



CONFRONTING CHILD SUPPORT DEBT: LESSONS LEARNED FROM MARYLAND'S ARREARS STUDY



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REGION II & REGION III
GOOD IDEAS AND PROMISING PRACTICES MEETING
LANCASTER, PA – JUNE 17-18, 2008

“BEST PRACTICES” IDENTIFIED IN OTHER STATES



BUT WHAT WOULD WORK BEST IN MARYLAND?





STUDY OF MARYLAND ARREARS

- In-depth analysis of the composition of Maryland's arrears caseload
 - Factors that contribute to debt accumulation
 - Factors that facilitate collections
- Utilized administrative data
- First report will serve as a baseline



POINT #1: THERE IS NO ARREARS PROBLEM
IN MARYLAND.

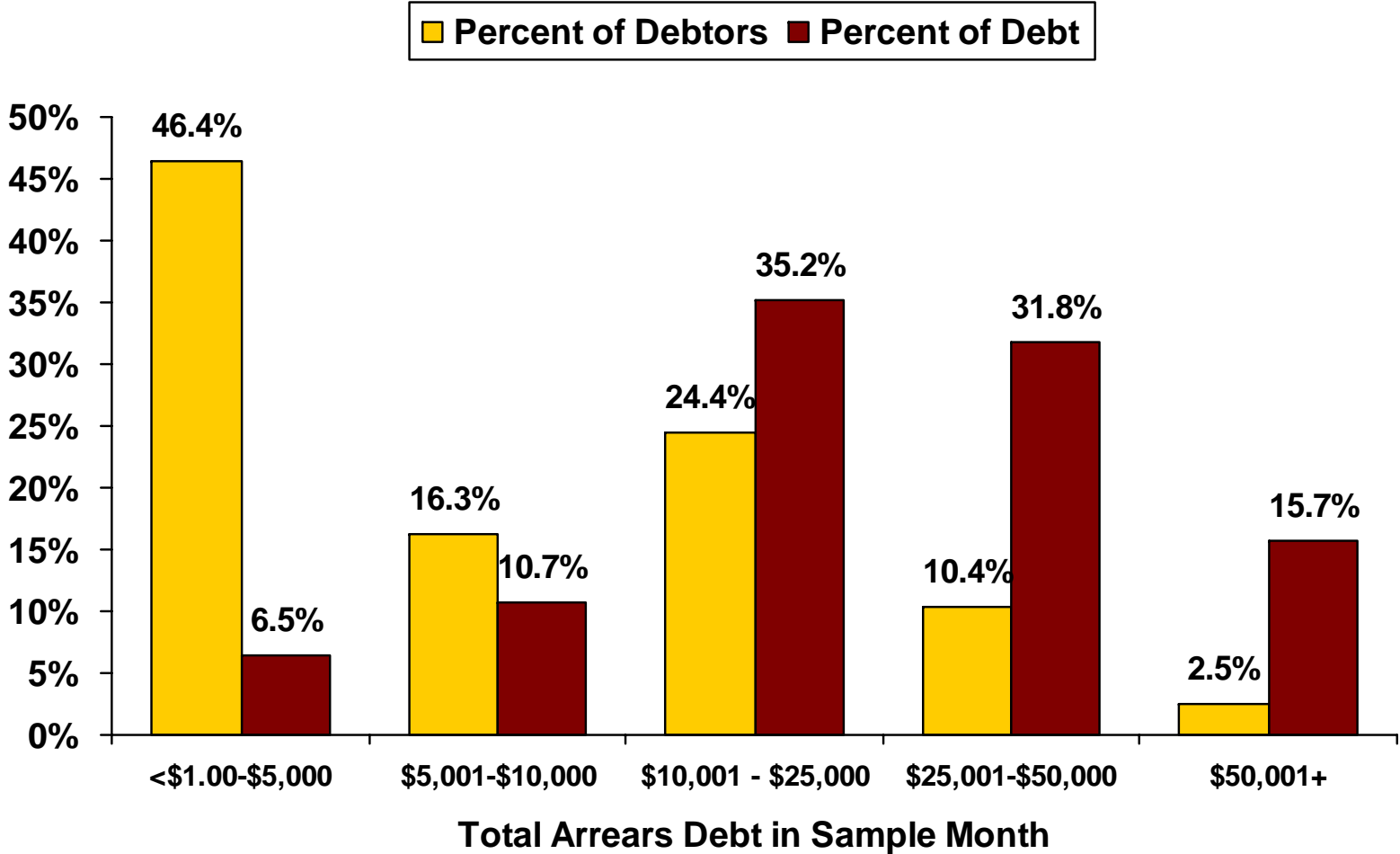
- There are several.
- Many factors contribute to the current debt.
 - E.g., very old debt, cases with no direct payment ever, incarceration
- Many strategies will be needed to fix it.
 - E.g., case review & clean up, automated matches, employment programs, review & adjustment of orders



POINT #2: NEED TO THINK ABOUT
WHAT YOU WANT TO IMPACT.

