

# CHARACTERISTICS OF COMPLEX FAMILIES IN MARYLAND'S CHILD SUPPORT CASELOAD

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In recent decades, the composition of American families has shifted away from the “nuclear” arrangement of sharing children with one co-parent. As marriage rates have declined, instances of cohabitation have risen (Horowitz et al., 2019) and childbirth among unmarried parents has also increased (Wildsmith et al., 2018). Likewise, parents moving on to new romantic partners and having additional children with them is increasingly common. As of 2014, one in 10 (10%) individuals aged 15 years or older had experienced *family complexity*,<sup>1</sup> instances in which the individual has children with more than one partner (Monte, 2017). Complexity was present among one in five (19%) married couples and over one in four (28%) unmarried couples (Monte, 2017).

As complexity exists across demographics and socioeconomic status (Anderson et al., 2022), it also occurs among families facing multiple barriers to self-sufficiency. Complex parents are more often young at the birth of their first child, more often Black or Latinx, have less education, receive less social support, and participate in public assistance programs more often (Monte, 2011, 2018; Manlove et al., 2008). The circumstances of a parent's first birth—such as being young and having an unstable relationship with the co-parent—can set the stage for complexity later in life (Guzzo, 2014; Guzzo & Furstenberg Jr., 2007). Qualitative data demonstrate that romantic partnerships among low-income, complex parents can bring material resources for the family and enhance the wellbeing of parents and children (Burton, 2014; Hunter, 2010). Other insights reveal that low-income, unmarried, and complex parents cite their children as their primary motivation to retain gainful employment, abide by the law, maintain their sobriety, and come to terms with trauma and mental health issues (Edin & Kefalas, 2005; Edin & Nelson, 2014). Having children with more than one partner, then, spans the practical *and* emotional needs of vulnerable families.

## KEY FINDINGS

- **Nearly one in 10 (8%)** parents in Maryland's child support program were *complex* meaning they had two or more current support orders with different co-parents in December 2018.
- **Complex obligors (\$58,054) and complex custodians (\$49,137)** had higher earnings than parents in the IV-D program generally.
- Most complex parents had **two child support cases**, with an average of **three children**.
- Because of higher earnings and multiple child support orders, the average obligations **due from complex obligors (\$18,330) and owed to complex custodians (\$17,116)** were far greater than typical obligations.
- Similar to other IV-D parents, **complex obligors paid (65%) and complex custodians received (65%)** two thirds of their obligations, but complex parents paid greater amounts.
- Complex obligors were **ordered to pay 41%** of their earnings in support, but they **paid 25%** of their earnings.

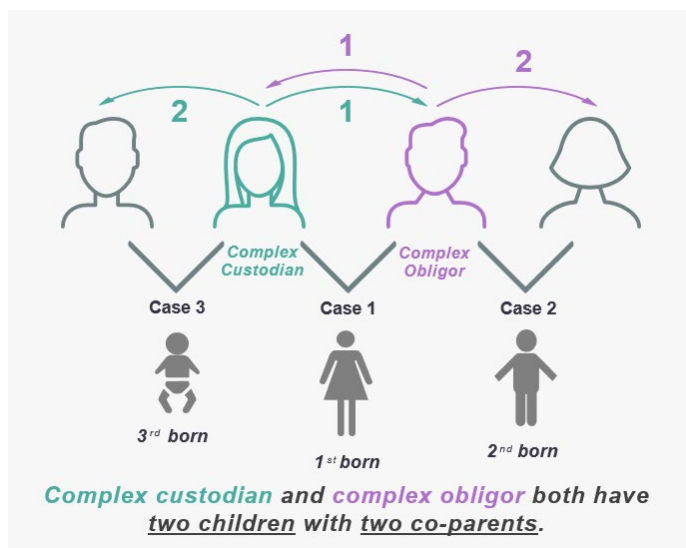
<sup>1</sup> Complex families are also described as families experiencing *multiple partner fertility*.

Complex families and their unique characteristics have profound implications for the child support program, as they may be more prevalent in the program (Meyer et al., 2005) than in the general population (Monte, 2017). For states adhering to the Income Shares model<sup>2</sup> as their basis for child support guidelines, it is impossible to ensure child support obligations within complex families are equitable without overburdening the capacity of courts. Each order among complex parents is established separately and based on the combined income of the legal parents. This means courts may not establish a total obligation across an obligor's cases and prorate support equally for each participating child. Also, to ensure that complex obligors are able to pay multiple obligations, the value of existing support is subtracted from an obligor's income when new orders are calculated. However, this likely means that subsequent orders have smaller support obligations. Consequently, children in complex families are treated differently in the IV-D program<sup>3</sup> while complex custodians often receive insufficient support and complex obligors have unreasonably high obligations (Monte, 2011; Meyer et al., 2005).

In order to better understand complex families participating in Maryland's child support program, this report investigates the prevalence of parents with complexity which we define as parents with two or more child support cases. We also explore complex parents' demographic characteristics, their economic resources, and their child support characteristics and outcomes. Last, this report also examines the impact of child support paid or received on complex

parents' earnings, illustrating the function of income transfers. The findings in this report may aid policymakers in modifying policies to better meet families' needs. This report will introduce complex families in Maryland and point to future directions for research on complexity.

*Below is an example of a complex family in which both focal parents experience complexity. None of the parents are romantically linked so each child has a child support case; there are three cases in total among the family. The complex obligor had the first-born child with the complex custodian and then had the second-born child with a second co-parent. The complex obligor does not have physical custody of either child so he is obligated to pay support to both children. The complex custodian had the first-born child with the complex obligor and then had the third-born child with a second co-parent. The complex custodian has primary physical custody of both children so she receives payments from two obligors on behalf of her children.*



<sup>2</sup> The Income Shares model bases obligations on the obligor's percentage of both parents' combined monthly income. That percentage is then applied to a basic support amount derived from data on childrearing costs plus any additional expenses paid for the children. It assumes that child support should equal the amount the obligor would be

providing for the child(ren) if the parents were living together.

<sup>3</sup> The Child Support Enforcement program was established in 1975 under Title IV-D of the Social Security Act of 1935.

## Data & Sample

### Data

Data come from the Child Support Enforcement System (CSES), the Client Automated Resources and Eligibility System (CARES), and the Maryland Automated Benefits System (MABS). CSES is the administrative data system for the public child support program, and it provides individual- and case-level data on demographics and program participation for individuals receiving public child support services. CARES was the administrative data system for Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) participation in the state through November 2021.

