

# CHILD SUPPORT MODIFICATIONS

## PART III: CHARACTERISTICS

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Modifications to child support orders are important for ensuring that orders appropriately match parent and child circumstances throughout the lifetime of an order. Despite ample research on how orders are established, very little research is devoted to understanding characteristics and outcomes for modifications. This is the third report in a series on modifications that aims to help fill this research gap.

The first two reports in this series provided valuable data on the frequency of modifications in Maryland as well as payment outcomes. Of orders established in 2010, about one quarter (26%) were modified from 2010 to 2019 (Passarella, 2024). About half were upward modifications, meaning they resulted in higher order amounts, while the other half were downward modifications. Modified orders, regardless of direction, had a higher percentage of support paid over all 9 follow-up years compared to non-modified orders (Garcia & Passarella, 2025). Compared to the year before modification, the percentage of support paid in the year after modification stayed stable for upward modifications and increased substantially for downward modifications.

Parents can request a modification when there is a change in circumstances impacting the order, such as a change in income.<sup>1</sup> However, there is some evidence that many individuals with substantial income changes do not receive a modification (Wu, 2011). Wu (2011) also found that even when modifications were provided, changes to order amounts were sometimes in the opposite direction of changes to income. In addition, some research has shown that parents of color are less likely to receive a modification compared to White parents (e.g., Ha et al., 2010). This could reflect a lack of interest in requesting modifications and/or a myriad of barriers to accessing modifications, such as administrative burden, lack of knowledge, and lack of financial resources (Waller & Plotnick, 2001; Vogel et al., 2024; Baird & Miller, 2019). Gaps between eligibility for and receipt of a modification could explain why three quarters (74%) of new orders in Maryland were not modified in the 9 years after establishment.

### Key Findings

- ❖ Modifications varied by race, reflecting racial differences in income changes.
- ❖ Receipt of TCA and SNAP, as well as incarceration, were more common among parents without a modification.
- ❖ One in eight (13%) modifications had a change in the number of children on the case.
- ❖ Obligors with higher income at establishment were more likely to receive a downward modification (20%) than those with lower income (9%).
- ❖ Almost all (98%) obligors had a change in income after establishment, but only 27% of them received a modification.
- ❖ About three quarters of obligors with a modification had a change in income before the modification, but the change did not always match the direction of the modification.
- ❖ Obligors with higher income or those with an increase in income before modification paid a higher percentage of support due.

<sup>1</sup> See Passarella (2024) for more information about the modification process.

This report provides information about who obtains modifications in Maryland and how modifications are related to changes in income. It uses the same study population as the previous two reports, including all 11,549 new orders established in 2010. The main research questions included:

1. Are there differences in demographic characteristics and income between parents who do and do not receive a modification, and are there differences by direction of modification?
2. How are changes in parental income over time related to modifications, and is there a difference by direction of modification?
3. How is parental income related to current support payments, and is there a difference by direction of modification?

These findings are important for understanding if modifications are working as intended to change orders when parents experience changes in income. They also build on the findings from the second report in this series by providing more clarity on how income impacts payment outcomes. This information can help guide efforts to ensure that the modification process is accessible for those who need it.

## Data and Study Population

### Study Population

The population for this study includes all child support orders that were newly established through Maryland's public child support program between January 1, 2010 and December 31, 2010. New orders were identified when a final current support order

amount (SOA) greater than \$0 first appeared in the administrative data during the study period. The final population in calendar year 2010 was 11,549 new orders.

Modifications were identified among new orders when there was a change in the monthly SOA between establishment in 2010 through calendar year 2019.<sup>2</sup> Of 11,549 new orders, 26% (n=3,059) were modified. Some orders were modified multiple times, resulting in a total of 4,158 modifications, though only the first modification of an order was included in the analyses for this report. Primary modifications were about evenly split between downward (46%; n=1,396) and upward (54%; n=1,663) modifications. Downward modifications were defined as orders with a lower monthly SOA after modification, and upward modifications were defined as orders with a higher monthly SOA after modification.

### Order & Demographic Data Sources

Study findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland. Data on the new order amounts and modifications were extracted from the Child Support Enforcement System (CSES). CSES was the statewide automated information management system for Maryland's public child support program between March 1998 and September 2022. CSES supported the intake, establishment, location, and enforcement functions of the Child Support Administration (CSA). CSES contains identifying information and demographic data on children and their

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<sup>2</sup> This report does not examine reviews conducted by the Maryland Child Support Administration (CSA) nor whether modifications resulted from any CSA reviews.

Hence, the report does not include the reason for modifications or why a modification was denied after a review.

parents or caregivers who were receiving services from the public child support program authorized under Title IV-D of the Social Security Act. Data on paternity status and payment receipt are also available. Certain demographic data in this report reflect the limited nature of the administrative data systems used (e.g., gender is a binary field). Race (e.g., Black, White) and ethnicity (e.g., Hispanic/Latinx) data may be obtained by case managers from multiple sources.<sup>3</sup> This report uses the combined non-gendered term Hispanic/Latinx in place of Hispanic or Latino to be inclusive.

The Client Automated Resources and Eligibility System (CARES) was the administrative data system for safety net programs managed by the Maryland Department of Human Services from 1998 to 2021. CARES provided program participation data for Temporary Cash Assistance (TCA), Maryland's version of Temporary Assistance for Needy Families (TANF), and the Supplemental Nutrition Assistance Program (SNAP).

