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# How much are fathers asked to contribute when children live with low-income mothers? New evidence from Colombia, Finland, Peru, Uruguay, and the United States

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## Abstract

This article provides new exploratory information on child support amounts expected for non-resident fathers of children living with low-income, unemployed mothers in Colombia, Finland, Peru, the United States, and Uruguay. Using vignette data obtained through extensive interviews with judicial and social service personnel and child support experts, we investigated whether child support is expected and its amount when single mothers are unemployed, considering four different levels of earnings for fathers. In all countries but Finland, child support is expected when the father has only temporary employment. For the lowest income fathers, child support expectations in Colombia, Peru, and Uruguay are similar or higher than the United States and higher in Finland. In all countries except Colombia, child support expectations are higher when father's income is higher. We discuss implications for policy and future research.

**Keywords:** child support transfers; child support policy; low-income parents; unemployed parents; vignette data

## Introduction

About one quarter of Latin American children live apart from one of their parents, typically their father (Lapante et al., 2015; Liu et al., 2017; Maldonado, 2017; Institute for Family Studies, 2019). Latin American women face a number of challenges as sole providers for their children, including relatively low participation in the labour market and high gender inequality in earnings. Prior to the COVID-19 pandemic, approximately 1 in 2 women in the region were out of the labour force (ECLAC and ILO, 2019); among those employed, in 15 countries in the region women had lower hourly earnings than men, with some countries having a gender wage gap over 25% (Urquidi and Chalup, 2023). Single mothers in high-income countries who are unemployed or have low earnings can turn to government supports; however, while there are income supports for single mothers in Latin American countries, the amounts available are generally small and coverage is limited (Cecchini and Atuesta, 2017). Difficulties finding employment, low potential earnings, and a weak safety net mean that in most Latin American countries single-mother households are likely to be poor, and disproportionately likely with respect to two-parent households (Cuesta et al., 2018; Cuesta, 2022).

The confluence of these issues may mean that policymakers in Latin America look to other income sources to try to improve the economic circumstances of children in low-income, single-mother

households. One obvious candidate is children's non-resident father, who may be expected to contribute to the care of his children through child support (child maintenance) and who may even be expected to contribute substantial amounts if his children live with a low-income, unemployed single mother. However, the amount of support expected from non-resident parents is a difficult and contentious issue, as it essentially sets an amount that will be taken from one parent and given to the other, and in many countries sanctions, sometimes severe sanctions, can occur if payment of the amount expected is not made. As a result, countries may differ substantially in the amounts expected. Yet, research on the level of child support expected across a wide range of countries is scant. While we know something about expectations for child support in the United States (US) and Europe (Hakovirta *et al.*, 2022), we know very little about expectations in Latin America and how this region compares with other countries.

This article provides new information on amounts expected from non-resident fathers when low-income, single mothers are unemployed in Colombia, Peru, and Uruguay; we also present comparative information from Finland and the United States. These five countries have similarities and differences in terms of parental separation rates, poverty, and gender inequality that make them notable for comparison. Using unique data gathered through a vignette method, we investigate whether child support is expected (and its level) when low-income, single mothers are unemployed. We consider four different scenarios for the fathers' earnings, varying from transitory earnings to earnings from a regular job that pays less than median earnings. Our findings add to global evidence on approaches to child support expectations and have implications for policy and future research on separated parents with low incomes.

## Country contexts

Studies of a single country can provide important information on that particular country's approach to a social issue. However, these studies cannot explore the extent to which policy approaches are similar in different contexts. By focusing on countries in an understudied region, South America, and comparing approaches there to those in countries that are substantially different (but have been studied more extensively), we gain new information on the extent to which approaches differ. Once this descriptive question has been explored, future research can then move on to examining whether similar approaches have different effects in different contexts and whether different approaches have similar effects when implemented in different arenas.

In Table 1, we present contextual information of the five countries included in our study. Lone-parent households (the vast majority of which are single-mother, rather than single-father, households) are common in all countries, with lone-parent households making up about one quarter of households with children in Colombia, the United States, and Uruguay and approximately one in six households with children in Finland and Peru (Cuesta, 2022). The poverty rate among lone-parent households is high in Colombia, Peru, the United States, and Uruguay, ranging from 35.8% in the United States to 21.3% in Uruguay. Lone-parent households are more likely to be poor than two-parent households in all countries but Peru. In terms of women's economic empowerment, women's participation in the labour market is particularly low in Colombia (56.3%) and highest in Finland (78.9%).

