A growing number of children live in families in which one parent has custody of the children and the other parent lives separately, without custody. The Child Support Enforcement program is intended to strengthen families by securing support from noncustodial parents for their children. For noncustodial parents with steady employment and financial resources, the program can work well. But the child support system works less well for noncustodial parents who cannot pay and face barriers to employment. This brief examines how policies impact families required to participate in child support and noncustodial parents who cannot afford to pay, and it highlights five innovations aiming to improve the way the child support system interacts with low-income noncustodial parents and their children.

Failures in the Child Support System’s Design

In 2018, nearly 22 million children lived in families in which one parent had custody and the other lived separately, accounting for more than 25 percent of all children younger than age 21 (Grall 2020). The Child Support Enforcement program not only secures and facilitates the transfer of child support payments from noncustodial parents to custodial parents, but also provides services including locating noncustodial parents, establishing paternity, establishing orders, enforcing support orders, and collecting child support payments. In fiscal year 2020, the child support program collected $34.9 billion and served 13.8 million children.
Child support is an important tool to alleviate poverty among single-parent families, who are at higher risk of experiencing poverty (Ha, Cancian, and Meyer 2018). Thirty percent of children in custodial parent families were living in poverty in 2018, a rate three times higher than for children in two-parent households (Grall 2020). Among parents with low incomes who receive child support payments, child support accounts for more than 50 percent of their average income (Grall 2020). However, while about 70 percent of custodial parents who are supposed to receive child support payments receive some payments, fewer than half receive full payments (Grall 2020).

Historically, the child support system has focused on setting orders and using enforcement methods to collect full payments from noncustodial parents. Cost recovery for welfare was one of the original goals of the Child Support Enforcement program, leading to an emphasis on setting orders over supporting families (box 1). Yet research shows that inability to pay, rather than unwillingness, is the main reason noncustodial parents with low incomes do not pay their full orders (Vogel 2020). These noncustodial parents often experience a punitive program, with orders set higher than they can afford and harmful enforcement methods and sanctions. Many child support policies are counterproductive for this group of noncustodial parents, pushing them into the underground economy, leading them to accrue high levels of debt, and threatening their relationships with their children and coparents. But with some changes, child support could become a more family-centered program that partners with parents, seeks to understand and address the fundamental causes of nonpayment, and encourages strong coparenting relationships (Hahn, Edin, and Abrahams 2018). Research shows that noncustodial parents want to support their children and maintain loving relationships (Edin and Nelson 2013; England and Edin 2007). Much of the child support system’s design fails to recognize this reality, in the ways detailed below.

First, child support orders are often set at rates that noncustodial parents with low incomes cannot pay. Although 2016 federal guidelines require states to consider noncustodial parents’ ability to pay when setting orders, orders are often set at burdensome rates. For example, noncustodial parents living in poverty may face standard orders based on full-time minimum-wage earnings that surpass the parents’ actual ability to pay (Sorenson, Sousa, and Schaner 2007), and all states allow the use of imputed income—a determination of how much someone could earn—to set orders instead of actual earnings. States must balance the financial needs of both children and their noncustodial parents. One study (Hodges and Vogel 2021) found a high degree of variation in burden, measured by orders as a percentage of monthly income, across states. Research also shows that when their orders are set too high, noncustodial parents pay lower percentages of their orders and less regularly (Demyan and Passarella 2018; Hodges, Meyer, and Cancian 2020).

Second, child support policies can lead to high levels of debt for noncustodial parents, harming their financial stability. In fiscal year 2020, noncustodial parents owed more than $115 billion in child support arrearages (OCSE 2020). Most debt is owed by noncustodial parents with little to no income, suggesting that much of this debt will never be paid off (Sorenson, Sousa, and Schaner 2007). In addition, depending on the child’s age when an order is set, the noncustodial parent may immediately face large arrears if an order is set retroactively to a child’s birth. Importantly, about 20 percent of the debt is not owed to
children and custodial parents, but rather to the government (OCSE 2020) (box 1). Most states (34) apply interest rates to this child support debt, with some states charging up to 12 percent.

