EARLY INTERVENTION & CHILD SUPPORT OUTCOMES: LESSONS LEARNED

PAMELA C. OVWIGHO, PH.D.
RESEARCH DIRECTOR

CORRENE SAUNDERS
RESEARCH ANALYST

CATHERINE E. BORN, PH.D.
PRINCIPAL INVESTIGATOR

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

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

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EXECUTIVE SUMMARY

Considerable progress has been made in the operation and outcomes of public child support programs in recent years but two issues remain particularly vexing. One is the staggeringly large and ever-increasing amount of unpaid support (i.e., arrears). The other is a seemingly widespread perception that, in general, child support agencies are not "user-friendly" at least insofar as non-custodial parents are concerned. In any given year, about 40% of all child support due goes unpaid; as a result, the nationwide arrears balance is in excess of $107 billion, over $1 billion of which is owed to Maryland children (U.S. Office of Child Support Enforcement, 2008). The adoption of so-called "early intervention" strategies may hold promise to have positive effects on both of these chronic and troublesome areas.

There are many variations of "early intervention" in child support, but all share a common theme. That commonality is some type of proactive agency effort, early in the life of a case, to try and improve child support outcomes, such as reducing the number of default orders and increasing the number of cases where the first payment due is made in timely fashion. Such approaches sound straightforward and have common-sense appeal. In actuality, however, early intervention techniques stand in generally stark contrast to most traditional child support enforcement methods which are reactive in nature and, for the most part, come into play only after sizable amounts of support arrears have accumulated. Preliminary results from various early intervention efforts have been reported and are largely positive. However, anecdotal accounts of "success" far outnumber empirically-based studies and there is very little data documenting the effects of early intervention programs on child support payment outcomes.

The research described in this report was conducted by the Family Welfare Group of the University of Maryland-Baltimore's School of Social Work through our ongoing partnership with the Child Support Enforcement Administration, Maryland Department of Human Resources and begins to fill that information gap for our state. Specifically, the report provides an empirical analysis of outcomes achieved via a child support early intervention pilot project conducted in four Maryland counties (Calvert, Howard, Montgomery, and Washington). Study findings, of course, are specific to the pilot project and, as such, can not be generalized to the State of Maryland as a whole. However, our analysis of project outcomes does yield several important lessons that we think are broadly applicable geographically and across intervention techniques and case types. Consistent with the stated goals of Maryland's early intervention pilot program, our evaluation focused on three main research questions:

1) Does EI reduce the time to 1st payment?
2) Does EI improve child support payment rates over time?
3) Does EI work better for some types of obligors?

Key findings and ”food for thought” recommendations are as follows:

- **Average time to receipt of the first child support payment was reduced in early intervention counties and the difference was statistically significant.**

In early intervention sites the average length of time to first support payment was 99 days before the pilot and 74 days during the pilot period. In absolute terms this is only a two week difference, but it is statistically significant. At least as importantly, this also means that, on average, families got their first payment two weeks earlier. In the remainder of the state time to first payment did not change over the same time span. Practically speaking, this finding means that, indeed, on this important outcome variable, the early intervention pilot did achieve a measurable and statistically significant degree of success.

- **In terms of establishing a pattern of consistent support payments over time, pilot project results were positive compared to non-pilot counties, although not overwhelming. Clearly though, the approach has potential.**

Maryland’s early intervention approach, by definition, focused on the beginning phase of a child support case with the explicit goal of insuring that the first court-ordered support payment does not go unpaid or that it gets paid more quickly. Thus, in and of itself and all else equal, one would not necessarily expect the effects of early intervention to persist or be robust over an extended period of time. Therefore, we were not surprised to find no clear improvement in payment rates for early intervention cases over the first follow-up year. But, notably, we did find a significant decline in payment rates in non-pilot sites during the follow-up period. In early intervention sites, to illustrate, the average percent of support paid was 63.2% prior to implementation and 63.3% after early intervention was adopted. In contrast, while the magnitude of the difference was not large, in non-pilot sites the trend over time was that less support was paid (60.7% vs. 59.1%). In addition, the percent of cases in which no payment was made remained stable (7.0%) in the early intervention sites, but increased from 8.6% to 10.0% in the balance of the state.

Considered in context then, pilot program results on this second outcome variable of interest, child support payment rates, must also be considered positive. The fact that payment rates over time did not go down and no-payment cases did not go up in pilot sites - as they did elsewhere - certainly seems to suggest that the types of case management techniques employed can make an important difference at the outset of a new child support case. The open and important question, obviously, is whether overall year one payment rates would go up if the types of more personalized case management techniques used during the early intervention phase of a case were to be applied throughout the entire first year in the life of a case.

- **Early intervention, all else equal, holds promise to speed up time to first payment among obligors generally thought to be more challenging, including those with multiple child support cases, those without Maryland UI-covered employment, and those with Current and Former (TANF) Assistance case types.**

In the context of child support enforcement, practice experience and research have indicated that all cases are not equal; certain case and obligor characteristics pose challenges to the collection and consistent payment of support. Thus, it is especially heartening that our early intervention pilot results are positive for certain types of cases commonly thought to be more difficult to successfully work. For example, obligors with more than one child support case tend to make their first support payment more slowly than those with only one case. Pilot results, however, show that multiple case obligors do pay significantly faster in an early intervention environment than in the traditional child support environment by an average of roughly one month (mean=31 days).

Similarly, in cases where the obligor does not have employment in a Maryland job covered by the Unemployment Insurance system, wage withholding may be difficult, time-consuming or impossible. Yet, among cases such as these, the data show that the early intervention pilot reduced the time to first payment by approximately two months (mean=62 days).

Last but certainly not least, it is well-documented that child support collection rates are much lower among Current and Former (TANF) Assistance cases than in Never Assistance cases. Nonetheless, our results show that time to first payment for both types of assistance cases was significantly shortened during the early intervention period, by an average of roughly one month (mean=25 days). This is a particularly noteworthy finding in today's economic climate because research has shown that child support can constitute as much as 25% of total household income in poor families. Child support receipt has also been shown to reduce the likelihood of returning to welfare (TANF) after an exit.

- **Even taking other factors into account, there is evidence that early intervention increases payment compliance. This effect extends beyond just getting the first child support payment more quickly and, importantly, the effect is strongest for those thought to be the least amenable to child support interventions: obligors who lack UI-earnings.**

Our multivariate statistical analysis of payment compliance provides even more evidence about the effectiveness of early intervention strategies. As mentioned previously, one of the goals of early intervention was to decrease the time to first payment, with the assumption that doing so would increase payment compliance. The results of our multiple regression analysis support this assumption: For each additional week the first payment is delayed, the percent of current support paid in the first year decreases by 0.69 percentage points.

Early intervention services also increase payment compliance, beyond their effects on the timing of the first payment. Compared to all other cases and controlling for the other predictors, cases who received early intervention services had 4.86 percentage points higher payment compliance levels. In addition, we found an interaction between non-custodial parents' Maryland UI-earnings and receipt of early intervention services. Obligors with Maryland UI-covered earnings paid about the same whether they received early intervention services (mean = 65.5%) or not (mean = 63.5%). In contrast, NCPs with no Maryland UI-covered earnings paid significantly more if they received early intervention (mean = 50.8%) than if they did not (mean = 43.9%).

In sum, our analyses have shown that early intervention reduced the time to first child support payment, with a stronger effect for some subgroups of child support obligors. In addition, early intervention increased collections among obligors without Maryland UI-covered employment over and above the effect on bringing in the first payment more quickly. As one of the first reports in the country to provide a comprehensive, empirical analysis of child support early intervention strategies, we find that Maryland's approach shows potential that may be worthy of further investment. As child support program managers consider the costs and benefits of adopting early intervention, we offer two "lessons learned."

The first is that early intervention combined with a case sorting approach may provide the most "bang for the buck" in terms of payment outcomes. That is, early intervention will likely have little to no effect for the many obligors who already pay their child support on time and in full under the current system. However, if agencies target cases based on empirical data related to the obligor's likely payment patterns, they will likely see more benefit. For example, if caseworkers made follow-up calls to new obligors who have no Maryland UI-covered earnings or who have more than one child support case, they are likely to get the first support payment sooner and to increase the obligors' payment compliance.

The second is that when thinking about early intervention, agencies should consider desired outcomes beyond payments. While this outcomes evaluation focused solely on outcomes related to payments, the idea behind early intervention is to build a relationship between the child support agency and the non-custodial parent. Evidence from other states indicates that relatively inexpensive strategies such as providing an information packet to potential obligors can produce other positive outcomes important to the agency, including a reduction in default orders, an increase in NCPs reporting important changes to the agency, and more positive customer service ratings in general.

In conclusion, this outcomes evaluation of Maryland's Early Intervention Pilot Project demonstrates that more proactive child support intervention strategies have the potential to improve child support collections. As states grapple with the need to provide service with limited budgets, they should consider targeting these strategies to cases which are at the greatest risk of remaining unpaid.

INTRODUCTION

In an effort to reduce the growth of child support arrears balances and boost current support collections, the Office of Child Support Enforcement (U.S. Office of Child Support Enforcement, 2005) recommends the adoption of "early intervention" strategies. The goal of early intervention is to engage non-custodial parents in the child support process and develop a relationship with them. Depending on the particular strategies used, the hope is that the number of child support orders entered by default will be reduced, that the orders established will be based on more accurate information about parents' resources, and that parents will be more likely to pay their child support obligations in full and on time. By definition, early intervention strategies should occur early in the life of an order, before debt has accumulated. They contrast markedly with typical child support enforcement measures that do not occur until the account is several months – and hundreds or thousands of dollars – past due.

