

PEOPLE & PAYMENTS: A BASELINE PROFILE OF MARYLAND'S CHILD SUPPORT CASELOAD

PAMELA C. OVWIGHO, PhD
RESEARCH DIRECTOR

VALERIE HEAD, MPP
RESEARCH ANALYST

CATHERINE E. BORN, PhD
PRINCIPAL INVESTIGATOR

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UNIVERSITY OF MARYLAND
SCHOOL OF SOCIAL WORK
525 WEST REDWOOD STREET
BALTIMORE, MD 21201

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For additional information about the report or the study, please contact Dr. Catherine Born at the School of Social Work (410.706.5134, cborn@ssw.umaryland.edu) Please visit our website, www.familywelfare.umaryland.edu, for additional copies of this and our other reports.

TABLE OF CONTENTS

List of Tables
List of Figures

Executive Summary	i
Introduction	1
Background	3
Non-Custodial Parents.....	4
Custodial Parents	6
The Present Study	8
Methods	9
Sample	9
Data Sources	9
CSES	9
MABS.....	9
Analysis	10
Findings.....	11
Child Support Case Characteristics	11
Distribution of the Active Caseload	11
Case Characteristics	13
Children in the Active Child Support Caseload	16
Characteristics of Custodians and Non-Custodial Parents	20
Demographics of Custodians and Non-Custodial Parents	20
Recent Employment and Earnings History.....	22
Noncustodial Parents and Child Support	25
Out of State Noncustodial Parents.....	26
Child Support Involvement among Noncustodial Parents	29
Payment of Support.....	32
Child Support Payments	33
Child Support Arrears.....	34
Conclusions.....	37
References.....	39

LIST OF TABLES

Table 1. Distribution of Active Child Support Caseload across Jurisdictions.....	13
Table 2. Characteristics of Active Child Support Cases	16
Table 3. Characteristics of Custodians and Non-Custodial Parents.....	22
Table 4. Employment History of Custodians and Noncustodial Parents.....	25
Table 5. Noncustodial Parent Child Support Involvement	31
Table 6. Payments Distributed to Current Support.....	34
Table 7. Child Support Arrears Accumulation	36

LIST OF FIGURES

Figure 1. Ages of Children Participating in an Active Child Support Case.....	18
Figure 2. Paternity Status of Children Participating in a Child Support Case	20
Figure 3. Noncustodial Parents Residing Out-of-State by Jurisdiction.....	28

EXECUTIVE SUMMARY

Child support is our nation's and our state's single largest child-focused program, serving more than 17 million children nationwide, more than one-quarter million of whom are part of the active child support caseload in Maryland. Due to persistently high rates of marital disruption and non-marital childbearing, it is estimated that nearly half of all children in the United States today will become eligible for child support before their 18th birthdays.

The overarching principle of the child support program is that children are entitled to financial support from both parents. Thus, the program's primary purpose is to promote family and child well-being through paternity and support order establishment and enforcement. Unlike many other social programs, child support is basically an open-access program with no so-called 'eligibility requirements' (Pirog & Ziol-Guest, 2006). Although a small application fee may be charged in some cases, child support is, in effect, a universal program available to all families without regard to income. As a result, the population served by child support programs is more diverse than those served by other large public programs such as cash assistance. Moreover, the sums of money involved are staggering. In our small state of Maryland, to illustrate, more than \$450 million in support was collected and distributed in FFY2005, a six percent increase from the prior year. On the other hand, the amount of past due unpaid support (i.e. arrears) in Maryland is in excess of \$1.5 billion dollars.

Caseload diversity and the importance of regular child support receipt for Maryland and its hard-working families with children make it imperative that services be efficient, effective and outcome-oriented. However, despite the size of the child support program, in terms of populations served and monies at stake, it has received but a tiny fraction of the research attention that has been devoted to the Temporary Assistance to Needy Families (TANF) program. The general lack of an empirical research tradition in child support is unfortunate because policy-makers, program managers and front-line staff face many challenges. These include meeting federal performance standards so as to maximize incentive payments and minimize fiscal penalties; maintaining and improving paternity establishments and support collections in an era of economic difficulty and uncertainty for families and states; and stemming the growing tide of arrears.

Through ongoing research of its reformed welfare program, Maryland has led the nation in recognizing that to manage and improve outcomes, decision-makers need solid, empirically-based knowledge about who is served and how client profiles change over time. Similar knowledge is at least as essential for child support so that differential case management and enforcement strategies can be efficiently and appropriately targeted and outcomes, across-the-board, can be improved.

This report, the first in a series of periodic studies profiling our state's child support caseload, begins to fill the information gap for Maryland. The overall goal of the series is to provide valid, reliable data about the children, custodians, and noncustodial parents who comprise the Maryland child support caseload and produce regularly updated information about results achieved in critical areas such as support collections

and support arrears. The specific purpose of today's report is to present, for the first time ever, an empirical baseline profile of the children and adults who are served by our state's child support program and to present a snapshot of support owed, support collected, and arrears.

The report has standalone value as an unprecedented picture of the caseload. In addition, as the first report in a series it will also be of value, over time, in helping program managers know who is being served, how the target population's characteristics or composition changes over time and how case management strategies or tactics may also need to change to better address new caseload realities.

Today's baseline report uses a random sample of 13,453 Maryland child support cases active in July 2005. This sample provides estimates with a $\pm 2\%$ error rate and a 99% confidence level and utilizes administrative data from the child support automated information management system (CSES) and Maryland's Unemployment Insurance database. Key findings and implications from this baseline study are summarized in the following bullets and paragraphs.

- ✘ **The active child support caseload is disproportionately concentrated in three jurisdictions: Baltimore City, Prince George's County, and Baltimore County which, together, account for two-thirds of the entire statewide caseload.**
- ✘ **The practical implication of this reality is that Maryland's ability to meet federal performance standards, maximize incentive payments, and avoid fiscal sanctions, is highly dependent on actions taken and results achieved in these three jurisdictions.**

Child support caseload sizes at the subdivision level are influenced by many factors. Chief among these, of course, is population size and, perhaps, the relative affluence of the population, compared to other jurisdictions. Because cash assistance recipients are required, as a condition of benefit eligibility, to cooperate with child support, the size of a jurisdiction's Temporary Assistance to Needy Families (TANF) caseload is also relevant. Thus, for a variety of reasons, Maryland's active child support caseload is not evenly distributed across the state. Baltimore City alone accounts for almost two-fifths (37.3%) of the statewide total, Prince George's County accounts for about one case in five (20.3%), and Baltimore County (8.2%) represents a little under 10% of all Maryland cases. In contrast, the remaining 21 jurisdictions, together, comprise just about one-third (34.1%) of the total statewide caseload.

Given this lopsided distribution of cases, it is encouraging that the three large jurisdictions have been quite active in designing and testing program innovations. For example, our research showed positive results from a Baltimore City pilot program testing arrears abatement as a way to increase current support payments among delinquent obligors (Ovwigbo, Saunders & Born, 2005). This pilot became the basis for the state's new Payment Incentive Program. Similarly, Prince George's County has been aggressive in seeking federal grants to support innovation, including a new Erasing Borders project to work closely with the District of Columbia. Baltimore County

program managers have a long history of award-winning program innovation and consistently emphasize using data to improve program processes and outcomes.

Varying caseload sizes also lead to different challenges and opportunities with regard to the pursuit of desired outcomes and performance targets. Smaller jurisdictions may have more opportunities to provide individualized case management, but may have fewer community and/or staff resources. Most importantly, performance indicators may be more difficult to meet because, with small caseloads, even a few cases 'missing the mark' have a large impact on overall program performance. In contrast, large caseloads often result in higher case to staff ratios and less time to really 'work' each case. However, there may be a larger and more diverse pool of community resources (e.g., noncustodial parent/fatherhood programs) and more room for 'error' in efforts to achieve performance targets.

- ✘ **In contrast to almost all public human service programs, the population served by Maryland's child support program is economically diverse and includes families across the income spectrum.**
- ✘ **Perhaps contrary to myth, the large majority of families involved in active child support cases are not on welfare; indeed, only about 10% are current cash assistance recipients. About half of families have received welfare in the past, but a sizable minority – about two-fifths - has never received cash assistance.**
- ✘ **These distinctions between never, former and current assistance recipients are important because different policies apply depending on case type and because the effects of various current and pending policy choices may also vary by case type.**

In our baseline month, the data confirm that the child support caseload is not monolithic but consists of three distinct cohorts: families who had previously received benefits from Maryland's Temporary Assistance to Needy Families (TANF) program (47.6%); families with no history of welfare receipt (41.3%); and a small cohort (11.1%) who are current assistance recipients.

Different policies apply to each type of case. In particular, case type affects how support collections are distributed and if an application fee and the fairly new annual collections fee applies. Collections on behalf of never-TANF families are paid directly to the family. Presently, collections made in current-TANF cases are retained by the state as reimbursement for TANF payments made to the family (unless the amount of support collected is large enough to close the TANF case). No decision has yet been made about if or when Maryland will elect the more family-friendly option provided under the Deficit Reduction Act of 2005 to begin to 'pass through' a certain amount of TANF support collections to families.

- ✘ **In the typical active Maryland child support case, the noncustodial parent and the custodian are African-American and in their mid- to late thirties. Notably, however, there are almost twice as many custodians as**

noncustodial parents who are aged 25 and under and this difference is statistically significant. Not surprisingly, almost all noncustodial parents are men and almost all custodians are women.

- ☒ Statewide, a significant minority of noncustodial parents, almost one in four, does not live in Maryland but this rate varies widely across jurisdictions. In seven counties, including two (Prince George's and Montgomery) with large caseloads, one-third or more of all noncustodial parents live out of state.**
- ☒ Two-thirds of noncustodial parents and custodians worked in a Maryland job covered by the Unemployment Insurance (UI) program within the past two years. Within the past 12 months and during the study quarter, however, custodians were more likely to work. Within both groups of adults, it appears they worked in roughly half of the available quarters.**
- ☒ Average total earnings for both groups are fairly low for both the previous 24 and previous 12 month periods and there were no significant differences between the two groups. However, in terms of average quarterly earnings, we find that noncustodial parents earn significantly more than custodians.**

The average age of noncustodial parents is 38.9 years and the average age of custodians is 36.7. Few in either group are teenagers although it should be noted that age data are missing for about 10% of the sample. Roughly two-thirds of noncustodial parents and custodians are African-American although this finding must be interpreted with caution because ethnicity is not recorded in the automated system for almost two-fifths of the sample. Almost all custodians (95.3%) are women and most (89.8%) noncustodial parents are men.

The large majority (76.6%) of noncustodial parents in active Maryland child support cases reside within the state, but roughly one in four (23.4%) do not. However, this statewide average is deceptive because it is heavily influenced by the fact that few (10.2%) Baltimore City cases have an out-of-state noncustodial parent. In fact, in seven of 24 subdivisions the rate is one-third or more. Kent County has the highest proportion (45.2%). Interstate cases are almost universally perceived as being more difficult and time-consuming than intrastate cases and can be a drag on resources and/or performance. Thus, the finding that in Prince George's and Montgomery counties, with the second and fourth largest child support caseloads, roughly two-fifths (38.1%) and one-third (33.7%) of all noncustodial parents reside out of state is noteworthy.

Employment and earnings data are of critical importance to the child support program because, first and foremost, roughly 70% of all support collections come in via automatic wage withholding. It is a very positive finding then that, conservatively, two-thirds (65.4%) of noncustodial parents had worked in the past two years, about three-fifths (57.4%) had worked in the past 12 months and just under half (46.7%) were working in the study quarter. Comparable percentages for custodians were: 66.6% (2 years); 60.3% (1 year); and 51.9% (study quarter). It must be remembered, too, that these figures do not include federal jobs, jobs in other states or 'under the table' or 'off the books' employment.

On a less sanguine note, the seemingly sporadic nature of noncustodial parents' employment suggests that use of the single most effective support collection technique, automatic wage withholding (AWH), may be difficult and time-consuming in many cases. AWH is commonly perceived as a 'put it in place and let collections roll in' technique. However, these data suggest that the reality, in many cases, will be that support agencies need to issue AWH notices again and again, as noncustodial parents move in and out and back into the workforce. The implication is that AWH is certainly valuable but may be a more resource-intensive and less consistently effective strategy than is commonly thought.

In terms of income available to support their children, the data are clear that noncustodial parents as well as custodians tend to have relatively low earnings from UI-covered Maryland jobs. This suggests that, among other things, current transition team-inspired efforts to ensure that order amounts are set at 'reasonable' levels are on target and should be continued.

