



MARYLAND'S CHILD SUPPORT CASELOAD: A PROFILE OF CUSTODIANS, 2024

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Krysten Garcia & Letitia Logan Passarella

The public child support program serves children in families with separated parents by establishing monetary support obligations for non-custodial parents and enforcing collection of support (Sorenson, 2016). The program reached one in five children in the nation and 155,046 children in Maryland in federal fiscal year 2023, making it an important program for many families (Office of Child Support Services [OCSS], 2023, 2024a). The financial support it provides acts as an anti-poverty tool. It can account for up to 41% of income for poor families or 65% for very poor families (Sorenson, 2016). This additional income is linked to several benefits, including reduced child maltreatment, improved child educational outcomes, strengthened relationships between fathers and children, and promotion of mothers' economic independence (Anderson et al., 2023; Sorenson, 2016; Cancian & Meyer, 2014). Child support will continue to be an essential resource as single-parent families, who are more likely to experience poverty, continue to rise throughout the nation (Annie E. Casey Foundation, 2024).

While child support has numerous benefits, there is still room for improvement to ensure that the program meets the needs of all families. Notably, many custodial parents do not receive all of the support they are owed and some families continue to live in poverty even with support (Vogel, 2019; Demyan & Passarella, 2019). This is partly because many non-custodial parents, also called obligors, are financially insecure and face barriers to high-wage employment, including limited education (Martinson & Nightingale, 2008; Vogel, 2019). Large support order amounts and enforcement actions, though designed to ensure support for custodial families, can inadvertently harm families (Turner & Waller, 2017; Nepomnyaschy et al., 2021; Robbins et al., 2022). Moreover, some families do not perceive the program as fair or in their best interests (Vogel et al., 2024). Many mothers and fathers prefer informal, in-kind support that can strengthen family relationships, though this is not recognized by the program (Waller & Plotnick 2001; Huang & Pouncy, 2005; Robbins et al., 2022).

KEY FINDINGS

- ❖ Almost two thirds (64%) of custodians had never received TANF, while 7% were current recipients and 30% were former recipients.
- ❖ Custodians are typically female, Black, and in their 30s and 40s. Current TANF custodians are younger, on average.
- ❖ One in 10 custodians had family violence documented in the administrative data, with the highest prevalence among current TANF custodians (17%).
- ❖ It was most common (43%) for custodians to be owed both current support and arrears. TANF custodians were more likely to have no support due.
- ❖ Most (85%) custodians who were owed current support received a payment. On average, 71% of current support owed to them was paid.
- ❖ Current TANF custodians received an average of \$330 in pass-through and 6% received *only* pass-through.
- ❖ Three fifths (61%) of custodians were owed arrears, and the median arrears balance was over \$10,000. Almost seven in 10 (68%) custodians who were owed arrears received a payment.
- ❖ Cases for current TANF custodians were much more likely to include state-owed debt, representing 61% of their arrears balances. They were also more likely to have payments recouped by the state (70%), with an average recoupment of \$1,668.

Families who receive Temporary Assistance for Needy Families (TANF) benefits are especially economically disadvantaged and face unique challenges with the child support program. Though most families have a choice to pursue formal child support, families receiving TANF are required to comply with the program. They must also sign over their rights to child support to the state to recoup costs of providing cash assistance. These rules can disrupt family relationships. For example, custodial parents may fear retaliation for pursuing support and obligors may be resentful of paying support that does not go directly to their children (Vogel et al., 2022; Kaplan et al., 2022; Spencer et al., 2022; Sorenson, 2016; Waller & Plotnick, 2001). To provide more support to TANF families, half of states, including Maryland, have chosen to pass through some or all of child support to families (National Conference of State Legislatures [NCSL], 2023).¹ Only a small share of custodial parents in the child support program are currently receiving TANF (Sorenson, 2021; U.S. Census Bureau, 2022). However, prior TANF receipt among custodial parents is higher, as a large share of single-parent families experience poverty and have turned to TANF in times of economic crises (OCSS, 2024a).

It is important to understand the experiences of custodial parents in Maryland's child support program to inform

efforts to better support families. Given the unique characteristics of TANF families, this report compares experiences of custodial parents who have never received TANF with custodial parents who have received TANF either currently or formerly. Specifically, this report answers the following questions about these three groups:

- 1) What are the demographic characteristics of custodians?
- 2) What percentage of custodians are owed current support, how much are they owed, and what percentage received a payment?
- 3) What percentage of custodians are owed arrears, what are those balances, and what percentage received a payment?
- 4) What percentage of custodians had a payment recouped by the state?

Child support is an important source of income for families, especially poor families, that can improve the lives of parents and children. Maryland has recently passed legislation to strengthen the program, including updating the guidelines it uses to determine support obligations to reflect current costs of raising children and expanding pass-through (S.B. 847, 2020; H.B. 881, 2025). The information in this report can help administrators and policymakers continue to ensure that the child support program meets the needs of all families.

¹ Maryland currently passes through up to \$100 for one child and up to \$200 for two or more children (NCSL, 2023). In 2025, Maryland passed legislation

to phase in full pass-through by 2031 (H.B. 881, 2025).

Data & Sample

Data

Study findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland, including the Child Support Management System (CSMS), BEACON, and the Eligibility and Enrollment (E&E) system as well as its predecessor, the Client Automated Resources and Eligibility System (CARES). All jurisdictions began operating in CSMS in September 2022. This system 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 It also includes information about custodians' experiences of family violence as well as data on child support cases and court orders, including paternity status and payment receipt. Employment and earnings data were obtained from BEACON. This data does not include out-of-state employment³ or informal work not covered by the Unemployment Insurance (UI) law.

E&E and CARES are the administrative data systems for safety net programs managed by the Maryland Department of Human Services. CARES was operational between March 1998 and November 2021. The migration to E&E began in April 2021 and all jurisdictions were migrated to E&E by November 2021.⁴ Both E&E and CARES

provide individual- and case-level program participation data for Temporary Cash Assistance (TCA), Maryland's version of the federal TANF program, and Supplemental Nutrition Assistance Program (SNAP).

Sample

Custodial parents are biological or adopted parents who are the primary caregivers of their children. Custodians, on the other hand, include custodial parents as well as adults other than parents who are the primary caregivers of the children, such as grandparents or other relatives. The primary caregiver, whether a custodial parent or a custodian, is owed child support once a support order has been established. In this report, custodial parents and custodians are not distinguished from one another; rather, the entire sample of primary caregivers is examined. Throughout, we refer to these caregivers as custodians. This is different from federal Census data, which only collects information on custodial parents (Sorenson, 2021).