The MABS system includes data from all employers covered by the state's Unemployment Insurance (UI) law and the Unemployment Compensation for Federal Employees (UCFE) program. Together, these account for approximately 91% of all Maryland civilian employment. There are several limitations to MABS data. Data are reported on a quarterly basis, which means it is not possible to calculate weekly or monthly employment and earnings. In addition, MABS does not contain data on certain types of employment such as self-employment, informal employment, or independently contracted work such as *gig work*. Recent research shows that working obligors in the public child support program are more likely than the national workforce to perform gig work as their main form of employment (14% vs. 9%; Sorensen, 2022). Finally, MABS has no information on employment outside Maryland, and out-of-state employment was high in Maryland (17%) compared to the national average (4%) (U.S. Census Bureau, n.d.). As a result, we may be understating employment and some earnings.

### Population

This report includes the population of parents in Maryland's IV-D program who had multiple child support cases in December 2018 (N=15,812). Specifically, the population includes parents with the following: (a) two or more active cases with current support orders, (b) different co-parents on each case, and (c) biological or legal parents on every case. The population excludes families in kinship or foster care arrangements. Evidence suggests that families with child welfare involvement face a myriad of unique and acute challenges (Nix & Tutwiler, 2018) that make those who have multiple child support cases distinct from the complex families we investigated. It also excludes complex parents with children who have aged out of the child support program.

### Study Period

This report examines employment, public assistance, and child support data from calendar year 2019 unless otherwise specified. We chose to investigate complex families in Maryland prior to the COVID-19 pandemic in order to present families' circumstances without interference from the pandemic's economic impacts. The pandemic has disrupted the lives and livelihoods of countless families, especially those who are disadvantaged (Benton et al., 2021). As such, earnings data are all shown in 2019 dollars so recent rises in inflation do not impact the findings.

## Findings

Data at the national level indicate family complexity is increasingly common regardless of demographics or socioeconomic status.

However, parents with family complexity tend to face economic barriers and, because they are often unmarried, more frequently participate in the IV-D program (Monte, 2011, 2018; Manlove et al., 2008). To explore how common complexity is in Maryland's public child support program, Figure 1 displays the prevalence of parents who are complex at the state level and by jurisdiction.

Just under one in every 10 (8%) parents participating in the child support program were complex in December 2018, meaning they had two or more current support cases with two or more different co-parents. This is consistent with previous research on family complexity more generally, as one in 10 (10%) U.S. adults are complex (Monte, 2017). The prevalence of complex families was lowest among Carroll (6%), Garrett (6%), and Cecil (5%) Counties where about one in 20 parents was complex. It was highest among parents in the Eastern Shore's Dorchester and Somerset Counties, at nearly one in five (18%) parents. The rate of complexity was not uniform in any region within the state, although it was similar to the statewide percentage in some central<sup>4</sup> jurisdictions (7% to 9%) and higher in the Lower Eastern Shore<sup>5</sup> (11% to 18%).

Evidence suggests that complex mothers and complex fathers experience different circumstances, challenges, and outcomes (Monte, 2011, 2018; Manlove et al., 2008).

Surveys of low-income families also note that mothers (51%) are just as likely as fathers (49%) to become complex by their child's fifth birthday (Tach, 2011). As such, Figure 1 breaks down complex parents by the percent who were obligors, custodians, or obligors *and* custodians—also referred to as parents with *dual roles*. In Maryland, complex parents were most often obligors, at more than half (55%). Complex obligors were most frequent in every jurisdiction as well, from about half (48%) of complex parents in Garrett County to two in three (66%) complex parents in Baltimore County. At the state level, two in five (40%) complex parents were custodians. Among jurisdictions, at least three in 10 (30%; Baltimore County) and as many as about half (47%; Garrett County) of complex parents were custodians.

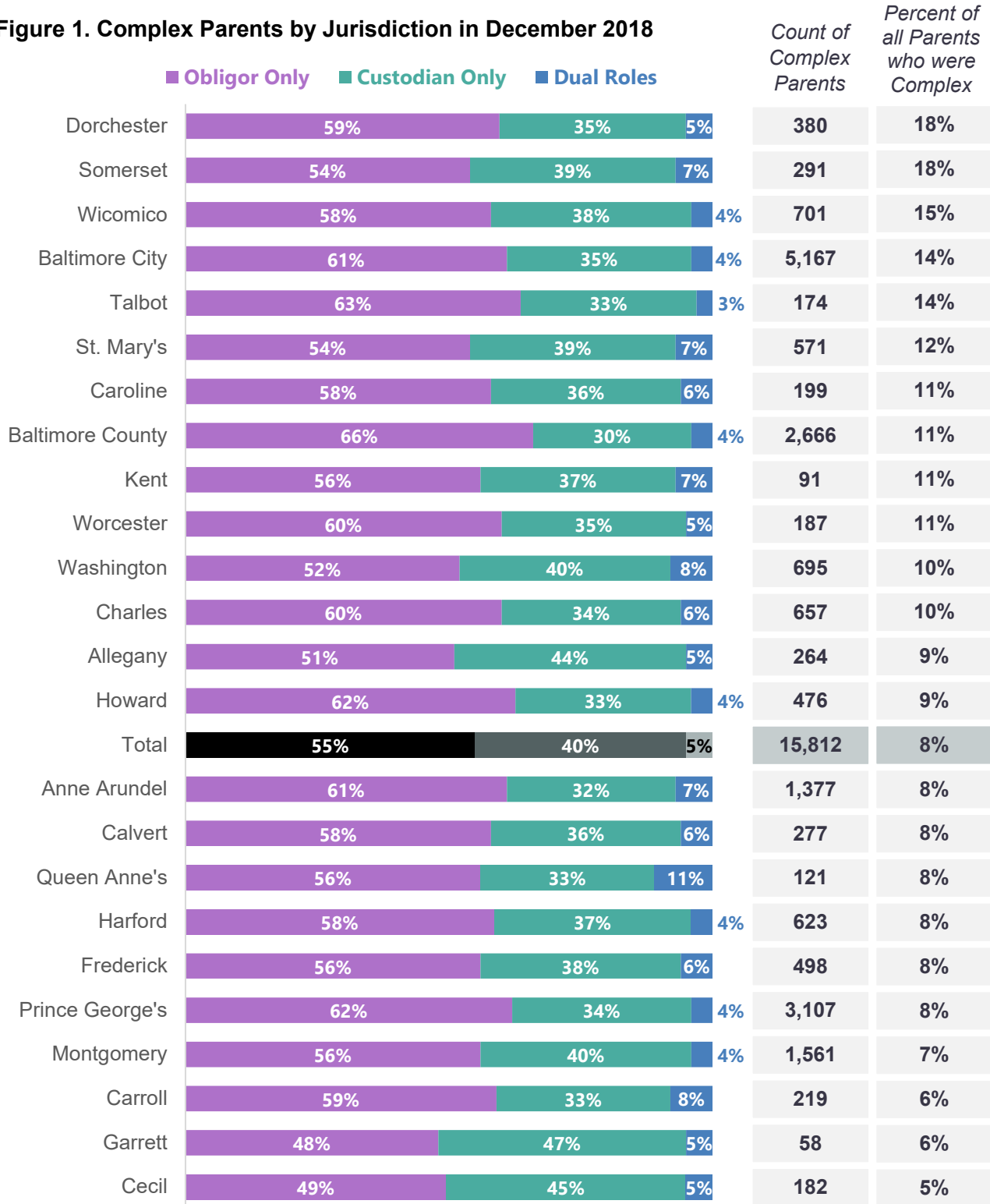
Rarely, complex parents had one or more cases as a custodian *and* one or more cases as an obligor. Only one in 20 (5%) complex parents in Maryland had dual roles in the child support program, and this was consistent across jurisdictions. As little as 3% of Talbot County's complex parents had dual roles while one in 10 (11%) complex parents in Queen Anne's County were simultaneously obligors and custodians. However, the vast majority of jurisdictions saw parents with dual roles among 4% to 7% of complex parents. Parents with dual roles had characteristics and outcomes that differed from complex parents who are *either* obligors *or* custodians so they are excluded from all remaining analyses. See pages 15 and 16 for information on parents with dual roles in Maryland's child support program.