- ✘ **The large majority of active cases involve only one child and the average age of a participating child is 10.5 years. Consistent with the long-term nature of child support cases, about three-fifths of children are between the ages of 10 and 18 years, although the entire age spectrum, including newborns, is represented in the active caseload.**
- ✘ **Most children in the active caseload have had paternity established, in about half of cases through affidavit or court order and in about one-fourth of cases through marriage. Roughly one child in five, however, either requires paternity establishment or their paternity status is unknown or missing from the automated system.**

Regardless of case type, cases typically include only one child (74.8%), with an average of 1.31 children per child support case. Children range in age from newborns to 18 years of age although middle school youngsters to older teenagers predominate.

It is heartening to find that, in our baseline study month, paternity is not an issue for the large majority of children in active Maryland support cases because paternity establishment, through marriage, voluntary acknowledgment, or court order is a necessary first-step before a support order can be issued and support enforcement efforts undertaken. On the other hand, the fact that roughly one in five (17.3%) youngsters does not have paternity established or the automated system shows this field as unknown or missing (2.0%) suggests that there is room for improvement on this critical dimension.

- ✘ **A majority of noncustodial parents did have at least one order for current support in effect in the baseline month. A nearly identical percentage had an arrears order and some had both.**
- ✘ **The majority of noncustodial parents (NCPs) were NCPs on only one active Maryland case but about one in three had two or more cases.**

✘ **Considering all cases, the median or mid-point amount of monthly current support ordered to be paid by the NCPs in our sample was \$320. As expected, the median monthly amount for all arrears orders was considerably lower at \$83.**

About three-fifths (60.2%) of noncustodial parents were under one or more current support orders in our baseline month; the percentage with an arrears order in effect was almost exactly the same (59.3%). Overall and considering both types of orders, about three-quarters (73.6%) of noncustodial parents associated with an active support case had some type of order in place.

In the child support lexicon, a ‘case’ consists of a man, a woman and their children in common. Two-thirds (68.2%) of noncustodial parents were involved as obligors in only one case. However, one in five (20.1%) were obligors in two cases and an additional one in 10 (11.7%) were obligors in three or more cases. The reality that one in roughly three (31.8%) noncustodial parents owes a duty of support in two or more cases probably warrants separate, focused research attention. Among other things, some studies have shown that the higher the number of cases in which a noncustodial parent is involved, the lower his payment compliance.

In terms of monthly support obligation amounts, half of non-custodial parents have current support obligations for \$320 or more while half have lower orders; the range, however, is great – from a low of \$10 to more than \$3,400. For arrears orders, half have a monthly obligation amount of \$83 and half below and the range is from less than \$1 to more than \$4,000. Considering all support orders of noncustodial parents (not just the orders associated with cases in our sample), we find that the total average monthly amount owed is \$413 and the median or midpoint is \$346.

✘ **In terms of current child support payments, findings are mixed. It is good news that in the majority of cases half or more of the support due in the past year was paid. Similarly, the majority of cases had a current support payment recorded within the past month. On the other hand, no payments on current support had been made paid in the past year in a sizable minority of cases.**

Our findings regarding child support payments in the previous year reveal a classic mix of good news/bad news. On the positive side, we find that, in the average case, a bit more than half (56.3%) of the total amount of current support due in the previous year was paid. Moreover, the median is even higher (69%), indicating that in half of all cases at least 69% of all current support due that year was paid. Also encouraging is that in the majority of cases (63.9%) a collection on current support was made in the past month.

Findings at the other end of the spectrum, however, illustrate the significant challenges facing the child support program and areas where efforts to improve outcomes might be fruitful. Most notably, in about one of four (24.8%) cases, 10% or less of the total annual current support due was paid. More specifically, in one of every five cases (19.5%), none of the current support due in the previous year was paid and, in another 5.3% of cases, total payments made during the year represented only one to 10% of the amount

that was due. In similar vein, in almost one case in five (16.9%) it had been more than one year since a current support payment had been made.

These findings again indicate the great diversity of the child support caseload and the fact that 'one size does not fit all'. It is obvious from these payment data that many noncustodial parents routinely pay their current support obligation on time and in full. However, a significant minority does not pay at all and others pay very little of what is due.

Clearly, we need to learn more about the characteristics and circumstances of those who pay nothing and those who pay a minimal amount so that, as appropriate, actions can be taken to increase compliance or to reset support order amounts to more reasonable levels. Already an emerging body of literature has begun to identify factors that are predictive of payment compliance. These include: having more than one case; having a default order; low-income; a high order amount relative to income; and/or starting out with high arrears, among others. All else equal, it might be prudent for child support agencies to consider triaging cases based on one or more of these factors. Continued experimentation with various 'early intervention' strategies to engage noncustodial parents at the time of order establishment would also seem wise.

- ✘ **Most active Maryland child support cases have an arrears balance (i.e., past-due or unpaid support). About twice as many cases have arrears owed to the custodian than to the state.**
- ✘ **Arrears amounts range widely across cases, from a low of \$50 to almost \$350,000. Half of all cases owe \$5,219 or more in arrears and half owe less than this amount. In the average case, total arrears are slightly more than \$9,100.**
- ✘ **The incidence and average and median amounts of arrears are even higher when we examine arrears at the noncustodial parent level, including all cases in which a duty of support is owed).**

The above findings are not surprising in light of the fact that total child support arrears in Maryland, at present, are in excess of \$1.5 billion dollars and, in the most recent year for which data are available, only 7.4% of total arrears due were paid. Our study findings confirm that arrears are more common than not: almost three-fifths (58.1%) of all cases have some amount and type of arrears owed. More than two-fifths (44.8%) have arrears owed to the custodian, about one case in five (20.2%) have state-owed arrears and, obviously, in some cases both types of arrears are owed.

Our analyses show that the average debt per case is \$9,140. As mentioned earlier though, one in three non-custodial parents have more than one child support case. When all of our noncustodial parents' cases are considered, we find that their average total debt is \$13,344. It must be noted, however, that the average is skewed upward by the fact that many noncustodial parents and cases have relatively low arrears balances and a few have very large debts. The median arrears amounts illustrate this point. At the case level, half of all cases have an arrears balance of \$5,219 or less and, at the noncustodial parent level, the median amount of all arrears owed is \$7,764.

Whether one looks at the mean or median arrears figures, of course, the sums are quite high relative to noncustodial parents' recent average earnings from UI-covered Maryland jobs. It is not necessarily the case that earnings were also low at the time the child support debt was accruing. Nonetheless, the gap between recent earnings and arrears owed does illustrate that, without question, the arrears challenge in all its dimensions – prevention, management, abatement and collection – is hugely challenging. It is also a challenge which cannot be ignored because behind these aggregate statistics are real children on whose behalf this support was supposed to be paid and because arrears is a federal performance measure on which our state's performance is assessed and financially rewarded or penalized.

For policy makers and program managers, these findings suggest that, among other things, improvement in arrears prevention and arrears collections will require differential assessment at the case level and careful targeting of strategies as diverse as employment and arrears leveraging initiatives to more aggressive asset seizure programs. More effective and focused arrears management strategies, in turn, require additional and more detailed information about the phenomenon of arrears and the characteristics of arrears cases in our state. A forthcoming study profiling child support arrears in Maryland should provide policy makers with heretofore unavailable information on that topic.

In addition to specific findings about the individuals and cases, there are also several larger themes implicit in this first-ever profile of the active Maryland child support caseload. A first is that study results should remind us of the oft-forgotten reality that the child support program serves a broad and diverse spectrum of Maryland families. Child support is a relative rarity among social programs because its services are available without regard to income and there are no 'eligibility criteria' per se. As a result, the program's client population is not monolithic, its reach is broad, and as an open-access program, it does not only serve low-income families and children. Indeed, at any given point in time, only one in 10 child support cases is receiving cash assistance through the Temporary Assistance to Needy Families (TANF) program and two-fifths of families have never received TANF.

Study findings also implicitly point out the inescapable reality that statewide success in achieving federally mandated performance marks, maximizing incentive payments, and minimizing penalties, depends disproportionately on actions taken and results achieved in Baltimore City and Prince George's County which, together, account for almost three-fifths of the entire active statewide child support caseload. Bluntly stated, no matter how excellent the outcomes may be in the other 22 subdivisions, it is mathematically impossible to achieve good statewide results without consistently good performance in these two locales. The high rate of inter-state cases in Prince George's County, of course, only adds to this already challenging situation.

Although not emphasized in this report, it must also be noted that Maryland's child support program does compare favorably to statistics reported for the nation as a whole. The majority of children in Maryland's active caseload do have paternity established, most have current support orders in effect, and most have received at least some child support within the past year. However, it is also clear that more needs to be done and

that improved outcomes would benefit individual children, Maryland's child support and TANF programs, and our state's families, more generally. One in five children has no legal father, one in five received no child support in the last year, and most cases have arrears which, collectively, total more than \$1.5 billion.

Perhaps the most important takeaway point, however, is that despite its relatively low profile among public social programs, child support is, by far, the nation's and our state's single largest child-serving, child-focused program. In Maryland alone, more than one quarter million children are presently being served, a number that is expected to rise because of persistently high rates of marital disruption and non-marital childbearing. Although rarely discussed in this way, child support is, at root, a child welfare program, albeit one whose focus is promoting and enhancing the economic security and well-being of children and their custodians, usually over an extended period of years. In theory and in reality, children often become known to child support at or near the time of their birth and their child support cases usually last until their 18th birthdays and sometimes beyond.

Finally, for good or ill, the public child support has direct, immediate, day-to-day and long-term effects on the lives of hundreds of thousands of our state's families and children. Thus, considering study findings and broader themes, it is clear that, as Maryland renews its commitment to our state's hard-working families and children, it would behoove us to make certain that child support is among the areas that receive priority attention.

INTRODUCTION

Nearly half of all children in the United States are likely to become eligible for child support before their 18th birthday because of parental divorce, parental death, or being born to unmarried parents (Hernandez, 1993; U.S. House of Representatives, 2004). With the nonmarital birth rate at an all-time high of 36 percent and the large numbers of children living in single-parent families, it is no surprise that the Child Support Enforcement (CSE) program currently serves 17.2 million children nationwide, making it the country's largest child-focused program (Hamilton, Martin, & Ventura, 2005; Office of Child Support Enforcement [OCSE], 2006; Pirog & Ziol-Guest, 2006). Moreover, the number of potential child support clients continues to grow and is projected to reach 72 million by 2009, a 15% increase from 1998 (Johnson & O'Brien-Strain, 2000).

Maryland's child support program served more than one-quarter of a million children (n=273,326) in 2005 (OCSE, 2006). With the exception of the public school system, more Maryland children rely on the child support program than any other state program. To put the size of the caseload into context, Maryland's child support program serves more than three times as many children as the state's Children Health Insurance Program and more than 27 times the number of children enrolled in Head Start (Centers for Medicaid and Medicare Services, 2005; Head Start Bureau, 2005; National Center for Education Statistics, 2005). Furthermore, child support cases tend to be long-term with children often participating from birth to age 18 and sometimes beyond.

Our state's child support program has been relatively successful in collecting and distributing support. Collections totaled approximately \$450 million dollars in 2005, a 6 percent increase from the previous fiscal year (OCSE, 2006). At least some support was collected for 55.4% of all cases and for almost three-fourths (74.2%) of cases with orders. However, challenges remain. For example, although current support collections have increased markedly, the amount of uncollected support for Maryland cases is quite large; some 192,021 cases owe \$1.5 billion in past-due support (OCSE, 2006). Also about three-fifths (62%) of cases have at least some arrears due and collections on arrears are fairly small. In fiscal year 2005, arrears collections were \$110,284,348, an impressive sum but only 7.4% of the total arrears due. Even with upgraded enforcement tactics such as greater access to information and computer automation, collecting current and past-due support and preventing further arrears accumulation remain challenging. Meeting federal performance mandates and avoiding fiscal penalties, of course, are also ongoing issues of concern.

The environment is daunting and requires creative thinking and approaches. Today's caseload realities, for example, suggest the need for more nuanced or targeted case management approaches. Increasingly, it is clear that some who could pay child support simply do not do so for whatever reason; others, in contrast, may simply be unable to pay (Sorensen, 1997; Sorensen & Oliver, 2002). Aggressive enforcement is appropriate in cases of the former type, while efforts to address unrealistic order amounts and to provide employment and other service-oriented approaches would be more appropriate and, most likely, more effective for the latter. At the same time, however, managers must not lose sight of the ultimate goal: improving the economic well-being of children by making child support a reliable source of income.

