-kind and childcare contributions. Mothers' acceptance of these forms of support highlights how they maintained co-parenting relationships without direct cash provision throughout their children's early years.

When we spoke with Kendra, a Black mother of four from New Orleans, for the first time in February 2020, she was in a romantic relationship and residing with her youngest child's father. Kendra described her partner as very involved in rearing their shared child. Over time, we saw how Kendra viewed relational concerns as primary in her experience of child support.

> But her dad, he does a good job with the upkeep of all that. Some days I didn't even have to get up with her. A lot of days, like, I don't change her Pamper that much. He changes her Pamper. He does almost everything for her but comb her hair and get her dressed right… but he does, he does an awesome job with the upkeep of her.

While heavily involved, Kendra's partner was less able to contribute financially as he "comes home with a hundred bucks every two weeks after child support" that he paid towards children he shared with a previous partner. Kendra elaborated that "he helps out where he can. Like after child support, it's nothing, basically. There's not even enough to pay a whole light bill."

Kendra and her child's father had split when we spoke with her about 1 year later, in February of 2021. Their relationship had deteriorated at that point as the strains of a global

pandemic had increased the financial pressure on Kendra and her family. Kendra was also upset by her child's father's recent repartnering and new baby on the way.

> He's somewhat involved or whatever. He has another baby on the way… And not by me. So somewhat involved or whatever. I don't know. But we're having problems right now. I don't want him around right now. He's too irate and I don't know why. Obviously, I should be irate. But yeah, I don't want him around now. But he, he comes around every now and then.

The breakup resulted in Kendra losing childcare and financial support. However, these strains had been resolved by the next time we spoke with Kendra, just a few months later.

> So he basically buys everything of what she needs. And it isn't like they keep it. They send me everything that they buy. And it's, sometimes I don't even have to buy anything, you know. So it saves, you know, a lot of money…

This arrangement was still in place in our final interview with Kendra; she described her and her co-parent's contributions as "50–50." While the amount of informal support fluctuated over the years, we saw Kendra accept the contributions her child's father provided without filing a formal child support order. That she ultimately saw this informal support as quite helpful may have shaped her decision-making about a formal child support order. Kendra and Cassandra experienced fluctuations in informal support receipt as parents repartnered and romantic relationships dissolved. However, in later interviews, both mothers reported stable and cooperative informal child support arrangements, emphasizing the fleeting nature of disruptions to informal support for this group of mothers and the lasting nature of co-parenting relationships in children's early years.

BFY:MV mothers who worked to maintain relationships typically focused on the relationships between themselves and their children's fathers, but some were also focused on the relationship between fathers and their children. Our conversations with Deja, a Black mother of one from New Orleans, illustrate how mothers valued both fathers' relationships with children and the receipt of financial support. We first spoke with Deja in June 2020, and at that time, Deja had recently reconnected with her son Lucas's father after he was released from jail.

> [His dad] is, he's really involved. Like, he comes every day…Lucas loves him. I just thought because he was gone a while when Lucas was a newborn that Lucas wouldn't attach to him. But Lucas is very attached to [his dad] … When I go to work and he's off work, he gets Lucas. Sometimes when I'm tired, because Lucas wakes me up a lot, he will come get Lucas. Bring him to the park. Stuff like that.

In addition to being very present, Deja shared that Lucas' father also contributed financially "all the time." She elaborated, "Sometimes, I probably ask him for something. But he'll go get it. Like if [Lucas] need it, he'll go get it at his house. I wouldn't have to like financially bring something to his house for Lucas." Because Lucas spent time at both their houses, Deja saw Lucas's dad as doing his part financially by providing for their son's needs at his house, while she did the same at her house: "I do here, and he do there."

Deja explained that she had to learn to trust Lucas's father's parenting.

> But like I've learned to, you know, work with [his dad]. Because, you know, he's still a new father. So, he really don't know. And he really haven't had experience with kids. So that was really, you know, one of the things that I really cared about the most.

Her relational goal here was to foster the connection and bond between her son and his father, something she found inherently valuable.