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<sup>4</sup> Anne Arundel, Howard, Montgomery, and Prince George's Counties.

<sup>5</sup> Worcester, Wicomico, and Somerset Counties.

**Figure 1. Complex Parents by Jurisdiction in December 2018**



**Note:** Percentages in analyses of complex parents may not total to 100% due to rounding. Percentages were found by dividing the number of complex parents in each jurisdiction by the total number of parents in that jurisdiction. Complex parents were included in each jurisdiction in which they had cases. The statewide rate was calculated using the unduplicated count of complex parents in the state (N=15,812) divided by the unduplicated count of all parents in December 2018 (N=202,268).

Previous investigations of complex parents have uncovered some unique demographic characteristics. Outside the IV-D program, women are likelier to have complexity but both complex custodians and obligors are more often Black and younger at the birth of their first child (Monte, 2019; Manlove et al., 2008; Guzzo, 2014). Table 1 shows a clear gender divide between predominantly male (99%) complex obligors and mostly female complex (100%) custodians. The racial and ethnic makeup of complex parents in Maryland also reflects broader trends, as obligors (82%) and custodians (72%) in this population were more often Black than they were in samples taken of all parents in the state’s IV-D program (67% and 65%, respectively; Passarella, 2018; Demyan & Passarella, 2019a).

The ages of complex parents also coincide with the broader tendency of complex obligors and complex custodians to begin childbearing young. Past research in Maryland has found that obligors in July 2017 were, on average, 41 years of age while custodians in July 2018 were an average of 39 years old (Passarella, 2018; Demyan & Passarella, 2019a). In December 2018, on average, complex obligors were aged 37 years and complex custodians were just 34 years old. The distribution of complex parents’ ages suggests that few of these families involved older parents as obligors or custodians. When examined against the caseload in general, complex families were more likely to be younger and much less likely to be older (Passarella, 2018; Demyan & Passarella, 2019a). This could also reflect the presence in the broader IV-D population of grandparents or older relatives as custodians on child support cases for children not living with either legal parent.

**Table 1. Demographic Characteristics of Complex Parents**

	Complex Obligors n=8,768	Complex Custodians n=6,292
<b>Gender</b>		
Female	1%	100%
Male	99%	0.4%
<b>Race &amp; Ethnicity</b>		
Black	82%	72%
Latinx	3%	4%
White	15%	23%
Other	0.5%	1%
<b>Age</b>		
Average Age	37	34
21 to 30 Years	18%	26%
31 to 40 Years	57%	63%
41 to 50 Years	22%	10%
Older than 50 Years	3%	0.4%

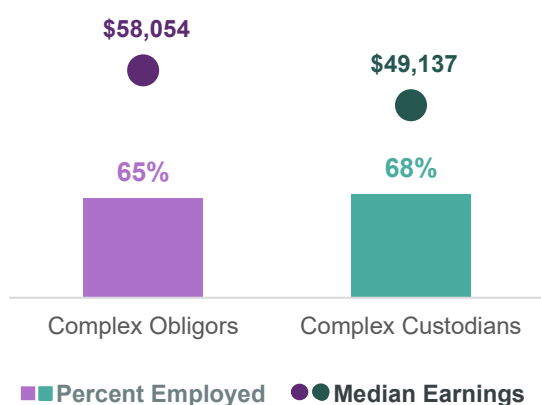
**Note:** Parents with missing gender data (n=5) are excluded from *Gender*. Parents with unknown race information (n=525) are excluded from *Race & Ethnicity*. Parents under 20 years (n=11) and one parent with missing age data are excluded from *Age*. Percentages may not total to 100% due to rounding.

### Economic Resources of Complex Parents

Complex parents in Maryland’s child support program had similar rates of employment in calendar year 2019. According to Figure 2, two in three (65%) *complex* obligors were employed which coincides with *all* obligors’ employment in 2017 (66%). As more than two in three (68%) *complex* custodians worked in 2019, employment was higher than it was among *all* custodians in 2018 (57%). Prior research notes that even though complex custodians are likelier to be economically disadvantaged, employment can be a precursor to complexity. This is because higher employment and earnings increase the likelihood of women having multiple births compared to a single birth (Monte, 2011).

