

Enhancing Child Support Enforcement Efforts Through Improved Use of Information on Debtor Income

Final Report

Prepared for:

Department of Health and Human Services
Office of the Assistant Secretary for Planning and Evaluation/Office of Human Services Policy and the Administration for Children and Families/Office of Child Support Enforcement

Prepared by:

The Lewin Group

October 2006

Enhancing Child Support Enforcement Efforts Through Improved Use of Information on Debtor Income

Final Report

Prepared for:

Department of Health and Human Services

Office of the Assistant Secretary for Planning and
Evaluation/Office of Human Services Policy and the
Administration for Children and Families/Office of Child
Support Enforcement

Prepared by:

The Lewin Group

Karen Gardiner

Mike Fishman

Sam Elkin

Asaph Glosser

This report was produced under the direction of Linda Mellgren (ASPE) and Dennis Putze (ACF/OCSE) under ASPE contract 282-98-0016, Task Order 32, Jerry Regier, Principal Deputy/Assistant Secretary for Planning and Evaluation. Any opinions, findings, conclusions, or recommendations expressed in this report are those of the authors and do not necessarily reflect the views of the federal agencies that funded or reviewed this report. This report is available on line at: <http://aspe.hhs.gov/hsp/07/CSE-enhancement/debtor>

Table of Contents

EXECUTIVE SUMMARY	i
A. BACKGROUND	i
B. SUMMARY OF FINDINGS	iii
C. IMPLICATIONS FOR STATE CHILD SUPPORT ENFORCEMENT AGENCIES	v
I. INTRODUCTION.....	1
A. BACKGROUND	1
B. METHODOLOGY.....	2
1. Populations	2
2. Data Elements.....	3
3. Understanding Data Time Frames.....	7
C. STRUCTURE OF REPORT.....	7
II. SHOULD STATES ACTIVELY PURSUE COLLECTIONS FROM DEBTORS WHO SHOW NO WAGES?.....	9
A. HOW MUCH INCOME DO NO-WAGE DEBTORS HAVE?	9
B. IS IT LIKELY THAT NO-WAGE DEBTORS CAN PAY OFF THEIR ARREARS?	14
C. ARE DEBTORS WITH NO WAGES AVAILABLE TO BE IN THE LABOR FORCE?.....	17
D. WHAT IS THE STATE VARIATION IN INCOME?	18
III. DO ARREARAGES DECLINE OVER TIME?.....	21
A. IS CHANGE IN ARREARS RELATED TO SIZE?.....	21
B. IS DEBT REDUCTION RELATED TO INCOME SOURCE?.....	23
C. ARE SOME TYPES OF ARREARS MORE LIKELY TO BE ELIMINATED?	25
D. WHAT IS THE STATE VARIATION IN DEBT REDUCTION?.....	26
IV. CONCLUSION.....	29
A. SUMMARY OF FINDINGS	29
B. IMPLICATIONS FOR STATE CHILD SUPPORT ENFORCEMENT AGENCIES	31
APPENDIX A: FEDERAL ADMINISTRATIVE DATA	A-1
A. FEDERAL PARENT LOCATOR SERVICE	A-1
1. Background.....	A-1
2. Database Files	A-2
B. FEDERAL OFFSET PROGRAM	A-4
1. Background.....	A-4
2. Database Files	A-6
C. STATE PERFORMANCE DATA.....	A-7
1. 157 Report.....	A-7
2. 34A Report	A-8
3. 396A Report	A-9
D. POTENTIAL MANAGEMENT QUESTIONS.....	A-10
1. Matching the FPLS Databases: NDNH and the FCR.....	A-11
2. Matching the FPLS and FOP.....	A-12
3. FPLS and Performance Data.....	A-12
E. CHARACTERISTICS OF DATABASES.....	A-13
APPENDIX B: ALL DEBTOR EXHIBITS	B-1
APPENDIX C: NO-WAGE DEBTOR EXHIBITS.....	C-1
APPENDIX D: CHANGE IN ARREARS EXHIBIT	D-1
APPENDIX E: STATE PROFILES.....	E-1

EXECUTIVE SUMMARY

A. Background

The recently released National Child Support Enforcement Strategic Plan for Fiscal Years 2005 to 2009 recognizes that the Federal-state child support enforcement program, operated under the authority of Title IV-D of the Social Security Act (IV-D) is no longer primarily a welfare reimbursement and revenue-producing program. Rather, it is an important component of Federal, state, community and faith-based efforts to help families attain self-sufficiency by making child support a more reliable source of income.¹ The plan addresses getting money to families, preventing the accumulation of child support arrearages, and improving program accountability through performance measurement.

The Office of Child Support Enforcement (OCSE) within the Department of Health and Human Services(HHS)/ Administration for Children and Families(ACF) has a wealth of information resources that can be used to help national and state policy makers and program managers develop strategies to ensure that the IV-D program is meeting the goals set forth in the strategic plan. These include:

- The Federal Parent Locator Service (FPLS), which helps state child support programs locate non-custodial parents and putative fathers so that they can establish paternity and child support orders, and enforce and modify orders. The FPLS includes two databases: The National Directory of New Hires and the Federal Case Registry.
- The Federal Offset Program Case Master File, which includes person-level data for cases submitted for Federal income tax refund offsets, administrative offsets, passport denials, and the multi-state financial institution data match.
- State performance data, which is aggregate data collected annually from the states on paternity establishment, order establishment, collections, arrears, and expenditures. Data are used to calculate incentive payments and to develop annual statistical reports.

This report examines how some of the information available to OCSE and the states' IV-D programs through the Federal Parent Locator Service can be used to enhance enforcement efforts. Specifically, this report explores the potential income sources of non-custodial parents with arrearages. It examines alternative income sources for those obligors who have no reported income in the Unemployment Insurance (UI) Quarterly Wage data and for all obligors who have arrearages. It also analyzes how arrearages for individual obligors change over time, and how those changes are related to type and amount of income. By helping Federal and state policy makers and managers understand obligor income streams and debt patterns, it is hoped that this report will contribute to the development of additional data-driven solutions for enhancing child support collections. This report also summarizes Federal administrative data, including how it can be used to answer program management questions.

The data used for this study come from three primary sources:

¹ Administration for Children and Families Office of Child Support Enforcement (2005). *National Child Support Enforcement Strategic Plan FY 2005-2009*. Available on line at: http://www.acf.hhs.gov/programs/cse/pubs/2004/Strategic_Plan_FY2005-2009.pdf

- Arrearage data from the OCSE Federal Offset Program Case Master File. Data were provided for debtors who, in March 2003, had no wages based on a match with quarterly wage files for the four quarters ending December 2002 and for all non-custodial parents who owed debt as of February 2005.
- Internal Revenue Service data from IRS Information Returns Master File (IRMF). Data were provided for Tax Year 2003.
- Social Security Administration (SSA) data from the State Verification and Exchange System (SVES), which provides information on confinement in prisons and correctional facilities, as well as benefit amounts paid under Title II (Social Security Old-Age, Survivors, and Disability Insurance) and Title XVI (Supplemental Security Income).

Data were provided by OCSE. All individual identifiers (such as names, addresses, and Social Security numbers) were removed to protect the confidentiality of the individuals included in the data set. However, encrypted identifiers allowed matching of records among the various data sets. As an added privacy precaution, income from each source was top-coded at \$100,000.

Two populations were defined for analyses:

- ***“No-wage” debtors***: These individuals are a subset of child support debtors; they had arrears in March 2003 and did not have quarterly wages reported in the prior four quarters, based on data from the National Directory of New Hires (NDNH). This group, referred to throughout this report as “no-wage debtors” consists of about 1.7 million individuals. This group represents about 34 percent of all debtors.
- ***“All debtors”***: These are all individuals who had child support arrears in February 2005. This group includes about 5.3 million individuals. It is estimated that this file contains approximately 85 percent of all individuals with child support obligations in the IV-D system.

Exhibit ES.1 indicates the income sources that were considered for the analyses.

Exhibit ES.1: Description of Income Sources

Income Source	Description
Wages	Wages, tips, and other compensation
Gambling	Gross winnings
Stocks, Bonds, Etc.	Proceeds from stocks and bonds, bartering, and aggregate profit/loss
Social Security	Total benefits paid minus any repayments from the four prior years
Certain Government Payments	Taxable grants (from federal, state, or local government), UI compensation, agricultural subsidies, and prior year refund of state and local taxes
<i>UI Compensation</i>	Unemployment Insurance compensation
<i>Prior Year Refund of State and Local Taxes</i>	Prior year refund of state and local taxes
<i>Other Government Payments</i>	Taxable grants and agricultural subsidies
Dividends	Capital gains, cash liquid distribution, noncash liquid distribution, and ordinary dividends
Interest	Interest and savings bonds

Income Source	Description
Miscellaneous	Non-employee compensation, ² medical payments, fishing income, rents, royalties, other income, substitute payments for dividends in excess of Golden Parachute, crop insurance
<i>Non-employee compensation</i>	Non-employee compensation
<i>Other Miscellaneous</i>	All other miscellaneous income fields
Pensions	Primarily gross distributions ³

B. Summary of Findings

States should actively pursue collections from debtors with no indicated wages. Of the 1.7 million debtors in the “no wage” file, almost half (46 percent) had an income source in the following year. The median income amount of these debtors, however, was low – about \$7,500 (compared to about \$13,200 for all debtors). Because the median debt amount for no-wage debtors (about \$9,800) exceeds their median income, identifying and applying various enforcement mechanisms likely will not eliminate large amounts of debt for the median debtor. However, almost one in ten no-wage debtors had income in excess of \$20,000 per year. State child support agencies could identify these debtors and take appropriate enforcement actions.

The primary income for no-wage debtors were wages and wage-like sources. About one-fourth of all “no-wage” debtors had wages in the following year. These individuals might be in jobs not covered by the Unemployment Insurance system (thus would not appear in the NDNH quarterly wage file) or could have cycled out of unemployment between the somewhat different time periods captured by the different data sets. The median amount of this income source, however, was very low – about \$4,500. About half as many no-wage debtors (one in eight) had what the IRS terms “miscellaneous income,” including non-employee compensation for jobs not performed as official employees. The median income was considerably higher for those with this income source (\$8,100). About one in nine debtors had Social Security income (either Old Age Survivors and Disability Insurance or Supplemental Security Income); the median amount was the highest of the three primary sources (\$8,900).

By way of comparison, debtors in the “all debtor” file were also most likely to have wage-like income. Like no-wage debtors, the most common income source among all debtors was wages. Fully two-thirds of the debtors in this file had wage income. The median amount, though, was about three times larger (\$12,500). Miscellaneous income was also common; about one in ten debtors had this source. However, government payments, including Unemployment Insurance, were more common among all debtors (about one-fourth had income from this source). Social Security was not a common income source among all debtors (fewer than 1 in 20).

Higher arrears are associated with lower incomes. The study explored the relationship between debtors’ arrearages and income amounts. For most income sources, the median income of no-wage debtors was highest at the lowest arrearage levels. Wages is a prime example. The median wages of debtors were highest (\$8,900) at the lowest arrearage level (\$1 to

² Examples of non-employee earnings include fees, commissions, prizes, awards, and other compensation for services performed as a non-employee (e.g., individual contractor). The amounts reported as non-employee compensation are subject to self-employment tax.

³ This includes pensions for public servants.

\$149) and declined by half (\$4,470) at the highest arrearage level (\$100,000 and up). However, the median income amount for two sources – Social Security and government payments – *increased* with debt amount. The patterns were the same for debtors in the all debtor file, with the exception of miscellaneous income; the median amount increased as debt rose.

Many no-wage debtors appear to be available to be in the labor force. About one in ten no-wage debtors were receiving Social Security benefits, thus were unlikely to work due to age or disability. Further, one in ten no-wage debtors have a history of confinement in a prison, jail, or other correctional facility.⁴ The analysis only showed if there was a match and not whether the debtors were in such a facility at the time of the data match. If one assumed that all the 10 percent of debtors with a history of confinement were in correctional facilities at the time of the data match and that the 10 percent of debtors who were Social Security beneficiaries were not in the labor force, the majority of debtors – eight in ten – *may* have been available to work. (The data provided no information about other barriers to work such as homelessness, substance abuse, or lack of job skills.) Similar data for all debtors were not available.

Many debtors do reduce their arrears over time. The study explored changes in debt amounts of those individuals in the no-wage file between March 2003, August 2004, and February 2005. Between the first two time periods, total debt among the population of no-wage debtors fell by \$2 billion – a decline of about 8 percent. Although arrearage amounts rose between 2004 and 2005, the aggregate change in debt between 2003 and 2005 was a reduction of \$920 million, or about 3 percent. Debtors who owed less than \$5,000 were most likely to have a complete elimination of arrears between 2003 and 2004 (almost one in three). An additional one in five had a partial reduction. Thus, almost half of those that owed less than \$5,000 had a reduction in debt. Among those who owed more than \$20,000, the pattern was reversed.

The data do not identify the reason(s) for the change in debt. It is possible that debtors are paying off their arrears. However, it is also possible that state policies (e.g., debt forgiveness, closing cases) or technical issues (e.g., corrections to incorrect arrearages amounts for some individuals) play a role. Data for all debtors were not available.

Debt reductions appear associated with income and arrearage type. The income sources most associated with total reduction in arrears were stocks/bonds, dividends, interest, prior year tax refunds, and government payments other than Unemployment Insurance. About one-third of debtors with these sources had no arrears in 2004. Debtors with income from wages, Unemployment Insurance, and non-employee compensation were most likely to owe more debt in 2004 than 2003 (about half of debtors with these sources had increases).

The type of debt also seems to make a difference. Debtors were far more likely to have had a complete or partial reduction in arrears if they owed non-TANF debt only (almost half of debtors in this category). By way of comparison, less than four in ten debtors who owed TANF arrears only and about one-third of those who owed both types of debt had reductions (either full or partial) between 2003 and 2004.

⁴ This figure is based on SVES data provided by the Social Security Administration. The data identify individuals confined in a number of different types of related facilities, including mental facilities that hold individuals found not-guilty-by-reason-of-insanity or other mental condition. See pages 6-7 for more discussion of this data source. For the sake of simplicity, this paper often refers to the whole range of these facilities as “prisons” or “correctional facilities.”

C. Implications for State Child Support Enforcement Agencies

The findings reported above indicate that federal administrative data can be used to help states and OCSE manage the child support enforcement program. These findings involve a match between the Federal Offset Program (FOP) Case Master File, the Quarterly Wage File of the NDNH, and IRS data. Other data sources (e.g., the Federal Case Registry, the NDNH) could answer additional management questions at both the state and national level. The findings from the FOP/IRS match have a number of implications for child support enforcement programs. They are grouped into three areas: income sources and amounts, debt type, and confinement in prisons or other correctional facilities.

Income sources and amounts. Median total income, for no-wage and all debtors with at least one source of income, was low – about \$7,500 for no-wage debtors and \$13,200 for all debtors – particularly in comparison to the median U.S. household income (over \$43,000) and per capita income (over \$23,000).⁵

- The low median amount of the most common source of income – wages – suggests that for no-wage debtors and all debtors, wage withholding will not in itself eliminate large arrearages, particularly if the debtor also has a current support payment.
- State child support agencies may want to look more closely at no-wage and all debtors receiving non-employee compensation. This income is not generally captured by state employment agencies and may represent an additional enforcement opportunity for states, especially considering the relatively high median income amounts.
- Social Security was one of the more common sources of income for no-wage debtors. Social Security receipt generally is indicative of detachment from the labor force due to age or disability. Modifications may be warranted for this group of debtors to prevent further accumulation of debt. This may especially be the case if the initial order was set at a time when the debtor was working or had other sources of income. Retirement and disability payments under Title II of the Social Security Act (Old Age, Survivors, and Disability Insurance) can be attached, and the children may be eligible for benefits.
- Government income, including UI compensation, is a prevalent income source for all debtors and UI income can be attached. Child support enforcement agencies might want to target these individuals for order modification because orders were likely set according to pre-job loss wages. Thus, there is a danger of arrearages building. Orders might be considered for short-term modifications (e.g., set to return to the original order amount after the standard 26-week UI benefits period). Also, the provision of employment supports could hasten re-employment and reduce the amount of time that the debtor is accumulating arrearages.
- Income associated with assets, such as interest, dividends, and proceeds from stock and bond transactions was less common. However, no-wage debtors with these types of income were the most likely to eliminate their arrears from one year to the next. Thus, these income sources may be suggestive of additional assets that child support enforcement agencies can seize or intercept, which many state programs may already be doing.

⁵ Carmen DeNavas-Walt, Bernadette D. Proctor, and Robert J. Mills. 2004. *Income, Poverty, and Health Insurance Coverage in the United States: 2003*. Washington, D.C.: U.S. Census Bureau (<http://www.census.gov/prod/2004pubs/p60-226.pdf>).

Debt type. The no-wage debtors, who owe both TANF and non-TANF child support debt, appear to have the highest debt level and least likelihood of reducing their debt from one year to the next.

- Child support agencies might want to explore the characteristics of these cases, including:
 - Are debtors who owe both types of debt more likely to be involved with more than one case?
 - Are they more likely to have been in the child support system for a longer time, thus accumulating more debt?
 - Are they more likely to owe both current support and arrears (as opposed to debt only)?
 - What is the order amount and was it set by default (and if so, what income assumptions were used)?
- Additional information might suggest a modification that would increase the chances of more reliable collections or indicate the need for referrals to employment programs.

Prisoner data. Matching state child support data to SVES data on confinement in prisons or other correctional facilities could be instructive for a number of reasons.

- It indicates the proportion of the caseload that is unable to earn income, at least for a specified period of time. This proportion of the caseload will accumulate arrearages if action is not taken to modify the order amount.
- The match would be especially valuable if states can ascertain the length of confinement. For example, debtors with relatively short confinements, combined with past payment history, will likely have different payment and debt profiles than those who accumulated large arrearages prior to confinement.
- States may want to examine how to better collaborate with corrections officials to ensure that child support obligors in the corrections system are quickly identified and that appropriate actions are taken in accordance with state guidelines and policies.

I. INTRODUCTION

A. Background

The Office of Child Support Enforcement (OCSE) National Child Support Enforcement Strategic Plan for Fiscal Years 2005 to 2009 recognizes that the Federal-State child support enforcement program, operated under the authority of Title IV-D of the Social Security Act (IV-D) is no longer primarily a welfare reimbursement and revenue-producing program. Rather, it is an important component of Federal, state, community and faith-based efforts to help families attain self-sufficiency by making child support a more reliable source of income.⁶ The Plan addresses getting money to families, preventing the build-up of child support arrearages, and improving program accountability through performance measurement.

The Plan emphasizes the importance of having data-driven solutions to the sometimes difficult task of assuring that children are provided with the financial resources they need. OCSE has a wealth of information resources that can be used to help national and state policy makers and program managers develop strategies to ensure that the IV-D program is meeting the goals set forth in the strategic plan. These include:

- The Federal Parent Locator Service (FPLS), including expansions authorized by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.⁷ The FPLS helps state child support programs locate non-custodial parents and putative fathers so that they can establish paternity and child support orders, and enforce and modify orders. The FPLS includes two databases: The National Directory of New Hires and the Federal Case Registry.
- The Federal Offset Program Case Master File, which includes person-level data for cases submitted for Federal income tax refund offsets, administrative offsets, passport denials, and the multi-state financial institution data match.
- State performance data, which is aggregate data collected annually from the states on paternity establishment, order establishment, collections, arrears, and expenditures. Data are used to calculate incentive payments and to develop annual statistical reports.

Appendix A provides additional information about these data sources, including how they can be used by states and OCSE to manage the child support enforcement program. For example, the NDNH within the FPLS includes quarterly wage data from the State Unemployment Insurance Quarterly Wage System (and all agencies of the Federal government) and new hire data provided through submission of W-4 information. Use of this information ensures that states can help non-custodial parents provide regular payments for their children's financial needs. OCSE estimates that use of the NDNH data has resulted in annual collections of \$372 million nationally.⁸ However, some non-custodial parents do not appear to have reported

⁶ Department of Health and Human Services/ Administration for Children and Families/Office of Child Support Enforcement (2005). National Child Support Enforcement Strategic Plan FY 2005-2009. Available on line at: http://www.acf.hhs.gov/programs/cse/pubs/2004/Strategic_Plan_FY2005-2009.pdf

⁷ Public Law 104-193.

⁸ *Challenges and Success in Collecting Interstate Child Support*, The Story Behind the Numbers Report, OCSE IM-05-07, July 13, 2005

income in the NDNH and not all income that could be used to pay child support is required to be reported to the NDNH. As described in a separate report, states are already developing data warehouses that link numerous sources of state administrative data to better understand and operate their child support programs.⁹

This report examines how information available to OCSE and state IV-D programs through the Federal Offset Program and the Internal Revenue Service can be used to help address two of the primary goals of the strategic plan: (1) to make child support a reliable source of income, and (2) to prevent the build up of arrears. The report explores the potential income sources for non-custodial parents with arrearages. It examines alternative income sources for those obligors who have no reported income in the quarterly wage data and for all obligors who have arrearages. It also analyzes how arrearages for individual obligors change over time, and how those changes are related to type and amount of income. By helping Federal and State policy makers and managers understand debtors' income streams and arrearage patterns, it is hoped that this report will contribute to the development of additional data-driven solutions for enhancing child support collections.

Appendices B-E provide detailed tables of the findings, including state-by-state profiles.

B. Methodology

The data used in this analysis comes from three main sources:

- Arrearage data from the Federal Office of Child Support Enforcement's Federal Offset Case Master File. Data were provided for a sample of debtors who, in March 2003, had no wages in the preceding four quarters (based on data from the NDNH) and all non-custodial parents who owed debt as of February 2005.
- Internal Revenue Service data from IRS Information Returns Master File (IRMF). Data were provided for Tax Year 2003.
- Social Security Administration (SSA) data from the State Verification and Exchange System (SVES), which provides information on confinement in prisons or other correctional facilities as well as benefit amounts paid under Title II (Social Security Old-Age, Survivors, and Disability Insurance) and Title XVI (Supplemental Security Income).

The data analyzed for this report were provided by OCSE. All individual identifiers (such as names, addresses, and Social Security numbers) were removed to protect the confidentiality of the individuals included in the data set. However, encrypted identifiers allowed matching of records among the various data sets. As an added privacy precaution, income from each source was top-coded at \$100,000. Because the population size is much smaller for high-income debtors, top-coding adds an additional protection against accidental identification.