### **Income Data Source**

Data on annual earnings come from the Maryland Automated Benefits System (MABS) system. These data include all employers covered by the state's Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) program. Together, these account for approximately 91% of all

Maryland civilian employment. Adults engaged in alternative work arrangements, such as independent contracting and gig work, are not covered by the law and, consequently, are not represented in our earnings data. These data also exclude out-of-state employment. The percentage of out-of-state employment by Maryland residents (13%) is substantially higher than the national average (3%).<sup>4</sup>

### **Data Analysis**

Analyses of new orders include data through the end of calendar year 2019, representing a full 9 years of follow-up data; we chose to end the follow-up period prior to 10 years to avoid the disruption of court closures during the COVID-19 pandemic. Data on income and income changes in this report are presented only for obligors. Annual income was captured relative to the date of order establishment and modification, including the year before establishment and 9 years after, as well as the year before modification, if applicable. Obligor were defined as having lower, middle, or higher income in the year before order establishment based on the federal poverty level (FPL) in 2010 for a one-person household. Obligor who earned less than 100% of the FPL (\$10,830) were included in the lower income group, obligor who earned between 100% and 300% of the FPL were included in the middle income group, and obligor who earned 300% or more of the FPL were included in the higher income group. Changes in income were

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<sup>3</sup> The CSA policy manual permits case managers to obtain race and ethnicity data from various documentation, including applications, driver's licenses, affidavits of parentage, or other administrative records. While not directed towards CSA case managers, the Family Investment Administration (FIA) directs staff to allow individuals to self-identify their race and ethnicity or record it from

observation (FIA, 2008). CSA case managers may obtain race and ethnicity information from this data.

<sup>4</sup> Data were obtained from the U.S. Census Bureau website ([data.census.gov](https://data.census.gov)) using the 2019–2023 American Community Survey 5-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

defined as a 25% change in income in any of the 9 years after order establishment or in the year before modification, compared to the year before order establishment.

Obligors with no income were excluded from analyses as specified throughout the report. Almost four in 10 (16%; n=2,027) obligors had no income recorded in the year before establishment as well as in all 9 years after establishment.

This report utilizes descriptive statistics to describe child support orders and modifications, including percentages,

medians, and averages. The average represents the number at which one would arrive if the total (e.g., all support order amounts) was divided by the number of orders included in the analysis. We also present the median, because it is sometimes a better representation of the data. One can find the median by arranging all values from lowest to highest and selecting the midpoint value. Extreme values do not affect the median, which is why it is sometimes preferred over the average.

	Definition	Percentage of Obligors	Median Income
Lower Income	Income below 100% of the federal poverty level (FPL) for one person in 2010 (<\$10,830)	37%	\$3,488
Middle Income	Income at or above 100% and below 300% of the FPL in 2010 (\$10,830–\$32,489)	34%	\$20,141
Higher Income	Income at or above 300% of the FPL in 2010 (≥\$32,490)	29%	\$48,554

### Demographics and Modification Status

Previous studies have found differences in demographics between those who have and have not received modifications. Two Wisconsin-based studies found that White parents were more likely to receive a modification than non-White parents (Ha et al., 2010; Wu, 2011). Recent state guideline reviews in Nebraska, Pennsylvania, and West Virginia found that parents with modified orders were more likely to have more than one child compared to those without a modification (Nebraska Child Support Advisory Commission, 2025; Venohr & Matyasic, 2021; West Virginia Support Enforcement Commission, 2023). Additionally, West Virginia found that parents with modified orders were more likely to be incarcerated either currently or in the past (West Virginia Support

Enforcement Commission, 2023). These differences could indicate bias in granting modifications, differences in access to modifications, and/or differences in eligibility for modifications. Notably, no studies to our knowledge have explored demographic characteristics by direction of modification.

### Obligor Demographic Characteristics

The next two analyses explore demographic characteristics by modification status. Table 1 shows obligor (i.e., the parent who owes support) demographic characteristics, including gender, race, age, incarceration status, and public benefit receipt by those who received an upward, downward, or no modification. Overall, demographics for those who did not receive a modification were similar to the total study population, given that three quarters (74%) of the population did not receive a modification.

Moreover, the general characteristics were similar regardless of modification status, with the most common obligor being Black, male, and in their thirties.<sup>5</sup>

However, there were some differences specific to the direction of modification. For instance, male obligors made up an even higher share of those with an upward modification (95%) compared to no modification (87%). In addition, White obligors made up a larger share of downward modifications (39%), compared to no modification (32%). In contrast, Black obligors made up a smaller share of downward modifications (53%) compared to no modification (61%). Average age was similar across groups but was 1 year younger for upward modifications (33) and 1 year older for downward modifications (35) compared to those who did not get a modification (34).

While a later section describes findings on income, it is important to note that some demographic differences may be explained by changes in income. For example, White obligors were slightly more likely than Black obligors to have a decrease in income in the 9 years after their order was established,<sup>6</sup> which may partially explain why White obligors were also more likely to receive a downward modification. In addition, demographic differences with modifications could reflect differences in the support order

amount at establishment. The first report in this series found that higher orders were more likely to be modified downward; White obligors had a higher average order (\$438) than Black obligors (\$373) at establishment (analysis not shown).

Incarceration during the study period was rare among obligors. One in 20 (5%) obligors without a modification were released from incarceration between 2010 and 2019,<sup>7</sup> compared to 4% among upward modifications and 3% among downward modifications. Notably, incarceration is a change in circumstance that could warrant a modification, given that incarcerated parents do not have the ability to generate income to pay support. However, there was a change in modification policy regarding incarceration during the study period, potentially limiting its use.<sup>8</sup> Incarcerated obligors may not have received a modification if they did not request one or if they did not meet the restricted eligibility criteria for receiving one. Furthermore, they may have instead received an order suspension,<sup>8</sup> which acts like a modification, but is not recorded as such. Additional research could confirm how often incarcerated obligors receive order suspensions rather than modifications, and whether their use has increased in light of more recent policy changes for incarcerated obligors.

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<sup>5</sup> Race, gender, and age are based on information provided at order establishment.

<sup>6</sup> 52% of White obligors had a decrease in income, compared to 46% of Black obligors.

<sup>7</sup> There was no data available on when incarceration began. Incarceration during the study period was instead defined as having a documented release date from incarceration between January 1, 2010 and December 31, 2019.