Earnings among complex obligors, at \$58,054, were substantially higher than custodians' median earnings of \$49,137. These earnings were also quite high when compared to the median earnings of obligors in 2017 (\$23,766), adjusted to 2019 dollars.<sup>6</sup> Affirming past research, complex custodians had much higher earnings than samples of custodians from 2018 (\$29,325) and 2021 (\$28,605; Smith & Passarella, 2022).<sup>7</sup>

**Figure 2. Employment and Earnings in 2019**



**Note:** *Median Earnings* includes parents with earnings in 2019 (n=9,944).

The receipt of means-tested benefits like the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance to Needy Families (TANF) displayed by Figure 3 indicates that complex parents did have additional financial needs in 2019, despite high earnings relative to other parents in the child support program. Other research has found that economically disadvantaged complex families are more often recipients of public assistance programs than non-complex families due to a tendency for parents to be unmarried, have lower employment after complexity, have larger

<sup>6</sup> All earnings discussed in this report are standardized to 2019 dollars so they are comparable to the earnings shown in Figures 2 and 9.

<sup>7</sup> Figures 9 and 10 further explore the impact of child support payments made by complex obligors and received

households, and have less reliable social support among other reasons (Monte, 2011, 2018).

## COMPARISONS TO THE MARYLAND IV-D CASELOAD

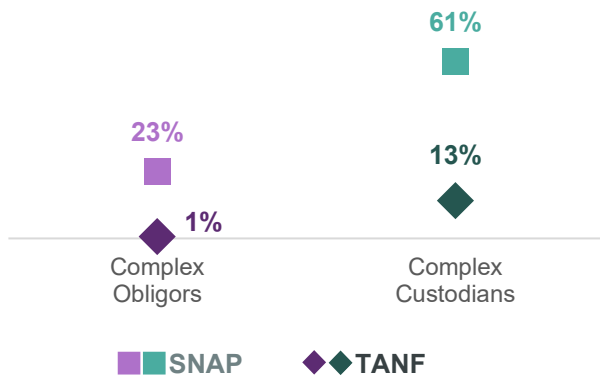
For comparisons to parents in the IV-D program in general, this report references several past reports:

- For references to **2017 obligors**, we cite data from *Examining Obligors Who Owed Support in July 2017* (Passarella, 2018)
- For references to **2018 custodians**, we cite data from *A Profile of Custodians, 2018* (Demyan & Passarella, 2019a)
- For references to **2021 custodians**, we cite data from *A Profile of Custodians, 2021* (Smith & Passarella, 2022)

Complex custodians' receipt was substantially higher than that of obligors. One quarter (23%) of complex obligors received SNAP benefits in 2019 and very few (1%) received TANF benefits. At three in five (61%) receiving SNAP and over one in 10 (13%) receiving TANF in 2019, complex custodians participated in these safety net programs more often. Moreover, these complex custodians received SNAP and TANF more often than custodial families receiving IV-D services at the national level (36% receiving SNAP and 10% receiving TANF; Sorensen, 2021).

by complex custodians on the earnings reported here in Figure 2.

**Figure 3. SNAP and TANF Receipt in 2019**



**Note:** Figure measures complex parents' participation in SNAP and TANF as adults.

### Child Support Case Characteristics

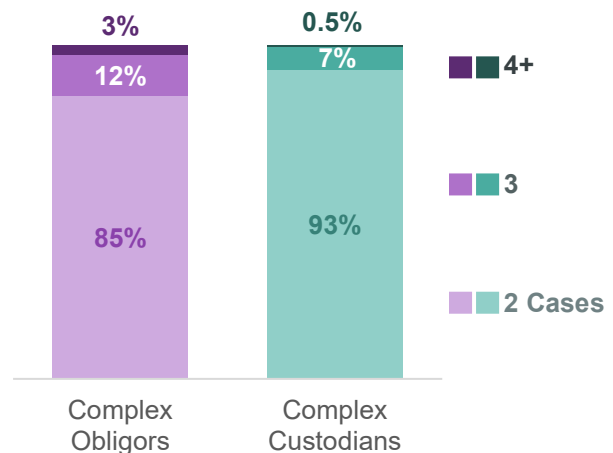
Complex families typically have their first children young, tend to be unmarried at the time of their first child's birth, and have more children than most parents over the course of their childbearing years (Monte, 2011, 2018; Manlove et al., 2008; Guzzo, 2014; Guzzo & Furstenberg Jr., 2007). These characteristics suggest that complex families may become more involved with the child support program over time. For context, obligors and custodians in Maryland typically have one or two participating children and one child support case (Demyan & Passarella, 2018a; Demyan & Passarella, 2019c). As expected, complex obligors and complex custodians both have more children participating in the IV-D program, at an average of three. Both types of complex parents had an average of two child support cases in December 2018 meaning that in general, families did not have a high degree of complexity.

Figure 4 reveals that despite the majority of complex obligors (85%) and complex custodians (93%) having two child support cases, or two different co-parents, complex obligors were likelier to have more cases and thus more co-parents. About one in eight (12%) complex

obligors had three child support cases compared to roughly one in 14 (7%) complex custodians. Few (3%) complex obligors had four or more cases, but this is notably higher than the percentage of complex custodians with as many cases (0.5%). The findings affirm that complex fathers have more children (Monte, 2019). Of course, family complexity can increase over time as parents forge new partnerships and have more children. Uncovering how complexity evolves among Maryland families would be an enlightening future report.

Complex **obligors** and complex **custodians** both have an average of **three children** participating in the IV-D program.

**Figure 4. Number of Cases among Complex Parents, December 2018**



**Note:** Only active cases with current support orders are included; see Methods for additional information on data inclusions. Percentages may not total to 100% due to rounding.



## Current Child Support

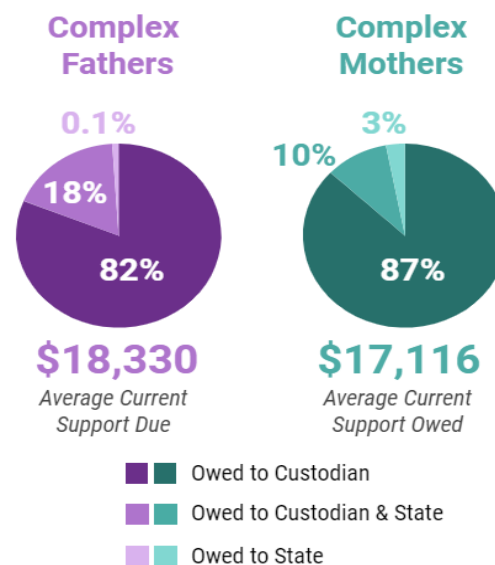
Current child support is intended to support custodial families, but when custodial families access safety net programs like TANF, support can be recouped by the state for reimbursement of those benefits. Therefore, current child support can be owed to custodians, to the state, or to both custodians and the state. This section explores those obligations and payments and makes comparisons to the general child support caseload, where appropriate.