Several states are now experimenting with early intervention strategies. Some preliminary outcomes have been reported, but anecdotal claims of success are more common than empirical data. Thus, while common sense would suggest that early intervention should work for many cases, their effectiveness in meeting their goals remains an open question. Such "prevention" based models are intuitively logical, but for program managers with limited resources to manage their programs, the real question is if they produce results in terms of child support payments.

In Maryland, four counties (Calvert, Howard, Montgomery, and Washington) began an early intervention pilot project in May 2005. Through its research partnership with Maryland's Child Support Enforcement Administration, the Family Welfare Research & Training Group of the University of Maryland, School of Social Work conducted an outcomes evaluation of the early intervention (EI) project. This report summarizes the final key findings of that evaluation.

Maryland's EI pilot focused on obligors with new orders for current support, with the goal of reducing the time to first payment. Many obligors miss their first child support payment because it can take several weeks for wage withholding to be in place. By encouraging parents to make this first payment at the time of order establishment, agencies were helping parents take a more active role in meeting their obligation and, hopefully, helping them establish a pattern of regular payment compliance.

Consistent with pilot program goals, our evaluation focused on three key questions:

1) Does EI reduce the time to 1st payment?
2) Does EI improve child support payment rates over time?
3) Does EI work better for some types of obligors?

It is hoped that the empirical answers to these questions will provide much needed information for policy makers and program managers in several areas. The study should provide important feedback about potentially useful program enhancements that could be beneficial in any subsequent pilot projects or statewide early intervention initiative. Study results should also supply some much-needed empirical guidance about what, realistically, it may be reasonable to expect.

BACKGROUND

The United States public child support program collected an impressive $24.9 billion for 17.1 million children in Federal Fiscal Year 2007, a 3.8% increase over the previous year (U.S. Office of Child Support Enforcement, 2008). As the largest public child welfare program, child support has an impressive history of increasing collections each year and of cost effectiveness, collecting $4.44 for every $1 spent in administrative costs.

Despite these successes, challenges remain. Only 61.1% or $18.8 billion of the $30.8 billion due in current support was collected in Federal Fiscal Year 2007. This gap means that the nation's balance of past due support or arrears, currently at $107 billion, is likely to continue to grow. In terms of families, no collections were made at all in the year for three out of ten cases with an order. Unfortunately, collections tend to be worse for the lowest income families. For example, some support was collected for 78.6% of cases with a custodian who has never received Temporary Assistance to Needy Families (TANF), but only 57.8% of those whose custodian is currently on the welfare rolls.

Several states have begun to experiment with early intervention strategies, in an effort to improve support collections and stem the growing tide of arrears. These strategies are based on the understanding that the time before and shortly after order establishment is critical for establishing a relationship between the agency and the non-custodial parent (NCP). Many authors also suggest that current child support practices, such as establishing orders by default, imputing income when calculating the support obligation, establishing minimum orders, and retaining the support collected if the child is receiving welfare, drive non-custodial parents away from the agency (Legler, 2003).

On the surface, evidence from Australia and New Zealand suggests that building a better relationship with obligors at the beginning of an order leads to better payment compliance. The child support systems in these countries focus heavily on the first few months after order establishment. For example, Australian caseworkers must contact a non-custodial payment within 10 days of a missed payment. Current support collections are impressive in both countries, with Australia collecting 86% of current support due and New Zealand collecting 88% (Legler, 2003).

In the U.S., many states and localities are experimenting with early intervention strategies. Although several of these projects included evaluation components, published outcomes information is virtually non-existent. Early results from these pilot and demonstration projects, shared during a conference call organized by the Office of Child Support Enforcement on February 28, 2008, have been generally encouraging. For example, Colorado used strategies such as giving non-custodial parents their caseworker's phone number, mailing them an information packet in addition to the service of papers, following up with a phone call to see if the papers were received and understood, calling the obligor to remind them of the first payment due date, and following up with a phone call if the payment is missed. They reported that the percent of orders established by default decreased from 43% to 11%, payment compliance increased by 9.7%, and non-custodial parents were more satisfied with the services

they received. Virginia's program is reported to have produced higher than average payment compliance, an increase in non-custodial parents making their payments before wage withholding takes effect, and an increase in NCPs' contacting the agency to update their information (U.S. Office of Child Support Enforcement, 2007). Finally, evidence from San Francisco's EPIC project suggests that early intervention strategies reduced the percentage of default orders and increased total collections (Roye, 2007).

Although these early results are encouraging, the reality is that the current U.S. economy and tight state budgets leave little room for "extra" program initiatives that do not produce the collections needed to offset their costs. Program managers and policy makers faced with making the tough decisions about how best to manage the public child support program need hard empirical data on the outcomes they can expect to achieve through early intervention strategies.

This study of Maryland's Early Intervention Pilot Project (EI) attempts to fill that information gap. The EI project had three goals:

1) To increase the likelihood that obligors with new orders will pay their first child support payment on time.
2) To decrease the time between when a child support payment is due and when it is received.
3) To increase the likelihood that obligors with new orders will establish a pattern of consistent payment.

Many obligors miss their first child support payment because it can take several weeks for wage withholding to be in place. Therefore, to accomplish the stated goals of the EI pilot, participating sites concentrated on the time between when an order is established and the first payment is due. However, there was some variation in how each jurisdiction approached the intervention. All EI caseworkers encouraged obligors to make their first payment at the courthouse when the order is established and distributed orientation materials regarding the child support process. Some jurisdictions also called obligors before the first payment was due to remind them of their obligations, and others relied on reminder postcards and letters. Also, in some of the jurisdictions, additional actions were taken if the first payment was not received. For example, in Calvert County, non-custodial parents were sent a court summons and in Montgomery and Washington Counties, non-payers received a notice to appear at an administrative hearing. In addition, Howard County assigned a specific EI caseworker who handled all new cases for the first 30 days, before transferring them to a non-EI caseworker for normal follow-up and enforcement. We did not attempt to separate out the effects of the individual methods of EI, rather we focused on the existence of the intervention in general, compared with routine enforcement processes.

This report includes two chapters of findings. The first presents a summary of case and order characteristics, as well as employment experiences of obligors involved in the pilot project. The second chapter presents our analysis of specific payment outcomes targeted through Early Intervention. The final chapter of the report provides a summary of lessons learned through the pilot project.

Sample

For this outcomes evaluation, we use a quasi-experimental design. Early intervention cases are compared to a historical comparison group of similar cases. Early intervention cases are defined as cases from Calvert[1], Howard, Montgomery, and Washington Counties with a new order for current support where the first payment was due between June 1, 2005 and May 31, 2006. The historical comparison group consists of cases in the same jurisdictions with a new order for current support where the first payment was due between June 1, 2004 and May 31, 2005.

In addition to the historical comparison group, we also compared outcomes for EI cases to those of cases in non-EI counties. Project cases were not randomly assigned to EI and standard services so other factors outside of EI could have produced the changes in outcomes between the pre- and post-implementation period. However, the outcomes for the non-EI counties comparison group allow us to see if they show similar time trends.

As shown in Table 1, the non-EI comparison group includes cases from 15 jurisdictions. Baltimore City and Queen Anne's County were excluded from the evaluation because they are both privatized jurisdictions. Three jurisdictions (Charles, Dorchester, and Frederick Counties) are excluded from the analyses because they began their own early intervention initiatives at various points during the study period.

Details of the samples and comparisons are presented in Table 1. In addition to these group comparisons, we also explore the possibility that early intervention is more effective for particular sub-groups such as non-custodial parents with higher income or those with no other support obligations.

[1] Calvert County was unique among the four demonstration counties in that it divided its caseload during the EI period so that two of its workers following the EI model, while the remaining three followed standard procedures. County-specific analyses for Calvert County are presented in the Appendix.

Table 1. Sample Groups

	Before Early Intervention Implementation (6/1/2004 – 5/31/2005)	After Early Intervention Implementation (6/1/2005 – 5/31/2006)	Total
Early Intervention Counties	Howard County Montgomery County Washington County Calvert County (All) **N = 1,446**	Howard County Montgomery County Washington County Calvert County (partial) **N = 1,300**	**N = 2,746**
Non-Early Intervention Counties	Allegany County Anne Arundel County Baltimore County Caroline County Carroll County Cecil County Garrett County Harford County Kent County Prince George's County St. Mary's County Somerset County Talbot County Wicomico County Worcester County **N = 4,296**	Allegany County Anne Arundel County Baltimore County Calvert County (partial) Caroline County Carroll County Cecil County Garrett County Harford County Kent County Prince George's County St. Mary's County Somerset County Talbot County Wicomico County Worcester County **N = 4,360**	**N = 8,656**
Total	**N = 5,742**	**N = 5,660**	**N = 11,402**
Excluded	Baltimore City Queen Anne's County Charles County *(started EI 5/06)* Dorchester County *(started EI in 6/05)* Frederick County *(started EI in 1/06)*	Baltimore City Queen Anne's County Charles County *(started EI 5/06)* Dorchester County *(started EI in 6/05)* Frederick County *(started EI in 1/06)*	

Data Sources

Administrative data utilized in this report were retrieved from several computerized management information systems maintained by the State. Specifically, demographic and child support payment data were extracted from the Child Support Enforcement System (CSES). Employment and earnings data were obtained from the Maryland Automated Benefits System (MABS). Specific information on each system is given in the following sections.

