



MARYLAND'S CHILD SUPPORT CASELOAD, JULY 2023: EXAMINING OBLIGORS BY AGE OF OLDEST CASE

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The public child support program has evolved over time, shifting from a primarily enforcement-focused approach to a more balanced model prioritizing family well-being. While the program remains crucial for financially supporting families, the changing caseload dynamics and evolving policies have shaped the experiences of parents who owe support, referred to as obligors. Obligor with open child support cases today may have vastly different experiences with the child support program depending on when their cases first opened. Those with cases opened 20 years ago faced a program heavily focused on enforcement, in which non-paying obligors were often labeled as *deadbeat dads* (Cammett, 2014). Conversely, parents with recently opened cases still encounter program enforcement but with an understanding that some nonpayment is due to an obligor's *inability to pay* rather than unwillingness.

The program's evolution is partly related to its declining caseload. As required by federal law, participants in the Temporary Assistance for Needy Families (TANF) program must participate in the public child support program, allowing the TANF program to recoup costs for cash assistance through child support payments. However, TANF's lifetime benefit limits and work-related activity requirements, combined with a robust economy in the early 2000s, led many families to exit the TANF program (Parolin, 2021; Loprest, 2012). This exodus reduced the number of mandatory child support cases, from 7.4 million in 1996, at the start of welfare reform, to only 905,000 in 2023 (Office of Child Support Enforcement [OCSE], 1996; Office of Child Support Services [OCSS], 2024). Overall, the child support caseload has decreased by more than 30% since welfare reform. This decline has forced child support agencies to consider changes to the program that can both best support the current caseload and provide services to new families to the program (U.S. Government Accountability Office, 1999; Glosser et al., 2018).

Alongside welfare reform, there was a sentiment that despite a moral duty for fathers to support their families, some fathers were absent from their children's lives and chose not to support them

KEY FINDINGS

- ❖ Most (71%) obligors' first case opened 5 to 24 years ago. Obligor with recent cases opened less than 5 years ago declined from 25% in 2017 to 14% in 2023, while those with older cases opened 25 years ago or more increased (6% to 15%).
- ❖ Obligor were most often Black men in their 40s. However, those with recent cases were more racially diverse, and 12% were women compared to 2% among those with the oldest cases.
- ❖ One third (32%) of obligor with the oldest cases owed current support compared to the majority of the other three obligor groups. Obligor with recent cases had higher annual obligations than those with the oldest cases (\$6,943 vs. \$5,249).
- ❖ About 80% of obligor in each group made a current support payment in the prior year, and those obligor paid about 60% of what was owed during that year.
- ❖ Obligor with older cases were more likely to owe arrears (75% vs. 48%—recent cases) and half (52%) had arrears-only cases.
- ❖ Arrears balances ranged from \$6,200 among obligor with recent cases to more than \$15,000 among those with the oldest cases.
- ❖ Most obligor owed arrears to the custodial parent although state-owed arrears were most common among obligor with the oldest cases (43% vs. 17%—recent cases).

(Tollestrup, 2023). Therefore, the program expanded in ways to force fathers to support their children, including wage-garnishments up to 65% of disposable income, tax refund intercepts, incarceration, driver's license suspension, and passport revocation, among other actions. The punitive nature of some enforcement actions has been linked to racial and economic challenges, often affecting low-income, primarily Black obligors (Cammett, 2014; Kim et al., 2024).

While obligors in more recent years still face enforcement actions, these are often coupled with programs designed to address family well-being. For example, states facilitate employment programs to assist obligors in meeting their obligations (OCSS, 2021), and OCSS now allows states to use federal funds for these services (Gray, 2025). OCSS also requires states to notify incarcerated obligors about opportunities to suspend their obligations to prevent the accrual of child support debt during incarceration (OCSE, n.d.). More states are passing through child support payments to TANF families instead of recouping those payments (National Conference of State Legislatures, 2023), and most have created debt forgiveness programs for state-owed debt accrued while custodial families received TANF or foster care assistance (Gray, 2022). Additionally, state programs have explored procedural justice concepts to ensure the child support process is perceived as fair and to create current support orders within an obligor's ability to pay (Hossain & Wasserman, 2024).

Currently, Maryland's child support program includes parents who began their experience during the period of heavy enforcement and others whose first case was opened more recently under policies

focused on family well-being. This report compares the profile of obligors with active cases in Maryland's public child support program by when their first case opened. By assessing obligors' demographic and case characteristics, this report aims to equip policymakers with the insights needed to develop informed strategies that enhance program effectiveness, promote equitable outcomes, and support the well-being of all families involved.

Sample & Data Sources

Sample

This report uses a stratified random sample of obligors with active child support cases in July 2023. There were 137,240 unique obligors with active cases in July 2023, and the sample includes 17,802 unique obligors (13%). The sample is stratified by jurisdiction with a 95% confidence interval and a 3% margin of error. This means that obligors from smaller jurisdictions were over-sampled and those from larger jurisdictions were under-sampled relative to their percentages of the statewide caseload. This over- and under-sampling is adjusted for statewide analyses using weights. Stratified sampling allows for both a statewide sample that accurately represents the proportions of obligors across jurisdictions and a set of jurisdictional samples that are large enough to analyze.

Data Sources

Study findings are based on analyses of administrative data maintained by the State of Maryland. In November 2021, Maryland began migrating jurisdictions to a new data system: the Child Support Management System (CSMS). All jurisdictions began

operating in CSMS in September 2022.¹ CSMS supports the intake, establishment, location, and enforcement functions of the Child Support Administration (CSA) and contains identifying information and demographic data on children, obligors, and custodians receiving services from the IV-D agency.² Data on cases and court orders including paternity status and payment receipt are also available.

Employment and earnings data were obtained from BEACON which includes data from all employers covered by the state's Unemployment Insurance (UI) law and the Unemployment Compensation for Federal Employees (UCFE) program. There are several limitations to BEACON data. BEACON only tracks employment in Maryland. The percentage of out-of-state employment by Maryland residents (13%) is substantially higher than the national average (3%).³ Also, BEACON does not contain data on certain types of employment, self-employment, informal employment, or independently contracted work such as gig work. Recent research shows that working obligors in the public child support program are more likely than the national workforce to perform gig work as their main form of employment (14% vs. 9%; Sorensen, 2022).

To address these limitations, employment was also assessed with CSMS data. CSMS contains information on how obligors made payments, including whether the payment was made through income withholding.⁴ To

have a payment made by income withholding, an obligor must have a job from which deductions can be made. If an obligor appeared to be unemployed in BEACON but a payment was made by income withholding during the same time period, the obligor is counted as employed. About 25% of the sample was identified as employed through this method. However, earnings cannot be identified for these individuals.

Analysis

This profile uses descriptive and inferential statistics to describe Maryland's obligors. Descriptive statistics include measures such as the mean and median. Inferential analyses include an Analysis of Variance (ANOVA) test and chi-square test of independence to compare groups. Statistical significance is denoted on tables and figures using p-values (i.e., * $p < .05$, ** $p < .01$, *** $p < .001$). P-values are a tool for making sense of patterns in a sample of data, indicating whether observed differences are likely due to chance or reflect true patterns in the population. The asterisks in this report indicate small p-values, which suggest that the differences shown are less likely due to chance. However, a p-value does not measure the importance or the size of observed differences. Case and demographic characteristics are based on the sampled month—July 2023; the remaining analyses examine data in the previous year—July 2022 to June 2023—unless otherwise noted.

¹ Given the transition away from Child Support Enforcement System (CSES) to the new data system, there may be unknown data issues. Hence, comparisons with previously reported data should be interpreted with caution.

² The public child support program is authorized under Title IV-D of the Social Security Act and is often referred to as the IV-D program.

³ Data were obtained from the U.S. Census Bureau website (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).

⁴ An income withholding is a deduction from an obligor's earnings to pay child support.