Figure 5 confirms that the vast majority of complex obligors had current support due solely to the custodian (82%). Among the remaining complex obligors, they were more likely to owe support to both the state and the custodian (18%) but highly unlikely to owe support to the state alone (0.1%). Nearly nine in 10 (87%) complex custodians had support due to them alone with one in 10 (10%) having support owed to both the custodian and the state. Support owed to the state alone was more common among complex custodians but at 3%, it was still quite rare.

Because complex families have more child support cases, it follows that they owe or are owed higher amounts of support in total. At an average of \$18,330, complex obligors owed roughly three times as much in current support as 2017 obligors (\$5,766). For complex obligors, these amounts include state-owed support. State-owed support is excluded from amounts owed to complex custodians because custodians cannot receive balances owed to the state. Complex custodians were owed \$17,116, which is also about three times as much as what 2018 custodians (\$5,500) and 2021 custodians (\$5,972) were owed in current support. The amounts due from complex obligors and owed to complex custodians both exceeded the federal poverty level (FPL) for a household of two

people in calendar year 2019 (\$16,910; Assistant Secretary for Planning and Evaluation (ASPE), 2019), highlighting how considerable they are. However, child support orders are based on parents' incomes so high order amounts are related to complex parents' relatively high earnings in addition to the number of children and cases they have.

**Figure 5. Current Support Due and Owed**



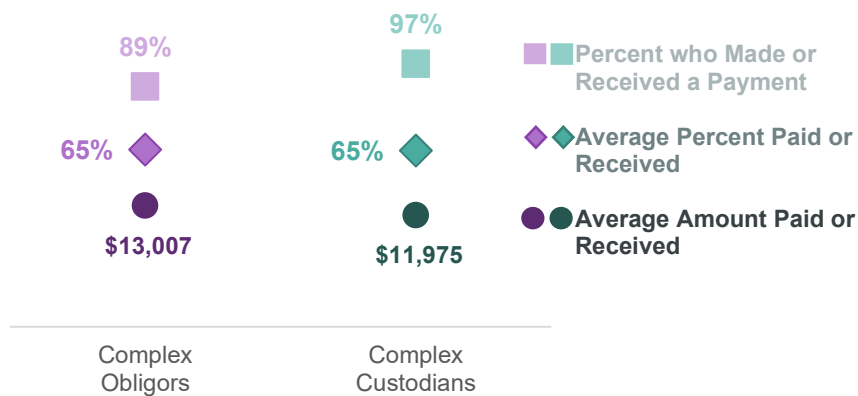
**Note:** Average Current Support Owed to custodians excludes state-owed current support. Analysis includes 14,889 parents.

Although complex obligors were ordered to pay relatively large sums in support, Figure 6 indicates their payment compliance—percent with a payment and percent of the obligation paid—was consistent with child support outcomes among obligors in general. As shown in Figure 6, nine in 10 (89%) complex obligors made at least one current child support payment in 2019, and those obligors paid two-thirds (65%) of their obligation during that year. Mirroring prior research (Meyer et al., 2005), complex obligors paid a higher average amount in current support than the 2017 obligors did (\$4,480) by roughly triple, at \$13,007.

In general, the vast majority of custodians receive current support payments. This was especially true among complex custodians who were very likely to receive a payment (97%). Complex custodians received two thirds (65%) of what they were owed, which is within the range of past findings. Like complex obligors, complex custodians received a higher average

amount in current support at \$11,975 compared to the general custodian caseload (\$6,571 in 2018; \$4,780 in 2021). This is close to 100% FPL for a single adult in 2019 (\$12,490; ASPE, 2019). Such a substantial amount of support can help meet the financial needs of custodial families: educational expenses, childcare, transportation, housing, or other necessities.

**Figure 6. Current Support Payment Compliance in 2019**



**Note:** Current support received by custodians only includes support paid directly to the custodian; support paid by obligors includes payments to the custodian and to the state. *Average Amount Paid or Received* and *Average Percent Paid or Received* include parents with a current support payment (n=13,707).

Child support obligations are based on parents' incomes. Obligor consequently pay what they owe more consistently when support takes up no more than a certain portion of their incomes. Based on data from Maryland, payment compliance declines once the order-to-income (OTI) ratio exceeds 30% (Saunders et al., 2014). Past research in California has estimated payment compliance is highest when an obligation amounts to 25% or less of the obligor's income (Eldred & Takayesu, 2013).

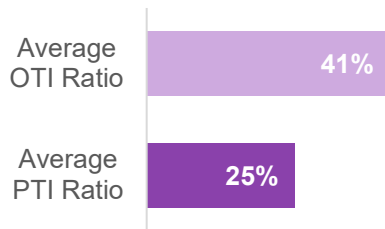
Figure 7 demonstrates that the average OTI ratio of two-fifths (41%) for complex obligors far exceeds the aforementioned thresholds for compliance. As was seen in a previous report (Demyan & Passarella, 2018b), child support orders that are not right-sized to the obligor's

actual earnings can lead them to pay higher amounts but smaller portions of what is due. For complex families, multiple orders contribute to an OTI ratio that can exceed obligors' ability to pay (Meyer et al., 2005; Cancian & Meyer, 2011).

The previous figure has already revealed that complex obligors did not meet their full obligations, and the high OTI ratio may be one reason. Even though obligors were ordered to pay two-fifths of their incomes in support, they only paid one quarter (25%) of their incomes toward child support, on average. This payment-to-income (PTI) ratio corresponds to the recommendation for current support orders to take up no more than a quarter of obligors' incomes.

**Figure 7. Average Order-to-Income (OTI) and Payment-to-Income (PTI) Ratios in 2019**

*Among Complex Obligor*



**Note:** Current support owed and paid to both custodians and the state are included in the analysis. *Average OTI Ratio* includes obligors with earnings and current support due (n=5,706). *Average PTI Ratio* includes obligors with earnings and a current support payment (n=5,550).