In order to successfully manage and improve the outcomes of any public program, decision-makers need an adequate understanding of the characteristics and circumstances of their clients, including information about trends over time. For the child support program, unfortunately, reliable empirical data of this type has historically been unavailable or limited in scope. On a case-by-case basis, child support certainly gathers, records, and utilizes data about the employment and earnings of custodians and noncustodial parents. In general, however, there have been few efforts to aggregate these data into demographic and socio-economic profiles of child support caseloads per se or to periodically update these to see if and how the characteristics of the caseload may have changed. The lack of this type of data likely hinders managers' ability to improve performance. Most simply stated, in order to know how to effectively serve clients, one must have a solid, empirically-based knowledge of who those clients are and how their profile and thus program strategies and tactics may change with the passage of time. As indicated, however, this type of information has been generally lacking with regard to the child support program, nationally and in our state.

This study begins to fill the information gap for Maryland and marks the first in a series of periodic reports profiling the child support caseload in our state. The overall goal of the series of profile reports is to provide valid, reliable information about the children, custodians, and noncustodial parents who comprise the caseload and how that profile may change over time. Thus, the specific purpose of today's report is to present, for the first time ever, an empirical baseline profile of the children and adults who comprise and are served by the Maryland child support program. The report clearly has stand-alone value as an unprecedented picture of the caseload before implementation of the significant changes ushered in by the Deficit Reduction Act of 2006. As the first in an ongoing series of reports, however, the study is of at least equal value in helping policy-makers and program managers to understand who is being served, how the target population's characteristics may change over time and, perhaps, how case management strategies and tactics may also need to change to more effectively address new caseload realities. As a place of beginning, today's report utilizes a random sample of active July 2005 child support cases as our baseline to address the following research questions:

- 1) What is the geographic distribution and case composition of Maryland's child support caseload?
- 2) What are the demographic characteristics of noncustodial parents and custodians in the child support caseload?
- 3) What are the current and historical employment experiences of custodial and noncustodial parents?
- 4) What are the child support payment patterns and arrears amounts among Maryland's caseload?

BACKGROUND

Maryland's child support program and its caseload do not exist in a vacuum; both are affected by larger societal trends. Thus, in this chapter we examine the policy and research context within which our baseline profile of the Maryland caseload can best be understood. Specifically, this chapter provides a brief overview of the child support program as well as a review of the current literature examining the characteristics of custodians and noncustodial parents.

First and foremost, child support is an important income source, particularly for poor children. For all children receiving child support, the amount constitutes approximately 16% of total household income and for children living in poverty the amount makes up more than one-quarter (26%) of total household income (Sorensen & Zibman, 2000). Research also suggests that the benefits of child support receipt go beyond simply additional income. In fact, support from a noncustodial parent is associated with positive outcomes for children including academic achievement and educational attainment (Argys, Peters, Brooks-Gunn, & Smith, 1998; Peters & Mullis, 1997).

The Child Support Enforcement Program (CSE) is grounded on the principle that noncustodial parents should support their children and contribute to their economic well-being. As such, the CSE program's primary function is to enforce the parental responsibility of financially supporting their children when one or both parents live apart from their children (U. S. House of Representatives, 2004). The program aims to promote family and child well-being through paternity establishment and child support order establishment and enforcement.

What makes the child support program unique is that it is fundamentally an open-access program with virtually no so-called "eligibility requirements" (Pirog & Ziolk-Guest, 2006). This distinctive, universal aspect of the program frees child support from the need to expend large amounts of time and resources on determining eligibility for services. Rather, the core of child support should be a focus on direct, outcome-oriented practice to locate absent parents, establish paternity and support orders, and to collect and distribute support on behalf of children.

The child support program's universality also means that its caseload almost certainly will grow over the next few years. Projections suggest that the population eligible for child support services will continue to outpace total population growth in the U.S., reaching 72 million people by 2009 (Johnson & O'Brien-Strain, 2000). The fact that child support is not means-tested also implies that, across the income spectrum, its caseload may be much more diverse than the caseloads of other large public programs such as TANF or Food Stamps. This is the case even though some low-income families' (e.g. TANF families) participation in the public child support program is mandatory. The heterogeneity of the child support caseload arguably makes it more difficult, but certainly more important, to have, to regularly update, and to make practical use of customer profile data.

There has been a growing body of literature examining child support caseload characteristics and trends, but its emphasis at the macro-level provides little actionable

information for state program managers vis-à-vis the individuals who comprise their caseloads. On the other hand, research on the characteristics and circumstances of child support recipients and noncustodial parents remains segmented with specific studies examining the effect of child support on the financial independence of poor women or the ability of noncustodial parents to pay support. Few studies provide detailed data on both noncustodial and custodial parents involved in child support cases. Moreover, to our knowledge, there have been few, if any, studies that focus exclusively on a single state's noncustodial and custodial parent populations, as this first in our series of Maryland reports does. First, however, we review the available research literature to provide a context within which our study findings can be assessed.

Noncustodial Parents

Much of the literature on noncustodial parents has focused on their ability to pay support and, to a somewhat lesser extent, their involvement in their children's lives. For a variety of reasons, including the limitations of national survey data sets, there are few studies that provide a profile of noncustodial parents in general (Garfinkel, McLanahan, & Hanson, 1998). Typically, studies have focused on a subset of the population, such as divorced fathers, non-marital fathers, or fathers whose children receive welfare. The most comprehensive analysis to date, published a decade ago, is provided by Garfinkel and colleagues (1998). They find that, on average, non-resident fathers are about 36 years old, about one-fifth have less than a high school education, and their annual income is about \$27,000. Compared to resident fathers, non-resident dads are slightly younger, they are less educated, and they have lower annual incomes. In addition, among non-resident fathers, there are significant differences between those who fathered their children outside of marriage and those with only marital births.

Not surprisingly, a number of studies have focused on noncustodial parents' income and ability to pay support. In general, noncustodial parents who did not pay their support obligations were historically depicted as "deadbeat dads," deliberately evading paying child support despite their ability to do so (Sorensen, 1999; Young, 2002). Recently, however, it has come to be recognized that this label simply does not apply to all non-payers. Rather than being "deadbeat," some non-payers can more appropriately be described as "dead broke".

Though studies show that the average noncustodial parent could pay more than what he/she does pay (Garfinkel & Oellerich, 1989; Miller, Garfinkel, & McLanahan, 1997; Sorensen, 1997), there is a large minority of low-income fathers that do not have the ability to pay or to pay more. One point-in-time analysis of state Unemployment Insurance (UI) data, for example, showed that three out of ten child support debtors nationwide have UI-reported earnings of less than \$10,000 per year (OCSE, 2004). Many face employment barriers, such as a history of incarceration, and economic hardship, possibly exacerbated by current child support enforcement policies (Sorensen & Oliver, 2002; Sorensen & Turner, 1996).

The relationships between and among noncustodial parents' demographic and earnings characteristics and their child support payment patterns have also been explored in several studies. The findings indicate that child support payments were higher and more likely among fathers with higher earnings, divorced fathers, and older fathers,

those with fewer children, those who are white, and those who agreed to the order amount (Ha, Meyer, & Hu, 2005; Hu & Meyer, 2003; Huang, Mincy, & Garfinkel, 2005; Lin, 1997).

In addition to quantitative studies, several qualitative studies have focused on young inner-city fathers and, though not generalizable, provide more detailed information on how low-income fathers perceive their role as fathers within the context of their community and the child support program (Anderson, 1993; Sullivan, 1993; Waller & Plotnick, 1999). This literature suggests that many low-income fathers want to be involved with their children, but economic and personal factors impede their efforts (Edin & Kevalas, 2005). It also indicates that low-income parents typically prefer informal support arrangements and therefore do not always comply with the formal efforts of the child support program (Edin & Lein, 1997; Edin & Kevalas, 2005). They often view child support enforcement as unfair and punitive, which suggests there is a “mismatch” between the purposes of the CSE program and what low-income parents expect from the system (Waller & Plotnick, 1999). It has been suggested that this so-called “mismatch” contributes to the unwillingness of some low-income noncustodial fathers to comply with their formal child support obligations (Waller & Plotnick, 1999).

Though the majority of noncustodial parents are fathers, there are also a growing number of noncustodial mothers, about which very little is known. It is projected that this group will increase 28% by 2009, in contrast to an expected 13% growth rate for noncustodial fathers (Johnson & O'Brien-Strain, 2000). The vast majority (90%) of children who live apart from their fathers are cared for by their mothers, but the living situations for children of noncustodial mothers are much more varied. It is estimated that two-fifths (40%) of children living apart from their mothers are cared for by relatives such as grandparents or unrelated foster parents (Johnson & O'Brien-Strain, 2000; Sousa & Sorensen, 2006). This suggests that with the growth of the population of noncustodial mothers, there conceivably could be a corresponding increase in the number of children residing in homes where neither parent is present. The implications of this for child support, of course, would be the need to establish and enforce support obligations against *both* parents. Although generally unrecognized, these trends may also have important implications for public child welfare programs and suggest the need for much closer collaboration between child support and child welfare programs and personnel.

Noncustodial mothers are generally less likely than noncustodial fathers to meet their child support financial obligations. However, they are more likely to be involved with their children in other ways. To illustrate, a study by Sorensen & Zibman (2000) found that children with non-resident mothers were less likely to have support orders than children with non-resident fathers. In addition, if there is a support order, non-resident mothers are less likely to pay the full amount. Yet, the authors found that half of children with non-resident mothers saw their mothers at least once a week, while less than one-third of children with non-resident fathers visited with their fathers as often (Sorensen & Zibman, 2000).

Although the literature is not voluminous, the themes are consistent with regard to noncustodial parents. Most are men, most are not poor, and most could afford to pay more support than they actually do. On the other hand, the available literature also

shows that unmarried, low-income fathers may not be well-served by the child support program where the emphasis, until the recent advent of employment and other father-focused programs, has been one of stringent enforcement. Also notable is the fact that the number of children living with neither parent continues to grow and it would appear that, in at least some of these cases, there is potential or actual crossover with the public child welfare system.

For child support officials, these findings have important policy and program implications. One of these is the need for and utility of reliable, empirical data upon which to base differential and targeted case management services. More specifically, they suggest that agencies may be able to identify parents who are likely to have difficulty paying their support obligations without some type of additional services such as employment and skills training. For other noncustodial parents, a more effective strategy may be to quickly initiate strong enforcement measures, instead of waiting for a certain amount of debt to accrue before taking action. Proactively, it would also seem that cross-program dialogue between child support and child welfare would also be beneficial. Before program managers can appropriately allocate resources to and prioritize these different strategies, however, they must have solid empirical data on the characteristics of noncustodial parents in their caseload. In addition, because both parents are expected to share in the costs of raising their children, it is also important to know something about custodial parents as well.

Custodial Parents

Research on child support recipients or custodians is generally limited to studies of mothers who are awarded child support, as opposed to fathers, caretaker relatives, or other types of custodians. According to Current Population Survey (CPS) data, five out of six custodial parents are mothers and typically these mothers were 30 years of age or older. In addition, about three out of ten have never married, four out of five worked part-time or full-time jobs, and about one-fourth were in poverty in 2001 (Grall, 2006).

It is important to point out that although custodial fathers are less likely to have an established order and receive any child support, custodial mothers are twice as likely to live below the poverty line as custodial fathers. The poverty rate of custodial mothers (and thus the children as well) is 26.1% while the poverty rate for custodial fathers is only 13.4% (Grall, 2006).

Due in part to the growing number of noncustodial mothers, the number of non-parent custodians (typically grandparents) is expected to increase to 2.9 million by 2009. This group is projected to surpass the growth rate of custodial parents (23 percent versus 14 percent), and more than double the growth rate of the U.S. population (Johnson & O'Brien-Strain, 2000). Unfortunately, much less – indeed virtually nothing – is known about child support receipt for this particular group, as the literature tends to focus upon custodial mothers and fathers. As noted previously, however, to the extent that children residing with neither parent become known to the public child support program, the program's workload in such cases is double that in a typical case because support orders need to be established and efforts made to collect support from both parents. As noted previously, this cohort of child support cases where neither parent resides with the child is an area of great potential overlap with the child welfare caseload.

Even these general trends make it clear that, perhaps contrary to ‘popular wisdom’, the child support caseload is not monolithic in character nor, most likely, able to be best served by monolithic case management strategies. Moreover, it is important, at the state and local level, to understand the specific composition of the child support caseload not only in the context of current practices, but also because policy and program choices and changes – such as those on the immediate horizon related to the assignment of support rights and the distribution of support collections – can have different expected and unexpected effects on different types of custodians.