1. Populations

Through matches between data on child support debt from the Federal Offset Program Case Manager file and data on quarterly wages from the NDNH, two populations were defined for analysis:

⁹ Enhancing Child Support Enforcement Efforts: *Summary of Data Warehouse Efforts in Nine States*. Prepared by The Lewin Group for the Department of Health and Human Services, Washington D.C. (October , 2006).

- *“No-wage” debtors*: These individuals are a subset of child support debtors; they had arrears in March 2003 and did not have quarterly wages reported in the prior four quarters. This group, referred to throughout this report as “no-wage debtors” consists of about 1.7 million individuals.
- *“All debtors”*: These are all individuals who had child support arrears in February 2005. This group includes about 5.3 million individuals. This file contains approximately 85 percent of all individuals with child support obligations in the IV-D system.¹⁰

All data analyzed in this report concerns one or both of these two sets of individuals.

2. Data Elements

The analysis in this report is based on the following data for the individual child support debtors: arrearage amounts; quarterly wage data; W-2 and 1099 income information from IRMF; prison/correctional facility data from SVES; and SSA Title II (Social Security Old-Age, Survivors, and Disability Insurance) and Title XVI (Supplemental Security Income) benefit information, also from SVES.

a. Arrearage Data

Arrearage data come from OCSE’s Federal Offset Case Master File. For each child support debtor, the data included the amount of the arrears, the state or states to which the debt was owed, and whether the debt was owed for a TANF case or a non-TANF case. The all debtor dataset contains arrearage data for all 5,312,622 individuals who owed child support debt in February 2005.

Information was available for the no-wage debtors for three points in time: March 2003, August 2004 and February 2005.

- The March 2003 data set contained information on the 1,728,716 debtors in March 2003 who did not have any quarterly wages reported in the four previous quarters.
- The August 2004 data set included arrearage data on the no-wage debtors identified in March of 2003. This second data set contained information on 1,402,221 individuals; the remaining 326,495 no longer had arrears or had closed cases by August 2004.
- The February 2005 data on the no-wage debtors was extracted from the all debtor file using the encrypted identifiers match. Of the initial 1.7 million no-wage debtors identified in March 2003, 1,370,772 had a match in the February 2005 all debtor file – meaning that they still owed arrears in February 2005.

b. NDNH Quarterly Wage Data

OCSE identified those debtors with no wages in 2002 using the Quarterly Wage Files in the NDNH. The OCSE Quarterly Wage database comes from State Workforce Agencies (SWA)¹¹ and from quarterly wage data submitted by all federal agencies and the military.¹² The SWA

¹⁰ Unpublished tabulations from OCSE based on data from several large states.

¹¹ State Workforce Agencies are also referred to as State Employment Security Agencies (SESAs)

¹² Who Owes Child Support Debt, The Story Behind the Numbers, Information Memorandum IM-04-04, August 13, 2004 OCSE/ACF/DHHS, Washington DC.

data include wages for those individuals covered by State Unemployment Insurance (UI). Overall, it is estimated that about 98 percent of non-farm wage and salary employment is covered by Unemployment Insurance. However, certain occupations and wages are not captured by these data. Many of the employees not covered are agricultural workers, state and local governmental employees, domestic worker sectors, or in the Armed Forces.¹³ In addition, the Quarterly Wage data do not include self-employment earnings.¹⁴

c. IRS Information Return Data on Incomes

Income data in this report come from the IRS’s 2003 IRMF. Like the quarterly wage data, the IRMF file was stripped of all individual identifiers. As noted above, income from each source document was top coded at \$100,000 as an added privacy precaution.

The IRMF consists of information from various IRS source documents, such as the W-2 and 1099s. *Exhibit I.1* presents a list of the source documents used for this report.¹⁵

Exhibit I.1: IRS Information Returns Analyzed in This Report

Source	Source Title
W-2	Wage and Tax Statement
W-2G	Certain Gambling Winnings
Business CTR (Form 8300)	Report of Cash Payments Over \$10,000 Received in a Trade or Business
K-1 1065	Partners Share of Income, Credits, Deductions, etc.
K-1 1041	Beneficiary’s Share of Income, Credits, Deductions, etc.
K-1 1120S	Shareholder’s Share of Income, Credits, Deductions, etc.
1099-S	Proceeds from Real Estate Transactions
1099-B	Proceeds From Broker and Barter Exchange Transactions
1099-A	Acquisition or Abandonment of Secured Property
SSA-1099	Social Security Benefit Statement
1099-C	Cancellation of Debt
1099-G	Certain Government Payments
1099-DIV	Dividends and Distributions
1099-INT	Interest Income
1099-MISC	Miscellaneous Income
1099-OID	Original Issue Discount
1099-PATR	Taxable Distributions Received from Cooperatives
1099-R	Distributions from Pensions, Annuities, Retirement or Profit-sharing Plans, IRAs, Insurance Contracts, etc.

The IRMF data were used to identify potential income sources of child support obligors. Not all variables in the IRMF provide direct measures of income.¹⁶ These non-income items generally fall into three categories:

¹³ See Bureau of Labor Statistics, BLS Handbook of Methods, Chapter 5, “Employment and Wages Covered by Unemployment Insurance,” April 1997, available on the BLS website at <http://www.bls.gov/opub/hom/pdf/homch5.pdf>.

¹⁴ The IRS form 1099-MISC, included in our analysis, does include some self-employment data.

¹⁵ The IRMF data received from the IRS includes five other source documents not included in this analysis. Lewin excluded the following four because the data contained no amounts for any of the individuals in the samples: Foreign Person’s U.S. Source Income Subject to Withholding; IRA Contribution Information; Payments from Qualified Education Programs; and Changes in Corporate Control and Capital Structure. Lewin also excluded the source Distributions from Medical Savings Accounts. In addition to only being reported for a very small number of child support debtors (585), the information reported from that source does not appear to represent or approximate income or assets that would be of interest to state child support programs.

- *Amounts that reflect assets or resources held by the obligor but are not income.* Some information reported on the 1099s represents transactions, not income. For example, the amounts for stock and bond transactions reported on a 1099-B reflect proceeds from a specific transaction, not capital gains. An individual can buy and sell stocks multiple times – each transaction being recorded on the 1099-B – but this does not mean that the sum of these amounts represents income. In addition, there is some variation across the 1099s in whether the amounts reported represent net or gross amounts. For example, the amounts listed on the 1099-S detailing real estate transactions represent gross sales. Because real estate brokers do not report the amount the seller paid for the property on the 1099-S, the amount of net income cannot be calculated. However, even though these amounts are not income, they can be used to indicate that an individual may have assets that can produce income, so they were included in some of the analysis.
- *Amounts to be netted out of income.* Some information in the IRMF file represent amounts to be subtracted from income, rather than added as income, for example, repayments to the Social Security Administration in 2003 due to overpayments in previous years. Calculations in these cases were made to generate a net income amount.
- *Variables that did not represent income in 2003 and did not fit into either of the previous two categories.* An example is wages reported for a previous year. These variables were omitted from the analysis.

As indicated above, there were some source documents on the IRMF file for which only a very small percentage of the debtors in our files had a match. These matches were included in our discussions of whether or not the debtors have any income; however, for the sake of clarity, most of the analysis is based on the nine most common IRS source documents for which we had matches.

Based on an analysis of each line item from the source document, a total income amount was calculated for that source. *Exhibit I.2* shows what kinds of income and/or information is included in each income category. The Exhibit includes two income sources – certain government payments and miscellaneous income – that, for purposes of analysis, are broken out into more detailed categories.

Exhibit I.2: Description of Income Sources

Income Source	Description
Wages	Wages, tips, and other compensation
Gambling	Gross winnings and winnings from identical wagers
Stocks, Bonds, Etc.	Proceeds from stocks and bonds, bartering, and aggregate profit/loss
Social Security	Total benefits paid minus any repayments from the four prior years
Certain Government Payments	Taxable grants (from federal, state, or local government), UI compensation, agricultural subsidies, and prior year refund of state and local taxes

¹⁶ It should be noted that the data set provided by OCSE only contained select variables from the IRMF. The full IRMF file contains data on all lines from the IRS information returns. Most of these lines are not useful in measuring income. For example, the W-2 document includes lines on tax withholding, and the IRMF contains variables to represent those lines. Almost all the non-income variables were already removed from the data set before it was provided to The Lewin Group (e.g., it does not include data on tax withholding).

Income Source	Description
<i>UI Compensation</i>	Unemployment Insurance compensation
<i>Prior Year Refund of State and Local Taxes</i>	Prior year refund of state and local taxes
<i>Other Government Payments</i>	Taxable grants and agricultural subsidies
Dividends	Capital gains, cash liquid distribution, noncash liquid distribution, and ordinary dividends
Interest	Interest and savings bonds
Miscellaneous	Non-employee compensation, ¹⁷ medical payments, fishing income, rents, royalties, other income, substitute payments for dividends in excess of Golden Parachute, crop insurance
<i>Non-employee compensation</i>	Non-employee compensation
<i>Other Miscellaneous</i>	All other miscellaneous income fields
Pensions	Unrealized appreciation, other income, gross distributions ¹⁸

In order to provide a broader picture of debtors' income and assets, a total income variable for each debtor was created. This variable is made up of seven of the nine income sources listed above. As indicated, transaction amounts were omitted when the data could not be used to determine net income amounts.

d. SSA Data

Data from SVES was also used for this analysis. Operated by SSA, SVES may, upon request, include data on confinement in prisons or other correctional facilities or in mental facilities that hold individuals found not-guilty-by reason of insanity or other mental conditions, and on Social Security receipt.¹⁹ Debtor data was matched with certain components of the SVES data and then provided for analysis without any personal identifiers.

- **Prison Data.** Individuals in penal institutions for more than 30 days are not eligible to receive payments under Title II (OASDI) and for a calendar month under Title XVI (SSI) of the Social Security Act. Institutions provide SSA with confinement information for all their inmates in order for SSA to determine if OASDI and SSI payments are being incorrectly made.²⁰ Although all institutions are eligible (SSA has reporting agreements with over 5,000 state, local and federal correctional and mental correctional institutions), no data exist that document the exact percent that participate. Since the extent of SVES coverage is not determined, the data cannot be used to calculate the percentage of child support debtors in prison or other correctional facilities. However, the analysis conducted for this report indicated the percent of debtors identified as being in such facilities in the SVES.

¹⁷ Examples of non-employee earnings include fees, commissions, prizes, and awards for services performed as a non-employee (e.g., individual contractor). The amounts reported as non-employee compensation are subject to self-employment tax.

¹⁸ This includes pensions for public servants.

¹⁹ For the sake of simplicity, this paper often refers to the whole range of these facilities as "prisons" or "correctional facilities."

²⁰ As an incentive to participate, institutions receive a payment from SSA for each institutionalized individual they report to SSA that is subsequently removed from a benefits program.

Individual-level prison/correctional data were not made available so separate analysis of income or arrears was possible for debtors who are or had been in a correctional facility.

- ***Title II and Title XVI Data.*** Through SVES, information on debtors' receipt of benefits provided under Title II and Title XVI of the Social Security Act was obtained. Using encrypted identifiers, OCSE was able to match the debtors in the no wage file to individual level 2003 Title II and Title XVI information.

3. Data Time Frames

Any interpretation of findings in this report must take into account that the time periods from which the data were drawn do not line up precisely. That is, the different files do not encompass identical time periods. Having identical time periods would provide a higher level of confidence in the relationships between income and arrears.

For the two debtor files (no wage and all debtors), it is important to understand that the individuals in the no wage file are not simply a subset of those in the all debtors file. The no wage file is composed of individuals who owed arrears in March 2003, whereas the all debtors file includes those individuals who owed debt as of February 2005. As noted, there is substantial crossover between the two groups, but 21 percent of the obligors in the no wage file do not appear in the all debtors file. These missing obligors may no longer owe debt or the case may have been closed. No information on case status was provided by OCSE.

The differing time frames also require special attention in terms of debtors' income. Debtors were included in the no-wage file if, according to quarterly wage data, they had no reported earnings in the NDNH in the four preceding quarters. Income data is based on the IRS IRMF containing tax return information for Tax Year 2003. Therefore, these two data sources do not encompass the same time period. Having non-wage income or wage income in 2003 does not necessarily mean that similar income was available in 2002.

C. Structure of Report

The remainder of the report is divided into four sections and multiple appendices. Each section is described briefly below.

Section II summarizes findings from analysis of the no-wage file. It explores the following questions: How much income, and what type of income, does no-wage debtors have? Is it likely these debtors will pay down their arrears? Are these debtors able to work? How do these questions vary by state? Comparisons are made throughout the section to findings from the analysis of the all debtors file.

Section III describes changes in arrearage levels between three points in time among debtors in the no-wage file. It seeks to answer the following: Is change in arrears (e.g., increase or decrease) related to arrearage size? To income amount and source? To type of arrears? To patterns of prior arrears (e.g., a history of growth or reduction)? Can states use this information to identify cases that need action?

Appendix A describes Federal administrative data that could potentially be used by OCSE and states for program management and oversight. Specifically, it describes data in the Federal Parent Locator Service (FPLS), information collected by the Federal Offset Program Case Master File, and aggregate state performance data.

Appendix B provides detailed tables on debtors in the all debtor file, including state-level analyses.

Appendix C provides detail on state-level analyses of the no-wage file.

Appendix D provides additional detail on change in arrearage amounts for debtors in the no wage file.

Appendix E includes state-level profiles of arrearage and income data.

II. SHOULD STATES ACTIVELY PURSUE COLLECTIONS FROM DEBTORS WHO SHOW NO WAGES?

Wage withholding is a key tool for child support collections and is often incorporated into the child support order. About two-thirds of debtors in the all debtor file have reported wages. But what is known about the debtors with no reported wages? Do they have other sources of income that could be attached? The analysis below aims to help states further understand both debtors' attachment to the labor force and presence of other income sources.

This section focuses primarily on debtors in the no-wage file – those who had no wages in the four quarters prior to the date the sample was drawn (March 2003). There were 1.7 million debtors in this file. Collectively, they owed about \$30 billion. The median debt amount was \$9,847. About two-thirds of the debt was held by the 28 percent of debtors who owed large (\$20,000 or more) arrearage amounts.

This section explores the following questions:

- How much income do no-wage debtors have?
- Is it likely that debtors can pay off their arrears?
- Are debtors with no wages available to be in the labor force?
- What is the state variation in income for no-wage debtors?

In addition, comparisons are made to findings from the analysis of the all debtor file. This file includes all 5.3 million debtors who owed arrears in February 2005. Collectively, this group owed almost \$79 billion – about 2.5 times the debt owed by the no-wage debtors. **Appendix B** includes exhibits identical to those for the no-wage analyses below.

In summary, the analysis found that **a substantial minority of no-wage debtors have income in the following year, and that the most common source (received by half of those with income) was wages**. The remainder generally had other wage-like income. Few had income from asset-related sources, such as interest, stock and bond transactions, or dividends. The amount of income for those who had one or more source, however, was generally low. The median income amount received did not exceed \$10,000 for any individual source. Nationally, about one in ten debtors in the no-wage file was in prison, jail, or another institution at some point.

A. How Much Income Do No-Wage Debtors Have?

Almost half (46 percent) of no-wage debtors had some source of income in the following year (compared with about three-quarters of debtors in the all debtor file). Three out of four of no-wage debtors had one source of income; one in five had two sources of income, and a much smaller proportion (about 1 in 20) had three or more sources.

Total income, for those with a source, was low. The median amount was \$7,549. As noted in the methodology section, total income described throughout this analysis refers to a sum of seven of the nine most common income types: wages, Social Security benefits, government payments, dividends, miscellaneous income, and pensions. Gambling winnings and proceeds stock and bond transactions are omitted because it was not possible to determine net amounts.

By way of comparison, the median household income in the U.S. was \$43,318 in the same year and the median per capita income was \$23,276;²¹ the median income among all debtors was \$13,249.

Exhibit II.1 shows income amounts for those who had at least one source of income. As it indicates, about one in five no-wage debtors had between one dollar and \$4,999 in income. Less than one in ten had income exceeding \$20,000 (about half the proportion of all debtors). Thus, while a substantial number of no-wage debtors had income, generally the amount was not large.

Exhibit II.1 also compares no-wage debtors to the entire population of debtors. Relative to the national household average, those in the all debtor file are disadvantaged. However, those in the all debtor file are not as disadvantaged as their counterparts in the no-wage file. For example, half as many have no income (one in four). One in four also has income in excess of \$20,000.

Exhibit II.1: Distribution of Income of No-Wage Debtors (Percent)

Income* Range	No-Wage Debtors	All Debtors
No Income	54.6%	25.3%
\$1 to \$99	2.3%	1.7%
\$100 to \$499	2.7%	2.8%
\$500 to \$999	2.3%	2.4%
\$1,000 to \$4,999	10.0%	12.1%
\$5,000 to \$9,999	10.2%	11.9%
\$10,000 to \$19,999	9.9%	17.8%
\$20,000 to \$49,999	6.1%	22.0%
\$50,000 to \$99,999	1.4%	3.5%
\$100,000 and above	0.6%	0.5%

*Income includes wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions. It excludes gambling proceeds and stock/bond transactions.

Exhibit II.2 shows the most common income sources for no-wage debtors (and all debtors) and *Exhibit II.3* indicates the median amount of each source.

²¹ Carmen DeNavas-Walt, Bernadette D. Proctor; and Robert J. Mills. 2004. *Income, Poverty, and Health Insurance Coverage in the United States: 2003*. Washington, D.C.: U.S. Census Bureau (<http://www.census.gov/prod/2004pubs/p60-226.pdf>).

Exhibit II.2: No-Wage Debtors by Income Type (percent)

Income Type	No-Wage Debtors	All Debtors
Wages	22.8%	63.9%
Government	4.3%	23.6%
<i>UI Compensation</i>	1.5%	13.0%
<i>Prior year refund of State and Local Taxes</i>	2.9%	13.7%
<i>Other Government Payments</i>	0.1%	0.1%
Miscellaneous	12.2%	10.3%
<i>Non-employee Compensation</i>	10.7%	8.6%
<i>Other Miscellaneous</i>	2.2%	2.1%
Pensions	2.7%	6.0%
Interest	4.3%	5.5%
Social Security	11.4%	4.3%
Dividends	1.2%	1.5%
Stocks and Bonds	0.7%	1.2%
Gambling	0.9%	0.8%
Any income source	46.3%	75.1%
No income source	53.7%	24.9%
Total	100.0%	100.0%

About one in four no-wage debtors had wages in 2003, making it the most common income source. The median amount was low – about \$4,500. Of those who had wages, about one in three also had another income source. That almost one out of four no-wage debtors in fact had wages in the following year needs to be understood within the context of the data. It reflects, in part, the different time periods (2002 wage records, 2003 IRS data). It also likely indicates that some of these debtors may have been self-employed and/or worked in jobs not covered by the Unemployment Insurance system and thus were excluded from the quarterly wage data file used for this analysis. Additionally, some no-wage debtors may not work in the formal economy, thus would not be captured in the IRS data.

Exhibit II.2 indicates that a **substantial additional group of no-wage debtors received wage-like income.** The second most common income source (slightly more than one in ten no-wage debtors) was “miscellaneous income.” Non-employee compensation, which represents payment for jobs performed not as official employees, and therefore is wage-like income not reported on W-2 forms, was the largest sub-category. Examples of income in this category include professional service fees (e.g., fees to attorneys, accountants, architects, contractors, subcontractors); fee splitting or referral fees paid by one professional to another; payments for services; and fees paid to a non-employee, including an independent contractor.²² The median amount of this source (\$9,017) was considerably higher than the median wage amount. About four in ten debtors with this income source matched to an additional source.

The third most-common income source was Social Security (again, about one in ten no-wage debtors had this type of income). The median Social Security amount was about \$9,000. Although this amount was about twice as high as the median wage income, debtors with this income were the least likely to match to an additional income source (fewer than three in ten).

²² Instructions for Form 1099-MISC, IRS.

An additional match with Social Security data provided additional insight into the types of benefits these debtors received. No-wage debtors were considerably more likely to receive Title II (Old Age, Survivors and Disability Insurance) benefits than Title XVI (Supplemental Security Income) benefits. Of those who received Social Security income, about six in ten received Title II only, about one in three received Title XVI only, and the remainder received both.

As with no-wage debtors, among all debtors, wages and miscellaneous income are the most common income sources. Almost two-thirds of all debtors, and almost one-fourth of no-wage debtors, had wage income. Miscellaneous income was also common (1 in 10 debtors had this source). Social Security was less common among all debtors than with no-wage debtors; it was an income source for less than 1 in 20 debtors in the all debtor file.

The median wage amount was considerably higher for debtors in the all debtor file (about \$12,500). Interestingly, median miscellaneous income for all debtors was only about half the median amount of no-wage debtors. This suggests that no-wage debtors may be doing more consulting-type work for non-employee compensation.

The second most common type of income among all debtors was government payments, including receipt of Unemployment Insurance (UI) and prior year state and local tax refunds. UI receipt indicates recent employment activity. In fact, analyses not shown here indicate that over nine in ten debtors who have government income (which includes UI) also have another source of income, the most common of which was wages (six in ten). Thus, at some point in the tax year, many of these debtors were earning wages. Government payment was not a common income source for no-wage debtors (less than 1 in 20 received this type of income).

Exhibit II.3: Median Income Amount, by Source (Dollars)

Income Type	No Wage Debtors	All Debtors
Dividends	\$23	\$20
Gambling	\$2,500	\$2,400
Government	\$350	\$765
<i>UI compensation</i>	\$2,032	\$2,910
<i>Prior year refund of State and Local Taxes</i>	\$151	\$167
<i>Other government payments</i>	\$1,391	\$916
Interest	\$30	\$26
Miscellaneous	\$8,171	\$4,507
<i>Non-employee compensation</i>	\$9,017	\$5,087
<i>Other miscellaneous</i>	\$2,500	\$1,800
Pensions	\$3,427	\$1,889
Social Security	\$8,956	\$8,532
Stocks Bonds Etc.	\$1,528	\$1,089
Wages	\$4,515	\$12,561

The income sources have implications for state child support enforcement efforts. The most common source – wages – is likely known to the enforcement agency because orders generally include wage attachments. The low median amount – about \$4,500 – suggests that wage withholding will not in itself eliminate large arrearages, particularly if the debtor also has a

current support payment. Even among all debtors wages were relatively low. In addition, the fact that garnishments are limited to 55 percent or 65 of disposable income, depending on whether the debtor is supporting a second family, further limits the likelihood that wages will contribute to large debt reductions. However, one in five no-wage debtors did owe less than \$2,500, so withholding or intercepting this income could substantially reduce arrearage amounts for lower-debt non-custodial parents.