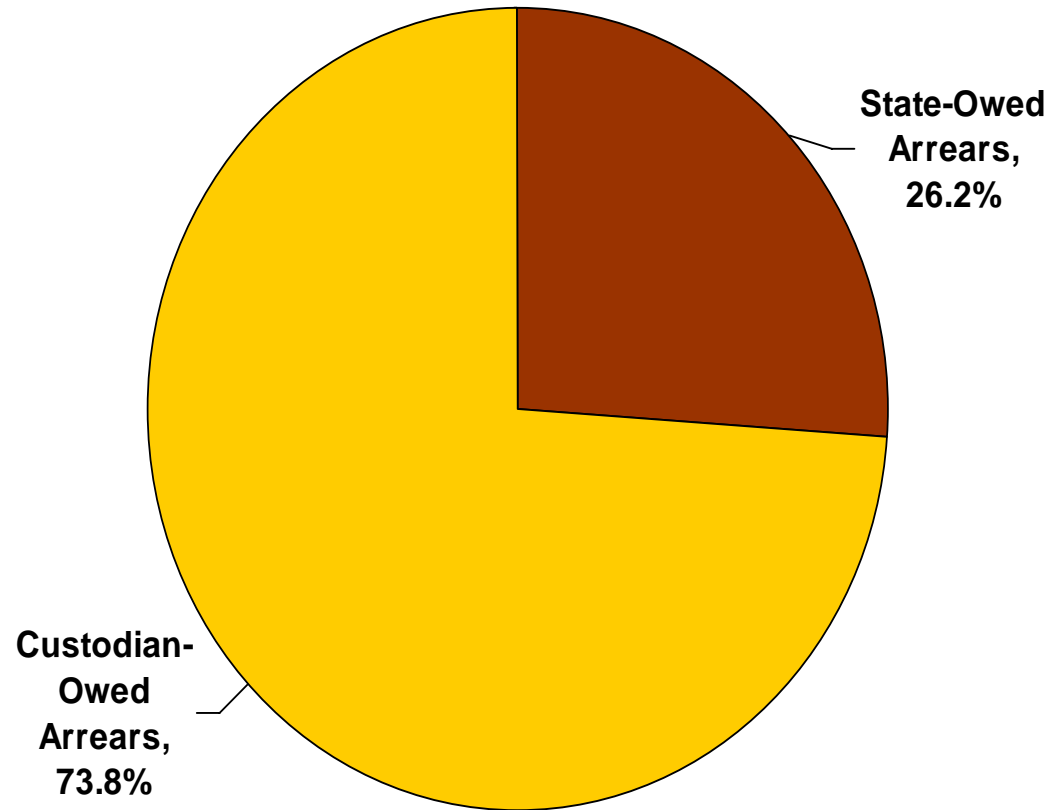
- Generally, strategies will effect either the number of cases with arrears or the total amount of debt.
- The decision to use a particular strategy should be based on a conscious choice of which of these numbers you want to move.