There is substantial variation in the type of employment across countries and by gender. Informal employment is highest in Colombia and Peru, accounting for more than half of men's and women's employment. In contrast, at least 80% of employment in the United States and Finland is held in the formal sector. The share of informal employment is higher among men than among women in all countries but Peru, though the differences in most countries are not large. In these countries, women have lower wages than men: the gender wage gap at the median ranges from 1.9% in Colombia and Uruguay to 17% in Finland, Peru, and the United States. Women in the bottom earnings decile in Finland and the United States experience a relatively lower gender wage gap than women at median earnings, but the women in the lowest decile in Colombia and Uruguay have higher gaps.

**Table 1.** Selected characteristics of countries included in the study

Country	% Of households with children that are lone-parent households <sup>a</sup>	Poverty rate in lone-parent households <sup>a</sup>	Poverty rate in two-parent households <sup>a</sup>	% Of women 15–64 years old participating in the labour market <sup>b</sup>	Share of informal employment in women’s total employment (%) <sup>c</sup>	Share of informal employment in men’s total employment (%) <sup>c</sup>	Gender wage gap at the median <sup>d</sup>	Gender wage gap in bottom income decile <sup>d</sup>
Colombia	23.4	25.4	16.2	56.3	58.8	61.9	1.9	14.3
Finland	15.1	14.9	1.8	78.9	4.2	8.3	17.5	11.3
Peru	15.1	22.0	23.2	69.6	73.5	65.5	17.0	–
United States	23.1	35.8	11.5	67.7	17.8	19.4	17.0	12.8
Uruguay	23.5	21.3	9.7	69.7	23.8	25.2	1.9	16.5

Sources:  
<sup>a</sup>Cuesta (2022), based on Luxemburg Income Study (LIS) dataset (Finland, Peru, United States, and Uruguay) and Quality of Life Survey (Colombia).  
<sup>b</sup>International Labor Organization (ILO) (2024).  
<sup>c</sup>ILO (2018).  
<sup>d</sup>OECD (2024) for Colombia, Finland, and the United States; Urquidi et al. (2023) for Uruguay; and OECD (2022) for Peru.  
Notes: Gender wage gap is defined as the unadjusted difference between median wages of men and women relative to the median wages of men; poverty rate was calculated by assigning the equivalised household income (i.e., household income divided by the square root of household size) to each household and comparing this amount with the poverty threshold. If the equivalised household income was lower than the poverty threshold, the household was categorised as poor. For international comparisons, the poverty threshold that was used is the 50% of the median household income in each country. The median household income was also adjusted for economies of scale using the square root of household size.

These similarities and differences in terms of parental separation rates, poverty, and gender inequality make these countries notable for comparison and have the potential to provide nuanced insight into child support expectations across different contexts. Overall, these indicators show that single mothers in all five countries are likely to face challenges as sole providers for their children, but single mothers in the Americas face a more difficult context than single mothers living in Finland.

### Prior research and current study

Prior research has examined a variety of aspects of how countries organise child support policy, with most studies drawing from systematic reviews of literature and laws to describe institutional arrangements and procedures for determining child support amounts and enforcing obligations (Martinez Franzoni and Gonzalez Hidalgo, 2021; Cuesta, 2022; Hakovirta *et al.*, 2022; Martinez Franzoni and León Arias, 2022; Cuesta *et al.*, 2023). In our study, we focus on one critical issue in the process of determining child support obligations, the amount of child support expected from non-resident parents.

In many countries, the judiciary is an important actor in the determination of child support expectations. Because marriage and divorce are legal statuses, family law governs what happens when parents divorce. Typically, decisions are made about where the child will live, which parent can make major decisions about the child, how parental assets (if any) will be divided, and whether there will be ongoing financial transfers from one parent to the other for the care of the children (child support or child maintenance). In many countries, the child support rules governing divorce also apply to parents who were not married (Hakovirta *et al.*, 2022; Cuesta *et al.*, 2023).

While the judiciary is important in determining child support obligations, other institutions can be involved as well. Some countries only use a court to determine child support amounts (among our countries, Peru and Uruguay). Others use an agency (no countries in our study, but this describes several European countries). Still others (among our countries, Colombia, the United States, and Finland) use a combination of an agency and a court (Hakovirta *et al.*, 2022; Cuesta *et al.*, 2023).

Regardless of the institutions involved, countries use different underlying principles to determine expectations. The United States grounds its approach in income sharing, trying to ensure that children can share in the economic status of both parents post-separation. The other countries use a combination of income sharing and an approach focused on children's needs. Another difference is in the level of discretion afforded to decision makers. Some countries have a rigid formula that is used to determine the amount due, other countries have guidelines, and in others the decision maker has near-total discretion. In the three Latin American countries, judges (and child support staff in Colombia) are accorded a high amount of discretion in the determination of child support obligations; the only rule they need to consider in their decision-making process is that a child support obligation cannot exceed 50% of the non-resident parent's income in Colombia and Uruguay and 60% in Peru (Cuesta *et al.*, 2024). Both the United States and Finland rely on child support guidelines to calculate child support obligations (Hodges and Vogel, 2021; Hakovirta *et al.*, 2022). In the United States, the guidelines include a formula that results in an amount that is a rebuttable presumption, that is, an amount that is to be used unless there is a challenge for a specific reason. In Finland, the guideline amount is not legally binding.