Assuming paternity has been established through marriage, voluntary acknowledgment, or the courts, the success of the child support enforcement program hinges on establishing a legal child support order (Hanson, Garfinkel, McLanahan, & Miller, 1996; Miller & Garfinkel, 1999). Unfortunately, despite the potential economic gains and positive outcomes associated with child support, there still remain a significant number of women without a child support order. Nationally, only 60% of custodial mothers eligible for child support actually have an established order (Grall, 2006). This number has remained relatively stable, changing only 3.5% over the past 20 years, despite the recent emphasis on stringent enforcement efforts and the use of various automated data-matching tools (U.S. Census Bureau, 1990; Grall, 2006). Research suggests that the increase in the number of never-married mothers as well as decreasing earnings of never-married fathers are contributing factors to the stabilization or lack of growth in the proportion of cases with support orders (Argys, Peters, & Waldman, 2001; Hanson et al., 1996; Miller & Garfinkel, 1999).

Empirical literature indicates that the characteristics and efforts of a state’s child support enforcement program significantly affect whether a custodial mother has a support award. Younger, African American, never-married mothers with lower levels of educational attainment are less likely to have an order than other mothers, all else equal. Mothers residing in states with stronger child support enforcement policies are also more likely to have an order than other mothers (Argys et al., 2001; Hanson et al., 1996; Huang & Pouncy, 2005; Miller & Garfinkel, 1999). The consistent demographic findings at least hint that that custodial mothers and their children who could benefit the most from child support may be those least likely to have an established order.

Child support receipt is also correlated with custodial mothers’ labor force participation and welfare receipt. Specifically, women receiving child support are more likely to be employed and work longer hours than women who do not (Robins & Dickinson, 1985). Graham and Beller (1989) assert that this is because custodial mothers view child support as an unreliable source of income and therefore increase the number of hours they work to try and insure against the possibility that they will not receive support payments. In addition, Graham and Beller (1989) hypothesize that custodial mothers may spend support payments on expenses associated with working. For example, custodial mothers may spend child support income specifically for child care, which allows them to work longer hours.

Women receiving child support are more likely to exit welfare and, regardless of the amount of support, consistent receipt of child support over time is associated with staying off of public assistance (Huang, Kunz, and Garfinkel, 2002; Srivastava,

Ovwigbo, & Born, 2001). These findings imply that while consistent child support receipt will be beneficial to all families, it is even more crucial for those making the transition from welfare-to-work. Because the custodial parents in these families often have low earnings themselves, reliable child support can be a vital part of the family budget. As noted previously, Sorensen and Zibman (2000) found that child support constitutes over a quarter of total family income among those with incomes below the federal poverty level.

These particular findings, that child support receipt reduces welfare and increases work among low-income women, are particularly important to keep in mind at the present time. We are beginning to see pullbacks in job opportunities in sectors where low-income women historically work and further retrenchment is expected. Maryland's TANF caseload is incrementally ticking upward. The national and state economies are suffering and recovery is not expected in the immediate future. The current state of affairs and these consistent research findings about the effect of child support on welfare caseloads and women's employment make it clear that the decisions the state is about to make in certain areas of child support policy (i.e., assignment and distribution) are critically important. Thus, the deliberations informing Maryland's impending choices in these matters must be thoughtful and thorough and take the larger implications of each policy option into full consideration. That is, the policy options chosen will affect much more than just the child support program and, in reality, the non-child support effects (e.g., on TANF caseloads) may prove to be the more significant ones, for good or ill.

The Present Study

Overall, published research strongly suggests that there are various subgroups within the child support caseload and offer hints that these different subgroups are probably differentially affected by various child support policies and front-line case management approaches. For the most part, however, the published research is suggestive, rather than conclusive and provides very little sense of how the profile and composition of child support caseloads have changed over time. In short, available studies do not really provide the type of consistent and detailed information that state and local policy-makers and program managers need and could use to inform their practice and monitor outcomes. Research is needed that explores the nature of these apparent client subgroups in more detail and provides answers to the types of questions addressed in today's report. First, what are the demographic and employment and earnings profiles of noncustodial parents who owe child support and the custodians who are entitled to receive it? Second, how much current support is due and paid and how much is owed in support arrears?

This report is the first in a series that endeavors to answer these questions for Maryland. We trust this baseline report's findings provide policymakers and program managers with information that is of some assistance in their efforts to improve the outcomes of our state's public child support program, and more importantly, through child support, help improve the financial well-being of Maryland's hard-working families and their children.

METHODS

In this chapter, we discuss the methods utilized in our study, including the definition of the sample, the various data sources, and the statistical techniques employed.

Sample

For this baseline study, we drew a random sample of all child support cases active in Maryland in July 2005. Data for the resulting sample (n=13,453) provides estimates with a $\pm 2\%$ error rate and a 99% confidence level.

Data Sources

To paint a portrait of Maryland's child support caseload, we utilize two administrative data sources: the Child Support Enforcement System (CSES) and the Maryland Automated Benefits System (MABS).

CSES.

The Child Support Enforcement System (CSES) contains child support data for the state. Maryland counties converted to this system beginning in August 1993 with Baltimore City completing the statewide conversion in March 1998. The system includes identifying information and demographic data on children, noncustodial parents and custodians receiving services from the IV-D agency. Data on child support cases and court orders including paternity status and payment receipt are also available. CSES supports the intake, establishment, location, and enforcement functions of the Child Support Enforcement Administration, Maryland Department of Human Resources.

MABS.

In order to investigate the employment patterns of our customer sample, quarterly employment and earnings data were obtained from the Maryland Automated Benefits System (MABS). MABS includes data from all employers covered by the state's Unemployment Insurance (UI) law (approximately 93% of Maryland jobs). Independent contractors, sales people on commission only, some farm workers, federal government employees (civilian and military), some student interns, most religious organization employees and self-employed persons who do not employ any paid individuals are not covered. "Off the books" or "under the table" employment is not included, nor jobs located in other states or the District of Columbia.

Maryland is a small state which borders four states (Delaware, Pennsylvania, Virginia, and West Virginia) and the District of Columbia, and fully half of all Maryland counties border at least one other state. Perhaps not surprisingly then, cross-border employment by Maryland residents is quite common. Indeed, according to the 2000 census, in some Maryland counties, more than one of every three employed residents worked outside the State. Also, there are more than 125,000 federal jobs in the State (<http://www.dllr.state.md.us/lmi>, 2000 data) and a majority of Maryland residents live within easy commuting distance of Washington, D.C. As a result, readers must keep in

mind that our lack of access to federal jobs in Maryland and jobs out-of-state has a depressing effect on all employment and earnings findings reported in this study.

It must also be noted that Maryland UI earnings are reported on an aggregated quarterly basis. Thus, we do not know, in any given quarter, how much of that quarter (i.e. how many hours, weeks or months) the individual was employed. It is also impossible to compute hourly wage figures or a weekly or monthly salary from these data. It is important to bear these data limitations in mind when examining employment patterns among our sample members.

Analysis

This first profile of Maryland's child support caseload utilizes univariate statistics to describe demographic, welfare, employment, and child support payment findings. Chi-square and ANOVA tests were used to compare custodians and noncustodial parents when appropriate.

FINDINGS

We begin our findings discussion by describing Maryland's active child support caseload in terms of its geographical distribution and composition. This is a straightforward but important analysis because, although small in size, our state is very diverse. As evinced by our "America in Miniature" slogan, Maryland's 24 local subdivisions vary greatly in population size and density and their demographic and economic profiles. Moreover, for all public social programs, caseload sizes also vary greatly across jurisdictions such that statewide data or statewide research findings almost always mask important intra-state variations. Therefore, it is important to examine the baseline distribution of child support cases by jurisdiction. The chapter also describes the composition of Maryland's statewide caseload in terms of case characteristics including types of cases and orders, support order amounts, and number of children on each case.

Child Support Case Characteristics

Distribution of the Active Caseload.

In our baseline study month, there were a total of 269,256 child support cases active in our state. As shown in Table 1, following this discussion, these cases were not evenly distributed throughout Maryland. Rather, as the table shows, the majority of active cases were concentrated in three jurisdictions: Baltimore City (37.3%); Prince George's County (20.3%); and Baltimore County (8.2%). Baltimore City accounts for just under two-fifths of all cases active in the state, Prince George's County is home to about one case in five, and Baltimore County accounts for almost 10% of all active cases in Maryland.

To put these numbers in a program management and performance target achievement perspective, the three largest jurisdictions, together, represent two-thirds (65.8%) of all active Maryland child support cases. In contrast, the other 21 local subdivisions, as a group, contain about one-third (34.2%) of all active cases. Within the latter group of counties, only two (Montgomery and Anne Arundel) separately account for five percent of all cases; the percentages are 5.7% and 5.1%, respectively. There are another six counties (Wicomico, Charles, Frederick, Harford, Washington and St. Mary's) which each account for about 2% of statewide cases and seven (Howard, Allegany, Cecil, Carroll, Calvert, Worcester and Somerset) which each account for roughly 1% of all active cases. The remaining six jurisdictions (Caroline, Dorchester, Talbot, Queen Anne's, Garrett and Kent) account for between 0.6% and 0.3% of all active child support cases in the state.

The services of the public child support program are available to everyone without regard to income, although a small application fee is charged in some cases. Thus, to some degree, the distribution of child support cases across the state is influenced by population size within the various subdivisions. However, because cooperation with child support is required in order to receive Temporary Cash Assistance (i.e., TCA, Maryland's TANF program), the distribution of child support cases is also affected by and should somewhat mirror the distribution of TCA cases across the state. This is, in

fact, the case: Baltimore City, Prince George's County, and Baltimore County do account for a significant share of all TCA cases, with almost three-quarters (73.2%) of cash assistance cases residing within these jurisdictions (Ovwigbo, Born, & Saunders, 2006). However, it is important to note that the child support caseload is slightly less concentrated in these three jurisdictions - Baltimore City in particular - than the welfare caseload. For example, in our baseline study month one-half of the state's TANF cases (52.6%) are from Baltimore City compared to roughly two-fifths (37.3%) of child support cases.

There are at least two policy and program implications of the very lopsided distribution of the state's child support caseload. First, because of their large shares of the caseload, Baltimore City, Prince George's County, and Baltimore County will dominate any statewide child support statistics and performance measures. Pragmatically, this means that the state's ability to garner maximum federal incentive dollars – and its risk of exposure to federal financial penalties (e.g. 5% of the TANF block) – hinges largely on child support program performance in these three jurisdictions. Given this reality, it is encouraging that these three jurisdictions have been particularly active in designing and testing program innovations. For example, Baltimore City recently concluded a pilot project designed to test the effectiveness of arrears forgiveness as a strategy for increasing current support payments among delinquent noncustodial parents (Ovwigbo, Saunders, & Born, 2007). Prince George's County recently received a federal grant to provide services to currently and formerly incarcerated noncustodial parents and Baltimore County child support management has a long history of program innovation and emphasizes the use of data to improve outcomes.

A second implication of the data in Table 1 is that, because jurisdictions vary so greatly in caseload size, they will also vary in the challenges and opportunities they face in delivering child support services and achieving desired outcomes. Small jurisdictions may have more opportunities to provide individualized case management and to experiment with new service strategies. However, they may also face the challenge of fewer staff and/or fewer community resources for parents in need of additional services. In addition, meeting performance measures can be more difficult for small jurisdictions because, as also noted in one of our Maryland TCA/TANF research reports, just a few cases missing the mark will have a large impact on the agency's overall performance (Ovwigbo et al., 2006).

Opportunities and challenges are different in large jurisdictions. Large caseloads often result in higher case to staff ratios and less time for individualized case management. On the other hand, larger jurisdictions may benefit from a greater number and variety of community resources such as employment programs for noncustodial parents. A larger volume of cases also provides more room for "error" in trying to reach performance goals.

Regardless of the different challenges and constraints faced by local child support programs, however, the bottom-line is the same in every jurisdiction. Simply stated, the persons most directly affected by the local child support agency's success or failure are the children who reside in that jurisdiction.

Table 1. Distribution of Active Child Support Caseload across Jurisdictions

Jurisdictions	Percent
Baltimore City	37.3%
Prince George's County	20.3%
Baltimore County	8.2%
Montgomery County	5.7%
Anne Arundel	5.1%
Wicomico County	2.3%
Charles County	2.2%
Frederick County	2.2%
Harford County	2.2%
Washington County	2.1%
St. Mary's County	1.7%
Howard County	1.5%
Allegany County	1.4%
Cecil County	1.4%
Carroll County	1.1%
Calvert County	1.0%
Worcester County	0.8%
Somerset County	0.7%
Caroline County	0.6%
Dorchester County	0.6%
Talbot County	0.5%
Queen Anne's County	0.4%
Garrett County	0.3%
Kent County	0.3%

Case Characteristics.

