

## A PROFILE OF BALTIMORE COUNTY'S CHILD SUPPORT CASELOAD: 2010 TO 2012

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The most recent installment of the annual *People & Payments* series provided a three-year analysis of the public child support caseload. The report documented notable improvement in the percent of current support and arrears cases with payments.<sup>i</sup> In July 2012, for example, more than two-thirds of all arrears cases had at least one payment in the previous year, a significant increase over previous years (61% to 68%). Additionally, the federal Office of Child Support Enforcement reported that four out of every five cases had an order for support in place and approximately two-thirds of current support that was owed was collected in federal fiscal year 2012.<sup>ii</sup>

Differences among jurisdictions may often be masked in the presentation of statewide analyses. Providing relevant caseload information at the local level is a key component of creating informed policies that support Maryland's diverse child support caseload. In this special installment of the *People & Payment* series, we offer a local perspective on the child support caseload for each of the five largest jurisdictions in Maryland—Baltimore City and the counties of Anne Arundel, Baltimore, Montgomery, and Prince George's. In this brief, specifically, we provide information on Baltimore County's public child support caseload, including data on support orders and payments to current support and arrears.

### Methods

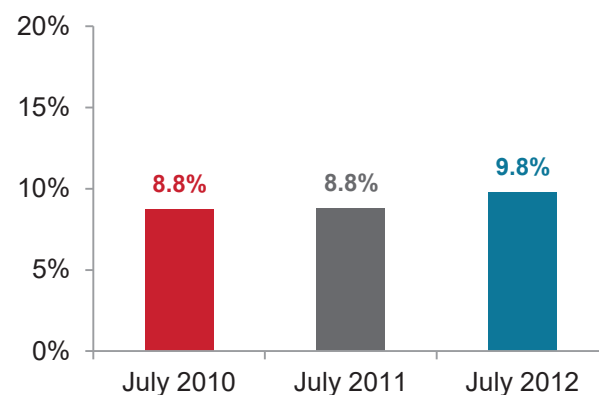
Each July, a random sample of child support cases in the public system is selected for the annual *People & Payment* series. This brief utilizes random samples<sup>iii</sup>

that were selected from July 2010, July 2011, and July 2012. The data provided in this brief were retrieved from the Child Support Enforcement System (CSES), a database maintained by the Department of Human Resources, State of Maryland.

### Baltimore County Characteristics<sup>iv</sup>

Baltimore County has more than 820,000 residents, representing 13.9% of the state's population. Two-thirds of the residents are Caucasian, and about one-quarter are African American. Nine out of every 10 adults over the age of 25 in Baltimore County possess a high school diploma, and more than one-third have attained at least a bachelor's degree. Both poverty (8.5% vs. 9.4%) and median household income (\$66,068 vs. \$72,999) are slightly lower than state averages. With more than 21,000 cases, Baltimore County has the third largest child support caseload in the state. The county's caseload is approximately 10% of all Maryland public child support cases, a proportion that increased by one percentage point since 2011 (Figure 1).

**Figure 1. Percent of Statewide Caseload**  
2010 to 2012



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

### Cases with a Support Order

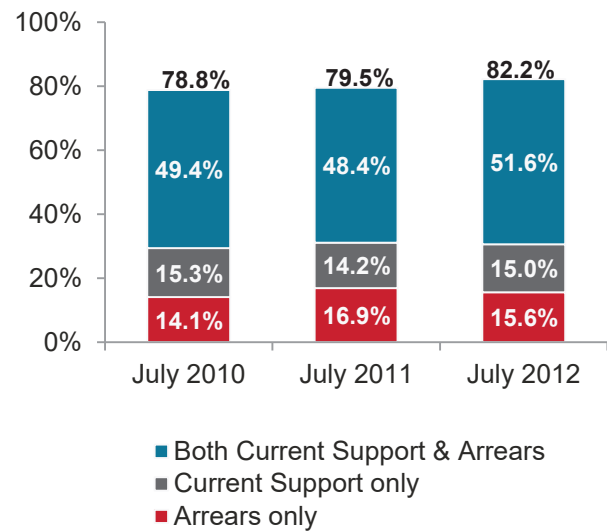
The Maryland Child Support Enforcement Administration can collect child support by enforcing support orders once they have been established or modified by the court system. Two types of child support orders can be determined: current support and arrears orders. The current support amount—the amount that noncustodial parents are ordered to pay for the financial support of their children—is generally a monthly support amount. Payments toward current support are distributed to the case of custodial families. If the noncustodial parent does not pay current support, then that past-due amount—arrears—accumulates, and an order for arrears may be established.