In all countries with formula or guidelines, important factors are the number of children and the economic resources of both parents. In high-income countries, expectations are higher when there are more children and more resources. Although the incomes of both parents are considered in the determination of child support amounts in Colombia, Finland, Peru, Uruguay, and the majority of states in the United States (Hakovirta *et al.*, 2022; Cuesta *et al.*, 2023), countries vary substantially in terms of particular methods to incorporate incomes. A particularly difficult policy issue is whether anything is expected, and its amount, when parents have low incomes and/or are unemployed. Both the United States and Finland have special adaptations to their guidelines for non-resident parents with low incomes. In some states of the United States, the percentage of income expected from low-income non-resident parents is adjusted downward (Hodges and Vogel, 2021). In other states and in Finland, a

certain amount is set aside for the non-resident parent's own needs, which could then result in no amount being required. In Finland, if the non-resident parent cannot (or does not) pay, the government guarantees a certain level of child support, paying it from public funds, but this type of programme does not exist in the United States. In the United States, not requiring support would typically leave the single mother and her children relying completely on her own earnings and government supports (welfare). If she has no earnings, this puts pressure on the income support system, so countries with less developed social benefit systems may be reluctant to forego child support in these circumstances, instead requiring an amount of child support and assuming this will encourage the father to find employment and provide support. How countries have structured child support expectations when both parents have low incomes is therefore a difficult policy issue, and little is known about how this is resolved, especially in countries that rely on decision-maker discretion.

There is very little research on the level of child support expected across countries (in fact, there is little work even within most countries). Pioneering work by Anne Corden introduced a vignette method in which a hypothetical family was described and informants who were country experts provided information on how much child support would be expected (Corden, 1999). This method has been used in several studies following the early work, but the countries selected in different studies have all been in Europe, North America, Australia, and New Zealand (Skinner and Davidson, 2009; Hakovirta et al., 2022). These studies show that countries differ substantially in the amounts expected for similar (hypothetical) families. The most recent study examines child support amounts in 13 countries; in a typical (median-income) separated family, amounts expected are lowest in Sweden, Denmark, France, and Australia, and highest in Estonia, the United States, and Spain (Hakovirta et al., 2022). While amounts expected vary across countries for this base case, the amount is generally consistent with a well-known family policy model: countries with an earner–carer policy model (supporting both parents in their work and parenting) expect less than those with a traditional family policy model (supporting one parent to work and the other to specialise in caring) or a market-oriented model (in which both parents can choose to earn and/or purchase care in the market) (Hakovirta et al., 2022). Notably – and to the best of our knowledge – there are no prior studies on this topic in Latin American countries. Thus, it is not known whether child support is expected nor its amount when low-income, single mothers are unemployed. Nor do we know how expectations vary for these mothers when non-resident fathers have different levels of income.

Some aspects of the prior research suggest that child support amounts expected in the three Latin American countries may be higher than in the United States or Finland. None of the three Latin American countries included in our study has a particular policy approach to child support from non-resident parents with low incomes (Cuesta et al., 2024), though judges (and child support staff in Colombia) could use their discretion to consider this issue before establishing the child support amount. In both the United States and Finland, there are special rules for low-income non-resident parents intended to lower the amount expected (Hakovirta and Eydal, 2020; Hodges and Vogel, 2021). Because there is no guidance given for low-income parents in the Latin American countries we study, while the United States and Finland have features of their schemes in which expectations are to be lowered in these cases, this would lead us to expect Colombia, Peru, and Uruguay to be more likely to expect support, and to expect higher amounts, than in the United States and Finland when the father has low income. Similarly, the income support for single parents in these Latin American countries is less extensive than in Finland, with the United States in between, so fathers in these Latin American countries may be expected to contribute more to ensure a basic level of economic wellbeing for their children than fathers in the United States, or, especially, in Finland.

On the other hand, if Latin American countries are more patriarchal (Blofield et al., 2021; Esteve et al., 2022), this could lead to more power for fathers and lower child support expectations. Moreover, economic opportunities for separated fathers in Colombia, Peru, and Uruguay may be worse than in the United States or Finland, so it may be less likely that a decision maker would assume they could earn more than they are currently earning, leading to lower expectations for fathers in separated families in the Latin American countries. These competing factors mean that we do not have a directional hypothesis

for comparing the existence and level of amounts expected in our Latin American countries and the comparison countries.