<sup>8</sup> Prior to October 2012, incarcerated obligors could request a modification, but there was no statute

mandating incarceration as a material change in circumstance (Md. Family Law Code § 12-104, 2010). After October 2012, incarceration of 18+ consecutive months warranted an automatic suspension of the support order (Md. Family Law Code § 12-104, 2012; H.B. 651, 2012), but according to the CSA policy manual, suspensions were limited to obligors who met the following criteria: they had a child support order established or modified after October 2012 and they were sentenced on or after October 2012 (CSA, n.d.).

Receipt of means-tested public benefits during the study period, including TCA (Temporary Cash Assistance) and SNAP (Supplemental Nutrition Assistance Program), were both more common among obligors without a modification. Among obligors without a modification, 7% received TCA at some point during the study period,

compared to 3% of those with upward modifications and 4% with downward modifications. Likewise, receipt of SNAP at any point during the study period was highest among obligors without a modification (54%), compared to those with upward (42%) and downward (45%) modifications.

**Table 1. Demographics of Obligor by Modification Status**

	No Modification (n=8,490)	Upward Modifications (n=1,663)	Downward Modifications (n=1,396)	Total (n=11,549)
<b>Gender</b>	%	%	%	
Male	87%	95%	90%	89%
Female	13%	5%	10%	11%
<b>Race</b>	%	%	%	
Black	61%	62%	53%	60%
White	32%	32%	39%	33%
Hispanic/Latinx*	6%	5%	6%	6%
Other^	1%	1%	1%	1%
<b>Age</b>	%	%	%	
Younger than 20	2%	3%	1%	2%
20 to 29	38%	40%	32%	37%
30 to 39	35%	36%	39%	35%
40 & Older	25%	21%	29%	25%
Average Age	34	33	35	34
<b>Incarceration</b>	%	%	%	
Released 2010–2019	5%	4%	3%	5%
<b>Public Benefit Receipt</b>				
TCA	7%	3%	4%	6%
SNAP	54%	42%	45%	51%

**Note:** \*Hispanic/Latinx is mutually exclusive with other races. ^Other includes Asian, Alaskan Native, and Native Hawaiian/Pacific Islander. Incarceration captures individuals who had a documented release date between January 1, 2010 and December 31, 2019. Public benefit receipt captures individuals who received TANF and/or SNAP at any point between January 1, 2010 and December 31, 2019.

## Obligee Demographic Characteristics

While some demographic characteristics of obligees (i.e., parents who are owed support) were different from obligors, differences by modification status followed a similar pattern. Across all groups, obligees were most commonly Black, female, and in their thirties. Differences by race were similar to obligors. Compared to those who did not receive a modification, downward modifications had a larger share of White obligees (42% vs. 37%) and a smaller share of Black obligees (50% vs. 57%).

Incarceration and public benefit receipt also generally followed the trends seen for obligors. Less than 1% of obligees were released from incarceration during the study period across groups, but incarceration was more common among those without a modification (0.5%) compared to both upward (0.4%) and downward (0.2%) modifications.<sup>9</sup> With the exception of SNAP receipt among upward modifications, receipt of public benefits was greater for those with no modification. More than one in three (36%) obligees with no modification received TCA at some point during the study period, compared to only three in 10 (30%) among upward modifications and one

in four (23%) among downward modifications. Two in three (66%) obligees with no modification received SNAP, compared to almost seven in 10 (69%) among upward modifications and six in 10 (60%) among downward modifications.

Notably, TCA recipients, who are required by federal and state law to cooperate with the public child support program, must be notified every 3 years of the option to request a review to determine if they are eligible for a modification, regardless of whether they have a change in circumstances (Review and Adjustment of Child Support Orders, 2016). This is designed to make modifications more accessible for this population, though recipients would need to follow through with the request and meet eligibility criteria in order to benefit from it. TCA recipients, who by definition have extremely low income, may struggle with the administrative and financial burden<sup>10</sup> involved in requesting a review. Alternatively, they may not often meet eligibility criteria, such as a substantial change in income, for a modification. Unlike TCA, SNAP recipients are not mandated to cooperate with the child support program and are not notified of the option to have their order reviewed for modification.

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<sup>9</sup> Unlike for obligors, incarceration of obligees is not mandated as a material change in circumstance that warrants a modification under Maryland law. However, a judge could still choose to grant a modification in these cases.

<sup>10</sup> TCA recipients who request a modification through the Child Support Administration do not incur court fees, though they may still face financial challenges such as lost wages if they are required to attend court proceedings.

**Table 2. Demographics of Obligees by Modification Status**

	No Modification (n=8,490)	Upward Modifications (n=1,663)	Downward Modifications (n=1,396)	Total (n=11,549)
<b>Gender</b>	%	%	%	
Male	9%	4%	8%	8%
Female	91%	96%	92%	92%
<b>Race</b>	%	%	%	
Black	57%	56%	50%	56%
White	37%	37%	42%	38%
Hispanic/Latinx*	5%	5%	6%	5%
Other^	1%	1%	1%	1%
<b>Age</b>	%	%	%	
Younger than 20	5%	4%	3%	5%
20 to 29	43%	50%	37%	43%
30 to 39	30%	30%	36%	31%
40 & Older	22%	17%	24%	21%
Average Age	33	31	33	32
<b>Incarceration</b>	%	%	%	
Released 2010–2019	0.5%	0.4%	0.2%	0.4%
<b>Public Benefit Receipt</b>	%	%	%	
TCA	36%	30%	23%	34%
SNAP	66%	69%	60%	66%

**Note:** \*Hispanic/Latinx is mutually exclusive with other races. ^Other includes Asian, Alaskan Native, and Native Hawaiian/Pacific Islander. Incarceration captures individuals who had a documented release date between January 1, 2010 and December 31, 2019. Public benefit receipt captures individuals who received TANF and/or SNAP at any point between January 1, 2010 and December 31, 2019.

### Number of Children and Modifications

Another important demographic characteristic is the number of children on a case. Parents can obtain a modification if there is a change in the number of children since the order was established. The number of children could increase if a new child is born between the same parents and added to the case, in which the order amount would increase (all else being equal). Alternatively, the number of children could decrease if a child passed away or turned 18 and emancipated from the case, in which the order amount would decrease (all else being equal).