Finally, punitive enforcement methods can harm noncustodial parents’ employment prospects and ability to save. Enforcement methods include intercepting wages, intercepting tax returns, suspending driver’s licenses, denying professional licenses, and even incarceration. In 2020, all 50 states authorized suspension of driver’s licenses, though states varied regarding how much child support must be owed or how long a payment must be overdue before license suspension or revocation.

Ultimately, policies that destabilize noncustodial parents with low incomes harm their children and contribute to financial insecurity (Rodriguez 2016). These policies can also weaken coparenting relationships and threaten the informal cash and in-kind support many noncustodial parents provide (Craigie 2012). Despite an ongoing cultural shift from primarily focusing on cost recovery to a more family-centered mission (Turetsky 2019), much of the current child support system’s design continues to ignore the realities of noncustodial parents with low incomes and their children and does not live up to the goal of strengthening families (CSWG 2020; Hahn, Edin, and Abrahams 2018).

---

**BOX 1**

**Child Support as Repayment for Public Assistance**

When custodial parents receive certain kinds of public assistance, they are required to assign their child support rights to the state. States keep at least a portion of the child support as reimbursement for the cash assistance custodial parent families receive through Temporary Assistance for Needy Families (TANF) and often treat these child support payments as state revenue. As of 2020, in 24 states families participating in TANF received none of the child support paid on their behalf. Twenty-six states and the District of Columbia allowed the pass-through of child support payments (or partial amounts of payments) to custodial parent families receiving TANF—typically $50 or $100. Colorado is the only state currently passing through the full amount of child support to the family and not reducing their TANF cash assistance benefit. When states keep child support payments as reimbursement for TANF assistance, noncustodial parents may experience a disincentive to participate in the formal child support system and make payments because the money does not go to their children.

---


Innovations to Improve Child Support

The five innovations highlighted below offer strategies to improve the child support system by addressing debt, increasing noncustodial parents’ employment and earnings, and improving perceptions of the program.

San Francisco Child Support Debt Relief Pilot

THE INNOVATION
In California, child support payments for hundreds of thousands of families each year are retained by the government as repayment for Medicaid and cash assistance and related debt owed to the government. Parents face 10 percent interest rates annually on the overdue amount. Since 2003, California has operated a Compromise of Arrears Program (COAP), which provides debt forgiveness in exchange for an upfront partial lump sum payment. However, many noncustodial parents with low incomes cannot access the program because they cannot afford the lump sum payment. In the San Francisco Child Support Debt Relief Pilot, philanthropic partners paid off the portion of public assistance debt required to eliminate remaining debt through COAP for 32 noncustodial parents. For noncustodial parents in the pilot, this meant that any future payments would go entirely to their children, not the government.

FINDINGS
The evaluation (Hahn et al. 2019) found that when their child support debt to the state was eliminated, parents made more consistent and timely payments. Child support payment consistency was 18 to 28 percent higher than for similar parents who did not receive debt relief, which counters the assumption that increasing debt increases payment consistency. In addition, children received more support, parents’ employment barriers were reduced, and parents’ housing status and credit scores improved. Finally, the evaluation found reductions in parental stress and improvements in parents’ relationships with their children and coparents.

Behavioral Interventions for Child Support Services—Texas Start Smart

THE INNOVATION
Automatic income withholding is the most common way of collecting child support payments (OCSE 2020), but it can take a few months to set up after a child support order is established. In the months before income withholding begins, parents can pay child support by check, money order, cash or debit card at a retail store, debit or credit card online, or phone. However, if noncustodial parents do not realize they owe that payment before income withholding, and if the state charges interest on that debt, then the amount owed can grow quickly. In Texas, where the interest rate on past-due child support is 6 percent a year, missed payments can add to millions of dollars each year.

The Behavioral Interventions for Child Support Services Project evaluated a Start Smart intervention in Texas focused on the payments noncustodial parents owe before child support is
automatically withheld from their paychecks. The intervention focused on "behavioral bottlenecks," including that (1) child support workers face time constraints; (2) parents receive a lot of overwhelming information; (3) methods for payment are inconvenient; and (4) parents may forget or procrastinate on payments despite good intentions. The intervention involved client-focused interaction, including a one-on-one meeting with a payment specialist who provided information and a follow-up call. The information included a welcome letter with an overview and instructions for logging on, a decision tree to help determine a parent’s preferred method of payment, a debt accrual graphic to show the cost of missing initial payments, a wallet card that explained how to make payments, and finally a payment options table that showed the start date and monthly amount due.