These data also suggest that state child support agencies may want to look more closely at those debtors receiving non-employee compensation. This income is not generally captured by state employment agencies and may represent an additional enforcement opportunity for states, especially considering the relatively high median income amounts. Both wages and non-employee compensation suggest a higher likelihood that a debtor has a consistent source of income (states could use IRS data from multiple years to confirm this). If states find that debtors have more consistent income sources it will be easier to appropriately modify orders to promote more reliable payments on current support due and to prevent further accumulation of debt.

Receipt of Social Security can be an important marker for state child support enforcement agencies. Unlike many of the income sources listed above, Social Security receipt generally is indicative of detachment from the labor force due to age or disability. Furthermore, this income source was least likely to match to a second source (only 28 percent of no-wage debtors with Social Security income had another source), suggesting limited income relative to debtors with other sources. One implication for state child support enforcement agencies is that modifications may be warranted for this group of debtors to prevent further accumulation of debt. This may especially be the case if the initial order was set at a time when the debtor was working or had other sources of income. The relatively high percentage of Social Security recipients might also suggest that states could run periodic checks to identify those debtors who recently began receiving the benefits. States can use data from either the IRMF or State Verification Exchange System (SVES) to identify such cases.

Although not a common source of income for no-wage debtors, government income, including UI compensation, is a prevalent income source for all debtors. For child support enforcement purposes, it is important to note that recipients of UI compensation were recently attached to the labor force. Agencies might want to target these individuals for at least two reasons. First, orders for this population were likely set according to pre-job loss wages. Thus, there is a danger of arrearages building. Orders might be considered for short-term modifications (e.g., set to return to the original order amount after the standard 26-week UI benefits period). Second, the provision of employment supports (e.g., referrals to one-stop career centers) could hasten re-employment and reduce the amount of time that the debtor is accumulating arrearages.

Income associated with assets, such as interest, dividends, and proceeds from stock and bond transactions was less common for all debtors and no-wage debtors. The median amounts were also considerably lower than for wages, miscellaneous income and Social Security. Thus, these income sources alone will not contribute to large reductions in arrears. However, these income sources may be suggestive of additional assets. As described further in **Section III**, no-wage debtors with these types of income were the most likely to eliminate their arrears from one year to the next. As such, these sources might serve as a proxy for other types of assets or income

that child support enforcement agencies can seize or intercept. Additionally, debtors with income from stocks and bonds were most likely to have another source of income (almost nine in ten); those with dividends (eight in ten) and interest (seven in ten) were also likely to have another source of income. Multiple income sources also may be related to steadier income overall. Identifying these debtors may allow state child support enforcement agencies to have a better sense of the amount they are able to pay and implement the appropriate enforcement techniques to prevent the accumulation of additional debt.

B. Is it Likely that No-Wage Debtors can Pay Off their Arrears?

The analysis thus far explored the type of income that no-wage debtors have, as well as the median amount. The next question is whether income amount is associated with debt size or type. That is, do debtors with lower arrearage amounts have higher median incomes than those with large arrearages? Are debtors with low arrearage amounts more likely to have certain types of income? **Generally, greater income was associated with lower debt for most income types.**

Exhibit II.4 shows median income by debt amount for no-wage debtors. Income appears to be related to debt. Take the example of wages. Median income of debtors was highest (\$8,900) at the lowest arrearage level and declined by about half at the highest arrearage level (\$4,470). What is especially interesting about wages is that the median amount drops quickly. Those who owe less than \$150 have median wages about two times as high as those who owe \$150 or more. It is unclear why this pattern exists. The low arrearage category may include many debtors who missed just one or two payments when the case was entered into the child support system. Or, due to a larger wage amount, this group may be paying off their debt more quickly.

Median income also declined as debt categories increased for stocks and bonds transactions, dividends, and miscellaneous income.

The median income amounts among those debtors with income from Social Security and government payments increased for those with higher debt amounts for reasons that are not clear. However, as noted above, Social Security reciprocity is less likely to be accompanied by additional income. Thus, these are cases that may need to be examined for modification to promote steadier payments and debt reduction. Similarly, recipients of some government payments had recent job losses (i.e., debtors who are receiving UI). There is an expectation that UI recipients will re-enter the workplace. As such, it may be appropriate to only temporarily modify these orders or target these debtors for increased employment services.

Exhibit II.4: Median Income Amount by Debt Category, No-Wage Debtors

Income Type	ARREARAGE AMOUNT							Median Income
	\$1 to \$149	\$150 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$19,999	\$20,000 to \$39,999	\$40,000 to \$99,999	\$100,000 and over	
Wages	\$8,952	\$4,965	\$4,439	\$4,225	\$4,194	\$4,203	\$4,470	\$4,515
Gambling	\$2,705	\$2,500	\$2,500	\$2,500	\$2,451	\$2,500	\$2,541	\$2,500
Stocks, Bonds	\$5,160	\$1,808	\$1,350	\$1,266	\$1,276	\$1,355	\$984	\$1,528
Social Security	\$8,424	\$8,821	\$8,924	\$8,942	\$9,020	\$9,403	\$10,520	\$8,956
Government	\$392	\$333	\$325	\$361	\$386	\$448	\$515	\$350
Dividends	\$40	\$28	\$21	\$20	\$19	\$20	\$29	\$23
Interest	\$37	\$32	\$29	\$27	\$27	\$29	\$31	\$30
Miscellaneous	\$9,486	\$9,235	\$8,080	\$7,754	\$7,340	\$7,170	\$7,300	\$8,171
Pensions	\$4,656	\$3,901	\$3,216	\$3,096	\$2,914	\$3,345	\$4,787	\$3,427

Analysis of the all debtor file generally found the same patterns. (Appendix A includes the same Exhibit for all debtors.) Wages were highest at the lowest debt levels and declined rapidly for those who owed \$150 or more. Social Security and government income increased as debt rose. The patterns, however, diverge for miscellaneous income. In the all debtor file, median income increased as debt grew.

In addition to variation by income source and arrearage level, the analysis explored whether median income differed according to debt type (TANF-only, non-TANF only, or both). The operating assumption was that debtors who owed TANF arrears only would have higher arrears and lower income than those with non-TANF debt only because obligors affiliated with TANF families are likely to be low-income themselves. In terms of median arrearage amounts, the opposite was true; that is, **no-wage debtors who owed TANF arrears only had lower median debt amounts.** However, **these debtors had lower median incomes.** Debtors who owed both types of arrears fared most poorly in terms of median debt (largest) and median income (lowest).

As *Exhibit II.5* indicates, four in ten no-wage debtors had TANF arrears only. Aggregate arrears totaled \$8.6 billion, or about 29 percent of all debt held by no-wage debtors. Their median arrears were about \$600 lower than the median debt of their non-TANF only counterparts (\$6,535 versus \$7,155). One in three debtors owed both types of debt, and they had the highest median arrearage amount (\$18,509). These debtors accounted for almost half of the total debt (about \$30 billion) (not shown).

Exhibit II.5: Type of Arrears Owed by Debtor Category

Debt Type	No-Wage Debtors			All Debtors		
	Percent of Debtors	Median Arrears Owed	Percent of Debt	Percent of Debtors	Median Arrears Owed	Percent of Debt
TANF arrears only	39.3%	\$6,535	28.8%	30.1%	\$5,332	23.3%
Non-TANF arrears only	29.7%	\$7,155	24.3%	40.1%	\$4,436	26.7%
Both TANF and non-TANF arrears	31.0%	\$18,509	46.9%	29.8%	\$16,770	50.1%
Total, owed any	100.0%	\$9,847	100%	100%	\$7,431	100%

The pattern for all debtors generally aligned with the expected findings. Median debt was smaller for those owing non-TANF only debt (four in ten debtors in this population).

In terms of income, no-wage debtors who owed TANF arrears only looked more like the debtors who owed both types of debt than those who owed non-TANF arrears only. A similar proportion of debtors who owe TANF arrears only and both types had any income source (slightly more than four in ten). By comparison, over five in ten debtors with non-TANF debt only had income. Median income amounts were similar for the “TANF only” and “both” groups (\$7,284 and \$6,434, respectively), while those who owed non-TANF debt had median incomes of \$9,227 (not shown). *Exhibit II.6* provides additional detail on income by source.

Exhibit II.6: Median Income by Debt Type and Income Source, No-Wage Debtors

Income Type	TANF Only	Non-TANF Only	Both Types
Wages	\$3,652	\$6,382	\$3,895
Gambling	\$2,500	\$2,510	\$2,500
Stocks, Bonds	\$1,402	\$1,844	\$1,011
Social Security	\$8,657	\$10,127	\$8,528
Government	\$284	\$372	\$412
Dividends	\$22	\$27	\$18
Interest	\$28	\$33	\$26
Miscellaneous	\$7,088	\$9,885	\$7,060
Pension	\$3,383	\$4,263	\$2,216

As it indicates, for every income source, debtors who owed non-TANF arrears only had a higher median income than those who owed TANF arrears only. The differential is particularly large for wages (double), miscellaneous (40 percent higher), pensions (one-fourth higher), and Social Security (one-fifth higher). The same pattern was true for all debtors (see *Exhibit B.2* in **Appendix B**).

As noted above, debtors owing TANF arrears only and both types of arrears appear more disadvantaged in terms of income (i.e., fewer have income and median amount by source is lower). Yet only one of these groups (those owing both types of debt) is amassing debt in excess of debtors owing non-TANF arrears only. Why the portrait of debtors owing both types of arrears is more grim deserves further exploration. It would be interesting to examine case

characteristics. For example, are debtors who owe both types of debt more likely to be involved with more than one case? Are they more likely to have been in the child support system for a longer time, thus accumulating more debt? Is each group of debtors equally likely to owe both current support and arrears? Or, given the lower median debt amount, are those owing TANF arrears only more likely to owe only arrears? It would be an interesting exercise to look further into cases with both types of arrears, such as the order amount and whether it was set by default (and if so, what income assumptions were used). Additional information might suggest a modification that would increase the chances of more reliable collections.

C. Are Debtors with No Wages Available to be in the Labor Force?

The underlying assumption to this point has been that no-wage debtors can earn income, but for a variety of reasons, some were not doing so in the four quarters prior to March 2003. There are numerous reasons that debtors might lack wage records: they were unemployed and looking for a job, they were working in the informal labor market, they dropped out of the labor force and stopped looking for work, or they were receiving government old age or disability benefits. (As noted above, more than one in ten no-wage debtors received Title II and/or Title XVI benefits.) However, debtors may also be unable to earn income because they are in prison. **Nationally, about one in ten no-wage debtors had a history of confinement in a prison or other type of correctional facility.**

As noted above, debtor data from the no-wage file was matched with certain components of the SVES and then provided for analysis without personal identifiers. A similar match was not conducted for the all debtor file. The SVES is operated by the Social Security Administration (SSA). Prisons and other correctional facilities participate in a bounty program in which they receive a payment for each incarcerated individual reported to SSA that is subsequently removed from a benefits program. According to the contractor, SSA has reporting agreements with over 5,000 state, local, and federal facilities, representing over 90 percent of the institutions in the country. The analysis indicated only if there was a match—not the duration of confinement or even if the debtor was still in the facility at the time of the data match. Still, it is instructive to learn how many debtors with no wages have been in prison or other facilities at some point.

Exhibit II.7 shows the 10 states with the highest and lowest match rates (see *Exhibit C.1* in **Appendix C** for all state match rates). **The average match rate among the “high” states is 14 percent, while the average among the “low” states is about 5 percent.**

Exhibit II.7: Matches between No-Wage Debtors and SVES

<i>10 Highest States</i>	<i>% Matched</i>	<i>10 Lowest States</i>	<i>% Matched</i>
Tennessee	15.6	West Virginia	7.2
Delaware	15.2	Maine	6.5
Kentucky	15.1	Utah	6.4
Louisiana	15.1	Kansas	6.3
South Carolina	14.7	Hawaii	6.2
Wisconsin	13.7	Alabama	5.5
Indiana	13.3	Iowa	5.1
Rhode Island	12.9	Puerto Rico	1.5
New Jersey	12.8	Guam	0.9
Virginia	12.2	Virgin Islands	0.8

The match rate could be instructive for state child support agencies for a number of reasons. For one, it indicates the proportion of the caseload that is unable to earn income, at least for a specified period of time. The match also suggests the proportion of the caseload for which arrearages will definitely accumulate if action is not taken to modify the order amount. The SVES prison/correctional facility data match is a voluntary program operated by SSA. States may want to explore the availability of more detailed data on the state level to gain a more complete picture of the percentage of non-custodial parents unable to meet their obligations because of confinement in correctional facilities. These data would be especially valuable if states were able to ascertain the length of confinement. For example, debtors with relatively short confinements, combined with past payment history, will likely have different payment and debt profiles than those who accumulated large arrearages prior to being confined.

D. What is the State Variation in Income?

The previous analyses describe characteristics of the entire no-wage file. This subsection summarizes variations in no-wage debtor income and number of sources and debt type by state. Overall, the **proportion of no-wage debtors who had at least one income source in the following year ranged from 20 percent to over 60 percent**. Income amounts for those with at least one source varied as well, although even in “high” income states, debtor income was low (less than \$11,000). The types of debt owed by no-wage debtors also varied considerably. The proportion owing TANF debt only was as high as 80 percent; in other states, almost 90 percent of debtors owed non-TANF only arrears. The proportion owing both exceeded 40 percent in some states. Exhibits that show state-by-state figures for the no-wage file are included in **Appendix C**.

Number of income sources. The analysis explored the proportion of no-wage debtors who had no income sources, one source, two sources, and three or more, by state. *Exhibit II.8* shows the proportion of no-wage debtors who had no source of income for the 10 highest states (i.e., those with the largest share of debtors with no income source) and the 10 lowest. Nationally, about half of no-wage debtors had no income source (the corresponding percentage of all debtors was one-quarter). **At the state level, the proportion of no-wage debtors with no income source in the following year ranged from less than four in ten to eight in ten.** The average proportion of debtors with no income was 64 percent in the 10 “high” states and 42 percent in the 10 “low” ones.

Exhibit II.8: No-Wage Debtors with No Income Source in the Following Year by State

10 Highest States	No Income (%)	10 Lowest States	No Income (%)
Puerto Rico	80.2%	Alaska	38.3%
Guam	76.5%	New Hampshire	38.9%
Virgin Islands	61.8%	Wyoming	39.5%
District of Columbia	65.2%	Vermont	40.5%
California	61.1%	Maine	41.4%
Oregon	59.5%	New Mexico	43.3%
New York	59.5%	North Dakota	43.4%
Hawaii	57.9%	Minnesota	44.3%
Maryland	57.0%	Indiana	44.5%
Connecticut	55.9%	Iowa	45.9%

There were also considerable state differences in terms of the number of income sources for no-wage debtors with at least one source. The proportion with one income source ranged from less than two in ten to more than four in ten. The proportion with two sources ranged from 2 percent to 19 percent. And, the proportion with three or more sources varied from 1 percent to 7 percent. The corresponding national proportions were 34 percent, 10 percent, and 3 percent, respectively.

By way of comparison, the proportion of all debtors who had no source of income ranged from a low of 16 percent in one state to a high of 70 percent in another (see *Exhibit B.3* in **Appendix B**). The average proportion of debtors with no income was four in ten in the “high” states and less than two in ten in the “low” ones.

Median income. Median income for no-wage debtors who had at least one source of income was low in all states, ranging from \$4,200 to \$10,500 (the national median was about \$7,500). *Exhibit II.9* shows the 10 highest and lowest states. (See *Exhibit C.4* in **Appendix C** for all states.)

Exhibit II.9: Median No-Wage Debtor Income by State

10 Highest States	Income*	10 Lowest States	Income*
New Hampshire	\$10,554	Arkansas	\$4,202
Vermont	\$9,192	Utah	\$5,705
Ohio	\$8,654	Virgin Islands	\$5,824
Massachusetts	\$8,592	South Carolina	\$5,928
Texas	\$8,484	Oregon	\$5,990
Maine	\$8,366	Guam	\$6,140
New Jersey	\$8,276	Hawaii	\$6,156
Connecticut	\$8,272	North Carolina	\$6,341
Illinois	\$8,219	Idaho	\$6,361
Alabama	\$8,132	Washington	\$6,535

*Income includes wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions. It excludes gambling proceeds and stock/bond transactions.

Among all debtors, median income ranged from \$11,500 in the lowest state to \$16,800 in the highest one (see *Exhibits B.5 and B.6* in **Appendix B**).

Debt type. Nationally, about four in ten no-wage debtors owed TANF arrears only; three in ten owed non-TANF only; and three in ten owed both types. There was a wide variation among

states in the proportion of no-wage debtors who owed TANF arrears only – from a low of 6.5 percent to a high of 79 percent. In 11 states, over half of no-wage debtors had TANF arrears only. In five states, fewer than one in five did so.

The proportion of no-wage debtors owing non-TANF debt only ranged from a low of one in ten to a high of over eight in ten. In four states, over half of debtors owed non-TANF arrears only; in 9 states, less than one in five did so. Finally, the proportion of debtors who owed both types of arrears varied from 2 percent to 43 percent. In four states, the proportion was less than one in five.

Analysis of the all debtor file found similar ranges. The proportion of debt that was TANF only was similar at the low end of the spectrum (4 percent), but considerably lower at the high end (58 percent). On the other hand, the proportion that was non-TANF only was greater at both the low end (17 percent) and the high end (90 percent). The proportion of debt attributable to debtors owing both types on arrears was nearly identical.

III. DO ARREARAGES DECLINE OVER TIME?

The previous section focused on point-in-time analyses of the no-wage and all debtor files. This section explores changes in arrearage amounts over time for the subset of no-wage debtors. The analysis includes data from three time periods – March 2003, August 2004, and February 2005. This section also explores whether debtors whose arrears decline are more likely than others to have specific sources of income.

Overall, the analysis found that debtors who owe larger amounts of arrears were less likely to have a full or partial reduction. The size of arrears appears related to the number of income sources and the type of income. Wages and other wage-like sources (e.g., Unemployment Insurance) were associated with debt increases, while asset-related income (e.g., stock and bond transactions, interest, dividends) tended to be associated with reductions. Debtors who owed non-TANF arrears only were more likely to have had reductions than those who owed TANF debt only and both types.

It is important to note that these data do not identify the reason for a change in arrears. For example, a complete or partial reduction in arrears may have been the result of the debtor paying off the debt. However, it is also possible that the debt amount decreased because of technical issues (such as corrections in arrears amount), case closures, arrears forgiveness or other state policies. Similarly, the analysis cannot determine if an increase in arrears was due to a continued failure to pay current support due or represents accruing interest on previously existing debt (or a combination of both).

What is important from the perspective of child support enforcement agencies is that arrearages do decline among debtors with no reported wages and that some enforcement tools might be more effective than others in reducing the debt. As *Exhibit III.1* shows, total arrears for this population of debtors actually declined between 2003 and 2004 by about \$2 billion. This is partly an artifact of the sample. No new cases were added to the no-wage file from one time period to the next; new cases may have added to overall debt.

Exhibit III.1: Aggregate Arrears at Three Points in Time

Time Period	Dollars (in millions)
Total Arrears March 2003	\$29,867
Total Arrears August 2004	\$27,608
Total Arrears February 2005	\$28,948
Aggregate Change '03 to '04	-\$2,259
Aggregate Change '04 to '05	\$1,340
Aggregate Change '03 to '05	-\$919

A. Is Change in Arrears Related to Size?

Debtors were more likely to have a decrease in arrears if their total debt amount was smaller; conversely, those with high debt amounts in 2003 were more likely to experience increases.

Exhibit III.2 indicates that **debtors who owed less than \$5,000 were the most likely among no-wage debtors to have a complete reduction in their arrears between March 2003 and August 2004**. About one in four had no arrears in 2004, compared with less than one in five debtors in the entire sample. Almost half of the no-wage debtors with less than \$5,000 in arrears had some

type of reduction (full or partial). Those owing less than \$5,000 were also most likely to have no change in arrears between 2003 and 2004. Less than four in ten had an increase in arrears.

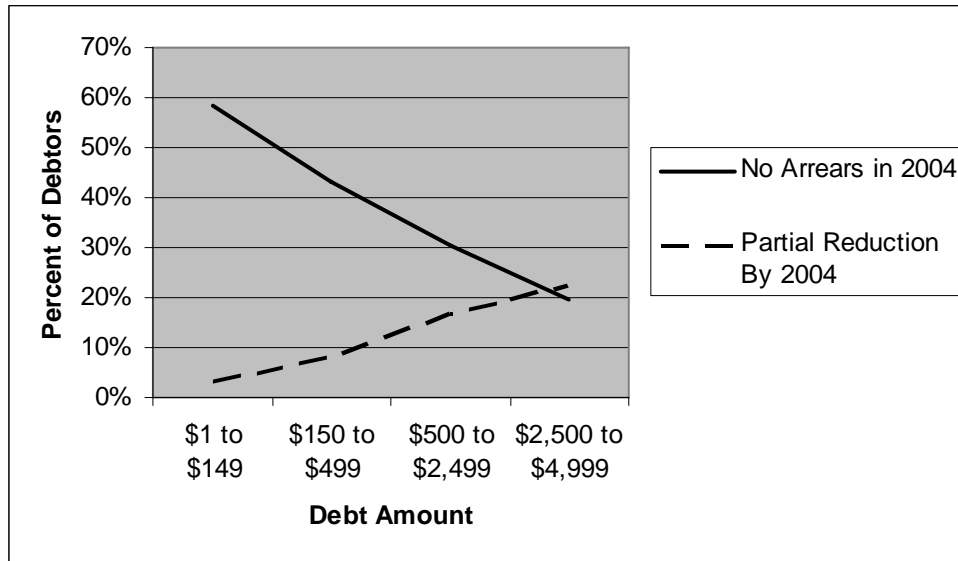
Exhibit III.2: Changes in Arrears of No-Wage Debtors Between March 2003 and August 2004, By Arrearage Amount

Arrearage Amount in March 2003:	No Arrears in 2004	Partial Reduction By 2004	No Change Between 2003 and 2004	Increased Arrears By 2004	Total
\$1 to \$4,999	27.6%	18.1%	15.8%	38.5%	100.0%
\$5,000 to \$9,999	15.3%	22.4%	11.9%	50.4%	100.0%
\$10,000 to \$19,999	13.9%	20.9%	9.0%	56.2%	100.0%
\$20,000 to \$39,999	14.6%	20.2%	6.0%	59.3%	100.0%
\$40,000 to \$99,999	15.5%	21.5%	3.0%	60.0%	100.0%
\$100,000 and up	16.8%	25.9%	1.2%	56.2%	100.0%
All Arrearage Amounts	18.9%	20.2%	10.5%	50.4%	100.0%

Among debtors who owed more than \$5,000, the pattern was reversed. Less than one in six had no arrears in the second time period. About one-third had a reduction of any type (full or partial). Over half had an increase.