CSES

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

MABS

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

In a small state such as Maryland which borders four states (Delaware, Pennsylvania, Virginia, West Virginia) and the District of Columbia, cross-border employment by Maryland residents is quite common. Three-quarters of all counties in Maryland border at least one other state. According to the 2000 Census, in some Maryland counties, more than one of every three employed residents worked outside the State. Indeed, Census 2000 data show that 44% of all employed Prince George's County residents worked outside the state, as did 41% of Cecil County residents and 31% of Montgomery County residents (U.S. Census Bureau, 2000). Also, there are more than 125,000 federal jobs in the State (U.S. Department of Labor, 2005) and a majority of Maryland residents live within easy commuting distance of Washington, D.C.

To supplement the MABS data, we incorporate data on UI-covered employment in several states that border Maryland (District of Columbia, New Jersey, Ohio, Pennsylvania, Virginia, and West Virginia). While the inclusion of these data provides a more comprehensive picture of employment among the non-custodial parents in our sample, readers are reminded that our lack of data on federal civilian and military employment and employment in the State of Delaware continues to depress our employment findings to an unknown extent.

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

Data Analysis.

Univariate statistics are used to describe demographic, employment, and child support payment findings. Chi-square and ANOVA tests were used to compare Early Intervention cases to non-Early Intervention cases when possible. Finally, survival analyses were used to examine the impact of Early Intervention on time to first payment and multiple regression analyses addressed the question of whether Early Intervention affect payment compliance.

FINDINGS: SAMPLE CHARACTERISTICS

This chapter includes a discussion of child support cases in jurisdictions which implemented EI, before and after program implementation. We also compare cases in EI jurisdictions to those in Non-EI jurisdictions in order to account for changes in the caseload not related to the program. Specifically, we present case characteristics and obligor employment at the time of order establishment.

Case Characteristics

Table 2, following this discussion, summarizes characteristics of cases in the four subgroups: (1) cases in EI jurisdictions before implementation; (2) cases in EI jurisdictions after implementation; (3) cases in Non-EI jurisdictions before implementation; and (4) cases in Non-EI jurisdictions after implementation. As presented, there are statistically significant differences among the subgroups in regards to case type, the average amount of the current support obligation, the average amount of the total support obligation (including additional payments towards arrears or medical support), and the percentage of orders established with retroactive arrears.

Approximately one-half of cases in each of the four subgroups were "Never Assistance" cases in the month that the order was established. In the pre-implementation period, cases in EI jurisdictions were slightly less likely to be "Never Assistance" cases than those in Non-EI jurisdictions (47.9% vs. 53.7%, respectively). However, in the post-implementation period, the rates were the same in both groups (53.9% among cases in both the EI and Non-EI groups).

In terms of monthly current support obligations, the average was approximately $400 across subgroups. Obligations were typically higher during the period after implementation than before, and these differences were statistically significant among EI jurisdictions (mean $405.22 before and $429.16 after) and Non-EI jurisdictions ($412.44 before and $429.63 after). Some orders also include additional obligations, such as payments toward arrears and medical support. When these obligations are added to the current support amount, the total support obligation is higher by about $40 per month across subgroups. For example, the average current support obligation among cases in EI jurisdictions before implementation was $405.22, compared with a total support obligation of $444.39 per month.

In Maryland, support obligations are calculated from the time of filing of the initial pleading (Md. Family Law § 12-101). The support owed between the time the request for child support was filed, and the time when the order is actually established may be charged to the obligor as arrears on the day of establishment. The practical effect of this, of course, is that cases may begin on day one of the support order already owing arrears. Obviously, this makes early intervention efforts all the more difficult, since one of the primary purposes of the intervention is to prevent the accumulation of arrears. Also, it is possible that arrears balances reduce an obligor's motivation to pay any support (Legler, 2003), so that a pre-existing arrears balance might counteract early intervention efforts. Finally, it is important to note that some of the cases reviewed for this evaluation were interstate cases in which CSEA was responsible for enforcing

support, but was not involved in establishing support. In these cases, Maryland had no control over the establishment of retroactive arrears.

Data presented in Table 2 indicate that the majority (68.9%) of cases in our sample were established without a pre-existing arrears balance. Among those that did have retroactive arrears balance in the critical month, the amount was typically more than one month of support. Overall, less than one in twenty cases (3.9%) was established with an arrears balance that was less than one month of support and approximately one out of four cases (27.2%) was established with an arrears balance greater than one month of support.

In both time periods (before and after implementation), cases in EI jurisdictions were less likely to be established without arrears than cases in Non-EI jurisdictions (62.2% and 70.6%, respectively, for pre-implementation period and 62.7% and 71.2%, respectively, for the post-implementation period). Among those cases with retroactive arrears, the average amount owed was between $1000 and $1500 per month, using median values. For these data, we found significant outliers among cases in the Non-EI jurisdictions that skewed the average (mean) arrears balance higher. Thus, the median is more relevant and indicates the midpoint of values. For instance, an overall median of $1,338.24 indicates that half of the cases with arrears balances had a balance lower than that amount, and half had a balance that was higher. Both before and after implementation, arrears balances were typically higher among cases in Non-EI jurisdictions than those in EI jurisdictions, by about $300 (median=$1,500.00 for Non-EI vs. $1,257.54 for EI before and $1,407.42 for Non-EI vs. $1,180.00 EI after).

Table 2. Characteristics of Child Support Cases in the Month of Order Establishment

	Early Intervention		No Early Intervention		Total
	Before 6/04 – 5/05 (n=1,446)	**After 6/05 – 5/06 (n=1,300)**	**Before 6/04 – 5/05 (n=4,296)**	**After 6/05 – 5/06 (n=4,360)**	**Overall 6/04 – 5/06 (n=11,402)**
Case Type * # ^^^ +++**					
Current Assistance	13.6%	8.0%	13.8%	12.0%	12.4%
Former Assistance	38.5%	38.1%	32.5%	34.1%	34.5%
Never Assistance	47.9%	53.9%	53.7%	53.9%	53.1%
Monthly Current SOA					
Mean * ##	$405.22	$429.16	$412.44	$429.63	$420.00
Median	$334.14	$350.00	$348.00	$355.17	$350.00
Standard Deviation	$294.48	$316.85	$278.73	$289.57	$289.57
Range	$20.00-$2,126.00	$21.00-$2,995.00	$11.00-$3,546.00	$17.95-$3,470.00	$11.00-$3,546.00
Total SOA					
Mean * #	$444.39	$474.84	$465.86	$481.84	$470.27
Median	$355.65	$371.00	$375.00	$400.00	$381.29
Standard Deviation	$356.16	$445.95	$411.56	$354.65	$388.30
Range	$20.00-$3,593.00	$21.00-$7,845.00	$11.00-$12,794.00	$17.95-$6,000.00	$11.00-$12,794.00
Arrears at Establishment ^^^ +++					
% without arrears	62.2%	62.7%	70.6%	71.2%	68.9%
% with arrears <= SOA	3.1%	4.5%	4.1%	3.6%	3.9%
% with arrears > SOA	34.7%	32.8%	25.2%	25.1%	27.2%
Mean ^^^ +++	$1,875.36	$1,890.62	$3,959.60	$3,458.14	$3,177.99
Median	$1,257.54	$1,180.00	$1,500.00	$1,407.42	$1,338.24
Standard Deviation	$2,352.93	$3,051.48	$8,300.72	$7,590.00	$6,906.22

Note: Total SOA includes monthly current support, court-ordered arrears payments, and alimony payments.
*p<.05, **p<.01, ***p<.001 Early Intervention Before vs. After (Columns 1 and 2)
#p<.05, ##p<.01, ###p<.001 No Early Intervention Before vs. After (Columns 3 and 4)
^p<.05, ^^p<.01, ^^^p<.001 Early Intervention Before vs. No Early Intervention Before (Columns 1 and 3)
+p<.05, ++p<.01, +++p<.001 Early Intervention After vs. No Early Intervention After (Columns 2 and 4)

Employment History

One of the most important factors affecting payment compliance is whether or not an obligor is employed (Bartfeld & Meyer, 2003; Cancian & Meyer, 2002; Huang, Mincy, & Garfinkel, 2005; Meyer, Ha, & Hu, 2008). Therefore, any strategies to increase payment compliance, including early intervention efforts, may not be effective at all for obligors who are not employed. Table 3, following this discussion, presents data related to obligors' employment history in Maryland in the quarter of and first year after order establishment.

In the quarter of order establishment three out of five (59.7%) obligors were employed in Maryland and one in ten (13.0%) were employed in a border state. Overall, the average amount earned in the quarter of order establishment was $7,693.54. Employment rates and earnings were about even among obligors in EI jurisdictions versus those in Non-EI jurisdictions, though both groups had higher employment rates (about 67% in both groups) in the period after implementation than before. In addition, obligors in the post-implementation phase had slightly higher mean and median earnings in the Non-EI jurisdictions.

In the first year after order establishment, most obligors in all four subgroups were employed. Approximately seven out of ten obligors were employed in Maryland (ranging from 67.9% to 69.0%). In addition, about one in five obligors worked in a border state, though this was more common among obligors in EI jurisdictions than those in Non-EI jurisdictions. On average, those who were employed worked for two to three quarters out of the year (mean=2.6 quarters) and there were no significant differences across groups on this variable.

There were also no statistically significant differences in average earnings between the EI and Non-EI groups, or between the pre-implementation and post-implementation periods. Annual earnings were approximately $27,000 on average (mean=$27,236.09) and the midpoint of earnings was around $22,000 (median=$22,579). This amounts to approximately $7,000 per quarter because obligors, on average, did not work in each of the four quarters.