Deja and Lucas's father had ended their romantic relationship by the time we spoke with her a few months later. Lucas' father was once again incarcerated, limiting his ability to co-parent. Deja was stressed from losing Lucas's father's support.

> I guess because Lucas' daddy been incarcerated, I just really don't have the help that I'd be wanting. But like I said again, everybody is not obligated to help me with my child, but Lucas's dad. Like, he's the only one I feel really obligated to help after he's released, he's obligated to help. … But, like, when I'm sad and all it's just because I want my family. But other than that, it's not like me crying because I'm, you know, now financially stressed.

The loss of a co-parenting partner, not income, was the most stressful aspect of Lucas's father's incarceration for Deja. Lucas's father's spell of incarceration lasted through the 2 years of follow-up conversations we had with Deja. Her experiences and views of the informal support that her son's father provided highlight the relational goal that many mothers have—preserving father and child relationships. In most cases, this was done through informal child support arrangements, as previously highlighted; mothers saw formal support as reserved for cases where fathers were generally not involved in helping care for children whatsoever.

Our conversations with Heather speak to the balancing act that mothers are engaging in when they wish to maintain family relationships but are also tasked with securing the financial resources they need to care for their children. When we first spoke with Heather, a white mother of one from the Twin Cities, in August 2020, she and her daughter's father were romantically involved and living together. Heather spoke highly of the bond between her daughter, Madison, and her father, sharing, "She's more of a daddy's girl, to be honest. So, I'd say he's there for her, you know, for all types of things of her growing up and milestones and stuff like that for her…".

The next time we spoke with Heather, about seven months later, we learned that she and Madison's father had split. This transition was at the top of Heather's mind as she shared her desire to have Madison's father continue to be present in their lives.

> [He's] not as involved as he used to be, obviously, with us not being together…. [D]uring the daytime, Madison was pretty well used to him not being around. But for the nighttime, I think that's when it hit her most. So, he is usually very good at either coming for her, you know, if you put her to bed and such, but she sees him at least once to twice a week… [S]ome times are better than others and I wish he would keep more of a continuous role…

Heather also wanted to preserve the contact between Madison and her father, and she was not interested in asking for further financial support from him.

> I do not get child support from [him]… I don't want to say I depend on him too much, but I don't like seeming like a mooch in a sense, you know. If it comes down to it where I need diapers, or I need gas, or I need X, Y, or Z, he accommodates me for that. But I don't try and seek him out in a sense…

We saw Heather was trying to minimize her demands on her ex's financial resources but did not show a similar hesitance in wanting her ex to be physically present with their daughter. Mothers, including Heather, repeatedly discussed diapers and wipes as key contributions in the context of child support. These contributions hold symbolic meaning for mothers, as BFY:MV

mothers' comments indicate that they are often the thing that mothers hope fathers provide during their children's early years – diapers are notably not subsidized by any government income support program (Randles, 2022). For Heather and a handful of other mothers we spoke with, this hesitance to make financial demands was accompanied by a desire to build the relationship between fathers and their children.

About a year and a half later, we spoke with Heather again and learned that Madison's father had recently been incarcerated. Heather shared details about the time that they had as a family before the incarceration.

> Madison did have some good quality time with her dad before the sudden change of him, you know, being gone…. [W]e were really thankful to have actual quality time with him before he had left so that Madison could better understand the situation and what was to come from him not being around and so forth given the next couple of years.