The sample selected for this report was drawn from a random sample of custodians in Maryland's public child support caseload who had active cases in July 2024. The sample is stratified by jurisdiction with a 95% confidence interval and a 3% margin of error. This means that smaller jurisdictions were over-sampled compared to their percentage of the custodian population, and larger jurisdictions were under-sampled compared to their percentage of the custodian population. Once custodians were

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 Out-of-state employment by Maryland residents (13%) is substantially higher than the national average (3%) (U.S. Census Bureau, 2024).

⁴ The transition to E&E resulted in some data inaccuracies. When we were able to identify data inaccuracies, we excluded analyses. Given the transition to a new data system, there may be additional unknown data issues. Comparisons with previously reported data should be interpreted with caution.

sampled into a jurisdiction, they could not be sampled into another jurisdiction, even if they had cases in multiple jurisdictions. Appropriate statistical weights are used to ensure that statewide analyses represent the accurate proportion of each jurisdiction's child support caseload. The final weighted sample is 18,042 unique custodians, which is 11% of all custodians with an active child support case in Maryland in July 2024 (n=157,007).

Defining TANF Status

TANF status for each custodian was determined using the payment accounts in CSMS in the prior state fiscal year (SFY). That is, if there were any state-owed current support or state-owed arrears accounts on the custodians' cases, then they were identified as TANF cases. Current TANF custodians were identified as those who had state-owed current support at some point in the prior SFY. Never TANF custodians are those who had no state-owed current support or arrears accounts in CSMS. Individuals receiving federal foster care services were also included in the TANF groups according to the presence of state-owed accounts, as they also must file for child support and sign over their rights to support to the state.

Data Analysis

This report utilizes descriptive and inferential statistics to describe characteristics of custodians. Descriptive statistics include measures such as mean and median, while inferential analyses

include an Analysis of Variance (ANOVA) test and chi-square test of independence. Statistical significance was determined using p-values. 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. All analyses included in this report were statistically significant at the $p < .001$ level (suggesting that the differences observed were less likely due to chance), unless otherwise noted. Importantly, a p-value does not measure the importance or the size of observed differences.

All results are statistically significant at the $p < .001$ level unless otherwise noted.

TANF Participation

This report explores child support experiences for custodians who have currently, formerly, or never received TANF or foster care services. Recipients of TANF and foster care services are uniquely required to file for child support and sign over their rights to child support to the state. Notably, this is the first report in the *Custodian Profile* series to compare former and current recipients, rather than combine them into one group.⁵ This distinction is important because current recipients likely have different experiences with the child support program, given that they can have current support payments recouped by the state. In comparison, former recipients receive all current support payments.

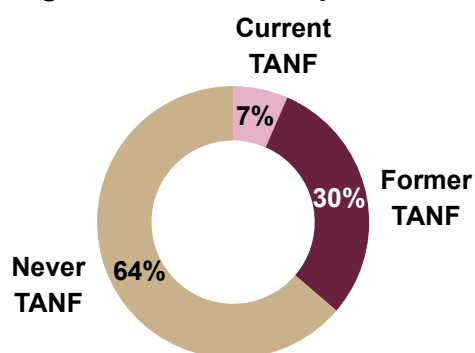
⁵ The findings from this report are not comparable to prior reports on custodians including: Maryland's Child Support Caseload: A Profile of Custodians, 2018 and Maryland's Child Support Caseload: A Profile of Custodians, 2021. The identification of TANF status in these two reports relied on TANF administrative

records. However, this current report relies on state-owed accounts in the child support administrative data; this change was made to mirror how custodian's cases were handled (e.g. whether recoupments occur) in the child support program.

Current recipients may also be more financially insecure than former recipients, potentially affecting their support order amounts and payments, since orders are based on the incomes of both parents (i.e., parents with lower combined incomes are assigned lower order amounts).

As shown in Figure 1, almost two thirds (64%) of custodians had never received TANF or foster care services in Maryland or another state between 1998 and 2024. Three in 10 (30%) were former TANF recipients and less than one in 10 (7%) were current recipients. Custodians receiving foster care services likely made up a small share of current and former TANF custodians. In FY 2022, the last year with available data, only 6% of current assistance cases in Maryland were receiving foster care services (Children's Bureau, 2023; OCSS, 2024a).

Figure 1. TANF Participation



Note: Percentages may not add to 100% due to rounding.

Current TANF: received TANF in SFY 2024 (July 2023–June 2024)*

Former TANF: received TANF before SFY 2024 (April 1998–June 2023)*

Never TANF: never received TANF (from April 1998–July 2024)*

*see the *Methods* section for more details

Custodian Demographics

Custodian demographics provide important information about who is utilizing the child support program. Table 1 shows custodians' gender, race, and age by TANF status. Most (96%) custodians were female, with little difference by TANF status. Though a majority of custodians across each group were Black, race and ethnicity differed between groups. The never TANF group had the lowest percentage of Black custodians (59%) and highest percentage of White (32%) and Hispanic (7%) custodians. In comparison, three quarters of custodians in both TANF groups were Black, and White and Hispanic custodians jointly made up about one quarter of both groups. Custodians identifying as Asian and Indigenous made up less than 2% of the caseload across groups. Lastly, age differed between groups, with former TANF recipients having the highest median age (44), compared to the never TANF (41) and current TANF (36) groups. A lower median age among current TANF custodians is likely due to the higher percentage of custodians in this group under age 30 (13%) compared to former (3%) and never (7%) TANF custodians.

Though gender and race composition are similar to the most recent custodian profile in 2021, median age increased from 35 to 42 (Smith & Passarella, 2022). This may be a reflection of the general aging of the U.S. population (Mather & Scommegna, 2024), the rise in average age of first-time mothers (Osterman et al., 2023), or younger parents choosing not to pursue formal child support. In addition, custodians currently receiving TANF were more likely to be female, Black, and older, compared to all TANF adult recipients in Maryland (Garcia et al., 2025).

Table 1. Custodian Demographics

July 2024

	Current TANF (n=1,178)	Former TANF (n=5,366)	Never TANF (n=11,498)	All Custodians (n=18,042)
Gender				
Female	97%	98%	95%	96%
Male	3%	2%	5%	4%
Race & Ethnicity				
Black	74%	75%	59%	65%
White	24%	23%	32%	29%
Hispanic/Latinx ⁺	1%	1%	7%	5%
Asian	<1%	<1%	1%	1%
Indigenous Peoples [^]	<1%	<1%	<1%	<1%
Age				
20–29	13%	3%	7%	6%
30–39	53%	31%	37%	37%
40 and older	33%	65%	56%	57%
Median	36	44	41	42

Note: ⁺Hispanic/Latinx is included as a race category in the administrative data system. It is not mutually exclusive with other race categories. [^]Includes custodians who identify as American Indian/Alaskan Native and Native Hawaiian/Pacific Islander. Percentages may not add to 100% due to rounding. Valid percentages are shown to account for missing data.

