

Understanding
Child Support Arrears
in Colorado - **An Empirical Analysis Based
on a Random Sample of
Cases with Arrears**

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Scope of the Problem

Child support arrears are a serious problem nationally and of particular significance in Colorado. Nationally, it appears that about half of all open child support enforcement cases have arrears. In Colorado, the figure is closer to 72 percent.¹ Similarly, national child support figures show that in FY 1998, approximately 8 percent of all the child support orders established were *only* for TANF arrears and/or Foster Care arrears. In Colorado, the comparable figure was 25 percent.² Nationally, the average prior year support due was \$2,263 per case, compared to \$4,400 in Colorado. The FY 1997 collection rate on current year support in Colorado was 47.8 percent, as compared with 5.5 percent for prior year support.³

A variety of factors lead to a greater than average problem with child support arrears in Colorado. For example, Colorado calculates retroactive support back to the child's birth, while most states use later dates, such as the date of filing for child support services or the date the order was established. Colorado has a mandatory minimum order and may also impute income to a noncustodial parent if actual earnings are unknown.

There have been numerous calls for a reevaluation of policies and procedures for establishing child support and dealing with arrears, especially for low-income noncustodial parents. A number of qualitative studies suggest that current policies leave these parents frustrated and discouraged.

....[F]athers faced large arrearages as well as the interest that had accrued on these arrearages during periods of nonpayment....Unemployed fathers argue that the child support system makes little effort to consider their circumstances. They maintained that they could barely meet their own survival needs while out of work and were incredulous that they would accumulate large arrears if they could not pay during such times.⁴

On the other hand, recognizing the importance of child support to low-income custodial parents, states are reluctant to adopt policies that eliminate debt for obligors who are able to pay.

Next to earnings, child support is the second largest income source for poor, single female-headed families receiving child support....If low-income single mothers receive child support, they often can forego a second or third part-time job.⁵

The Federal Office of the Inspector General has called on states, with the assistance of the Office of Child Support Enforcement, to test how negotiating the amount of debt might be used to improve payment, the effects of different amounts of retroactive support on voluntary compliance, alternative methods of determining income to avoid the need for imputation, and how to encourage links between child support and job service programs.⁶

Before designing methods of testing these issues or redesigning policy and procedures, Colorado decided to collect information about child support arrears in the state. With a better understanding of what is owed and how the money accrued, the state could determine the most promising approaches for managing current, and preventing future, arrears.

This report describes the results of this empirical study. It provides a description of the number and types of arrears cases in the state, and profile of the non-custodial and custodial parents in these cases.

Study Methodology

In order to generate a representative sample of cases with arrears, the first step was to determine the universe of such cases. In March 2000, the automated statewide child support system (ACSES) was used to identify all cases with a minimum arrears balance of \$1,500. This extract identified 85,271 cases. For this study, a case was defined as a unique court order. As a result, a single noncustodial parent might have more than one case. However, no two cases were randomly selected that had the same obligor.

Setting a minimum arrears balance of \$1,500 was done to prevent cases from being included in the sample simply because of lags in posting payments. The goal was to generate a sample that would be representative of all arrears cases — large and small — but not to include cases that were not legitimately in arrears.