Among all sampled cases in Maryland, about three in four (77.6%) had an order for support in July 2012, which increased by four percentage points between 2010 and 2012. Figure 2 shows the percent of cases that had an order for support in Baltimore County between 2010 and 2012. In each study month, approximately four-fifths of cases had an established order for support, with 82.2% in July 2012. In this same month, half (51.6%) of all cases had an order for both current support and arrears. This figure increased from 48.4% in July 2011. Compared to the statewide percentage, Baltimore County had a higher percentage of cases with both an order for current support and arrears in July 2012 (51.6% vs. 43.9%).

Statewide, there was a decrease in the percentage of cases that had an order for only arrears between July 2011 and July 2012, while the percentage of cases with an order for current support grew. We see a similar pattern for Baltimore County. The percentage of cases with an order for only arrears grew slightly between July 2010 (14.1%) and July 2011 (16.9%), but then decreased to 15.6% of cases in July 2012. The opposite was observed for cases with only current support due. There was a small decrease between July 2010 (15.3%) and July 2011 (14.2%) and an increase in July 2012, with an order for current support only for one of every seven (15.0%) cases.

Overall, Figure 2 shows that the percentage of cases with orders for both current support and arrears increased between July 2011 and July 2012, while the percentage of cases with arrears decreased. For cases without a support order, it is likely that paternity had not yet been established or that the case had an order for medical assistance only.

**Figure 2. Cases with a Support Order**  
2010 to 2012



### Percent of Current Support Paid

Since 8 in 10 cases have an order for support, the Baltimore County child support office can collect payments on behalf of these custodial families. These payments are essential to the well-being of children. If received, child support can represent as much as 40 percent of a low-income custodial family's income.<sup>v</sup> Fortunately, many cases receive current support payment in Maryland. In fact, 8 in every 10 current support cases statewide receives a payment during a one year period.

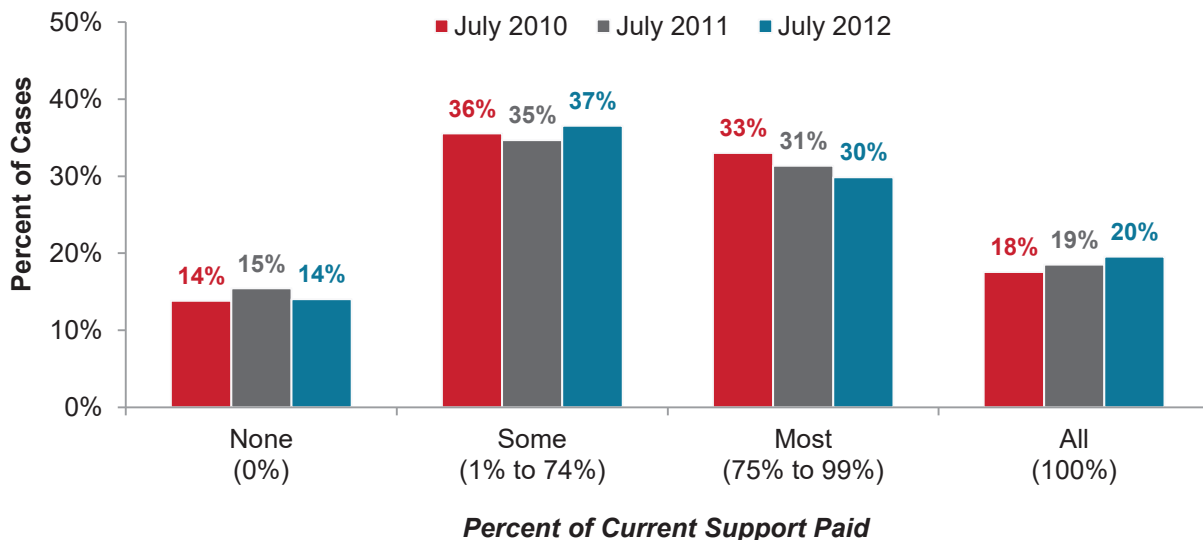
Figure 3 shows the percentage of current support paid in the prior year for each study month. To clarify, for the July 2012 sample, this figure shows the percent of current support paid between July 2011 and June 2012. On average, current support cases in Baltimore County were owed about \$4,900 during the year prior to July 2012, slightly more than the statewide average (\$4,300).