Exhibit III.3 shows that the link between arrearage size and total elimination of debt was even more pronounced at lower debt levels. Debtors with arrearages less than \$150 were, by far, the most likely to have had a complete reduction of their debt (six in ten). This proportion decreased as the amount of the arrearages increased. The pattern for partial reductions is reversed. Among those debtors owing less than \$5,000, the ones most likely to have had a partial reduction in arrears were the ones with the higher debt amounts.

Exhibit III.3: Changes in Debt Amount of Low-Arrear Debtors



It is difficult to draw policy implications without additional detail about state policies that might have contributed to the reductions. However, as indicated in **Section II**, wages were highest for obligors with the lowest debt levels (less than \$150). It is possible that debtors with very low arrearage amounts differ from other debtors in that they missed a payment or two when their cases entered the child support system (e.g., wage withholding took a few months to secure). Or, a relatively small amount of income could go farther in reducing lower debt amounts than higher ones.

B. Is Debt Reduction Related to Income Source?

No-wage debtors were more likely to have had a complete or partial reduction in debt if they had income. The size of the reduction or elimination varied based on the number of sources and income type.

Exhibit III.4 shows that the proportion of debtors with no arrears or a partial reduction in 2004 increased as the number of income sources rose. Those without reported income were most likely to have had an increase in arrears.

Exhibit III.4: Change in Arrears Between March 2003 and August 2004 by Number of Income Sources

Number of Sources	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
Zero	18.7%	14.3%	12.7%	54.3%	100.0%
One	16.6%	26.0%	8.7%	48.7%	100.0%
Two	23.2%	30.3%	6.4%	40.1%	100.0%
Three or more	36.4%	30.2%	4.9%	28.5%	100.0%
Total	18.9%	20.3%	10.5%	50.4%	100.0%

Over one-third of debtors with three or more income sources had a complete reduction in their arrears; almost the same proportion had a partial reduction. Less than one in three debtors with three or more sources had an increase in arrears, compared to half of the overall sample.

The analysis found that the change in arrears was most pronounced among debtors with certain sources of income. *Exhibit III.5* shows that **the income sources most associated with total elimination of arrears were stocks/bonds, dividends, interest, prior year refunds, and other government payments**. About one in three debtors that had one of these income sources had zero arrears in 2004. Debtors with wages, on the other hand, were least likely to have had a complete reduction in arrears (less than one in five). The proportion was actually smaller than among debtors with no income source.

Exhibit III.5: Income Types by Change in Arrears from March 2003 to August 2004

Income Source	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
Wages	16.6%	25.9%	4.5%	53.0%	100.0%
Gambling	20.8%	26.6%	9.7%	42.9%	100.0%
Stocks Bonds Etc.	35.7%	25.7%	5.4%	33.2%	100.0%
Social Security	20.9%	32.6%	15.4%	31.1%	100.0%
Government	29.2%	30.9%	2.9%	37.0%	100.0%
<i>UI compensation</i>	19.8%	29.3%	2.5%	48.4%	100.0%
<i>Prior year refund</i>	34.4%	31.9%	2.7%	31.0%	100.0%
<i>Other government payments</i>	37.5%	28.8%	8.6%	25.1%	100.0%
Dividends	34.1%	24.6%	6.9%	34.4%	100.0%
Interest	33.4%	29.1%	7.3%	30.2%	100.0%
Miscellaneous	20.1%	26.3%	6.8%	46.9%	100.0%
<i>Non-employee compensation</i>	19.8%	26.3%	6.6%	47.3%	100.0%
<i>Other miscellaneous</i>	23.5%	26.9%	7.3%	42.3%	100.0%
Pensions	26.8%	28.8%	9.6%	34.8%	100.0%
Any Income	19.1%	27.1%	8.0%	45.8%	100.0%
No Income	18.7%	14.3%	12.7%	54.3%	100.0%
Total	18.9%	20.2%	10.5%	50.4%	100.0%

No-wage Debtors with income from wages, UI compensation, and non-employee compensation were most likely to have an increase in arrears than no-wage debtors with income from other sources. Almost half of debtors with these sources had an increase in arrears between 2003 and 2004. Debtors with other government payments, Social Security, stocks/bonds, interest, and prior year refunds were least likely to have an increase (less than one-third did so).

Interestingly, debtors with Social Security income were the most likely to have no change in arrears (about one in six). Aside from debtors with no income, fewer than one in ten debtors with other sources of income had no change in arrears.

This analysis suggests that certain income sources should be targeted by child support enforcement agencies. The median amount of some of these “high target” sources was small, as noted in **Section II**. However, income from stock and bond transactions, interest, dividends, and prior year state and local tax refunds may indicate the presence of other assets or income. The fact that a larger than average proportion of debtors with Social Security income had no change in arrears may indicate that many debtors with this type of income have arrears-only cases. There is no way to test this theory with the available data. However, it is an area ripe for

exploration by state child support agencies. If these are in fact arrears only cases, the agencies could explore options for closing them.

C. Are Some Types of Arrears More Likely to be Eliminated?

No-wage debtors were far more likely to have had a complete or partial reduction in arrears if they owed non-TANF debt only. *Exhibit III.6* shows that **one in three no-wage debtors with non-TANF arrears only had a complete reduction in arrears between 2003 and 2004.**

Combined with those who had a partial reduction, **almost half of debtors owing non-TANF arrears only had a reduction in debt.** By comparison, fewer than one in five debtors with TANF arrears only had a complete reduction; slightly less than four in ten had a reduction of any sort. Those who owed both types of arrears were least likely to have a reduction of any type (one-third).

No-wage debtors with non-TANF arrears only also had higher median reductions than did their counterparts with TANF arrears only. Debtors with both types had the highest median reductions; however, as noted above, they had the largest overall arrears to begin with.

Exhibit III.6: Change in Arrears from March 2003 to August 2004, by Type

Change in Arrears	Number of Obligors	Percent of Obligors	Median Change
TANF Arrears Only in March 2003			
No arrears in 2004	122,032	18.0%	-\$3,529
Partial reduction	131,881	19.4%	-\$891
No change	152,249	22.4%	\$0
Increase in arrears	272,636	40.2%	\$2,234
Total	678,798	100.0%	\$0
Non-TANF Arrears Only in March 2003			
No arrears in 2004	155,612	30.3%	-\$5,393
Partial reduction	83,055	16.2%	-\$1,400
No change	15,239	3.0%	\$0
Increase in arrears	259,624	50.6%	\$3,240
Total	513,530	100.0%	\$65
Both TANF and Non-TANF Arrears in March 2003			
No arrears in 2004	48,851	9.1%	-\$16,734
Partial reduction	135,098	25.2%	-\$4,510
No change	14,248	2.7%	\$0
Increase in arrears	338,191	63.0%	\$3,916
Total	536,388	100.0%	\$1,692

Interestingly, although debtors with non-TANF arrears only were more likely to eliminate arrears during this time period, they were also more likely than their counterparts with TANF-only debt to accumulate arrearages. Half of debtors who owed non-TANF debt only had an increase in arrears between 2003 and 2004, compared with four of ten with TANF debt only.

Debtors who owed both types of arrears were the most likely to have an increase—fully two-thirds owed more arrears in 2004.

The fact that debtors who owe non-TANF arrears only are both more likely to eliminate debt and increase debt compared to those who owe TANF debt only may indicate that they are associated with cases that owe both current support and arrears. Given the large proportion of debtors owing TANF arrears only who had no change in debt (about one in four), it is possible that these cases involve arrearages only. However, confirmation is not possible given the information in the data files. State child support agencies may want to examine the cases associated with static debt amounts to determine if agency actions can be taken to close them.

D. What is the State Variation in Debt Reduction?

As noted above, one in five no-wage debtors nationally had a complete elimination of arrears by 2004. *Exhibit III.7* shows the 10 states with the highest proportion of no-wage debtors who had a complete elimination of arrears, as well as the 10 lowest states. The proportion of no-wage debtors who had no arrears in 2004 ranged from a high of four in ten in one state to a low of less than one in ten in another. *Appendix D* includes more detail by state.

Exhibit III.7: Change in Arrears from March 2003 to August 2004, by State

State	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
<i>10 Lowest States: Elimination of Arrears</i>					
Hawaii	7.0%	15.5%	33.5%	44.0%	100.0%
Arizona	8.7%	16.3%	6.4%	68.5%	100.0%
District of Columbia	9.1%	12.0%	21.4%	57.4%	100.0%
Connecticut	10.7%	21.3%	37.1%	31.0%	100.0%
Massachusetts	10.8%	14.1%	2.0%	73.1%	100.0%
West Virginia	11.0%	15.9%	2.1%	71.1%	100.0%
Maine	11.7%	34.4%	18.9%	35.1%	100.0%
Idaho	11.8%	23.7%	18.6%	46.0%	100.0%
Georgia	12.3%	18.8%	10.9%	58.0%	100.0%
Rhode Island	12.5%	17.7%	29.5%	40.2%	100.0%
<i>10 Highest States: Elimination of Arrears</i>					
Colorado	23.3%	30.2%	8.7%	37.7%	100.0%
North Carolina	23.4%	20.9%	13.8%	41.9%	100.0%
Ohio	24.0%	21.9%	12.4%	41.6%	100.0%
Vermont	24.2%	25.7%	13.9%	36.1%	100.0%
Pennsylvania	24.3%	23.7%	11.0%	41.0%	100.0%
Michigan	29.0%	16.5%	0.5%	54.1%	100.0%
New Mexico	30.4%	21.1%	24.5%	24.0%	100.0%
Texas	30.9%	14.0%	0.4%	54.7%	100.0%

State	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
Delaware	33.3%	25.0%	9.4%	32.3%	100.0%
Utah	39.1%	25.1%	2.8%	33.0%	100.0%

Complete elimination of arrears and partial reduction did not always go hand in hand. For example, Maine was one of the 10 states with the lowest proportion of no-wage debtors whose arrears were completely eliminated between 2003 and 2004. However, over 30 percent of no-wage debtors in Maine had a partial reduction in arrears. Generally, increases in arrears were less common among debtors in those states where a higher percentage of the no-wage caseload had a complete reduction in arrears.

It would be interesting to explore the policies and procedures of states with a high proportion of debtors who eliminate arrears. Are these states forgiving debt? Are they modifying orders so that current support is more in line with what the non-custodial parent can pay, thus preventing additional arrearages from building? What enforcement mechanisms seem to work especially well?

IV. CONCLUSION

High arrearage amounts can be problematic for the family, the debtor, and the state child support enforcement agency. The child and associated family lose the most if obligors fail to pay child support. For example, a study by Sorensen and Zibman used the 1997 National Survey of America's Families (NSAF) to explore the extent to which children benefit from child support. They estimated that child support reduces poverty among children by about 5 percent, and it reduces the poverty gap by 8 percent. Overall, they found that child support is a significant income source for those who receive it, especially poor children not on cash assistance. In 1996, among those families who received child support, the average child received \$3,795 (representing 16 percent of the family's income) from child support. Most of the family's income came from earnings. Among *poor* children, the average child received just \$1,979, but this represented 26 percent of the family's income (38 percent of family income came from earnings and 20 percent from cash assistance). Sorensen and Zibman also found that while child support is an important source of income to those receiving it, most poor children eligible for child support (71 percent) did not receive it in 1996.²³

A debtor who accumulates a large amount of past-due support can quickly get into a situation where monthly payments are unmanageable. While there are myriad reasons for accumulation of debt—including job loss, incarceration, and the initial order set too high—the result can be the same. The non-custodial parent may simply avoid the child support system entirely, failing to make payments on current or past-due support.

There are also consequences for state child support enforcement agencies. For example, part of state funding from the Federal government is tied to performance on specified program measures, including collection on current support and cases paying toward past-due support. To the extent that non-custodial parents fail to participate in the system, the state's performance suffers, as does its funding.

This report explores the potential income sources of non-custodial parents with arrearages. It examines alternative income sources for those obligors who have no reported wages and for all obligors who have arrearages. It also analyzes how arrearages for individual obligors change over time, and how those changes are related to type and amount of income. By helping Federal and state policy makers and managers understand obligor income streams and debt patterns, it is hoped that this report will contribute to the development of additional data-driven solutions for enhancing child support collections.

A. Findings

States should actively pursue collections from debtors with no indicated wages. Of the 1.7 million debtors in the “no wage” file, almost half (46 percent) had an income source in the following year. The median income amount of these debtors, however, was low—about \$7,500. By way of comparison, the median debt amount was about \$9,800. This suggests that identifying and applying various enforcement mechanisms will not eliminate large amounts of debt for the median debtor. However, almost one in ten no-wage debtors had income in excess

²³ Sorensen, Elaine and Chava Zibman (2000). *To What Extent Do Children Benefit from Child Support?* Washington, D.C.: The Urban Institute.

of \$20,000 per year. State child support agencies could identify these debtors and take appropriate enforcement actions.

The primary income for no-wage debtors were wages and wage-like sources. About one-fourth of all “no-wage” debtors had wages in the following year. These individuals might be in jobs not covered by the Unemployment Insurance system (thus would not appear in the NDNH quarterly wage file) or could have cycled out of unemployment between the somewhat different time periods captured by the different data sets. The median amount of this income source, however, was very low – about \$4,500. About half as many no-wage debtors (one in eight) had what the IRS terms “miscellaneous income,” including non-employee compensation for jobs not performed as official employees. The median income was considerably higher for those with this income source (\$8,100). About one in nine debtors had Social Security income (either Old Age Survivors and Disability Insurance or Supplemental Security Income); the median amount was the highest of the three primary sources (\$8,900).

By way of comparison, debtors in the “all debtor” file were also most likely to have wage-like income. Like no-wage debtors, the most common income source among all debtors was wages. Fully two-thirds of the debtors in this file had wage income. The median amount, though, was about three times larger (\$12,500). Miscellaneous income was also common; about one in ten debtors had this source. However, government payments, including Unemployment Insurance, were more common among all debtors (about one-fourth had income from this source). Social Security was not a common income source among all debtors (fewer than 1 in 20).

Higher arrears are associated with lower incomes. The study explored the relationship between debtors’ arrearages and income amounts. For most income sources, the median income of no-wage debtors was highest at the lowest arrearage levels. Wages are a prime example. The median wage of debtors was highest (\$8,900) at the lowest arrearage level (\$1 to \$149) and declined by half (\$4,470) at the highest arrearage level (\$100,000 and up). However, the median income amount for two sources – Social Security and government payments – *increased* with debt amount. The patterns were the same for debtors in the all debtor file, with the exception of miscellaneous income; the median amount increased as debt rose.

Many no-wage debtors appear to be available to be in the labor force. About one in ten no-wage debtors were receiving Social Security benefits, thus were unlikely to work due to age or disability. Further, one in ten no-wage debtors have a history of confinement in a prison, jail, or other correctional facility. The analysis only showed if there was a match and not whether the debtors were still in the facility at the time of the data match. If one assumed that all the 10 percent of debtors with a history of confinement were in correctional facilities at the time of the data match and that the 10 percent of debtors who were Social Security beneficiaries were not in the labor force, the majority of debtors – eight in ten – *may* have been available to work. (The data provided no information about other barriers to work such as homelessness, substance abuse, or lack of job skills.) Similar data for all debtors were not available.

Many debtors do reduce their arrears over time. The study explored changes in debt amounts of those individuals in the no-wage file between March 2003, August 2004, and February 2005. Between the first two time periods, total debt among the population of no-wage debtors fell by almost \$2 billion – a decline of about 8 percent from the \$29.9 billion level of arrears in 2003. Although arrearage amounts rose between 2004 and 2005, the aggregate change in debt between 2003 and 2005 was a reduction of \$920 million, or about 3 percent. Debtors who owed less than \$5,000 were most likely to have a complete elimination of arrears between 2003 and

2004 (almost one in three). An additional one in five had a partial reduction. Thus, almost half of those that owed less than \$5,000 had a reduction in debt. Among those who owed more than \$20,000, the pattern was reversed.

The data do not identify the reason(s) for the change in debt. It is possible that debtors are paying off their arrears. However, it is also possible that state policies (e.g., debt forgiveness, closing cases) or technical issues (e.g., corrections in arrearage amounts for some individuals) play a role. Data for all debtors was not available.

Debt reductions appear associated with income and arrearage type. The income sources most associated with total reduction in arrears were stocks/bonds, dividends, interest, prior year tax refunds, and government payments other than Unemployment Insurance. About one-third of debtors with these sources had no arrears in 2004. Debtors with income from wages, Unemployment Insurance, and non-employee compensation were most likely to owe more debt in 2004 than 2003 (about half of debtors with these sources had increases).

The type of debt also seems to make a difference. Debtors were far more likely to have had a complete or partial reduction in arrears if they owed non-TANF debt only (almost half of debtors in this category). By way of comparison, less than four in ten debtors who owed TANF arrears only and about one-third of those who owed both types of debt had reductions (either full or partial) between 2003 and 2004.

B. Implications for State Child Support Enforcement Agencies

Income sources and amounts. Median total income, for no-wage and all debtors with at least one source of income, was low – about \$7,500 for no-wage debtors and \$13,200 for all debtors. In comparison, median U.S. household income was over \$43,000 in 2003 and per capita income was over \$23,000.²⁴

- The low median amount of the most common source of income – wages – suggests that for no-wage debtors and all debtors, wage withholding will not in itself eliminate large arrearages, particularly if the debtor also has a current support payment.
- State child support agencies may want to look more closely at no-wage and all debtors receiving non-employee compensation. This income is not generally captured by state employment agencies and may represent an additional enforcement opportunity for states, especially considering the relatively high median income amounts.
- Social Security was one of the more common sources of income for no-wage debtors. Social Security receipt generally is indicative of detachment from the labor force due to age or disability. Modifications may be warranted for this group of debtors to prevent further accumulation of debt. This may especially be the case if the initial order was set at a time when the debtor was working or had other sources of income. Retirement and disability payments under OASDI can be attached, and the children may be eligible for benefits.
- Government income, including UI compensation, is a prevalent income source for all debtors and UI income can be attached. Child support enforcement agencies might want to target these individuals for order modification because orders were likely set according to

²⁴ Carmen DeNavas-Walt, Bernadette D. Proctor; and Robert J. Mills. 2004. *Income, Poverty, and Health Insurance Coverage in the United States: 2003*. Washington, D.C.: U.S. Census Bureau (<http://www.census.gov/prod/2004pubs/p60-226.pdf>).

pre-job loss wages. Thus, there is a danger of arrearages building. Orders might be considered for short-term modifications (e.g., set to return to the original order amount after the standard 26-week UI benefits period). Also, the provision of employment supports could hasten re-employment and reduce the amount of time that the debtor is accumulating arrearages.

- Income associated with assets, such as interest, dividends, and proceeds from stock and bond transactions was less common. However, no-wage debtors with these types of income were the most likely to eliminate their arrears from one year to the next. Thus, these income sources may be suggestive of additional assets that child support enforcement agencies can seize or intercept, which many state programs may already be doing.

Debt type. No-wage debtors, who owe both TANF and non-TANF child support debt, appear to have the highest debt level and the least likelihood of reducing their debt from one year to the next.

- Child support agencies might want to explore the characteristics of these cases, including:
 - Are debtors who owe both types of debt more likely to be involved with more than one case?
 - Are they more likely to have been in the child support system for a longer time, thus accumulating more debt?
 - Are they more likely to owe both current support and arrears (as opposed to debt only)?
 - What is the order amount and was it set by default (and if so, what income assumptions were used)?
- Additional information might suggest a modification that would increase the chances of more reliable collections or indicate the need for referrals to employment programs.

Prison/correctional facility data. Matching state child support data to the SVES could be instructive for a number of reasons.

- It indicates the proportion of the caseload that is unable to earn income, at least for a specified period of time. This proportion of the caseload will accumulate arrearages if action is not taken to modify the order amount.
- The match would be especially valuable if states can ascertain the length of confinement. For example, debtors with relatively short confinements, combined with past payment history, will likely have different payment and debt profiles than those who accumulated large arrearages prior to being confined.
- States may want to examine how to better collaborate with corrections officials to ensure that child support obligors in the corrections system are quickly identified and that appropriate actions are taken in accordance with state guidelines and policies.

C. Summary

Like past studies²⁵, this analysis shows that there is a strong association between owing child support debt and not having any reported or reportable sources of income. This analysis also indicates that many other individuals who owe significant child support debt are likely to have low incomes. However, states may find that using additional data sources available to the CSE program might enable them to more effectively pursue other enforcement and case management options. One strategy that might facilitate current support payments and/or the reduction in the accumulation of arrearages is the regular matches with Social Security retirement and disability files and state and federal corrections and institutionalization data. Another strategy would be to use IRS 1099 information to identify alternative sources of income that may indicate an obligor has non-income assets that could be used to pay support. Obligor who are incarcerated, have sources of income based on having a disability or having retired, or have erratic wages or UI compensation may not respond to many of the standard enforcement techniques aimed at individuals with strong, current attachment to the labor force. Combining information from various data source may help state CSE programs to identify a variety of circumstances that may require more specialized attention to ensure regular payment of support, appropriate case management, and improved performance.

²⁵ See, for example, Sorensen, Elaine, Heather Koball, Kate Pomper, and Chava Zibman (2003). *Examining Child Support Arrears in California: The Collectibility Study*, Washington, D.C.: The Urban Institute.

APPENDIX A: FEDERAL ADMINISTRATIVE DATA

This Appendix describes three federal child support administrative data systems that could potentially be used by OCSE for program management and oversight. **Section A** focuses on the databases within the Federal Parent Locator Service (FPLS). **Section B** describes the Federal Offset Program (FOP). **Section C** provides an overview of state performance data that is used to calculate state incentive payments. **Section D** provides examples of program management questions that could be answered with these data systems. **Section E** summarizes the characteristics of each database.