Table 3. Employment History of Non-Custodial Parents

	Early Intervention		No Early Intervention		Total
	Before 6/04 – 5/05 (n=1,424)	**After 6/05 – 5/06 (n=1,285)**	**Before 6/04 – 5/05 (n=4,263)**	**After 6/05 – 5/06 (n=4,306)**	**Overall 6/04 – 5/06 (n=11,278)**
Quarter of Order					
% Employed in Maryland	59.7%	60.5%	59.4%	59.7%	59.7%
% Employed in Border State	13.5%	14.0%	13.4%	12.4%	13.0%
% Employed Total * ##	66.7%	70.4%	66.9%	69.4%	68.2%
Total Earnings (Mean) #	$7,508.63	$7,568.65	$7,633.17	$7,889.80	$7,693.54
Total Earnings (Median)	$6,393.00	$6,504.14	$6,691.05	$6,862.30	$6,651.44
% Employed – 1st Year After Order Establishment					
In Maryland	68.3%	68.9%	69.0%	67.9%	68.5%
In Border State # ++	20.1%	21.2%	19.2%	17.3%	18.8%
Either in Maryland or Border State #	77.2%	78.4%	79.2%	77.1%	78.0%
Avg # of Quarters Worked ##	2.7	2.6	2.7	2.6	2.6
Annual Earnings – 1st Year After Order Establishment					
Mean (Median)	$27,757.15 ($23,123)	$25,903.29 ($21,417)	$27,618.04 ($22,955)	$27,078.36 ($22,336)	$27,236.09 ($22,579)
Standard Deviation	$23,397.44	$22,879.50	$23,959.37	$23,561.72	$23,620.66
Quarterly Earnings – 1st year After Order Establishment					
Mean (Median)	$7,407.89 ($6,391)	$7,063.49 ($5,905)	$7,401.86 ($6,285)	$7,330.10 ($6,124)	$7,340.67 ($6,178)
Standard Deviation	$5,805.95	$5,696.45	$5,889.40	$5,942.28	$5,878.05

Notes: Column totals are different from those in the overall sample because employment data was unavailable in all periods for 124 individuals due to missing or invalid SSNs in the administrative data. Wages are standardized to 2005 dollars, with the top 0.1% of wages excluded, as well as quarterly wages less than $5.25. Valid percents are reported.
*****p<.05, ******p<.01, *******p<.001 Early Intervention Before vs. After (Columns 1 and 2)
#p<.05, ##p<.01, ###p<.001 No Early Intervention Before vs. After (Columns 3 and 4)
^p<.05, **^^**p<.01, **^^^**p<.001 Early Intervention Before vs. No Early Intervention Before (Columns 1 and 3)
+p<.05, **++**p<.01, **+++**p<.001 Early Intervention After vs. No Early Intervention After (Columns 2 and 4)

The findings thus far have helped us to paint a picture of the kinds of cases, clients, and orders local agencies were working with before and after EI implementation. We know that cases in EI jurisdictions are mostly comparable to cases in Non-EI jurisdictions, with some minor differences. Specifically, cases in EI jurisdictions were more likely to be "Former Assistance" cases and to have slightly lower current support obligations, on average, than cases in Non-EI jurisdictions. Also, cases in EI jurisdictions were somewhat less likely to have pre-existing arrears.

It is also important to keep in mind certain shifts over time, from the pre-implementation period to the post-implementation period. For instance, cases in EI and Non-EI jurisdictions were less likely to be "Current Assistance" cases in the post-implementation period. In addition, order amounts in both EI and Non-EI jurisdictions were higher in the post-implementation period, median pre-existing arrears was lower in the post-implementation period. Among cases in the later time period, overall employment rates were higher in the quarter of order. Cases in Non-EI jurisdictions also had higher earnings during the post-implementation period, while earnings in EI jurisdictions in both periods were about the same.

It is unclear how these differences between EI and Non-EI jurisdictions and between the pre- and post-implementation periods might affect the measurement of our primary outcome for the EI evaluation, payment compliance. Most of the differences should theoretically boost payment compliance, such as a lower proportion of "Current Assistance" cases in the post-implementation phase, lower order amounts, lower pre-existing arrears balances, and higher employment rates. However, in most cases these differences are relatively minimal so we expect that their effects their effects on payment compliance will most likely also be minimal. In the next chapter, we turn to the critical question of what outcomes EI produced in terms of child support payments.

In the previous chapter, we highlighted differences in case subtype and retroactive arrears balances between cases in EI and Non-EI jurisdictions, increases in current support obligations between the pre- and post-implementation periods statewide, and similarities in employment and earnings among the four subgroups. We now turn to our research questions:

1) Does EI reduce the time to 1st payment?
2) Does EI improve child support payment rates over time?
3) Does EI work better for some types of obligors?

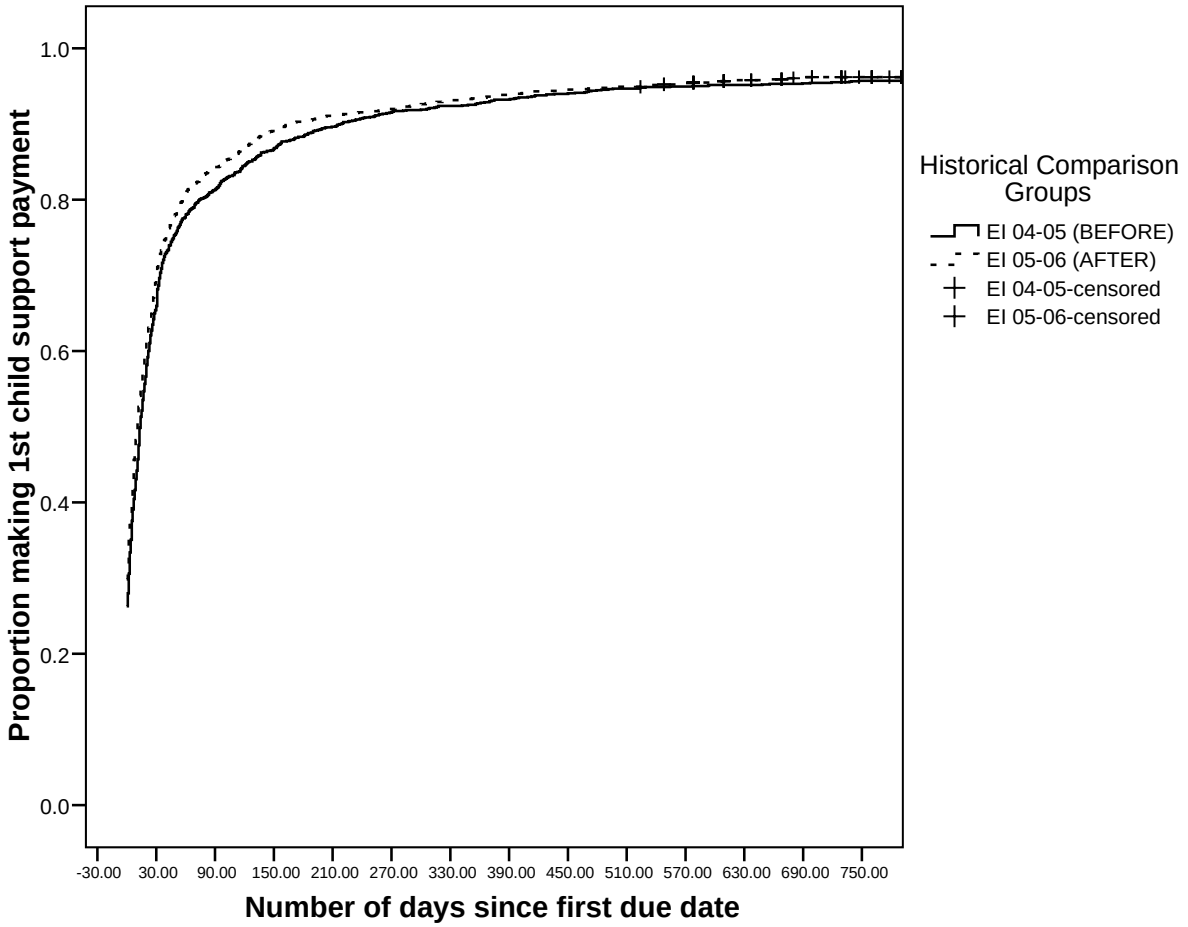
Does EI Reduce the Time to 1st Payment?

A unique feature of Maryland's EI Pilot Project was that one of its stated goals was to reduce the time to the first child support payment. Survival analysis is a class of statistical techniques used to model time to events. In our case, we used survival analyses to determine if there was a reduction of the time to first payment in the EI period, relative to the non-EI period. We also examined if EI's effect on time to first payment was greater for some types of cases than for others.

In the following sections, we present a number of graphs which show the cumulative percent of obligors making a first payment across time from the date the first payment was due to the end of the follow up period. Although these are not survival graphs per se, they are good illustrations of the findings.

Figure 1, following, compares the time to first payment for cases in the EI jurisdictions, before and after implementation. The fact that the line for the EI post-implementation cases is higher indicates that obligors who received EI services paid their first payment faster than obligors who did not receive EI services. Although the difference is small on the graph, it is statistically significant at the $p < .05$ level. The mean survival time (or time to 1st payment) is 74 days for post-EI cases and 99 days for pre-EI cases.