Our study expands our current knowledge on child support policy in Latin American countries and cross-national research on child support amounts in several ways. First, we examine for the first time the expected level of child support from non-resident parents with different levels of income in Colombia, Peru, and Uruguay. Second, we examine how these countries differ in their policy approach from the United States and Finland. Our comparison among countries with similarities and differences in terms of parental separation rates, poverty, and gender inequality provides nuanced insight into child support expectations and improves upon single-country analysis that are limited in their ability to illustrate global issues. Drawing from extant research, we expect that in all countries, child support amounts awarded to low-income, unemployed mothers will be higher when the father's income is higher. As stated earlier, we do not have a hypothesis for whether amounts will be higher in Colombia, Peru, and Uruguay than in the United States and Finland.

## Data and methods

We took a two-pronged approach to data collection that allowed us to obtain comparable information from all countries included in our study, combining surveys of child support experts with interviews with judges and child support staff. The previous research on child support amounts in various European, North American, and Oceanic countries used child support experts, an approach that worked well because these countries nearly all have formula or guidelines that are to be used and are sometimes operationalised into detailed tables (Corden, 1999; Skinner and Davidson, 2009; Hakovirta *et al.*, 2022). We used that approach here as well for the United States (focusing on the state of Wisconsin) and Finland.

However, because judges (and child support staff in Colombia) are accorded a high amount of discretion in Colombia, Peru, and Uruguay, we cannot rely on child support experts to provide information about child support expectations in these countries. Instead, we obtained data through extensive interviews with judges in the capitals of Colombia (Bogota), Peru (Lima), and Uruguay (Montevideo). We interviewed two judges in Colombia and Uruguay. Because Colombia has a hybrid child support policy scheme, we also interviewed six child support agency staff. These interviews were conducted in Spanish between April of 2019 and September of 2020. Each interview was digitally recorded and lasted approximately 2 h. De-identified digital voice files were transcribed by native speakers of Spanish with experience in interview transcription. In some cases, interviewees were contacted via e-mail to confirm anything that was not clear in the interview transcript or that the interviewer did not ask during the interview.

This two-pronged approach could create difficulties in comparing data because the interviews from Colombia, Peru, and Uruguay occurred only in the capital cities. To be consistent with the approach used in the three Latin American countries, we asked country experts to provide their answers assuming the cases were assessed in the metropolitan areas of Helsinki (for Finland) and Milwaukee (for the US state of Wisconsin, though the location within Wisconsin does not matter to these results). In this article, we simplify the presentation by using country names rather than states or cities; the lack of representation of all areas of each country is a limitation of this work.

All informants were presented with a hypothetical family with one child and a low-income, unemployed mother (for more details on the vignette, see Appendix). They were asked the level of child support expected in four scenarios that vary with the non-resident father's earnings: (1) the non-resident father does not have regular employment and cannot provide an estimate of his earnings, (2) the non-resident father does not have regular employment, but estimates his earnings to be 25% of the median earnings of men working full-time, (3) the non-resident father has regular employment in a low-wage job, earning half median male earnings for those working full-time, and (4) the non-resident father has regular employment in a low-wage job, earning 75% of median male earnings for those working full-

time. We are interested in the amount that is expected, not the amount actually ordered. We translated amounts from each country's currency into 2022 US dollars using Purchasing Power Parities (PPPs).

For Colombia and Uruguay, we present the amount expected (in dollar terms) in each of the four scenarios, averaging the amount reported by the two judges in each country. In Peru, we present the amount reported by the interviewed judge. In Finland and the United States, we present the amount reported by the country expert. We also compared the amount to the poverty threshold in that country. To calculate a poverty threshold in each country, we made our own calculations using the LIS Database. This source is particularly useful since information on income has been harmonised to be comparable across countries. We calculated each country's poverty threshold as 50% of the median household disposable income, using the OECD-modified equivalence scale, a common measure in comparative research. We then divided this estimate by 12 to be able to compare it with the monthly amount of support expected.

Our methods are straightforward comparisons across countries in the four scenarios. In addition to our main method, which uses judges' reports for Colombia, we conduct a supplemental analysis incorporating the reports of agency personnel in Colombia.

## Results

### *Is child support expected in these countries when the non-resident father sometimes has temporary employment?*

The first two groups of bars in Figure 1 present the amount of child support expected (in PPP) in the five countries when the non-resident father is currently unemployed but sometimes gets temporary work; the two sets of bars differ in whether the father provides an estimate of earnings. In both scenarios, non-resident fathers are not expected to pay child support in Finland. In Finland, low-income parents are generally expected to pay child support, but child support may be waived to avoid placing the non-resident fathers in financial hardship, taking into account their financial capacity. This approach is based