This next analysis explores all modified orders and whether the change in the number of children on the order may have resulted in the modification. Overall, one in eight (13%) orders that were modified had a change in the number of children, and the direction of change generally matched the direction of modification (analysis not shown). Table A1 in the Appendix details how changes in the number of children differed by the direction of modification. At modification, the percentage of cases with more than one child increased for those with an upward modification (from 24% to 32%) and decreased for those with a downward

modification (from 44% to 35%) compared to establishment.

While a minority of modifications had a change in the number of children, the change generally aligned with the direction of modification. Among upward modifications, 11% of cases had more children on the order at modification, compared to 2% that had fewer children. Among downward modifications, 3% had more children on the order at modification, compared to 11% that had fewer children. Future research should explore how often modifications are granted for cases that have a change in the number of children.

**Some modifications are likely a result of a change in the number of children**

**since establishment.** One in eight (13%) modifications had a change in the number of children on the case. The direction of change generally matched the direction of modification.

See **Appendix Table A1** for more details.

## Obligor Income and Modification Status

This next section explores how income at order establishment and changes in income over time are related to parents' modification status. Income is central to how support orders are established and modified, as both parents' income forms the basis of the order calculation. When income changes substantially, parents can request a modification to their support order to ensure that it continues to be

commensurate with parents' and children's financial needs, as well as their ability to pay support. An increase in the obligor's income or decrease in the obligee's income could warrant an upward modification, while a decrease in the obligor's income or increase in the obligee's income could warrant a downward modification (all else being equal, such as the number of children on the order and child expenses used in the order calculation). While an income change of either parent can result in a modification, the remaining analyses in this report focus only on obligors. Some research has shown that more than half of modifications are requested by obligors, likely because they are responsible for fulfilling the support order (Center for Policy Research, 2009; Massachusetts Department of Revenue Child Support Enforcement Division et al., 2012). Analyses of obligee data were largely similar to that of obligors, but notable differences are described when they were observed.

Before exploring how income changes align with modifications, it is important to understand how income at order establishment may be related to modifications. Figure 1 shows how receipt of a modification differed by obligor income in the year before establishment. Obligor income was defined as lower, middle, or higher based on the federal poverty level in 2010 (see the Data Analysis section for more details).<sup>11</sup> The percentage of obligors who received a modification in the 9 years after establishment was highest for those with higher income (36%), compared to middle (28%) and lower (23%) incomes before order establishment. For those who

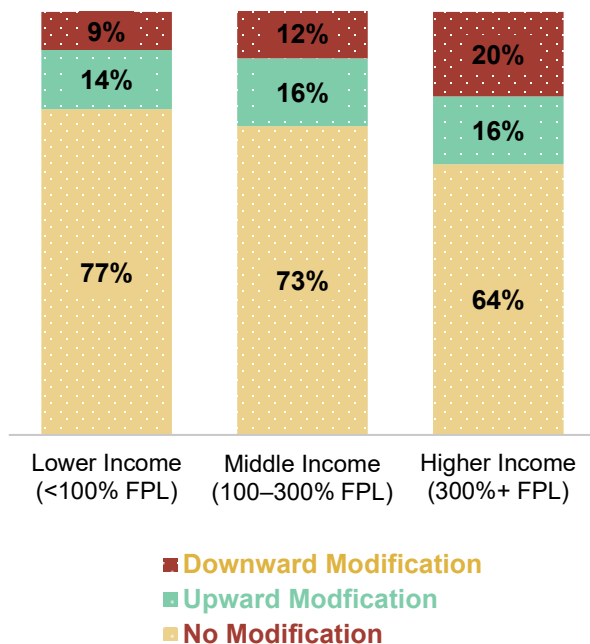
<sup>11</sup> As this data captures only obligors who participated in the public child support program and excludes those who established their orders privately, income

tended to be low with median earnings of \$17,068 (in 2010 dollars) for obligors with income information in the year prior to order establishment.

received a modification, the percentage that received an upward modification was similar at each income level (between 14% and 16%). However, the percentage of obligors who received a downward modification was doubled for those with higher income (20%) compared to those with lower income (9%). Despite these differences by income level, more than half of obligors at each level did not receive a modification.

**Figure 1. Percent of Obligor with a Modification by Income in the Year Before Order Establishment**

**Interpretation Example:** Of obligors who had lower income before order establishment, one in seven (14%) received an upward modification and one in 10 (9%) received a downward modification.



**Note:** Obligor with no income in the year before order establishment (n=4,824; 38%) were excluded from this figure. Obligor were categorized based on nominal income (i.e., unadjusted for inflation).

Differences in receipt of a modification by income has been documented by several other states. In their guidelines' reviews, Nebraska, Pennsylvania, Tennessee, and West Virginia reported that parents with modified orders had higher incomes than those without a modification (Nebraska Child Support Advisory Commission, 2025; Tennessee State Government, 2020; Venohr & Matyasic, 2021; West Virginia Support Enforcement Commission, 2023). Individuals with higher incomes may face fewer barriers to accessing a modification. For example, they may be more able to afford legal fees associated with the modification process and legal representation, as well as the flexibility to take off of work to attend court dates.

Alternatively, individuals with higher incomes may be more likely to have a change in income that makes them eligible for a modification. There is some evidence for this in Appendix Figure A1, which shows median obligor income in the year before establishment and 9 years after by modification status. Those who received a downward modification had the highest income in the year before order establishment. Their median earnings then dropped by about \$10,000 in the first 2 years after establishment, representing a steep change in income that likely prompted the downward modification. Notably, this steep decline in income may be a result of long-term impacts of the Great Recession on employment and earnings (e.g., Center on Budget Policies and Priorities, 2019). The next section provides more information about how changes in income are related to modifications.