Findings

This report examines all obligors—that is, parents who owe child support—who had an active case in July 2023. Although these parents all currently have child support cases, they may have come onto the program at very different times. Some may have entered the program during welfare reform in which enforcement of orders and recoupment of welfare costs was paramount while others came onto the program more recently as the focus shifted to family well-being and a parent's ability to pay their obligations. Many families also came on during the transition period between the two approaches. To examine the child support characteristics of parents who came onto the program during different periods, this report categorizes obligors into four different groups by when their first child support case opened:

1. **Less than 5 years ago** between August 2018 and July 2023;
2. **5 to 14 years ago** between August 2009 and July 2018;
3. **15 to 24 years ago** between August 1999 and July 2009; and
4. **25 years ago or more**, prior to August 1999.

Through the lens of when obligors' cases first opened, this report will provide information on case characteristics, the demographic characteristics of the obligors, current support obligations and payments, and child support debt known as arrears balances and payments.

Obligors by Oldest Case

Changes over Time

The distribution of obligors by when their first case opened may change over time. For one, cases that opened more than 18 years ago, when children typically emancipate from child support cases, may close if there are no substantial arrears. At the same time, with the decline of the child support caseload, it may be expected that there are fewer new child support cases opening over time. To gauge any change in the distribution of obligors by when their first case opened, Figure 1 compares obligors with active cases in 2017 with those who had active cases in 2023.

Between 2017 and 2023, there was substantial change in the percentage of obligors with more recent cases and those with older cases. The percentage of obligors with cases under 5 years old decreased substantially from one quarter (25%) of obligors in 2017 to just over one in 10 (14%) in 2023. This decrease in newer cases in the child support program is likely due to a combination of factors. First, the overall caseload has been declining for years, largely due to the decline of mandatory cases (Parolin, 2021; Loprest, 2012). Additionally, fewer voluntary cases—those that are not required to participate in the program due to receipt of cash assistance benefits or foster care services—are entering the program. Finally, the pandemic-related court closures in 2020 created considerable backlogs in the processing of establishment, modification, and contempt hearings, potentially contributing to the decline in new cases (Maryland Courts, 2022).

MANDATORY VERSUS VOLUNTARY CASES

Mandatory cases include families who currently or formerly received cash assistance benefits through the Temporary Assistance for Needy Families (TANF) program as well as some families who received federal foster care services. These families are required to obtain a child support order. When an obligor makes child support payments, those dollars may be recouped by the state to reimburse the government costs of TANF benefits or foster care services.

Voluntary cases include families who never received TANF benefits or foster care services. All child support payments made by the obligor are distributed to the custodial family.

For more information on cost recovery, please refer to this report by the Center for Budget and Policy Priorities.

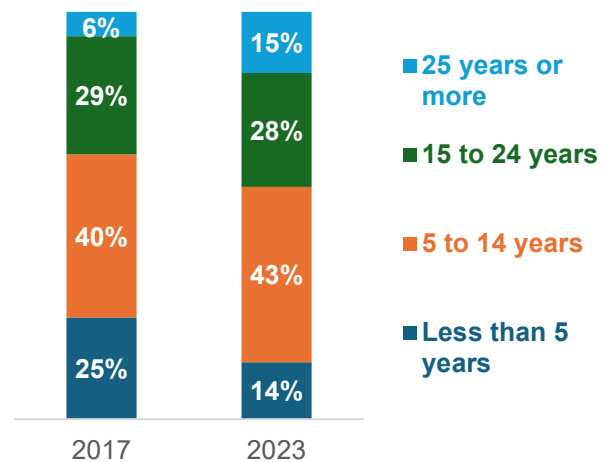
While newer cases have declined, the percentage of obligors with older cases opened 25 years ago or more has more than doubled from 6% in 2017 to 15% in 2023. Given that these cases likely opened around welfare reform in 1996 when cash assistance participation was at its height, these cases may be more likely to include families who were *required* to participate in the child support program as a condition of cash assistance benefits. This may mean that there is outstanding debt still owed to the state for those benefits. It is also likely that the children on these cases are older than 18 and have emancipated from the case, meaning obligors no longer owe current support for those cases and only arrears are due.

In both years, obligors were most likely to have cases that were first opened 5 to 14 years ago. Two in every five obligors had

their first case open during this period, increasing slightly from 40% in 2017 to 43% in 2023. The percentage of obligors with cases opened 15 to 24 years ago was also similar in both years, representing over one quarter of all obligors (29% in 2017 and 28% in 2023). Hence, a substantial majority (71%) of obligors in 2023 had cases that were opened between 5 to 24 years ago. This is unsurprising given that child support orders can be opened between birth and a child's 18th birthday.

Figure 1. Percent of Obligor in Maryland by Age of Oldest Case***


July 2017 and 2023



Note: * $p < .05$, ** $p < .01$, *** $p < .001$

Jurisdictional Distribution

Maryland has a decentralized administration of its child support program, meaning each of the 24 counties in the state administers its own version of the program, in alignment with state and federal law. Given this decentralized approach, there may be jurisdictional variation in the distribution of how long obligors' cases have been open. Figure 2 examines the distribution of the four categories across all 24 jurisdictions in 2023. Similar to the statewide findings, obligors in all but one jurisdiction were most likely to have cases that were first opened 5



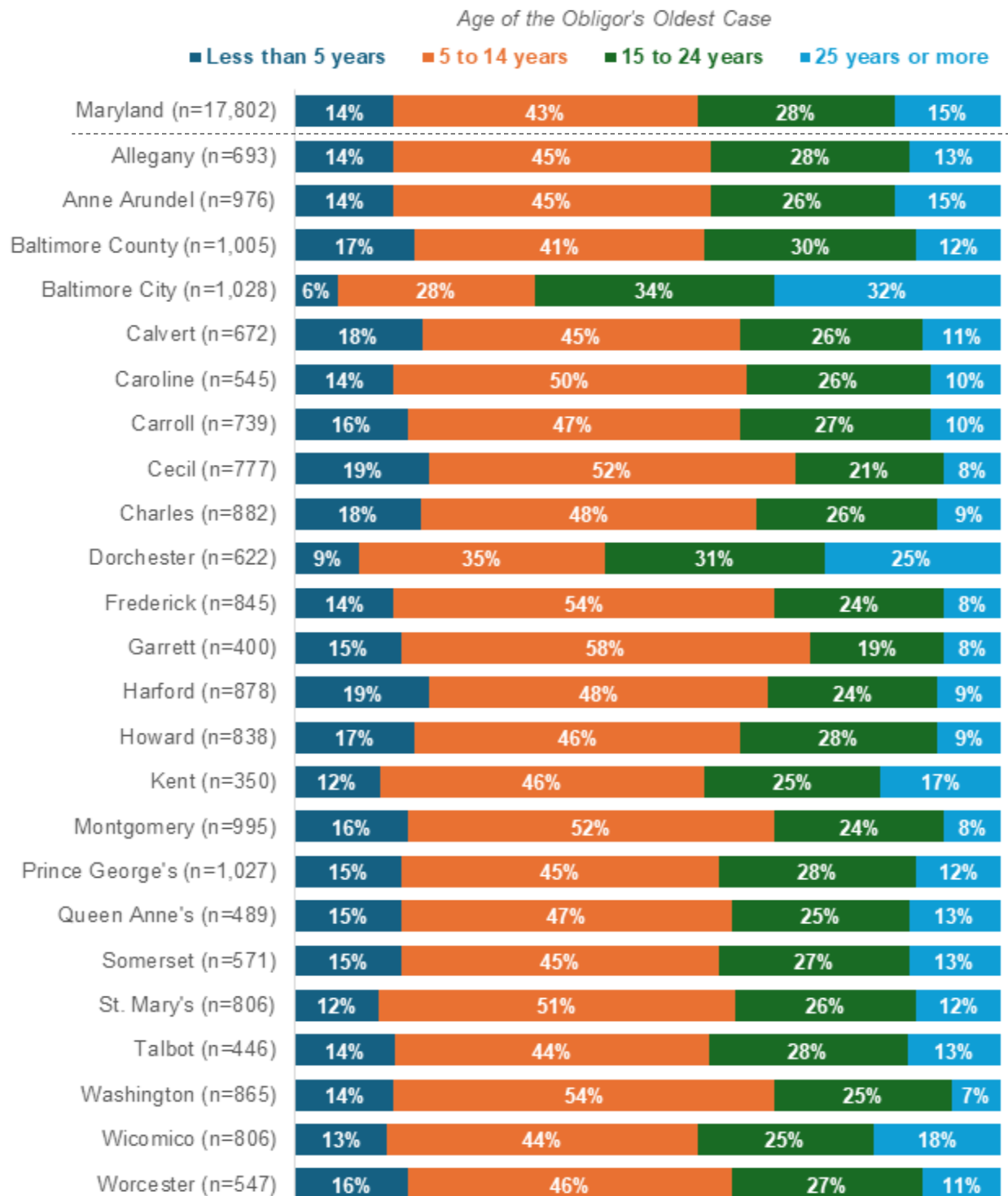
to 14 years ago, between 2009 and 2018. The share of obligors with cases opened between 5 to 14 years ago ranged from 35% in Dorchester County to 58% in Garrett County. The only exception was Baltimore City, where only 28% of obligors were in this category. One third (34%) of obligors in Baltimore City had their first case opened 15 to 24 years ago, between 1999 and 2009, representing the most common category in this jurisdiction. This was also the second most common category in all other jurisdictions, ranging from 19% in Garrett County to 31% in Dorchester County.