The percentage of cases that paid none, some, most, or all of their current support obligation

remains relatively stable over time. For example, about half of cases received 75% or more of their obligation in each study month; that is, about 30% of cases received payments amounting to 75% to 99% of the obligation amount, and about 20% received the entire obligation amount during the study year. Between the July 2010 and July 2012 samples, a slightly lower percentage of cases received most (75%-99%) of the current support obligation (from 33% to 30%), and a slightly higher percentage of cases received all of the owed current support (from 18% to 20%).

More than one-third of cases received *some*—1% to 75%—of the obligation. This percentage remained stable between the July 2010 and July 2012 samples with 35% to 37% of cases receiving *some* of their obligation. Only one out of every six cases had no payments to current support. Specifically, in the year prior to July 2012, 14% of cases received *none* of the current support that was owed. Compared to the state percentage, Baltimore County had slightly fewer cases receiving no payments (14% vs. 18%).

**Figure 3. Percent of Current Support Paid in Previous Year**  
2010 to 2012



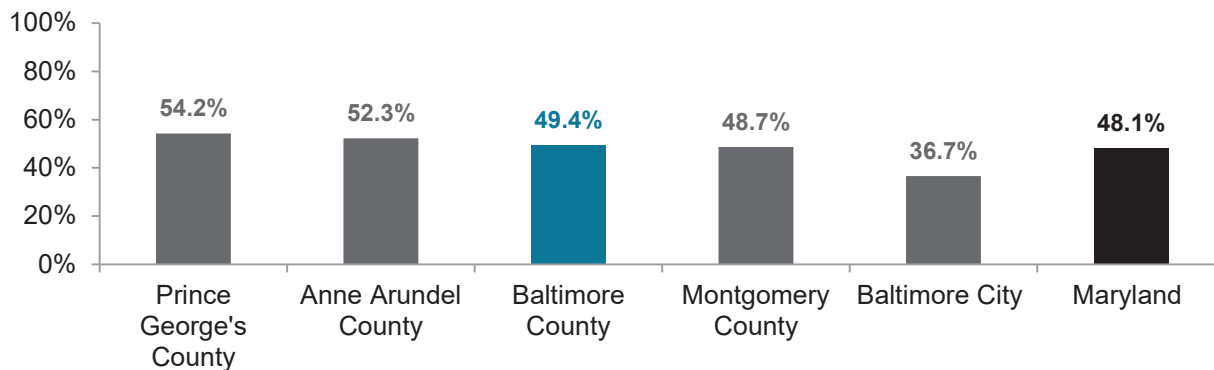
**Note:** Only cases with current support due were included in this analysis. Payments made by noncustodial parents are distributed among their various child support accounts; represented in Figure 3 is the payment amount that was distributed to a current support account.

Ideally, we would want to see a higher percentage of cases receiving most of the current support that is owed to the case. By adhering to the child support guidelines, the current support obligation represents the amount necessary to raise and care for a child. Families that receive most or all of that amount may be more likely to maintain self-sufficiency.

