

Consequences of Minnesota Child Support Guidelines for Children of Divorced Parents

by Kathryn D. Rettig and Kerry Kriener-Althen

The federal Child Support Enforcement Amendments of 1984 required that all states adopt numerical formulas for child support guidelines by October 1989 to determine the amount of money that noncustodial (that is, nonresident) parents must pay to financially support their children. These amendments were intended to achieve several policy goals. The first goal was to achieve consistency and horizontal equity across all cases by placing consistent financial demands on parents with similar incomes who are obliged to provide child support. The second goal was to protect the financial well-being of children by ensuring that child support awards are sufficient to provide for the needs of children. The third goal was to ensure responsibility and equity by allocating to children proportional shares of parental incomes.

In addition to mandating adoption of numerical formulas for child support guidelines, the amendments stipulated that these guidelines be reviewed every four years and be revised at that time if appropriate. In Minnesota, the Child Support Enforcement Division of the Minnesota Department of Human Services (MDHS) assumed responsibility for completing the federally required evaluations. Two University of Minnesota research studies have served as sources of information for the MDHS evaluations. Conducted in 1986 and 1999, the studies examined court records for child support orders in Minnesota marital dissolution cases with children from representative counties in all 10 judicial districts in the state.

In this article we describe the study populations for these two University research projects and then examine a comparable subsample of the sole physical custody cases for these two years to see whether the financial well-being of children improved, stayed the same, or deteriorated during the intervening 13 years. We also consider how successfully the policy goals of the Child Support Enforcement Amendments of 1984 have



Photo by David Hansen, Minnesota Agricultural Experiment Station

been achieved in Minnesota. The research for this article was funded by a grant from the McKnight Foundation to the Child Support Enforcement Division of the Minnesota Department of Human Services. Additional support was provided through a grant from CURA's Faculty

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The 1986 and 1999 Child Support Guideline Studies

Descriptive statistics for the two study

Table 1. Description of Study Populations for 1986 and 1999 Child Support Order Studies

	Data for 1986*	Data for 1999
Marital dissolutions in Minnesota	14,411	15,497
Marital dissolutions with minor children (DWC cases)	6,117	9,388
Number of court docket numbers received from Minnesota Supreme Court for 10 counties	2,792 (2,727 examined, 1,639 excluded)	3,405 (2,335 examined, 627 excluded)
Cases in the total sample	1,153 (19% of the 6,117 DWC cases)	1,708 (18% of the 9,388 DWC cases)
Sole physical custody orders with complete information	492 (43% of 1,153 total sample cases)	677 (40% of 1,708 total sample cases)
Parent who filed divorce petition:		
Mother	69%	66%
Father	27%	27%
Joint	4%	7%
Legal representation:		
Mother	45%	36%
Father	14%	7%
Both	39%	40%
Percentage of joint legal custody orders	50%	80%
Percentage of joint or split physical custody orders:		
Joint	6%	23%
Split (specific children)	2%	2%
Parent receiving sole physical custody:		
Mother	81%	64%
Father	10%	8%

* K. D. Rettig, L. Yellowthunder, and D. Hendrickson Christensen, "Economic Consequences of Divorce for Men, Women, and Children in Minnesota: A Preliminary Report." St. Paul: Department of Family Social Science, University of Minnesota, 1989.

populations in the 1986 and 1999 University of Minnesota research projects are presented in Table 1. There are many similarities between the two study populations, but the most obvious changes are the increases in the percentage of joint legal custody and joint physical custody cases. *Joint legal custody* means that both parents have rights to determine the child's upbringing, including making decisions about education, healthcare, and religious training. *Physical custody* includes such things as providing routine daily care, control, and a place of residence for children.