Figure 1. Time to First Payment - EI Before & After Implementation

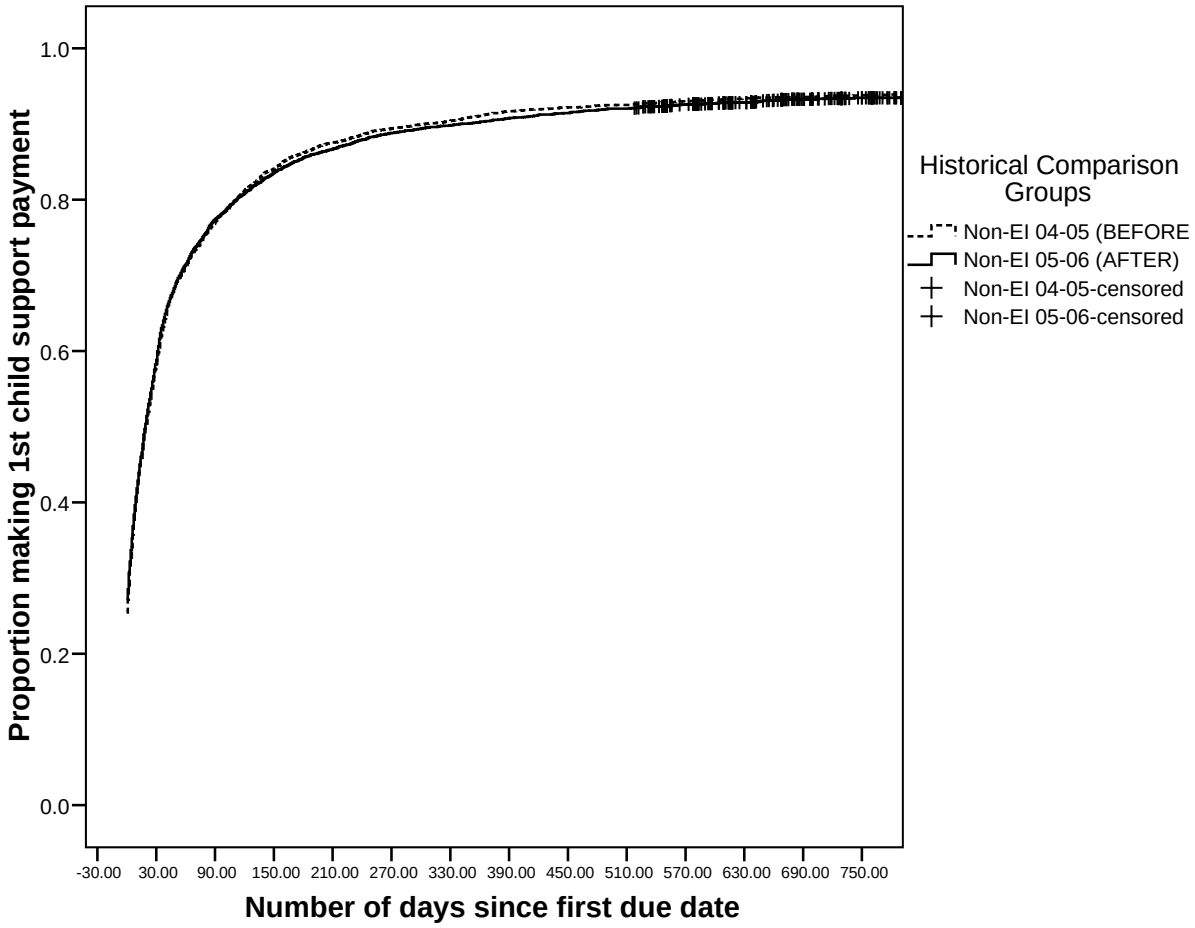


Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

Because our study does not include a random-assignment design, the possibility that some factor other than EI explains the significant decrease in time to 1st payment remains. In order to assess this possibility, we compared the time to first payment for cases in the non-EI jurisdictions in our pre- and post-periods. Figure 2 shows clearly that there are no differences in the time periods. In other words, the time to first payment was the same for obligors in the non-EI jurisdictions in the post-implementation period, as it was in the pre-implementation period. Because the time to first payment was the same for cases in non-EI jurisdictions in the post-implementation period as it was in the pre-implementation period, we can be certain that there were no other changes going on elsewhere in the state at the time of the pilot which would lead us to expect the decrease in payment time that we see in Figure 1.

Practically speaking, Figures 1 and 2 together mean that, indeed, on this important outcome variable, the early intervention pilot did achieve a degree of success. In cases participating in the pilot, the time to receipt of the first child support payment was significantly reduced.

Figure 2. Time to First Payment – Non-EI Before & After



Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

Does EI Improve Child Support Payment Rates Over Time?

In addition to getting payments sooner, EI proponents also hoped that improved contact with non-custodial parents would improve child support payment rates over time. For example, while it is helpful to get a payment in soon after the order is established, it will not fully benefit a custodial family unless it is followed up with additional, regular payments. Table 4, following this discussion, provides an overview of the total amount owed and paid/distributed as current support in the first year after order establishment.

Overall, there were no statistically significant differences in the amount of support owed among cases in EI jurisdictions versus those in Non-EI jurisdictions. Before the implementation of EI, the average amount owed in EI jurisdictions was $4,584 (mean) and the average amount owed in Non-EI jurisdictions was $4,768 (mean). The average amount due was higher in both groups during the period after implementation (mean=$4,868 in EI jurisdictions and $4,953 in Non-EI jurisdictions).

Although there are also not statistically significant differences in the total amount of current support paid/distributed during the first follow up year, the trends are encouraging. Notably, the average amount paid increased by about $200 per case per year (mean=$3,179 to $3,407) among cases in EI jurisdictions and this difference approached conventional standards for statistical significant (p = .08). In contrast, the amount paid/distributed increased by less than $100 per case per year (mean=$3,219 to $3,290) among cases in Non-EI jurisdictions.

The bottom row of Table 4 provides the average percent of support paid per case, and although the results are slightly less inspiring, the trend is similar. Specifically, the percent of cases with $0 paid/distributed in the first follow-up year stayed about the same among cases in EI jurisdictions (7.0% before implementation and 6.9% after implementation) but increased among cases in Non-EI jurisdictions (8.6% before implementation and 10.0% after implementation). Similarly, the average percent of support due that was paid among cases in EI jurisdictions remained essentially flat (63.2% before implementation and 63.3% after implementation) but decreased among cases in Non-EI jurisdictions (60.7% before implementation and 59.1% after implementation). While these results may not be as hearty as EI proponents may have hoped, they should not be discounted. Though a number of these differences are small in real terms, they do meet standard levels of statistically significance, which means that they are real and not due to chance. At the very least, the empirical data show that EI methods have potential to improve payment patterns over longer periods of time. So, on our second outcome variable of interest, child support payment rates, the pilot program results are also positive.

Table 4. Current Support Due and Paid/Distributed

	Early Intervention		No Early Intervention		Total
	Before 6/04 – 5/05 (n=1,426)	**After 6/05 – 5/06 (n=1,291)**	**Before 6/04 – 5/05 (n=4,260)**	**After 6/05 – 5/06 (n=4,332)**	**Overall 6/04 – 5/06 (n=11,309)**
Support Due in 1st Follow-up Year					
Mean*** #**	$4,584.00	$4,868.16	$4,768.16	$4,953.08	$4,827.19
Median	$3,809.04	$3,900.00	$4,031.00	$4,152.06	$4,039.00
Standard Deviation	$3,472.74	$3,834.54	$3,312.86	$3,422.65	$3,439.84
Range	$50 - $25,512.00	$100 - $35,940.00	$100 - $36,014.88	$50 - $27,000.00	$50 - $36,014.88
Support Paid/Distributed in 1st Follow-up Year					
Mean	$3,178.77	$3,407.19	$3,218.87	$3,289.54	$3,262.38
Median	$2,363.69	$2,458.82	$2,497.90	$2,428.51	$2,440.68
Standard Deviation	$3,254.99	$3,598.13	$3,205.82	$3,277.63	$3,286.59
Range	$0 - $22,499.11	$0 - $32,945.00	$0 - $36,000.00	$0 - $26,315.90	$0 - $36,000.00
Percent of Support Paid/Distributed					
% Paid Nothing **# ^ +++**	7.0%	6.9%	8.6%	10.0%	8.8%
Mean **# ^ +++**	63.2%	63.3%	60.7%	59.1%	60.7%
Median	75.0%	73.7%	72.0%	69.8%	71.7%
Standard Deviation	33.4%	33.0%	34.5%	34.9%	34.4%

