

MARYLAND'S CHILD SUPPORT CASELOAD TRENDS AMONG CASES, 2016 TO 2022

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The public child support program has undergone significant evolution to strike a balance between meeting the financial needs of custodial families and minimizing harm to parents responsible for child support, particularly those with limited incomes. For instance, federal guidance now emphasizes the importance of limiting income imputation for unemployed parents when calculating support obligations (OCSE, n.d.-a). Income imputation has been found to have adverse effects on payments and can contribute to child support debt (Takayesu, 2011; Demyan & Passarella, 2018). Moreover, some states have implemented child support pass-through, where payments are directly transferred to families receiving cash assistance, aiming to promote financial stability for families (National Conference of State Legislatures [NCSL], 2023).

It is important to acknowledge, however, that the child support program's origins lie in cost recovery for cash assistance, leading to two distinct pathways for participation. First, there is voluntary participation for custodians seeking support payments from non-resident parents. Second, mandatory participation is required for custodians who must relinquish their right to payments in exchange for receiving cash assistance or foster care services.

Although the inclusion of mandatory cases did spur growth in the child support program, the entire caseload has been declining since the implementation of the Temporary Assistance for Needy Families (TANF) program in 1996. While the number of mandatory cases declined in tandem with the sharp drop in families receiving cash assistance under the TANF program, the child support caseload reduction occurred for both mandatory and voluntary cases (Office of Child Support Enforcement [OCSE], 1995, 1996, 2000). This trend continues to present day.

Similarly, Maryland's child support caseload has fallen over time, outpacing national trends. For instance, the state's caseload decreased by 17% between 2016 and 2021, a slightly faster pace than the national decline of 13%, as shown in Table 1.

KEY FINDINGS

Caseload Size

- Maryland's child support caseload declined by 20% from July 2016 to July 2022.
- Baltimore City had half (47%) of the nearly 40,000 cases that closed during this period.

Current Support

- Just under two thirds of the caseload had current support due in the previous year.
- The vast majority—9 in 10 cases—had support due entirely to the custodian.
- More than 70% of support was paid on the average case.
- The percent of cases with payments to state-owed support was lower (about 60%) and decreased to about 40% after pass-through began in July 2019.

Arrears

- Two thirds of the caseload had an arrears balance in the previous year.
- Three in four (75%) cases had arrears due only to the custodian, 8% had arrears due only to the state, and 17% had arrears due to both.
- Payments to arrears spiked among July 2020 cases due to the intercept of economic stimulus payments during the COVID-19 pandemic.

Caseload decline among voluntary and mandatory cases—shown by current, former, and never assistance¹ status in Table 1—also differ from national trends. For one, Maryland’s current assistance caseload (mandatory cases) has only declined by 1% between 2016 and 2021, but nationally, these cases declined by 34%. Meanwhile, the never assistance caseload (voluntary cases) in Maryland declined by 15% but by only 4% nationally.

Despite caseload decline, the child support program remains an important source of financial support for custodial families. According to OCSE² (2022), Maryland collected \$515 million in child support payments in 2021, and 96% of those collections were distributed to families (OCSE, 2022). The receipt of child support can substantially boost custodial families’ incomes and can raise families out of

poverty (Sorensen, 2016; Fox and Burns, 2021; Demyan and Passarella, 2019).

Given the potential impact of this program on families’ financial stability, this report examines characteristics of child support cases in Maryland between 2016 and 2022. The report explores the following questions: (a) where has caseload decline occurred in Maryland; (b) what type of support was due; and (c) how much was due and paid toward current support and arrears balances in the prior year? Current support and arrears can be due either to custodians or to the state for reimbursement of TANF benefits or foster care services. Where appropriate, this brief examines how child support outcomes vary by the intended recipient of the payments, providing policymakers and program managers information to assess outcomes of cases in Maryland’s child support program.

Table 1. Maryland’s Child Support Caseload Size by Assistance Status
Federal Fiscal Years (FFYs) 2016 to 2021

	Total	Current Assistance <i>Mandatory cases</i>	Former Assistance <i>Previously mandatory cases</i>	Never Assistance <i>Voluntary cases</i>
2016	203,452	16,694	86,869	99,889
2017	196,867	14,652	84,256	97,959
2018	198,241	16,533	83,236	98,472
2019	183,294	14,801	75,032	93,461
2020	179,984	17,318	72,704	89,962
2021	168,587	16,487	67,194	84,906
% Change from 2016 to 2021				
Maryland	-17%	-1%	-23%	-15%
United States	-13%	-34%	-17%	-4%

Note: (OCSE, 2021; 2022)

¹ OCSE groups cases based on receipt of TANF benefits or foster care services: (1) current assistance cases are currently receiving these benefits or services and are required to participate in the child support program; (2) former assistance cases are no longer receiving these benefits or services but were previously required to participate in the child support

program; and (3) never assistance cases include individuals who have not received these benefits or services and are voluntarily participating in the child support program.

² In June 2023, OCSE updated their name to the Office of Child Support Services (OCSS) (OCSS, 2023).

SAMPLE & DATA SOURCES

Sample

This report uses a stratified random sample of child support cases in July 2016, July 2018, July 2020, and July 2022. The sample is stratified by jurisdiction with a 95% confidence interval and a 3% margin of error. This means that smaller jurisdictions were over-sampled and larger jurisdictions were under-sampled relative to their percentages of the statewide caseload. This over- and under-sampling is adjusted for statewide analyses through the use of weights. Stratified sampling allows for both a statewide sample that accurately represents the proportions of child support cases among jurisdictions and a set of jurisdictional samples that are large enough to analyze. Table 2 provides the population and sample sizes for each of the sampled months.

Data Sources

Study findings are based on analyses of administrative data maintained by the State of Maryland. The Child Support Enforcement System (CSES) was the statewide automated information management system for Maryland's public child support program since March 1998. In

November 2021, Maryland began migrating jurisdictions to a new data system: the Child Support Management System (CSMS). All jurisdictions began operating in CSMS in September 2022.³ Both systems support the intake, establishment, location, and enforcement functions of the Child Support Administration (CSA) and contain identifying information and demographic data on children, obligors, and custodians receiving services from the IV-D agency.⁴ Data on cases and court orders including paternity status and payment receipt are also available.