Summary of Results from the 1986 Study. Results of the 1986 study for sole physical custody cases indicated that the policy goals behind the numerical formula for child support in Minnesota were not realized as often as attorneys,

judges, and educators assumed. First, in most of the cases, the child support orders deviated from the child support guidelines. Parents at higher income levels who paid child support were more likely to have child support orders that were *below* the state guidelines, and parents at lower income levels who paid child support were more likely to have child support orders *above* the guidelines. Second, the median income for children provided by child support orders was only 56% of the poverty-level income guidelines for 1986, and only 45% of the average parental expenditures on children for 1986 estimated by the U.S. Department of Agriculture. The median income established by the 1986 child support guidelines, meanwhile, would have provided 64% of poverty-level income and 51% of average

parental expenditures on children. Third, the needs-adjusted incomes of parents after the transfer of child support indicated that custodial, compared to noncustodial, parents had the greatest decreases in income sufficiency based on the minimum subsistence level of living established by 1986 federal poverty-level income guidelines.

Contextual Changes in Child Support Guidelines from 1986 to 1999. The 1999 child support guidelines study was initiated to determine whether there had been a change since 1986 in the financial outcomes for children whose parents were divorcing. Three central questions, based on the three policy goals identified earlier, guided this research: (1) Do the court-ordered child support amounts for sole physical custody cases correspond closely to the amounts specified in the state child support guidelines? (2) Do the child support orders and guidelines protect the financial well-being of the children they were intended to benefit? (3) Do the child support guideline amounts allocate proportional shares of parental incomes to the children's two households?

Several changes to the child support guidelines occurred during the 13-year interval between these two studies. In 1999, the law allowed additional child support to be ordered for childcare and medical costs. This resulted in three different formulas, based on three different calculation procedures, to determine child support amounts: one for basic child support, one for childcare expenses, and one for medical expenses. The guidelines also changed over time with respect to the maximum monthly amount of net income for which the parent owing child support could be assessed for child support purposes. The amount of this income cap changed from a net monthly income of \$4,001 in 1986 (\$6,082 in 1999 dollars) to \$5,935 in 1999. This means that if the cap amount is adjusted for inflation, then higher income parents who owed child support were required to share with their children a lesser amount of their total net incomes in 1999 than they were in 1986, although the percentages of net monthly income that were used in the calculation formula remained the same.

The 1986 and 1999 Child Support Orders: A Comparative Analysis

It was our expectation that, compared to the 1986 child support orders, the 1999 orders would correspond more closely to the state child support guidelines

because of the federal attention given to child support guidelines, as well as the frequency and extent of continuing education for attorneys and judges. If that assumption were true, then the financial well-being of children also might be expected to have improved.

Sampling Procedures. We used the same sampling procedures for the 1986 and 1999 studies. The 1999 sample was obtained by beginning with a list of 3,405 case numbers from the Minnesota Supreme Court for dissolution cases with children in 1999. These case numbers were from the 10 representative counties included in the 1999 study, and a total of 2,335 cases were examined for our research project. All dissolution cases with children were examined in the seven counties with fewer than 100 divorce cases for the target year (Beltrami, Goodhue, Kandiyohi, Lyon, Ottertail, Pine, and Winona). A computer-generated random list was created to select for analysis cases in Hennepin, Ramsey, and St. Louis Counties, each of which had more than 400 dissolution cases with children in 1999.

We further screened the 2,335 examined cases and eliminated 627 for the following reasons: the marital dissolution was granted before 1999 but was listed in 1999 due to subsequent activity (345 cases); the divorce was still in progress in 1999 (149 cases); the case was dismissed and no dissolution was granted (66 cases); the case file was incomplete because the settlement portion of the case was not in the file (16 cases); there were no children listed in the case file (14 cases); the children were 18 years of age or older and had graduated from high school in 1999 (14 cases); or the case file was checked out and was not available after three attempts to find it (12 cases). An additional 11 cases were eliminated because the court docket number was invalid due to typing error, there was no stamp date on the final decree, the case was not in the Minnesota jurisdiction, or the case involved a separation and not a divorce.