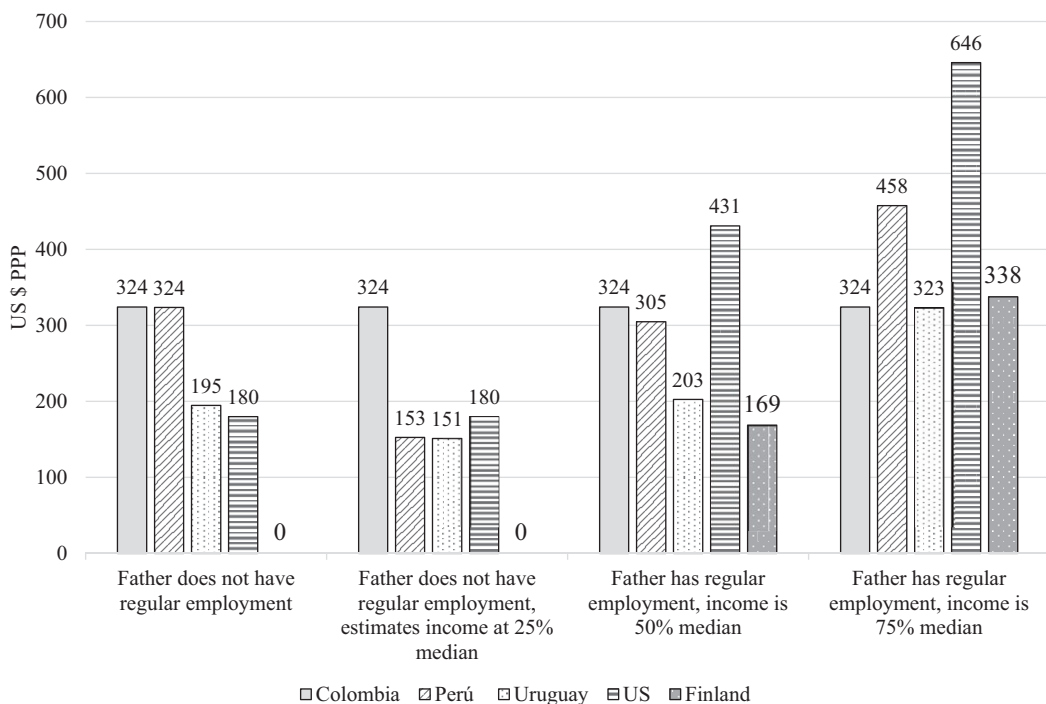


Figure 1. Amount of child support expected per month.



on the principle that child support payments should not jeopardise a parent's ability to meet their own basic needs. (Note that in Finland when a low-income parent cannot afford to pay child support, the government steps in and provides a guaranteed amount to ensure the child still receives financial support (Cuesta, 2022). Child support is expected in the other four countries.

### *What amount of child support is expected in these countries?*

The other bars in the first set (currently unemployed non-resident fathers who do not estimate income) show amounts of child support expected. Amounts are highest in Colombia and Peru, where judges report they would require the equivalent of \$324/month. In Colombia, one judge reported they would require the maximum amount possible for those without income or with income below the minimum wage, 50% of the minimum wage assuming full-time work; the other judge reported 40% of the minimum wage in recognition of the economic difficulties of the father. Amounts in the other countries are fairly similar, ranging from \$180 in the United States to \$195 in Uruguay. In Uruguay, the two judges said that they would insist the father report a regular income that would allow them to set an amount according to the customary law, that is, 20% or 25% of income. If the father decided against providing an estimate, both judges said they would require about 27% of the minimum wage. The interviews suggest that judges would assume the father was concealing income. The US informant noted that the father's income would be imputed by the judge; if income were imputed to be minimum wage earnings for a full-time job (a fairly typical imputation in some locations), the amount would come from a special schedule for low-income parents and would total \$180/month.

The second set of bars provides results for the scenario in which non-resident fathers do not have regular employment, but estimate their income at 25% of the median. As stated earlier, non-resident fathers are not expected to pay child support in Finland. In Colombia and the United States, amounts expected are identical to the first scenario. Primarily the amount expected does not change across these countries because income would be imputed at about the level of 25% of median earnings (US) or because the amount is the maximum that can be required (Colombia). In both Peru and Uruguay, the amount expected changes, decreasing from \$324 to \$153/month and \$195 to \$151/month, respectively. In Uruguay, this result reflects one of the judges accepting the estimated income, while the other maintained the (higher) imputed income.

The third set of bars shows the third scenario, in which the father has regular employment but still at low wages, 50% of the median. In this scenario, amounts are identical to the first and second scenario in Colombia. In the case of Peru and Uruguay, the amount expected increases. In Uruguay, both judges followed the customary law and set the amount as 25% of earnings. (Note, however, that for one judge, the amount increased in dollars, but declined as a proportion of income.) Amounts expected increase substantially in the United States (from \$180 PPP to \$431 PPP) and Finland (from \$0 to \$169 PPP). The US amount increases in part because income is at a level in which the low-income adjustment is no longer used. The income level in Finland is now at a level in which some child support is expected; at low levels of income, nothing is expected. Comparing across countries, the US expects the most, followed by Colombia and Peru, and then the other two countries.