Economic Background of Custodians

In addition to demographics, information regarding custodians' financial stability is important for understanding their needs and ability to financially support their children. One way to estimate financial stability is through employment and earnings data. The percentage of custodians employed in the year prior to July 2024 was similar for current (57%), former (55%), and never (54%) TANF custodians. However, median earnings differed substantially. Never TANF custodians had median earnings of \$45,045, compared to \$35,674 for former TANF custodians, and \$16,693 for current TANF custodians. Median earnings for current TANF custodians represent less than half that of former and never TANF custodians. Lower earnings among custodians receiving TANF is expected,

given that only those with very low incomes are eligible to receive TANF. In addition, TANF recipients often work in low-wage sectors, such as retail trade, and face barriers to high-wage employment, including limited education and the presence of health issues (Garcia et al., 2025). Since they have more limited income from wages, child support may make up a larger portion of income for TANF custodians, especially current recipients.

Median Annual Earnings

in the prior year

Current TANF: \$16,693

Former TANF: \$35,674

Never TANF: \$45,045

Receipt of government benefits beyond TANF, including the Supplemental Nutrition Assistance Program (SNAP), can also serve as a proxy for financial stability. The vast majority (87%) of current TANF custodians utilized SNAP in the prior year, compared to only half (50%) of former TANF custodians and one quarter (25%) of never TANF custodians. Similar to low earnings, high SNAP utilization among current TANF recipients is expected, as most TANF recipients automatically qualify for SNAP benefits. Higher utilization among current and former TANF recipients also suggests that these custodians are more financially insecure. Child support may be particularly valuable for these custodians, especially current recipients, who struggle with obtaining high-wage employment that could provide steady, family-sustaining income.

SNAP utilization in prior year

Current TANF: 87%

Former TANF: 50%

Never TANF: 25%

Domestic Violence among Custodians

Financial stability is also linked to domestic violence,⁶ which affects custodians' experiences with and motivation to pursue child support. According to the National Resource Center on Domestic Violence (NRCDV), two thirds (67%) of domestic violence survivors stay in a relationship because of financial concerns (NRCDV et

al., 2018). The financial support provided by child support can help parents become financially independent from an abusive partner, but it can also pose safety risks, such as retaliation from a partner, and these risks can deter parents from seeking support (Office for Child Support Enforcement [OCSE], 2020). OCSE (2020) found that 90% of survivors would pursue child support if they could safely do so, and in a recent study, parents reported that they often choose not to interact with the child support program out of domestic violence concerns (Vogel et al., 2024). One parent in this study said, “. . . I do not want to take my abuser to court, because every time that happens, it's like more abuse, basically, like he uses that. He uses the court systems to stalk me. . .” (Vogel et al., 2024, p. 17). Regardless of whether parents choose to pursue child support, many experience domestic violence. One study found that 37% of custodial parents with formal child support orders and 43% with no order or informal support reported domestic violence (OCSS, 2015).

Maryland takes some steps to support parents experiencing domestic violence so that they may feel safe to pursue child support if they wish to do so. For instance, the state's child support application includes a section where parents can report if they are experiencing family violence without the need for corroborating evidence (e.g., police reports) (CSA, 2024). In addition, a screening tool is used by some caseworkers in the administrative system to assess if

⁶ Domestic violence and family violence are used interchangeably in this section in accordance with the language used in literature and Maryland-specific documents. OCSS defines domestic violence as a “pattern of abusive and coercive behaviors, including physical, sexual, and psychological abuse as well as economic coercion, used against an intimate partner”

(OCSE, 2020, p. 1). Maryland does not provide a definition of family or domestic violence and uses both terms. However, on its child support application, it prompts applicants to check family violence if they “believe that disclosure of my address or other identifying information might result in physical or emotional harm to me or my child” (CSA, 2024, p. 2).

custodians are experiencing violence, have concerns about the confidentiality of their address, and/or have a protective order. Maryland has a Safe at Home Address Confidentiality Program to protect survivors from being located by abusive partners (Maryland Secretary of State, n.d.) and caseworkers are supposed to limit identifying information when family violence is indicated (CSA, n.d.-a). However, it is unclear what, if any, services are provided to custodians who indicate they are experiencing family violence and to what extent caseworkers are routinely screening parents.

Though domestic violence may present safety concerns for all parents, TANF recipients face the unique challenge of mandatory compliance with child support. Though policy dictates they can receive an exemption if they are experiencing domestic violence, this is not always translated to practice and does not necessarily assuage parents' concerns. Qualitative studies have shown that TANF recipients fear retaliation from partners for pursuing child support, and this can be a barrier to accessing cash assistance (Kaplan et al., 2022). Furthermore, trying to receive an exemption is a stressful process and caseworkers are not always empathetic towards parents (Spencer et al., 2022). A recent study in Maryland found that child support exemptions in the TANF program for domestic violence are documented in less than 1% of cases and even when abuse is reported, an exemption is not necessarily granted (Schuyler et al., 2024).

In recognizing the challenges and safety concerns that domestic violence poses for parents, this report explored the prevalence of domestic violence among custodians for the first time in the *Custodian Profile* series. Overall, one in 10 (10%) custodians had domestic violence documented in the administrative data.⁷ Current (17%) and former (12%) TANF custodians were more likely to have domestic violence documented compared to those who have never received TANF (8%). While this may suggest that TANF custodians are more likely to experience domestic violence, it may also be related to the domestic violence exemption available to TANF custodians. For instance, caseworkers may ask TANF custodians about domestic violence more frequently in order to assess eligibility for the exemption. Alternatively, they may be more likely to experience domestic violence due to financial concerns that keep them in abusive relationships. Overall, research suggests a higher prevalence of domestic violence among

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Prevalence was higher for current TANF (17%) and former TANF (12%) custodians compared to never TANF (8%) custodians. These custodians may need additional support services and protections.

⁷ A domestic violence indication could result from custodians reporting family violence on the child support application or their responses on the state's

domestic violence questionnaire, which asks about history of family violence, concerns about the confidentiality of their address, and history of protective orders.

custodians than what was documented. This may be because custodians are fearful to report, are unaware of what services would be available if they did report, or are simply not routinely asked. In addition, Maryland's child support application states that "Indicating family violence will impact the quality of service provided by restricting the amount of information that can be shared with and obtained from the federal government and other secure resources" (CSA, 2024, p.1). This may deter custodians from choosing to report. OCSS provides resources and suggestions for how to support survivors and reduce safety risks (OCSE, 2020).

Custodian Case Characteristics

Table 2 shows the number of participating children and number of cases among custodians, providing information about family composition and case complexity. Half (50%) of all custodians had one participating child. The remaining half included about one quarter (26%) with no participating children, 17% with two children, and 7% with three or more children. The number of participating children differed by TANF status. The current TANF group was more likely to have two (28%) or three or more (25%) participating children, and the former TANF

group was more likely to have no participating children (36%). Custodians with no participating children likely include cases in which the child has reached age 18 when current support is no longer due and only arrears (i.e., past-due support) are owed. Alternatively, these may be recent cases that do not have a support order established yet.