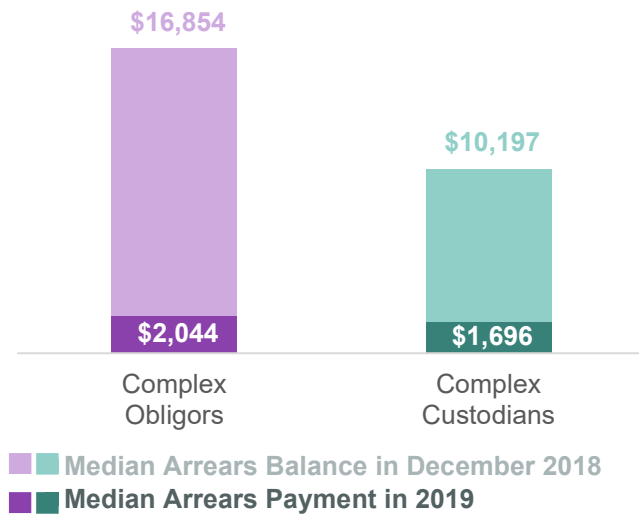
One consequence of ordering more support than obligors can pay is debt known as child support arrears. Current support that goes unpaid is assigned to the obligor’s arrears. Obligor may be required to pay arrears on a monthly basis and large sums such as federal tax returns can be intercepted for payment. If arrears go unpaid, obligors can be subject to enforcement strategies including driver’s license suspension, wage garnishment, or even civil contempt proceedings (Maryland Child Support Administration, n.d.). Moreover, high child support debts can discourage formal employment among obligors, increase discord with their co-parents, and as a result, reduce their involvement with their children (Haney, 2018; Cancian et al., 2013; Turner & Waller, 2017).

Figure 8 displays the median arrears balance<sup>8</sup> across all the complex parents’ cases in December 2018 and the median payment amount among complex parents with an arrears payment made or received. At a median of \$16,854 in December 2018, complex obligors had more in arrears due than what was owed to complex custodians. This is in part because some obligors had state-owed arrears due in reimbursement for TANF expenditures provided to custodial families. Nonetheless, complex obligors owed higher amounts in arrears than 2017 obligors, who owed \$9,792 across all their cases. Hence, more child support cases can result in higher arrears balances through a higher total obligation. Meanwhile, complex custodians had \$10,197 owed to them in arrears as of December 2018. This is nearly double what 2018 custodians were owed (\$6,106) but close to what those in 2021 were owed (\$9,745). Complex obligors paid a median of \$2,044 to arrears, representing 12% of the December 2018 balance, in addition to their payments to current support in 2019. Complex custodians received \$1,696—17% of the December 2018 balance—in addition to current support payments in 2019.

<sup>8</sup> We use the median arrears balance and payment because some child support cases have very high arrears and the median is less impacted by extreme values than the average is. As the average arrears balance is the sum of all arrears balances divided by the count of complex

obligors or complex custodians with arrears, extremely high arrears balances can inflate the average. The median represents the midpoint of the entire distribution of arrears balances among complex obligors or complex custodians with arrears.

**Figure 8. Median Arrears Balance and Payment**



**Note:** *Median Arrears Balance* includes parents with arrears balances (n=13,907). *Median Arrears Payment* captures arrears payments made in calendar year 2019 and includes parents with arrears payments (n=11,389). Arrears owed to custodians exclude state-owed balances although arrears due from obligors include state-owed balances.

**Child Support’s Impact on Earnings**

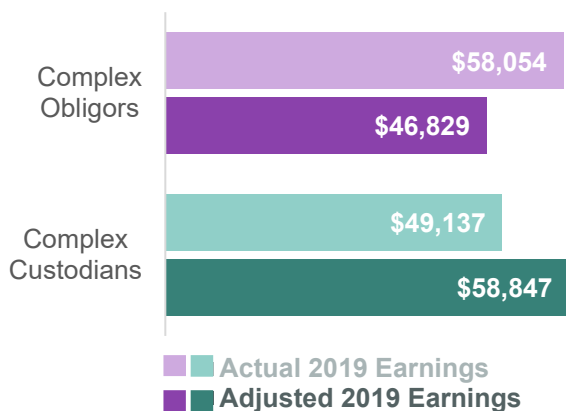
As the IV-D program is an income transfer program, child support disbursed to custodians comes from payments made by obligors rather

than government revenue. Although child support payments received by custodians can lift them out of poverty, the inverse can be true for obligors compliant with their orders. In fact, payment of child support on the national level caused 200,000 obligors to fall into poverty in 2020 while raising 500,000 individuals out of poverty in 2020 (Fox & Burns, 2021).

Child support payments to employed custodians **boosted** their **2019 earnings** by **20%**.

Figure 9 demonstrates the unique function of child support among U.S. safety net programs. It presents the median earnings among employed complex parents from Figure 2 and adjusts those earnings with child support payments made and received by complex parents. After *paying* support, complex obligors’ earnings fell from a median of \$58,054 to \$46,829. After *receiving* payments, complex custodians’ median earnings rose from \$49,137 to \$58,847. As intended, the child support program transferred income from obligors to custodians for the financial support of children.

**Figure 9. Actual and Adjusted Median Earnings in 2019**



*Adjusted 2019 Earnings* **subtracts child support payments made by obligors** from those obligors’ earnings, and **adds child support payments received by custodians** to those custodians’ earnings.

**Note:** *Actual 2019 Earnings* includes parents with earnings (n=9,944), while *Adjusted 2019 Earnings* includes parents with earnings and valid child support data (n=9,943).

Earnings are an important indicator of the ability of parents to maintain a level of subsistence for themselves and their children. However, the sizes of parents' households determine how far their earnings can go. Complex mothers are known to rarely have a co-resident partner and to have large households (Monte, 2019). Qualitative evidence implies that complex fathers frequently live with and care for the children of their romantic partners (Edin & Nelson, 2014) in addition to paying obligations to their nonresident children. Therefore, poverty may have been prevalent among complex parents despite the relatively high earnings they had.

Figure 10 presents the poverty statuses of complex parents based on their actual earnings and on their earnings after child support payments were added or subtracted. With the current data, there is no way to confirm the sizes of complex parents' households. Both complex obligors and complex custodians may have additional children or adults living with them who are not captured by administrative data. However, we have access to information about children participating in the IV-D program so we include those children in the calculation of custodians' poverty statuses. Poverty statuses among complex obligors are based on a single adult because there are no children in the obligor's household according to data from the administrative data system. Figure 10 may not entirely reflect<sup>9</sup> the rates of impoverished and low-income complex parents but by accounting for children with current support orders, it shows how household size can influence poverty rates.

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<sup>9</sup> In addition to lacking information on household members outside the IV-D program, we do not have information on additional income sources used to calculate poverty such as unemployment compensation, Supplemental Security Income, or cash assistance, among other sources.