Graduate and undergraduate students in the Department of Family Social Science were trained as research assistants, and they collected data by examining case records at the court record locations in each of the 10 counties. The research assistants recorded information on standardized forms that had been pilot tested in Washington County and revised several times. To protect the privacy of divorcing parties,

Table 2. Description of 1986 and 1999 Child Support Order Study Samples

	Data for 1986*	Data for 1999
Parents with sole physical custody:		
Mother	447 (91%)	636 (94%)
Father	45 (9%)	41 (6%)
Total	492 (100%)	677 (100%)
Mean length of marriage (years)	10.6	11.5
Mean age of mothers (years)	32	36
Mean age of fathers (years)	34	38
Mean age of children (years)	8.40	8.65
Median number of children†	2	2
Median annual net income for mothers at divorce	\$9,792 (\$14,884 in 1999 dollars‡)	\$16,800
Median annual net income for fathers at divorce	\$14,976 (\$22,764 in 1999 dollars‡)	\$22,392
Median annual amount of spousal maintenance	\$2,400 (\$3,648 in 1999 dollars‡)§	\$4,800#

* K. D. Rettig, D. Hendrickson Christensen, and C. M. Dahl, "Impact of Child Support Guidelines on the Economic Well-Being of Children," *Family Relations* 40 (1991): 167-175.

† The median is the middle value when a set of measures is ordered from high to low, so that half the values are above and half the values are below the median value.

‡ According to the U.S. Department of Labor, Bureau of Labor Statistics, the consumer price index (CPI) for all items in 1986 was 109.6 (compared to a base index of 100 for 1982 to 1984). The CPI for all items in 1999 was 166.6. Thus, 166.6 divided by 109.6 equals 1.52, or a 52% increase between 1986 and 1999.

§ For 68 women (14% of the 492 parents in the study sample with sole physical custody) for 36 months.

For 66 women (10% of the 677 parents in the study sample with sole physical custody) for 55 months.

the cases were given a research number (different from the case number) and names, addresses, and special identifying information were not recorded. Only the facts from the final divorce decrees are reported here, but the project also included information from petitions, temporary orders, and supplementary actions. The accuracy of information on the data collection forms was verified at court locations and during data coding, data entry, and data cleaning.

Description of the 1986 and 1999 Study Samples. The study samples for the two research studies included sole physical custody cases in which (1) child support was awarded, (2) the net income of the noncustodial parent was reported, (3) there were five or fewer children involved, and (4) complete financial information was provided for child support orders. Because the 1986 cases did not have guidelines for childcare or medical expenses, these support factors were excluded from the current analysis so the two samples would be comparable. It should be noted that childcare and medical support theoretically are

not supposed to affect the basic child support guideline decisions. However, in actual practice, these factors may have influenced child support discussions and negotiations. Descriptions of the two study samples are reported in Table 2.

In both studies, mothers most often had sole physical custody of children. On average, parents were dissolving marriages of 10.6 to 11.5 years that had produced two children. Mothers in the two studies averaged 32-36 years of age, fathers 34-38 years of age, and children 8.4-8.8 years of age. Mothers' median annual net income in 1986 of \$14,883.84 (in 1999 dollars) was slightly lower than the \$16,800 that was reported for mothers in 1999. Fathers' median annual net income in 1986 (in 1999 dollars) was \$22,763.52, slightly higher than the \$22,392 reported for fathers in 1999. A total of 78 men and 1 woman paid spousal maintenance to their former spouse in 1999. The woman paid \$7,116 annually. Men in 1986 paid a median annual amount of \$3,648 (in 1999 dollars), which was lower than the 1999 amount of \$4,800. A higher

percentage of women received spousal maintenance in 1986 (14%) compared to 1999 (10%), but on average the payments were for a shorter duration.

Results. Our comparative analysis of the 1986 and 1999 studies focused on three research questions. These questions related to the effectiveness of the Minnesota child support guidelines in achieving, with respect to sole physical custody cases, the three previously mentioned policy goals.

Correspondence of Child Support Orders to Minnesota Child Support Guidelines. The first research question we asked was, Do the 1999 child support orders, compared to the 1986 orders, correspond more closely to the state child support guidelines? The answer to this question is yes. There have been improvements in consistency due to closer correspondence of child support orders to the Minnesota child support guidelines. About half (49.6%) of the cases we examined from 1999 indicated court-ordered amounts of support that were within \$1.00 of the guideline amounts, as reported in Table 3. This is a considerable improvement over the 12.6% of cases we examined from 1986 that were at or near guideline levels. The cases in 1999 that deviated from the guidelines (50.4%) were more likely to deviate downward (-27.7%) rather than upward (+22.7%), as was true to a greater extent in 1986.