## Changes in Obligor Income and Modification Status

For this report, income changes are defined as a 25% change from income in the year before order establishment. A modification can occur when there has been a “material change in circumstances” (Md. Family Law Code § 12-104, 2025). Throughout much of this study period, the Child Support Administration (CSA) operationalized a material change as “one that results in at least a 25 percent change in the support amount” (CSA, n.d.). However, courts and other legal professionals use a different standard for modifications. Rather than a change to the support order amount, the Maryland Judiciary (2004) advises that a 25% change in income can meet the standard for a material change. While a 25% change in income does not necessarily translate to a 25% change in the support order amount, since the support order is based on a combination of obligor income, obligee income, income deductions, and additional child expenses, this report uses that standard to examine how changes in obligor income may result in modifications.

**Income changes in this report are defined as a 25% change in income, though this would not necessarily make an obligor eligible for a modification.**

Overall, income changes among obligors were common, but modifications were rare. Almost all (98%) obligors with income information had a 25% increase or decrease in income in the 9 years after establishment

Almost all (98%) obligors had a change in income in the 9 years after establishment.



**Less than three in 10 (27%) obligors with a change in income received a modification.**

compared to the year before establishment. However, less than three in 10 (27%) obligors with a change in income received a modification.

Figure 2 provides a closer look at how changes in income were related to modification status. Although few obligors did not have a change in income in the 9 years after establishment, unsurprisingly, almost three quarters (72%) of those obligors did not receive a modification. A modification would only be granted for these obligors if there was another change in circumstances beyond obligor income, such as a change in obligee income<sup>12</sup> or a change in the number of children.

Among obligors with a change in income, modifications were still not common. As shown in Figure 2, almost three quarters of obligors did not receive a modification even when they had an increase (73%) or a decrease (72%) in income. The direction of change in income did not necessarily align with the direction of modification; for example, 14% of obligors with a decrease in income received a downward modification, and another 14% received an upward modification.<sup>13</sup> Altogether, these findings are

<sup>12</sup> Including obligee income changes in this analysis did not impact the findings (analysis not shown).

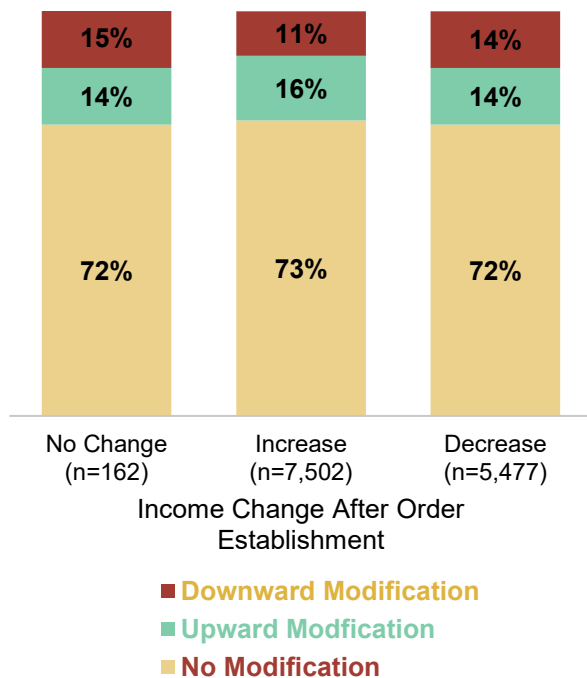
<sup>13</sup> Modifications that did not match the direction of change in income may have been granted for additional reasons. Alternatively, an obligor could have had both an increase and a decrease in income.

For instance, if an obligor had an increase in income in 2012 and received an upward modification, and then had a decrease in income in 2016, they would be captured in this figure as having an increase in income with an upward modification as well as a decrease in income with an upward modification.

consistent with previous research in Wisconsin, which found that although many parents experience changes in income, modifications are relatively rare (Ha et al., 2010; Wu, 2011). Hence, many obligors may be struggling to meet a support order that has not changed to match their ability to pay, or they are underpaying relative to their capacity.

**Figure 2. Percent of Obligor with a Modification by Change in Income**

**Interpretation Example:** Of obligors who experienced an increase in income after order establishment, one in six (16%) received an upward modification and one in 10 (11%) received a downward modification.



**Note:** A change in income was defined as an increase or decrease in earnings of at least 25% in at least one of the 9 years after order establishment compared to the year before establishment. An obligor could have both an increase and a decrease in income over the 9 years, in which case they are included in both the increase and decrease columns in the figure. Obligor with no income in the year before establishment and all 9 years after (n=2,027, 16%) were excluded from this figure.

There are a few possible reasons why only a small percentage of obligors with a change in income received a modification. As described previously, a 25% change in income does not necessarily result in a 25% change in the support order amount, which was the CSA's criteria for determining if an order was eligible for a modification during the study period. Thus, some obligors who had a change in income may still not have been eligible for a modification.

Furthermore, this data only captures formal earnings (see the Income Data Source section for more details), which is not necessarily the same as the income used to determine support order amounts. For instance, some obligors may have self-reported income that is not formerly recorded, such as income from gig work or self-employment. In addition, judges are allowed to impute income to parents when they are found to be voluntarily impoverished (Md. Family Law Code § 12-204, 2025). This means that actual, formal income changes used for this analysis may not align with the income changes recorded in the guidelines that are used to establish orders.

Even if obligors are eligible for a modification based on their income change, they may struggle to complete the entire modification process. To receive a modification, obligors would first need to know that they can request one, and then fill out an application, attend court dates, and pay any legal fees associated with the process. Each of these steps presents a potential barrier that could keep an obligor from obtaining a modification even if they were eligible. Some studies have found that a lack of knowledge and expenses in particular act as barriers (Waller & Plotnick, 2001; Vogel et al., 2024). Furthermore, one

study found that the number of applications for modifications increased when the application form was simplified, demonstrating how application forms themselves can act as a barrier (Baird & Miller, 2019). In addition, some parents may choose not to request a modification out of fear that it could negatively impact their relationship with the other parent, such as in domestic violence cases, or because they do not want to financially burden the other parent or lose informal financial support (Vogel et al., 2024).