<sup>10</sup> Examples of employment not captured by administrative data include informal jobs, out-of-state positions, or "gig"

Based on a single adult, and before any child support payments, half (49%) of complex obligors had earnings above the low-income threshold of 200% FPL. Poverty was rare for complex obligors, at a rate of one in 10 (10%). Low-income complex obligors (6%) were even less common. Nevertheless, roughly one in three (35%) complex obligors had no earnings captured. These parents could have been unemployed throughout 2019 or they could have had employment that was not captured by administrative data.<sup>10</sup>

Figure 10 also examines the poverty statuses of complex obligors *after paying* child support. The percentage of complex obligors with earnings above the low-income threshold fell slightly to 45%, but the percentages of complex obligors in poverty (10%) and with incomes below 200% FPL (7%) were virtually the same. The rate of complex obligors with no earnings captured fell to one in 10 (10%), because 28% of complex obligors made child support payments that exceeded the earnings captured in administrative data. These obligors had negative earnings after subtracting child support payments, but it is more likely that they paid some support with earnings and/or income we could not capture.

When considering their participating children, a higher percentage of complex custodians had poverty-level earnings or low incomes. Close to one in five (17%) had poverty earnings and one in seven (14%) were low-income. One in three (32%) had no earnings captured. Over one in three (37%) complex custodians had earnings above the low-income threshold. Child support

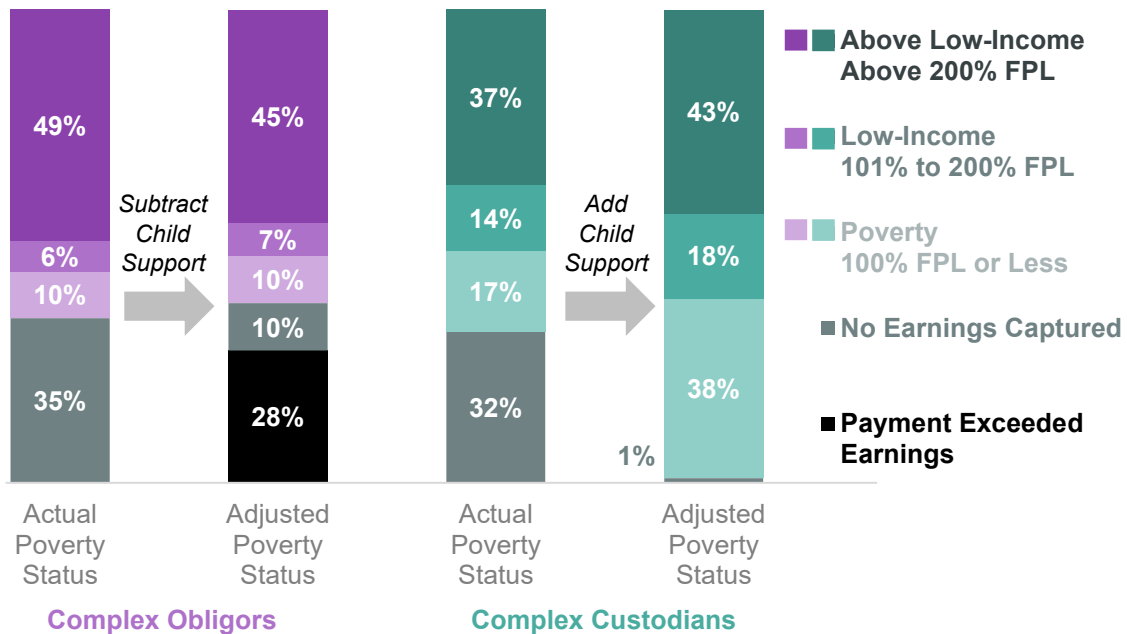
work such as transport or food delivery. However, the source for this report's employment data captures 91% of all Maryland civilian employment. The Methods section includes more detail about the data sources used for this report.

payments *received* by complex custodians had a substantially positive impact on their poverty statuses, as was seen among 2018 custodians (Demyan & Passarella, 2019b). The proportion with incomes above 200% FPL rose by six percentage points to more than two in five (43%) complex custodians. Although about one in five (18%) still had low incomes and almost two in five (38%) were in poverty, this is because many

of those complex custodians had either no earnings captured or much lower earnings before the child support adjustment. After the adjustment, the percent with no earnings captured declined to just 1%. Importantly, many complex custodians received SNAP and TANF benefits in 2019 that also helped them meet their families' needs (see Figure 3).

**Figure 10. Actual and Adjusted Poverty Status in 2019**

*Status for Single Obligor and Custodians with their Participating Children*



**Note:** *Actual Poverty Status* includes parents with valid earnings and child data, if a complex custodian (n=14,949), while *Adjusted Poverty Status* includes parents with valid earnings, child, and child support data (n=14,949).

## Parents with Dual Roles

Some (5%) complex parents in Maryland had at least one case as an obligor and at least one case as a custodian (see Figure 1).<sup>11</sup> Like other complex parents, parents with dual roles tended to be younger than IV-D parents in general, at an average age of 36 years. There were some important differences with gender along with race and ethnicity, though. Half (51%) of parents with dual roles were female and the other half (49%) were male whereas complex obligors and complex custodians were overwhelmingly male (99%) or female (100%), respectively. Parents with dual roles were also less likely to be Black (62%) and more likely to be White (36%).

Consistent with other complex parents, two in three (65%) parents with dual roles were employed in 2019 but their earnings, at \$44,339, were less than other complex parents' earnings. These were still higher than the earnings among IV-D parents in general. While one in three (35%) had no earnings captured, parents with dual roles were less likely to have earnings above the low-income threshold before child support payments, at three in 10 (30%). Despite having fewer participating children residing with them, parents with dual roles had similar rates of poverty (18%) and low-income thresholds (16%) with complex custodians, likely due to their lower earnings. Hence, one in 10 (11%) parents with dual roles received TANF in 2019 and almost half (48%) received SNAP during the year. TANF and SNAP receipt were more similar to that of complex custodians (13% and 61%, respectively) probably because parents with dual roles were custodians of one or more children.

Parents with dual roles overwhelmingly had one case as an obligor (93%) and one case as a custodian (95%) with an average of three children participating in the IV-D program. As such, the amounts they owed as obligors (\$8,265) as well as the amounts they were owed as custodians (\$7,708) were smaller than the obligations among other complex parents. Payment compliance among parents with dual roles was on par with that of other complex parents regarding the percentage making (88%) or receiving (83%) a payment and the percent of the obligation that was paid (71%) and received (66%). They paid more as obligors, at an average of \$6,502, than they received as custodians (\$5,632).