We saw again how Heather valued the time that Madison's father shared with them and how she emphasized the connection between father and child. Later in the same interview, Heather discussed her decision making around child support,

> I have decided to go and—go forth on doing child support…. [I]t's going to take a while for it to show any type of effect for us given his circumstances and until he can get somewhat of a job…. [Earlier] I had more of a heart towards the situation…. I wasn't in a rush to, you know, go forth with child support. It was hard for me to make that step and that decision as well. [His] contribut[ions] and stuff was all very sporadic and very unknown to when we might get that help of a box of diapers or, you know, some basics of food and so forth, so…

Heather's "heart towards the situation" emphasized how she sought to avoid penalizing Madison's father with a formal child support order despite his sporadic contributions. Over the years we spoke to her, Heather clearly wanted to ensure that her daughter had quality time with her father, and she only engaged the formal system when that relationship was disrupted by his incarceration. Heather's turn towards formal child support was relatively rare among mothers in our study. Overall, mothers in this group who worked to maintain family relationships over time were more accepting of fathers' inconsistent and in-kind contributions, seeming to weigh these against the positive relationships they wanted to have with their co-parents and for their children to have with their fathers.

Mothers who maintained family relationships were accepting of informal financial support over time, which held symbolic value in mothers' eyes as a sign of fathers showing up for their children. Even in-kind contributions, like diapers and wipes, eased mothers' financial burdens and could support positive co-parenting relationships. Many mothers in this group also shared how splitting child-rearing costs and responsibilities without informal cash or in-kind contributions was an effective way to maintain family relationships without having to make additional financial demands of their children's fathers.

Reducing fathers' contact or influence

Nearly a quarter of the mothers that we spoke with (15 of 58) felt that maintaining relationships with their children's fathers was not something they wanted; instead, they wanted to minimize or completely end a father's contact with the family. Many of these mothers felt that fathers' financial contributions necessitated that they, and often their children, continue to have contact

with their children's fathers—something they did not want. Limiting fathers' financial contributions was part of mothers' efforts to keep fathers at arm's length and, in some cases, ensure that they had no contact with themselves and their children. This group of mothers consistently contextualized their views of fathers' financial support within the formal child support system. This reflects the conflictual and often disengaged nature of the co-parenting relationships in which mothers in this group find themselves. With poor-quality co-parenting relationships, informal support is likely a less viable source of support for these mothers as fathers are less likely to offer up support without prompting or less likely to provide support even when mothers do make financial demands. The majority of the mothers who talked about reducing fathers' contact or influence were in the low BFY cash gift group; with our small sample size, we view this as suggestive but not definitive of the BFY cash gift playing a role in shaping mothers' approaches to child support.

Pursuing formal support

Mothers who wish to limit fathers' contact with themselves and their children often identify formal child support as a possible source of support rather than informal support. These mothers said that with their co-parenting relationships already tenuous, informally asking fathers for cash or in-kind contributions was not a viable option for them. Nonetheless, for some mothers, pursuing a formal child support order could be challenging when their co-parent would not be able to pay. Asia, a Black mother of daughter Josephine from New Orleans, discussed her views of formal child support, referencing Josephine's father's inability to pay support for his other children. When we first spoke with Asia in February 2020, it had been nearly a year since she had seen Josephine's father. Asia shared that Josephine's father had children from a previous relationship with whom he had been more involved. She stated,

> He take care of them, too. Like, when we was together, like, I met the kids, talked to their mom, and I guess he choose to take care of who he wants to care [for]. Like, I guess he feel if he control them, then it's all good. His main problem was him being controlling, I guess. It was his way or no way. You're not going to control me; I'm not your child.

Here, we see Asia rejecting the idea of support from a co-parent because she feared it would compromise her autonomy, motivating her choice to disengage from a co-parenting relationship. Asia's relational goal was keeping her child's father at arm's length, even if that meant receiving less financial support. When asked if she had thought about filing for formal child support, Asia described her experience trying to do so.

> He's on child support for other kids that he never showed up for. So we'll never receive anything from him. …So [I] went down there, and come to find out, [he has] other kids. Didn't know about these other kids, that he never showed up for them.… Not the ones I met. Other ones, I never knew nothing about. They had—they have a warrant out for his arrest, and I don't see how—they got to know where he at. … [T]hey're not trying to even go find him. Because I gave them the apartment. … [H]e's a drummer, so he get paid in cash, so he don't have no document, you know, cash, how much he making. But I give them the address where he at. I give them where he work at, the numbers, and everything.

When we heard from Asia again nearly a year later, things had not changed much. Asia and.