Also similar to the state average, the older cases and most recent cases made up a smaller percentage of each jurisdiction's caseload. In 19 jurisdictions, obligors were least likely to have a case that first opened 25 years ago or more, and these jurisdictions were below the state average of 15%. However, Baltimore City (32%) and Dorchester County (25%) had higher

percentages of these older cases. These jurisdictions have historically had some of the highest poverty rates in the state (U.S. Census Bureau, 2003; Maryland Department of Planning, n.d.). This may indicate a higher percentage of families in these jurisdictions who received cash assistance in Maryland during the welfare reform period and thus were required to pursue child support.

Overall, less than one in five cases were opened within the past 5 years across all jurisdictions. Baltimore City (6%) and Dorchester County (9%) had the smallest percentages of these newer cases. However, 13 jurisdictions exceeded the state average (14%) in this category. This includes four jurisdictions—Charles (18%), Calvert (18%), Cecil (19%), and Harford (19%) counties—that had nearly one in five obligors whose first case was opened more recently. This higher proportion of newer cases suggests a more recent influx of cases in those counties.

Figure 2. Percent of Obligor's in Each Jurisdiction by Age of Oldest Case***
 July 2023



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

Obligor Demographics

Age, Gender, & Race/Ethnicity

As previous studies in Maryland have revealed, the typical profile for obligors is a Black man in his early 40s (Passarella, 2018). As depicted in Table 1, the typical obligor profile remained consistent in 2023. However, this profile of obligors does vary depending on when obligors first opened their child support cases. For instance, obligors with a longer history with the child support program tend to be older. Obligor with cases established 25 years ago or more were 55 years old, on average, but obligors with recently opened cases (less

than 5 years) had an average age of 37 years old.

While most obligors are male, there has been an increase in the share of female obligors on more recent cases. The percentage of female obligors increased from 2% among those with cases 25 years or older to 12% of obligors with cases less than 5 years old. While it is unclear why this transition is occurring, it is not unique to Maryland. The opposite trend has occurred among custodial parents in which the percentage of custodial fathers has increased from 1.5% in 1999 to 9% in 2018 (Grall, 2002; Sorensen, 2021).

Table 1. Obligor Demographic Characteristics
July 2023

	Age of Obligor's Oldest Case				Total (n=17,802)
	Less than 5 years (n=2,441)	5 to 14 years (n=7,656)	15 to 24 years (n=4,992)	25 years or more (n=2,713)	
Age of Obligor***					
25 years or younger	7%	1%	0%	0%	1%
26 - 35 years	45%	35%	4%	0%	23%
36 - 45 years	33%	42%	58%	7%	40%
46 - 55 years	12%	17%	30%	50%	25%
56 and older	3%	5%	8%	43%	11%
Average age	37	40	45	55	44
Median age	36	36	44	55	42
Obligor Gender***					
Male	88%	93%	95%	98%	94%
Female	12%	7%	5%	2%	6%
Obligor Race/Ethnicity***					
Black	59%	61%	75%	82%	68%
White	30%	29%	21%	16%	25%
Hispanic/Latinx	9%	8%	3%	1%	6%
Other†	2%	1%	1%	0%	1%

Note: Valid percentages are reported to account for missing data. *p<.05, **p<.01, ***p<.001. †Includes Asian, Native American, Alaskan Native, Native Hawaiian, and Other Pacific Islander.

Additionally, obligors with more recent cases are more racially diverse. Black obligors are more prevalent in older cases, accounting for 82% of those with cases first opened 25 years ago or more. The share of Black obligors decreased over time; only three in five (59%) obligors whose cases opened less than 5 years ago identify as Black. Conversely, the percentage of obligors who identify as White, Hispanic/Latinx, or another race is higher among more recent cases. For instance, the percentage of White obligors increased from 16% among older cases to 30% among the most recent cases and the percentage of Hispanic/Latinx obligors grew from 1% to 9%.

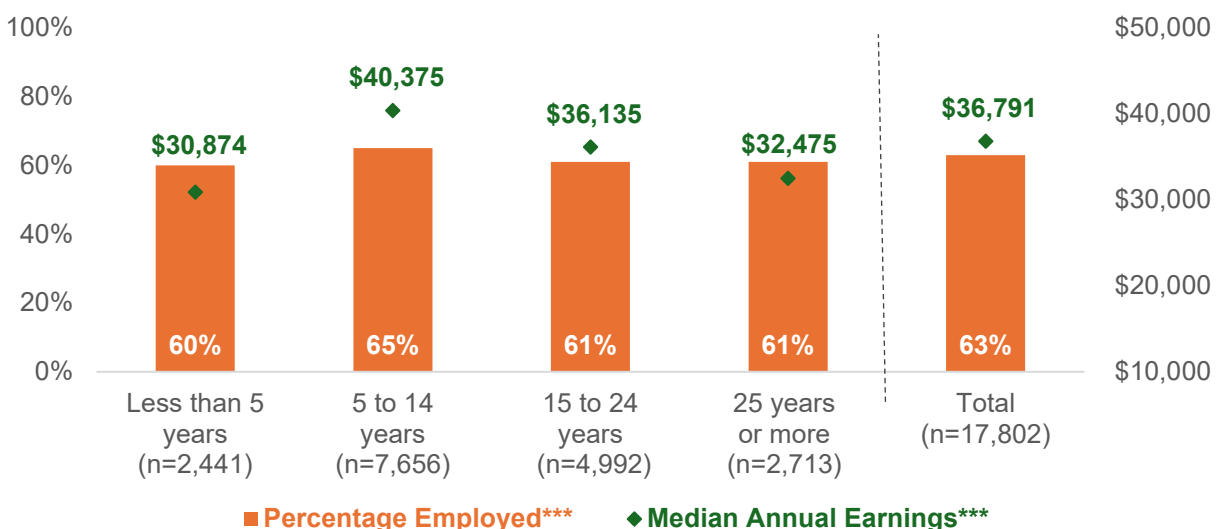
Employment & Earnings

Employment participation and earnings of obligors provide valuable insights into the

economic circumstances of Maryland obligors as well as their ability to meet child support obligations. Figure 3 provides the employment status and median earnings among obligors in the previous year between July 2022 and June 2023. Overall, three in five (63%) obligors were employed at some point in the year. There was little variation across categories, with employment ranging from 60% for obligors with the most recent cases to 65% for obligors with cases opened 5 to 14 years ago. This also means that 35% to 40% of obligors were potentially not employed in the previous year, although limitations with employment data may exclude some employment and overestimate the percentage of non-employed obligors (see the *Data Sources* section for more information on employment data).