In this section, we present baseline data on the characteristics of active cases. Table 2, following this discussion, presents these statewide findings which include case type and number of children on the case as well as data on the number of cases with support orders and arrears orders. Information on the monthly amounts of current support ordered and arrears ordered amounts is also provided. In the following discussion of those findings, comparisons to the national caseload are made where applicable in order to provide a context for our findings.

The top cell in Table 2 shows that most child support cases active in Maryland in the baseline month have or had some involvement with Temporary Cash Assistance (TCA). Thus, by definition, a majority (58.7%) of families served by child support are poor or have recently been poor, suggesting again how vitally important child support can be as

a means of promoting the economic well-being of Maryland's hard-working families and children. Specifically, these data show that almost half (47.6%) of the active baseline cases were former TANF recipients and a little more than one in 10 (11.1%) were currently receiving cash assistance. The remainder of active cases (41.3%), about two of every five, had no history of cash assistance receipt. Maryland's profile on this dimension differs from that for the national child support caseload as a whole. Our state has a smaller percentage of current-TANF cases (11.1% vs. 15.7% nationally) and a higher percentage of never-TANF cases (41.3% vs. 38.2% nationally).

Case type is important to consider because different policies apply in terms of how child support collections are handled and if an annual collections fee applies, among other things. For example, because Maryland presently does not 'pass through' any child support in TANF cases, support payments made by noncustodial parents in current-TANF cases are retained by the state to offset the cost of TANF assistance provided to the family. If the amount of support collected is large enough to make the family ineligible for TANF, of course, the family receives the support and their welfare case is closed. In contrast, support collections that are received by the agency on behalf of never-TANF cases are paid directly to the family.

Similarly, under the Deficit Reduction Act (DRA) of 2005 (P.L. 109-171), states must impose an annual \$25 administrative fee in never-TANF cases for which collections total at least \$500. At state option this annual fee can be assessed against the noncustodial parent, it can be paid out of child support agency resources or, as Maryland has elected, it can be assessed against the custodian (by deducting it from support collected on her/his behalf). Other significant changes with important implications for the child support and TANF programs may occur in the very near future, depending on choices made by Maryland with regard to the assignment of support rights and the distribution of child support collections.

As shown in the second cell in Table 2, the predominant active child support case in Maryland contains only one child (74.8%), though about one case in five (19.2%) contains two children and about six percent contain three or more. The average number of children per case is 1.31.

Among all cases active in the baseline month, we were also interested in the extent to which cases were under an order for current support or an order to pay on arrears. Table 2 shows that, overall, about two of every three cases (67.5%) were under some type of child support order. About half (52.3%) had an order for current support and an almost identical proportion (53.0%) had an order to pay on arrears (i.e., past-due support). Some cases, obviously, had both types of orders in effect.

On a less positive note, almost one in three active cases had no order in effect in our study month. Further examination of the no-order cases revealed that about one in 10 owed past-due support (i.e., they had an arrears balance), indicating that they had been under a current support order at some point in the past. In total, 70.2% of our sample had either a current support order in effect in July 2005 or an arrears balance. While these data show that the majority of cases have had a support order established, the percentage is slightly lower than the 75.0% reported nationally (OCSE, 2006).

We also examined current monthly support ordered amounts and present these findings in the fourth cell of Table 2. On average, among cases with a current support order in the baseline month, the order is roughly \$300 per month (mean=\$335.42). The median order amount, a better indicator of the 'typical' situation is \$276.00. The range, however, is very large from \$10.00 to \$3,496.52 per month.

Expectedly, the average monthly amount ordered to be paid on arrears is considerably less (\$92.28). The median is even lower at \$60.00, indicating that half of those with arrears orders are ordered to pay less than \$60.00 per month towards their debt and are under order to pay more than that amount. Again, range of monthly arrears ordered amounts is large, from less than \$1.00 to \$1,500.00 per month.

Finally, the last cell in Table 2 shows that, considering all child support obligations, including both current support and arrears orders, total support-ordered monthly amounts in our sample average \$332.71. Half of the total support-ordered amounts are less than \$276.29 and half are higher.

The large ranges and large differences between the mean and medians for both current support and arrears orders are striking and warrant comment. These findings indicate that the distributions of the order amounts are skewed, rather than following a normal or bell-curve distribution. In practical terms, this means that most support ordered amounts fall in the lower ends of the ranges, but a few very large order amounts pull the mean higher. In situations such as these, the medians are a more accurate reflection of the "typical" case.

Table 2. Characteristics of Active Child Support Cases

Case Type	Percent of Active Cases
Current TANF	11.1%
Former TANF	47.6%
Never TANF	41.3%
Number of Children on the Case	
One	74.8%
Two	19.2%
Three or More	6.1%
Average Number of Children Per Case	1.31
Orders in Effect in Study Month	
Has an order for current support	52.3%
Has an arrears order	53.0%
Any order	67.5%
Current Support-Ordered Amount (Monthly)	
Mean	\$335.42
Median	\$276.00
Standard Deviation	\$232.63
Range	\$10.00 - \$3,469.52
Arrears-Ordered Amount (Monthly)	
Mean	\$92.28
Median	\$60.00
Standard Deviation	\$103.87
Range	<\$1.00 - \$1,500.00
Total Support-Ordered Amount (Monthly)	
Mean	\$332.71
Median	\$276.29
Standard Deviation	\$258.34
Range	<\$1.00 - \$3,469.52

Children in the Active Child Support Caseload

The child support program is, without question, one of the largest child-focused programs in the United States, serving over 17.2 million children nationwide, more than any other program except the public schools (OCSE, 2006). In our own small state, more than 250,000 children rely on our state's child support program to secure them the financial support which they are entitled to receive from their non-custodial parent(s).

Along with the public schools, child support shares the distinguishing characteristic of potentially very long-term involvement with the children it serves, which sets it notably apart from most other public benefit programs. Indeed, child support's involvement with

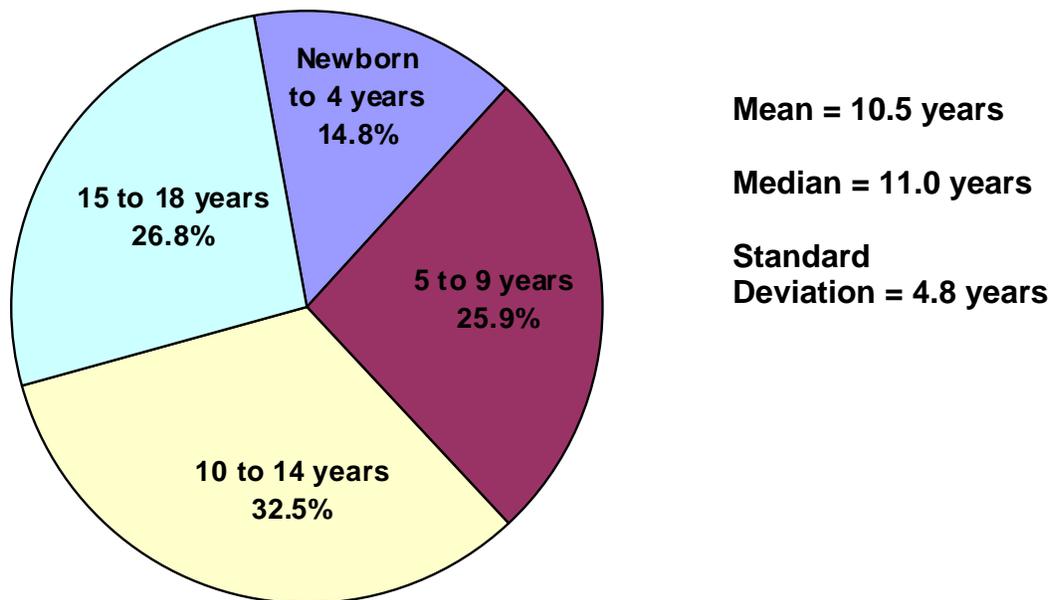
youth can potentially be several years longer than that of the schools. In theory and often in reality, to illustrate, a child's paternity may be established in the hospital, at or near the time of his/her birth and involvement with the child support program could continue to age 18 and beyond.

For purposes of this baseline report, we did not examine how long cases had been open in the child support program, but we did look at the age distribution among children in active child support cases. Figure 1 presents this information. As illustrated, the participating child population spans the gamut from newborns to older teenagers. However, the mean or average age of a participating child was 10 ½ years (mean=10.5) with the median being a little higher at 11 years.

The largest cohort of children, accounting for about one of every three youngsters (32.5%) is between 10 and 14 years of age. Older teens between the ages of 15 and 18 accounted for roughly one-quarter (26.8%) of all participating children in active cases and youngsters between the ages of five and nine years accounted for another one quarter (25.9%). The very youngest children, newborns through age four, account for 14.8% of all children.

These findings suggest both the diversity of the child population served by the child support program and the extended timeframe during which a child support case may be open and require active intervention. All else equal and because child support orders almost always remain in force until the child reaches the age of majority, Figure 1 indicates that, for at least three-quarters of all cases active in the study month, we can expect the case to remain 'active' for more than three years into the future. And, of course, new cases are coming into the child support program every day, often before the children reach school age.

Figure 1. Ages of Children Participating in an Active Child Support Case



For purposes of this baseline report we also looked at the paternity status of the children in our sample cases. This is a critically important program variable for many reasons. First and foremost, if paternity has not been legally established for a child, through marriage, voluntary acknowledgment or court order, neither the child nor the child support agency has any claim to financial support from the child's biological father. In Maryland, paternity is not an issue for children whose parents were married at the time of the child's conception or at the time of the child's birth; the husband is presumed to be the legal father. However, for the nearly two-fifths of children who are born in Maryland each year to parents who are not married, paternity must be established before an order for child support can be established and enforced.

Paternity establishment is of critical importance for both individual non-marital children and for the child support program as a whole. For the child, paternity establishment means that the child has a legal father and is more likely to have access to emotional/psychological support, social entitlement, and financial resources than his or her peers without legal fathers (Pearson & Thoennes, 1995). For example, fathers who establish legal paternity have significantly higher rates of involvement and interaction with their children (Argys & Peters, 2003). Paternity establishment can also pave the way for the child to receive health insurance coverage from his/her father and provides inheritance and potential social insurance (e.g. Social Security) benefits in the event of the father's death (Pearson & Thoennes, 1995).

From the child support agency's perspective, high rates of paternity establishment are also critical because, in the case of non-marital children, they open the door to establish and then enforce child support obligations. Paternity establishment is also one of the key federal performance measures on which state child support programs are assessed and financially rewarded or penalized. Specifically, child support provisions of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996

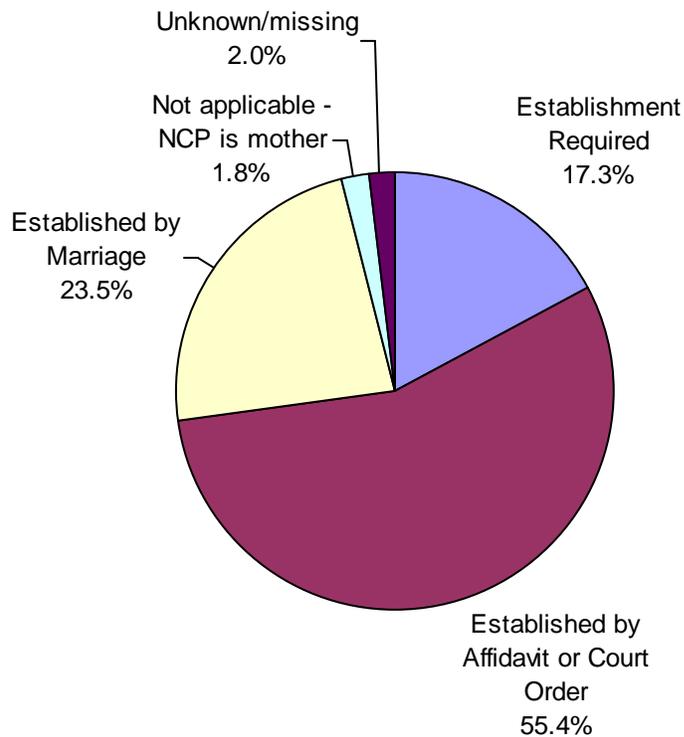
require that states meet a 90% paternity establishment threshold, or risk financial penalty.