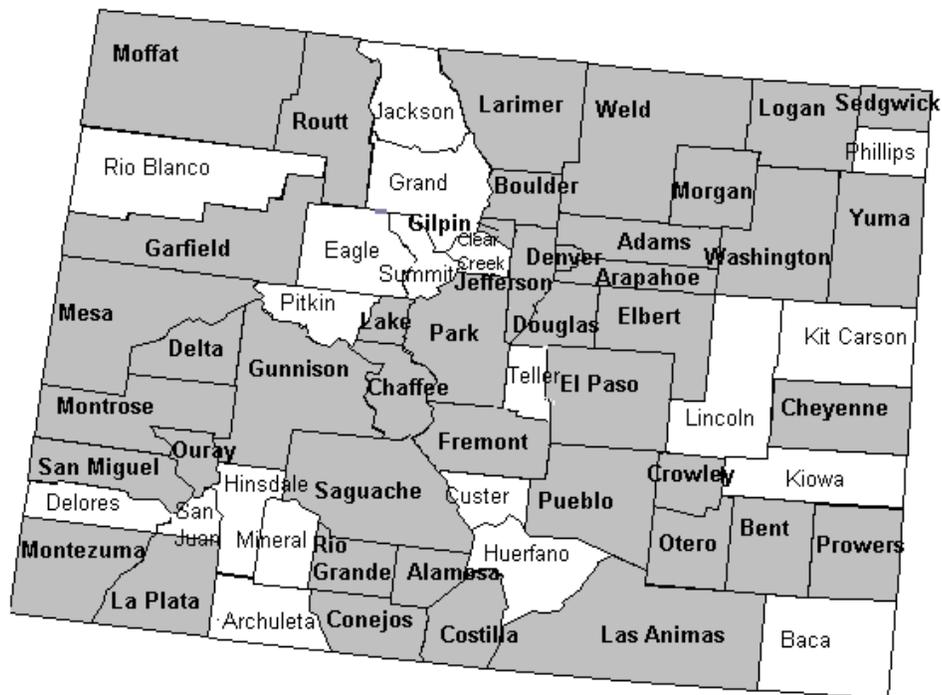


Figure 1: Shaded Counties are represented in the random sample.

Once the universe of cases was identified, a simple random sample of 386 cases was generated by the statistical package SPSS.⁷ Forty-two of Colorado's 63 counties are represented in the random sample. Denver cases constitute 23 percent of the sample. Another 14 percent of the sampled cases are from El Paso County, 9 percent are from Jefferson, 9 percent are from Adams and 8 percent are from Arapahoe. Most of the remaining counties account for less than 3 percent of the total sample.

This sample of 386 cases creates point estimates at the 95-percent confidence interval, plus/minus 5 percent. For example, if 54.7 percent of all sample cases have only one child, we can be 95 percent confident that in the full universe of 85,271 cases, the percentage with only one child will be between 49.7 and 59.7 percent.⁸

The form used to extract data on sample cases was designed by the Center for Policy Research based on input from the Arrears Grant Working Group, which includes child support administrators from both the state and counties. The form was pretested with approximately ten cases to identify problems and areas for training.

Six individuals were retained to review each sampled case and extract data. All of these individuals were experienced child support technicians or supervisors. They attended a half-day training program to familiarize them with the data collection instrument and to ensure that data collection would be uniform. All completed forms were sent to one individual for review, and she contacted data collectors directly if their forms had questionable responses or were incomplete. It took approximately 877 hours of data collection time to review the 386 cases, an average of 2.3 hours per case.

Profile of the Sample

Demographics

In most of the sampled cases, the party who is to receive child support is a biological parent. There are only a few relative, foster care and "other" cases in the sample. As a result, the terms "obligee" and "custodial parent" will be used interchangeably, as will the terms "noncustodial parent" and "obligor." Because a few orders specify multiple obligees, the figures in Table 1 slightly exceed 100 percent.

Both custodial and noncustodial parents are generally Anglo, followed by Latinos and African-Americans. Almost half of the parents were never married to each other. Approximately 17 percent are listed on ACSES as still married (either separated, married or married by common-law). Divorced parents make up approximately a third of the random sample.

Finally, economic information is available for only about 20 percent of all parents. Where available, it is typically about two years old. To the extent that we have any information, we find custodial parents earning, on average, \$1,024 per month (or \$12,288 annually), while noncustodial parents are earning an average of \$1,393 per month (\$16,716 annually).

**Table 1. Demographic Characteristics of the Sample
(n=386)**

Obligee's Relationship to Child			
	Biological parent	93.5%	
	Relative	7.5%	
	Foster care provider	1.0%	
	Other	1.0%	
Marital Status of Parents			
	Never married	48.6%	
	Divorced	34.5%	
	Separated	2.6%	
	Still married	12.5%	
	Still married – common-law	1.8%	
Race/Ethnicity		Noncustodial Parent	Custodial Parent
	Anglo	40.4%	53.1%
	African-American	24.4%	14.4%
	Latino	34.0%	32.5%
	Other	1.3%	0%
Average Monthly Earnings		\$1,393 (n=80)	\$1,024 (n=80)

The Court Orders

Table 2 provides a summary profile of the orders in this random sample. Most cover only a single child. The average number of children per order is 1.7. The average case has a court order that became effective 8 years ago, or a median of 6.9 years ago.