Figure 3. Percent Employed in the Prior Year and Median Earnings by the Age of Obligor's Oldest Case

July 2022 – June 2023



Note: Percentages may not add up to 100% due to rounding. Percentage employed is based on UI-wage data in Maryland as well as payments made by income withholding; median earnings are only for those with UI-wage data.
*p<.05, **p<.01, ***p<.001

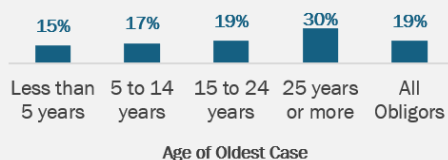
Among those with recorded employment in Maryland, obligors had median annual earnings of \$36,791, with some variation across categories. Median earnings were lowest for obligors with the most recent cases (\$30,874) and oldest cases (\$32,475), and highest for obligors with cases opened 5 to 14 years ago (\$40,375). These earnings are close to the estimated income necessary for a single-person household to afford essentials in Maryland, a high-cost state (\$36,420 in 2022; United for ALICE, 2024). However, this income represents the *minimum* required to afford household needs and does not include additional expenses such as child support payments. Therefore, some obligors may find it difficult to balance fully meeting their child support obligations as well as their basic necessities. This difficulty may also be evidenced by the one in five (19%) obligors who received Supplemental Nutrition Assistance benefits in the prior year (see callout).

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

SNAP provides benefits to low-income households for food purchases (Food and Nutrition Act of 2008) and reduces food insecurity, poverty, and adverse health outcomes (Keith-Jennings et al., 2018).

SNAP receipt may indicate financial instability among obligors, and that instability may impact their ability to fully comply with their obligations. Older obligors may have higher participation rates due to SNAP policy for able-bodied adults without dependents (ABAWDs) (see Gersten-Paal (2024) for more information on the ABAWD policy).

Percent of Obligor who Participated in SNAP, July 2022 to June 2023



Case Characteristics

Number of Cases and Children

Generally, obligors tend to have a single child support case (Passarella, 2018). This was also true for obligors in 2023, in which three fourths (75%) have a single child support case. However, obligors with older cases are more likely to have more than one case. For instance, the vast majority (96%) of obligors with cases opened less than 5 years ago have just one case as did obligors whose cases opened 5 to 14 years ago (81%). Conversely, for obligors with cases opened 25 years ago or more, 64% have one case and 36% have two or more cases; these percentages are similar among obligors whose oldest case was first opened 15 to 24 years ago.

These differences in the number of cases by age of the oldest case is reflected in the number of children involved. While half (50%) of all obligors' cases involve one child, obligors with older cases are more likely to have multiple children. For instance, one in three (32%) obligors whose oldest case opened less than 5 years ago have two or more children. This percentage is slightly higher for obligors with cases that opened 5 to 14 years ago (38%) and 15 to 24 years ago (37%). These trends suggest that as obligors age, family structures, such as multiple partners or additional children with the same partner, may evolve over time (King & Valerio, 2023; Demyan & Passarella, 2022a).

While the number of cases and children tends to increase with the age of the oldest case, it is also more common for older cases to not have any participating children. As Table 2 shows, more than half (55%) of obligors with cases opened 25 years ago or

more had no participating children, as did one in five (20%) obligors with cases opened 15 to 24 years ago. This is substantially higher than those with more recent cases, in which less than 5% had no participating children. This is because older cases are more likely to involve children who have reached the age of maturity

(generally age 18). As children reach this age, they are no longer eligible for child support, and current support obligations cease. However, any unpaid child support that has accumulated over time remains as past-due support, necessitating that these cases remain open for continued collection efforts.

Table 2. Number of Cases and Children by the Age of the Obligor's Oldest Case
As of July 2023

	Age of Obligor's Oldest Case				Total (n=17,802)
	Less than 5 years (n=2,441)	5 to 14 years (n=7,656)	15 to 24 years (n=4,992)	25 years or more (n=2,713)	
Number of Cases***					
1	96%	81%	63%	64%	75%
2	4%	16%	25%	21%	17%
3 or more	0.1%	4%	12%	15%	7%
Number of Children***					
0^	2%	4%	20%	55%	16%
1	67%	58%	43%	28%	50%
2	23%	25%	21%	10%	21%
3 or more	9%	13%	16%	6%	12%

Note: Percentages may not add up to 100% due to rounding. ^ Zero children represent obligors who do not have any children participating in the case. In most instances, this is because the children have reached the age of majority, and the obligors only owe arrears. *p<.05, **p<.01, ***p<.001.

Type of Support Due

Obligor's are required to make regular, usually monthly, payments in support of their non-resident children. This is referred to as current support and is generally due each month until the child reaches age 18. If obligors are unable to make full payments or miss payments, then they accrue arrears. If unpaid, arrears are still due after the child reaches age 18.

Figure 4 provides the percentage of obligors in each group who owed current support, arrears, or both as well as those who did not have either obligation. The majority of obligors had a support obligation, but a small percentage (14%) had no support

due. Obligor's with cases opened less than 5 years ago had the highest percentage of cases with no support due (31%). This is because the process to establish a child support order can be lengthy, as it involves the determination of parentage, legal action to establish an order, and determination of the order amount based on state guidelines and specific case circumstances. Obligor's with cases opened 5 to 14 years ago had more time to move through this process and as such, the percentage who had no support due was substantially lower at 10%. This percentage increased for the oldest cases (17%). Obligor's on cases opened 25 years ago or more may be eligible for a case closure if all children on the case are

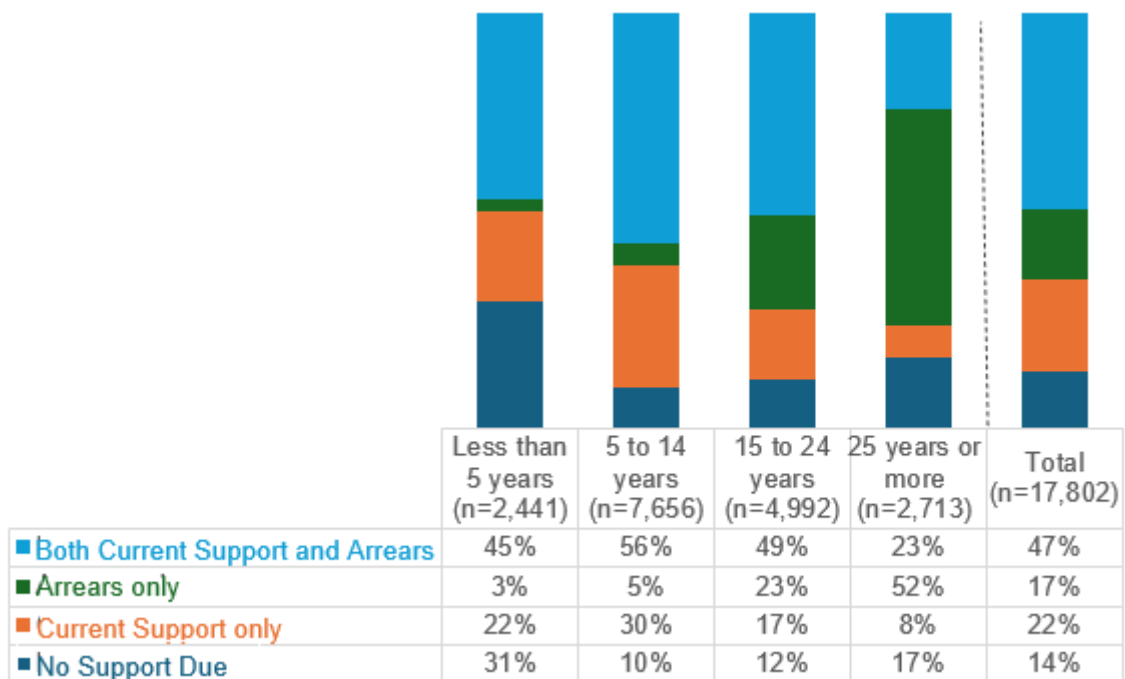
at least 18 years old or, on the other hand, obligors may be in the process of establishing a new order for another recently born child.