Table 2 also shows that a majority (83%) of custodians had only one case, though there were also differences by TANF status. The never TANF group was most likely to have only one case (91%), compared to the former TANF (73%) and current TANF (54%) groups. Among current TANF custodians, 35% had two cases and 11% had three or more cases, compared to 8% and 1%, respectively, among custodians who have never received TANF. Custodians may have multiple cases if they have children with different partners or a non-parent caregiver is owed support from both parents. A higher number of cases and participating children among the current TANF group may be indicative of the financial strain on these families and need for cash assistance. They may also need additional support in navigating multiple cases.

Table 2. Case Characteristics of Custodians

July 2024

	Current TANF (n=1,178)	Former TANF (n=5,366)	Never TANF (n=11,498)	All Custodians (n=18,042)
Participating Children				
0 children	2%	36%	24%	26%
1 child	45%	39%	56%	50%
2 children	28%	17%	16%	17%
3+ children	25%	8%	4%	7%
Cases				
1 case	54%	73%	91%	83%
2 cases	35%	23%	8%	14%
3+ cases	11%	4%	1%	2%

Note: Participating children include active members of the child support case; children who have emancipated from the case are excluded. Percentages may not add to 100% due to rounding.

Total Current Support & Arrears Owed to Custodians

The next sections of this report focus on child support payments owed to and received by custodians. Custodians can be owed current support, arrears, both, or neither. *Current support* refers to monthly obligations that are determined based on the cost of raising children and the income of both parents, among other factors. Any current support that is not paid in the month it is due becomes past-due support, known as *arrears*. Arrears can accumulate over time if current support payments continue to be missed. When a child turns age 18 or emancipates, current support is no longer due, but arrears continue to be due until they are paid, forgiven, or until the obligor has passed. On the other hand, custodians may not have any support due if they recently opened a case and are in the process of establishing a new support order. There are several steps to this process, including confirming parentage, locating the obligor, and scheduling a court hearing, all which take time and can pose barriers to securing an order.

Figure 2 shows the type of support custodians were owed in the prior year. Overall, custodians were most likely to have both current support and arrears due (43%), compared to having no support due (20%), only current support due (19%), and only arrears due (19%). However, there were differences between groups. Compared to never TANF custodians (18%), a higher percentage of current TANF (22%) and former TANF (24%) custodians had no support due.

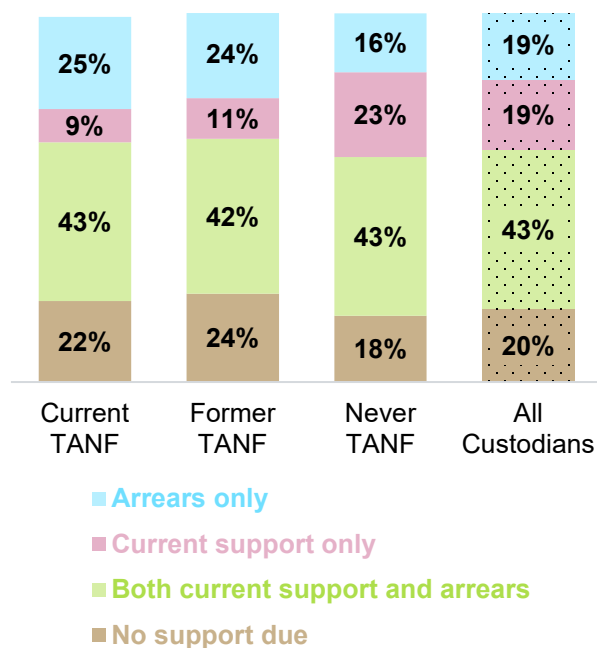
These differences may be related to the requirement that TANF recipients file for child support. Custodians may comply with opening a case in order to receive the cash benefits but choose not to cooperate with the process thereafter. In addition to aforementioned concerns about domestic violence, mothers report a variety of reasons for not wanting to pursue an order. For instance, some prefer informal or in-kind support that can help maintain father involvement in their children's lives, or they do not want to harm the father by establishing an order that may be challenging to comply with (Huang & Pouncy, 2005; Kaplan et al., 2022).

Furthermore, for current TANF recipients, informal support is especially valued because it goes directly to them, whereas formal support is limited to the amounts passed through while receiving cash assistance, as the remainder is recouped by the state (Nepomnyaschy & Garfinkel, 2010).

Both TANF groups also had lower percentages of custodians with *only* current support due and higher percentages of those with *only* arrears due. For instance, 9% of current TANF custodians had only current support due and 25% had only arrears due, compared to 23% and 16% among the never TANF group. It is possible that obligors of TANF cases may struggle more to meet their current child support obligations and are therefore more likely to accumulate arrears as they miss payments.

Figure 2. Type of Support Owed to the Custodian

July 2023–June 2024



Note: Percentages may not add to 100% due to rounding.

Total Current Support & Arrears Received by Custodians

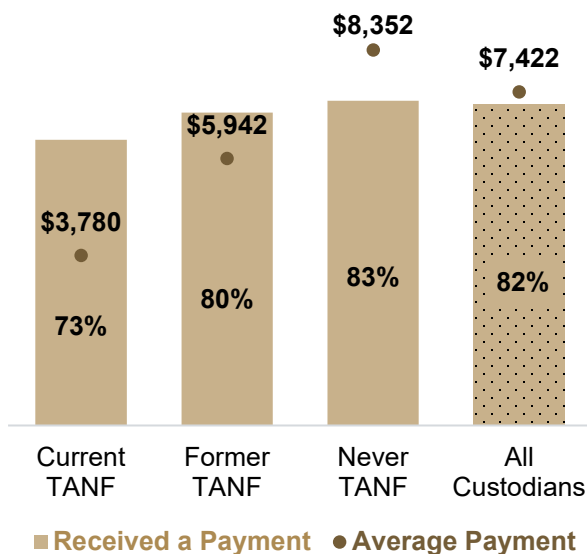
Overall, most custodians had support due to them and many were owed both current support and arrears. Exploring payments made to these custodians is important for understanding the significance of the support received for their children. Figure 3 shows that a majority of custodians across groups received at least one payment in the prior year (either current support, arrears, or both), though the percentage receiving a payment was highest for the never TANF group (83%), compared to the former TANF (80%) and current TANF (73%) groups. Similar to the higher percentage of current and former TANF custodians who were owed arrears, differences in payments may be because obligors associated with current or former TANF custodians face more challenges to meeting their support obligations.