The original court order specified an average monthly child support obligation of just over \$248. The median is \$200, with a range from \$10 to \$1,244 per month. Less than a quarter of the orders have ever been modified. Those with a modification are fairly evenly divided between those modified upward or downward. The most recent modification took place an average of 5.2 years ago.

Most orders were established through a court hearing, rather than an administrative hearing. Although orders generated at court average \$256, compared to an average of \$222 for those stipulating at an administrative hearing, the differences between these two groups are not statistically significant.

**Table 2. Characteristics of the Orders
(n=386)**

Number of children on the order		
	One	54.7%
	Two	30.8%
	Three	9.3%
	Four	4.1%
	Five to eight	1.2%
	Average number	1.7
Date court order became effective		
	Average	8.0 years
	Median	6.9 years
Monthly support order		
	Average	\$248.20
	Median	\$200
	Range	\$10 - \$1,244
Modification		
	Never modified	77.3%
	Modified	22.7%
	<i>If modified, number of modifications</i>	
	One	79.1%
	Two	12.8%
	Three or four times	8.2%
	<i>If modified, number of years ago last modified</i>	
	Average	5.2 years ago
	Median	4.3 years ago
	If modified, percent modified upwards	45.8%
Source of order		
	Stipulation at administrative hearing	7.7%
	Default at administrative hearing	11.1%
	Court hearing stipulation	20.4%
	Court hearing default	0.5%
	Court hearing	60.3%

The Child Support Case

The 386 sample cases typically involve only a single enforcing county. However, about a quarter of all cases have two or more enforcing counties. Almost three-quarters of the cases

are classified as intrastate cases, 14 percent are interstate-responding, and 13 percent are interstate-initiating.

The cases were opened to the child support agency an average of seven years prior to the current study. The range is from 3.4 months to 13.7 years. Half of the cases have involved nine or more child support technicians over the life of the case.

**Table 3. The Child Support Case
(n=386)**

Number of enforcing counties involved		
One		77.75%
Two		16.6%
Three		4.7%
Four		0.8%
Six		0.3%
Average		1.3
Number of technicians		
Average		10.5
Median		9
Range		1 - 43
Interstate status		
Intrastate		72.9%
Inter-responding		14.1%
Inter-initiating		13.0%
Age of the case		
Average months since opened on ACSES		88.2 (7 years)
Median months		91.1 (8 years)
Range		3.4 months to 13.7 years

More than two-thirds of the obligors in the random sample owe current monthly support as well as arrears.

Table 4. Percent of Obligor Who Owe Current Support As Well As Arrears

Current and arrears	68.9%
Arrears only	31.1%
	(n=386)

The public assistance history of the cases is summarized in Table 5. Most cases involved TANF at some time point, and typically the cases moved between TANF and non-TANF categories between one and five times.

Table 5. Child Support and TANF

Class and Status of Case		
	Active child support case currently on TANF (AC)	8.5%
	Arrears only case, collecting arrears for the state on a former TANF case (AF)	19.4%
	Both current support and arrears on a former TANF case (BC)	38.3%
	Arrears only case with arrears owed to both state and custodial parent (BA)	3.4%
	Case that never involved TANF, collecting current support and, possibly, arrears (NC)	22.3%
	Case that never involved TANF, collecting arrears only (NA)	9.6%
	† Closed TANF case (AX)	1.6%
	† Non-TANF closed case (NX)	0.8%
		(n=386)
TANF History		
	Always public assistance case	6.7%
	Always non-public assistance	24.6%
	On/off public assistance 1-5 times	68.1%
	On/off public assistance 6-10 times	1.0%
		(n=386)
† These cases closed between the time the sample was generated and the data was collected.		

There have been a wide variety of enforcement actions in the sample cases. Virtually all cases have at least one action noted, and over half have four or more different actions entered in ACSES. Among the most common actions are reports to credit bureaus, wage assignments and IRS tax intercepts.

Table 6. Enforcement Actions (n=379)

Attachment of Unemployment Compensation Benefits	31.5%
Driver's License Suspension	36.0%
Credit Bureau Report	95.1%
Attachment of Workers' Compensation Benefits	8.4%
Suspension of Professional License	1.3%
IRS Tax Intercept	40.7%
State Tax Intercept	35.2%
New Hire Reporting	35.9%
Wage Assignment	76.4%
Contempt Action	7.3%
Liens	11.3%
One or more of the enforcement actions listed above	98.4%
Four or more of the enforcement actions listed above	53.4%

Despite the wide array of past enforcement actions at the time of data collection, slightly more than 40 percent of the obligors are classified as unlocated. Nearly 30 percent are located, but are not paying regularly, and the remainder are both located and paying.