Overall, obligors most commonly owed both current support and arrears. Nearly half of obligors with cases opened less than 5 years ago (45%) and 15 to 24 years ago (49%) owed both current support and arrears. This was also true for three in five (56%) obligors with cases opened 5 to 14 years ago (56%) and 15 to 24 years ago (56%). However, only one quarter (23%) of obligors with the oldest cases owed both

current support and arrears. This is likely because children on these cases have reached age 18 and are no longer eligible for current support.

Hence, it is not surprising that half (52%) of obligors with cases opened 25 years ago or more owed only arrears. Few obligors with cases opened less than 5 years ago (3%) and 5 to 14 years ago (5%) owed only arrears, compared to one quarter (23%) of those with cases opened 15 to 24 years ago.

Figure 4. Type of Support Due in the Prior Year by the Age of Obligor's Oldest Case***
July 2022 – June 2023



Note: Percentages may not add up to 100% due to rounding. *p<.05, **p<.01, ***p<.001

Current Support

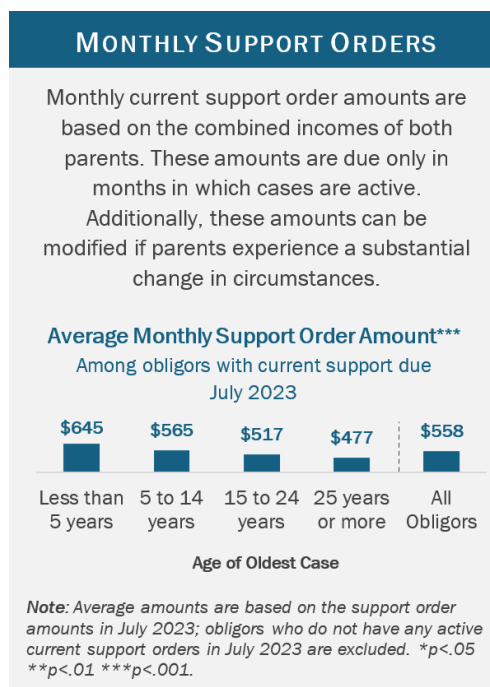
Annual Obligations

Current support obligations represent the monthly payments that obligors are expected to make to support their children. These obligations are determined by a set of guidelines on the costs of raising children at various income levels.⁵ The use of guidelines ensures that obligations are fair and equitable and limit variability based on a court's location or by judge.

Figure 5 examines the percentage of obligors who had any current support due in the previous year between July 2022 and June 2023 as well as the average amount due during that year. Two thirds or more of obligors owed current support in the previous year among the first three groups of obligors. Those with cases first opened 5 to 14 years ago were the most likely to owe current support, reaching nearly nine in every 10 (86%) obligors. Only one third (32%) of obligors with the oldest cases owed current support during the previous year.

Annual obligations represent the sum of monthly obligations for those who had any current support due in the prior year. Obligations were higher for more recent cases. That is, obligors with cases opened less than 5 years ago had the highest average annual amount due at \$6,943, compared to obligors with cases opened 5 to 14 years ago (\$6,531), 15 to 24 years ago (\$5,833), and 25 years ago or more (\$5,249). This same pattern can be seen in obligors' monthly obligations, shown in the callout.

⁵ For more information on Maryland's child support guidelines, please see the Maryland Child Support



The child support guidelines that determine obligations consider the incomes of both parents. Therefore, older cases likely have lower obligations because of changes in income over the past 25 years. Median annual income for men has doubled from \$26,490 in 1998 to \$51,350 in 2023 (U.S. Census Bureau, 2024). Likewise, women's median income has also grown, more than doubling from \$14,430 to \$35,410 over the same period. As order amounts are rarely modified over the life of a case (Passarella, 2024), or adjusted for inflation, they largely reflect the incomes of the parents when the case was first opened.

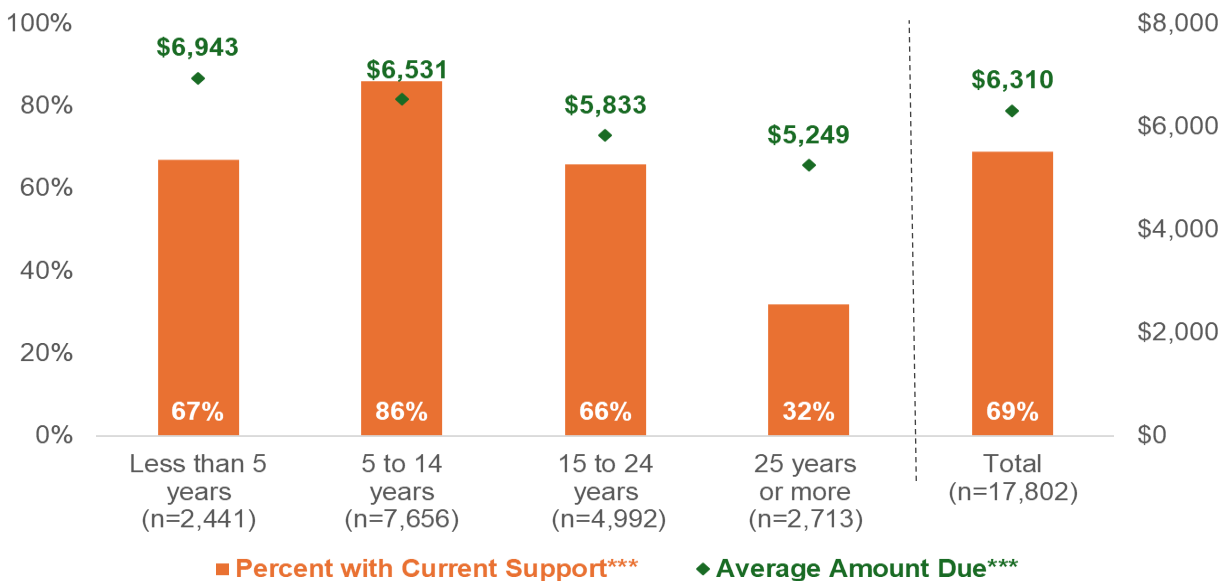
Additionally, differences in order amounts could be driven by changes to the child support guidelines. Maryland's first guidelines schedule was created in the late 1980s and was based on the costs of raising children during that decade (Born et al., 2012). The guidelines were not updated

Guidelines: 2015-2018 Case-Level Review and the 2022 Guidelines Economic Report.

to reflect the modern costs of raising children until 2010 (Born et al., 2012) and again in 2022 (Demyan & Passarella, 2022b). Hence, orders established more

recently under the 2010 and 2022 guidelines schedules have higher obligations compared to orders established using the first set of guidelines.