In the final set of bars, we show the fourth scenario, in which the father has earnings at 75% of the median. In Colombia, the amount still does not increase, as the amount is still capped by the maximum allowed for those without income or with income below the minimum wage. In the other countries, the amount expected increases, doubling in Finland, and increasing by about 50% in Peru, Uruguay, and the United States. In this scenario, the amount expected in the United States is highest, with Peru following second highest and the other three countries having similar expectations to each other. The United States expecting more than Finland is consistent with previous research (Hakovirta *et al.*, 2022); the finding that expectations in Colombia and Uruguay are all similar to Finland, and thus much less than in the United States, is a new finding.

Looking across the scenarios, we see that Colombia differs from the other countries in that the amount expected does not change across these four levels of the father's income. This amount is the highest amount in the first two scenarios, the second highest in the third, and is comparable to Uruguay and Finland in the fourth scenario. The US (Wisconsin) has comparable expectations to Uruguay in the two



lowest income scenarios, and then has substantially higher expectations than in other countries. Finland stands out as not expecting anything from the lowest income fathers, and then has expectations comparable to Colombia and Uruguay.

### How do amounts expected compare to the poverty threshold?

In Figure 2, we compare the amounts expected in each country to the poverty threshold in each country. This helps us explore whether what seemed to be a “high” expectation in a country compared to the other countries would not be considered “high” compared to other incomes in the country (since the poverty threshold is set relative to other incomes in the country). The figure shows that the monthly amount expected in Colombia and Peru is higher than the monthly poverty threshold in each scenario, and in each scenario this is higher than (or equal to) any other country. Expecting amounts that are higher than the poverty threshold may make them unlikely to be collectible, an issue that is consistent with evidence of non-compliance with child support obligations in some Latin American countries (Bucheli and Cabella, 2009; Yopo-Díaz and Fuentes-Landaeta, 2024) and relatively low rates of child support receipt across several countries in the region (Cuesta et al., 2018; Cuesta, 2022). Because median incomes in the United States are higher than in the other countries considered, the poverty threshold is higher. This means that the amounts expected, which appeared high in absolute terms, are not particularly high relative to the poverty threshold, and in fact are lower than in the Latin American countries in each scenario (though higher than in Finland).

### Supplemental analysis: Judges versus agency workers in Colombia

The amount expected in Colombia could be determined by a judge or by an agency employee. To be comparable to Peru and Uruguay (which only use judges), we have used the amounts from judges in Colombia in our main analysis. Here, we briefly explore the amounts provided by agency employees in Colombia. While judges reported that they would require the maximum allowed (\$324/month) in each of these scenarios, agency personnel did not report that they would do this. Instead, the amounts they