Data available in the FPLS, the FOP, and aggregate state performance data can support OCSE efforts to manage the child support program. Individual-level data on job starts, employment, and earnings are available for non-custodial and custodial parents from the FPLS; information on arrearages owed by non-custodial parents is available from the FOP. Because the data largely come from the states, child support enforcement programs can use the data to explore management questions. Federal data can complement state data and, for example, provide additional information on multi-state cases and help states understand the effectiveness of their programs in relationship to other states.

A. Federal Parent Locator Service

1. Background

The FPLS helps state child support programs locate non-custodial parents and putative fathers so that they can establish paternity and child support orders, enforce and modify orders, and identify support orders or cases involving the same parties in different states.²⁶ The FPLS includes two databases:

The National Directory of New Hires (NDNH). The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 required OCSE to develop the NDNH by October 1997. The NDNH provides current employment data through three databases: New Hires, Quarterly Wages, and Unemployment Insurance. Data in the NDNH comes from numerous sources:

- State Directories of New Hires (SDNH). PRWORA required each state to have a SDNH operational by October 1997.²⁷ The SDNH must submit six federally mandated data elements to the NDNH: employee name, address, and Social Security Number (SSN); employer name, address and Federal Employer Identification Number (FEIN). SDNHs have the option of reporting four additional elements: date of hire, state of hire, state EIN, and employee date of birth.
- State Workforce (SWs). Data for the Quarterly Wage database comes from SWAs. The required elements are employee name, SSN, aggregate wages for the quarter, employer name, employer address, and employer FEIN. SWAs also provide data to the Unemployment Insurance (UI) database. Required elements are whether an individual is

²⁶ Federal Parent Locator Service website at:
<http://www.acf.dhhs.gov/programs/cse/newhire/library/brochures/fpls/fpls.htm>

²⁷ Or October 1998, depending on whether the state had a reporting law prior to enactment of PRWORA.

receiving, has received, or has applied for UI; the individual's name, SSN, and address; and the gross amount of UI received during the quarter.

- Federal agencies. Every federal agency is required to transmit information on newly hired employees and quarterly wage information. Information is transmitted directly to the NDNH.

The NDNH interacts with the Federal Case Registry (FCR) by automatically comparing data to child support cases and order data on a regular basis. States also can make a locate request to the FPLS. In the event of a match, the FPLS provides new hire, quarterly wage, or UI concerning the parent to the appropriate states, which in turn use the information to establish child support orders or enforce them (e.g., through income withholding).

When the NDNH receives a record containing an SSN and name, it transmits the data to the Social Security Administration (SSA) to verify the SSN. SSA also verifies FEINs.

The Federal Case Registry (FCR). The FCR, mandated by PRWORA, has operated since October 1998. It is a national database that contains basic case and participant information for all IV-D cases, as well as non-IV-D orders that were established or modified after October 1998. Data are submitted by state case registries (SCRs), which contain information on IV-D cases and non-IV-D orders, such as the names, SSNs, dates of birth, and case identifiers for both parents.

As noted above, the FCR is matched daily against the NDNH. Data matches also indicate if a IV-D case participant appears as a participant in a IV-D or non IV-D case in another state. The FCR also matches against SSA, Department of Veteran Affairs, Department of Defense, the Federal Bureau of Investigation, and Internal Revenue Service (IRS). Matches made through the Multistate Financial Institution Data Match (MSFIDM) are returned to states through the FCR.²⁸

2. Database Files

Exhibits A-1 and A-2 depict the basic data elements contained in the FPLS databases. *Exhibit A-1* describes the NDNH records.²⁹

Exhibit A-1: NDNH Records

New Hire Record	Quarterly Wage Record	Unemployment Insurance Record
Employee SSN	Employee SSN	Claimant SSN
Key sequence number	Key sequence number	Key sequence number
Date processed	Date processed	Date processed
Record identifier	Record identifier	Record identifier
Version control number	State	Version control number
State	Agency code	State
Agency code	Date received	Date received
Date received	CONNECT:Direct node	CONNECT:Direct node
CONNECT:Direct node	Date stamp	Date stamp
Date stamp	Batch number	Batch number

²⁸ See <http://www.acf.dhhs.gov/programs/cse/newhire/fcr/fcr.htm>.

²⁹ NDNH also has an employer record that contains the employer name, Federal Employer Identification Number (FEIN), street address, state, zip code, foreign address and zip code, and employer date processed.

New Hire Record	Quarterly Wage Record	Unemployment Insurance Record
Batch number	Employee first name	Claimant first name
Employee first name	Employee middle name	Claimant middle name
Employee middle name	Employee last name	Claimant last name
Employee last name	Employee wage amount	Claimant street address line 1
Employee street address line 1	Reporting period	Claimant street address line 2
Employee street address line 2	Employer FEIN	Claimant street address line 3
Employee street address line 3	State EIN	Claimant city
Employee city	Employer FEIN address pointer	Claimant state
Employee state	Employer optional address pointer	Claimant zip code
Employee zip code	DoD agency status indicator	Benefit amount
Employee foreign address country code	SSN validity code	Reporting period
Employee foreign address country name		SSN validity code
Employee foreign address zip code		
Employee date of birth		
Employee date of hire		
Employee state of hire		
Employer FEIN		
Employer FEIN address pointer		
Employer optional address pointer		
State EIN		
DoD agency status indicator		
SSN validity code		

Transmitting data. Federal legislation specifies time frames for reporting data to the NDNH.

- **New Hire Record.** Employers must report the name, address, and SSN of employees and the name, address and employer FEIN within 20 days (depending on the state) of the date of the hire. The state then has five business days to enter the new hire data into the SDNH. The state has two business days to match the SDNH information to the SCR and issue an income withholding notice. The state has three business days after entering information into the SDNH to forward information to the NDNH.
- **Quarterly Wage Record.** Reports must be made by the SWAs by the fourth month following the reporting period.
- **Unemployment Insurance Record.** SWAs must report information by the end of the first month following the reporting period.

Exhibit A-2 describes the FCR case information and person data.³⁰

³⁰ The FCR also has an “other” table (e.g., aliases, maiden names), which includes the state and case identifiers, SSN, and the first, middle and last names. There is also a family violence table that includes the state code, case identifier, SSN, family violence date established and date closed.

Exhibit A-2: FCR Tables

Case Table	Person Table
State	State
Case identifier	Case identifier
Batch number	SSN
Case type	SSN sequence
Registered date	SSN validity code
Date stamp (transmission)	First name
Update date	Middle name
Case closed date	Last name
Case closure reason	Sex code
Order indicator (Y/N)	Date of birth
FIPS county code	Family violence indicator
User field	Update date
	Participant code
	Participant type
	Delete date
	State member identifier
	Date of death
	Registered date
	Batch number

Transmitting data. States send the FCR information about new cases or persons new to a case or child support order. The FCR automatically compares this information to existing person information. If matches are found, the FPLS notifies all appropriate state child support enforcement agencies so that states know if another state has a case or support order with participants in common. As noted above, the data in the FCR is also compared to the NDNH.

As the Exhibits indicate, the NDNH and FCR databases could provide a wealth of information about custodial parent (CP) and non-custodial parent (NCP) employment and earnings, including length of time in a particular job, frequency of job changes, wage amounts and whether they increase or decrease over time, and the relationship between employment, earnings, and order establishment. **Section E** includes examples of program management questions that could be answered with NDNH data.

B. Federal Offset Program

1. Background

The Federal Offset Program (FOP) was enacted into law in 1981. The program initially intercepted the Federal income tax refunds of delinquent obligors associated with public assistance cases only. In 1984, non-assistance cases were included. The FOP was further expanded in 1996³¹ to enable the interception of all or part of certain federal payments (i.e., administrative offsets). This law also consolidated all debt collections, including the income tax refund offsets and administrative offsets within the Department of Treasury's Financial Management Service (FMS). In addition, in 1996 PRWORA created the passport denial program

³¹ As part of the Debt Collection Improvement Act of 1996 (Public Law 104-134).

and required states to enact laws that enable child support agencies to identify accounts of delinquent obligors by conducting quarterly matches with financial institutions. In 1998³² the multi-state financial institution data match was created to help states identify accounts within financial institutions that operate in more than one state. Each entity is described below.

Federal Income Tax Refund Offset Program. The tax offset program intercepts federal tax refunds to recover delinquent child support debt. To be eligible for an offset, a NCP affiliated with a public assistance case must be delinquent at least three months and have at least \$150 in arrearages. Public assistance arrears can be submitted even if the child is no longer a minor. For non-public assistance cases, the non-custodial parent must be three months delinquent and owe at least \$500 in back support. Non-public assistance cases in which the child has reached the age of majority cannot be submitted for tax offset.³³

Administrative Offset Program. All payments that are eligible for offset, with the exception of income tax refunds, are categorized as administrative offsets. The only federal payments currently included in administrative offsets are: (1) vendor and miscellaneous payments (e.g., expense reimbursement payments and travel payments), and (2) federal retirement payments. For a case to be eligible for administrative offset, the debt must be at least 30 days old and the arrearage amount at least \$25. The child does not have to be a minor. All cases eligible for a federal tax refund offset are eligible for administrative offset.

Passport Denial Program. NCPs who owe more than \$5,000 are eligible for passport denial. The program interfaces with the State Department. The state must send the obligor a pre-offset notice prior to submitting him or her to the passport denial program. The obligor can contest the delinquency determination. The State Department notifies obligors if their passport application was denied.

Multi-state Financial Institution Data Match (MSFIDM). MSFIDM is used to locate financial assets of delinquent obligors. State child support agencies can then issue liens or levies on the accounts to collect past-due child support. Financial institutions that must participate include banks, savings and loans, credit unions, insurance companies, benefit associations, safe deposit companies, and money market and mutual funds. MSFIDM accesses FOP files on a weekly basis to select eligible obligors and match their account data with financial institution account data. The actual matches are conducted quarterly. Financial institutions provide the name, record address, and SSN for each non-custodial parent who maintains an account at the institution and who has been certified as owing back support. This information is relayed to the states. The states then take actions to seize and freeze assets. As of FY 2001, there were quarterly matches with 4,521 financial institutions; 1.6 million accounts belonging to 926,000 delinquent obligors are located each quarter.

To start the process for an offset, passport denial, or a financial institution data match, states certify the arrearage amount and send it to OCSE. States can send additions or deletions to OCSE daily. The case submission file includes the state code; the obligor name, address and

³² As part of the Child Support Performance and Incentive Act (Public Law 105-200).

³³ The exception is children determined to be disabled under the Title II or XVI programs while still minors and with support orders in effect.

SSN; the arrearage amount; and the case type (TANF or non-TANF). States mark on the submission whether the non-custodial parent should be excluded from any of the remedies (i.e., administrative, tax, passport, vendor, financial institution). If no exclusions are marked, the case will be considered for every remedy.

Submissions are made by the state where the custodial parent resides. If more than one state submits the same NCP for collection, the first submittal certified receives priority for collection. After this initial prioritization, satisfaction of claims is based on amount of the arrears certified (from highest to lowest). However, a claim involving TANF arrears takes precedence over a non-TANF claim, even if the latter was submitted first.³⁴

2. Database Files

Person-level data is maintained in a Federal Offset Case Master File (*Exhibit A-3*). State submissions of new cases or deletions are reflected in the current case master file.

Exhibit A-3: FOP Case Master File

File Elements
SSN
State
TANF indicator
Full name
Last name
First name
Case ID
Local code
Delete indicator
SD* send indicator
YTD SD* indicator
Case administrative dates (pre-offset notice date, SD* action date, inception date, modification date, IRS action date, FMS action date)
Case transfer-State
Case transfer-Local
Case joint indicator
Case offsets excluded (administrative, salary, retirement, tax, vendor, passport, financial institution)
Case arrearage amount
Case modification-arrearage
YTD tax collection amount
YTD tax claim amount
YTD administrative collection amount
YTD administration claim amount
YTD state payment amount
New case (CCYYMM)
Case FIDM indicator

*State Department

³⁴ For more information on the Federal Offset Program, see OCSE Action Transmittal AT 99-14 on line at <http://www.acf.dhhs.gov/programs/cse/pol/AT/at-9914.htm>.

Two variables that could be of particular interest for program management purposes are the arrearage amount and collection amount. Person-level information on collections is not available through the FPLS. The arrearage and collection amounts provide some information on obligors' payment history. OCSE could link this information to data in the FPLS and learn more about the obligors who owe back support, including their work histories (e.g., do they change jobs often) and salaries. Obligor associated with TANF cases could be compared to those who are not in terms of arrearage amounts and work histories.

C. State Performance Data

OCSE collects state-level *aggregate* data on performance. Information on paternity establishment, order establishment, collections and arrears is collected annually from states on Form 157. Data on collections and expenditures is collected quarterly on Forms 34A and 396A, respectively.³⁵ The data is used to calculate incentive payments and to develop annual statistical reports. Each form is described below.

1. 157 Report

The Support Enforcement Annual Data Report (Form 157) is due on October 30th, one month after the close of the Federal Fiscal Year.³⁶ The data are used to calculate state incentive payments in four areas: paternity establishment, order establishment, current collections, and cases paying toward arrears. Data for a fifth performance area, cost-effectiveness, are gathered from Forms 34A and 396A. The 157 line items that correspond to these performance measures are listed in *Exhibit A-4*. Data for each line item are broken down by current assistance cases, former assistance cases, never assistance cases, and total. These data are audited by OCSE, so there is a higher level of confidence in its reliability than in other 157 line items.

Exhibit A-4: 157 Performance Measurement Data

Line Item	Performance Measure
Line 5: IV-D cases born out of wedlock	Paternity Establishment—IV-D line 6 ÷ Line 5
Line 6: IV-D cases with paternity	
Line 8: Children born out of wedlock statewide	Paternity Establishment—Statewide or Line 9 ÷ Line 8
Line 9: Paternity established statewide	
Line 1: Open cases	Cases with Orders Line 2 ÷ Line 1
Line 2: Cases open at end of FY with order	
Line 24: Total child support due	Collection Rate for Current Support Line 25 ÷ Line 24
Line 25: Total child support distributed	
Line 28: Cases with arrears	Cases Paying Toward Arrears Line 29 ÷ Line 28
Line 29: Cases paying towards arrears	

Other line items on the 157 are not used to calculate incentive payments. Data categories include services required (e.g., cases that need order or paternity establishment), services

³⁵ The 396A has three parts. Two are reported quarterly (quarterly expenditures and estimates, prior quarter expenditures and adjustments). One is reported semi-annually (budget projection).

³⁶ States can make corrections through December 31st.

provided (e.g., orders established, cases with collections), medical support (e.g., cases where medical support is ordered), staff (e.g., number of FTEs), non-cooperation and good cause, and administrative enforcement.

2. 34A Report

The Form 34A (Child Support Enforcement Program Quarterly Report of Collections) provides information on collections. It is submitted quarterly and due 30 days following the close of each quarter (January 30, April 30, July 30, October 30). It is divided into three sections: available collections, distributed/undistributed collections, and federal share/incentive payments/fees. *Exhibit A-5* describes the line items.

Exhibit A-5: OCSE 34A Line Items

Line	Description
Line 1: Balance remaining undistributed from previous quarter	The amount of collections that remained undistributed from the previous quarter.
Line 2: Total collections received during quarter	From offset of federal tax refund From offset of state tax refund From offset of UI compensation Through administrative enforcement (interstate) From income withholding From other states From other sources (includes payments directly from NCPs, administrative offset process, FIDM, passport denial) These are net amounts, reduced by collections returned to the payer during the quarter.
Line 3: Net amount of increasing and (decreasing) adjustments	Any entry to correct a previous report that cannot be corrected with an entry on the original reporting line. Frequently remains blank.
Line 4: Collections forwarded to non-IV-D cases	Collections forwarded to CP not part of IV-D caseload.
Line 5: Collections forwarded to other states	Amounts received in response to a request for assistance from another state and forwarded during quarter. Current IV-A assistance, current IV-E assistance, former assistance, never assistance.
Line 6: Collections available for distribution	Amount of collections eligible for distribution by state during quarter. Current IV-A assistance, current IV-E assistance, former assistance, never assistance.
Line 7a: Distributed collections as assistance reimbursement Line 7b: Distributed as medical support Line 7c: Distributed to family	7a: Collections divided between state and federal governments to reimburse their respective shares of Title IV-A or IV-E payments. 7b: Portion of collections specifically designated in order for medical support. 7c: Collections not included on 7a or 7b distributed to family or foster care agency. Current IV-A assistance, current IV-E assistance, former assistance, never assistance.
Line 8: Distributed to family	Sum of lines 7a-7c. Current IV-A assistance, current IV-E assistance, former assistance, never assistance.
Line 9: Gross undistributed collections	Amount of collections that the state was unable to distribute

Line	Description
Line 9a: Undistributed collections Line 9b: Net undistributed collections	during the quarter.
Line 10: Federal share of collections	Portion of child support collections used to reimburse federal government for past assistance or foster care payments, before payment of incentive payments.
Line 11: Estimated incentive payments	One-quarter of the estimated annual assistance and non-assistance incentive payments.
Line 12a: Net federal share of IV-A collections Line 12b: Net federal share of IV-E collections	12a: Portion of collections used to reimburse the federal government for its share of past assistance under Title IV-A or IV-E. 12b: Portion collections used to reimburse federal government for share of assistance payments under Title IV-E.
Line 13: Fees retained from other states	Fees or costs recovered by other states from collections forwarded to reporting state.

3. 396A Report

OCSE requires states to submit quarterly expenditure reports. The 396A (Quarterly Report on Expenditures and Estimates) is divided into three sections: Quarterly report of expenditures and estimates (Part 1), prior quarter expenditure adjustments (Part 2), and semi-annual budget projections (Part 3). *Exhibit A- 6* summarizes the information collected in Part 1 of the 396A. Expenditures can be categorized as current quarter claims (total and federal share), prior quarter adjustments (total and federal share), and next quarter estimates.

Exhibit A-6: 396A Part 1

Line	Description
Line 1a: IV-D costs (66% FFP) Line 1b: Non-IV-D Costs (66% FFP)	1a: All expenditures for the administration and operation of the CSE program (not including lines 4-8). 1b: Administrative expenditures attributable to collecting, entering, maintaining and processing information relative to non-IV-D cases in the state case registry and processing of cases through state disbursement unit.
Line 2a: Costs recovered, fees (66% FFP) Line 2b: Interest, income (66% FFP)	2a: Total amount of income resulting from operation of the program used to offset administrative costs, including fees collected from recipients of services. 2b: Total amount of other income to the state used to offset administrative costs, including interest on investment income earned when collections/fees deposited in interest-bearing accounts.
Line 3: Net administrative costs	Net amount of expenditures being claimed for federal funding (Line 1 minus Line 2).
Line 4: ADP Costs-APD (66% FFP)	Expenditures made for planning, design, development and implementation or enhancement of state child support enforcement system (CSES).
Line 5: ADP costs-no APD (66% FFP)	Expenditures made for CSES for which advanced planning document (APD) not required.
Line 6: ADP costs (80% FFP)	Expenditures made under terms of approved APD for CSES.

Line	Description
Line 8: Lab, paternity (90% FFP)	Expenditures for lab costs associated with paternity. This is a net amount, reduced by fees collected.
Line 9: Total costs claimed	Amount of expenditures being claimed for federal funding.
Line 10: Net federal share of collections	Portion of child support collections used to reimburse federal government for share of past assistance payments.
Line 11: Fees, federal FPLS	Quarterly fee charged to state by OCSE for use of FPLS.
Line 12: Fees, CSENET	Quarterly fee charged to state for use of CSENET.
Line 13: Fees, pre-offset services	Annual fee charged to state by OCSE for printing and processing of OCSE pre-offset notices for FOP.
Line 14: Other fees or adjustments	Any other fees that may be imposed to reduce the federal share.
Line 15: Net federal share of expenditures	Net amount of federal funding being claimed by state, as reduced by federal share of collections, fees, repayments reported on Lines 10-14.
Line 16: State share of expenditures	State share of costs for current and prior quarters.

396A Parts 2 and 3 collect prior quarter expenditure adjustments and semiannual budget projections, respectively (not shown).

In terms of program management, this database contains a wealth of information about collection amounts and types, as well as other child support enforcement activities. Although these data are aggregate, they potentially could be linked with person-level data. For example, linked data could explore how performance on paternity establishment, order establishment, current collections, percent of cases paying towards arrears, and cost-effectiveness is affected by changes in the share of cases with a working non-custodial parent or changes in average earnings among non-custodial parents. Program administrators also could track trends in collections, such as the predominant method (e.g., wage withholding, tax offsets), whether method differs by TANF status, and whether collection method has changed over time.

D. Using Administrative Data for CSE Performance Management

The OCSE strategic plan identifies a number of priority areas where administrative data could be used to understand what additional actions are needed to help achieve the goals of the child support program.³⁷ For example, the child support program seeks to make child support payments a reliable source of income and to secure health care coverage for children. Developing indicators of income stability over time would help child support agencies identify whether they are likely to meet their goals or whether additional resources need to be focused on keeping non-custodial parents connected to the labor force. The following discussion identifies the kinds of matched information that might help child support predict future performance, caseloads, and management needs.

³⁷ See “The National Child Support Enforcement Strategic Plan for FY 2005-2009,” available at www.acf.dhhs.gov/programs/cse/pubs/2004/Strategic_Plan_FY2005-2009.pdf.

1. Matching the FPLS Databases: NDNH and the FCR

- What percent of NCPs and Putative Fathers (PFs) in the FCR have earnings (Quarterly Wage file), by Quarter (i.e., Quarters 1, 2, 3, 4) and year (summary of four quarters)?
- What is the distribution of average annual earnings of all NCPs and PFs in the FCR? That is, what percentage have:
 - Zero earnings (i.e., no quarterly wage or Unemployment Insurance data)
 - Annual earnings of:
 - Less than \$10,000
 - Between \$10,000 and \$20,000
 - Between \$20,000 and \$30,000
 - Between \$30,000 and \$40,000
 - Over \$40,000
- What percent of CPs have earnings?
- What is the distribution of average annual earnings of all CPs in the FCR? That is, what percentage have:
 - Zero earnings (i.e., no quarterly wage or Unemployment Insurance data)
 - Annual earnings of:
 - Less than \$10,000
 - Between \$10,000 and \$20,000
 - Between \$20,000 and \$30,000
 - Between \$30,000 and \$40,000
 - Over \$40,000
- How does the distribution change over time (e.g., is the percentage with no earnings increasing from one year to the next?)
- What is the annual earnings distribution for NCPs associated with cases that have orders? In cases with no orders?
- What are the average earnings for NCPs involved in multiple cases? Are they increasing or decreasing?