Fortunately, our state's in-hospital paternity acknowledgment program, whereby unmarried parents may voluntarily establish paternity expeditiously and at no cost, is a strong and effective one. Year-in and year-out, through this program, paternity is established for approximately two of every three non-marital children at or near the time of birth. Notwithstanding the success of this program, of course, the child support enforcement agency's goal must be to insure that paternity is established for 100% of the children it serves.

Because of the central role of paternity establishment in the lives of children and the performance of the Maryland child support program, we thought it important to provide a baseline yardstick against which progress in this area can be measured over time. Thus, we examined the extent to which children participating in active cases in our baseline month did or did not have paternity established, according to the automated child support information management system (CSES). Our findings appear in Figure 2, on the next page.

The findings are mostly positive. The data show that paternity has been established or was not an issue (i.e., the parents were married) for the large majority (78.9%) of children. Specifically, the automated system indicates that more than half (55.4%) of children had paternity established either via a voluntary acknowledgement of paternity or a court order, while one-fourth (23.5%) of children were born to married parents so paternity was not an issue. On the other hand, the data show that paternity remains to be established for not quite one in five (17.3%) participating children. It is beyond the scope of this descriptive analysis to determine what proportion of these unresolved cases are new to child support and wending their way through the non-custodial parent location and paternity establishment process and how many may be older cases which, somehow, have fallen through the cracks.

Figure 2. Paternity Status of Children Participating in a Child Support Case



Characteristics of Custodians and Noncustodial Parents

In this section, we turn our focus to a more detailed picture of the adults involved in active Maryland child support cases as either custodians or noncustodial parents. We first present a basic profile in terms of gender, age and ethnicity and then discuss the employment and earnings histories of both noncustodial parents and custodians. The remainder of the findings chapter then looks at the situations of noncustodial parents in more depth. Specifically, we look at the proportion of noncustodial parents who live outside of Maryland and the totality of their involvement with the Maryland child support program. Findings with regard to child support payments and support arrears are also provided.

Demographics of Custodians and Noncustodial Parents.

Table 3 presents the demographic characteristics of custodians and noncustodial parents with an active child support case in our baseline study month. Although only three variables are presented (gender, age, and ethnicity), readers are alerted that the data are not complete. The automated system is missing age data (i.e., date of birth) for about 10% of sample cases and ethnicity is not recorded for nearly two-fifths of

adults. Because of the large amount of missing data for ethnicity in particular, the findings on ethnicity reported in Table 3 should be treated with caution.

Data caveats notwithstanding, the profile of a typical noncustodial parent with at least one active child support case in our baseline month is that of an African American (69.0%), male (89.8%), approximately 39 years of age (mean age = 38.9). The overall thumbnail profile of custodians is very similar in terms of ethnicity and age: two-thirds (67.7%) are African American and the average age is 36.7 years. Almost all custodians (95.3%) are women.

There is, however, a notable and statistically significant difference in the age distribution of custodians and noncustodial parents. Specifically, there are significantly more custodians under the age of 26. In fact, there are more than twice as many (14.3%) custodians than noncustodial parents (5.9%) aged 25 and younger.

The finding that most noncustodial parents are men and most custodians are women is, of course, not surprising. Among other things, this reflects the increasing national trend of fathers who do not live with their children as well as the growing number of single-mother families (Fields & Casper, 2001; Grall, 2006). What is notable about these trends in the context of child support is that its dominant target population, single parents with children, has very high rates of poverty. It is estimated, to illustrate, that fully one-quarter (24.0%) of custodial mothers and their children live below the federal poverty line nationwide, almost twice the rate of custodial fathers and their children (13.4%; Grall, 2006).

Perhaps not surprisingly then and given child support's historical connection with the welfare system, the typical profile of a child support custodian in Maryland resembles that of the typical Maryland TCA recipient: an African American woman in her thirties (Saunders, Ovwigho, & Born, 2006). Last, but certainly not least, these basic profile data once again underscore the tremendous potential of child support as an income resource for low-income children and their families. They also make it clear that, as other of our research studies have shown, child support also has great potential as a vehicle to assist low-income women to be able to exit from welfare and remain independent.

Table 3. Characteristics of Custodians and Non-Custodial Parents.

	Noncustodial Parents	Custodians
Gender***		
Male	89.8%	4.7%
Female	10.2%	95.3%
Age***		
less than 20	0.7%	6.5%
21-25	5.2%	7.8%
26-30	10.5%	11.2%
31-35	15.9%	15.8%
36 and older	67.6%	58.7%
Mean Age	38.9	36.7
Median Age	38.6	37.9
Standard Deviation	9.0	10.14
Range	18.0 - 90.0	18.0 – 88.6
Race***		
African American	69.0%	67.7%
Caucasian	27.9%	29.1%
Other	3.1%	3.2%

*p<.05, **p<.01, ***p<.001

Note: Figures are based on 21,109 individuals that comprise the 13,453 cases sampled.

Recent Employment and Earnings History.

The fundamental principle undergirding the public child support program is that children are entitled to support from both of their parents, regardless of the parents' living arrangements or marital status. Consistent with this principle and as noted previously, the services of public child support agencies are universally available to all families although, in certain cases, a small application fee and an annual collections fee may be imposed. That is, in contrast to most public benefit programs, child support is not means-tested. Nonetheless, the population served by public child support agencies tends to have incomes at the lower end of the economic scale. Participating families typically earn less than eligible families who do not avail themselves of the agency's services (Sorensen, 2003; Turetsky, 2005). On the face of it, Maryland appears to mirror this national reality; as noted previously, nearly three-fifths of all child support custodians are current (11.1%) or former (47.6%) cash assistance (i.e., AFDC/TCA/TANF) recipients.

Not surprisingly in light of these income and cash assistance data, the importance to participating families of child support as an income source is quite high. In fact, it is estimated that child support payments make up more than a quarter of low-income families' total income. Thus, when all is said and done, the practical core function of child support is to try and ensure the self-sufficiency of single-parent families by making child support a reliable source of income (House of Representatives, 2004).

For the child support program to provide custodian families, many of whom are low-income and for whom child support is a critical income resource, with regular support payments, of course, it must first have a support order in place against the noncustodial parent. The program must then be diligent and successful in its efforts to ensure that support is paid, in full and on time. Enforcement must be effective but, as the field has come to more recently appreciate, support amounts must also be set at appropriate levels vis-à-vis the noncustodial parent's income and resources. This latter point is important because an emerging body of empirical literature, and common sense, suggest that establishing so-called 'unrealistic orders' does little good for children, for custodians and noncustodial parents or for the child support agency. Among other things, unrealistic order amounts are unlikely to be paid; noncustodial parents may go underground and/or cease contact with their children; and, on the agency's books, arrears amounts will increase.

In both theory and front-line practice, the single most important factor used in one way or another to set child support order amounts is the income of the custodian and noncustodial parent (Hu & Meyer, 2003; Madalozzo, 2002). Moreover, and as our own Maryland research has shown, noncustodial parent income is one of the strongest predictors of payment compliance (Ovwitho, Saunders & Born, 2006). Earned income is of particular importance because many child support enforcement tools depend on the noncustodial parent's attachment to the formal labor market. However, because Maryland's 'income shares' approach to child support considers the incomes of both parents in determining the amount of support that the noncustodial parent should be ordered to provide, it is important to examine the employment and earnings of both the noncustodial parents who are supposed to pay support and the custodians who are supposed to receive it.

Thus, Table 4, following this discussion, presents findings on the recent employment and quarterly earnings of noncustodial parents and custodians involved in our sample cases. In viewing and assessing the reported findings, we remind readers that these data underestimate employment rates and earnings, for we are not able to track those who are not covered by Unemployment Insurance (UI), those employed by the federal government, and those employed out-of-state. To not make the effect of these 'missing' data on our employment findings even more severe, noncustodial parents who reside out-of-state are excluded from this analysis.

Another important caveat regarding earnings should also be kept in mind. That is, UI-covered earnings are reported as quarterly totals and, as a result, we have no information on how many months, weeks, or hours an individual worked in a quarter. As a result it is not possible to calculate or infer hourly or weekly rates of pay. Finally, our earnings figures indicate only how much the individual earned in total from UI-covered employment for the quarter; these figures do not necessarily reflect total household income. For example, we have no data on other adults who may live in the home and have income from their own employment or other sources. Likewise, we have no data on any other sources of income that might be available to either parent (e.g. interest income, lump sum awards, Social Security, Supplemental Security Income, etc.).

With these caveats in mind, what does our baseline analysis reveal about the recent employment and earnings of custodians and noncustodial parents involved in active child support cases in Maryland? Most generally, we find that most adults, custodians and noncustodial parents alike, do have some history of fairly recent employment in a Maryland job covered by the Unemployment Insurance program. Two-thirds in both groups had worked at some point during the preceding two years and there was no statistically significant difference between custodians and noncustodial parents on this particular measure. However, when we look at the percent employed within the past 12 months and the percent who worked during the study quarter, we find that, although the absolute differences were not large, custodians were significantly more likely to have worked than noncustodial parents. About three-fifths of custodians (60.3%) had Maryland UI-covered employment in the past year and about half (51.9%) worked in the study quarter; the comparable figures for noncustodial parents were 57.4% and 46.8%, for the two time periods, respectively.

Table 4 also shows that, on average, both groups of adults tended to work in about half of the available quarters and, further, that while the absolute differences between the two groups on work effort were not large they were statistically significant. Looking at the 24 prior months, noncustodial parents worked in significantly fewer quarters (3.7 of 8.0) than custodians (4.0 of 8.0). Looking just at the previous 12 months, the situation is the same: custodians worked in significantly more quarters (2.0 of 4.0) than did noncustodial parents (1.9 of 4.0).

We also examined total UI-covered earnings for both groups and found that, in terms of average total earnings during the previous 24 month and 12 month periods, both groups were at the low end of the earnings spectrum. There were no significant differences between the two groups of adults. Average total earnings for the two year period were \$24,990 among noncustodial parents and \$24,173 among custodians.

The picture is different, however, when average quarterly earnings are examined. On this measure, noncustodial parents earn significantly more than custodians in the previous two years and the past 12 months. During the previous 24 months, to illustrate, noncustodial parents earned an average of \$3,723 per quarter compared to \$3,477 among custodians. During the 12 months immediately preceding our baseline study month, the comparable figures are \$3,508 and \$3,342 for the two groups, respectively. The quarterly earnings gap persists when we look only at the current quarter (\$3,314 vs. \$3,263) but has narrowed to just about \$50.

Three points about these employment and earnings findings are most relevant vis-à-vis the child support enforcement program. The first is that most adults involved in active Maryland child support cases have a history of participation in the UI-covered labor force within our state. The second is that their employment appears to be episodic rather than continuous and, third, their total quarterly and annual earnings, on average, are low.

The programmatic implications are several. First, it is clear that noncustodial parents, as well as custodians, have relatively low earnings from UI-covered Maryland employment. This, in turn, suggests that current efforts to ensure that order amounts

are set at 'reasonable' levels and to make downward modifications to existing orders, where appropriate, should be continued.

Second, these data make it clear that, in many cases, use of the single most productive enforcement/collection technique, the wage withholding order, may be difficult and time-consuming because of the apparently sporadic nature of employment among many noncustodial parents. Very pragmatically, this implies that, despite the conceptual appeal of wage withholding as a "put it in place and let support collections roll in" technique, the reality in many cases will be that support agencies need to issue wage withholding notices again and again as noncustodial parents move in and out of the workforce. This is not to diminish the extreme value of wage withholding as an enforcement technique but merely to note that, in cases such as we have profiled, it may be a more resource-intensive and less effective strategy than is commonly thought.

Table 4. Employment History of Custodians and Noncustodial Parents

	Noncustodial Parents	Custodians
Two Years Before Critical Date		
Percent Employed	65.4%	66.6%
Mean Number of Quarters Employed ***	3.7	4.0
Mean Quarterly Earnings ***	\$3,722.61	\$3,477.02
Mean Total Earnings	\$24,989.69	\$24,172.71
One Year Before Critical Date		
Percent Employed ***	57.4%	60.3%
Mean Number of Quarters Employed ***	1.9	2.0
Mean Quarterly Earnings **	\$3,507.64	\$3,342.20
Mean Total Earnings	\$12,742.23	\$12,385.68
Quarter of Critical Date		
Percent Employed ***	46.8%	51.9%
Mean Quarterly Earnings	\$3,313.84	\$3,262.95

Note: Earnings figures are standardized to 2005 dollars. *p<.05, **p<.01, ***p<.001

Noncustodial Parents and Child Support

In the remainder of this chapter, we focus on noncustodial parents and various aspects of their connection to the Maryland child support program. We begin by looking at the extent to which these parents live out of state. This is important to consider because interstate cases, where the noncustodial parent and the custodian do not reside within the same state, are notoriously difficult. We then look at the extent to which our noncustodial parents are a party to active Maryland child support cases other than the cases in our sample. This is important to consider because research has begun to show that having more than one child support case or having an arrears balance can affect a noncustodial parent's ability to pay support. The chapter concludes with

discussion of child support obligations, child support payments and child support arrears considered at both the noncustodial parent and case levels.