Josephine's father still had not been in contact, and the child support order had been stalled.

> I filed for child support from him, and they still haven't did anything. He didn't show up when we had to go to court. This is going on two years now. … He never showed up and they not trying to find him. … So, can't be stressing out about it. It is what it is.

When Josephine was three, Asia pointed out that Josephine's father was not providing informal child support either. "He's not getting involved ever, never ever. I'm still waiting on pampers and wipes…." We see in this statement that diapers and wipes continue to be top of mind for mothers, as the absence of this informal support holds symbolic meaning to mothers as it highlights in their eyes fathers' inability or perceived unwillingness to be there as a parent even if they might not be able, or want, to make formal child support payments.

Pitfalls of formal support

While a handful of mothers pursued formal support, most mothers who wanted to reduce fathers' contact with or influence in their families saw formal child support as more harmful than helpful over time. Yasmin, a Black mother of three from New Orleans, never received any resources from her children's father over the 4 years that we spoke with her. She described her youngest child's father in our second interview this way: "He's nonexistent." Unlike Asia, Yasmin was not interested in pursuing formal child support orders.

> Now, I know my friend … had her child's father [on] child support, which was horrible… So I didn't want to go through that. If he wants to be in the baby's life, fine. If not, I'm not chasing him… How two people can make a child just hate each other… I think you're doing it in the wrong, the child, that's not good for when he grows up, you know?… I don't believe in that. Because then they go grow up and say, 'Well my daddy did this and I think it's okay.' No! It's not happening. So, if you want to do it, fine. If not, it's on you.

Yasmin's view of child support suggests that she believes it will only create more discord in the co-parenting relationship and may even lead her children to view those kinds of negative interactions as acceptable. This informed Yasmin's decision to not seek a child support order, a decision she maintained during the years of our interviews. Yasmin saw a formal child support order as making it more likely that there would be ugliness between her and her children's father, so she saw forgoing such resources as a way of better caring for her children.

We first spoke with Jade, a Black mother of two from New Orleans, in February 2020. She formally filed for child support after she and her child's father had an argument.

> It was forced… Me and him actually got into it one day, and he was like, 'You will never get anything out of me anyway, so you might as well put me on child support.' 'Good. Cool. Bye. I'll go put you on child support.'

Like for Asia, Jade's story highlights how conflict in co-parenting relationships and the unwillingness of a non-resident father to informally offer up support precipitated Jade's decision to pursue a formal order. In February 2020, Jade was receiving child support payments of about $300 to $450 a month, depending on whether any of her ex's extra income went towards paying off his $1400 of arrears. When we spoke with Jade about a year later, we learned that her child's father's new romantic partner had just given birth to twins, so he'd asked Jade to

stop the child support order, which she was unwilling to do. "So, I never took him off child support. … I told him, 'If you aren't going to help me then I'm not going to take you off of anything.'" Jade's words emphasize how she viewed formal and informal support as substitutes—were he to step up informally, she implies, that she would be willing to stop seeking formal support. However, just 9 months later, Jade changed her mind.

> I took him off of child support because he was harassing and, you know, it was a lot going on with him. So yeah, he's still not involved… [H]im and his girlfriend pops up at multiple places where I was this year…. [T]hey were trying to fight. So, yeah, so I won't have any more harassment and no—no type of strings attached with him… I don't have to contact him. He won't have to contact me. He stopped paying child support anyway…

In Jade's case, keeping a child support order in place created what she saw as an unsafe situation for her and her children. Jade saw the possibility of receiving child support as not worth the safety threat, so she prioritized her relational goal of not wanting "strings attached." Eleven months later, she reiterated that she still wasn't pursuing child support "so he won't have any type of reason to harass us." Like Asia, Jade was willing to potentially forgo financial resources to distance herself from her ex. Mothers' choices around formal child support, therefore, were not solely focused on attending to financial needs.