Given that unpaid current support goes into arrears, the smaller obligations among parents with dual roles led to smaller arrears balances. These parents owed a median of \$2,805 in December 2018 as obligors and paid a median of over half (\$1,470) the balance in 2019. As custodians, these same parents were owed about 1.5 times what they owed as obligors, at a median of \$4,034 in December 2018, and they received roughly one quarter of the balance (\$1,135) in 2019.

Characteristics and child support outcomes among parents who are *both* custodians and obligors across their cases can be quite different from those of complex parents who are *only* obligors or custodians. In the future, it may be worthwhile to explore which parents in dual roles ultimately pay or receive support and how net support paid or received factors into their earnings.

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<sup>11</sup> These parents have been excluded from all other analyses throughout this report.

# Parents with Dual Roles

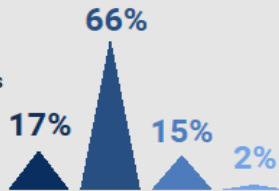
## Those Who Are *both* Obligors and Custodians

### Demographics

- 21 to 30 Years
- 31 to 40 Years
- 41 to 50 Years
- Older than 50 Years

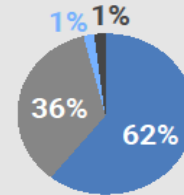
**36**

Average Age



Female Male

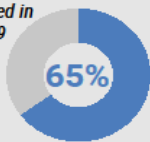
**51%** **49%**



- Black
- White
- Latinx
- Other

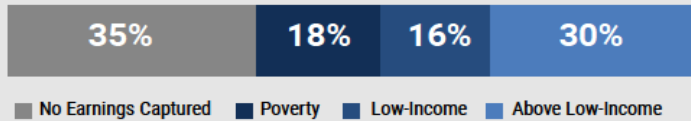
### Economic Resources

Employed in 2019



**\$44,339**

Median 2019 Earnings

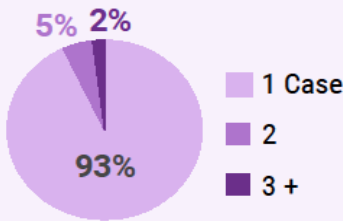


One in 10 (11%) parents received TANF in 2019, while nearly half (48%) received SNAP in 2019.

### Obligor

### Custodian

Parents have an average of **3** children across all their cases



### Current Support

Due

**\$8,265**

Average Amount Due from the Obligor in 2019

Owed

**\$7,708**

Average Amount Owed to the Custodian in 2019

Paid

**\$6,502**

Average Amount Paid by the Obligor in 2019

Received

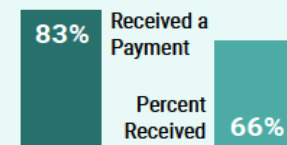
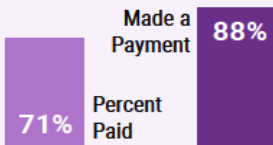
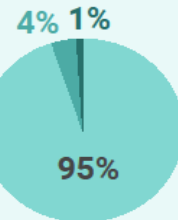
**\$5,632**

Average Amount Received by the Custodian in 2019

1 Case

2

3+



### Arrears

**\$1,470**

Median Arrears Paid in 2019

Amount Paid

Amount Due

**\$2,805**

Median Arrears Due from the Obligor in December 2018

**\$4,034**

Median Arrears Owed to the Custodian in December 2018

Amount Owed

**\$1,135**

Amount Received

Median Arrears Received in 2019



## Conclusion

In recent decades, family formation in the U.S. has shifted toward complexity: having children with two or more co-parents. Fewer than one in 10 (8%) parents in the IV-D program were complex in December 2018. At the state level and in every jurisdiction, complex obligors were more prevalent than complex custodians were, and complex parents who were *both* obligors *and* custodians were rare. Consequently, the main findings within this report focused on complex parents who were obligors across all cases or custodians across all cases.

Coinciding with prior research, Maryland's complex parents were younger than typical IV-D parents. Complex parents were also more often Black than parents in general. Complex families involving Black parents and children in the IV-D program may be more vulnerable to racial inequities within safety net programs due to the policy of TANF reimbursement,<sup>12</sup> as was explored in a past brief (Demyan & Passarella, 2021).

Surprisingly, complex obligors and complex custodians had substantially higher earnings than other parents in the state's child support program. Past scholarship relates that a mother's employment and earnings influence the likelihood of giving birth a second time (Monte, 2011), so perhaps complex custodians were earning more than typical parents in the IV-D program before becoming complex and continued to earn these higher wages while complex. The financial strain of complexity and the tendency of complex parents to have large households (Monte, 2019, Manlove et al., 2008) likely contributed to some complex parents

having poverty-level or low-income earnings, however.

Regarding their involvement with the public child support program, most complex parents had two cases and an average of three children participating in the IV-D program. Because they had multiple child support cases and higher earnings, complex parents owed or were owed much larger amounts in current support than IV-D parents generally. They had similar rates of payment compliance to other parents in the program, but complex parents paid and received higher amounts than what IV-D parents usually pay or receive. Research on payment compliance suggests that total obligations can be unreasonable for complex obligors and obligors' payments might decrease as the number of their custodian co-parents increases (Cancian & Meyer, 2011; Meyer et al., 2005). It might be fruitful to investigate whether the degree of complexity—or the number of cases a complex parent has—influences child support outcomes among complex families in Maryland's caseload.

The findings throughout this report provide a first look at family complexity in Maryland's public child support program. Moving forward, courts and child support agencies could benefit from more data on complex families, namely how they evolve over time, how they might fare in the post-pandemic economy, and how orders are equitably established across children in complex situations. In better understanding the conditions and needs of complex families, policymakers may identify new ways to engage and support them

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<sup>12</sup> After Maryland's implementation of a partial pass-through policy in July 2019, the first \$100 paid by obligors for one

child or the first \$200 paid for two or more children is now automatically distributed to the family (S.B. 1009, 2017).

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## ACKNOWLEDGEMENTS

This brief was prepared by the University of Maryland School of Social Work with support from its long-time research partner, the Maryland Department of Human Services. The authors would like to thank Mike Funk and Somlak Suvanasorn for their assistance in the collection and processing of data for this research brief and Lauren A. Hall for her assistance with editing.

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