Figure 5. Percent with Current Support Due in the Prior Year and Average Annual Amount Due by Age of Obligors' Oldest Case
July 2022 – June 2023



Note: * $p < .05$, ** $p < .01$, *** $p < .001$

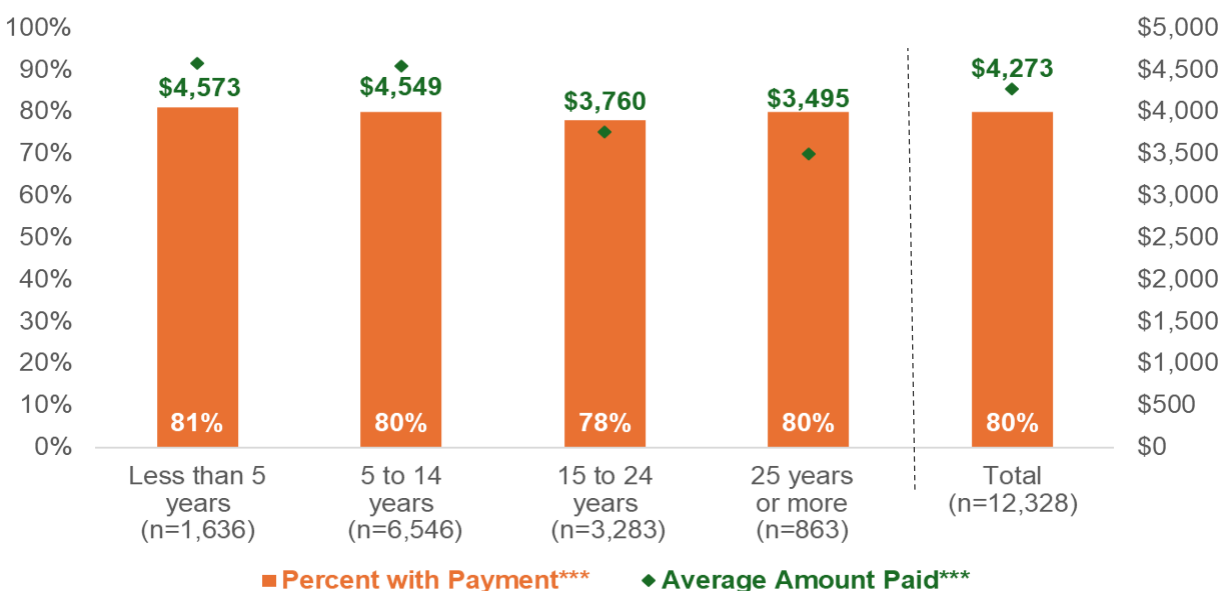
Payments

For those with current support due between July 2022 and June 2023, Figure 6 shows the percentage of obligors making payments and the average amount paid. Regardless of when a case first opened, about eight in 10 obligors made a payment at some point in the year. This finding demonstrates that most obligors are actively

making payments towards their current child support obligations. The average total amount paid was higher for more recent cases, ranging from \$3,495 for obligors with cases opened 25 years ago or more to \$4,573 for obligors with cases opened in the past 5 years. This is consistent with obligors on more recent cases having more current support due, as seen in Figure 5.

Figure 6. Percent with a Payment in the Prior Year and Average Amount Paid by Age of Obligor's Oldest Case

Among obligors with current support due, July 2022 – June 2023



Note: * $p < .05$, ** $p < .01$, *** $p < .001$.

Table 3 provides a detailed breakdown of the percentage of current support due that was paid by obligors between July 2022 and June 2023. There was no substantial variation in the percentage of current support paid across the four groups of obligors. About 20% of obligors in each category did not make any payments. About one quarter of obligors paid less than half of their annual current support obligation, ranging from 25% of obligors with more recent cases to 28% of obligors with cases opened 15 to 24 years ago. Roughly one in five obligors across all four categories paid more than half of their current support obligation, while approximately one in three obligors across all four categories paid most or all of the amount that was due.

Obligor who made payments paid an average of about 60% of their annual

Obligor who made payments in the prior year paid 60% of current support, regardless of age of their oldest case.

current support obligation. This was consistent across each of the four groups of obligors. Overall, these payment findings indicate a strong commitment among obligors to paying their child support obligations. Obligor who were unable to make a payment or pay their entire obligation may have been facing financial challenges, such as a lack of stable employment. Unpaid current support becomes an arrears balance, which is discussed in the next section.

Table 3. Percent of Current Support Paid in the Prior Year****Among obligors with current support due, July 2022 – June 2023*

	Age of Obligor's Oldest Case				Total (n=12,328)
	Less than 5 years (n=1,636)	5 to 14 years (n=6,546)	15 to 24 years (n=3,283)	25 years or more (n=863)	
No payments (0%)	19%	20%	22%	20%	20%
Less than half (1-49%)	25%	27%	28%	27%	27%
More than half (50-74%)	21%	17%	17%	18%	17%
Most/All (75-100%)	35%	37%	33%	35%	36%

Note: Percentages may not add up to 100% due to rounding. *p<.05, **p<.01, ***p<.001**Past-due Support (Arrears)***Balance in July 2023*

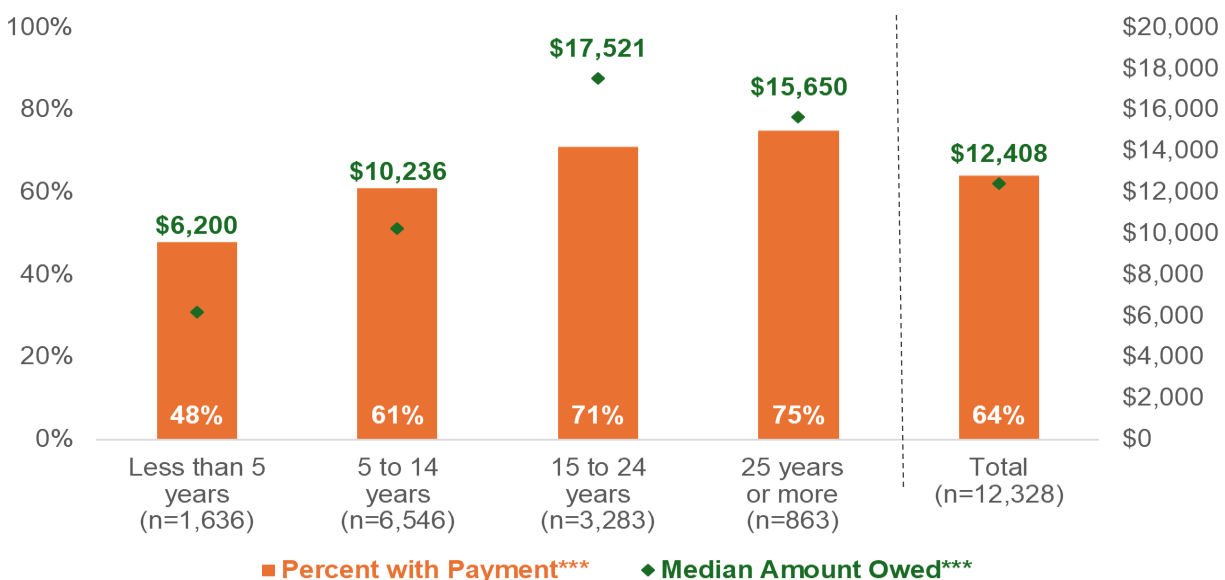
While the previous section focused on current support obligations, this section delves into the arrears balances owed by obligors based on the age of their oldest case. Arrears refer to unpaid current support obligations. When an obligor fails to make their required child support payments on time or in full, the unpaid amount accumulates, creating a debt that can grow over time. Figure 7 provides the percentage of obligors with an arrears balance in July 2023 as well as the median amount of the balance.

Three fourths (75%) of obligors with cases opened 25 years ago or more had an arrears balance. This percentage was lower for obligors with cases opened 15 to 24 years ago (71%), 5 to 14 years ago (61%), and less than 5 years ago (48%). This is likely because obligors with older cases have had a longer period of time in which to accumulate arrears. Still, a substantial percentage of obligors across categories had an arrears balance, as many obligors do not pay all of their current support (see

Table 3). Additionally, an obligor's order can begin with debt because an obligation can be made retroactive to the date on which support was first filed with the child support program or with courts. In some instances, this may mean several months of retroactive support resulting in immediate arrears accumulation (Maryland Department of Human Services, n.d.-a).

The median amount of arrears owed by obligors was likewise greater for obligors with older cases that have had more time to accumulate debt. Obligor with cases opened less than 5 years ago had the lowest median arrears balance of \$6,200. The median arrears balance owed by obligors with older cases was nearly triple this amount, at \$17,521 for cases opened 15 to 24 years ago and \$15,650 for cases opened 25 years ago or more. This slightly lower balance for the oldest cases may be related to the higher percentage who only owe arrears and no longer have a monthly current support obligation (see Figure 4). As a result, these obligors may be able to focus their payments on lowering their arrears balance.