Notably, many custodians in the current TANF group received child support via pass-through payments. Maryland currently passes through up to \$100 of paid child support for one child and up to \$200 for two or more children (NCSL, 2023). Several studies have shown that receipt of pass-through has positive outcomes for families, including increased financial support, increased payment compliance, and reduced child maltreatment (Miller et al., 2005; Smith & Hall, 2021; Anderson et al., 2023). Although not shown in Figure 3, current TANF custodians received average pass-through payments of \$330 in the prior year. Almost one in 17 (6%) custodians received only pass-through payments, without which they would not have received any support. Importantly, this highlights that many current TANF custodians did not receive TANF for the full year, as many

received current support aside from pass-through. This is aligned with research on the active TANF caseload in Maryland, which shows that recipients receive TANF for only 8 months on average, and many leave the program after only a few months (Garcia et al., 2025).

Figure 3. Custodians who Received Current Support or Arrears Payments

Among custodians owed current support or arrears, July 2023–June 2024



Although not shown in Figure 3, **6% of current TANF custodians received only pass-through payments.** Without pass-through, these custodians would not have received any child support.

Custodians who received a payment in the prior year received an average of \$7,422 over the whole year (Figure 3). This amount also differed by TANF status. The never TANF group had the highest average payment amount at \$8,352, compared to \$5,942 for the former TANF group, and \$3,780 for the current TANF group. Thus, current TANF custodians received less than half that of the never TANF group (on average). These differences in payment amounts could reflect differences in current support or arrears obligations. This will be explored in the following sections.

Payments were likely an important source of additional income for many custodians. Current TANF custodians who were employed in the year prior to July 2024 had median earnings of \$16,693. The average payment receipt of \$3,780 for this group represents almost one quarter (23%) of median earnings for these custodians. In comparison, average payment receipts for former and never TANF custodians represent 17% and 19% of median earnings for those who were employed. For the almost half of custodians who were not employed in the year prior to July 2024, child support payments may have been their only regular source of income. Overall, most custodians with support due received a current support or arrears payment and the average amount received was likely an important income supplement for many, especially those who were unemployed and those receiving TANF who had especially low income.

Current Support Owed to and Received by Custodians

This section focuses more closely on custodians owed current support and the corresponding payments they received. Current support obligations represent the monthly support custodians should receive to support their children until they turn 18 or emancipate. Figure 4 shows that average monthly current support obligations in July 2024 were greater for the never TANF group (\$590), compared to the former (\$444) and current (\$430) TANF groups, which had similar obligations.

Figure 4. Average Monthly Current Support Order Amount

Among custodians owed current support in July 2024

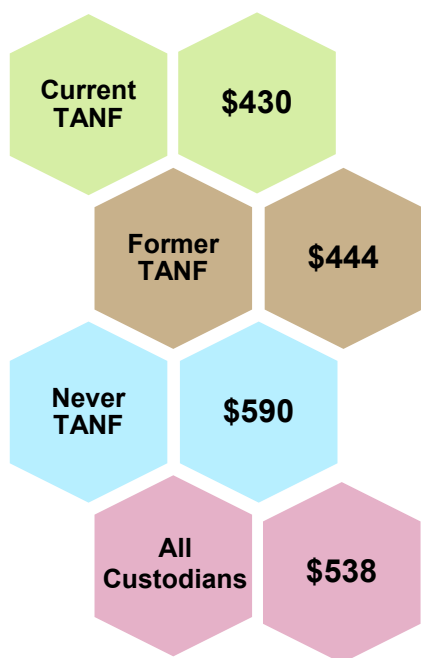


Figure 5 builds off of this analysis, showing current support owed to custodians for the entire prior year, from July 2023 to June 2024, as well as the percentage of custodians owed current support during that year. Overall, about three in five (61%) custodians were owed current support. Two thirds (66%) of never TANF custodians were owed current support, compared to just over half (53%) in both of the TANF groups. As mentioned previously, custodians may not have current support due if they no longer have children under 18 years old, are in the process of establishing an order, or did not cooperate with the process after opening a case.

Average current support owed over the year also differed by TANF status. Custodians who never received TANF were owed an average of \$6,645. Average current support owed to custodians in the former TANF group was \$4,943, 26% less than the never TANF group. Custodians in the current TANF group were owed an average of \$2,783, 58% less than the never TANF group. These differences reflect those in the monthly support order amounts, which may be due to limited income among custodians who have sought TANF benefits and the obligors on their cases. Furthermore, current TANF custodians were owed current support for fewer months in the prior year than former and never TANF custodians (analysis not shown). This suggests that these custodians were more likely to establish a support order more recently.

Figure 5. Current Support Owed to Custodians

July 2023–June 2024

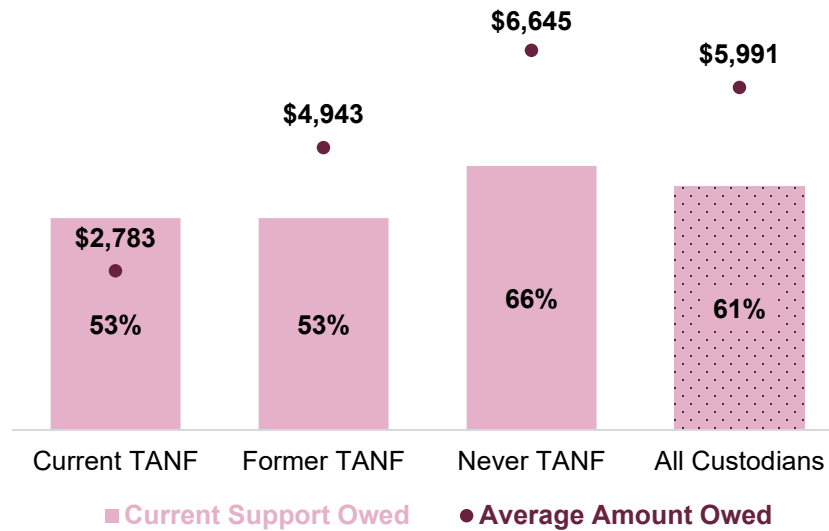
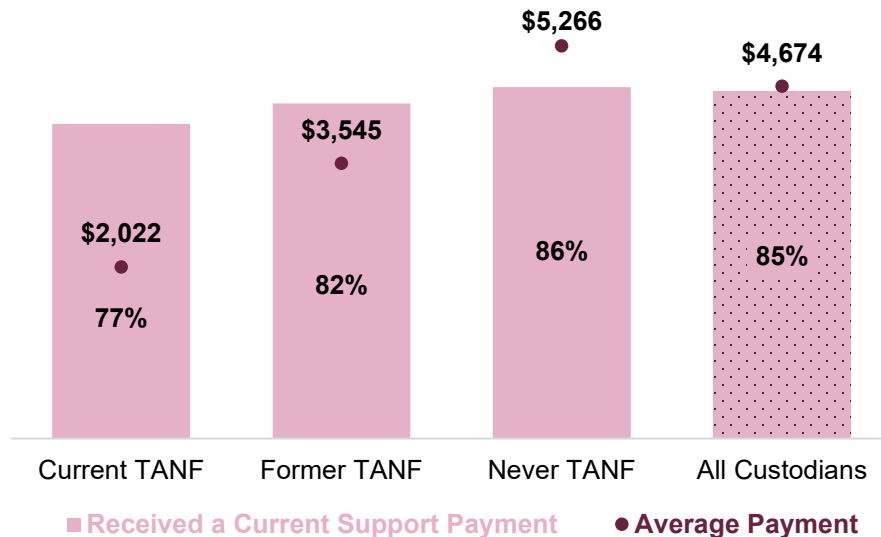