Analysis

This profile of Maryland's child support caseload uses descriptive and inferential statistics to describe trends in cases from July 2016, July 2018, July 2020, and July 2022. Descriptive statistics include measures such as the mean and median. Inferential analyses include an Analysis of Variance (ANOVA) test and chi-square test of independence. Case characteristics including caseload size and number of children are based on the sampled month; the remaining analyses examine data in the previous year of the sampled month as outlined in Table 2.

Table 2. Population and Sample Sizes

Sampled Month	Population	Sample Size	Previous Year for Analysis Purposes
July 2016	199,698	8,072	July 2015 – June 2016
July 2018	193,627	8,056	July 2017 – June 2018
July 2020	177,683	8,024	July 2019 – June 2020
July 2022	160,413	7,931	July 2021 – June 2022

³ Given the transition to a new data system, there may be unknown data issues. Hence, comparisons with previously reported data should be interpreted with caution.

⁴ The public child support program is authorized under Title IV-D of the Social Security Act and is often referred to as the IV-D program.

CASE CHARACTERISTICS

Jurisdictional Distribution

Maryland's child support caseload has experienced long-term reductions that continue into recent years. Between July 2016 and July 2022, the statewide caseload declined by nearly 40,000 cases, representing a 20% decline. This trend occurred across the state to varying degrees. To illustrate this change at the local level, Table 3 provides the caseload size of each jurisdiction in July 2016 and July 2022 as well as the percentage that each jurisdiction composed of the statewide caseload in both months.

Within this context, Baltimore City stands out as a sizeable contributor to the statewide decline, accounting for nearly half of the reduction. The caseload in Baltimore City decreased by more than 18,000 cases over this period, resulting in a 35% caseload reduction. Consequently, Baltimore City's share of the statewide caseload decreased from 26% to 21%, making it the sole jurisdiction with a substantial change in its percentage of the statewide caseload.⁵ Comparatively, Prince George's County—the jurisdiction with the second largest child support caseload—had an 18% caseload reduction between July 2016 and July 2022. However, the county represented 19% of the statewide caseload in both years.

Several factors contribute to the long-term decline in child support caseloads. One considerable factor is the diminishing reach of the TANF program (U.S. General

Accounting Office, 1999; Graham & Morales, 2017). As TANF caseloads decrease, there are fewer mandated cases that are required to participate in the child support program. Hence, caseload growth requires increasing the number of new voluntary cases. However, some parents express reluctance to establish formal support orders for a variety of personal and financial reasons, limiting caseload growth (OCSE, 2016; Grall, 2020). Moreover, natural attrition occurs as cases close when children emancipate from child support cases, further contributing to the decline in caseload numbers.

The downward trend in the state's child support caseload can also be attributed to ongoing case management practices and closure criteria. Federal regulations provide guidelines for case closures, and several criteria were added or revised in 2016 (Case closure criteria, 2020). Case closure is permitted in situations in which (a) a support order cannot be established due to missing information or inability to locate the other parent; (b) a support order would be inappropriate—for example, the paying parent resides with the child on the order or support would delay reunification from foster care—or (c) in certain arrears-only instances when the children have emancipated from the case. Altogether, child support agencies have more than 20 criteria at their disposal for closing cases, and OCSE (2008) has long encouraged states to implement automated case closure procedures to expediate the process.

⁵ The higher rate of decline in the Baltimore City caseload has been ongoing for many years. For example, a previous report found that the Maryland caseload declined by 12% between 2010 and 2014, but Baltimore City's caseload decreased by 23% (Passarella et al., 2015). Furthermore, in July 2005,

Baltimore City's caseload comprised 37% of the statewide caseload and decreased to 30% by July 2014 (Ovwigbo et al., 2008; Passarella et al., 2015). Most recently, Baltimore City represented 21% of the statewide caseload in July 2022.

Table 3. Jurisdictional Distribution of Cases*July 2016 and July 2022*

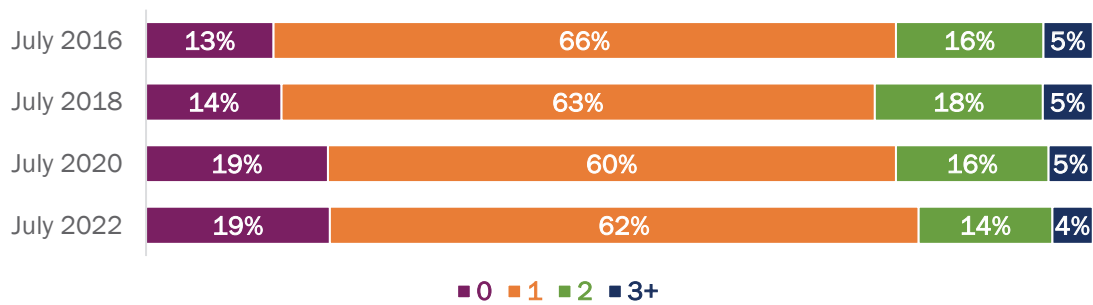
	July 2016		July 2022		2016 to 2022	
	Caseload	% of Statewide Caseload	Caseload	% of Statewide Caseload	% Change	n
Baltimore City	52,650	26%	34,125	21%	-35%	-18,525
Prince George's	37,365	19%	30,708	19%	-18%	-6,657
Baltimore County	20,521	10%	18,273	11%	-11%	-2,248
Montgomery	16,962	8%	14,347	9%	-15%	-2,615
Anne Arundel	13,392	7%	12,015	7%	-10%	-1,377
Charles	6,404	3%	5,463	3%	-15%	-941
Washington	5,504	3%	5,348	3%	-3%	-156
Harford	5,883	3%	5,200	3%	-12%	-683
Frederick	5,011	3%	4,249	3%	-15%	-762
Howard	4,695	2%	4,003	2%	-15%	-692
St. Mary's	4,798	2%	3,955	2%	-18%	-843
Wicomico	4,256	2%	3,852	2%	-9%	-404
Cecil	3,628	2%	3,184	2%	-12%	-444
Carroll	2,892	1%	2,389	1%	-17%	-503
Allegany	2,853	1%	2,315	1%	-19%	-538
Calvert	2,464	1%	1,939	1%	-21%	-525
Dorchester	2,180	1%	1,900	1%	-13%	-280
Somerset	1,706	0.9%	1,398	0.9%	-18%	-308
Worcester	1,517	0.8%	1,328	0.8%	-12%	-189
Caroline	1,323	0.7%	1,193	0.7%	-10%	-130
Queen Anne's	1,120	0.6%	962	0.6%	-14%	-158
Talbot	958	0.5%	823	0.5%	-14%	-135
Garrett	905	0.5%	818	0.5%	-10%	-87
Kent	711	0.4%	626	0.4%	-12%	-85
Maryland	199,698		160,413		-20%	-39,285