- What is the earnings and employment status of NCPs involved with cases with no orders?
- What is the pattern of NCP and CP employment following establishment of an order?

2. Matching the FPLS and FOP

- What percent of NCPs are certified for the FOP?
 - What is the distribution of annual earnings for this subset of NCPs?
 - Is the distribution changing over time?
 - How does the distribution of earnings differ for NCPs in TANF cases and those in non-TANF cases?
- What percentage of cases certified for FOP are closed in the year following a FOP “hit”?
 - Are there also earnings?
- Does NCP behavior change (i.e., new job starts or earnings changes) in the first and second quarter following:
 - Sending a pre-offset notice³⁸
 - A tax or administrative offset “hit”
- When a certified case changes status (from TANF to non-TANF or vice versa), what is the pattern in the two quarters preceding and following the change in:
 - NCP and CP earnings
 - NCP and CP new hire or job change
 - Presence of a “hit”
- Do NCPs involved in multiple cases have higher certified arrearage amounts than NCPs in single cases?

3. FPLS and Performance Data

- How do the collection sources of states with high interstate caseloads compare to those with low interstate caseloads? Does one group have more collections through offset remedies?
- How do the collection sources of states with a high proportion of NCPs involved in multiple cases compare to those with a low proportion of such cases?

³⁸ Notice sent to the NCP indicating arrearages were certified and forwarded to the FOP.

- How do collection types change over time? By state?
- Do collection amounts by type change in accordance with increase in job starts or changes in quarterly wages?
- How do collection sources differ by type of child support owed (i.e., TANF only, non-TANF only, both)?

E. Characteristics of Databases

This section describes the characteristics of databases (*Exhibit A-7*).

Exhibit A-7: Federal Database Characteristics

Database	Data Collection	Data Maintenance	Data Source	Records
NDNH	New Hires: Employers must report within 20 days of hire; state has 5 business days to enter into SDNH; state has 3 business days to forward to NDNH. QW: SWAs must report by 4 th month following reporting period. UI: SWAs must report by end of 1 st month following reporting period.	24 months.	52 states and territories and 146 federal agencies currently report data.	652 million total records posted in FY 2002; 3 billion since 1997.
FCR	New cases or additions to a case added on ongoing basis.	Point in time data; updated, not saved or archived; closed cases are deleted.	All states sending cases.	17 million cases, 40 million people.
FOP (Federal Tax Refund and Administrative Payment Offsets)	States submit daily (can add, delete cases to master file). States certify that data is correct.	Data are maintained 7 years if activity on the case, otherwise deleted after one year. Only current year master file on the system. There is a previous year master file and detail files for earlier years.	Interfaces with Department of Treasury	Tax Year 2001: 6.4 million delinquent cases certified; over \$1.6 billion collected (\$13 billion since inception).

Database	Data Collection	Data Maintenance	Data Source	Records
Passport Denial	Changes to case master file for FOP submitted daily.	Limited data from FOP case master file.	Interfaces with Department of State	FY 2001: 3 million individuals certified; 60 passports denied per business day; \$16 million direct collections to date
MSFIDM	MSFIDM accesses FOP files weekly; actual matches with financial institutions conducted quarterly.	Number of matches and institutions participating, generated quarterly.	4,521 financial institutions	As of FY 2001: 1.6 million accounts belonging to 926,000 delinquent obligors located each quarter; over \$200 million collections
OCSE Performance Data	157 is submitted annually 30 days post FY; states can make changes through end calendar year. 34A and 396A are quarterly. Can make prior quarter adjustments. Some line items on 157 audited. 34A and 396A are audited once per year by matching data reported to state's first level documentation.	Data from 1994 to present are saved on GATES system; previous data are stored on tape on an earlier system and housed at NIH.	Forms 157, 34A, 396 submitted by 54 states and territories	Aggregate data for each state and territory

APPENDIX B: ALL DEBTOR EXHIBITS

Exhibit B.1: Median Income Amount by Debt Category, All Debtors

Income Type	Arrearage Amount							Total
	\$1 to \$149	\$150 to \$4,999	\$5,000 to \$9,999	\$10,000 to \$19,999	\$20,000 to \$39,999	\$40,000 to \$99,999	\$100,000 and over	
Wages	\$23,838	\$14,916	\$11,330	\$10,496	\$9,971	\$9,632	\$9,753	\$12,561
Gambling	\$2,500	\$2,386	\$2,380	\$2,274	\$2,432	\$2,350	\$2,500	\$2,400
Stocks Bonds Etc.	\$1,626	\$1,203	\$969	\$946	\$912	\$988	\$1,054	\$1,089
Social Security	\$8,176	\$8,216	\$8,540	\$8,636	\$8,708	\$9,096	\$10,104	\$8,532
Government	\$520	\$606	\$805	\$996	\$1,230	\$1,453	\$1,656	\$765
Dividends	\$31	\$23	\$18	\$17	\$17	\$17	\$28	\$20
Interest	\$29	\$27	\$25	\$25	\$25	\$25	\$29	\$26
Miscellaneous	\$3,600	\$4,381	\$4,500	\$4,600	\$4,667	\$4,732	\$4,949	\$4,507
Pensions	\$2,259	\$2,072	\$1,833	\$1,643	\$1,550	\$1,683	\$2,248	\$1,889

Exhibit B.2: Median Income by Debt Type and Income Source

Income Type	TANF Only	Non-TANF Only	Both Types
Wages	\$10,212	\$16,447	\$9,032
Gambling	\$2,400	\$2,400	\$2,250
Stocks Bonds Etc.	\$992	\$1,240	\$780
Social Security	\$8,480	\$9,250	\$8,028
Government	\$622	\$747	\$1,017
Dividends	\$19	\$22	\$15
Interest	\$25	\$28	\$25
Miscellaneous	\$4,240	\$4,872	\$4,179
Pension	\$1,777	\$2,246	\$1,233

Exhibit B.3: Debtors with No Income Source by State (Summary)

10 Highest States	No Income (%)	10 Lowest States	No Income (%)
Puerto Rico	69.8%	Wyoming	15.8%
Guam	61.9%	New Mexico	15.9%
Virgin Islands	53.5%	New Hampshire	16.5%
New York	35.5%	Indiana	17.4%
District of Columbia	32.6%	Vermont	17.8%
Massachusetts	30.2%	Minnesota	18.3%
Oregon	30.2%	North Dakota	18.3%
California	28.7%	Utah	18.8%
Connecticut	28.5%	Alaska	19.8%
Hawaii	27.8%	Maine	19.9%

Exhibit B.4: Number of Income Sources of All Debtors by State

State	Number of Sources			
	0	1	2	3 or More
Alabama	23.2%	47.7%	22.7%	6.4%
Alaska	19.2%	30.9%	29.2%	20.6%
Arizona	22.8%	40.6%	27.2%	9.4%
Arkansas	19.8%	48.4%	24.9%	6.9%
California	28.7%	35.5%	26.7%	9.1%
Colorado	20.0%	48.8%	23.2%	7.9%
Connecticut	28.5%	34.7%	27.2%	9.5%
Delaware	23.0%	46.0%	23.3%	7.8%
District of Columbia	32.6%	37.0%	22.2%	8.3%
Florida	21.2%	53.0%	20.0%	5.8%
Georgia	27.4%	46.9%	19.7%	6.0%
Guam	61.9%	24.6%	9.7%	3.8%
Hawaii	27.8%	31.0%	28.4%	12.8%
Idaho	20.7%	38.5%	31.4%	9.4%
Illinois	25.2%	35.6%	28.5%	10.7%
Indiana	17.4%	42.2%	30.4%	10.0%
Iowa	21.8%	46.2%	24.1%	8.0%
Kansas	20.2%	40.5%	30.3%	9.0%
Kentucky	25.7%	37.2%	28.7%	8.3%
Louisiana	25.7%	40.8%	26.2%	7.3%
Maine	19.4%	39.9%	30.4%	10.2%
Maryland	26.2%	38.6%	26.4%	8.8%
Massachusetts	30.2%	40.4%	21.9%	7.5%
Michigan	26.1%	37.1%	26.5%	10.3%
Minnesota	18.3%	38.8%	30.4%	12.5%
Mississippi	21.6%	48.4%	23.4%	6.6%
Missouri	21.0%	38.6%	30.8%	9.6%
Montana	19.9%	40.6%	29.3%	10.2%
Nebraska	21.5%	46.7%	24.2%	7.6%
Nevada	20.0%	47.6%	24.5%	7.8%
New Hampshire	16.5%	49.3%	25.2%	9.0%
New Jersey	27.0%	34.0%	27.9%	11.1%
New Mexico	15.9%	39.6%	33.9%	10.6%
New York	35.5%	33.6%	22.7%	8.2%
North Carolina	24.1%	46.5%	23.2%	6.2%
North Dakota	18.3%	48.4%	24.8%	8.5%
Ohio	20.0%	49.0%	23.1%	7.9%
Oklahoma	23.1%	40.8%	28.0%	8.1%
Oregon	30.2%	35.8%	27.0%	7.0%
Pennsylvania	22.2%	45.7%	23.9%	8.2%
Puerto Rico	69.8%	20.6%	7.5%	2.1%
Rhode Island	27.6%	41.2%	23.6%	7.5%
South Carolina	24.2%	37.3%	29.9%	8.6%
South Dakota	21.5%	50.9%	21.3%	6.3%
Tennessee	21.9%	50.9%	21.5%	5.7%

State	Number of Sources			
	0	1	2	3 or More
Texas	20.4%	50.7%	22.4%	6.6%
Utah	18.8%	38.7%	32.0%	10.5%
Vermont	17.8%	46.0%	27.1%	9.1%
Virgin Islands	53.5%	30.5%	11.0%	5.0%
Virginia	23.5%	41.2%	27.7%	7.6%
Washington	25.9%	43.2%	23.6%	7.3%
West Virginia	25.4%	45.2%	22.8%	6.6%
Wisconsin	23.3%	42.6%	25.9%	8.2%
Wyoming	15.8%	50.1%	26.4%	7.7%

Exhibit B.5: Median Debtor Income by State (Summary)

10 Highest States	Income*	10 Lowest States	Income*
District of Columbia	\$16,834	Kentucky	\$10,322
Nevada	\$16,316	New York	\$10,753
New Hampshire	\$16,266	Utah	\$11,075
Hawaii	\$16,231	North Carolina	\$11,092
Texas	\$15,675	Montana	\$11,184
Arizona	\$15,451	Idaho	\$11,369
Vermont	\$14,925	Oregon	\$11,383
New Mexico	\$14,804	Louisiana	\$11,384
California	\$14,775	South Dakota	\$11,455
Colorado	\$14,773	West Virginia	\$11,543

*Income includes wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions. It excludes gambling proceeds and stock/bond transactions.

Exhibit B.6: Median Income for All Debtors by State

State	Income*
Alabama	\$13,470
Alaska	\$11,909
Arizona	\$15,451
Arkansas	\$13,251
California	\$14,775
Colorado	\$14,773
Connecticut	\$14,192
Delaware	\$12,116
District of Columbia	\$16,834
Florida	\$13,800
Georgia	\$12,896
Guam	\$13,979
Hawaii	\$16,231
Idaho	\$11,369
Illinois	\$13,509
Indiana	\$14,300
Iowa	\$12,020
Kansas	\$11,834
Kentucky	\$10,322
Louisiana	\$11,384
Maine	\$14,134
Maryland	\$13,855
Massachusetts	\$14,082
Michigan	\$13,456
Minnesota	\$14,377
Mississippi	\$12,556
Missouri	\$12,142
Montana	\$11,184
Nebraska	\$11,560
Nevada	\$16,316
New Hampshire	\$16,266
New Jersey	\$13,480
New Mexico	\$14,804
New York	\$10,752
North Carolina	\$11,092
North Dakota	\$12,000
Ohio	\$12,515
Oklahoma	\$11,692
Oregon	\$11,383
Pennsylvania	\$12,417
Puerto Rico	\$11,561
Rhode Island	\$12,948
South Carolina	\$11,800
South Dakota	\$11,455
Tennessee	\$12,808
Texas	\$15,675

State	Income*
Utah	\$11,075
Vermont	\$14,925
Virgin Islands	\$13,075
Virginia	\$11,743
Washington	\$13,152
West Virginia	\$11,543
Wisconsin	\$11,677
Wyoming	\$14,040

*Income includes wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions. It excludes gambling proceeds and stock/bond transactions.

Exhibit B.7: All Debtor Arrearage Type by State

State	Debt Type		
	TANF Only (%)	Non-TANF Only (%)	Both (%)
Alabama	10.9%	53.2%	35.9%
Alaska	32.5%	31.8%	35.7%
Arizona	56.0%	40.5%	3.5%
Arkansas	21.8%	59.3%	18.9%
California	51.5%	23.4%	25.1%
Colorado	28.8%	45.1%	26.1%
Connecticut	52.3%	17.2%	30.5%
Delaware	32.8%	42.1%	25.1%
District of Columbia	21.3%	51.8%	26.9%
Florida	25.5%	47.1%	27.4%
Georgia	28.0%	45.2%	26.8%
Guam	48.1%	37.6%	14.3%
Hawaii	43.9%	27.5%	28.5%
Idaho	18.2%	55.8%	25.9%
Illinois	23.8%	48.0%	28.2%
Indiana	22.7%	51.2%	26.1%
Iowa	39.1%	30.8%	30.1%
Kansas	40.8%	26.2%	33.0%
Kentucky	45.1%	32.4%	22.6%
Louisiana	20.7%	55.3%	24.0%
Maine	57.8%	17.8%	24.4%
Maryland	22.1%	59.2%	18.7%
Massachusetts	34.5%	34.3%	31.2%
Michigan	15.2%	41.4%	43.4%
Minnesota	30.7%	31.8%	37.6%
Mississippi	11.3%	64.8%	23.9%
Missouri	29.4%	40.4%	30.2%
Montana	36.4%	39.5%	24.1%
Nebraska	37.8%	34.7%	27.5%
Nevada	18.8%	53.6%	27.6%
New Hampshire	29.8%	45.6%	24.5%
New Jersey	31.4%	40.5%	28.1%
New Mexico	25.3%	42.9%	31.8%
New York	38.9%	35.2%	25.9%
North Carolina	26.6%	42.6%	30.8%
North Dakota	41.6%	33.4%	25.0%
Ohio	27.8%	44.9%	27.3%
Oklahoma	31.3%	40.7%	28.0%
Oregon	36.4%	39.8%	23.8%
Pennsylvania	37.9%	38.8%	23.3%
Puerto Rico	4.3%	90.0%	5.7%
Rhode Island	46.6%	25.6%	27.8%
South Carolina	25.2%	47.8%	26.9%
South Dakota	35.5%	40.8%	23.7%

State	Debt Type		
	TANF Only (%)	Non-TANF Only (%)	Both (%)
Tennessee	27.4%	43.5%	29.1%
Texas	11.9%	55.4%	32.6%
Utah	37.8%	37.0%	25.2%
Vermont	44.2%	33.6%	22.2%
Virgin Islands	13.5%	69.6%	16.8%
Virginia	36.6%	41.1%	22.3%
Washington	43.5%	29.6%	26.9%
West Virginia	26.3%	38.1%	35.6%
Wisconsin	38.4%	26.6%	35.0%
Wyoming	36.3%	37.0%	26.7%

APPENDIX C: NO-WAGE DEBTOR EXHIBITS

Exhibit C.1: SVES Matches by State

State	Percent Matched to SVES
Alabama	5.5
Alaska	12.1
Arizona	11.9
Arkansas	10.4
California	9.4
Colorado	11.5
Connecticut	10.2
District of Columbia	8.2
Florida	11.8
Georgia	9.4
Guam	0.9
Hawaii	6.2
Idaho	10.3
Illinois	10.2
Iowa	5.1
Kansas	6.3
Maine	6.5
Maryland	9.2
Massachusetts	9.4
Michigan	8.6
Minnesota	7.9
Mississippi	8.8
Missouri	11
Montana	7.6
Nebraska	11.5
Nevada	12
New Hampshire	8.7
New Mexico	8.9
New York	8
North Carolina	9.8
North Dakota	8.5
Ohio	9.6
Oklahoma	8.7
Oregon	11.9
Pennsylvania	9.7
Puerto Rico	1.5
South Dakota	9.9
Texas	9.3
Utah	6.4
Vermont	11.5
Virgin Islands	0.8
Washington	11.5
West Virginia	7.2
Wyoming	7.6
All States	9.9

Exhibit C.2: Number of Income Sources of No-Wage Debtors, by State

State	Number of Sources			
	Zero	One	Two	Three or More
Alabama	50.8%	38.6%	8.7%	1.8%
Alaska	38.3%	36.4%	18.7%	6.7%
Arizona	53.0%	33.8%	9.9%	3.3%
Arkansas	48.1%	40.4%	9.7%	1.8%
California	61.1%	29.1%	7.8%	2.0%
Colorado	46.1%	39.8%	10.9%	3.2%
Connecticut	55.9%	31.4%	10.0%	2.7%
Delaware	48.9%	39.0%	9.6%	2.5%
District of Columbia	65.2%	24.8%	7.4%	2.6%
Florida	49.0%	39.2%	9.6%	2.2%
Georgia	54.6%	36.1%	7.8%	1.5%
Guam	76.5%	19.4%	3.4%	0.8%
Hawaii	57.9%	28.5%	10.0%	3.5%
Idaho	48.7%	37.8%	10.9%	2.6%
Illinois	53.5%	32.5%	10.6%	3.3%
Indiana	44.8%	40.6%	11.4%	3.3%
Iowa	45.9%	39.9%	11.0%	3.2%
Kansas	49.4%	37.3%	10.6%	2.7%
Kentucky	53.1%	36.1%	8.9%	1.9%
Louisiana	53.7%	35.3%	9.1%	1.9%
Maine	41.4%	43.1%	12.5%	2.9%
Maryland	57.0%	32.5%	8.5%	2.0%
Massachusetts	54.3%	34.6%	9.1%	2.0%
Michigan	51.0%	33.0%	11.6%	4.4%
Minnesota	44.3%	37.7%	13.2%	4.7%
Mississippi	46.5%	41.1%	10.4%	1.9%
Missouri	49.6%	37.0%	10.1%	3.2%
Montana	46.2%	39.1%	11.5%	3.2%
Nebraska	48.6%	38.3%	10.4%	2.8%
Nevada	48.6%	38.1%	10.6%	2.7%
New Hampshire	38.9%	45.9%	11.7%	3.5%
New Jersey	49.8%	33.5%	12.6%	4.1%
New Mexico	43.3%	37.2%	15.2%	4.3%
New York	59.5%	29.4%	8.8%	2.3%
North Carolina	55.5%	36.0%	7.4%	1.1%
North Dakota	43.4%	39.6%	12.4%	4.6%
Ohio	46.0%	38.7%	11.9%	3.4%
Oklahoma	54.7%	34.2%	8.9%	2.2%
Oregon	59.5%	30.9%	7.9%	1.7%
Pennsylvania	51.8%	36.1%	9.5%	2.6%
Puerto Rico	80.2%	17.1%	2.3%	0.5%
Rhode Island	54.4%	34.0%	9.5%	2.1%
South Carolina	54.5%	35.2%	8.6%	1.6%

State	Number of Sources			
	Zero	One	Two	Three or More
South Dakota	49.0%	39.1%	9.4%	2.6%
Tennessee	49.9%	39.5%	8.9%	1.7%
Texas	53.0%	36.2%	8.9%	1.9%
Utah	49.9%	37.6%	10.2%	2.3%
Vermont	40.5%	43.2%	13.2%	3.0%
Virgin Islands	68.1%	24.3%	5.7%	1.9%
Virginia	55.1%	35.2%	8.0%	1.7%
Washington	53.0%	35.6%	9.1%	2.4%
West Virginia	53.5%	36.0%	8.6%	1.9%
Wisconsin	51.8%	34.9%	10.2%	3.1%
Wyoming	39.5%	45.7%	11.1%	3.8%

Exhibit C.3: Median Income for No-Wage Debtors by State

State	Income*
Alabama	\$8,132
Alaska	\$4,202
Arizona	\$7,476
Arkansas	\$7,687
California	\$6,955
Colorado	\$7,759
Connecticut	\$8,272
Delaware	\$7,246
District of Columbia	\$7,867
Florida	\$7,883
Georgia	\$7,215
Guam	\$6,140
Hawaii	\$6,156
Idaho	\$6,361
Illinois	\$8,219
Indiana	\$7,953
Iowa	\$7,920
Kansas	\$6,912
Kentucky	\$6,835
Louisiana	\$6,629
Maine	\$8,366
Maryland	\$7,200
Massachusetts	\$8,592
Michigan	\$7,909
Minnesota	\$8,114
Mississippi	\$8,062
Missouri	\$7,233
Montana	\$7,388
Nebraska	\$8,031
Nevada	\$7,196
New Hampshire	\$10,554
New Jersey	\$8,276
New Mexico	\$7,305
New York	\$7,268
North Carolina	\$6,341
North Dakota	\$7,739
Ohio	\$8,654
Oklahoma	\$6,888
Oregon	\$5,990
Pennsylvania	\$7,248
Puerto Rico	\$6,992
Rhode Island	\$7,797
South Carolina	\$5,928
South Dakota	\$6,723
Tennessee	\$7,391
Texas	\$8,484

State	Income*
Utah	\$5,705
Vermont	\$9,192
Virgin Islands	\$5,824
Virginia	\$6,855
Washington	\$6,535
West Virginia	\$7,949
Wisconsin	\$7,248
Wyoming	\$7,572

*Income includes wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions. It excludes gambling proceeds and stock/bond transactions.