Similarly, despite numerous past enforcement actions, slightly less than half of the cases have a current verified employer listed on ACSES and 17 percent have never had any employer listed, verified or unverified.

Table 7. Location of Obligor (n=384)

Located and paying regularly (Category 1)	26.8%
Located, not paying regularly (Category 2)	29.1%
Not located and not paying regularly (Category 3)	42.3%
Closed (Category 9)	18%
ACSES shows verified employer at time of data extraction	46.9%
No employers listed	16.7%

Profile of the Arrears

Half of the cases in the random sample have an arrearage balance of \$9,090.50 or less, while half owe more than this amount. The average arrearage balance per case is \$13,842.46. Extrapolating this figure to the full universe of cases with a balance of at least \$1,500 yields a total arrearage balance of \$1.2 billion for the State of Colorado.

Table 8. Total Balance Owed On the Ledger

	Sample ⁱ	Extrapolated to the State
Average	\$13,842.46	\$1,179,612,913.82
Median	\$9,090.50	
Balance is less than \$1,500	7.0%	5,970
\$1,500 - \$3,000	14.5%	12,364
\$3,001 - \$5,000	11.9%	10,147
\$5,001 - \$10,000	19.4%	16,543
\$10,001 - \$20,000	23.8%	20,294
\$20,001 - \$30,000	12.4%	10,574
\$30,001 - \$50,000	7.8%	6,651
\$50,001 - \$75,000	1.6%	1,364
\$75,000 - \$100,000	1.6%	1,364
Number of cases	n=386	85,271

ⁱ Four cases had a balance of \$0 when data collection began, but all cases had arrears of at least \$1,500 at sample generation. Excluding cases with a \$0 balance would bring the mean to \$13,987.41 and the universe total to \$1,191,938,700.

The single largest arrears category is IV-A Permanent. This category, which consists of arrears accrued while the custodial parent was receiving TANF, accounts for approximately 47 percent of all arrears in the state. The remaining arrears categories owed to the state are much smaller. These include IV-A Pre-assistance arrears (arrears accrued prior the application for obligees currently on TANF), and foster care dollars in categories IV-E and Non-IV-E. The total arrearage to the state, combining IV-A Permanent, IV-A Pre-assistance, IV-E and Non-IV-E, is just over \$570 million. In other words, approximately half of the total arrearage is due to the state.

The total arrearage owed to the custodial parent can be calculated by combining arrears accrued prior to and following the custodial parent's application for child support services (Non-IV-A Never and Non-IV-A Post), and Non-IV-D dollars. This figure is just over \$600 million. Table 9 shows the arrears breakdown by dollar category.

Table 9. Arrears by Category for Sample and Extrapolated to the State

	Total Sum for Sample n=386	Extrapolated to the State n=85,271	As a % of the Total
IV-A Permanent	\$2,475,637	\$551,675,231	46.9%
IV-A Pre-assistance	\$43,306	\$8,687,409	0.7%
IV-E	\$32,816	\$7,248,888	0.6%
Non IV-E	\$26,298	\$5,831,684	0.5%
Combined state	\$2,578,057	\$573,443,212	48.7%
Non IV-A Never	\$1,486,651	\$326,823,278	27.8%
Non IV-A Post	\$1,256,632	\$279,992,445	23.8%
Non IV-D	\$1,816	\$401,626	0.0%
Combined non-state	\$2,745,099	\$607,217,349	51.6%
Administrative	\$3,172	\$722,245	0.1%
Total	\$5,343,191	\$1,175,133,294	100.0%

The earliest date on which any case in the sample accrued arrears is 1987. The most recent is 1999. Table 10 shows that 70 percent of the arrears balance showing at the time of data collection was accrued between 1994 and 2000. Only about 12 percent was accrued in 1990 or earlier.