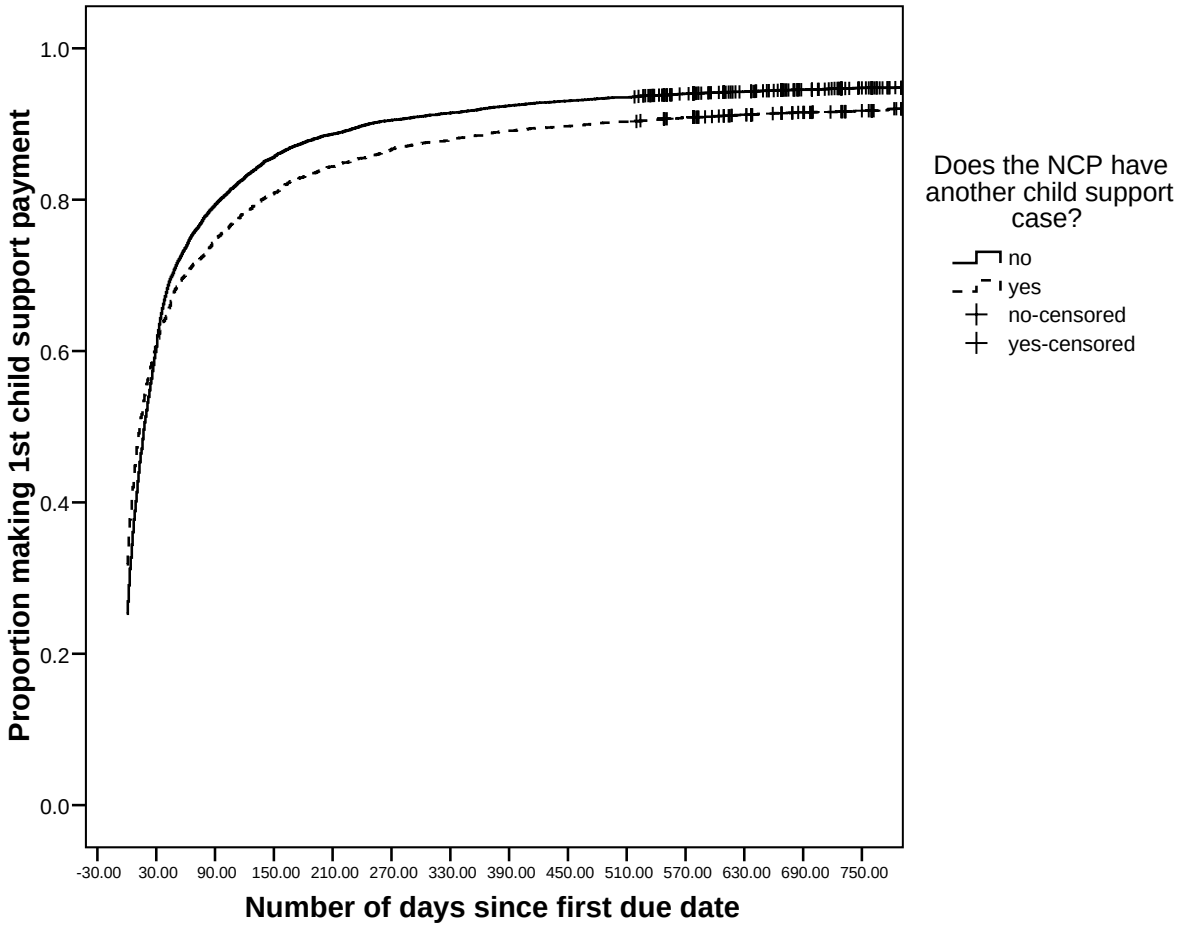
Note: Column totals are different from those in the overall sample because we excluded 93 cases, including those with $0 due during the first follow-up year (n=91) and cases with negative distributions (n=2). Valid percents are reported.
*****p<.05, ******p<.01, *******p<.001 Early Intervention Before vs. After (Columns 1 and 2)
#p<.05, ##p<.01, ###p<.001 No Early Intervention Before vs. After (Columns 3 and 4)
^p<.05, **^^**p<.01, **^^^**p<.001 Early Intervention Before vs. No Early Intervention Before (Columns 1 and 3)
+p<.05, **++**p<.01, **+++**p<.001 Early Intervention After vs. No Early Intervention After (Columns 2 and 4)

Does EI Work Better For Some Types Of Obligors?

Maryland's EI Pilot Project rests on the logic that agencies should work to start obligors "off on the right foot" in terms of their relationship with their child support caseworker and that doing so should have a positive effect on their payment compliance. Obligors' previous experiences with the agency, whether good or bad, likely affect their response to EI initiatives. In addition, other factors, such as an obligor's income and the amount of the child support order, play a role in payment patterns. In this section, we explore the possibility that EI worked better for some non-custodial parents than others, at least in terms of time to first payment.

Figure 3 compares time to first child support payment for all obligors in our sample, regardless of jurisdiction or time period, based on whether they had another child support case, in addition to the one that brought them into the study. The figure clearly shows that there is a large, statistically significant difference between the two groups. Obligors with one or more additional child support cases make their initial payment more slowly than those with only one case. On average, NCPs with only one case make their first payment within 113 days, compared to 144 days for those with more than one case.

Figure 3. Time to First Payment by Number of Cases as an Obligor

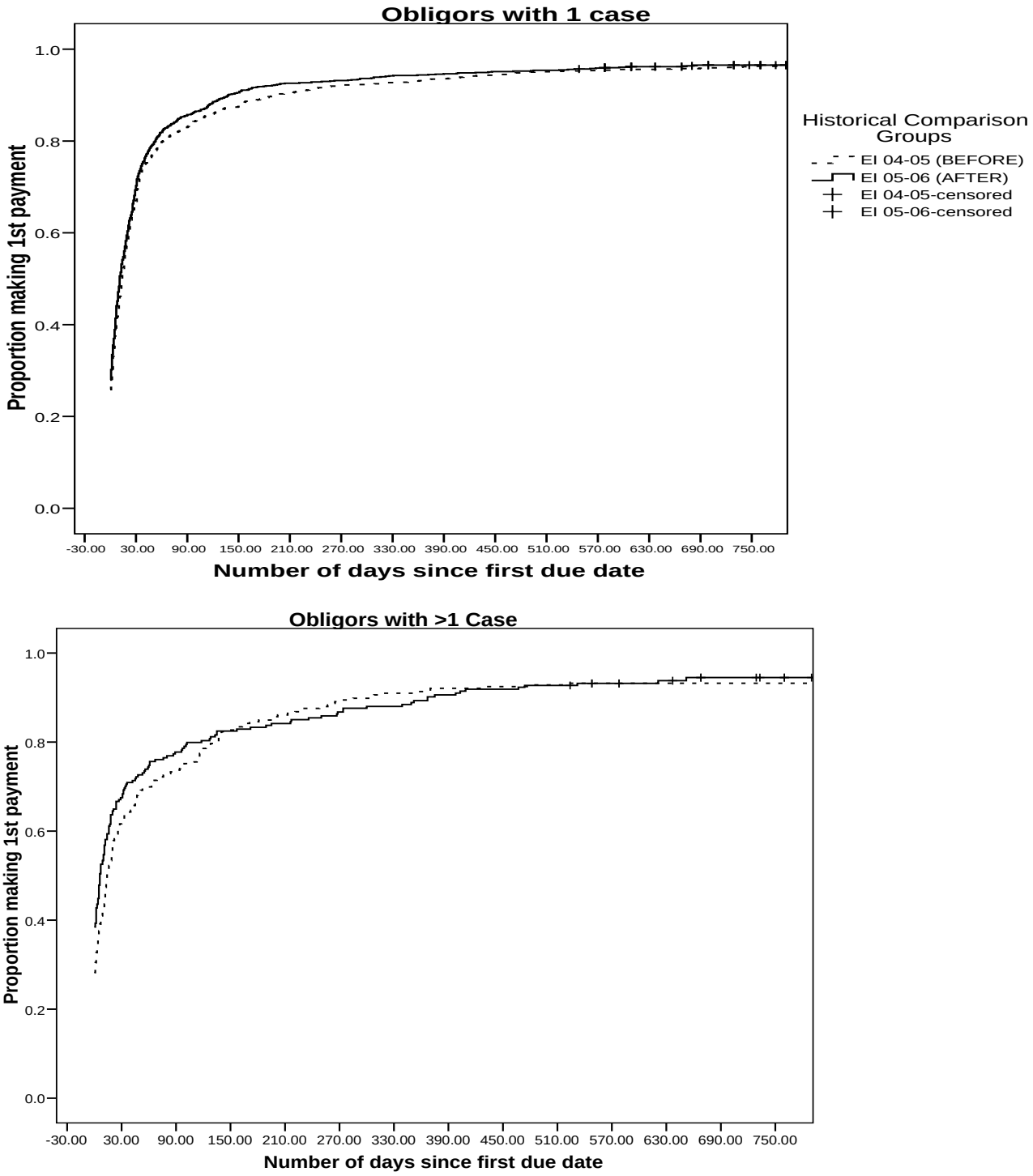


Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

When we compare periods before and after EI-implementation, we find that obligors with more than one child support case paid faster after EI than before. There was no difference between the two time periods for NCPs with only one child support case. Figure 4, following, displays these findings graphically. Among those with one case, the mean days to first payment was 92 before EI implementation and 68 days after, a difference that is not statistically significant. However, for those with more than one case, the average time to first payment declined significantly from 130 days before to 101 days after EI implementation.

The general practical implication of these analyses is that, all else equal, early intervention does appear to hold promise to speed up time to first payment for obligors with multiple cases. Even with early intervention, obligors with multiple cases may not pay as quickly as those with only one, but our results show that, perhaps surprisingly, they do pay significantly faster in an early intervention environment than in the pre-EI environment.