The average monthly deviation amount for all cases in all income ranges in 1999 was \$14.87 below the guidelines. That would be an annual income loss for children of \$178.44. If the 1986 amounts are converted to 1999 dollars, then the average deviation for all cases in 1986 would be -\$23.38, or an annual income loss of \$280.56, indicating in another way that the 1999 court orders more closely corresponded to the state child support guidelines than the 1986 orders. Only 6.4% of the cases in 1999 and 7% in 1986 provided the rationale for child support decisions that deviated from the state guidelines, a practice that occurred with the same frequency in each of the two studies.

Protecting the Financial Well-Being of Children. The second research question we posed was, Do the 1999 child support orders and guidelines, compared to 1986, protect the financial sufficiency of the children they were intended to benefit? Financial sufficiency was evaluated by examining whether the actual and hypothetical incomes provided for children by the child support orders and child support

Table 3. Correspondence of Child Support Orders to Child Support Guideline Amounts, 1986 and 1999

	Data for 1986*	Data for 1999
Sole physical custody cases	492	677
Pct. of child support orders at guideline levels	12.6%	49.6%
Cases deviating from guidelines by \$1.00 or more:		
Total pct. deviating	87.4%	50.4%
Pct. above guidelines	39.4%	22.7%
Pct. below guidelines	48%	27.7%
Mean deviation of child support order from guidelines:		
Monthly	-\$15.38 (-\$23.38 in 1999 dollars [†])	-\$14.87
Annually	-\$184.56 (-\$280.56 in 1999 dollars [†])	-\$178.44
Pct. cases with written rationale for deviations	7%	6%

* K. D. Rettig, D. Hendrickson Christensen, and C. M. Dahl, "Impact of Child Support Guidelines on the Economic Well-Being of Children." *Family Relations* 40 (1991): 167-175.

[†] According to the U.S. Department of Labor, Bureau of Labor Statistics, the consumer price index (CPI) for all items in 1986 was 109.6 (compared to a base index of 100 for 1982 to 1984). The CPI for all items in 1999 was 166.6. Thus, 166.6 divided by 109.6 equals 1.52, or a 52% increase between 1986 and 1999.

Table 4. Child Support Orders and Guidelines Expressed as a Percentage of Poverty-Level Incomes, 1986 and 1999

	Data for 1986	Data for 1999
Median annual child support order for sole physical custody cases	\$3,900 (\$5,928 in 1999 dollars*)	\$6,000
Ratio of median child support order to poverty-level guideline incomes for number of children supported	0.58 (58%) [†]	0.59 (59%) [‡]
Median annual child support guideline amount	\$4,211 (\$6,400 in 1999 dollars*)	\$6,300
Ratio of child support guideline amounts to poverty level for number of children supported	65%	62%

* According to the U.S. Department of Labor, Bureau of Labor Statistics, the consumer price index (CPI) for all items in 1986 was 109.6 (compared to a base index of 100 for 1982 to 1984). The CPI for all items in 1999 was 166.6. Thus, 166.6 divided by 109.6 equals 1.52, or a 52% increase between 1986 and 1999.

[†] Poverty-level income guidelines for 1986: for one person, \$5,360; for two people, \$7,240; for three people, \$9,120; for four people, \$11,000; for five people, \$12,880. Statistics from the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, "Poverty-Level Income Guidelines: Annual Revision," *Federal Register* 51 (1986): 5105-5106.

[‡] Poverty-level income guidelines for 1999: for one person, \$8,240; for two people, \$11,240; for three people, \$13,880; for four people, \$16,700; for five people, \$19,520. Statistics from the U.S. Department of Health and Human Services, "The 1999 Poverty-Level Income Guidelines," *Federal Register* 64 (March 18, 1999): 13428-13430.



