

CAP program helps noncustodial parents manage finances



LCC art student Jerry Forrest of Longview, noncustodial parent of an 18-month-old girl, grins at one of his charcoal drawings that looks stressed — much as Forrest was before he got financial guidance from Lower Columbia CAP. A new program that began in March aims at helping noncustodial parents become financially stable and keep up with child support payments

By Leslie Slape / The Daily News | Posted: Wednesday, August 17, 2011 9:00 pm

Don't call these guys "deadbeat dads."

Lower Columbia CAP found that many dads who get behind in child support are involved in their children's lives and really care about them. They just have trouble stretching a dollar — when they have one to stretch.

A new program at CAP can help.

Building Assets for Fathers and Families (BAFF) teaches noncustodial parents how to create a budget, improve their credit scores and manage their debt. Any noncustodial parent who has a child support order may be eligible for this free program in Cowlitz, Clark and Wahkiakum counties.

The three-year, grant-funded program will accommodate up to 100 parents a year. There were 23 people, including two women, in the program earlier this month.

Although BAFF has only been operational since March, it's shown great success, said Liz Myntti, assistant program manager for BAFF.

"We're targeting partial payers," Myntti said. "They have no steady income, they work here or there doing temporary services. Our aim is to get them to give some form of compensation to the Division of Child Support."

Many noncustodial parents are unemployed, so BAFF also helps clients find a job and a place to live as well as maneuver through bureaucracy to create parenting plans or modify child support payments.

A few BAFF case files:

- Four months ago, Devon Carey was unemployed, couch-surfing at friends' houses, and \$3,000 behind in child support.

When the mother of his toddler son, Zayden, 2, told Carey she planned to move out of state with their child, Carey wanted to file a parenting plan to stop her. He has cared for Zayden three days a week since birth.

"You need a job and a place to live or you don't stand a chance" with a judge, he said. "That motivated me to better myself, and I ended up here. (BAFF) helped me get a job, get my license back and get an apartment. They pointed the finger for me and led me in the right direction."

Carey said the state calculates child-support payments based on minimum wage if you don't have a job. Myntti helped him negotiate a more lenient payment schedule for six months while he's catching up on other bills.

"He has his rent paid ahead two months," Myntti said. "If something happens, he doesn't want to be homeless again."

He attends Lower Columbia College and works at Dairy Queen, which allows him to schedule work around his classes.

Myntti credits Carey's success to his motivation and attitude, but Carey said he needed the "kick start" and financial savvy of Myntti and other CAP staff.

"I think I could have done it on my own, but not as fast and not as efficiently," he said. "Their help was definitely a blessing, to say the least."

- Kevin Hale of Castle Rock, 32, has shared custody of his three children — daughter Makayla (12) and sons Jaden (10) and Daymon (7) — with his former wife since their divorce in 2001, but his irregular work in construction made it hard to keep up with child support. He was in the habit of catching up whenever he had a paycheck.

"The BAFF program helped me straighten it out so I'm staying on track," Hale said. "I set up a budget and have money set aside for an emergency."

Now he keeps money in savings to cover child support in emergencies. Financial literacy has eased his stress, he said.

"It's major. It's huge," said Hale, who now teaches classes in financial stability at Goodwill. "Anybody I look at (who) does a budget is usually financially stable. They've got it together. Anybody who doesn't have a budget, they're struggling. They're living paycheck to paycheck."

With help from BAFF, in three months he improved his credit score by 50 points and got his first credit card, he said.

BAFF also helped him communicate with the Child Support Division, where he has been frustrated for years trying to modify his payment plan.

"It's like another language," he said. "Being able to sit and talk one on one with my caseworker and ... figure that stuff out, it just wouldn't have happened without BAFF."

- Jerry Forrest of Longview, 44, said CAP is "almost like a second home to me" since he first came there in February to enter the Individual Development Accounts program, a money-matching savings program for low- to moderate-income people.

"I thought, 'Wow, that's a pretty good idea.' So I went over there and it opened up a whole bunch of different doors," Forrest said.

He improved his credit score, studied business management and went through the BAFF program.

Forrest said he was never behind on child support for his 18-month-old daughter Madison Grace, but to make the payments he spent the loan he got for tuition at Lower Columbia College, where he's studying art.

"Everything (at CAP) I just kind of soak up," he said. "Since I did that and went to my classes on time and really stuck to it, everything's fallen into place."

He has changed his spending and saving habits, he said.

"I stay away from impulse buys," he said. "I'm a real penny pincher right now."

It's a shame more people don't know about CAP's free programs, he said.

"I always tell other people, 'CAP could help you on that,' " he said. "They're missing out on what CAP has to offer."

Learn more

To learn more about BAFF, call CAP at 360-425-3430, ext. 248; the Division of Child Support at 360-397-9822; or go online to www.lowercolumbiacap.org, "Financial Independence Center

NCP stats

Total non-custodial parents (NCPs) in Cowlitz County in May 2011: 4,388

NCPs on welfare: 607

NCPs on Basic Food: 2,667

NCPs incarcerated: 65

NCPs by gender

Male: 3,488, 79.5%

Female: 890, 20.3%

Unknown: 10, .2%

NCPs by age

Under 18: 12, 0.3%

18-25: 280, 8.7%

25-35: 1,410, 32.1%

35-45: 1,577, 35.9%

45-55: 844, 19.2%

Over 55: 165, 3.8%

NCPs by annual wage (2010)

Undocumented: 2,222, 50.6%

Under \$5,000: 493, 11.2%

\$5,000-\$10,000: 224, 5.1%

\$10,000-\$20,000: 362, 8.2%

\$20,000-\$40,000: 508, 11.6%

\$40,000-\$60,000: 307, 7.0%

\$60,000-\$80,000: 136, 3.1%

\$80,000-\$100,000: 64, 1.5%

Over \$100,000: 72, 1.6%

*Noncustodial parents

Source: Lower Columbia CAP

Fewer Cowlitz County clients with the Department of Child Services since economic downturn

2006: 17,839, 18.43% of county residents

2008: 18,177, 18.4% of county residents

2010: 16,127, 16.1% of county residents

Source: Washington Department of Social and Health Services