Number of Children

Typically, child support cases involve a single participating child. A participating child can include minors who require paternity establishment or those who are listed on a court order. In each sampled month, the majority of cases had one child, decreasing from 66% in July 2016 to 62% in July 2022, as detailed in Figure 1. Cases with multiple children also decreased over time from 21% for July 2016 cases to 18% for July 2022 cases.

However, there has been a slight increase in the percentage of cases without any children. One in seven of July 2016 (13%) and July 2018 (14%) cases did not have any participating children. This figure rose to 19% for July 2020 and July 2022 cases. While not shown, it is worth noting that the majority of cases without any participating children were those in which child support debt remained after the child emancipated from the case.

Figure 1. Number of Children per Case***



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

Type of Support Due

Current support refers to the monthly amount that a non-resident parent is ordered to pay so that they are financially supporting their children. The calculation of the current support amount is based on the earnings of both parents,⁶ and to ensure parents can maintain compliance with their orders, the amounts should not exceed 30% of their earnings (Takayesu, 2011; Saunders et al., 2014; Orange County Department of Child Support Services, 2021). When parents do not meet their current support obligations, they accumulate debt referred to as child support arrears. Parents can owe a combination of current support and arrears. Figure 2 provides the percentage of cases with current support or arrears due in the previous year.

About half (47%) of July 2022 cases had both current support and arrears due in the previous year. Frequently, cases begin with an arrears balance. As a current support

order is first established, the order is retroactive to the date when parents initially filed for child support. The process of establishing support orders may take several months, resulting in corresponding arrears.

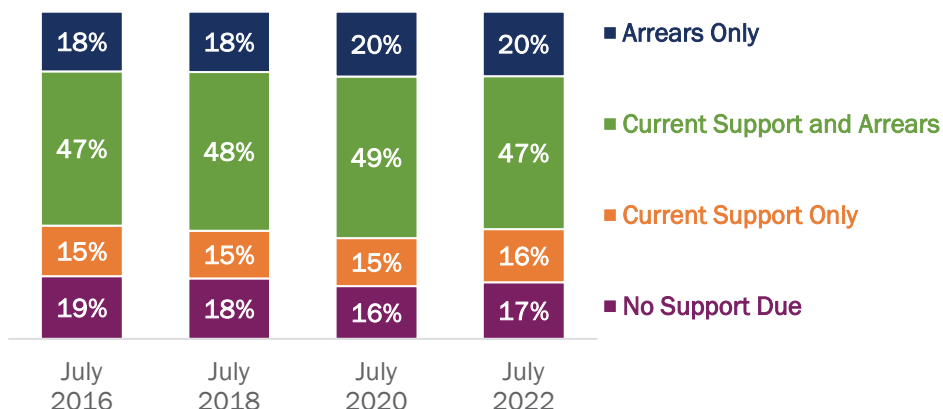
Among the July 2022 cases, a slightly higher percentage had only an arrears balance (20%) in the prior year compared to cases that had only current support due (16%). Some cases did not have any established support orders as it can take time to move through the process of locating parents, establishing parentage, and then creating current support orders. Just under one in five (17%) of the July 2022 cases did not have any support due in the prior year. This distribution in the types of support due in the previous year remained consistent in each sampled month, with a small, 2 percentage point decline over time among cases without a support order and small increases in the other categories.

⁶ Maryland and 40 other states have an Income Shares guidelines model (NCSL, 2020). While many orders are based on the actual incomes of both parents, some unemployed or underemployed parents may have their earnings imputed to an

amount they do not earn for the purposes of determining child support orders; for more information on income imputation, please see the *Maryland Child Support Guidelines: 2015-2018 Case-level Review*.

Figure 2. Type of Support Due***

In the previous year



Note: This figure examines whether any current support or arrears were owed on the case in the previous year; prior reports examined whether there was an order for current support or arrears in the sampled month. Therefore, this should not be compared to previous reports. *p<.05 **p<.01 ***p<.001.

The vast majority of cases owed support received at least one payment—either for current support or arrears—in the prior year. Figure 3 shows that between 85% and 86% of cases received payments with a small spike to 89% in the year before 2020. The increase in 2020 is the direct result of temporary relief efforts implemented in response to the COVID-19 pandemic.

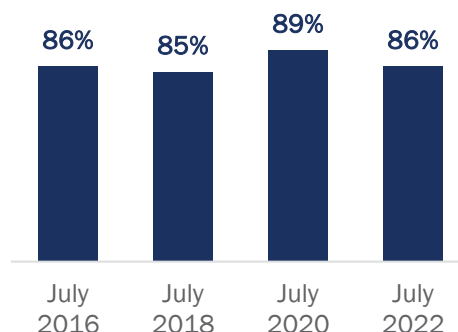
For one, provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act, enacted in March 2020, extended unemployment insurance benefits, increased the benefit amount, and expanded who was eligible⁷ for those benefits (U.S. Department of the Treasury, n.d.; Division of Unemployment Insurance, n.d.). It is a long-standing policy that unemployment insurance benefits are garnished for the payment of child support (OCSE, 1982). Consequently, these enhanced benefits also resulted in more child support payments.