Figure 7. Percent of Obligor with an Arrears Balance and Median Amount Owed by Age of Obligor's Oldest Case
July 2023



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

Arrears can be owed to either the custodial parent, the state, or both. Custodian-owed arrears represent past-due child support payments directly owed to the custodial parent, while state-owed arrears represent past-due support owed to the state for reimbursement of TANF or foster care benefits provided to the custodial family (see the callout on page 5 for more details on support owed to the state). Figure 8 examines the distribution of arrears owed to the state and custodial parent by obligors who had an arrears balance in July 2023.

Across all four groups, the majority of obligors owed arrears solely to the custodial parent, though there was variation by the age of the oldest case. More than eight in 10 (84%) obligors whose case opened in the past 5 years owed arrears solely to custodial parents. This percentage

consistently decreases by approximately 10 percentage points across each category, so that nearly six in 10 (57%) obligors with cases opened 25 years ago or more owed arrears solely to the custodial parent.

The opposite pattern is true for arrears owed to the state: obligors with older cases were more likely to have arrears owed to the state. One in 10 (11%) obligors with cases opened 25 years ago or more owed arrears solely to the state and one in three (32%) owed arrears to both the custodial parent and the state. These percentages were lower for more recent cases. For instance, only 4% of obligors owed arrears solely to the state for both cases opened 15 to 24 years ago and 5 to 14 years ago. Likewise, the percentage of obligors who owed arrears to both the custodial parent and the state was substantially lower for

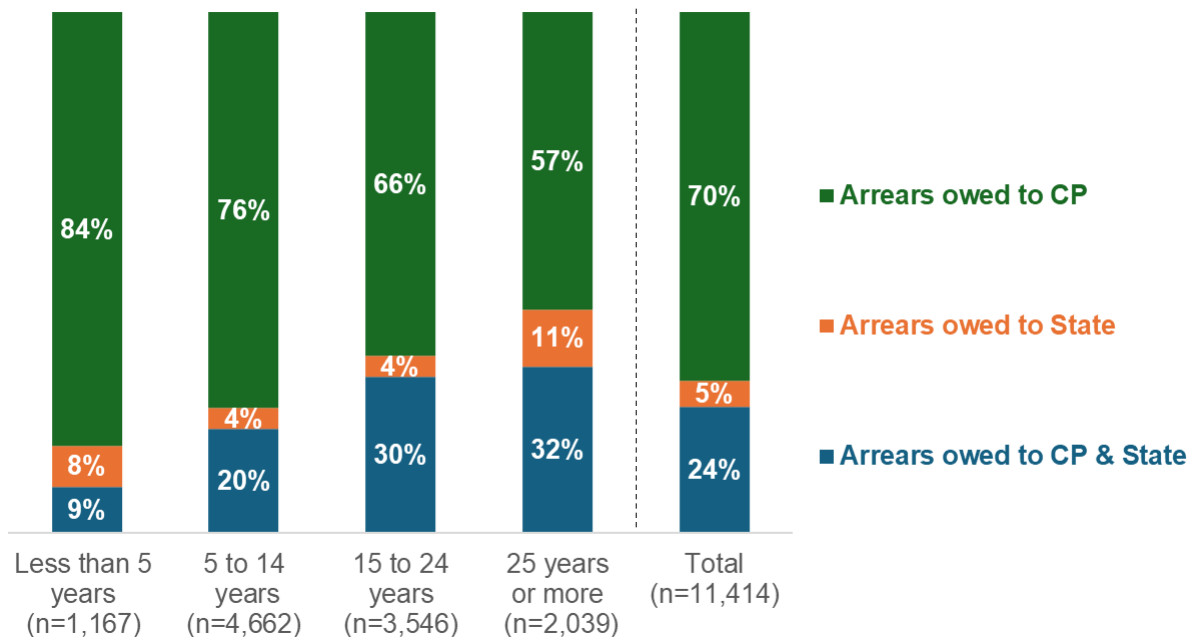
cases opened 5 to 14 years ago (20%) and less than 5 years ago (9%).

There are two reasons that may explain this trend. First, more time has elapsed for the older cases, allowing additional years for custodial families to participate in the TANF

program and therefore be subjected to state-owed child support. Second, the TANF caseload was much higher in the late 1990s and early 2000s,⁶ increasing the likelihood that an obligor with an older case may owe support to the state for a custodial parent's participation in the program.

Figure 8. Percent of Obligor with State-owed and Custodian-owed Arrears by the Age of Obligor's Oldest Case***

Among obligors with an arrears balance, July 2023



Note: Valid percentages are reported to account for missing data. *p<.05, **p<.01, ***p<.001.

⁶ In 1998, Maryland's TANF caseload exceeded a monthly average of 44,000 families, but by 2008, the

program served an average of 20,000 cases per month. (Office of Family Assistance, 2004, 2019).

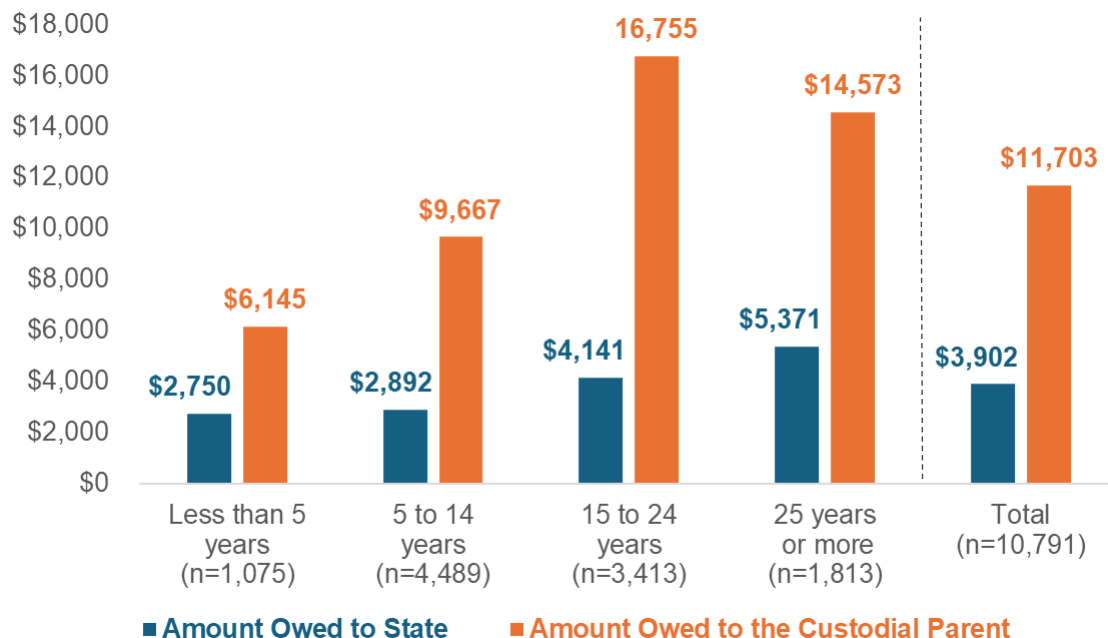
The arrears balance owed to custodial parents was also higher than that owed to the state, as shown in Figure 9. In fact, the custodian-owed arrears balance was higher than the state-owed arrears balance for each of the four groups of obligors. Overall, obligors owed a median of \$3,902 in arrears to the state and \$11,703 to the custodial parent, almost triple that owed to the state. Likely, this is because families do not typically receive TANF for long periods of time. In fact, families in Maryland tend to receive these benefits for 2 years or less over a 5-year period (Smith & Passarella, 2023).⁷

Though more arrears were owed to the custodial parent across groups, the median

amount owed to custodial parents and the state was higher for older cases. Obligor with cases opened less than 5 years ago owed a median of \$2,750 to the state and \$6,145 to the custodial parent. Obligor with cases opened 25 years ago or more owed roughly double these amounts, with a median of \$5,371 owed to the state and \$14,573 to the custodial parent. Similar to the total arrears balances from Figure 8, the custodian-owed balance was slightly lower for obligors with the oldest cases, compared to those with cases opened 15 to 24 years ago. This slightly lower balance again suggests that these obligors are able to focus on arrears payments since many no longer have current support obligations (see Figure 4).