Figure 4. Time to First Payment by Number of Cases & EI Grouping



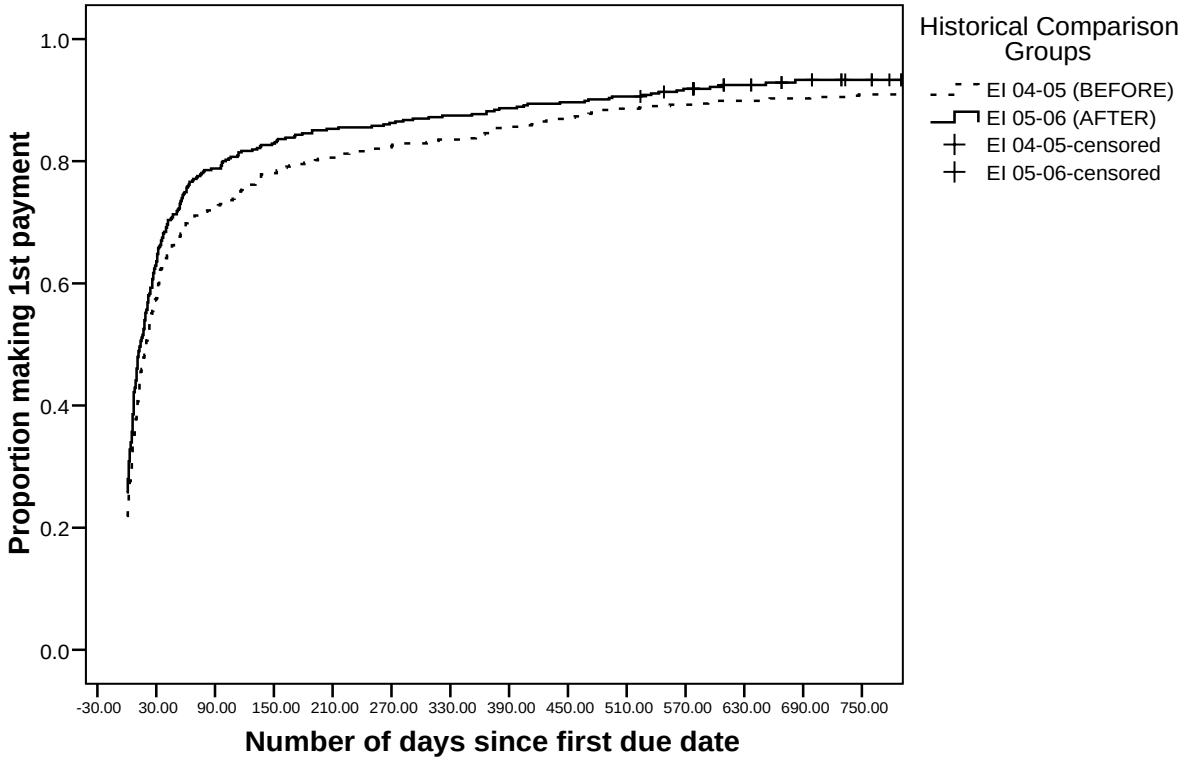
Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

In today's child support world, the large majority – upwards of 70% - current support payments come through wage withholding. The success of wage withholding depends primarily on the obligors' attachment to formal employment because caseworkers are able to search automated data systems to monitor employment status and wages, and to access employer information which can be used to set up an electronic wage-withholding order (EWWO). Thus, we would expect those with attachment to formal employment are more likely to have a EWWO and to begin making child support payments more quickly than those without attachment. Indeed, in our analyses the average time to first child support payment was only 78 days among obligors with Maryland UI-covered employment. It took about 2.5 times longer, on average, to receive a first payment from NCPs without such employment (mean = 205 days).

Our analyses reveal that EI significantly reduced the time to first payment for obligors with no Maryland UI-covered employment. Further, as Figure 5 shows, the change from the pre-implementation period to the post-implementation period is quite dramatic. The average time to first payment declined by over two months for these obligors, from 174 days (EI cases, pre-implementation) to 112 days (EI cases, post-implementation). There was no change for NCPs who had UI-covered employment.

From a front-line child support perspective and we suspect also from the supervisory and program management perspective, this particular finding is probably the most exciting one. Our study of Maryland's arrears caseload shows that obligors with no Maryland UI-covered earnings account for two-fifths of the total arrears debt in the state (Ovwigho, Saunders, & Born, 2008). Among other things, today's findings seem to dispel the common myth that it is very difficult, if not impossible, to obtain support from obligors lacking UI-covered employment. Achieving payment compliance in these cases may be challenging for both the child support agency and the obligors, but pilot project results clearly show that, all else equal, significant improvements in time to first payment can be achieved in at least some cases of this type.

Figure 5. Days to 1st Payment for Obligors with No MD UI-Covered Employment

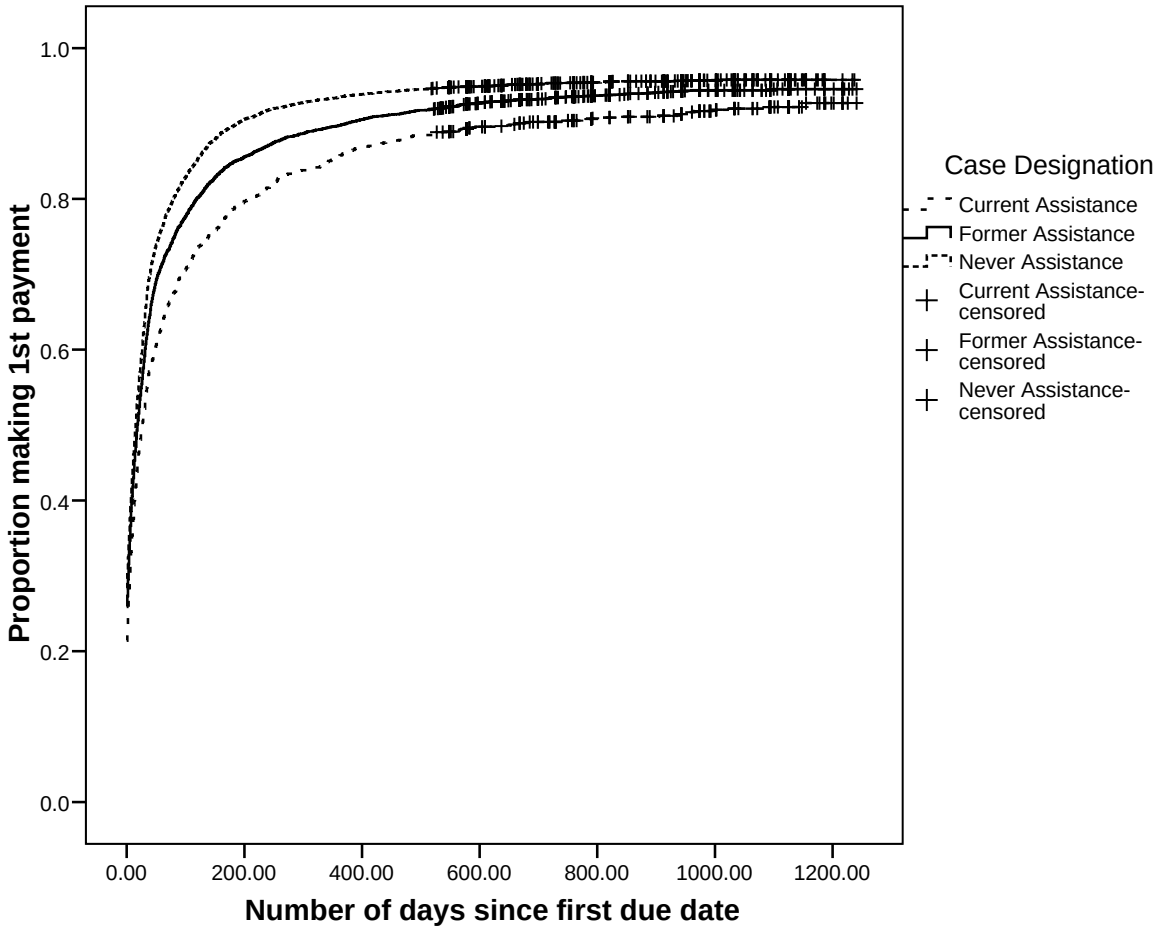


Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

As mentioned in the Background chapter, national statistics indicate that child support payment compliance varies depending on the type of case, whether Former Assistance (i.e., TANF), Current Assistance, or Never Assistance. These differences may arise from characteristics of the obligors. In particular, it has been suggested that NCPs are reluctant to pay support when the child is receiving welfare (i.e., TANF) because the state will keep most or all of the money to reimburse itself for the assistance provided to the child.

Our own analyses confirm that there is a relationship between case type and time to first payment. As shown in Figure 6, the first child support payment is received fastest for Never Assistance cases, on average within 97 days. The time is a bit slower for Former Assistance cases, with a mean of 132 days, and slowest for Current Assistance ones, with an average of 180 days or six months.

Figure 6. Time to First Payment by Case Type



Note: Censored cases are those for which a first payment was not received before the end of the follow up period.

Comparing the pre- and post-EI implementation periods, we find that the time to first payment shortened for Current and Former Assistance cases, but not for Never Assistance ones. In the EI jurisdictions, the average time to first payment for Current/Former Assistance cases declined from 114 days in the pre-implementation period to 89 days after implementation. Current and former assistance cases are, arguably, more likely to be low-income families for whom research consistently shows child support can represent as much as 25% of total family income (Sorensen & Zibman, 2000). Thus, even though making a first child support payment is no guarantee that future payments will also be made, the finding that early intervention does speed up the first payment in current and former assistance cases is nonetheless an important and positive finding.

The findings thus far in this section have shown that EI was indeed more effective in decreasing the time to first payment for certain subgroups of non-custodial parents. In this final findings section, we consider whether the same is true in terms of payment compliance in the first year. Table 5, following this discussion, presents the results of a multiple regression analysis predicting the percent of current support paid in the first year after order establishment.

Ten of the 18 predictors entered into the model are statistically significant. For current assistance cases, the percent of current support paid or payment compliance is 9.25 percentage points lower than for never assistance cases. The effect for former assistance cases is similar with those cases having payment compliance levels that are -6.65 percentage points lower. The percent of current support paid is also significantly lower for obligors with more than one child support case (-6.91 percentage points) and those who live outside of Maryland (-4.23 percentage points).

Payment compliance during the first year is positively associated with order amount and NCP earnings. For each $100 increase in current support ordered amount, the percentage paid increases by 1.43 percentage points. The effect for earnings is much less dramatic with an increase of only .06 percentage points for additional $5,000 in earnings.