Table 5. Allocating Proportional Shares of Parental Incomes to Children's Households

	Data for 1986	Data for 1999
Median pre-divorce per capita income	\$7,001 (\$10,641.52 in 1999 dollars*)	\$11,255
Median per capita income at divorce (and changes) for custodial household	\$5,521 (-\$1,480) (\$8,391.92 in 1999 dollars* or -\$2,250)	\$9,429 (-\$1,826)
Median per capita income at divorce (and changes) for noncustodial household	\$10,080 (+\$3,079) (\$15,321.60 in 1999 dollars* or +\$4,680.08)	\$15,504 (+ \$4,249)
Ratio of pre-divorce median annual net income to poverty-level income	2.50 [†]	2.58 [‡]
Ratio of median annual income plus child support guideline amount to the poverty level, for custodial households	1.77 [†] (-0.73)	1.89 [‡] (-0.69)
Ratio of median annual net income minus child support guideline amount to the poverty level, for noncustodial households	1.92 [†] (-0.58)	1.87 [‡] (-0.71)

* According to the U.S. Department of Labor, Bureau of Labor Statistics, the consumer price index (CPI) for all items in 1986 was 109.6 (compared to a base index of 100 for 1982 to 1984). The CPI for all items in 1999 was 166.6. Thus, 166.6 divided by 109.6 equals 1.52, or a 52% increase between 1986 and 1999.

[†] Poverty-level income guidelines for 1986: for one person, \$5,360; for two people, \$7,240; for three people, \$9,120; for four people, \$11,000; for five people, \$12,880. Statistics from the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, "Poverty-Level Income Guidelines: Annual Revision," *Federal Register* 51 (1986): 5105-5106.

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guidelines were sufficient for meeting their income needs. The answer to the research question is that things have stayed about the same with regard to the financial well-being of children from 1986 to 1999 (Table 4), with the caveat that additional support for child-care and medical expenses provided in 1999 was excluded from the analysis.

We determined that financial sufficiency would be achieved if children had at least a minimum subsistence level of living as defined by federal poverty-level income guidelines—in other words, the ratio of the child support income divided by the poverty-level income would equal 1.00. A ratio (percentage) of less than 1.00 (100%) would indicate that the income was too low to sufficiently meet the standard of need, whereas a ratio greater than 1.00 would indicate the child support income exceeded the standard of need. Two different indicators of income for children were used for the numerators of the ratios: (1) the annual amount of money provided for child support by actual court orders, and (2) the annual amount of money that would have been provided if Minnesota child support guidelines had been strictly followed in each case.

The federal poverty-level income guidelines for 1986 and 1999 were used as denominators when calculating the income-to-needs ratios for each year. The poverty-level income guideline for one person was used for one-child families, the poverty level for two people was used for two-child families, and so on. Federal poverty-level guideline incomes are extremely low. For example, an individual can qualify for food stamps with a net income of 100% of poverty level or a gross income of 130% of poverty level. Similarly, children can qualify for school breakfast or lunch programs in households with gross incomes of 130% of poverty-level income.

Some noncustodial parents have argued that the poverty-level income guidelines provide more money than is necessary for the support of children. However, others have criticized the guidelines as being unrealistically low, even for minimum subsistence living in the United States. Child support is intended to be income for the child, and not income to support adults. Divorcing parents, however, have a unique situation and substantially increased demands on income. They must provide a household for their children, provide a caretaker, and pay transition and duplication costs.

In addition, the *per person* costs for food, housing, furnishings, energy, and transportation increase with decreasing family size, and fewer of the costs of supplies, furnishings, transportation, and recreation can be shared by parents following divorce. Instead, these expenses must be paid by both parents, each of whom has less income to meet these demands. For these reasons, it was not realistic to treat the income needs of the child as a marginal added expense to an already existing household.

The 1999 child support orders provided an income-to-needs ratio of 0.59, or 59% of the income required for a minimum subsistence level of living as indicated by the poverty-level income guideline standards. By comparison, the 1986 support orders provided an income-to-needs ratio of 0.58, or 58% of the income required for a minimum subsistence level of living. The implicit assumption is that custodial parents would need to contribute the additional money necessary for children to live at poverty level—41% of the child's income in 1999 and 42% in 1986—as well as any additional amount that would provide a higher quality of life. The indirect costs of childcare for parents (i.e., time lost at work that results in lower income) are not included in these calculations.