⁷ Eligibility was expanded to include part-time employees, gig-economy workers, and independent contractors. This flexibility is particularly relevant

Second, the CARES Act provided Economic Impact Payments, which were intercepted by the child support program for parents with arrears balances. Intercepts were then distributed to the custodial families or used to reimburse the state for TANF payments (Tollestrup, 2020). Hence, these intercepts similarly contributed to the increase in the percentage of cases with payments.

Figure 3. Percent with a Current Support or Arrears Payment**

Among cases with current support or arrears due in the previous year



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

since parents in the child support program are more likely than the national workforce to have gig work as their primary employment (Sorensen, 2022).

CURRENT SUPPORT

Current Support Due

Maryland has consistently collected and distributed about 70% of the current support owed in recent years, amounting to nearly \$400 million in current support payments in FFY 2021 (OCSE, 2022). This section focuses on case-level current support in Maryland, providing insights into the average amount owed and received by families. Each analysis examines current support in the year before each sampled month: July 2016, July 2018, July 2020, and July 2022. Also, since cases can involve current support due to the custodian, to the state, or to both, most findings are also separated by support owed to the custodian and to the state.

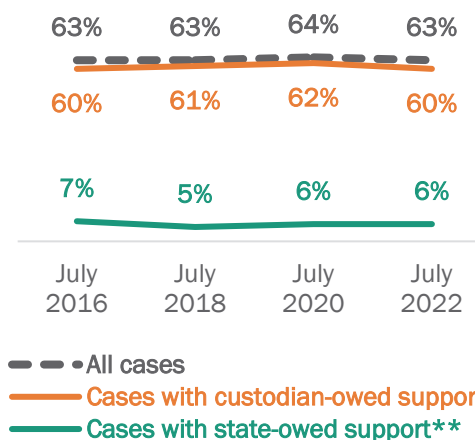
Findings begin with the percentage of the caseload with current support due. As Figure 4 illustrates, just over 60% of all cases had current support due in the previous year, a trend that remained consistent over time. Similarly, about 60% of all cases had some current support due to the custodian. Notably, the lines representing *All cases* and *Cases with custodian-owed support* overlap, indicating that most cases with current support due also involved support owed to the custodian. On the other hand, only 5% to 7% of cases had any current support due to the state in each sampled month.

Shifting the perspective to focus solely on cases with current support due in the previous year reveals that the vast majority of current support is owed to custodians (see the callout box on the right). Among July 2022 cases with any current support due, nine in 10 (91%) had current support exclusively due to the custodian, while only

5% had support owed entirely to the state. Only 4% of current support cases had support owed to both the custodian and the state. Given this composition, many findings related to cases with custodian-owed support will mirror the overall findings for all current support cases.

Figure 4. Percent of Cases with Current Support Due

In the previous year



Note: All cases include cases with any custodian- or state-owed current support. Some cases may include both custodian- and state-owed support, therefore the two separate categories—*Cases with custodian-owed support* and *Cases with state-owed support*—are not mutually exclusive and cannot be summed. * $p < .05$ ** $p < .01$ *** $p < .001$.

THE VAST MAJORITY OF CURRENT SUPPORT IS OWED TO CUSTODIANS

Among cases with current support due between July 2021 and June 2022,

- **91%** had current support due to only **custodians**,
- **5%** had current support due to only the **state**, and
- **4%** had current support due to **both** the custodian and the state.

Note: These percentages are consistent in each sampled month.

The annual amount of current support due is determined by a monthly support order amount and the number of months that order remains in effect. An order may be in effect for the entire year or only a portion of it, depending on when the order was established. Additionally, those monthly order amounts, as shown in the callout on the next page, can vary if parents' circumstances warrant modifications. Figure 5 provides the average annual amount of current support due in the year before each sampled month, regardless of the orders' duration or modifications made during the year.

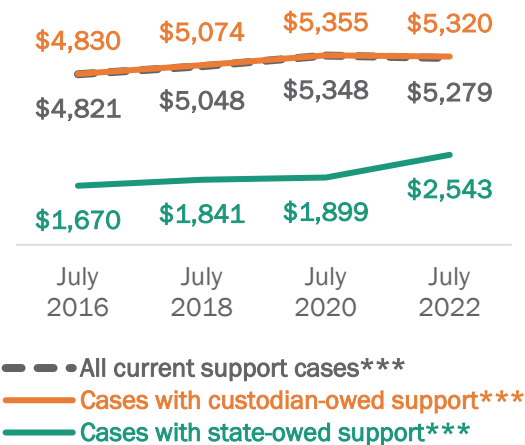
The average annual amount of current support due has increased over time. For all current support cases, the average annual amount due rose by 11% from \$4,830 in 2016 to \$5,355 in 2020. There was a small decline in 2022 to \$5,320. The amount of current support due to custodians followed a similar trend to that of all current support cases.

State-owed support exhibited a slightly different pattern. For one, the amounts owed to the state were much lower than amounts owed to custodians. Although state-owed support also increased between 2016 and 2020, the growth was slightly higher at 14%. Interestingly, while there was a small decline for all current support cases and custodian-owed support between 2020 and 2022, state-owed support rose substantially, from \$1,899 to \$2,543, a nearly 35% increase over the two years.

The increase in state-owed current support may be attributed to the faster earnings growth among low-income workers throughout 2021 (Gould & Kandra, 2022; Zhang & Saving, 2022). Current support

Figure 5. Average Annual Amount Due in the Previous Year

Among cases with current support due



Note: All cases include the average amount owed on cases with any custodian- or state-owed current support. Some cases may include both custodian- and state-owed support, therefore the two separate categories—*Cases with custodian-owed support* and *Cases with state-owed support*—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

orders are based on the earnings of both parents, and if orders were newly established or modified during 2021 when lower-wage individuals experienced growth in their earnings, then the monthly support order amounts would be higher for those cases compared to previous years. Also, the pandemic brought new families onto Maryland's TANF program, and the adults on these cases had substantially higher earnings than adults who were receiving TANF benefits before the pandemic (Passarella & Smith, 2021). These families may have newly established support orders due to the requirement to cooperate with the child support program. Likewise, these higher earnings may have been used to establish support orders in these newer cases, resulting in higher support orders among the July 2022 caseload.