Tonya, a white and Native American mother of three from the Twin Cities, was separated from her youngest son's father by the time we first spoke with her in January of 2020, and her son's father was also incarcerated at the time of each of our four interviews with her. In our third interview, Tonya detailed her prior experience with Minnesota's version of TANF—the Minnesota Family Investment Plan (MFIP)—and formal child support; she was also receiving a childcare subsidy at the time, which, like MFIP, can require cooperation with child support enforcement.

> No, I don't have a child support order against him because we were participating in MFIP together until I quit doing that. And then he was incarcerated short thereafter. So, I would just rather not have any contact or connection to him. There won't be unless I'm forced to file child support against him.

In our fourth interview with Tonya, she expanded on her concerns about TANF's child support cooperation rules and her fear it would put her and her sons in contact with her ex.

> I can't do [TANF] because that triggers child support. And then their father asked to have—like gets access to pretty much our address where we're living at… and I'm not going to risk that for that right now. I'm going to just figure it out. That's the plan. I'm going to get a job and then I won't need any [TANF]… He's just really manipulative and abusive. And he's currently in prison but in the past, he's had his friends come around and harass us. So, I don't know that he would have somebody down here to do that, but I'm not going to take that chance… If he starts paying his child support, a judge could say, 'Yeah, he can have access to the boys.' He's—the only thing he's ever done is deal drugs, apparently, in his life…. I don't want the boys around that. I don't want them around his friends who do all of that and worse. And so, I would just rather like, disappear and be invisible.

Tonya's fear of government assistance programs requiring her to cooperate with child support services was top of mind for her in our fourth interview as she detailed her concerns about her ability to access any income support programs.

> I think I could apply for food stamps for myself and not trigger child support. But why bother? You know what I mean? Like, chances are I'm not going to get very much money. And I just would rather try to figure out something else than to be under that thumb of, like, jumping through those hoops and then being worried that somebody will send it to child support anyways… I mean, I literally just had [the] County file child support case against him…. I had to call the lady and I'm like, 'Ma'am, you sent him information about where I last worked.' And she's like, Well, that's the standard.' … Do you not understand how dangerous that is? Even if he wasn't a menace to our health, like just having my information and my income and where I worked and probably my social security number and all that sort of stuff being sent into a prison … So, I'm just—I'm not going to be involved with any government entity that I have to worry about that.

Tonya's experiences emphasize how, even in the context of intimate partner violence, good cause exemptions in child support cooperation policies may not be used in all cases where an exemption is warranted (Holcomb et al., 2024). Both Jade and Tonya felt that formal child support orders put themselves and their children in dangerous positions. Over time, they moved to avoid formal child support services, and, in Tonya's case, all income support programs as a precaution. Overall, mothers who sought to limit fathers' contact with or influence in their families received less and less support over time. For some, this was a result of child support nonpayment, as we heard from Asia. However, over time, most of the mothers in this group came to view all financial support – including formal support – as risky and unhelpful as it placed them in situations where ex-partners would have contact with their families.

DISCUSSION

This study addresses the question of how custodial mothers with limited incomes experience both relational and financial goals simultaneously in creating and managing child support arrangements with their children's fathers across children's early years. In our analysis of longitudinal interview data, we find that mothers who discussed both financial and relational goals in their experiences of child support fit broadly within two thematic relational groups: those who wanted to preserve relationships and those who wanted to reduce or limit relationships. These groups had different experiences with and approaches to child support in ways that seemed connected to these relational orientations.

In different political eras, leaders first emphasized the importance of noncustodial parents meeting their financial obligations, then moved to focus on supporting relationships between noncustodial parents and children (Battle, 2018). On the ground, however, mothers in this study centered both relational concerns and making ends meet during children's early years as critical to their preferences about the financial arrangements they pursued with non-resident parents. Mothers worked to make ends meet with or without fathers' financial contributions, and they also managed a myriad of relational goals that could work in tandem or conflict with their financial needs. Because romantic and co-parenting relationships can be fluid, mothers' relational preferences were dynamic over time. For some, receiving financial support was beneficial to and supported their positive relationship with co-parents. In other cases, mothers viewed child support as separate from or in conflict with their relational goals. Money mattered to mothers, but they were not consistently willing to sacrifice the family lives they wanted to access more financial support over time. These findings build on prior research that has typically been cross-sectional in design and focused solely on custodial mothers engaging with the formal child support system. This study's findings expand the understanding of how dynamic relationships between children's parents may shape both formal and informal child support arrangements

over time; given declines in engagement in the formal child support system, such an understanding is essential to informing policy (Grall, 2020).