FINDINGS
The evaluation (Farrell and Morrison 2019) found that Start Smart increased the percentage of parents who paid in the first month by 9 percent, suggesting that interventions like Smart Start may improve the timeliness of noncustodial parents’ first child support payments—increasing the support custodial parent families receive and reducing the likelihood of noncustodial parents accruing debt.

Child Support Noncustodial Parent Employment Demonstration (CSPED) Evaluation

THE INNOVATION
The Office of Child Support Enforcement launched the Child Support Noncustodial Parent Employment Demonstration (CSPED), implemented from 2012 to 2017, to explore how to make child support payments more consistent among noncustodial parents who were not regularly paying child support because of lack of employment. Eight states participated in CSPED and enrolled more than 10,000 participants, with half assigned to receive no extra services and the other half assigned to receive CSPED services, including enhanced child support services with integrated case management, employment assistance, and parenting education. Case management services included intake and needs assessments, benefit-eligibility assessments, court-related activities, personalized service plans, participant progress monitoring, and referrals to other services.

FINDINGS
The impact evaluation (Cancian, Meyer, and Wood 2019) found several positive effects for those who received the CSPED services:

- increased likelihood of order modification and income withholding establishment during the first year;
- a temporary increase in the likelihood of license suspension removals during the first months of the program (though this was not sustained over time);
- reduced likelihood of contempt hearings, warrants issued, or license suspensions during the first year;
- reduced amount of child support that participants were expected to pay, including a decrease in the percentage of participants with "burdensome" orders (defined as more than 50 percent of earnings);
- substantial improvements in noncustodial parents' perceptions of the child support program;
- small increases in earnings in the first year and no improvements in employment status; and
- no significant change in compliance, or the percent of current order paid by participants.

The implementation evaluation (Noyes, Vogel, and Howard 2018) found that challenges included recruitment, the buy-in and reorientation of child support staff, maintaining participant engagement, establishing partnerships, and helping participants manage parenting time issues. Recommendations emerging from the evaluation included investing in strong partnerships, identifying strong leaders to facilitate a cultural shift to a customer-oriented approach (Noyes, Vogel, and Howard 2019), allocating enough staff to manage caseloads, and ensuring services account for and address barriers to employment.

**Colorado’s Department of Human Services’s Division of Child Support Service Two-Generation Approach**

**THE INNOVATION**

In 2013, the Colorado Department of Human Services’s Division of Child Support Services undertook an effort to move from a traditional enforcement focus to a two-generation approach, aimed at supporting family income growth through increased access to employment services, with a secondary goal of strengthening willingness to pay by providing coparenting programs. The two-generation approach is described as a "program shift from strictly an enforcement and solely parent-focused system to one that connects whole families to resources and interventions that benefit the entire family" (Clemens et al. 2020). In a fully implemented two-generation approach, specialized caseworkers use a Family Resource Assessment to identify barriers to payment and refer parents to services. In this approach, the program also has strong relationships with the court system, service partners, and other agencies, and the program is able to address the needs of custodial parents, noncustodial parents, and their children in-house and through referrals. An eleven-county randomized controlled trial examined the impact of the two-generation approach on employment and child well-being six months after starting the program.

**FINDINGS**

The impact evaluation, conducted in 2018 (Clemens et al. 2020), found that the two-generation approach had no statistically significant impact on child support payments within the six-month period studied. However, descriptive findings showed promise, with more noncustodial parents describing feeling like they were able to pay child support sometimes or all the time and more reporting that they were employed (though employment records showed higher rates of employment in the control group). Notably, in one county with a fully implemented two-generation model and a specialized two-
generation caseworker who provided services to a smaller number of noncustodial parents, the evaluation found higher payment rates among the two-generation group and higher employment rates. In addition, in counties with specialized two-generation caseworkers, caseworkers reported feeling more effective, having enough time, and following up with parents more frequently. Findings also suggested that parents who felt they had a connection with a nonjudgmental caseworker were more likely to engage in services.