MONTHLY SUPPORT ORDERS

Monthly current support order amounts are based on the combined incomes of both parents. These amounts are due only in months in which cases are active. Additionally, these amounts can be modified if parents experience a substantial change in circumstances.

Average Monthly Support Order Amount*** Among cases with current support due

Year	Average Monthly Support Order Amount
July 2016	\$439
July 2018	\$458
July 2020	\$475
July 2022	\$488

Note: Average amounts are based on the support order amount in the sampled month; cases that do not have an active current support order in the sampled month are excluded (n=1,507). *p<.05 **p<.01 ***p<.001.

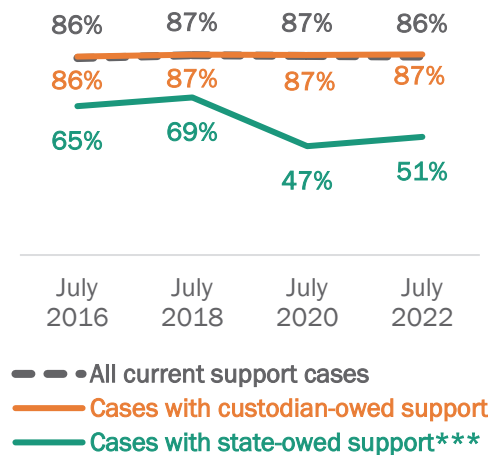
Current Support Payments

Payment on current support orders is a crucial measure of success for child support programs. Most support is collected via wage garnishments from parents' paychecks: two thirds of all Maryland payments are collected through this method (OCSE, 2022). Federal law permits garnishment of up to 60% of a parent's disposable income⁸ for current child support and up to 65% when a parent has 12 weeks or more of past-due support (U.S. Wage and Hour Division, 2020).

Payment receipt is prevalent in Maryland's current support cases. Consistently over time, nearly nine in 10 current support cases received at least one payment in the previous year, as illustrated in Figure 6. This trend holds true for custodian-owed current support cases, with 86% to 87% of cases receiving at least one payment in the prior year. State-owed support was less likely to

have a payment, however. Two thirds (65%) of July 2016 cases with state-owed support had a payment to the state in the prior year, increasing slightly to 69% in 2018. In 2020 and 2022, only about half of cases with state-owed support received payments in the prior year.

Figure 6. Percent of Cases with a Payment in the Previous Year
Among cases with current support due



Note: All cases include cases with any payments for custodian- or state-owed current support. Some cases may include payments to both custodian- and state-owed support, therefore the two separate categories—Cases with custodian-owed support and Cases with state-owed support—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

The steep decline in payments for state-owed support is the direct result of the child support pass-through policy implemented in July 2019 (Family Investment Administration, 2019). When TANF families receive cash assistance benefits, they must cooperate with child support and sign over their rights to current support so that the state and federal governments can recoup the costs for families' cash assistance. Under pass-through policy, however, support owed and

⁸ Title III of the Consumer Credit Protection Act defines disposable income as the "amount of earnings

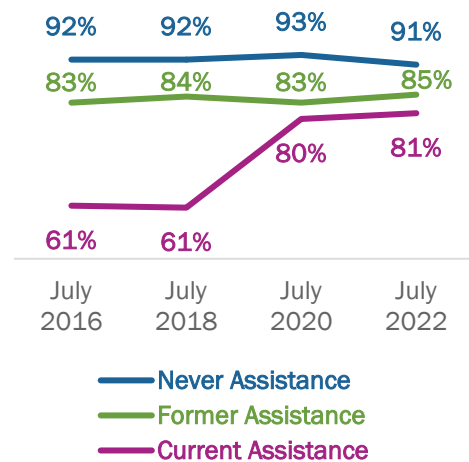
left after legally required deductions are made" (U.S. Wage and Hour Division, 2020, para. 10).

paid to the state can be passed through to TANF families. In Maryland, when a current support payment is made on behalf of TANF families, up to \$100 for one child and up to \$200 for two or more children is passed through to families each month. Consequently, the decline in payments to state-owed current support does not indicate a decline in the receipt of payments, but rather the reallocation of payments from the state to the custodian.

The considerable decline in state-owed payments due to the pass-through of those funds to custodians would suggest a corresponding increase in the percentage of payments towards custodian-owed support. However, the percentage of cases with any state-owed support—less than 10%—is too small to alter the percentage of payments made toward all custodian-owed support.

The impact of pass-through becomes more evident when examining Figure 7, which displays the percentage of custodian-owed cases with payments based on the custodians' current assistance status. Never assistance custodians and former assistance custodians, who were not eligible for pass-through, saw little change in the percentage of cases with a payment. In contrast, current assistance custodians, who are eligible for pass-through due to their receipt of TANF benefits, experienced an increase in payments from 61% in 2018 to 80% in 2020. Importantly, pass-through ensures that more funds are in the hands of families who are most in need of financial stability.

Figure 7. Percent with a Payment among Cases with Custodian-owed Support
In the previous year by assistance status

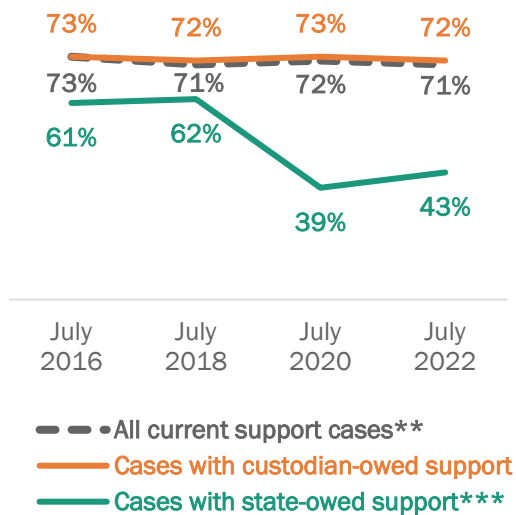


Note: Assistance status is based on the designation in the sampled month.