As presented in Figure 4, Baltimore County had a slightly higher percentage of cases that

received most or all of the current support owed relative to the state average (49.4% vs. 48.1%). Compared to other large jurisdictions, Baltimore County had the third highest percentage of cases that received 75% or more of the current support owed in the year prior to July 2012. With the exception of Baltimore City, approximately half of cases in the large jurisdictions received most or all of the current support owed in the year prior to July 2012.

**Figure 4. Cases that Received 75% or more of Current Support Owed: Largest Jurisdictions\*\*\***  
*July 2012 Sample: Payments made between July 2011 and June 2012*



**Note:** Only cases with current support due were included in this analysis. \*p<.05 \*\*p<.01 \*\*\*p<.001

### Payments to Arrears Balance

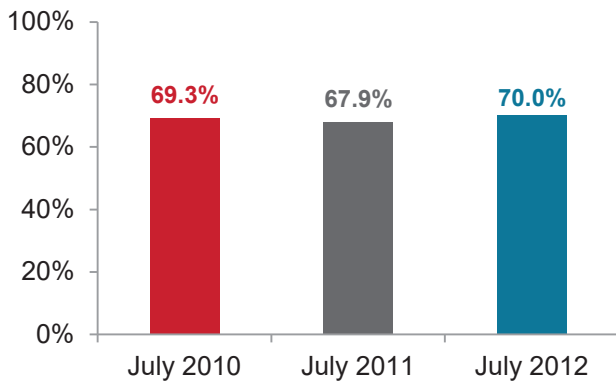
If a noncustodial parent falls behind in current support payments, or if a support order is retroactive, arrears begin to accumulate. When a noncustodial parent is behind on payments, it can be difficult to make payments toward current support and arrears concurrently, especially if the current support due exceeds the noncustodial parent's ability to pay. In July 2012, the average arrears balance for all arrears cases in Maryland was \$10,300, slightly higher than the average balance in Baltimore County (\$9,100).

At the federal level, arrears performance is measured by the percent of arrears cases with any distribution, rather than the percentage of the arrears that was paid. Therefore, Figure 5 shows the percent of arrears cases that had at

least one payment in the year prior to the study month. Roughly seven in ten arrears cases had at least one distribution across all years. There was a small decrease in the percentage of arrears cases with a payment between the July 2010 and July 2011 samples (69.3% to 67.9%). For the July 2012 sample, though, this percentage increased. In Baltimore County, 7 out of every 10 (70.0%) sampled arrears cases had at least one payment in the year prior.

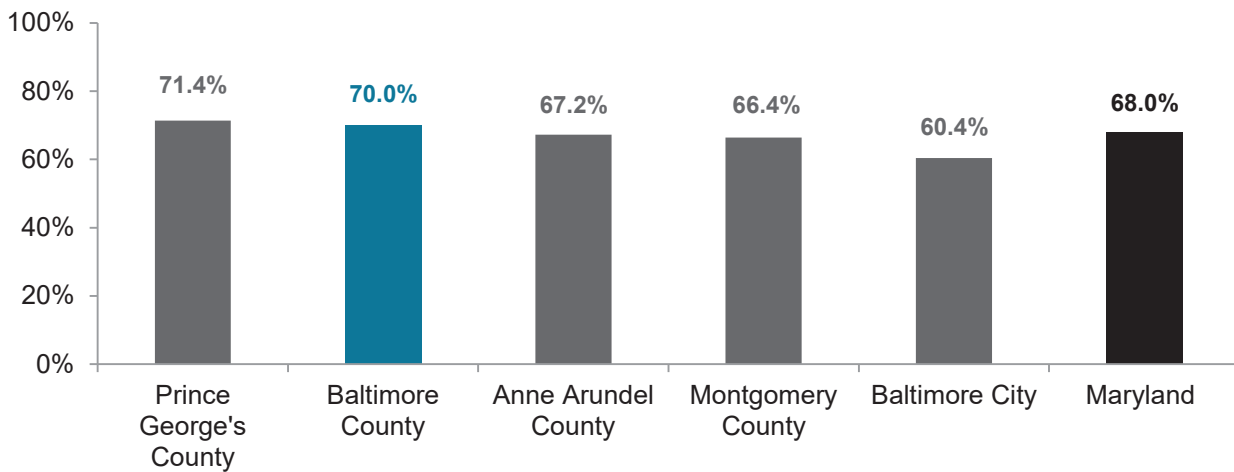
As shown in Figure 6, Baltimore County had the second highest percentage of arrears cases with a payment compared to other large jurisdictions. This percent was even higher than the state (70.0% vs. 68.0%), though similar to other large jurisdictions. Aside from Baltimore City, more than two-thirds of arrears cases in the largest jurisdictions had at least one payment in the year prior to July 2012.