The predictors in the bottom portion of Table 5 test the effects of EI. As mentioned previously, one of the goals of EI was to decrease the time to first payment, with the assumption that doing so would increase payment compliance. The results of our multiple regression analysis support this assumption. We find that the time to first payment is negatively associated with percent of current support paid. For each additional week the first payment is delayed, the percent of current support paid in the first year decreases by 0.69 percentage points.

Comparing our two study periods, we find that payment compliance is lower in the later period. The percent of current support paid for cases with orders established between June 2005 and May 2006 was 3.32 percentage points lower than for cases with orders established the previous year.

The final two statistically significant predictors provide evidence that early intervention significantly improves payment compliance and does so more for NCPs without Maryland UI-covered earnings. Compared to all other cases and controlling for the other predictors, cases who received EI services had 4.86 percentage points higher payment compliance levels.

The predictor described as “Maryland UI-earningsXEI” indicates an interaction between NCPs Maryland UI-earnings and if s/he receives early intervention services. The best way to understand this interaction is to compare the average amount of support paid for different groups. Obligors with Maryland UI-covered earnings paid about the same whether they received EI services (mean = 65.5%) or not (mean = 63.5%). In contrast, NCPs with no Maryland UI-covered earnings paid significantly more if they received EI (mean = 50.8%) than if they did not (mean = 43.9%).

The final two rows of the table indicate how well the predictive model fits the data. The R value of 0.64 indicates that it fits remarkably well. Moreover, the adjusted R square of 0.409 means that the predictors included explain about 41% of the variation in payment compliance among the sample.

Table 5. Multiple Regression Analysis Predicting Percent of Current Support Paid in the First Year After Establishment

Predictors	Unstandardized Coefficients	
	B	**Standard Error**
Control Variables		
(Constant)***	70.422	0.826
Current Assistance (reference group = Never Assistance)***	-9.254	0.912
Former Assistance (reference group = Never Assistance)***	-6.650	0.642
At least 1 order that was established with retroactive arrears in the critical month	-1.173	0.622
Monthly current SOA ($100s)***	1.434	0.097
NCP has another child support case***	-6.908	0.707
Earnings in 1st year with zeros (in $5000s)***	0.057	0.009
NCP lives outside of Maryland***	-4.226	0.797
Had Maryland UI-covered earnings in MD in 1st follow-up year	-0.072	0.596
Time from 1st due date to 1st payment in weeks ***	-0.690	0.009
Calvert, Howard, Montgomery, or Washington County	-0.276	0.872
Post-implementation period***	-3.322	0.614
Early Intervention Effects		
EI post-implementation case*	4.862	1.992
Current Assistance x EI	-2.575	3.174
Former Assistance x EI	-0.557	1.819
Maryland UI-earnings x EI*	-3.596	1.771
Has another case x EI	-0.646	2.205
Lives outside of Maryland x EI	-0.161	2.372
Case established with arrears x EI	-1.790	1.769
R	0.640***	
Adjusted R square	0.409	

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

Several important take-home points arise from this last analysis. First, these results show that, when other factors are taken into consideration, there is evidence that early intervention did increase payment compliance. Second, these effects extend beyond just getting the first child support payment quicker. Finally, and perhaps more importantly, early intervention appears to have the greatest potential for increasing payment compliance among those who are often thought to be the least amenable to child support interventions, specifically obligors who lack UI-earnings.

CONCLUSIONS

This report is one of the first in the country to provide a comprehensive, empirical analysis of child support early intervention (EI) strategies. In sum, our analyses have shown that EI reduced the time to first payment, compared to historical measures and compared to contemporaneous cases in other localities. The effects of EI on time to first payment appear to be stronger for some subgroups of child support obligors, including those with more than one child support case, those with no Maryland UI-covered earnings, and those with current or former assistance cases.

The results for percent of current support paid during the first year did not show a significant increase for EI cases. However, the percentage did not decrease either, as it did in the non-EI jurisdictions. In addition, our multiple regression analyses reveal a significant effect for both time to first payment and EI, once other case and NCP characteristics are taken into account. We also find additional support for the notion that EI works better for some obligors than others, especially those with no Maryland UI-covered earnings. This latter finding may be the most heartening because it suggests that EI may be a particularly promising approach for a population for which the most common enforcement method (wage withholding) is not applicable. The potential positive effect of EI on cases of this type is also important given that those with no UI-earnings account for a disproportionate share of all child support arrears (Ovwigho, et al., 2008).

As child support program managers consider the costs and benefits of adopting EI, we offer the following "lessons learned":

- **Early intervention combined with a case sorting approach may produce the most "bang for the buck" in terms of payment outcomes.**

The reality is that, under the current system, many obligors pay their child support on time and in full. Applying early intervention strategies, particularly the resource-intensive ones such as phone calls, to those who would have paid anyway is not likely to produce any additional support collections. However, if agencies adopt a case sorting approach based on empirical data related to the obligors' likely payment patterns, they might see more of a benefit. For example, if caseworkers made follow-up calls to new obligors who have no Maryland UI-covered earnings or who have more than one child support case, they are likely to get the first support payment sooner and to increase the obligors' payment compliance.

- **When thinking about early intervention, agencies should consider desired outcomes beyond payments.**

This outcomes evaluation focused solely on outcomes related to payments. However, the idea behind early intervention is to build a relationship between the child support agency and the non-custodial parent. Evidence from other states indicates that relatively inexpensive strategies such as providing an information packet to potential obligors can produce other positive outcomes important to the agency. These other

outcomes include a reduction in default orders, an increase in NCPs reporting important changes to the agency, and more positive customer service ratings in general.

In conclusion, this outcomes evaluation of Maryland's EI Pilot Project demonstrates that more proactive and earlier child support intervention strategies have the potential to improve child support collections. As states grapple with the need to provide service with limited budgets, they should consider targeting these strategies to cases which are at the greatest risk of remaining unpaid.

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Table A-1. Within-County Characteristics

	EI (n=63)	Non-EI (n=129)	Total (n=192)
Case Designation			
Current Assistance	14.3%	11.6%	12.5%
Former Assistance	28.6%	27.9%	28.1%
Never Assistance	57.1%	60.5%	59.4%
Monthly Current SOA			
Mean	$464.70	$511.04	$495.83
Median	$391.00	$425.00	$400.00
Standard Deviation	$318.01	$314.12	$315.32
Range	$141.00 - $1,726.00	$100.00 - $1,750.00	$100.00 - $1,750.00
Total SOA			
Mean	$529.79	$566.43	$554.41
Median	$428.75	$500.00	$450.21
Standard Deviation	$373.06	$349.10	$356.58
Range	$150.00 - $2,157.50	$100.00 - $2,185.00	$100.00 - $2,185.00
Arrears at Establishment			
% without arrears	57.1%	55.0%	55.7%
% with arrears <= SOA	6.3%	2.3%	3.6%
% with arrears > SOA	36.5%	42.6%	40.6%
Mean	$1,325.63	$2,675.64	$2,246.81
Median	$1,176.00	$1,311.00	$1,182.00
Standard Deviation	$791.50	$3,942.50	$3,337.79

Note: There were no statistically significant differences.

Table A-2. Within-County Employment

	EI (n=62)	Non-EI (n=126)	Total (n=188)
Quarter of Order			
% Employed in Maryland	64.5%	61.9%	62.8%
% Employed in Border State	11.3%	6.3%	8.0%
% Employed Total	74.2%	67.5%	69.7%
Total Earnings (Mean)	$8,656.51	$8,633.41	$8,641.52
Total Earnings (Median)	$8,110.86	$7,813.00	$7,860.00
% Employed – 1st Year After Order Establishment			
In Maryland	62.9%	69.8%	67.6%
In Border State	11.3%	12.7%	12.3%
Either in Maryland or Border State	69.4%	73.0%	71.8%
Avg # of Quarters Worked	2.4	2.6	2.5
Annual Earnings – 1st Year After Order Establishment			
Mean	$30,076.36	$32,166.04	$31,500.44
Median	$23,670.56	$27,874.71	$25,743.56
Standard Deviation	$25,889.89	$25,425.03	$25,495.88
Quarterly Earnings – 1st year After Order Establishment			
Mean	$8,173.29	$8,501.65	$8,397.06
Median	$6,967.50	$7,498.65	$7,375.82
Standard Deviation	$6,296.49	$6,260.95	$6,250.63

Note: Excludes 4 cases where the obligor did not have a valid SSN. There were no statistically significant differences.

Table A-3. Within-County Current Support Due and Paid

	EI (n=63)	Non-EI (n=128)	Total (n=191)
Support Due in 1st Follow-up Year			
Mean	$5,258.97	$5,533.21	$5,442.76
Median	$4,390.00	$4,590.00	$4,548.00
Standard Deviation	$4,066.71	$3,664.88	$3,793.57
Range	$150.00 - $20,712.00	$267.00 - $19,200.00	$150.00 - $20,712.00
Support Paid in 1st Follow-up Year			
Mean	$3,742.30	$4,066.95	$3,959.87
Median	$2,551.48	$2,974.05	$2,920.00
Standard Deviation	$4,037.53	$3,755.71	$3,843.34
Range	$0.00 - $19,384.40	$0.00 - $24,014.77	$0.00 - $24,014.77
Percent of Support Paid			
% Paid Nothing	7.9%	3.9%	5.2%
Mean	62.1%	65.5%	64.4%
Median	67.8%	80.0%	72.9%
Standard Deviation	33.8%	33.9%	33.8%

Note: Excludes 1 case with $0 owed in first year. There were no statistically significant differences.