Compared to the actual child support orders, Minnesota child support guidelines would have provided a median annual income of \$6,300, resulting in an income-to-needs ratio of 0.62 (62%) in 1999, which is slightly less favorable for children than the ratio of 0.65 (65%) for 1986. In 1999, the custodial parent would be assumed to provide 38% of the money needed for a minimum subsistence level of living, as well as any additional amounts necessary for a higher quality of life.

Because federal poverty-level income guidelines provide such a low standard for the income needs of children, these results raise concerns about whether the second policy goal of financial sufficiency for children has been met.

Allocating Shares of Parental Incomes to Children's Households. The third research question we asked was, Do the child support guidelines allocate proportional shares of parental incomes to children's households to realize the values of responsibility and equity? Depending on the measures that are used for "financial sufficiency," there are two answers to this question. The answer is no if the measure is per capita (per person) income before and after

divorce. The answer may be yes if we examine the household incomes in relation to federal poverty-level incomes for the corresponding household sizes. These results are reported in Table 5.

Per capita income is defined as total income divided by the number of people being supported by that income. The measure assumes that each individual family member is entitled to an income share that is equal to that of the other members, regardless of age, gender, or financial contributions. However, this standard of equality is seldom favored by divorcing parties. Results of both the 1986 and the 1999 study indicated that the custodial household still carried a greater burden of financial support for children. Family members in custodial households experienced decreasing per person incomes from 1986 to 1999 (-\$1,826), whereas noncustodial households had increased per person incomes between 1986 and 1999 (+\$4,249).

The results were somewhat different when we examined the ratio of the median annual income for households after the transfer of child support (assuming a median child support amount of \$6,300 annually, based on the child support guidelines) and compared them to federal poverty-level income guidelines for the household size. The custodial household size included the children and the custodial parent, whereas the non-custodial household was assumed to have one person. Both households had decreased financial sufficiency at divorce, but the difference in the income-to-needs ratios for the two households ($1.89 - 1.87 = 0.02$) was minimal. This result indicates the potential for similar levels of living (estimated by money income resources only) in the children's two households in 1999, and an improvement in achieving equity when compared to the 1986 results.

Conclusions

Comparison of the descriptive information from the 1986 and 1999 research studies suggests that child support orders have become more consistent with child support guidelines. However, there were no changes in the practices of recording in the final divorce decrees the reasons for deviations from the guidelines when they occurred. A total of 93% of the 1986 cases and 93.8% of the 1999 cases did not provide written justification for modifications.

The results of closer correspondence between child support orders and guidelines may mean the procedural fairness

principle of consistency has led to more horizontal equity across cases for those with similar resources and circumstances who owe child support. It may also mean that greater numbers of Minnesota children from divorced families are receiving through the court orders at least the amount of income required by state guidelines. This suggests that Minnesota Supreme Court efforts to encourage more consistent application of the child support guidelines in marital dissolution cases has been effective. The trend is positive; however, progress can still be made as indicated by the fact that more than one-fourth of child support orders deviated downward from the guidelines. These results also suggest that the policy change that added guidelines for childcare and medical expenses did not have a detrimental effect on child support orders. These ideas need to be examined more precisely in the future.

The second conclusion is that the incomes from child support orders continued to provide slightly more than half of poverty level of living for children (59%), indicating that things stayed about the same with respect to children's financial well-being during this 13-year time period. If the guidelines had been strictly followed in all cases, then there would have been a slight decrease in the financial well-being of children in 1999 (from 65% to 62% of poverty-level income).

The question remains, however, whether the Minnesota child support guidelines provide enough money for the income needs of the children they were intended to benefit. Deciding whether or not these incomes are sufficient for children is a value judgment that has caused public controversy. Parents who are obligated to pay child support sometimes argue that 62% of a minimum subsistence level of living is plenty of money for one parent to pay for the support of children, and they believe they are fulfilling their support responsibilities by doing so. Custodial parents often disagree, however, because they are faced with the daily out-of-pocket expenses for children, as well as the time costs of providing care. They believe they shoulder too many financial responsibilities. Many divorced parents also believe that no one would want to live at poverty level, and they further realize it is almost impossible to live in the United States on the amount of money provided for by the poverty-level income guidelines. We agree that this measure of income sufficiency is

not an adequate standard for determining the income needs of children. For that reason, we support the current effort to change the Minnesota child support guidelines formula so that the financial needs of children receive higher priority. Children are unable to lobby for policy changes that would protect their interests and therefore need strong advocates to present their arguments to legislators.