Exhibit C.4: No-Wage Debtor Arrearage Type by State

State	Debt Type		
	TANF Only (%)	Non-TANF Only (%)	Both Types (%)
Alabama	16.1%	40.6%	43.2%
Alaska	32.7%	25.7%	41.6%
Arizona	78.5%	19.6%	1.9%
Arkansas	32.5%	42.0%	25.5%
California	58.9%	14.4%	26.8%
Colorado	33.4%	30.2%	36.4%
Connecticut	60.0%	10.1%	29.9%
Delaware	36.4%	27.9%	35.7%
District of Columbia	30.2%	41.8%	28.0%
Florida	39.0%	32.1%	28.9%
Georgia	29.5%	37.9%	32.7%
Guam	53.2%	34.5%	12.4%
Hawaii	57.0%	16.0%	27.0%
Idaho	23.0%	45.8%	31.3%
Illinois	34.9%	31.3%	33.8%
Indiana	28.5%	43.0%	28.5%
Iowa	46.7%	22.8%	30.5%
Kansas	49.6%	17.3%	33.1%
Kentucky	60.8%	16.0%	23.3%
Louisiana	32.5%	38.8%	28.7%
Maine	61.6%	10.3%	28.1%
Maryland	36.0%	39.2%	24.9%
Massachusetts	40.1%	24.1%	35.8%
Michigan	18.4%	52.4%	29.2%
Minnesota	37.9%	26.2%	35.9%
Mississippi	17.2%	52.0%	30.9%
Missouri	39.9%	28.1%	32.0%
Montana	44.3%	30.1%	25.6%
Nebraska	46.2%	26.9%	26.9%
Nevada	28.8%	44.3%	26.9%
New Hampshire	34.5%	36.4%	29.0%
New Jersey	38.6%	31.9%	29.4%
New Mexico	33.2%	35.3%	31.5%
New York	47.7%	23.5%	28.8%
North Carolina	37.6%	26.2%	36.2%
North Dakota	56.2%	21.7%	22.1%
Ohio	39.6%	33.2%	27.2%
Oklahoma	41.8%	26.3%	31.9%
Oregon	44.6%	29.2%	26.3%
Pennsylvania	44.4%	28.7%	26.9%
Puerto Rico	6.5%	86.5%	7.0%
Rhode Island	55.4%	15.2%	29.4%
South Carolina	30.8%	37.2%	32.0%
South Dakota	53.8%	20.6%	25.6%

State	Debt Type		
	TANF Only (%)	Non-TANF Only (%)	Both Types (%)
Tennessee	28.0%	38.3%	33.7%
Texas	25.3%	42.6%	32.0%
Utah	46.8%	24.8%	28.4%
Vermont	50.4%	22.3%	27.3%
Virgin Islands	17.3%	66.9%	15.9%
Virginia	42.3%	30.1%	27.6%
Washington	48.4%	21.7%	29.9%
West Virginia	47.0%	24.7%	28.3%
Wisconsin	49.2%	15.8%	35.0%
Wyoming	45.6%	23.0%	31.4%

APPENDIX D: CHANGE IN ARREARS EXHIBIT

Exhibit D.1: Change in Arrears from March 2003 to August 2004 by State

State	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
Alaska	14.3%	23.7%	11.2%	50.8%	100.0%
Alabama	16.4%	16.0%	0.8%	66.8%	100.0%
Arkansas	19.6%	24.4%	20.1%	35.9%	100.0%
Arizona	8.7%	16.3%	6.4%	68.5%	100.0%
California	21.0%	17.6%	3.1%	58.3%	100.0%
Colorado	23.3%	30.2%	8.7%	37.7%	100.0%
Connecticut	10.7%	21.3%	37.1%	31.0%	100.0%
District of Columbia	9.1%	12.0%	21.4%	57.4%	100.0%
Delaware	33.3%	25.0%	9.4%	32.3%	100.0%
Florida	15.6%	24.4%	20.9%	39.1%	100.0%
Georgia	12.3%	18.8%	10.9%	58.0%	100.0%
Hawaii	7.0%	15.5%	33.5%	44.0%	100.0%
Iowa	21.6%	26.7%	17.5%	34.2%	100.0%
Idaho	11.8%	23.7%	18.6%	46.0%	100.0%
Illinois	16.1%	12.8%	29.7%	41.4%	100.0%
Indiana	14.0%	19.3%	12.8%	53.8%	100.0%
Kansas	15.8%	26.4%	20.3%	37.5%	100.0%
Kentucky	13.1%	20.7%	31.5%	34.8%	100.0%
Louisiana	13.9%	18.5%	17.3%	50.3%	100.0%
Massachusetts	10.8%	14.1%	2.0%	73.1%	100.0%
Maryland	13.1%	17.9%	21.6%	47.4%	100.0%
Maine	11.7%	34.4%	18.9%	35.1%	100.0%
Michigan	29.0%	16.5%	0.5%	54.1%	100.0%
Minnesota	22.8%	19.8%	4.9%	52.4%	100.0%
Missouri	14.9%	23.1%	15.9%	46.1%	100.0%
Mississippi	18.7%	17.2%	9.5%	54.7%	100.0%
Montana	18.6%	29.4%	17.2%	34.9%	100.0%
North Carolina	23.4%	20.9%	13.8%	41.9%	100.0%
North Dakota	13.4%	28.3%	28.0%	30.3%	100.0%
Nebraska	16.3%	15.5%	4.9%	63.3%	100.0%
New Hampshire	19.8%	33.7%	10.0%	36.5%	100.0%
New Jersey	17.6%	24.0%	11.1%	47.3%	100.0%
New Mexico	30.4%	21.1%	24.5%	24.0%	100.0%
Nevada	15.5%	18.0%	20.3%	46.2%	100.0%

State	No Arrears in 2004	Partial Reduction	No Change	Increase in Arrears	Total
New York	14.3%	15.2%	17.8%	52.8%	100.0%
Ohio	24.0%	21.9%	12.4%	41.6%	100.0%
Oklahoma	21.6%	21.1%	14.2%	43.1%	100.0%
Oregon	13.0%	20.2%	28.4%	38.4%	100.0%
Pennsylvania	24.3%	23.7%	11.0%	41.0%	100.0%
Rhode Island	12.5%	17.7%	29.5%	40.2%	100.0%
South Carolina	15.6%	16.7%	10.4%	57.3%	100.0%
South Dakota	14.4%	24.4%	27.3%	33.9%	100.0%
Tennessee	18.5%	22.7%	8.8%	50.0%	100.0%
Texas	30.9%	14.0%	0.4%	54.7%	100.0%
Utah	39.1%	25.1%	2.8%	33.0%	100.0%
Virginia	18.1%	17.9%	4.7%	59.3%	100.0%
Vermont	24.2%	25.7%	13.9%	36.1%	100.0%
Washington	17.9%	28.6%	10.1%	43.5%	100.0%
Wisconsin	17.9%	18.9%	9.2%	54.0%	100.0%
West Virginia	11.0%	15.9%	2.1%	71.1%	100.0%
Wyoming	18.4%	25.4%	20.8%	35.4%	100.0%
Total	19.6%	19.1%	11.2%	50.1%	100.0%

APPENDIX E: STATE PROFILES

Alabama		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	286	35,889
Total Arrears (in millions)	\$2,000	\$758
Median Arrears	\$11,184	\$14,093
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	19.0%	14.0%
\$2,500 to \$4,999	12.1%	10.4%
\$5,000 to \$9,999	15.9%	15.6%
\$10,000 to \$19,999	19.3%	21.6%
\$20,000 to \$39,999	19.7%	23.4%
\$40,000 to \$99,999	12.6%	13.8%
\$100,000 or more	1.3%	1.2%
Percent of Debtors by Arrearage Type		
TANF Only	10.9%	16.1%
Non-TANF Only	53.2%	40.6%
Both	35.9%	43.2%
Percent of High Arrears (over \$20,000) Debtors	33.6%	38.3%
Percent of Debt Held by High-Arrears Debtors	76.0%	76.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		63.4%
No Change		0.5%
Partial Reduction		16.1%
Zero Arrears		19.9%
Percent of Debtors Matched to Prison Data		5.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,470	\$8,132
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,085	\$7,460
Non-TANF Only	\$16,378	\$9,364
Both	\$10,306	\$7,212
Median Income of High Arrears Debtors	\$11,552	\$7,939
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$7,354
No Change		\$9,408
Partial Reduction		\$9,756
Zero Arrears		\$8,908
Most Common Income Sources	Percent	Median
All Debtors		
Wages	64.2%	\$13,474
Government	17.2%	\$1,000
Miscellaneous	10.9%	\$4,820
Social Security	6.8%	\$8,289
Pensions	6.2%	\$1,581
No-Wage Debtors		
Wages	19.1%	\$4,514
Social Security	18.7%	\$8,439
Miscellaneous	13.2%	\$8,410
Interest	3.4%	\$38
Pensions	2.7%	\$3,753

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Alaska		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	23,357	7,455
Total Arrears (in millions)	\$481	\$209
Median Arrears	\$7,382	\$11,570
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.0%	22.9%
\$2,500 to \$4,999	13.6%	10.4%
\$5,000 to \$9,999	15.7%	13.7%
\$10,000 to \$19,999	16.0%	16.3%
\$20,000 to \$39,999	12.6%	15.4%
\$40,000 to \$99,999	9.8%	14.6%
\$100,000 or more	4.2%	6.7%
Percent of Debtors by Arrearage Type		
TANF Only	32.5%	32.7%
Non-TANF Only	31.8%	25.7%
Both	35.7%	41.6%
Percent of High Arrears (over \$20,000) Debtors	26.7%	36.7%
Percent of Debt Held by High-Arrears Debtors	79.4%	85.8%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		49.3%
No Change		8.0%
Partial Reduction		24.7%
Zero Arrears		17.9%
Percent of Debtors Matched to Prison Data		12.1%
Income Data**	All Debtors	No-Wage Debtors
Median Debtor Income by Type of Arrears Owed	\$11,909	\$4,202
TANF Only	\$9,545	\$3,360
Non-TANF Only	\$18,775	\$6,348
Both	\$8,995	\$3,371
Median Income of High Arrears Debtors	\$9,457	\$5,205
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$2,933
No Change		\$5,721
Partial Reduction		\$6,562
Zero Arrears		\$6,043
Most Common Income Sources	Percent	Median
All Debtors		
Wages	62.0%	\$12,875
Miscellaneous	40.6%	\$1,107
Government	23.9%	\$1,867
Dividends	9.0%	\$318
Interest	7.0%	\$36
No-Wage Debtors		
Miscellaneous	34.4%	\$1,107
Wages	23.1%	\$4,106
Social Security	10.0%	\$9,444
Dividends	9.6%	\$319
Interest	6.2%	\$53

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Arizona		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	94,119	25,874
Total Arrears (in millions)	\$1,883	\$593
Median Arrears	\$11,402	\$15,229
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	20.0%	12.9%
\$2,500 to \$4,999	10.4%	8.9%
\$5,000 to \$9,999	16.1%	15.0%
\$10,000 to \$19,999	20.1%	23.2%
\$20,000 to \$39,999	19.2%	23.5%
\$40,000 to \$99,999	12.4%	14.6%
\$100,000 or more	1.8%	2.0%
Percent of Debtors by Arrearage Type		
TANF Only	56.0%	78.5%
Non-TANF Only	40.5%	19.6%
Both	3.5%	1.9%
Percent of High Arrears (over \$20,000) Debtors	33.4%	40.0%
Percent of Debt Held by High-Arrears Debtors	76.5%	78.3%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		70.0%
No Change		5.6%
Partial Reduction		14.3%
Zero Arrears		10.1%
Percent of Debtors Matched to Prison Data		11.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$15,451	\$7,476
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,595	\$7,005
Non-TANF Only	\$20,501	\$9,363
Both	\$15,363	\$8,360
Median Income of High Arrears Debtors	\$12,452	\$7,850
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,290
No Change		\$7,735
Partial Reduction		\$10,151
Zero Arrears		\$10,706
Most Common Income Sources	Percent	Median
All Debtors		
Wages	66.6%	\$15,671
Government	27.4%	\$319
Miscellaneous	8.8%	\$4,212
Pensions	6.1%	\$1,951
Interest	5.5%	\$29
No-Wage Debtors		
Wages	23.0%	\$4,586
Social Security	11.7%	\$9,380
Miscellaneous	10.7%	\$8,177
Government	6.9%	\$110
Interest	4.1%	\$38

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Arkansas		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	58,664	17,515
Total Arrears (in millions)	\$468	\$160
Median Arrears	\$4,594	\$5,898
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	34.8%	27.5%
\$2,500 to \$4,999	17.5%	17.4%
\$5,000 to \$9,999	20.1%	23.2%
\$10,000 to \$19,999	17.8%	20.5%
\$20,000 to \$39,999	8.2%	9.5%
\$40,000 to \$99,999	1.4%	1.8%
\$100,000 or more	0.0%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	21.8%	32.5%
Non-TANF Only	59.3%	42.0%
Both	18.9%	25.5%
Percent of High Arrears (over \$20,000) Debtors	9.7%	11.4%
Percent of Debt Held by High-Arrears Debtors	37.5%	39.2%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		33.7%
No Change		16.5%
Partial Reduction		25.3%
Zero Arrears		24.6%
Percent of Debtors Matched to Prison Data		10.4%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,251	\$7,689
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,672	\$6,896
Non-TANF Only	\$15,970	\$9,142
Both	\$8,952	\$6,504
Median Income of High Arrears Debtors	\$9,940	\$6,957
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,883
No Change		\$6,864
Partial Reduction		\$9,413
Zero Arrears		\$8,528
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.4%	\$12,390
Government	20.1%	\$1,420
Miscellaneous	11.9%	\$4,600
Pensions	5.7%	\$1,497
Social Security	4.6%	\$7,835
No-Wage Debtors		
Wages	24.2%	\$4,307
Miscellaneous	15.0%	\$8,338
Social Security	14.7%	\$8,236
Interest	3.2%	\$31
Government	2.8%	\$512

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest

California		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	705,933	255,408
Total Arrears (in millions)	\$15,489	\$6,329
Median Arrears	\$11,485	\$15,990
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	20.3%	12.0%
\$2,500 to \$4,999	11.2%	9.7%
\$5,000 to \$9,999	15.0%	14.9%
\$10,000 to \$19,999	18.0%	21.4%
\$20,000 to \$39,999	18.7%	23.3%
\$40,000 to \$99,999	14.1%	16.2%
\$100,000 or more	2.6%	2.6%
Percent of Debtors by Arrearage Type		
TANF Only	51.5%	58.9%
Non-TANF Only	23.4%	14.4%
Both	25.1%	26.8%
Percent of High Arrears (over \$20,000) Debtors	35.4%	42.1%
Percent of Debt Held by High-Arrears Debtors	80.2%	80.8%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		54.9%
No Change		2.5%
Partial Reduction		17.7%
Zero Arrears		24.8%
Percent of Debtors Matched to Prison Data		9.4%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,775	\$6,962
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$12,554	\$7,032
Non-TANF Only	\$22,331	\$8,820
Both	\$12,282	\$5,882
Median Income of High Arrears Debtors	\$11,584	\$6,811
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,606
No Change		\$6,539
Partial Reduction		\$9,336
Zero Arrears		\$8,002
Most Common Income Sources	Percent	Median
All Debtors		
Wages	60.6%	\$14,704
Government	29.2%	\$682
Miscellaneous	8.4%	\$4,146
Interest	5.9%	\$27
Pensions	5.4%	\$1,990
No-Wage Debtors		
Wages	19.7%	\$4,322
Social Security	9.1%	\$9,350
Miscellaneous	8.8%	\$7,356
Government	4.1%	\$383
Interest	3.5%	\$29

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Colorado		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	69,595	17,569
Total Arrears (in millions)	\$793	\$249
Median Arrears	\$5,615	\$8,200
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	33.6%	23.9%
\$2,500 to \$4,999	13.8%	13.9%
\$5,000 to \$9,999	16.8%	17.8%
\$10,000 to \$19,999	18.1%	21.3%
\$20,000 to \$39,999	12.4%	15.8%
\$40,000 to \$99,999	4.8%	6.7%
\$100,000 or more	0.4%	0.6%
Percent of Debtors by Arrearage Type		
TANF Only	28.8%	33.4%
Non-TANF Only	45.1%	30.2%
Both	26.1%	36.4%
Percent of High Arrears (over \$20,000) Debtors	17.6%	23.1%
Percent of Debt Held by High-Arrears Debtors	59.1%	63.6%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		34.6%
No Change		5.9%
Partial Reduction		30.7%
Zero Arrears		28.8%
Percent of Debtors Matched to Prison Data		11.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,773	\$7,760
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,302	\$7,692
Non-TANF Only	\$19,699	\$9,842
Both	\$11,122	\$6,649
Median Income of High Arrears Debtors	\$11,210	\$7,637
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,700
No Change		\$5,987
Partial Reduction		\$9,131
Zero Arrears		\$8,889
Most Common Income Sources	Percent	Median
All Debtors		
Wages	70.6%	\$13,941
Government	18.1%	\$912
Miscellaneous	10.9%	\$4,451
Pensions	6.5%	\$1,830
Interest	5.3%	\$29
No-Wage Debtors		
Wages	28.5%	\$4,961
Miscellaneous	14.8%	\$9,159
Social Security	11.0%	\$8,820
Interest	5.0%	\$36
Government	4.3%	\$436

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Connecticut		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	72,199	27,771
Total Arrears (in millions)	\$1,208	\$509
Median Arrears	\$9,394	\$10,163
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	20.5%	18.9%
\$2,500 to \$4,999	13.1%	12.6%
\$5,000 to \$9,999	18.2%	18.0%
\$10,000 to \$19,999	20.4%	20.0%
\$20,000 to \$39,999	17.1%	17.6%
\$40,000 to \$99,999	9.7%	11.7%
\$100,000 or more	1.0%	1.2%
Percent of Debtors by Arrearage Type		
TANF Only	52.3%	60.0%
Non-TANF Only	17.2%	10.1%
Both	30.5%	29.9%
Percent of High Arrears (over \$20,000) Debtors	27.7%	30.5%
Percent of Debt Held by High-Arrears Debtors	70.2%	73.3%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		28.6%
No Change		34.0%
Partial Reduction		23.2%
Zero Arrears		14.1%
Percent of Debtors Matched to Prison Data		10.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,192	\$8,280
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,384	\$8,459
Non-TANF Only	\$19,977	\$10,339
Both	\$12,029	\$6,981
Median Income of High Arrears Debtors	\$10,886	\$7,419
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,368
No Change		\$8,080
Partial Reduction		\$9,961
Zero Arrears		\$10,840
Most Common Income Sources	Percent	Median
All Debtors		
Wages	57.9%	\$14,262
Government	29.6%	\$761
Miscellaneous	7.9%	\$4,498
Social Security	7.5%	\$8,710
Interest	6.7%	\$20
No-Wage Debtors		
Wages	18.0%	\$5,187
Social Security	16.6%	\$8,900
Miscellaneous	8.6%	\$8,857
Interest	5.4%	\$21
Government	4.8%	\$497

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Delaware		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	7,205	5,249
Total Arrears (in millions)	\$161	\$55
Median Arrears	\$5,725	\$6,548
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	27.1%	23.3%
\$2,500 to \$4,999	18.6%	16.9%
\$5,000 to \$9,999	22.7%	24.0%
\$10,000 to \$19,999	19.3%	20.7%
\$20,000 to \$39,999	10.0%	12.1%
\$40,000 to \$99,999	2.3%	2.8%
\$100,000 or more	0.0%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	32.8%	36.4%
Non-TANF Only	42.1%	27.9%
Both	25.1%	35.7%
Percent of High Arrears (over \$20,000) Debtors	12.3%	15.1%
Percent of Debt Held by High-Arrears Debtors	42.3%	47.1%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		40.2%
No Change		5.9%
Partial Reduction		22.2%
Zero Arrears		31.7%
Percent of Debtors Matched to Prison Data		15.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,116	\$7,265
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,601	\$6,546
Non-TANF Only	\$17,906	\$10,684
Both	\$8,120	\$5,977
Median Income of High Arrears Debtors	\$7,743	\$6,824
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,353
No Change		\$6,672
Partial Reduction		\$8,408
Zero Arrears		\$10,725
Most Common Income Sources	Percent	Median
All Debtors		
Wages	68.6%	\$11,122
Government	20.8%	\$1,221
Miscellaneous	8.6%	\$4,187
Pensions	5.8%	\$1,751
Interest	5.1%	\$25
No-Wage Debtors		
Wages	30.0%	\$4,770
Miscellaneous	10.8%	\$8,475
Social Security	10.7%	\$9,068
Interest	4.4%	\$23
Government	4.1%	\$773

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

District of Columbia		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	8,616	6,596
Total Arrears (in millions)	\$261	\$86
Median Arrears	\$8,636	\$7,660
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	23.4%	24.5%
\$2,500 to \$4,999	12.3%	13.4%
\$5,000 to \$9,999	18.3%	18.1%
\$10,000 to \$19,999	21.2%	20.6%
\$20,000 to \$39,999	18.4%	18.3%
\$40,000 to \$99,999	6.2%	4.7%
\$100,000 or more	0.3%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	21.3%	30.2%
Non-TANF Only	51.8%	41.8%
Both	26.9%	28.0%
Percent of High Arrears (over \$20,000) Debtors	24.9%	23.3%
Percent of Debt Held by High-Arrears Debtors	63.6%	61.2%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		58.3%
No Change		20.0%
Partial Reduction		11.3%
Zero Arrears		10.3%
Percent of Debtors Matched to Prison Data		8.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$16,834	\$7,854
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$12,631	\$7,279
Non-TANF Only	\$20,551	\$9,621
Both	\$12,741	\$6,323
Median Income of High Arrears Debtors	\$13,193	\$7,808
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,342
No Change		\$7,833
Partial Reduction		\$10,548
Zero Arrears		\$12,486
Most Common Income Sources	Percent	Median
All Debtors		
Wages	57.0%	\$17,376
Government	20.6%	\$1,264
Pensions	7.7%	\$1,952
Miscellaneous	7.6%	\$3,600
Interest	6.4%	\$28
No-Wage Debtors		
Wages	17.0%	\$5,899
Social Security	9.7%	\$8,426
Miscellaneous	6.5%	\$5,928
Interest	4.5%	\$31
Government	3.8%	\$578

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Florida		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	87,310	68,066
Total Arrears (in millions)	\$3,148	\$833
Median Arrears	\$6,617	\$7,658
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	26.5%	23.5%
\$2,500 to \$4,999	15.5%	14.2%
\$5,000 to \$9,999	21.2%	20.9%
\$10,000 to \$19,999	20.8%	22.3%
\$20,000 to \$39,999	12.1%	14.2%
\$40,000 to \$99,999	3.8%	4.8%
\$100,000 or more	0.2%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	25.5%	39.0%
Non-TANF Only	47.1%	32.1%
Both	27.4%	28.9%
Percent of High Arrears (over \$20,000) Debtors	16.0%	19.1%
Percent of Debt Held by High-Arrears Debtors	51.1%	54.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		37.6%
No Change		19.7%
Partial Reduction		24.7%
Zero Arrears		18.0%
Percent of Debtors Matched to Prison Data		11.8%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,800	\$7,889
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,282	\$7,296
Non-TANF Only	\$17,957	\$9,610
Both	\$10,292	\$7,114
Median Income of High Arrears Debtors	\$10,149	\$7,404
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,870
No Change		\$6,976
Partial Reduction		\$10,015
Zero Arrears		\$9,639
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.5%	\$13,073
Miscellaneous	11.1%	\$5,270
Government	11.0%	\$1,375
Interest	5.6%	\$27
Pensions	5.3%	\$1,650
No-Wage Debtors		
Wages	25.3%	\$4,629
Miscellaneous	15.8%	\$10,104
Social Security	11.0%	\$8,960
Interest	4.8%	\$32
Pensions	2.2%	\$2,989