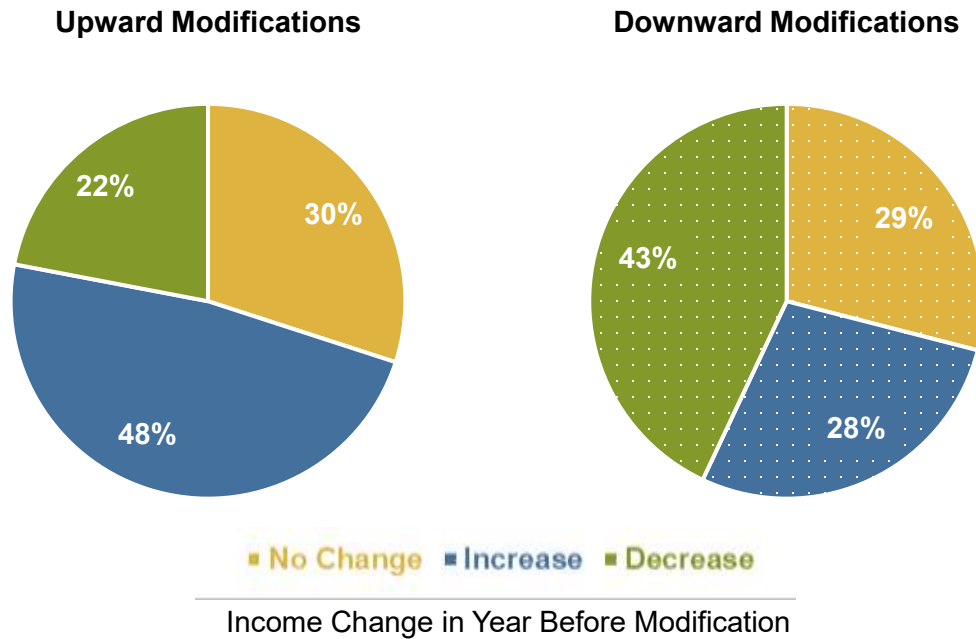
### Changes in Obligor Income Before Modification

While the previous figure provided the percentage of obligors who received a modification by changes in income, Figure 3 examines the opposite question: among

obligors *who* did receive a modification, how many had a change in income in the year prior to the modification compared to the year before order establishment? For both upward and downward modifications, almost half of obligors had the expected income change before modification. Specifically, 48% of obligors with an upward modification had an increase in income before modification, and 43% of obligors with a downward modification had a decrease in income before modification. However, the remaining half of obligors were roughly split between having the opposite change in income or having no change in income. For instance, almost three in 10 (28%) obligors with a downward modification had an increase in income and another three in 10 (29%) had no change in income before the modification.

**Figure 3. Change in Obligor Income in the Year Before Modification by Modification Type**

**Interpretation Example:** Among obligors with an upward modification, almost half (48%) had an increase in income in the year before modification compared to the year before order establishment.



**Note:** A change in income was defined as an increase or decrease in earnings of at least 25% in the year before modification compared to the year before order establishment. Obligor with no income in both years (n=766, 25%) were excluded from this figure.

There are a few reasons why changes in obligor income do not perfectly align with the direction of modification. One is that there are other changes in circumstances that could have led to the modification, such as a change in obligee income, child expenses, number of overnights with parents, and/or the number of children on the case. Notably, including changes in obligee income in this analysis reduced the percentage with no change in income to less than 10% (analysis not shown). This suggests that some modifications were in fact a result of a change in obligee, but not obligor, income. As described previously, about one in eight obligors who received a modification had a change in the number of children, but unlike changes to obligee income, this did not impact the findings shown in Figure 3 (analysis not shown). It is, again, also possible that actual income changes do not align with income changes used to determine support order amounts.

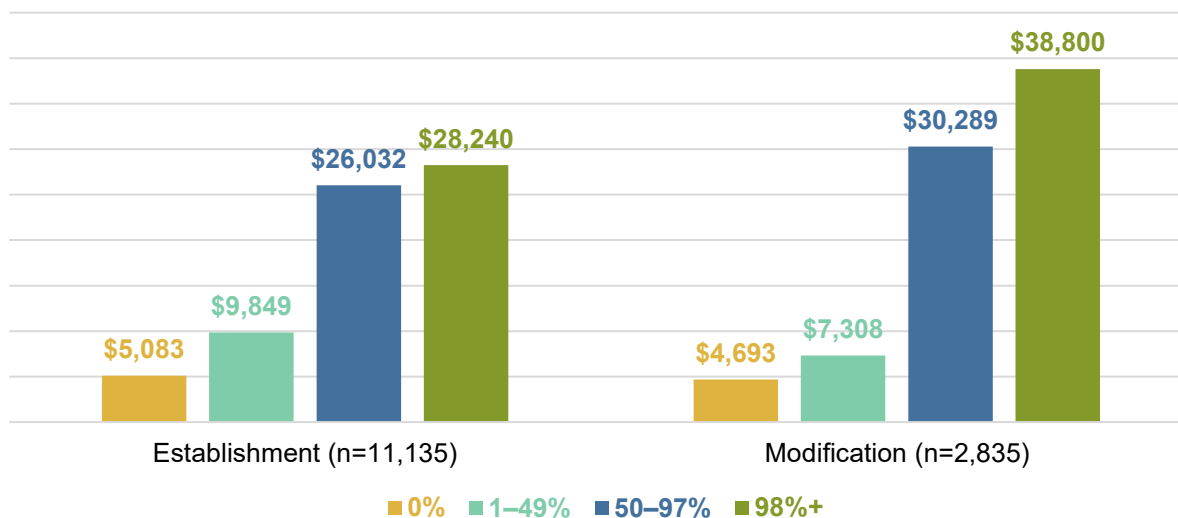
## **Income and Payment Compliance**

In addition to their relationship to modifications, data on income can shed more light on variability in payment outcomes. The second report in this series found that differences in the direction of modification did not account for all of the variation in current support paid before and after a modification, suggesting that other factors influence support paid, such as income (Garcia & Passarella, 2025). Figure 4 provides more clarity on this by showing how obligor income is related to the percentage of current support paid both at order establishment and in the year before modification.