**Figure 5. Arrears Cases with a Payment**  
*2010 to 2012*



**Note:** Only cases with an arrears balance in the year prior to July 2012 were included in this analysis.

**Figure 6. Arrears Cases with a Payment: Largest Jurisdictions\*\*\***  
*July 2012 Sample: Payments between July 2011 and June 2012*



**Note:** Only cases with an arrears balance were included in this analysis. \* $p < .05$  \*\* $p < .01$  \*\*\* $p < .001$

## Welfare Participation

For some families, the receipt of child support can be the difference between self-sufficiency and the receipt of welfare benefits. In order for a family to receive benefits through Maryland's welfare program, Temporary Cash Assistance (TCA), most must pursue child support through the public child support system. Establishing a child support order for these poor, vulnerable families is beneficial in two ways. First, it allows the state to recoup some of the costs associated with benefits paid through the TCA program. In Maryland, families are not able to receive TCA and child support concurrently; rather, the state retains child support collected while the family is receiving public welfare benefits. Second, it ensures that an order is in place when the family leaves TCA, and it may increase the likelihood that custodial parents receive child support after they leave welfare. Additionally, the receipt of child support may reduce a family's need to return to TCA.

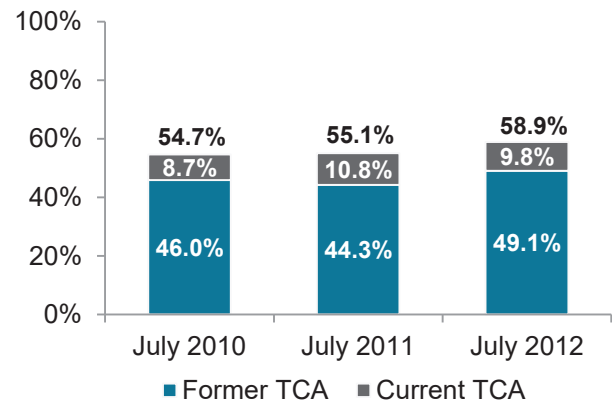
Although there is a requirement to participate in the child support program, not all cases are in the public child support system due to TCA receipt. But, due to this federal requirement, more than half of Maryland's custodial families in the child support caseload are former or current TCA recipients. As shown in Figure 7, the percentage of custodial families in Baltimore County that also received TCA increased over time. In July 2010, 46.0% of child support cases previously received TCA and 8.7% received TCA in the study month. By

July 2012, these percentages increased. Half (49.1%) of all cases formerly received TCA, and 1 out of every 10 (9.8%) received TCA in the study month. In general, the TCA caseload itself grew throughout this period in Baltimore County, suggesting that many families were in need during the most recent recession.<sup>vi</sup>

For comparison, Figure 8 shows the percentage of custodial families with a child support case who were former or current TCA recipients in July 2012 for each of the large jurisdictions and the state. Baltimore County's percentage was lower than the total percentage for the state (58.9% vs. 62.8%), but higher than all other large jurisdictions, except Baltimore City. Between 40% and 50% of custodial families were former recipients among the other large jurisdictions, and fewer than 1 in 10 were current recipients.