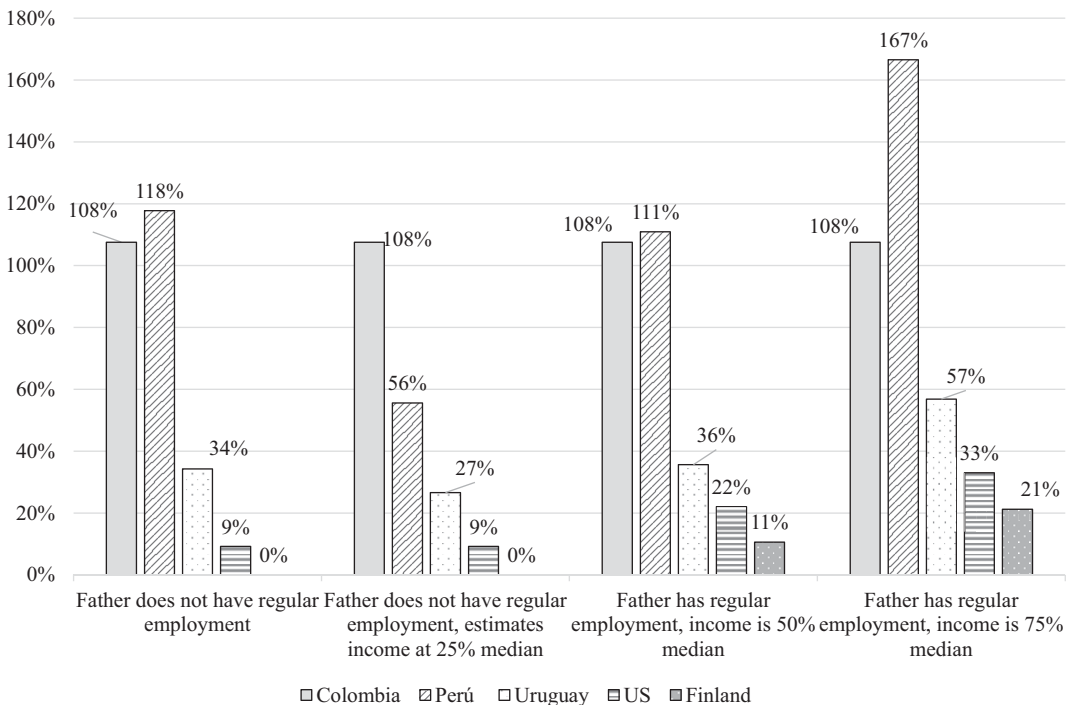


Figure 2. Amount of child support expected per month as a percentage of poverty threshold.

would require across the four scenarios are, on average, \$240, \$174, \$212, and \$282, respectively. These amounts are much more comparable to the amounts in other countries than the amounts given by judges. However, because median incomes in Colombia are relatively low, even these amounts are higher than in the other countries when considered as a percentage of the poverty threshold.

## Discussion

The economic well-being of children in single-mother families is an important policy concern, especially in parts of the world where women are disadvantaged in the labour market and a system of public supports is not well developed. Non-resident fathers may be seen as potentially important contributors in these contexts, but we know very little about how much child support is expected from them except in high-income countries. Our exploratory article not only provides the first examination of the amounts expected in three Latin American countries, but also compares these to the United States and Finland.

We posited that there are competing predictions for whether amounts expected in Colombia, Peru, and Uruguay will be higher or lower than the United States and Finland. On the one hand, the Latin American countries have substantially larger informal employment sectors, and lower incomes overall, so they may not see fathers as likely sources for much support, especially if policymaking has patriarchal elements (Blofield *et al.*, 2021; Esteve *et al.*, 2022). On the other hand, mothers in the Latin American countries can be seen as more disadvantaged than their counterparts in the United States and Finland, so perhaps they need more support; moreover, the US and Finland have explicit policy to adjust their child support expectations downward for the lowest income fathers, so expectations in the Latin American countries may be higher.

We find that child support is expected when low-income, single mothers are unemployed and non-resident fathers are currently unemployed, but sometimes have temporary work in all countries except Finland. Thus, child support is expected more often in the Latin American countries (and the United States). This may be related to Finland having a guaranteed child support scheme in which the lowest income fathers are not expected to pay because their children will receive support from the government. This can be seen as the Latin American countries and the US having a focus on parental responsibility for low-income children, while the approach in Finland is more nuanced, combining personal responsibility with societal responsibility for children.

Our findings on the amounts expected, though, are mixed. In the two lowest income cases, Colombian judges stand out as expecting the highest amounts; Peru, Uruguay, and the United States (and agency employees in Colombia) expect less (but amounts that are relatively similar), and Finland does not expect support. In the highest income scenario we considered (though still less than median earnings), the US stands out as expecting the largest amounts, while the other four countries are similar. Comparing the amounts to the poverty threshold within each country provides a more complex picture, with the very high absolute amounts in the United States being more comparable in terms of poverty thresholds.

Various reasons would suggest that amounts expected in the three Latin American countries would be higher than in the United States and Finland; other reasons suggest the opposite. Our findings illustrate this complexity. The three Latin American countries do expect more in the lowest income case than Finland (which expects nothing), but the United States is like the Latin American countries. In contrast, for fathers with higher earnings, the three Latin American countries expect less than in the United States, but Finland is similar to the Latin American countries. These somewhat contradictory findings suggest that countries may be trying to achieve different goals. A full analysis of the policy logics behind these expectations and the ways they map onto particular goals is beyond the scope of this study but deserves future research.

These findings should be seen in the context of several limitations. First, as we noted earlier, we rely on a single expert within the United States and Finland, and while this is relatively common not only in child support research but also in research on other social policies (Bradshaw, 2012; Ferrarini *et al.*, 2013; Hakovirta *et al.*, 2022), additional informants could increase accuracy. Second, we have explored only four scenarios, and varying the mother's income, the number of children, or the location within a country would provide a fuller picture. Third, in the countries with substantial judicial discretion, what judges say they would do in a simple case may not match what their actual practice is and, in fact, in countries in

which decision makers have less discretion, they may not be following the guidelines or formula. This means that it would be useful to add to this research, which focused on policy expectations, research on actual decision making in practice as well as detailed qualitative analysis of judge's reasonings behind their decisions. Fourth, we have focused on the amounts expected, but the level expected may not actually affect a child's economic status, for reasons that we have not considered here: just because something is expected does not mean it will be paid, and child support may interact with other systems in ways that limit its overall effect on income (e.g., mothers receiving income supports may not be able to receive all the child support paid by their ex-partner; Skinner et al., 2017). Fifth, data from Latin American countries were collected prior to the COVID-19 pandemic and policies may have changed since then (Martinez Franzoni and Gonzalez Hidalgo, 2021). Finally, we use amounts expected in a single US state, and there is diversity in policy across the 50 states (Hodges and Vogel, 2021; Venohr, 2013); similarly judges in capital cities may have different practices than those in rural areas or other cities.

