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How to Help Welfare Mothers

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The new welfare law allows the states to terminate something called the "\$50 child-support disregard," and some states are doing so to save money. This provision allows welfare mothers to keep the first \$50 a month paid to them by absent fathers, and is meant to encourage mothers to help government collect child support.

Welfare advocates are bemoaning this cut in benefits, saying that it will hurt mothers in states that provide low benefits. But if advocates want to give these women a real financial boost, they should admit that the current provision is all but meaningless. Instead, they should concentrate on giving mothers a real reason to help government collect child support.

Uncollected child support is a measure of our society's failure to respond to family breakdown. Only about 60 percent of all single mothers have orders of child support. Of these orders, only about half are fully paid. For a quarter of existing orders, no payments are made at all. For mothers on welfare, the figures are even more dismal.

Welfare law itself is a major reason why collections are so low. In a misguided effort to save taxpayer dollars, government had pocketed all but the first \$50 collected from fathers with children on Aid to Families With Dependent Children. Moreover, if the mother had received the \$50, her food stamp payments were reduced, so that her net gain was only about \$35. And in any month when the father did not make a payment, she had to go through bureaucratic hoops to make sure that her food-stamp allocation went back up.

Thus it was relatively easy for an absent father to use small, under-the-table payments to discourage her from turning him in. After all, going to the authorities would only alienate a man with whom she may have had an ongoing relationship.

More important, she may have been greeted with hostility by friends and relatives who view child support as a "tax from city hall." In some inner-city neighborhoods, such support is called a "tax on black fathers."

In response to this problem, a number of states received Federal waivers to raise the "disregard" cap to \$75 or \$100. Some states allowed women to receive the entire payment if they were in a welfare-to-work program. These changes are a step in the right direction, but they do not go far enough.

To encourage welfare mothers to turn in delinquent fathers, we have to make it worth their while. Mothers should be allowed to keep a larger portion of what is collected, perhaps as much as 50 percent, until their income reaches the poverty line.

Some have criticized this idea by saying that it would create two classes of welfare recipients. But if collections increased substantially, it would be worth it. And, who knows, it might make men more careful about becoming fathers.