The implementation study found that caseworkers for the two-generation approach were selected because of their willingness to embrace a cultural shift and move away from enforcement models. The implementation study highlighted the need for data sharing to systematically track referrals for noncustodial parents. In addition, the implementation study found the importance of partnerships with the local Workforce Center, public benefits, and court system, all of which were made easier if services were located in the same building.

**Families Forward Demonstration (FFD)**

**THE INNOVATION**
The Families Forward Demonstration was intended to increase the earnings of noncustodial parents with low incomes. The demonstration included free occupational skill building for participants, employment services, and wraparound supports. The demonstration also took a “responsive” approach to child support services, which emphasized providing personalized services, helping parents understand their obligations, and suspending some enforcement activities during program participation. Five child support agencies participated from 2018 to 2020 and enrolled more than 760 parents.

**FINDINGS**
The evaluation (Wasserman et al. 2021) found that about 60 percent of parents who enrolled in the program started an occupational skills training program, and 70 percent of those parents completed training. Less than 50 percent were employed at some point during the six months following study enrollment. Lastly, parents were more likely to make a monthly payment and total monthly payment amounts increased. Implementation evaluation findings documented challenges with recruitment, including negative perceptions among parents, limited agency experience with recruitment, and lack of alignment between services offered and parents’ interests. A customer service–oriented approach improved parents’ perceptions of the program.

**Conclusion**
Child support is a program ripe for continued innovation to improve its critical goal of supporting children in custodial parent families. Family-centered child support policies can increase the support going to children, improve noncustodial parents’ earnings, and encourage a system that strengthens noncustodial parents’ relationships with their children. Promising innovations and pilots, like the five highlighted above, offer insights into strategies for improving the child support enforcement program.
Notes

1. The research referenced in this brief draws from the Self-Sufficiency Research Clearinghouse (SSRC), a robust virtual portal of research on families with low incomes and families participating in TANF. It bridges research, policy, and practice into a one-stop portal for researchers, policymakers, and practitioners, equipping them with reliable information and tools including both foundational studies from the earliest days of welfare reform to emerging areas of research in human services, such as trauma-informed practice, executive function, and whole-family approaches.


6. The California Child Support Services (CCSS) website notes that the debt reduction program requirements changed in May 2021, after the pilot and evaluation were completed. For more information see “Debt Reduction Program,” CCSS, accessed November 29, 2021, https://childsupport.ca.gov/overview/debt-reduction-program/.


8. Colorado was also the first state to adopt a pass-through and disregard policy that encompasses 100 percent of child support collected. For more information see “Child Support Pass-Through and Disregard Policies for Public Assistance Recipients,” NCSL.

9. For a full description of two-generation procedures, see Davis and Thoennes (2018).

References


About the Authors

**Eleanor Pratt** is a research associate in the Center on Labor, Human Services, and Population. Her work focuses on racial equity, the social safety net, and policies related to poverty and family well-being broadly. Before rejoining Urban, Pratt translated research to policy at the Institute for Research on Poverty, wrote and managed grants with Heartland Alliance, and worked in the Office of the Mayor of the City of Chicago. She started her career as a research assistant at the Urban Institute. She holds a BA in sociology and anthropology from Swarthmore College and an MPA from the University of Wisconsin–Madison.

**Heather Hahn** is a senior fellow in the Center for Labor, Human Services, and Population at the Urban Institute. She is a national expert on Temporary Assistance for Needy Families (TANF) with more than two decades of experience conducting nonpartisan research on the well-being of children and families, including TANF, the Supplemental Nutrition Assistance Program (SNAP), child care subsidies, child support, and other supports for families with low incomes. She coleads Urban’s From Safety Net to Solid Ground initiative, providing timely and rigorous analyses of state and federal policy changes, and the *Kids’ Share* project, examining federal spending and tax expenditures on children.

Acknowledgments

This brief was funded by the Sykes Family Group. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute’s funding principles is available at [urban.org/fundingprinciples](http://urban.org/fundingprinciples).

We appreciate ICF International and, specifically, Kristin Abner, Courtney Barthle, and Melissa Canu, for maintaining the SSRC and curating child support research. We also thank Lisa Klein Vogel and Karen Gardiner for their review of an earlier draft. Any remaining errors or omissions are our own.