Figure 9. Median State-owed and Custodian-owed Arrears Balance by Age of Obligor's Oldest Case

Among obligors with an arrears balance, July 2023



⁷ In 2000, families received 30 months of TANF benefits in the previous 60 months (Welfare and Child Support Research and Training Group, 2000); this

declined over time to 20 months in the previous 60 months in 2023 (Smith & Passarella, 2023).

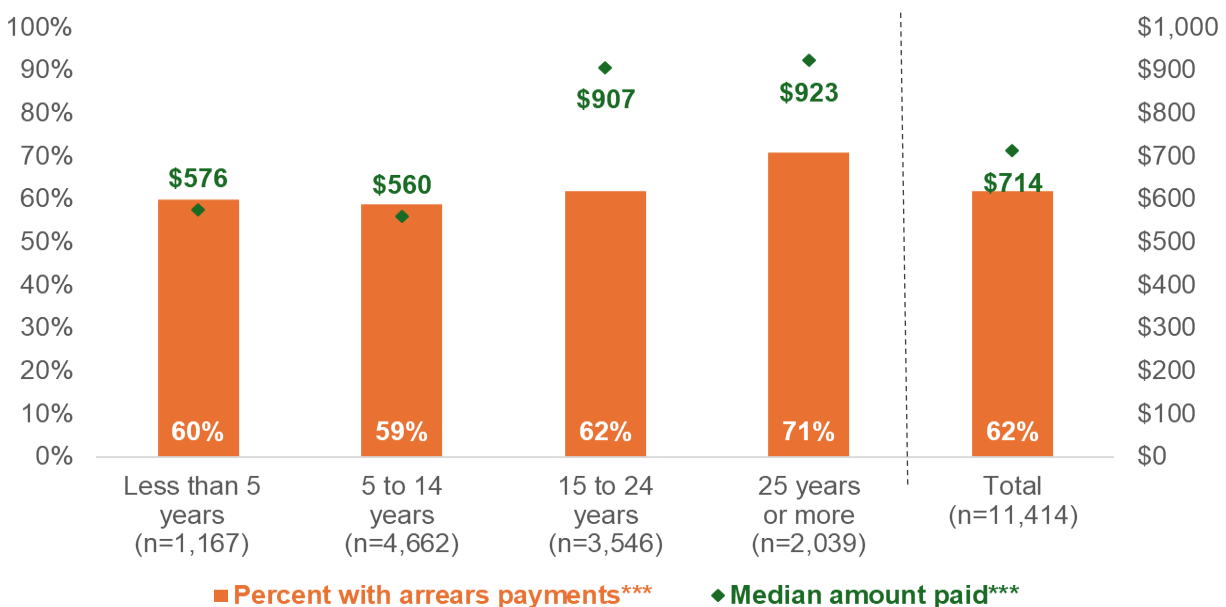
Payments

Figure 10 shows the percentage of obligors with an arrears balance who made an arrears payment in the previous year between July 2022 and June 2023 as well as the median payment amounts during that year. Overall, the majority (62%) of obligors made at least one arrears payment. There was little variation by the age of the oldest case. However, obligors with the oldest cases were the most likely (71%) to have made an arrears payment in the prior year.

Median payment amounts were also higher for older cases. Obligor with cases opened 15 to 24 years ago and 25 years ago or more had median payments just over \$900. Obligor with cases opened more recently, up to 14 years ago, had median payments just under \$600. This again likely indicates that obligors with more recently opened cases are more likely to focus on their current support obligations while obligors with older cases who may no longer have current support obligations make payments towards their child support debt.⁸

Figure 10. Percentage of Obligor with an Arrears Payment in the Prior Year and Median Payment Amount by Age of Obligor's Oldest Case

Among obligors with an arrears balance, July 2022 – June 2023



Note: Valid percentages are reported to account for missing data. *p<.05, **p<.01, ***p<.001

⁸ Since arrears can accumulate over many years, this report does not examine the percentage of the arrears balance that was paid in the previous year.

Conclusions

The child support program has evolved over time, shifting from a primarily enforcement-focused approach to a more balanced model prioritizing family well-being. To capture obligors' experiencing this shift, this report examines Maryland obligors with active cases in July 2023 through the lens of when their first case was opened: less than 5 years ago, 5 to 14 years ago, 15 to 24 years ago, and 25 years ago or more. The percentage of obligors with newly opened cases has declined between 2017 and 2023 (25% to 14%), while the percentage with older cases has increased (6% to 15%). This trend suggests that the program may face challenges in attracting voluntary participants as the number of mandatory participants (i.e., recipients of TANF benefits and foster care services) decreases.

The primary goal of the child support program is to ensure that children are financially supported by both parents. To meet this goal, most obligors had current support obligations, with the highest obligations among obligors with more recent cases. Consistently across the four groups of obligors, about eight in every 10 obligors who owed current support made a payment toward their obligation in the prior year, demonstrating a commitment to financially support their children.

Although most obligors did have current support obligations, obligors with the oldest cases, those first opened 25 years ago or more, overwhelmingly had arrears-only cases indicating that they no longer had children eligible for current child support. Instead, these obligors had debt from unpaid current support. This debt may have been accrued under a child support

program that was more focused on enforcement and not on family well-being. For example, obligors with the oldest cases may have accrued arrears while incarcerated. Today, obligors can have their current support orders suspended during incarceration to avoid accruing debt.

While the program has moved away from some of these more punitive enforcement actions, fully paying current obligations remains difficult for many obligors. Half of obligors with more recent cases had child support debt as did three quarters of those with the oldest cases. At a median of \$6,200, obligors with cases open less than 5 years have already accrued substantial debt, and those with older cases had median child support debt of nearly \$20,000. Given the median income (\$37,000) of obligors, some may struggle to afford their basic needs and fully meet their child support obligations. Consequently, if the program does not provide opportunities to address or avoid arrears, obligors on more recently opened cases may face a similar trajectory of high debt.

Child support debt affects everyone involved in the case. Custodial parents do not receive the expected income to support their children, and obligors face several enforcement actions that can negatively impact their livelihood. For instance, earnings can be garnished at 65% of disposable income, leaving little for their own necessities, and driver's or professional licenses can be suspended (Maryland Department of Human Services, n.d.-a). These enforcement actions do not always have the intended outcome of encouraging full compliance if the issue is not a *willingness* to pay, but rather, an *inability* to pay (Cammett, 2014; Selekmán & Johnson, 2019).

Maryland's child support program recognizes the need for different tools for parents who are unwilling to pay versus those who are unable to do so. In a recent statement, the Maryland Department of Human Services (2025) acknowledged that "the work of CSA [Child Support Administration] is meant to invest in and support families, not punish them when they're trying to make ends meet" (p. 2). To that end, the department attempted legislative efforts to assist low-income obligors. Although unsuccessful during the 2025 legislative session, these measures included policy changes that could prohibit or drastically limit driver's license suspensions as well as limit the amount garnished from earnings (H.B. 218, 2025).

To ensure the continued success of the child support program, policymakers should consider enhancing supportive services, such as expanding employment programs, modification efforts, and debt forgiveness initiatives to assist obligors in meeting their obligations and reducing arrears. Additional data collection and analysis will help to better understand the needs and experiences of obligors, informing future policy decisions. By focusing on these areas, policymakers can ensure that the child support program continues to evolve in ways that support family well-being, promote fair outcomes, and meet the needs of all families involved.

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ACKNOWLEDGEMENTS

This brief was prepared by the University of Maryland School of Social Work with support from its long-time research partner, the Maryland Department of Human Services. The authors would like to thank Jamie Haskell, Lance Spicer, and Mike Funk for their assistance in the collection and processing of data for this research as well as Krysten Garcia and Haley Smith for their assistance with editing.

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