Out of State Noncustodial Parents.

Despite the greater interstate enforcement tools granted to states under the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA; P.L. 104-193) and the more recent Deficit Reduction Act of 2005, interstate cases remain administratively cumbersome, relying heavily on the cooperation and assistance of other state and local jurisdictions. Because of the increased mobility of the U.S. population, the size of most states' interstate caseloads is relatively large. In fact, at present it is estimated that roughly one of every four cases, nationwide, is one where the custodian and noncustodial parent reside in different states. It also appears that many cases which begin as in-state cases eventually become interstate cases and that the likelihood of this happening increases over time. To illustrate, a study examining separated or divorced parents found that, after the first year, only 12% of noncustodial parents lived out-of-state but that this increased to 25% after the third year and as much as 40% after the eighth year (Sorensen & Turner, 1996; U.S. House of Representatives, 2004).

There have also historically been time delays and data-sharing limitations across states. PRWORA provisions requiring states to implement central registries of child support cases and orders and the federal Office of Child Support Enforcement's national location system, the Federal Parent Locator Service (FPLS), have led to significant improvements in these areas. Improvements notwithstanding, however, child support professionals generally agree that, whether their role is that of the initiating or responding jurisdiction, interstate cases tend to be more time-consuming, frustrating, and difficult.

In a small state such as ours, which borders four other states and the District of Columbia and where the majority of subdivisions border at least one other state, the potential for a sizable share of our active caseload to consist of interstate cases would seem great. In addition, this is an area where it is quite likely that overall statewide data could indeed mask important intra-state differences.

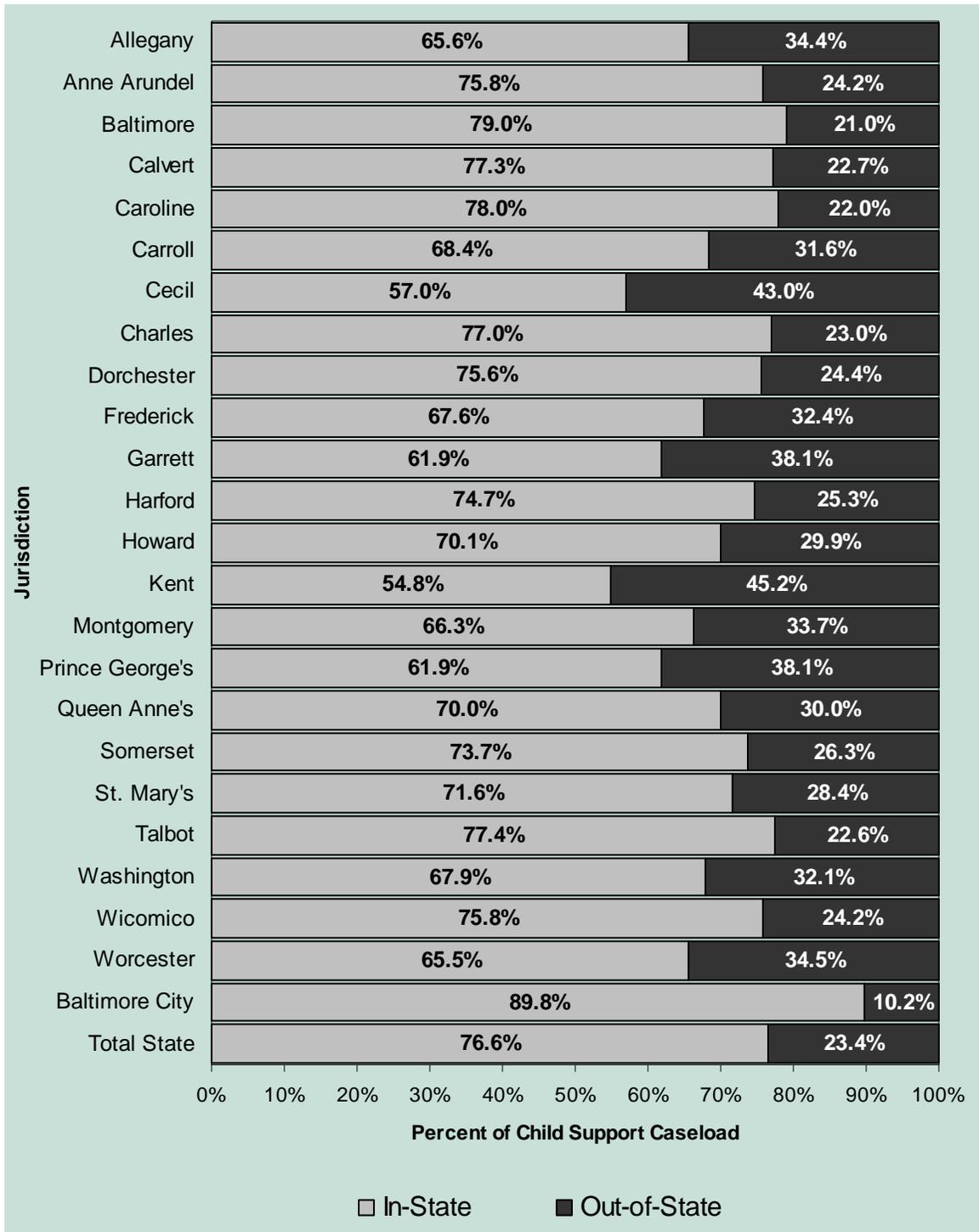
For all of the above reasons, Figure 3, following this discussion, presents baseline information about the percentage of noncustodial parents in active Maryland child support cases who, according to the automated child support information management system (CSES), reside in a state other than Maryland. Figure 3 also presents this information separately for Baltimore City and each of the 23 counties.

Figure 3 reveals that, for the state as a whole, not quite one in four (23.4%) noncustodial parents reside in another state. Our statewide figure then is in line with the national estimate (25%). However and importantly, Figure 3 also shows that in seven of the 24 Maryland jurisdictions, one-third or more of all noncustodial parents reside outside of Maryland. These jurisdictions and their respective proportions of out-of-state noncustodial parents are the counties of: Kent (45%); Cecil (43%); Garrett (38%); Prince George's (38%); Worcester (35%); Allegany (34%); and Montgomery

(33%). Five of these counties have relatively modest child support caseloads but two, Prince George's and Montgomery, have the second and fourth largest caseloads, respectively, and together account for fully one-quarter (26.0%) of the entire Maryland active caseload.

These findings once again illustrate that programmatically important sub-state differences can often only be uncovered by looking beyond statewide statistics. These particular findings also suggest that, success or lack of success with interstate child support cases will have a disproportionate effect on performance measures and goal attainment in two of our largest local child support programs, those in Montgomery and Prince George's counties. Finally, these results underscore the importance of recent outside-the-box efforts such as the "Erasing Borders" initiative between child support offices in Prince George's County and the District of Columbia and the new, on-line interstate case tracking system that is being implemented in Maryland.

Figure 3. Noncustodial Parents Residing Out-of-State by Jurisdiction



Child Support Involvement among Noncustodial Parents.

For purposes of the public child support program, a 'case' consists of a man, a woman and their child(ren) in common. Thus, if they have had children with more than one partner, it is possible for a noncustodial parent to be involved with more than one active Maryland child support case. Moreover, it is possible for an adult to be the noncustodial parent on one case (i.e., he or she is the person ordered to pay child support to the custodian) and the custodian on another case (i.e., where he or she is to receive child support payments on behalf of another child). Some research has shown that being the noncustodial parent on more than one case is associated with lower payment compliance. Thus, we thought it important to determine the extent to which the one-parent/multiple-cases phenomenon was characteristic of the Maryland caseload in our baseline month and, more generally, to look at the overall child support obligations of the noncustodial parents in our sample. The results of our analysis appear in Table 5, following this discussion.

The overarching finding, shown in the top cell in Table 5, is that the large majority of noncustodial parents (68.2%) have an obligation (not necessarily a current support order) to provide support in only one active Maryland child support case. However, the finding that about one in three (31.8%) noncustodial parents is obligated to pay support in two or more cases is noteworthy and, we think, warrants separate, focused research attention. Finally on this point, it is probably also of more than passing programmatic relevance and performance impact that, in our baseline study month, about one in 10 noncustodial parents is obligated in three or more active Maryland cases.

The second cell in the table reveals that, almost universally (95.5%), adults who are noncustodial parents in an active child support case do not have any other case in which they are the custodian. Only a very small minority of all noncustodial parents (4.5%) owe a duty of support for one (or more) case, while simultaneously being entitled to receive support in another case. Despite its small size, however, this population might be worthy of some further research analysis or managerial case review.

The last three cells in Table 5 take the broadest look at our noncustodial parents' involvement with the Maryland child support program by considering all active cases (not just cases in our study sample) to which they were a party in our baseline study month. Considering the totality of their cases, we look at the percent of noncustodial parents with orders to pay current support, the percent with orders to pay on arrears, and the percent, overall, with any type of order in place.

In terms of current support, we find that three-fifths (60.2%) of noncustodial parents have at least one order for current support in effect, the average support-ordered amount being \$386 per month. The range in order amounts is extremely large, from a low of \$10 per month to a high of \$3470. As a result, the median amount of monthly current support ordered is \$320 which, in this situation, is probably a better indicator of the more typical situation than the mean or average.

A nearly identical percentage (59.3%) of noncustodial parents has an arrears order in place though, as expected, both the mean (\$121) and median (\$83) monthly amount of these orders are considerably lower than the current support order amounts.

Considering both types of orders we find that, overall, about three-quarters (73.6%) of noncustodial parents with an active child support case have a least one established current support or arrears order in place; this indicates that some noncustodial parents have both types of orders in effect. On this broad measure, the average total monthly ordered amount is \$413 and the median amount is \$346. Total ordered amounts for noncustodial parents range from \$1.00 to \$4,606 per month.

Table 5. Noncustodial Parent Child Support Involvement

	Noncustodial Parents
Number of Cases as an NCP	
1	68.2%
2	20.1%
3 or more	11.7%
Mean	1.5
Median	1.0
Standard Deviation	0.9
Range	1.0 – 11.0
Number of Cases as a CP	
1	3.3%
2	0.9%
3 or more	0.3%
Mean	0.1
Median	0.3
Standard Deviation	0.0
Range	0.0 – 6.0
Current Support Orders	
% with an order	60.2%
Mean	\$386.24
Median	\$320.00
Standard deviation	\$264.48
Range	\$10.00 - \$3,469.52
Arrears Orders	
% with an order	59.3%
Mean	\$120.66
Median	\$83.23
Standard deviation	\$132.08
Range	\$.01 - \$4,186.00
Total Orders	
% with an order	73.6%
Mean	\$413.25
Median	\$346.25
Standard deviation	\$308.16
Range	\$1.00 - \$4,606.33

*p<.05, **p<.01, ***p<.001

Taken together the data presented in Figure 3 and Table 5 confirm that Maryland's noncustodial parent population is diverse and, further, that this diversity in and of itself implies at least a few particular challenges for the child support agency. First, there is the reality that one of every four noncustodial parents appears to reside outside of our state. Moreover, the out-of-state rates are much higher in seven of Maryland's 24 jurisdictions, including two (Prince George's and Montgomery counties) which have the 2nd and 4th largest caseloads among all local subdivisions. Without question then, effective and creative use of interstate case tracking and enforcement tools and innovative cross-border strategies are an essential ingredient in our ability to effectively secure financial support for Maryland children and satisfy federal performance mandates.

Our findings also illustrate the largely unexamined reality that a significant minority of noncustodial parents – about one of every three - owe a duty of support in two or more cases. This largely invisible population may be of concern on several fronts. First, there is the recently surfaced issue that, when noncustodial parents have multiple cases, the cumulative amount of support due across all of these cases may represent such a high proportion of their income that full compliance is impossible and the accumulation of arrears is inevitable. It should be noted that Maryland's child support guidelines methodology is structured so as to take noncustodial parents' other child support obligations into account. However, it is also important to note that, as written, the guidelines allow for an adjustment only if the non-custodial parent is paying his/her other child support obligations. Second, it would probably be prudent to learn more about these multiple case noncustodial parents to determine if there may be any implications for fatherhood or other programs or for child support case management practices in cases such as these.