Current support payments play a crucial economic role for all custodial families. For families with incomes below poverty, however, child support payments can account for over 40% of their total incomes, providing essential financial support (Sorensen, 2016). The next two figures focus on payments made to current support cases. Specifically, Figure 8 provides the average percentage of current support paid in the previous year and Figure 9 shows the average amount paid on each case.

The average case received most of the current support owed in the previous year. In fact, an average between 71% and 73% of current support was paid in the previous year for each sampled month. Although not depicted in a figure, half of all cases received the majority—75% or more—of the current support owed in the previous year.

Figure 8. Average Percent Paid in the Previous Year
Among cases with a current support payment



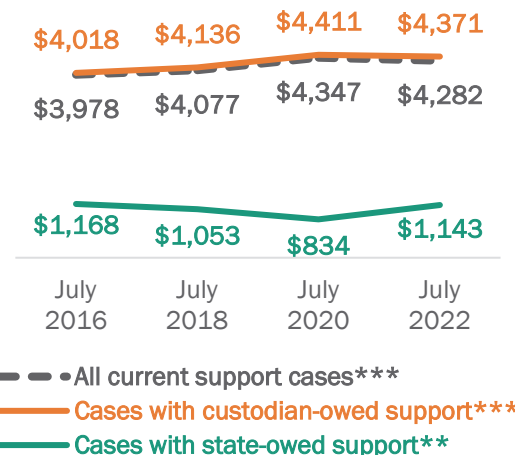
Note: All cases include the average percent paid among cases with a payment for any custodian- or state-owed current support. Some cases may include both custodian- and state-owed support, therefore the two separate categories—Cases with custodian-owed support and Cases with state-owed support—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

Additionally, the amount of current support paid grew over time. An average of just under \$4,000 was paid in the year before July 2016, and this amount rose slightly to just over \$4,300 in the year before July 2020. There was a small decline in the amount paid in the year before July 2022 to \$4,282. This slight decline aligns with the trend observed in the average amount of current support due from Figure 5. This pattern was replicated for payments made to cases with custodian-owed current support.

Half of all cases **received 75% or more** of the current support that was due in the previous year.

Conversely, the average percentage paid of state-owed current support followed a different trajectory, largely due to pass-through implementation. As depicted in Figure 8, the average percentage paid in the prior year was just above 60% among the July 2016 and July 2018 cases. After pass-through was implemented, the average percentage paid of state owed support decreased dramatically to about 40% for the July 2020 and July 2022 cases. As explained in the findings from Figures 6 and 7, the payments toward state-owed current support continued to be collected but were redirected to custodians currently receiving TANF benefits, rather than remaining with the state for reimbursement of TANF benefits.

Figure 9. Average Payment Amount in the Previous Year
Among cases with a current support payment



Note: All cases include the average amount paid among cases with a payment for any custodian- or state-owed current support. Some cases may include both custodian- and state-owed support, therefore the two separate categories—Cases with custodian-owed support and Cases with state-owed support—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

The average payment for state-owed current support was about \$1,100 in the previous year among the July 2016 and July 2018 cases. As expected with the changes spurred by pass-through implementation, the average amount retained by the state decreased to about \$800 for the July 2020 cases. Interestingly, the retained amount increased back to \$1,100 in July 2022. This rise is likely a result of the increase in the amount due to the state, from \$1,900 among July 2020 cases to more than \$2,500 among the July 2022 cases (refer to Figure 5). This change may have been influenced by wage growth among low-income adults during 2021 (Gould & Kandra, 2022; Zhang & Saving, 2022), potentially leading to higher order amounts and payments. Since there is a limited amount passed through to custodians—up to \$100 for one child and \$200 for multiple children each month—as the average annual amount owed to the state increases, the state is able to retain more of the payments made above the \$100 and \$200 thresholds. Hence, this results in higher payments towards state-owed support, as shown in Figure 9.

ARREARS

Arrears Balances

Past-due child support, also known as arrears, is quite substantial across the country. In 2021, the national arrears balance amounted to \$113 billion, with Maryland's arrears balance (\$1.3 billion) accounting for 1% of that national debt (OCSE, 2022). Two primary reasons for these large arrears balances are (a) some parents struggle to fully pay their obligations due to current support order amounts that exceed their ability to pay, and (b) interest charges on unpaid current support in certain states⁹ (Sorensen et al., 2007; Meyer & Riser, 2023). In fact, OCSE (2004) found that 70% of child support debt was owed by parents who had annual earnings of \$10,000 or less. Although some of these parents may have other sources of income that can be used to pay support, other parents were incarcerated or disabled, making compliance difficult (OCSE, 2004).

Child support debt carries numerous negative consequences, including inconsistent financial support for children, reduced formal employment among parents with debt, and diminished well-being for both children and parents (Miller & Mincy, 2012; Robbins et al., 2022; Turner & Waller, 2017; Neponmnyaschy et al., 2021). Some states have attempted to address high arrears balances with debt forgiveness programs for state-owed arrears, but there are few solutions for custodian-owed arrears (OCSE, n.d.-b).

⁹ Maryland does not charge parents interest on their unpaid current support (NCSL, 2021).

This section of the report explores cases with arrears balances, beginning with the percentage of the caseload with an arrears balance at any point in the prior year. As shown in Figure 10, about two thirds of all cases had an arrears balance. Cases with arrears increased from 65% among July 2016 cases to 69% among July 2020 cases, followed by a small decline to 67% with the July 2022 caseload. More than half of all cases had arrears due to the custodian, and the trend for the custodian-owed arrears mirrored that of all cases with an arrears balance. Specifically, 54% of July 2016 cases had arrears due to the custodian, and this increased to 59% among July 2020 cases, followed by a small decline to 56% of the July 2022 cases. On the other hand, the percentage of cases with state-owed arrears remained relatively stable, albeit substantially lower. Only 17% of July 2016 cases had a state-owed arrears balance in the prior year. This decreased slightly to 15% among July 2018 cases and has since remained at 15% to 16% of the caseload.