Table 10. Age of Arrears

	Total Arrears (Beginning Balance + New Arrears) for the Year for the Random Sample of 386 Cases	Combined CP & State Arrears Accrued This Year (Sample figure multiplied by 85,271)	Percent of All Arrears Accrued This Year	CP & State Arrears Cumulative	Cumulative Percent
1987	\$183.69	\$15,633,430	1.3%	\$15,633,430	1.3%
1988	\$442.41	\$37,724,743	3.2%	\$53,358,173	4.5%
1989	\$702.54	\$59,906,288	5.1%	\$113,264,461	9.6%
1990	\$336.81	\$28,720,126	2.4%	\$141,984,587	12.1%
1991	\$485.33	\$41,384,574	3.5%	\$183,369,161	15.6%
1992	\$843.23	\$71,903,065	6.1%	\$255,272,226	21.7%
1993	\$1,120.83	\$95,574,295	8.1%	\$350,846,521	29.8%
1994	\$1,038.82	\$88,581,220	7.5%	\$439,427,741	37.4%
1995	\$1,153.19	\$98,333,664	8.4%	\$537,761,405	45.7%
1996	\$1,400.81	\$119,448,470	10.2%	\$657,209,875	55.9%
1997	\$1,833.01	\$156,302,596	13.3%	\$813,512,471	69.2%
1998	\$1,616.83	\$137,868,711	11.7%	\$951,381,182	80.9%
1999	\$1,174.12	\$100,118,387	8.5%	\$1,051,499,569	89.5%
2000	\$1,453.60	\$123,949,926	10.5%	\$1,175,449,495	100.0%
Total			0.0%	\$1,175,449,495	100.0%

Payment Patterns

The total money received by the state as payment on arrears totals slightly more than \$163 million. The two major sources of arrears payments are wage assignments, which account for over a third of all arrears payments, and IRS tax intercepts, which account for almost a quarter of all arrears payments. Less than 2 percent of all arrears payments have come through attachments of unemployment benefits, lottery winnings, or worker's compensation benefits.

**Table 11. Average Total Payments on Arrears by Source of Payment
(From Date of First Arrears Through 1999)**

	CP	State	UCB	IRS	WA	State Rev	Direct Pay	Lottery	Worker Comp	Other	Total All Sources
Average	\$959.13	\$1,279.71	\$36.24	\$441.83	\$710.51	\$82.88	\$272.90	\$0	\$18.48	\$348.88	
Sample Sum	\$370,224	\$493,970	\$13,990	\$170,547	\$274,255	\$31,992	\$105,341	\$0	\$7,132	\$134,668	
State Total	\$81,785,974	\$109,122,151	\$3,090,221	\$37,675,286	\$60,585,898	\$7,067,260	\$23,270,456	\$0	\$1,575,808	\$29,749,346	\$163,014,276
Percent of Total Arrears Payments	43%	57%	1.9%	23.1%	37.2%	4.3%	14.3%	0.0%	1.0%	18.3%	100.0%

Table 12 shows the average payments received for each year in which arrears were owed. In the first year with arrears due, cases paid, on average, 4 percent of what was due. By the tenth year, this figure was virtually unchanged.

Table 12. Payments Towards Colorado Arrears Over Time

	Payments made during the...									
	First Year Arrears Were Owed	Second Year	Third Year	Fourth Year	Fifth Year	Sixth Year	Seventh Year	Eighth Year	Ninth Year	Tenth Year
Average percent of amount due that was paid	4.0%	7.8%	9.2%	9.1%	7.4%	6.6%	5.3%	5.3%	7.9%	4.9%
Percent with any payment	26.9%	45.8%	41.3%	40.7%	39.3%	35.4%	32.7%	33.8%	43.9%	37.7%
Percent of total payments...										
Made directly	20.1%	12.3%	12.2%	10.7%	13.2%	7.8%	10.6%	17.5%	22.2%	29.4%
Wage assignment	39.0%	33.3%	34.7%	39.8%	39.5%	32.1%	44.3%	46.5%	49.2%	26.2%
IRS intercept	9.0%	19.0%	24.9%	20.9%	16.7%	27.4%	23.1%	11.2%	11.8%	16.3%

Special Issues in Arrears Cases

In addition to offering a general profile of child support arrears in Colorado, the analysis also considers the arrears profile of the following specific types of cases:

- The child support order was set by default;
- Interest has been charged;
- The obligor owes on multiple court orders;
- Debt and/or retroactive support have been assessed;
- The case begins with a pre-application arrears balance.