The third conclusion of the study is that if the Minnesota child support guidelines were consistently applied across cases, the parental incomes would be allocated in more equitable ways than the actual child support orders from the two study years indicate they have been allocated. It appears that the discrepancy in income-to-needs ratios between custodial and noncustodial households has diminished when comparing 1986 and 1999 data. However, this improvement may be due to increasing incomes among women during this 13-year period rather than to changes in child support orders or guidelines. This suggested “equity” probably means that parents are working many hours engaging in activities other than childcare, and if this is the case, then it would be a further cost for children. Women continue to be much more likely than men to receive sole custody of children. These results suggest that women’s employment may account for some of the gains in children’s well-being between the 1986 and 1999 studies.

Court records of marital dissolutions that do not go to trial typically do not

include information about ethnicity, or educational or vocational histories. It is not unusual to find missing financial information. Researchers have a need for uniform and complete data, and perhaps the current state court transition—which will involve the Minnesota Supreme Court coordinating record-keeping policies across judicial districts—will result in positive changes in these directions, particularly in regard to complete financial information. Further, it would be desirable for Minnesota courts to begin to collect information about ethnicity and educational histories so future studies could ascertain the extent to which equitable court decisions are made for divorcing parents across ethnic and educational categories.

The two studies reported here include only descriptive statistics and not multivariate analyses. The measures have further limitations, which means the results must be interpreted with caution. However, it is extremely rare to have statewide data, with large samples, from two time periods that can be compared to evaluate the same public policy. The studies are valuable because they provide factual data on the financial effects of child support policies on children and their parents. In addition, the studies include a large number of cases from a statewide sample. The information raises questions about how much custodial and noncustodial parents should be expected to financially invest in the human capital development of their own children, within the context of their available financial resources.

Kathryn D. Rettig is a professor in the Department of Family Social Science at the University of Minnesota and served as principal investigator for this research project. She studies family economics and resource management; value conflicts resulting from legal-economic and ethical challenges for families; and the economic consequences of divorce for men, women, and children.

Kerry Kriener-Althen was a graduate student in the doctoral program in family social science at the University of Minnesota at the time this study was completed. She was also the project manager for this research project. She has since earned her Ph.D. and is currently employed at SRI International in Menlo Park, California.

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Project Awards

To keep our readers up-to-date about CURA projects, each issue of the *CURA Reporter* features a few capsule descriptions of new projects under way. The projects highlighted in this issue are made possible through CURA’s Communiversity Personnel Grants program. The grants are awarded twice each year to grassroots organizations in the community. Each grant supports the extra personnel needed by local organizations, usually by providing an advanced graduate student who works directly with the organization receiving the award. The grants are competitive and organizations working with people of color are favored. The projects described here represent only a

portion of those that will receive support from CURA and its partners during the coming year.

■ **Identifying Trends in Hennepin County Home Foreclosures.** Minnesota Association of Community Organizations for Reform Now (ACORN) is a multiracial, multi-issue grassroots membership organization of approximately 7,000 families in the Twin Cities who have joined together to improve conditions for themselves and their community and to give low- and moderate-income people a greater voice in the decisions and policies that affect their lives. The organization set up a homebuyer education and counseling program in 1991. During the last few

years, the foreclosure rate throughout the country and in the Twin Cities has increased dramatically. At the same time, rising home prices have meant that large numbers of Twin Cities homeowners in foreclosure have a significant amount of equity left in their homes. This has encouraged foreclosure rescue scams that take advantage of such homeowners. A graduate student in the Department of Geography at the University of Minnesota will examine foreclosure data for Hennepin County for the years 1996, 1999, 2001, and 2003 to identify trends in foreclosures, as well as possible correlations between the number of foreclosures, neighborhood demographics, and lender type.