Figure 6 shows the percentage of custodians with support owed to them who received at least one current support payment and the total average amount received over the year. More than three in four custodians across groups received a payment, however a higher percentage of never TANF custodians received a payment

(86%), compared to former TANF (82%) and current TANF (77%) custodians. Mirroring the current support obligations shown in Figure 5, the average amount of current support received was also greater for the never TANF group (\$5,266) compared to the former TANF (\$3,545) and current TANF (\$2,022) groups.

Figure 6. Custodians who Received Current Support Payments

Among custodians owed current support, July 2023–June 2024

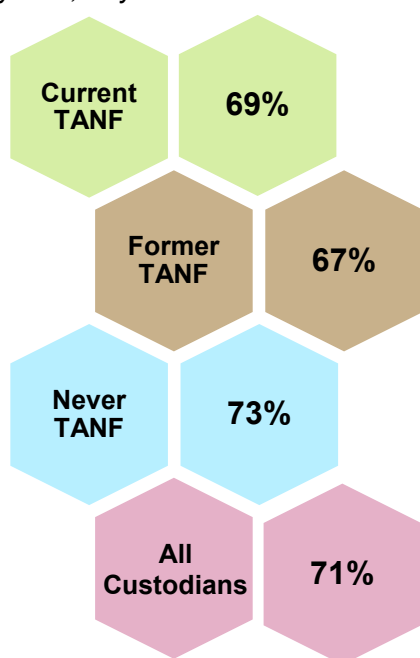


Note: A small percentage (7%) of current TANF custodians received pass-through current support payments, but did not have any current support due in the prior year. These custodians are excluded from the percentage receiving payments and average amount received.

An important measure of the magnitude and reliability of the support custodians received is the percentage of current support owed that was paid. Figure 7 shows that among those who received a current support payment, about seven tenths (71%) of the current support obligation was paid, on average. This differed slightly by TANF status, with a higher percentage of the obligation paid for the never TANF group (73%) compared to the former TANF (67%) and current TANF (69%) groups.

Figure 7. Average Percent of Current Support Obligation Received by Custodians

Among custodians with a current support payment, July 2023–June 2024



24% of custodians received all current support owed to them.

Notably, younger (under 30) custodians, who are overrepresented in the current TANF group, were less likely to receive a current support payment (78%; analysis not shown) compared to all custodians (85%;

Figure 6) and were paid a lower percentage of current support owed (61%; analysis not shown) compared to all custodians (71%; Figure 7). These custodians may be more financially insecure and face limited employment prospects due to a lack of education or work history, making them more likely to turn to TANF for support. Obligors on these cases may also be younger and face similar challenges, making it more difficult for them to fulfill child support obligations. They may benefit from additional services, such as employment and training opportunities, that can improve their ability to make payments.

Overall, Figure 7 shows that many custodians who received a current support payment received a majority of what was owed to them. In fact, almost a quarter (24%) of custodians received their full obligation for that year. Still, three quarters (76%) of custodians did *not* receive their full obligation and some did not receive any payments. Obligors on these cases may face challenges meeting their obligation, which in turn contributes to challenges for custodians supporting their children without reliable, adequate support.

Custodians in the 20–29 age group were **less likely to receive a current support payment** and were **paid a lower percentage of current support obligations**.

Obligors on these cases may benefit from services that aim to improve their ability to pay.

Arrears

When current support payments are missed or not paid in full, they become past-due support, or arrears. Arrears are owed until they are paid, forgiven, or the parent who owes support passes. Arrears also trigger enforcement mechanisms, such as tax refund intercepts, passport denials, and license suspensions, that are intended to increase payment collection. For instance, Maryland can suspend a driver's license after 60 days of missed payments (Motor Vehicle Administration, n.d.).

Importantly, arrears disproportionately fall on low-income obligors. OCSS found that parents with more than \$100,000 in debt make up 22% of the debt, but only 3% of parents who have back-owed support (Arthur, 2018). Among these parents, more than half (60%) have no formal income (Arthur, 2018). Low-income obligors are more likely to owe arrears for several reasons, including that they are more likely to be unemployed or underemployed with insufficient income to make payments, and it can be difficult to modify support orders while unemployed or incarcerated (Robbins et al., 2022; Miller & Mincy, 2012; Nepomnyaschy et al., 2021). Furthermore, parents of color are disproportionately represented among those who have large child support debt and face stronger enforcement actions (Chen & Harper, 2023). Though enforcement actions are intended to increase payment compliance, they are less effective for low-income obligors and can instead have negative consequences, including decreasing overall support from fathers and decreasing willingness of

fathers to cooperate with the child support program (Selekman & Johnson, 2019; Nepomnyaschy & Garfinkel, 2010; Robbins et al., 2022).

Arrears can also have negative impacts on family relationships and health. Studies have shown that arrears can reduce father involvement and in-kind support, disrupt parent relationships, increase depression and alcohol use among fathers, decrease compliance with support orders, and discourage formal employment (Robbins et al., 2022; Kim et al., 2015; Miller & Mincy, 2012; Turner & Waller, 2017). Furthermore, children of parents with higher arrears-to-income ratios were found to have more behavioral and mental health symptoms, including self-reported anxiety or depression (Nepomnyaschy et al., 2021).

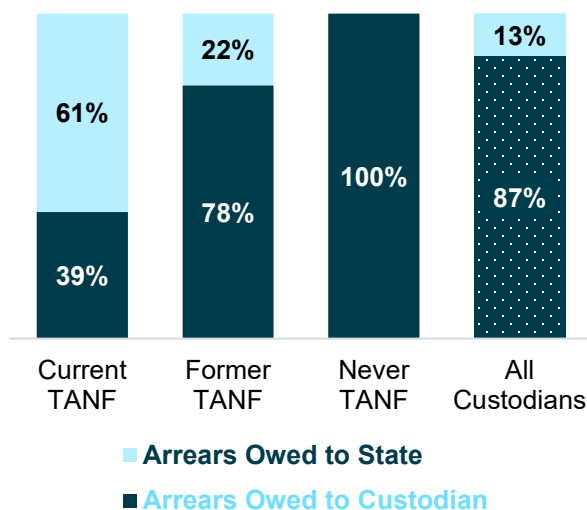
Arrears Owed to Custodians and the State

Arrears can be owed to custodians or the state. Similar to current support, arrears are owed to the state for recipients of TANF benefits,⁸ who must sign over their rights to support. However, unlike current support, there is no pass-through for arrears in Maryland. After custodians stop receiving TANF benefits, obligors on their cases continue to owe arrears to the state for any missed payments while the custodians were receiving benefits. Arrears may also be owed to these custodians for any missed payments accrued while they were *not* receiving any federal benefits. Generally, custodian-owed arrears are paid first before state-owed arrears, though distribution rules are complex (see Turetsky & Azevedo-McCaffrey, 2024).