Obligors with higher incomes paid a higher percentage of current support due at both order establishment and modification. For instance, median income was more than two times greater for obligors who paid more than half (50-79%) of current support when their order was established, compared to those who paid less than half (1-49%) of current support (\$26,032 vs. \$9,849). Likewise, in the year before modification, median income was four times greater for those who paid more than half of current support, compared to those who paid less than half (\$30,289 vs. \$7,308).

**Figure 4. Median Obligor Income by Percent of Current Support Paid at Order Establishment and Modification**

**Interpretation Example:** Obligors who paid 1–49% of current support due in the year their order was established had a median income of \$9,849 in the prior year.



**Note:** Median income was calculated using nominal income (i.e., unadjusted for inflation) in the year before order establishment and the year before modification. Percent of current support paid captures the percent paid in 2010 (i.e., when all orders were established) and in the year before modification. Obligors with no modification were excluded from the modification data shown in this figure. Obligors with no income in the year before establishment or year before modification were excluded from this figure.

These findings are consistent with a large body of literature documenting better payment outcomes among obligors with higher income. Obligors with higher incomes likely face fewer financial challenges to meeting their support obligations while also meeting their own needs and living costs. Research has shown that high-income workers are less likely to experience instability in employment hours and earnings (Bauer et al., 2025), which may allow them to consistently meet their child support obligation.

While higher income is often linked to better payment outcomes, little research is dedicated to exploring how changes in income impact payment outcomes, and what role modifications play in this relationship. The previous report found that

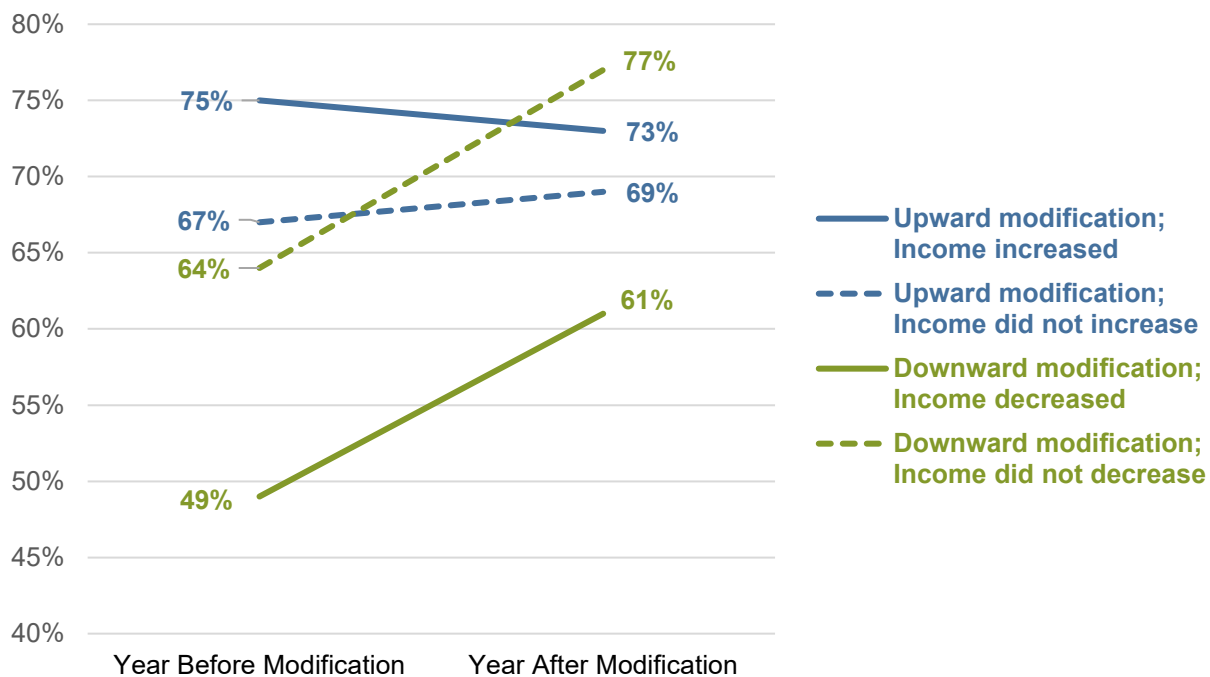
the average percentage of support paid increased after a downward modification and remained stable after an upward modification, though this did not take into account any differences by income (Garcia & Passarella, 2025). Figure 5 builds upon this analysis by showing the average percentage paid in the year before and year after the modification by both modification direction and change in obligor income in the year before modification. As was already shown in the previous report, the average percentage paid stayed nearly the same for those who received an upward modification (captured with the blue lines in Figure 5), while percentage paid increased for those who received a downward modification (captured with the green lines).

Figure 5 also shows that there were differences in the percentage paid based on whether income changed in the same direction of the modification. Among those with an upward modification, obligors with an increase in income paid an average of 75% of support due in the year before modification and 73% of support due in the year after modification. Obligor who received an upward modification, but did not have an increase in income, had a lower average percentage paid in both the year before (67%) and year after (69%) modification.

There was a similar pattern for downward modifications. While there was an increase in the average percentage paid after

modification for both groups, obligors who had a decrease in income consistently had a lower average percentage paid. In the year before modification, average percentage paid was 15 percentage points lower for those with a decrease in income (49%) compared to those without a decrease in income (64%). Likewise, in the year after modification, the average percentage paid was 16 percentage points lower for those with a decrease in income (61%) compared to those without a decrease (77%). This suggests that while downward modifications can improve percentage paid, the income fluctuations obligors experience have a substantial impact on payment outcomes.