Shifting the perspective to focus only on cases with arrears balances in the previous year reveals that the majority of arrears on cases was owed to custodians (see the

MOST PAST-DUE SUPPORT IS OWED TO CUSTODIANS

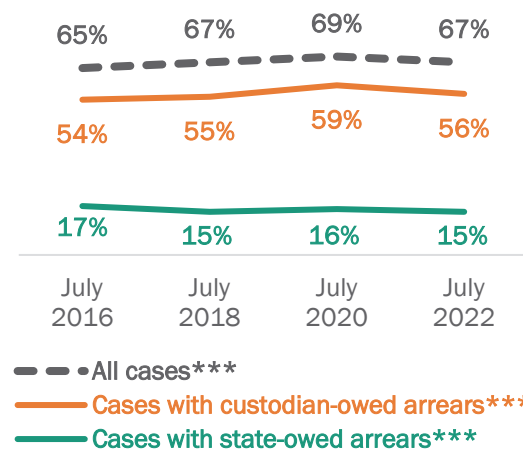
Among cases with an arrears balance between July 2021 and June 2022,

- **75%** of cases had arrears owed to only **custodians**,
- **8%** of cases had arrears owed to only the **state**, and
- **17%** of cases had arrears owed to **both** the custodian and the state.

Note: These percentages are consistent across all sampled months.

callout box on the left). Among July 2022 cases with any past-due support, three quarters (75%) had arrears solely due to the custodian. Few cases—only 8%—had arrears due to the custodian and the state. However, nearly one in five (17%) had arrears due entirely to the state for reimbursement of previously received TANF benefits or foster care services.

Figure 10. Percent of Cases with an Arrears Balance
In the previous year

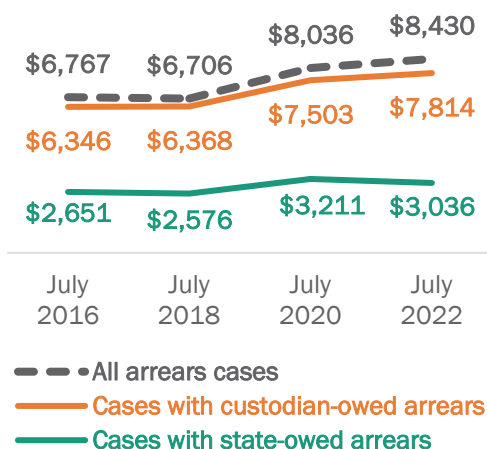


Note: All cases include cases with any custodian- or state-owed arrears. Some cases may include both custodian- and state-owed arrears, therefore the two separate categories—*Cases with custodian-owed arrears* and *Cases with state-owed arrears*—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

Arrears balances have seen an upward trend in recent years, as shown in Figure 11. Among the July 2016 and July 2018 cases, the median arrears balance in the prior year was about \$6,700. The balance increased by 20% to just over \$8,000 among the July 2020 cases, followed by another increase to more than \$8,400 among the July 2022 cases. The balances owed to custodians followed a similar trajectory, typically ranging between \$300 and \$600 less than the median total arrears balance on the case.

Figure 11. Median Arrears Balance in the Previous Year

Among cases with an arrears balance



Note: The arrears balance represents the highest balance due in the previous year; previous reports have examined the arrears balance in July of the sampled year and should not be compared with this report. *All cases* include the median arrears balance on cases with any custodian- or state-owed arrears. Some cases may include both custodian- and state-owed arrears, therefore the two separate categories—*Cases with custodian-owed arrears* and *Cases with state-owed arrears*—are not mutually exclusive and cannot be summed.

Arrears owed to the state also followed a similar pattern although there was a slight decline for the July 2022 cases. Among the July 2016 and July 2018 cases, the arrears owed to the state were about \$2,600. The balance then increased by 25% to just over \$3,200 among the July 2020 cases; however, there was a small decline to just over \$3,000 among the July 2022 cases.

Arrears balances can also differ by whether arrears are owed concurrently with current support or if only arrears are due. Once children emancipate from a child support case, current support is no longer required, but any arrears balances remain

outstanding.¹⁰ These cases are referred to as arrears-only cases. Although arrears-only cases accounted for less than 20% of all cases (refer to Figure 2), they represented one third of the total arrears debt (see the callout below). Furthermore, this debt can be substantial: the July 2022 arrears-only cases had a median arrears balance of \$12,000. This debt is nearly 70% higher than the median arrears balance among cases owing both arrears and current support (\$7,000).

ARREARS-ONLY CASES

In **one in five** cases, parents only owed past-due support because their children aged out of the program. These cases account for **one third** of the total **arrears debt**. Among the July 2022 arrears-only cases, parents owed a median of nearly **\$12,000** compared to just over \$7,000 among cases owing both arrears and current support.

Arrears-only Cases Share of Total Debt

33%	35%	34%	35%
July 2016	July 2018	July 2020	July 2022

Arrears Payments

Most cases with arrears received some payment toward the balance, although the payments were generally low. As depicted in Figure 12, about three in four arrears cases received at least one payment in the prior year. The median total payment ranged between \$715 and \$820, as shown in Figure 13. An exception to this trend occurred among the July 2020 cases, when

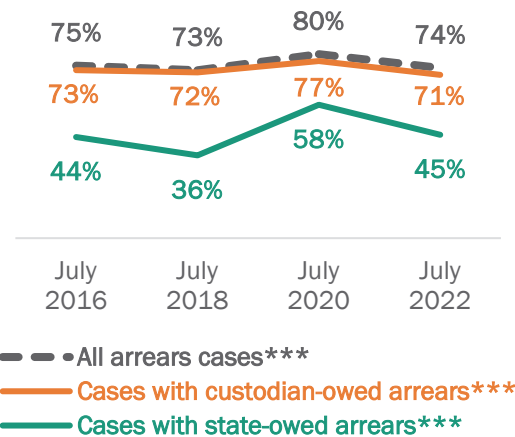
¹⁰ Arrears-only cases can be closed if the arrears balance is less than \$500 or if all arrears are owed to the state (Case closure criteria, 2020).

the percentage of cases with payments increased to 80%, accompanied by a rise in the median payment to \$1,200. Similarly, about 70% of cases with custodian-owed arrears received at least one payment in the prior year, with median total payments ranging between \$720 and \$820. Once again, the July 2020 cases stood out, with payments toward custodian-owed arrears increasing to \$1,200, and over four out of five (77%) cases receiving a payment.