⁸ Arrears are also owed to the state for recipients of foster care services.

Figure 8 shows the average percentage of the arrears balance that is owed to custodians and the state. Unsurprisingly, three fifths (61%) of the arrears among current TANF custodians were owed to the state. This is because obligors who missed current support payments in the prior year while custodians were receiving TANF benefits would have accrued state-owed arrears. In comparison, most of the arrears balance was owed to custodians in the former TANF group, with about one fifth (22%) of arrears owed to the state. Finally, as those in the never TANF group have never had to sign over their right to support to the state, 100% of arrears were owed to custodians. Altogether, most (87%) arrears in July 2024 were owed to custodians, with arrears owed to the state largely concentrated among custodians currently receiving TANF.

Figure 8. Average Percent of Arrears Owed to Custodians or the State
Among those with an arrears balance in July 2024

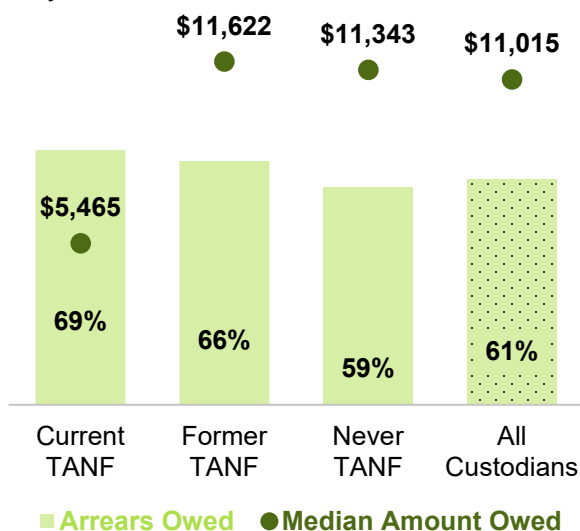


Arrears Owed to and Received by Custodians

This next section will focus more closely on arrears owed to and received by custodians. Figure 9 shows that three in five (61%) custodians overall were owed arrears, with a higher percentage owed among current TANF (69%) and former TANF (66%) custodians compared to never TANF (59%) custodians. A majority of custodians with arrears owed to them is unsurprising, given that some custodians did not receive any current support payments in the prior year and three quarters did not receive their full obligation (see Figures 6 & 7). These missed payments contributed to arrears balances. Furthermore, arrears can be owed as soon as an order is established to cover the time that has passed since child support was requested.

Figure 9 shows that median arrears balances were large, over \$10,000, for never TANF (\$11,343) and former TANF (\$11,622) custodians, while the balance owed to current TANF custodians was almost half as large (\$5,465). Current TANF custodians likely have smaller arrears balances because a majority of their arrears were owed to the state rather than to custodians. They may also have established a case more recently to comply with TANF's child support requirement, leaving less time for arrears to accrue.

Figure 9. Arrears Owed to Custodians
July 2024

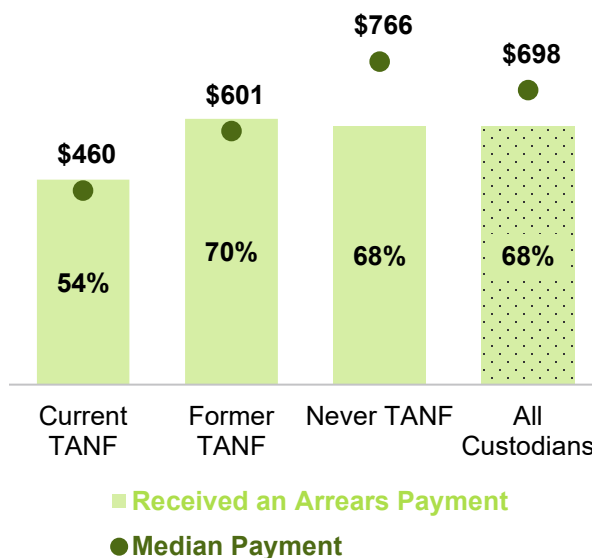


Arrears payments can be enforced through the aforementioned mechanisms as well as wage garnishments up to 65% of disposable income (U.S. Department of Labor, 2024). Figure 10 shows that about seven in 10 never TANF (68%) and former TANF (70%) custodians received at least one arrears payment in the prior year, while just over half (54%) of current TANF custodians received a payment. The median amount of arrears received was also lower for the current TANF group (\$460), compared to the former TANF (\$601) and never TANF (\$766) groups. Current TANF custodians likely received less arrears because more of their arrears were owed to the state and because obligors on these cases may have more limited income to contribute. Nevertheless, more than two thirds of custodians who were owed arrears received a payment that supplements the current support they received.

While ensuring payments is important, research suggests that continuing to have large arrears balances may have negative impacts on parent relationships, child

health, and continued cooperation with the child support program or compliance with support orders. Furthermore, when arrears are owed to the state, custodians may face these challenges without receiving any of the financial support from payments. Efforts to reduce arrears may ultimately support custodians by prioritizing family health and ensuring reliable, consistent support from parents to support children.

Figure 10. Custodians who Received Arrears Payments
Among custodians owed arrears,
July 2023–June 2024



These efforts could include ensuring support orders match a parent's ability to pay so that they miss fewer payments and helping obligors obtain sustainable employment that can improve their ability to pay. For instance, modifying or suspending child support orders for parents who are incarcerated can result in less debt accrual and more consistent child support payments after leaving incarceration (Aharpour et al., 2020). This is a practice Maryland already engages in (MD Family Law Code § 12-104.1, 2024). Maryland also recently passed legislation that aims to limit license suspensions for low-income obligors, as these suspensions may make it more

difficult for obligors to pay support (H.B. 681, 2025). In addition, several states have implemented debt forgiveness programs with positive results. A pilot program in San Francisco that eliminated state-owed debt resulted in parents paying more consistently and on time, a reduction in barriers to employment, and improved family relationships (Hahn et al., 2019). An evaluation of a debt forgiveness program in Wisconsin found that fathers paid more toward their child support obligations and made more frequent payments (Miller & Mincy, 2012). Maryland has a *Payment Incentive Program* to support obligors who have state-owed debt. The program reduces state-owed arrears by half if the obligor makes full child support payments for 1 year and eliminates state-owed arrears if the obligor makes full payments for 2 years (CSA, n.d.). Importantly, this program and many others reduce state-owed debt only, which has positive impacts on families and payment compliance without reducing support owed to custodians.