Nonetheless, we have provided the first estimates of child support expectations in three Latin American countries. Our finding that for the lowest income fathers, child support expectations in Colombia, Peru, and Uruguay are similar or higher than the United States and higher than in Finland is potentially important. Policymakers could gather data on whether these relatively high expectations were being paid and the effects of these payments (or non-payments) on fathers, mothers, and children. One hypothesis for future research would be that expectations that are high proportions of a father's earnings are less likely to be paid in these countries, similar to the empirical relationships seen in US-based research (Hodges et al., 2020). If the child support system is not delivering economic support to children in single-parent families, policymakers may consider revising the expectations of fathers or looking to other policies that could increase the economic well-being of these children.

**Data availability statement.** The data that supports the findings of this study are not publicly available due to ethical restrictions.

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**Ethics approval.** This study was approved by the Institutional Review Board (IRB) at Rutgers, The State University of New Jersey (Pro2018002238).

**Consent to participate.** All participants provided written informed consent prior to participation, ensuring their understanding of the study procedures, potential risks and benefits, and their right to withdraw at any time.

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## Appendix. Case of hypothetical family with one child and a low-income, unemployed mother

**Case A. Mrs. Rodríguez and Mr. Martínez**

Mrs. Sofia Rodríguez was born into a low-income family. She is currently 25 years old. Her educational level is low and she has never been married. She has a 3-month-old daughter named Susana. Mrs. Rodríguez lives with Susana in the house of her mother, Maria. This house was built on a property that does not belong to Maria, that is, it is a settlement of improved housing (shanty town). Mrs. Rodríguez has not had a paid job since the birth of her daughter Susana, and is currently receiving benefits from ([COUNTRY]'s conditional transfer programme).

Susana's father, Mr. Luis Martínez, is 27 years old. He has never lived with Mrs. Rodríguez. He lives nearby and sees Mrs. Rodríguez and their daughter Susana quite often. He loves his daughter very much, and continues to be friends with Mrs. Rodríguez, even though they do not want to establish a family together. He bought clothing and baby gear when Susana was born, but he does not provide a regular financial contribution.

Mr. Martínez is unemployed, but sometimes he gets temporary jobs as a construction worker. Currently he does not receive any social benefit from the government. He rents a room close to where Susana lives. He has no other children or important financial responsibilities.

Mrs. Rodríguez knows that Mr. Martínez has very little money. However, she thinks it would be sensible to make a formal arrangement regarding Susana's child support.

Mrs. Rodríguez and Mr. Martínez do not reach an agreement, so the decision regarding the obligation remains in the hands of the child support system.

1. What would be your decision regarding the child support obligation in the case of Mr. Martínez and Mrs. Rodríguez? Please indicate the mode (money and/or in kind), amount, frequency of payment, and payment method. Discuss the criteria considered in making this decision.
2. If Mr. Martínez estimates that his monthly income is equivalent to [25% of the median labour income of men working 40 h or more per week, in all jobs, after taxes, in Bogota, Metropolitan Lima, and Montevideo (indicate the amount in the currency of [COUNTRY])], what would be the mode, amount, frequency of payment, and payment method? Discuss the criteria considered in making this decision.

**Variant 1.** The situation is exactly the same as in case A, except that Mr. Martínez earns [50% of the median labour income of men working 40 h or more per week, in all jobs, after taxes, in Bogota, Metropolitan Lima, and Montevideo (indicate the amount in the currency of [COUNTRY])].

3. What would be your decision regarding the child support obligation in the case of Mr. Martínez and Mrs. Rodríguez? Please indicate the mode (money and/or in kind), amount, frequency of payment, and payment method. Discuss the criteria considered in making this decision.

**Variant 2.** The situation is exactly the same as in case A (i.e., Mrs. Rodríguez does not have a job), except that at the time that Mrs. Rodríguez decides to seek a formal arrangement, Mr. Martínez has just gotten a job in which he earns [75% of the median labour income of men working 40 h or more per week, in all jobs, after taxes, in Bogota, Metropolitan Lima, and Montevideo (indicate the amount in the currency of [COUNTRY])].

4. What would be your decision regarding the child support obligation in the case of Mr. Martínez and Mrs. Rodríguez? Please indicate the mode (money and/or in kind), amount, frequency of payment, and payment method. Discuss the criteria considered in making this decision.

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