Arrears and Default Orders

As previously noted, most cases have a monthly support obligation that was established by a judge during a court hearing. This probably reflects the fact that over half of the cases involve parents who were formerly married and would, therefore, involve the courts in a marital dissolution and the establishment of a child support order.

Table 13 indicates that there are no statistically significant differences in the monthly support obligation based on where the order was established. In addition, each group's contribution to the total state arrears is proportionate to its incidence in the state; that is, cases with orders set through a default administrative hearing make up 11 percent of all cases, and the arrears of these cases make up 10 percent of the state total.

Table 13. Average Order, Arrears and Payments by Source of Order ⁱ

	Percent Established	Average, Original MSO	Current Arrears Balance	State Arrears Estimate	Arrears for Each Group as a Percent of Total Arrears
Administrative hearing stipulation	7.7%	\$222	\$8,492.52 ^l	\$55,760,757	5%
Default at administrative hearing	11.1%	\$247	\$12,974.33	\$122,803,084	10%
Court hearing stipulation	20.4%	\$241	\$9,962.13	\$173,294,081	15%
Court hearing	60.3%	\$256	\$16,064.98 ^l	\$826,035,776	70%
	(n=378)	(n=365)	(n=378)	\$1,177,893,698	

ⁱ There are too few court hearing default order to include in the analysis.

^l Differences in the average arrears for these two groups are statistically significant (F test .003).

Among cases with orders established through administrative process, payments were lowest among those with default orders. Over half of the administrative default orders, compared to a third of the administrative stipulations, produced no payments during 1998 to 1999. Too few court cases were set by default to permit a default versus stipulation comparison among court

orders. However, cases that stipulated at court were more likely to make some payment than were those that were set after a contested hearing.

Table 14. Payments by Source of Order ^w

	Percent Making No Payments Towards MSO or Arrears in 1998 and 1999
Administrative hearing stipulation	34.5% ^w
Default at administrative hearing	54.8%
Court hearing stipulation	24.7% [·]
Court hearing	30.7%
	(n=376)

^w There are too few court hearing default order to include in the analysis.

^w Differences between administrative stipulation and administrative default are significant at .08.

[·] Differences between court stipulation and court hearing are significant at .03.

Arrears and Interest

Two-thirds of the cases reviewed for this study come from counties that sometimes charge interest. Yet, at the time of data collection, only 4.6 percent of the total arrears could be attributed to interest charges. The apparent discrepancy is due to the fact that interest is calculated manually by child support technicians, and this calculation is not done until other action is taken in the case. For example, interest calculation may not be done until the obligor is located and a wage assignment is in place. As a result, far more than 4.6 percent of the sample may ultimately have interest charges assessed.

Table 15. Interest Owed

	Sample Averages at the Time of Data Collection Extrapolated to State	As Percent of All Arrears
Interest to State	\$32,709,562	2.8%
Interest to Custodial Parent	\$20,731,375	1.8%
Total Interest	\$53,440,937	4.6%

Multiple Orders

Approximately one-third of the cases in the random sample involved an obligor with more than one court order. As expected, obligors with two or more court orders have significantly higher total monthly support orders, and higher overall arrears, than do those with one order.

Table 16. Comparison of Obligor with Single Versus Multiple Child Support Orders

		Single Order (n=268)	Multiple Orders (n=118)
Percent of Population		69.4%	30.6%
Average Monthly Support Obligation		\$266.54	\$355.83 ^W
Average Total Arrears		\$12,919	\$25,325 ^W
Arrears of	Less than \$1,500	8.6%	1.7%
	\$1,500 - \$3,000	14.6%	10.2%
	\$3,001 - \$5,000	10.8%	5.1%
	\$5,001 - \$10,000	22.8%	13.6%
	\$10,001 - \$20,000	22.4%	19.5%
	\$20,001 - \$30,000	12.3%	19.5%
	\$30,001 - \$50,000	6.0	17.8%
	\$50,001 - \$75,000	0.7%	10.2%
	\$75,001 - highest	1.9%	2.5%

^WDifferences between single- and multiple-order obligors are statistically significant at .05.