LIMITATIONS

As it is not the intention of much qualitative research, these findings are not necessarily generalizable or transferable to a larger population or group. Additionally, since we did not speak with non-custodial parents, we do not know their views or perspectives on the financial arrangements between themselves and custodial mothers. Future research should examine whether these perspectives are common in other states with varying child support laws and among mothers with exclusively older children. Additionally, the experiences of mothers who are divorcing, rather than informally separating, may be distinctive in interacting with the child support system. Finally, BFY families have limited incomes—which may have implications for mothers' views of the formal child support system, as fathers may be less able to meet formal child support demands and may experience more punitive sanctions, and mothers may be less likely to see support paid (Grall, 2020).

IMPLICATIONS

Formal child support is distinct from informal support in being compulsory and carrying punitive sanctions for nonpayment. For mothers who did pursue formal child support orders, we found that they were common indicators of poorer co-parenting relationships—disengaged, conflict-ridden, or both. Notably, many mothers in our study portrayed formal child support orders as something they chose to pursue or not. Yet, given that many low-income families may not have a choice to engage with the child support system if child support cooperation rules are enforced, we should consider mothers' often negative views of formal child support orders as indicators that such enforcement may be unwelcome and place families at risk—we saw this in Tonya's experiences of formal child support, for example. Our findings indicate that mandatory child support cooperation rules embedded in some social safety net programs are also problematic as they remove agency from custodial parents—limiting their ability to balance relational and financial goals on their own terms. Further, we suggest that the set of policies around child support enforcement ought to focus less exclusively on the distribution of financial resources to also include attention to relational concerns. For example, either scaffolding the building of positive family relationships or protecting custodial parents and their children from relationships with noncustodial parents that do not feel safe. Custodial mothers sometimes bear the brunt of noncustodial parents' anger over the compulsory payments, even when they receive nothing, a finding that is consistent with other studies of parents' experiences with child support (Vogel et al., 2024). With the possibility of no financial benefits and conflictual relationships with their children's other parents, mothers were, at the very least, skeptical about what engaging with the formal child support system would actually provide for them.

The formal child support system aims to ensure that private family resources are shared across both parents' households, which can increase custodial mothers' incomes (Ha et al., 2018). Despite this potential, rates of participation in the child support system have declined (Grall, 2020). Previous studies have not examined why custodial parents with limited incomes may value specific financial arrangements with children's non-custodial parents over time. In the present study, we learn about the importance of relational preferences in driving mothers' child support decision-making across their children's early years. This contextualizes and provides the reasoning behind Grall's (2020) findings using national data that the top two reasons custodial parents give for not having a legal child support arrangement were "did not

feel the need to make it legal" and "other parent provides what he or she can;" a substantial fraction also report the reason "did not want to have contact with other parent." We show the relational goals that may underlie these sentiments.

Many parents may share a preference for informal arrangements negotiated among themselves over time. Mothers seem to value the positive relationships this facilitates with their children's fathers, and they describe their children's fathers wanting to have input—either through in-kind contributions or designated cash—into how their money is used, which is enabled through these informal exchanges. We see also that mothers fear or experience negative relational repercussions for pursuing formal child support, and they do not seem to see the system as offering protection or recourse in these instances. With a narrow focus on financial resources, mothers experience the architecture of the child support system as not set up to support the positive co-parenting interactions they value or to minimize the negative interactions they wish to avoid. A system focused solely on financial exchanges misses aspects of post-separation parenting arrangements that attend to making relationships work, not solely making ends meet.

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