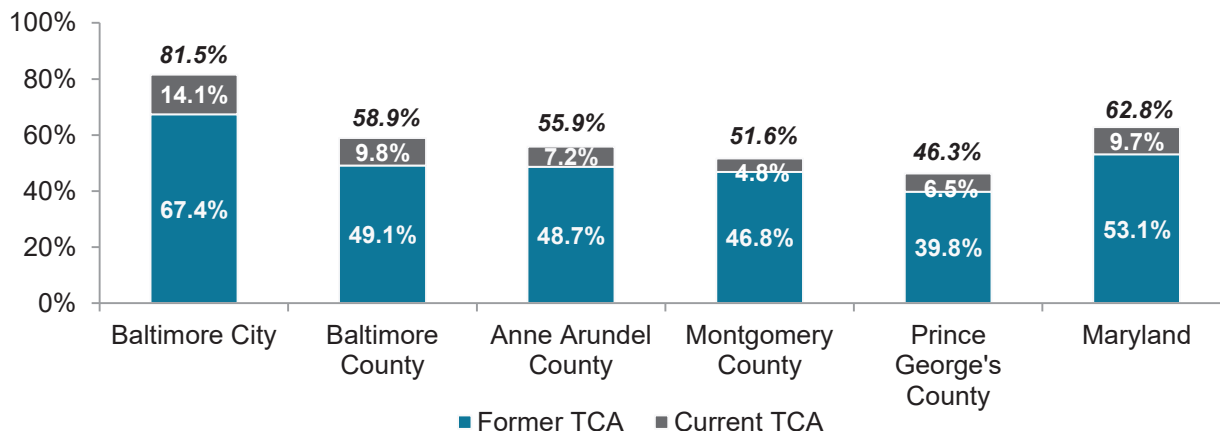
**Figure 7. TCA Receipt**

2010 to 2012



**Figure 8. TCA Receipt: Largest Jurisdictions\*\*\***

July 2012 Sample



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

## Summary

This brief provides a local perspective on the public child support caseload in Baltimore County and highlights differences between the county, other large jurisdictions, and the state. Baltimore County has the third largest child support caseload in Maryland, representing approximately 10% of all public child support cases. Eight in 10 cases have an order for support established so that the local office can enforce the order on behalf of custodial families. Half of all current support cases received over 75% of the support due to them,

which is on par with the statewide percentage. Consistently, between the July 2010 and July 2012 samples, 7 in 10 arrears cases received at least one payment, making Baltimore County the jurisdiction with the second highest rate among the large jurisdictions. Additionally, more than half of Baltimore County's custodial families were currently or had previously received TCA. This makes it all the more imperative that Baltimore County continue to collect a higher percentage of current support to provide these custodial parents with the support necessary to care for and raise their children.

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### Sources:

- <sup>i</sup> Passarella, L. & Born, C.E. (2014). *People & Payments: A profile of Maryland's child support caseload in July 2012*. University of Maryland, Family Welfare Research & Training Group.
- <sup>ii</sup> Office of Child Support Enforcement, Administration for Children & Families. (2013). *FY2012 Preliminary report*. Retrieved from: <http://www.acf.hhs.gov/programs/css/resource/fy2012-preliminary-report>
- <sup>iii</sup> In July 2010 (n=12,545) and July 2012 (n=10,952), a five percent random sample was drawn. In July 2011 (n=7,270), a three percent random sample was drawn.
- <sup>iv</sup> Data retrieved from the United States Census Bureau: <http://quickfacts.census.gov/qfd/states/24/24005.html>
- <sup>v</sup> Sorensen, E. (2010). Child support plays an increasingly important role for poor custodial families. Retrieved from the Urban Institute website: <http://www.urban.org/UploadedPDF/412272-child-support-plays-important-role.pdf>
- <sup>vi</sup> Gleason, E., Nicoli, L., & Born, C.E. (2014). *Life on welfare: Trends in the 2012 TCA caseload*. Retrieved from the University of Maryland, Family Welfare Research & Training Group website: <http://www.familywelfare.umaryland.edu/reports1/lifeon2012.pdf>

### Acknowledgements

The authors would like to thank Jamie Haskel and Mike Funk for their assistance in the collection and processing of data for this research brief as well as Lisa Nicoli for her assistance with editing. This brief was prepared by the Family Welfare Research and Training Group with support from its long-time research partner, the Maryland Department of Human Resources.

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