**Figure 5. Average Percent of Current Support Paid in the Year Before and After Modification, by Change in Income and Modification Direction**



**Note:** A change in income was defined as an increase or decrease in earnings of at least 25% in the year before modification compared to the year before order establishment. Obligor with no income in both years (n=766, 25%) were excluded from this figure.

## Conclusions

This final series report on modifications characterizes who received a modification to their child support order between 2010 and 2019. Demographic characteristics were largely similar regardless of modification status, but there were some notable differences. White parents were more common among those who received a downward modification, likely because White parents more often experienced a decrease in income after establishment. Modifications among incarcerated parents were rare, though this may reflect the use of order suspensions, which function like modifications but are not recorded as such, or previous restrictions in modification eligibility. Lastly, it was less common for parents with modifications to receive SNAP or TCA than those without a modification, suggesting that parents receiving public benefits may have more difficulty accessing modifications or are not often eligible.

Similar to other states, this report found that obligors who had higher income when their order was established were more likely to have their order modified. The percentage of obligors with higher incomes who received a downward modification (20%) was double that of lower-income obligors (9%). This is possibly because those who started off with higher income more often had a decrease in income in the first few years after order establishment, likely due to impacts of the Great Recession.

Overall, changes in income were very common, but modifications were relatively rare. Almost all (98%) obligors with income information had either an increase or a decrease in income during the 9 years after order establishment, but less than three in 10 (27%) received a modification. This

means that many obligors were likely eligible for a modification but did not receive one. Some may face administrative or financial burdens that make accessing modifications difficult.

This report also highlights the role of income and income changes in payment outcomes. At both order establishment and modification, obligors with higher incomes paid a greater percentage of current support due. Furthermore, the percentage paid before and after a modification was highest for those who had an increase in income and lowest for those who had a decrease in income. While modifications can improve payment outcomes, income is critical to determining an obligor's ability to meet their obligation.

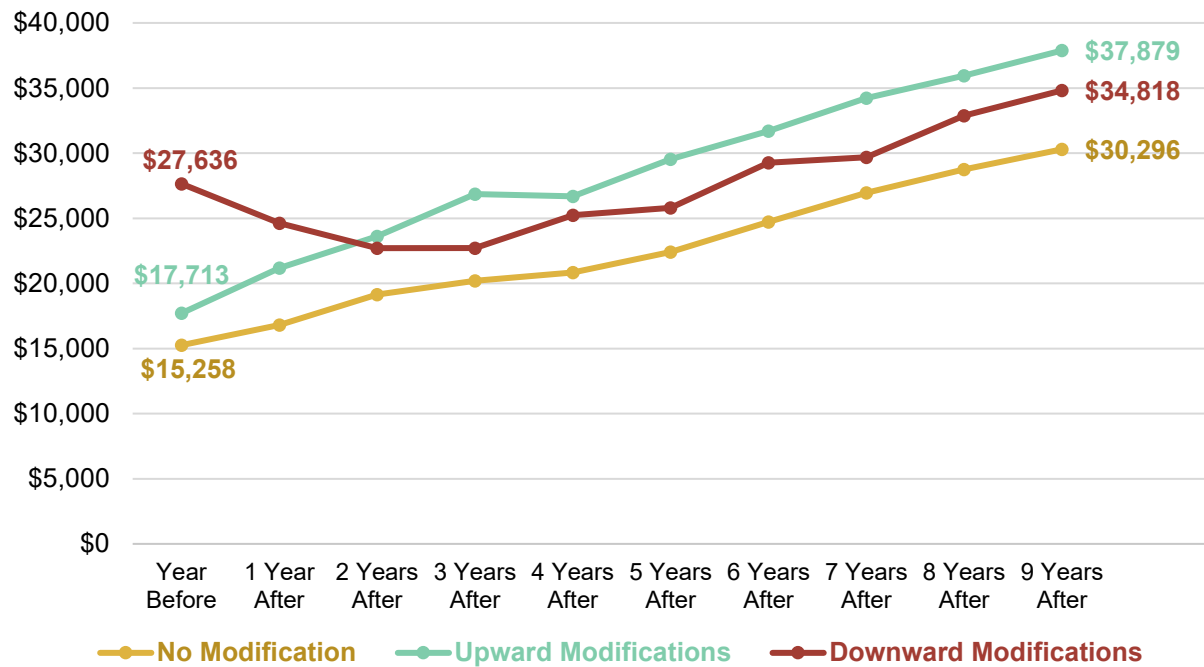
This concludes a series of three reports on modifications to orders established in 2010. The first report found that three quarters (74%) of orders were not modified, and modifications were about evenly split between upward and downward modifications (Passarella, 2024). The second report found that modifications may increase the percentage of support paid, particularly for downward modifications, while upward modifications may result in increased arrears balances (Garcia & Passarella 2025). Finally, this report shows that while changes in income are likely a main driver of modifications, many with a change in income do not receive a modification. Additional research could clarify the reason why modifications are not common, such as exploring how often parents request modifications and reasons why parents are denied or approved. Efforts to make modifications more accessible, such as simplifying the application process or reminding parents of the process, may increase their use for those who are eligible.

## Appendix A

**Table A1. Number of Participating Children by Modification Status**

Number of Children	No Modification	Upward Modifications	Downward Modifications
<b>At Order Establishment</b>			
0 children	2%	1%	1%
1 child	76%	75%	56%
2 children	17%	18%	33%
3 or more children	5%	6%	11%
<b>At Modification</b>			
0 children	-	1%	0%
1 child	-	67%	64%
2 children	-	24%	28%
3 or more children	-	8%	7%
<b>Change in the Number of Children from Establishment to Modification</b>			
Increase	-	<b>11%</b>	3%
Decrease	-	2%	<b>11%</b>
No Change	-	87%	86%

**Figure A1. Median Obligor Income in the Year Before and 9 Years After Order Establishment by Modification Status**



**Note:** This figure shows nominal income in each year (i.e., unadjusted for inflation). Obligor were included in the upward or downward modification group based on the first modification on the case.

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