In addition, most obligors who owe \$1,500 or more on one case also have arrears on other cases. Fully 59 percent of those in the sample who had more than one order also had arrears for more than one case. Indeed, although multiple-order obligors make up only 31 percent of all cases, they account for 46 percent of all arrears.

Table 17. Total Arrears for Obligor with Single Versus Multiple Orders

	Single Order	Multiple Orders
Cases in the State	59,178	26,093
Percent of Cases in the State	69.4%	30.6%
Average Total Arrears	\$764,521,538	\$660,803,351
Percent of Total State Arrears	53.6%	46.4%

Child Support Debt and Retroactive Support

Table 18 shows the amount of child support debt and retroactive support in the state. A total of 15 percent of the arrears balance is the result of money being assessed to repay the state for public benefit payments made prior to the establishment of a child support order. Approximately 4 percent is the result of retroactive support awarded to the custodial parent to cover the period of time from the child's birth to the establishment of an order. Nearly a third (31.6%) of the

arrears cases owe child support debt and 8.3 percent owe retroactive support. A total of 37 percent owe either debt and/or retroactive support.

Table 18. Debt and Retroactive Support Sample Averages Applied to the State

	Percent of All Cases	Total Universe	Percent of Total Arrears
Child support debt	31.6%	\$178,882,357	15.2%
Retroactive support	8.3%	\$46,335,409	3.9%
Either debt and/or retroactive	37.0%	\$225,217,766	19.1%

Pre-Application Balance

The final subgroup we consider in this analysis is the population with an arrears balance in place at the time of the application for services. Slightly more than a third of all cases start with a pre-application balance. Among those with such a balance, the average amount is \$10,000. The median is \$5,334.

Table 19. Pre-Application Balances

	Sample	State
Pre-Application Balance	36.3%	30,953 Cases
Average Pre-Application Balance Among Cases with a Balance	\$10,000	\$309,530,000

Summary

This empirical profile of child support arrears in Colorado is to inform future discussion and debate about possible changes in policy or practice related to arrears. Chief among the study's findings are the following:

- The total arrears figure stands at \$1.2 billion.
- Per case, this produces an average of arrears of \$13,842.
- Half of all arrears cases owe more than \$9,090.
- Nearly half (49%) of the arrears are owed to the state, with the remainder owed to the custodial parent.
- The largest single category of arrears is IV-A Permanent. These are arrears owed to the state to reimburse for TANF. This category accounts for approximately 47 percent of all arrears in Colorado.

- On average, arrears cases have been open to the child support system for approximately seven years.
- Nearly three-quarters of the arrears cases are intrastate cases.
- Nearly 70 percent are cases with current support orders as well as arrears.
- About a quarter of the cases have never received TANF.
- Virtually all of the cases have been the subject of numerous previous enforcement actions.
- When payments are made towards arrears, they are typically the result of wage assignments or intercepts of IRS refunds.
- Cases with default orders are less likely than other cases (stipulations or court hearings) to make payments towards arrears or current support obligations.
- About a third of the obligors have more than one case in the system, and almost 60 percent of those with more than one order are in arrears on more than one order as well.
- Child support debt accounts for approximately 15 percent of all arrears.
- Retroactive support accounts for approximately 4 percent of the arrears.
- Over a third of all cases enter the system with a pre-application balance.

End Notes

¹ ***Child Support Enforcement FY 1999 Preliminary Data Report.*** U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. 1999. See Tables 6 and 13.

² ***Twenty-third Annual Report to Congress.*** U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. 1998. See Table 41.

³ ***Child Support Enforcement Department of Human Services Performance Audit.*** Report of the State Auditor. June 1999.

⁴ ***Child Support and Low Income Families: Perceptions, Practices and Policy.*** Maureen Waller and Robert Plotnick. Published by the Public Policy Institute of California. November 1999.

⁵ ***What if All the Money Came Home?*** Vicki Turetsky, CLASP. Page 3, June 2000.

⁶ ***The Establishment of Child Support Orders for Low Income Non-custodial Parents.*** Department of Health and Human Services, Office of the Inspector General, OEI-05-99-00390. July 2000.

⁷ ***Statistical Package for the Social Sciences.*** Version 10.0

⁸ While it would have been ideal to have a sample that generated point estimates at the 95% confidence interval ± 2 points, this would have required a much larger sample, 2,401 cases. Given the amount of detail that had to be extracted on each case, this was not an option.