Recoupment of Current Support or Arrears by the State

As explained previously in this report, custodians receiving TANF benefits or foster care services must sign over their rights to support to the state. The state then recoups current support and arrears payments in order to reimburse the cost of providing these benefits.⁹ Importantly, pass-through diverts this process by providing a portion of current support to custodians receiving TANF, while the rest is recouped. Arrears, however, are not passed through and continue to be owed to the state for missed payments while receiving federal benefits.

Figure 11 shows the percentage of custodians with a current support or arrears recoupment by the state and the amount recouped over the prior year. As custodians who have never received TANF benefits or foster care services have never signed over their rights to the state, no payments were recouped for this group. Former TANF custodians would not have owed any current support to the state because they were not receiving TANF in the prior year. However, Figure 8 showed that 22% of the arrears on the custodians' cases were owed to the state due to obligors' missed payments while the family was receiving TANF in the past. In line with this, the state recouped a payment for 17% of former TANF custodians, with an average recoupment of \$433. Current TANF custodians would have had some state-owed current support on their cases based on the amount of months they received TANF benefits or foster care services in the prior year. In addition, as shown in Figure 8, three fifths (61%) of these custodians also had state-owed arrears on their cases. Accordingly, seven in 10 (70%) of these custodians had a payment recouped, with \$1,668 recouped on average, more than three times that of former TANF custodians.

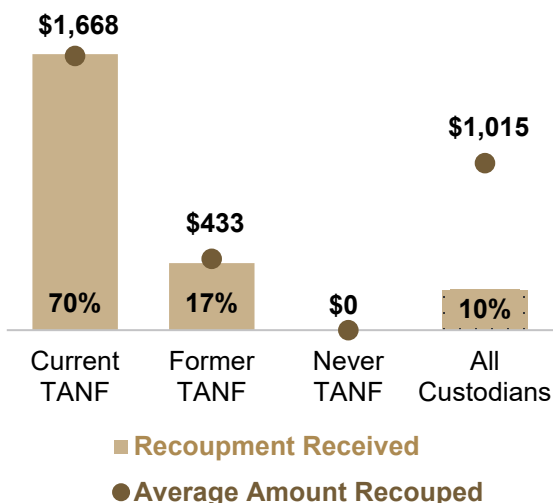
Notably, the average recoupment for current TANF custodians represents almost half (47%) of payments by the obligors on these cases in the prior year (data not shown). While recoupments may be required, they mean less payments going directly to custodians to support their children. This support is especially important for those receiving TANF benefits, who have limited financial resources. Maryland's expansion of its pass-through policy and state debt

⁹ Recoupments are shared between the state and federal government to reimburse costs.

forgiveness program represent efforts to ensure support for custodians is prioritized.

Figure 11. Current Support or Arrears Recouped by the State

July 2023–June 2024



Conclusions

Child support is an important source of income for custodians that can promote child health and success. This report provides an overview of the case characteristics of custodians with an active case in July 2024, including support owed and received over SFY 2024, to inform efforts to strengthen the child support program and ensure it meets families' needs. Notably, this report expands on prior work by exploring how custodians with current and former TANF receipt differ from those who have not received TANF, given TANF's unique requirements.

When considering the total sample of custodians, this report highlights a few successes of the program. Most (85%) custodians who were owed current support received a payment in the prior year.

Furthermore, on average, seven tenths (71%) of the current support owed was paid to custodians and one quarter (24%) of custodians received all of the support owed to them. In addition, almost seven in 10 (68%) custodians owed arrears received a payment. These findings demonstrate substantial support going directly to custodians to support their children.

On the other hand, this report showed that arrears continue to be a challenge. Former and never TANF custodians had median arrears balances of over \$10,000. This suggests a need to further support obligors' ability to reliably make payments in order to prevent accruing large arrears balances, especially in light of research elucidating the negative impacts of arrears on families and payment compliance.

This report also highlighted for the first time the prevalence of family violence among custodians. Though child support can help custodians maintain financial independence in order to leave an abusive relationship, it can also pose safety risks. One in 10 (10%) custodians had family violence documented in the administrative data, with higher prevalence among current (17%) and former (12%) TANF custodians. It is important that custodians experiencing family violence feel safe to report violence and pursue support if they wish to do so, without fear of retaliation. Additionally, the family violence exemption from pursuing child support should be easily accessible for TANF custodians. There are federal and state resources that can be used as a guide to promote practices to ensure safety.¹⁰

¹⁰ See Child Support Quest (2024) for more information.

There were several notable differences in child support experiences by TANF participation, especially for current recipients. Current and former TANF custodians were more likely to utilize SNAP and had lower median earnings, suggesting they may be more financially insecure and stand to gain more from receiving consistent child support. It also means obligors on these cases are likely also younger and financially unstable and may therefore struggle to pay their obligations. This was reflected in findings on support owed and received. Current and former TANF custodians had lower current support order amounts, were less likely to receive a current support payment, and had a lower percentage of paid current support compared to never TANF custodians.

Notably, pass-through represented a portion of the current support received by current TANF custodians, with average payments of \$330 passed through in the prior year. Nearly one in 17 (6%) received only pass-through payments, without which they would have received no support. Maryland's recently passed bill that phases in full pass-through by 2031 will increase the support that current TANF custodians receive (H.B. 881, 2025). Importantly, custodians receiving TANF are required to relinquish

much of the support they are owed to the state. Three fifths of arrears (61%) for current TANF custodians were owed to the state and seven in 10 (70%) had current support or arrears recouped by the state, with recoupments accounting for almost half of payments made. This may discourage participation in the child support program and leaves the most financially insecure custodians without needed support.

Maryland has already taken steps to strengthen the child support program, including ensuring that support order amounts match an obligor's ability to pay (S.B. 847, 2020) and offering a state debt forgiveness program for obligors of TANF custodians. Maryland could additionally invest more in employment and training services for obligors to increase their ability to pay. Recognizing the importance of and effectiveness of these services, federal policy now allows states to allocate their federal funding towards employment services for obligors (OCSS, 2024b). With the information provided in this report, Maryland can continue moving its child support program beyond an enforcement-focused approach to a whole family approach.

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For additional information about this research brief, please contact Letitia Logan Passarella (410-706-2479; llogan@ssw.umaryland.edu) or Lauren A. Hall (410-706-2763; lahall@ssw.umaryland.edu) at the School of Social Work.

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525 W. Redwood Street
Baltimore, MD 21201
410-706-2479
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