Payment of Support

Empirical evidence demonstrates that child support is a crucial source of income for many single-parent families and has the potential to significantly reduce the economic hardship children in these families often face. Therefore, child support payment is almost indisputably the ultimate or endgame child support outcome. In the final two sections of our Findings chapter, we thus take a look at child support payment patterns and arrears amounts for active child support cases in our sample. We first consider the extent to which support obligations are paid and then, at both the case and the noncustodial parent level of analysis, the extent to which obligations remain unpaid and arrears accumulate.

Current Support Payments.

In Table 6, following, we present data on current support due and paid by noncustodial parents (i.e., in child support parlance, the amount distributed to current support) in the year prior to our baseline study month. We present findings on the actual dollar amounts of support owed and paid, data describing the percent of the obligation that was satisfied, and the amount of time that has elapsed since the last payment.

The two left-hand columns in the top portion of Table 6 display, on a per case basis, the average amounts of current child support that were due and paid during the 12 months immediately preceding our baseline month. As shown, in the average or typical case, \$3,754 was due in current support and \$2,400 was paid. The median or mid-point amounts for current support due and current support paid are \$3,096 and \$1,760, respectively. On both variables, the ranges were broad. The total amount of current support due for the year in sample cases ranges from a low of \$28 to a high of \$66,933. Similarly, total current support paid ranges from \$0 to \$60,000.

The two rightmost columns in the top portion of the table simply indicate that, in most cases, current support was due in each of the 12 preceding months (mean=11.0 months, median=12.0 months). However, as shown, current support was paid, on average, in only seven months (median=8.0 months).

The middle section of Table 6 looks at current support payments from a different perspective; it considers the percent of current support due for a case that was actually paid by the non-custodial parent in the previous year. It is encouraging to see that, for the average case, a bit more than half (56.3%) of the total amount of current support due was paid and, further, that the median is even higher, indicating that in half of all study cases at least 69% of what was due was paid. Also positive is the finding that, in almost half (45.7%) of the cases, 76% or more of the total annual current support obligation was paid. At the other end of the payment compliance spectrum, Table 6 also shows that, in about one in four (24.8%) cases, 10% or less of the current support due was paid. More specifically, in one of five (19.5%) cases none of the support owed in the previous year was paid and, in another 5.3% of cases, total payments represented only one to ten percent of current support due.

Finally, the bottom portion of Table 6 presents information, as of our study month, describing the elapsed time since the most recent current support payment had been made in the cases in our baseline sample. For the most part, the findings are positive: in almost two-thirds (63.9%) of cases, a current support payment had been made within the past month. On the other hand, in almost one case in five (16.9%), the data show that there had not been a single payment on current support in more than 12 months.

Table 6. Payments Distributed to Current Support.

	Amount Due	Amount Distributed	Months Due	Months Distributed
Payments				
Mean	\$3,753.93	\$2,399.95	11.0	6.9
Median	\$3,096.00	\$1,760.00	12.0	8.0
Standard deviation	\$2,932.77	\$2,715.59	2.5	4.8
Range	\$28.00 – \$66,932.73	\$0.00 – \$60,000.20	1-12	1- 12
Percent Paid				
0%	19.5%			
1-10%	5.3%			
11-25%	7.2%			
26-50%	9.4%			
51-75%	12.9%			
76% or more	45.7%			
Mean	56.3%			
Median	69.0%			
Standard deviation	39.6%			
Range	0.0% – 100.0%			
Number of Months Since Most Recent Payment				
1 month or less	63.9%			
2 to 3 months	7.1%			
4 to 12 months	12.1%			
More than 12 months	16.9%			
Mean	5.6			
Median	<1.0 month			
Standard deviation	13.4 months			
Range	<1 month to 126 months			

Child Support Arrears.

In this last Findings section, we shift attention from current child support due and paid to support obligations that are not paid, commonly referred to as arrears. Arrears prevention, management and pursuit should be a high priority for all child support managers because the federal government assesses and rewards or penalizes program performance, in part, on the basis of arrears measures. The size of the state's overall arrears balance and the number of cases with arrears should also be of general policy concern because, at root, these represent monies which a child was lawfully entitled to receive from his/her noncustodial parent. Moreover, in the case of low-income children

and their families, failure to receive child support can lead to the need for cash assistance (i.e., TANF/TCA) to provide income support or, as our research has shown, make it unlikely the family will be able to exit from welfare and remain independent.

Nationally and in Maryland, the sums of money involved in child support arrears are staggering and steadily increasing, the proportion of cases involved is large, and collection success remains minimal. In our own small state alone, as noted previously, there is more than \$1.5 billion dollars in unpaid child support on the books, more than three-fifths (62%) of all cases owe some amount of arrears and in the most recent year for which data are available (FFY2005), only 7.4% of total arrears due was paid.

Some arrears are owed directly to the child/custodian while others are owed to the state and federal government as reimbursement for the cost of welfare and other services provided to children. Both types of arrears are important. Thus, in Table 7, following, we present information describing total arrears owed and, separately, the amounts owed to custodians and to the government. We also present this information at two levels of analysis: cases and noncustodial parents. The case level analysis concerns the cases in our study sample while the noncustodial parent analysis takes into account all cases and all arrears owed by the noncustodial parents involved in our study cases. This latter analysis is important to include because of our earlier finding that one-third of our noncustodial parents has more than one child support case.

The top half of Table 7 shows that, among the cases in our baseline study sample, nearly three-fifths (58.1%) have some amount and type of arrears due. The data also show that, most often, these unpaid sums are owed to families, not to the state. Specifically, more than two-fifths (44.8%) of all cases have arrears owed to the custodian and, in about one-fifth (20.2%) of cases, there are arrears owed to the state.

The amounts of support arrears owed are not inconsequential. In terms of overall or total arrears, the average amount owed is \$9,140 and the median, probably the better measure in this instance, is \$5,219. As with order and payment amounts, the range is quite large; total arrears balances vary from a low of \$50 to more than \$349,000.

On average, \$7,933 in accumulated arrears is owed to custodians, although arrears amounts recorded in the automated system are as low as \$0.01 and as high as \$349,701. The median amount of custodian-owed arrears is \$4,013, indicating that half of all cases owe more than this amount and half owe less. Average (\$6,717) and median (\$4,251) state-owed arrears amounts are lower although still sizable and the range is also broad (\$0.04 to \$100,981).

The bottom half of the table looks at the arrears question when all child support cases and all child support arrears of our noncustodial parents are taken into account. As one would expect, these data show higher percentages of noncustodial parents with any arrears (63.9%), custodian-owed arrears (52.7%), and arrears owed to the state (26.9%). Similarly, the average and median amounts of arrears owed are also higher. On average, total arrears owed are \$13,344, custodian owed arrears are \$10,377 and arrears owed to the state are \$9,271. Median amounts for total, custodian owed and state owed arrears are: \$7,764, \$5,568 and \$5,867, respectively.

Table 7. Child Support Arrears Accumulation

	Arrears Owed to Custodian	Arrears Owed to the State	Total Arrears
Cases			
% Owing Arrears	44.8%	20.2%	58.1%
Mean	\$7,932.54	\$6,716.11	\$9,140.47
Median	\$4,013.35	\$4,250.73	\$5,219.49
Standard Deviation	\$11,499.70	\$8,042.62	\$12,250.02
Range	\$0.01 - \$349,701.87	\$0.04 - \$100,980.90	\$50.00 - \$349,701.87
Noncustodial Parents			
% Owing Arrears	52.7%	26.9%	63.9%
Mean	\$10,377.06	\$9,270.80	\$13,344.10
Median	\$5,567.56	\$5,867.17	\$7,763.78
Standard Deviation	\$13,774.09	\$10,998.99	\$16,773.83
Range	\$0.01 - \$349,701.87	\$0.06 - \$175,070.00	\$50.00 - \$349,701.87

CONCLUSIONS

Today's study, the first in a series, provides a baseline snapshot of the adults, children and cases active in Maryland's child support program. As a place of beginning, it presents straightforward, descriptive information about the demographic profile and employment and earnings patterns of the adults involved in these cases as well as the amounts of support due and the amounts of that support that have and have not been paid and distributed. Our intent in today's report and the series of which it is a part is to build a solid foundation of empirical data to help policy makers and program managers better understand the composition of the Maryland child support caseload. This type of empirical knowledge base is vitally important so that appropriate case management and enforcement strategies can be devised and targeted correctly, changes in caseload composition can be tracked, and program outcomes can be monitored and assessed over time.

Through similar research of its reformed welfare program, Maryland has led the nation in recognizing that a data-driven understanding of caseload composition is critical to improved program performance. One size simply does not fit all, one profile does not describe all clients, and one approach to case management is unlikely to achieve optimal outcomes in all cases. Rather, with regard to welfare reform, our state has learned and research continues to demonstrate, that outcomes can be improved when interventions are based on solid and regularly-updated, empirical data about the characteristics and circumstances of the target population. The same is almost certainly true, probably even more so, with regard to our state's child support program. Thus, today's baseline report lays the foundation from which a similar body of empirically-grounded knowledge can be developed for child support which, with its clientele of more than a quarter-million children, is the single largest child-focused, child-serving program in our state. Along with the Governor's landmark State Stat initiative, today's report and the ongoing research series of which it is a part hold great promise to make child support in Maryland truly a data-driven, results-oriented program.

Specific findings from this baseline study have been described in the preceding chapter. Here, however, we call attention to a few larger themes that are implicit in the study and its findings. First, study results remind us of the oft-forgotten reality that the child support caseload serves a broad and diverse spectrum of Maryland families. The program's client population is not monolithic, its reach is broad, and it does not only serve very low-income children involved with the state's cash assistance program. Indeed, at any given point in time, only one in 10 cases is a TANF case. Although perhaps contrary to popular stereotype, a bit more than two-fifths of child support cases have never received welfare while nearly half are former cash assistance recipients.

Study findings also implicitly point out the inescapable reality that statewide success in achieving federally mandated performance thresholds, maximizing federal incentive payments and avoiding federal financial penalties depends, disproportionately, on actions taken and results achieved in Baltimore City and Prince George's County. These two subdivisions, in our baseline study month, account for 37.3% and 20.3%, respectively, of the statewide caseload and, together, are home to almost three-fifths of all active child support cases in our state. This is not to minimize the importance of the

hard work being done to achieve positive outcomes in all local subdivisions. Rather, it is meant merely to note that, in the absence of consistently good results in these two largest jurisdictions, it is mathematically impossible to achieve good statewide results, no matter how excellent performance in other jurisdictions might be.

It is also clear from these initial findings that our state's child support program compares favorably to statistics reported for the nation as a whole. For the majority of children in the active Maryland caseload paternity is not an issue, most do have current support orders in effect and most have received at least some child support in the past year. On the other hand, there is much that remains to be done and areas where improved outcomes would benefit not only individual children, but also the Maryland child support and TANF programs and our state's hard-working families, more generally. About one in five youngsters requires paternity establishment, about one in five with a current support order in effect received no support payment from the noncustodial parent within the past year and, in the majority of all active cases, there is an arrears balance – typically owed to the custodian, not to the state. Overall, child support arrears in Maryland are in excess of \$1.5 billion dollars.

Perhaps the most important takeaway point from this initial study, however, is that despite its relatively low profile among public social programs nationally and in our own state, the public child support program is, unquestionably, the nation's and our state's single largest child-focused program. In our own state, to illustrate, more than one-quarter of a million children are served by the public child support program and, because of persistently high rates of divorce and non-marital childbearing, that number is expected to continue to steadily rise. Further, child support is a relative rarity among public social programs because its services are available without regard to income; there are no 'eligibility criteria' per se.

Finally, although rarely if ever described as such, child support is, at root, a child welfare program, albeit one where the focus is primarily on promoting and enhancing the economic welfare of children through establishing paternity and support orders, enforcing those orders and collecting and distributing support. Further, children and their custodians tend to be involved with the child support program for many years. In theory and often in practice, children become known to child support at or near the time of their birth and their child support cases usually last until their 18th birthdays. For all these reasons and others, as Maryland renews its commitment to our state's hard-working families and their children, it would behoove us to make certain that child support is among the areas receiving priority attention. For good or ill, this program has direct, immediate, day-to-day and long-term effects on the lives of hundreds of thousands of those hard-working families and of their and our state's children.

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