There was more variability among the cases with state-owed arrears. Between 36% and 45% of cases with arrears owed to the state received a payment for state-owed arrears with a substantial increase to 58% among the July 2020 cases. Among cases that received a payment for state-owed balances in the prior year, the median payment amounts were under \$500 for the July 2016 and July 2018 cases. Median payment amounts increased to just over \$1,000 among July 2020 cases and then declined to \$600 among July 2022 cases.

The spike in cases with arrears payments and the median amount paid among the July 2020 cases can be attributed to the intercept of the CARES Act Economic Impact Payments for past-due child support. Previous findings indicated that approximately one in five parents in Maryland who owed child support had their full \$1,200 stimulus payment intercepted between April and June 2020 due to their arrears balance (Demyan & Passarella, 2021). Of these stimulus intercepts, two thirds (68%) were distributed solely to custodians who were owed arrears, while the remainder went to both the custodial families and the state (23%) or solely to the state (10%) for reimbursement of previously received TANF benefits or foster care services (Demyan & Passarella, 2021).

Figure 12. Percent of Cases with an Arrears Payment in the Previous Year
Among cases with an arrears balance



Note: All cases include cases with any payments for custodian- or state-owed arrears. Some cases may include payments to both custodian- and state-owed arrears, therefore the two separate categories—*Cases with custodian-owed arrears* and *Cases with state-owed arrears*—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

Figure 13. Median Payment Amount in the Previous Year
Among cases with an arrears payment



Note: All cases include the median amount paid among cases with a payment for any custodian- or state-owed arrears. Some cases may include payments to both custodian- and state-owed arrears, therefore the two separate categories—*Cases with custodian-owed arrears* and *Cases with state-owed arrears*—are not mutually exclusive and cannot be summed. *p<.05 **p<.01 ***p<.001.

CONCLUSIONS

Child support caseloads have been declining for decades across the country. The reduction in Maryland, however, has regularly outpaced national trends. More recently, Maryland's caseload decreased by 17% between 2016 and 2021 compared to 13% nationally (OCSE, 2021, 2022). Interestingly, the types of cases with the most considerable changes in Maryland also differ from the national trends. Never assistance cases, which have not received TANF benefits or foster care services, experienced a greater decline in Maryland compared to the rest of the country. Conversely, current assistance cases remained relatively stable in Maryland but saw a substantial reduction at the national level.


While there has been minimal change in the size of the current assistance caseload in Maryland, there have been shifts in state-owed current support for those cases. For one, the average amount of state-owed current support per case increased by more than 30% between the July 2020 and July 2022 cases, rising from \$1,900 to \$2,500. This rise may be attributed to TANF cases that began receiving cash assistance benefits for the first time during the COVID-19 pandemic, leading to mandatory cooperation with the child support program. Additionally, new orders or modifications based on higher earnings resulting from wage growth among low-income individuals in 2021 (Gould & Kandra, 2022; Zhang & Saving, 2022) could contribute to this rise.

Another notable change in state-owed current support is the implementation of pass-through in July 2019. Under this policy, a portion of state-owed current support is now distributed to custodial

families receiving TANF instead of being fully retained by the state for reimbursement of TANF benefits. The percentage of cases with payments toward state-owed support decreased from 69% among July 2018 cases to about 50% among July 2020 and July 2022 cases. Concurrently, the percentage of payments to current assistance cases increased from 61% to 80%. This policy change ensures that more financial support reaches very low-income families. Additionally, child support payments made to these families after exiting TANF may reduce their likelihood of returning to the program and could potentially raise their incomes above the poverty threshold (Hall & Passarella, 2015; Fox & Burns, 2021).

Current support owed to custodians has a nearly identical trend to all current support cases. This is not surprising, given that current support is owed entirely to the custodian in nine in 10 cases. Payments to current support have remained stable over time with nearly 90% of cases receiving a payment. Additionally, cases received an average of over 70% of the amount owed in the previous year. This payment stability is crucial for families who rely on child support as a regular source of income.

Arrears balances have grown over time, and these balances are associated with a number of negative outcomes, such as reduced employment and diminished well-being for parents and children (Miller & Mincy, 2012; Robbins et al., 2022; Neponmnyaschy et al., 2021). For all arrears cases, the median balance increased by 25% to just over \$8,400 among the July 2022 cases. Custodian-owed debt followed a similar trajectory with a 23% increase to just over \$7,800. State-owed debt, however, experienced only a



15% increase over the same period, with the July 2022 cases having a median balance of just over \$3,000.

Despite the growth in arrears balances, the percentage of cases with a payment and the median payment amounts have remained stable over time. Over 70% of all cases and of cases with custodian-owed debt received a payment each year with median annual payments between \$715 and \$820. About 40% of state-owed debt received a payment with median annual payments ranging between \$400 and \$600. The exception to this stability is among the July 2020 cases which benefited from the intercept of federal economic stimulus payments. Parents with arrears had their economic stimulus payments intercepted and applied to state- and custodian-owed debt, resulting in a

higher percentage of cases with an arrears payment and a higher median payment amount.

The stability of payments for current support and arrears cases, despite declining child support caseloads, highlights the Maryland Child Support Administration's commitment to family stability. This payment consistency is crucial for families, as child support can reduce poverty, decrease TANF reliance, and even mitigate child maltreatment (Hall & Passarella, 2015; Fox & Burns, 2021; Cancian et al., 2013). The implementation of pass-through is a significant step in helping families build financial stability. Policymakers and program managers should be encouraged to explore additional strategies within the child support program to promote success for parents and families.

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