EMPIRICAL BASIS FOR POINT #2

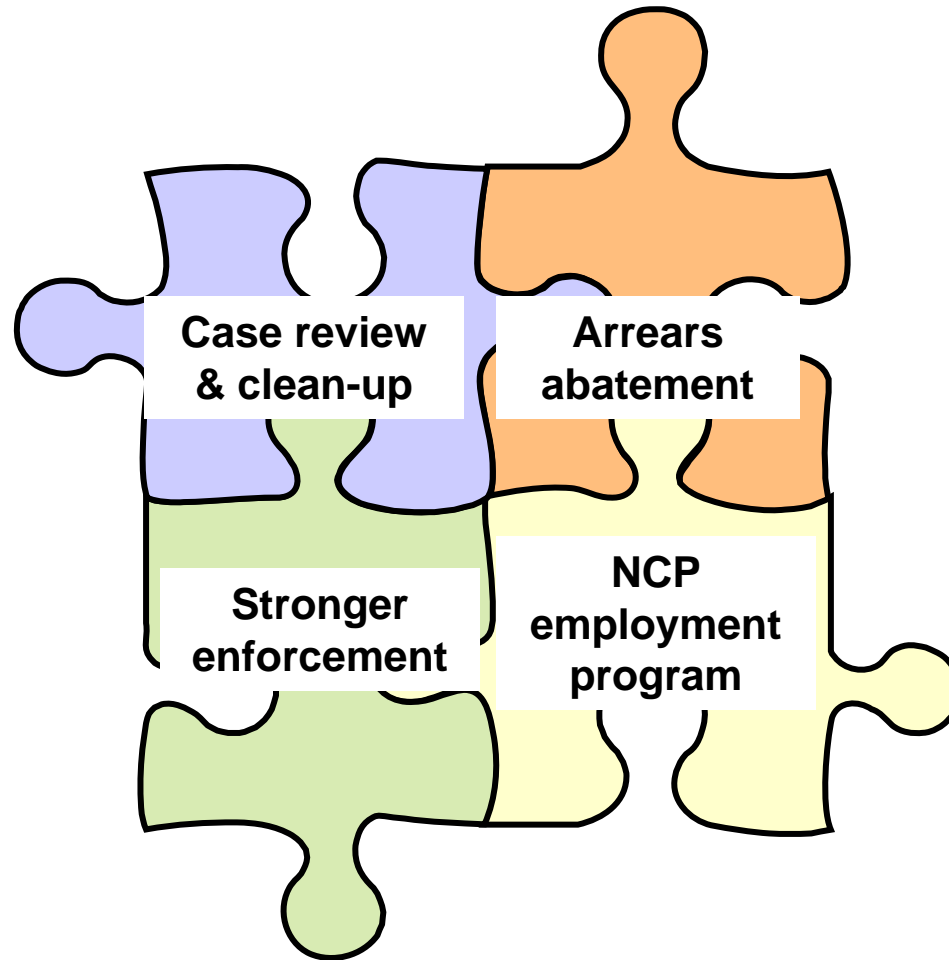


POINT #3: HOPE & ENTHUSIASM SHOULD BE TEMPERED WITH REALISM.

- Depending on the composition of the caseload & debt, some strategies can make only a small impact on the total debt.



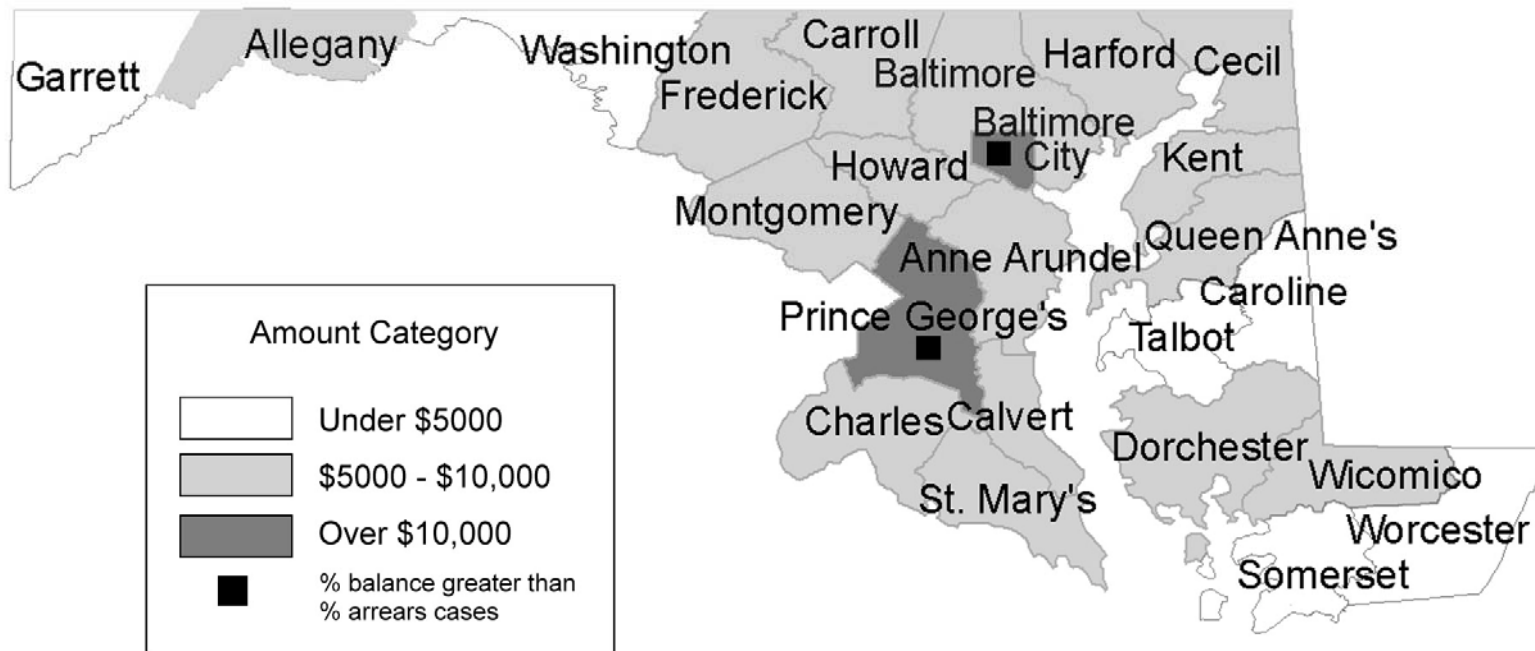
POINT #4: OVER TIME, MANY SMALL EFFECTS CAN ADD UP TO BIG CHANGE.



POINT #5: STATE SUCCESS DEPENDS HEAVILY ON SUCCESS IN THE LARGE JURISDICTIONS.

- True in general & may be even more true about arrears management.

Average Amount Owed in Arrears (Per Case)





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