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Georgia		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	59,213	48,264
Total Arrears (in millions)	\$1,717	\$603
Median Arrears	\$6,616	\$8,675
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	25.8%	19.4%
\$2,500 to \$4,999	16.3%	14.6%
\$5,000 to \$9,999	20.4%	20.8%
\$10,000 to \$19,999	21.4%	25.2%
\$20,000 to \$39,999	12.9%	16.1%
\$40,000 to \$99,999	3.0%	3.8%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	28.0%	29.5%
Non-TANF Only	45.2%	37.9%
Both	26.8%	32.7%
Percent of High Arrears (over \$20,000) Debtors	16.1%	20.0%
Percent of Debt Held by High-Arrears Debtors	49.3%	52.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		52.8%
No Change		8.7%
Partial Reduction		20.4%
Zero Arrears		18.0%
Percent of Debtors Matched to Prison Data		9.4%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,896	\$7,227
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,172	\$6,639
Non-TANF Only	\$16,819	\$8,883
Both	\$9,180	\$6,127
Median Income of High Arrears Debtors	\$9,819	\$6,825
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,338
No Change		\$6,804
Partial Reduction		\$9,502
Zero Arrears		\$9,692
Most Common Income Sources	Percent	Median
All Debtors		
Wages	63.0%	\$12,209
Government	14.6%	\$1,144
Miscellaneous	11.3%	\$5,136
Pensions	6.2%	\$1,558
Interest	4.0%	\$25
No-Wage Debtors		
Wages	25.2%	\$4,542
Miscellaneous	14.5%	\$8,535
Social Security	7.1%	\$8,616
Interest	3.0%	\$29
Government	2.1%	\$749

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Guam		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	3,424	2,865
Total Arrears (in millions)	\$63	\$51
Median Arrears	\$10,059	\$9,946
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	18.0%	17.8%
\$2,500 to \$4,999	12.9%	13.4%
\$5,000 to \$9,999	18.9%	18.8%
\$10,000 to \$19,999	20.4%	20.7%
\$20,000 to \$39,999	17.4%	17.7%
\$40,000 to \$99,999	10.9%	10.1%
\$100,000 or more	1.5%	1.4%
Percent of Debtors by Arrearage Type		
TANF Only	48.1%	53.2%
Non-TANF Only	37.6%	34.5%
Both	14.3%	12.4%
Percent of High Arrears (over \$20,000) Debtors	29.8%	29.3%
Percent of Debt Held by High-Arrears Debtors	72.7%	71.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		38.6%
No Change		27.1%
Partial Reduction		15.4%
Zero Arrears		18.9%
Percent of Debtors Matched to Prison Data		0.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,979	\$6,154
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,078	\$6,316
Non-TANF Only	\$15,582	\$6,095
Both	\$14,099	\$6,021
Median Income of High Arrears Debtors	\$12,933	\$5,787
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,484
No Change		\$4,262
Partial Reduction		\$9,367
Zero Arrears		\$6,332
Most Common Income Sources	Percent	Median
All Debtors		
Wages	29.5%	\$16,650
Government	7.0%	\$427
Interest	5.6%	\$26
Pensions	5.0%	\$3,639
Miscellaneous	3.0%	\$3,582
No-Wage Debtors		
Wages	12.7%	\$7,104
Pensions	3.7%	\$4,828
Interest	3.5%	\$25
Social Security	3.2%	\$7,412
Miscellaneous	2.3%	\$3,771

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Hawaii		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	24,620	0,310
Total Arrears (in millions)	\$305	\$130
Median Arrears	\$6,173	\$6,396
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.1%	25.8%
\$2,500 to \$4,999	16.5%	17.3%
\$5,000 to \$9,999	17.8%	18.9%
\$10,000 to \$19,999	17.9%	17.7%
\$20,000 to \$39,999	13.1%	13.7%
\$40,000 to \$99,999	6.2%	6.3%
\$100,000 or more	0.4%	0.4%
Percent of Debtors by Arrearage Type		
TANF Only	43.9%	57.0%
Non-TANF Only	27.5%	16.0%
Both	28.5%	27.0%
Percent of High Arrears (over \$20,000) Debtors	19.7%	20.4%
Percent of Debt Held by High-Arrears Debtors	61.4%	61.6%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		41.3%
No Change		18.4%
Partial Reduction		18.4%
Zero Arrears		21.8%
Percent of Debtors Matched to Prison Data		6.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$16,231	\$6,222
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,441	\$6,267
Non-TANF Only	\$23,774	\$7,741
Both	\$12,313	\$5,019
Median Income of High Arrears Debtors	\$13,893	\$6,672
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,187
No Change		\$6,656
Partial Reduction		\$7,555
Zero Arrears		\$7,824
Most Common Income Sources	Percent	Median
All Debtors		
Wages	59.8%	\$17,457
Government	34.0%	\$334
Interest	10.6%	\$25
Miscellaneous	8.3%	\$3,537
Pensions	6.8%	\$2,807
No-Wage Debtors		
Wages	18.0%	\$4,917
Social Security	9.5%	\$8,841
Government	9.1%	\$108
Miscellaneous	8.6%	\$6,225
Interest	5.6%	\$30

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Idaho		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	4,035	8,507
Total Arrears (in millions)	\$325	\$100
Median Arrears	\$5,099	\$7,011
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	29.9%	24.3%
\$2,500 to \$4,999	19.5%	16.3%
\$5,000 to \$9,999	20.4%	20.8%
\$10,000 to \$19,999	17.2%	20.7%
\$20,000 to \$39,999	9.9%	13.4%
\$40,000 to \$99,999	2.9%	4.3%
\$100,000 or more	0.1%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	18.2%	23.0%
Non-TANF Only	55.8%	45.8%
Both	25.9%	31.3%
Percent of High Arrears (over \$20,000) Debtors	12.9%	18.0%
Percent of Debt Held by High-Arrears Debtors	47.3%	54.2%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		44.7%
No Change		16.2%
Partial Reduction		24.8%
Zero Arrears		14.3%
Percent of Debtors Matched to Prison Data		10.3%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,369	\$6,467
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,944	\$6,159
Non-TANF Only	\$13,851	\$7,425
Both	\$8,231	\$5,607
Median Income of High Arrears Debtors	\$9,166	\$6,367
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,475
No Change		\$4,800
Partial Reduction		\$9,226
Zero Arrears		\$8,933
Most Common Income Sources	Percent	Median
All Debtors		
Wages	68.8%	\$10,425
Government	33.2%	\$598
Miscellaneous	10.9%	\$3,292
Pensions	5.2%	\$1,544
Interest	4.4%	\$27
No-Wage Debtors		
Wages	28.2%	\$4,411
Miscellaneous	13.9%	\$5,801
Social Security	10.1%	\$8,413
Government	5.9%	\$338
Interest	3.7%	\$31

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Illinois		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	99,983	0,276
Total Arrears (in millions)	\$2,543	\$970
Median Arrears	\$7,332	\$8,562
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	24.8%	20.0%
\$2,500 to \$4,999	15.1%	14.7%
\$5,000 to \$9,999	19.3%	20.4%
\$10,000 to \$19,999	21.1%	22.9%
\$20,000 to \$39,999	14.1%	15.7%
\$40,000 to \$99,999	5.3%	5.9%
\$100,000 or more	0.4%	0.4%
Percent of Debtors by Arrearage Type		
TANF Only	23.8%	34.9%
Non-TANF Only	48.0%	31.3%
Both	28.2%	33.8%
Percent of High Arrears (over \$20,000) Debtors	19.8%	22.0%
Percent of Debt Held by High-Arrears Debtors	58.6%	59.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		44.3%
No Change		27.6%
Partial Reduction		15.2%
Zero Arrears		12.9%
Percent of Debtors Matched to Prison Data		10.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,509	\$8,215
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,921	\$8,133
Non-TANF Only	\$16,142	\$9,825
Both	\$10,100	\$6,958
Median Income of High Arrears Debtors	\$11,824	\$8,574
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,575
No Change		\$8,548
Partial Reduction		\$10,587
Zero Arrears		\$11,339
Most Common Income Sources	Percent	Median
All Debtors		
Wages	60.2%	\$12,997
Government	31.2%	\$504
Miscellaneous	10.0%	\$3,984
Pensions	7.1%	\$2,106
Social Security	6.9%	\$9,168
No-Wage Debtors		
Wages	19.0%	\$4,511
Social Security	16.0%	\$9,644
Miscellaneous	10.8%	\$6,350
Interest	5.0%	\$34
Government	5.0%	\$206

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Indiana		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	30,169	25,336
Total Arrears (in millions)	\$1,692	\$368
Median Arrears	\$8,080	\$10,112
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	21.7%	15.0%
\$2,500 to \$4,999	15.1%	13.7%
\$5,000 to \$9,999	19.9%	21.0%
\$10,000 to \$19,999	22.3%	26.0%
\$20,000 to \$39,999	15.3%	18.4%
\$40,000 to \$99,999	5.4%	5.7%
\$100,000 or more	0.2%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	22.7%	28.5%
Non-TANF Only	51.2%	43.0%
Both	26.1%	28.5%
Percent of High Arrears (over \$20,000) Debtors	20.9%	24.4%
Percent of Debt Held by High-Arrears Debtors	57.7%	58.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		52.0%
No Change		10.7%
Partial Reduction		20.2%
Zero Arrears		17.2%
Percent of Debtors Matched to Prison Data		13.3%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,300	\$7,968
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$12,016	\$7,798
Non-TANF Only	\$17,387	\$9,080
Both	\$10,178	\$6,780
Median Income of High Arrears Debtors	\$11,708	\$7,620
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,336
No Change		\$8,044
Partial Reduction		\$10,066
Zero Arrears		\$10,220
Most Common Income Sources	Percent	Median
All Debtors		
Wages	72.3%	\$13,468
Government	30.5%	\$284
Miscellaneous	10.1%	\$4,614
Pensions	6.9%	\$1,837
Interest	5.6%	\$28
No-Wage Debtors		
Wages	26.9%	\$4,721
Miscellaneous	15.8%	\$9,266
Social Security	13.7%	\$8,975
Government	4.9%	\$7
Interest	4.7%	\$31

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Iowa		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	1,588	24,956
Total Arrears (in millions)	\$1,001	\$359
Median Arrears	\$6,500	\$8,379
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	27.6%	23.5%
\$2,500 to \$4,999	15.8%	13.8%
\$5,000 to \$9,999	18.5%	17.7%
\$10,000 to \$19,999	19.0%	20.5%
\$20,000 to \$39,999	13.2%	16.7%
\$40,000 to \$99,999	5.6%	7.3%
\$100,000 or more	0.4%	0.4%
Percent of Debtors by Arrearage Type		
TANF Only	39.1%	46.7%
Non-TANF Only	30.8%	22.8%
Both	30.1%	30.5%
Percent of High Arrears (over \$20,000) Debtors	19.1%	24.5%
Percent of Debt Held by High-Arrears Debtors	59.5%	64.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		34.6%
No Change		21.0%
Partial Reduction		26.8%
Zero Arrears		17.6%
Percent of Debtors Matched to Prison Data		5.1%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,020	\$7,915
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,497	\$8,017
Non-TANF Only	\$16,294	\$9,827
Both	\$8,403	\$6,130
Median Income of High Arrears Debtors	\$9,595	\$7,430
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,770
No Change		\$8,419
Partial Reduction		\$9,602
Zero Arrears		\$9,539
Most Common Income Sources	Percent	Median
All Debtors		
Wages	65.5%	\$10,844
Government	20.6%	\$1,305
Miscellaneous	10.5%	\$5,010
Social Security	6.2%	\$9,036
Pensions	6.1%	\$1,610
No-Wage Debtors		
Wages	24.0%	\$4,128
Social Security	16.1%	\$9,300
Miscellaneous	14.3%	\$9,061
Interest	5.0%	\$32
Government	4.0%	\$433

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Kansas		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	3,872	13,925
Total Arrears (in millions)	\$521	\$159
Median Arrears	\$5,782	\$7,695
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.2%	20.1%
\$2,500 to \$4,999	17.5%	16.1%
\$5,000 to \$9,999	21.0%	23.2%
\$10,000 to \$19,999	20.1%	24.0%
\$20,000 to \$39,999	10.5%	13.2%
\$40,000 to \$99,999	2.6%	3.2%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	40.8%	49.6%
Non-TANF Only	26.2%	17.3%
Both	33.0%	33.1%
Percent of High Arrears (over \$20,000) Debtors	13.1%	16.5%
Percent of Debt Held by High-Arrears Debtors	44.8%	47.8%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		35.9%
No Change		17.6%
Partial Reduction		27.4%
Zero Arrears		19.1%
Percent of Debtors Matched to Prison Data		6.3%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,834	\$6,955
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,374	\$6,923
Non-TANF Only	\$16,621	\$9,436
Both	\$9,747	\$5,906
Median Income of High Arrears Debtors	\$8,784	\$6,307
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,720
No Change		\$6,318
Partial Reduction		\$8,558
Zero Arrears		\$8,868
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.9%	\$10,894
Government	31.4%	\$591
Miscellaneous	9.5%	\$3,880
Pensions	5.8%	\$1,253
Interest	4.8%	\$23
No-Wage Debtors		
Wages	25.8%	\$3,853
Miscellaneous	13.0%	\$8,561
Social Security	11.9%	\$8,865
Government	6.3%	\$383
Interest	4.3%	\$26

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Kentucky		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	100,759	31,601
Total Arrears (in millions)	\$838	\$297
Median Arrears	\$4,511	\$5,927
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	34.5%	23.5%
\$2,500 to \$4,999	20.0%	21.7%
\$5,000 to \$9,999	18.5%	22.8%
\$10,000 to \$19,999	16.6%	20.0%
\$20,000 to \$39,999	8.3%	10.0%
\$40,000 to \$99,999	2.0%	1.9%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	45.1%	60.8%
Non-TANF Only	32.4%	16.0%
Both	22.6%	23.3%
Percent of High Arrears (over \$20,000) Debtors	10.4%	12.0%
Percent of Debt Held by High-Arrears Debtors	41.6%	40.4%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		33.9%
No Change		27.3%
Partial Reduction		22.2%
Zero Arrears		16.6%
Percent of Debtors Matched to Prison Data		15.1%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$10,322	\$6,851
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,200	\$7,075
Non-TANF Only	\$15,069	\$7,828
Both	\$7,972	\$5,551
Median Income of High Arrears Debtors	\$8,172	\$5,981
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,509
No Change		\$7,243
Partial Reduction		\$8,064
Zero Arrears		\$8,648
Most Common Income Sources	Percent	Median
All Debtors		
Wages	60.8%	
Government	31.0%	\$214
Miscellaneous	10.9%	\$4,192
Social Security	5.9%	\$7,236
Pensions	4.8%	\$1,520
No-Wage Debtors		
Wages	19.4%	\$3,270
Social Security	15.8%	\$7,981
Miscellaneous	13.0%	\$7,002
Government	4.3%	\$147
Interest	3.0%	\$33

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Louisiana		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	85,417	28,428
Total Arrears (in millions)	\$679	\$239
Median Arrears	\$4,625	\$5,518
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	33.5%	26.4%
\$2,500 to \$4,999	18.7%	20.3%
\$5,000 to \$9,999	21.1%	24.6%
\$10,000 to \$19,999	17.4%	19.8%
\$20,000 to \$39,999	7.7%	7.7%
\$40,000 to \$99,999	1.5%	1.3%
\$100,000 or more	0.0%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	20.7%	32.5%
Non-TANF Only	55.3%	38.8%
Both	24.0%	28.7%
Percent of High Arrears (over \$20,000) Debtors	9.2%	9.0%
Percent of Debt Held by High-Arrears Debtors	36.4%	33.1%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		48.2%
No Change		16.1%
Partial Reduction		18.9%
Zero Arrears		16.8%
Percent of Debtors Matched to Prison Data		15.1%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,384	\$6,638
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$7,209	\$5,890
Non-TANF Only	\$14,750	\$8,515
Both	\$7,028	\$5,208
Median Income of High Arrears Debtors	\$9,411	\$6,956
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,543
No Change		\$5,808
Partial Reduction		\$9,047
Zero Arrears		\$10,149
Most Common Income Sources	Percent	Median
All Debtors		
Wages	64.1%	\$10,887
Government	24.9%	\$190
Miscellaneous	10.9%	\$4,399
Pensions	5.3%	\$1,490
Interest	3.9%	\$28
No-Wage Debtors		
Wages	25.9%	\$4,081
Miscellaneous	12.8%	\$7,225
Social Security	8.7%	\$8,410
Government	4.2%	\$128
Interest	3.0%	\$33

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Maine		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	30,887	0,651
Total Arrears (in millions)	\$394	\$168
Median Arrears	\$7,028	\$9,645
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	25.7%	18.0%
\$2,500 to \$4,999	15.3%	13.4%
\$5,000 to \$9,999	19.3%	19.7%
\$10,000 to \$19,999	19.2%	21.6%
\$20,000 to \$39,999	14.1%	18.4%
\$40,000 to \$99,999	6.0%	8.4%
\$100,000 or more	0.4%	0.5%
Percent of Debtors by Arrearage Type		
TANF Only	57.8%	61.6%
Non-TANF Only	17.8%	10.3%
Both	24.4%	28.1%
Percent of High Arrears (over \$20,000) Debtors	20.4%	27.3%
Percent of Debt Held by High-Arrears Debtors	60.7%	66.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		33.8%
No Change		16.8%
Partial Reduction		34.7%
Zero Arrears		14.7%
Percent of Debtors Matched to Prison Data		6.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,134	\$8,397
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$12,705	\$8,244
Non-TANF Only	\$20,707	\$9,887
Both	\$12,563	\$8,370
Median Income of High Arrears Debtors	\$10,897	\$8,143
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,750
No Change		\$6,522
Partial Reduction		\$9,959
Zero Arrears		\$9,659
Most Common Income Sources	Percent	Median
All Debtors		
Wages	62.5%	\$13,558
Government	31.2%	\$478
Miscellaneous	15.1%	\$7,447
Social Security	7.2%	\$8,288
Interest	6.9%	\$21
No-Wage Debtors		
Miscellaneous	22.2%	\$11,600
Wages	19.5%	\$4,121
Social Security	17.6%	\$8,613
Government	6.4%	\$274
Interest	5.9%	\$24

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Maryland		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	02,431	29,290
Total Arrears (in millions)	\$1,255	\$384
Median Arrears	\$7,666	\$9,110
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	22.4%	17.2%
\$2,500 to \$4,999	15.6%	14.4%
\$5,000 to \$9,999	20.4%	21.8%
\$10,000 to \$19,999	22.2%	25.7%
\$20,000 to \$39,999	14.7%	16.1%
\$40,000 to \$99,999	4.6%	4.7%
\$100,000 or more	0.2%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	22.1%	36.0%
Non-TANF Only	59.2%	39.2%
Both	18.7%	24.9%
Percent of High Arrears (over \$20,000) Debtors	19.4%	20.9%
Percent of Debt Held by High-Arrears Debtors	54.8%	53.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		48.8%
No Change		18.6%
Partial Reduction		18.6%
Zero Arrears		14.0%
Percent of Debtors Matched to Prison Data		9.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,855	\$7,209
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,684	\$7,160
Non-TANF Only	\$16,891	\$8,323
Both	\$9,218	\$5,706
Median Income of High Arrears Debtors	\$10,204	\$6,350
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,379
No Change		\$7,370
Partial Reduction		\$9,493
Zero Arrears		\$9,144
Most Common Income Sources	Percent	Median
All Debtors		
Wages	62.8%	\$13,391
Government	27.1%	\$705
Miscellaneous	9.3%	\$4,942
Pensions	6.5%	\$2,016
Interest	5.3%	\$26
No-Wage Debtors		
Wages	22.6%	\$4,105
Social Security	10.2%	\$8,672
Miscellaneous	10.0%	\$9,955
Government	4.4%	\$376
Interest	3.5%	\$31

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Massachusetts		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	77,097	31,515
Total Arrears (in millions)	\$1,421	\$652
Median Arrears	\$9,688	\$12,393
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	21.0%	14.4%
\$2,500 to \$4,999	13.2%	11.7%
\$5,000 to \$9,999	16.6%	17.5%
\$10,000 to \$19,999	18.6%	21.1%
\$20,000 to \$39,999	17.6%	20.1%
\$40,000 to \$99,999	11.7%	13.8%
\$100,000 or more	1.3%	1.4%
Percent of Debtors by Arrearage Type		
TANF Only	34.5%	40.1%
Non-TANF Only	34.3%	24.1%
Both	31.2%	35.8%
Percent of High Arrears (over \$20,000) Debtors	30.7%	35.3%
Percent of Debt Held by High-Arrears Debtors	74.8%	76.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		69.6%
No Change		1.9%
Partial Reduction		15.0%
Zero Arrears		13.5%
Percent of Debtors Matched to Prison Data		9.4%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,082	\$8,570
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,709	\$8,364
Non-TANF Only	\$19,004	\$10,150
Both	\$10,722	\$7,978
Median Income of High Arrears Debtors	\$10,766	\$8,556
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$7,500
No Change		\$8,718
Partial Reduction		\$11,026
Zero Arrears		\$11,496
Most Common Income Sources	Percent	Median
All Debtors		
Wages	55.5%	\$13,210
Government	20.1%	\$2,819
Miscellaneous	10.6%	\$6,225
Social Security	6.7%	\$8,328
Pensions	5.9%	\$2,237
No-Wage Debtors		
Wages	20.6%	\$5,350
Social Security	13.3%	\$8,568
Miscellaneous	12.3%	\$10,895
Government	4.1%	\$1,300
Interest	3.5%	\$25

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Michigan		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	99,542	135,256
Total Arrears (in millions)	\$7,221	\$3,216
Median Arrears	\$12,758	\$14,761
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	17.4%	12.5%
\$2,500 to \$4,999	11.6%	11.1%
\$5,000 to \$9,999	15.0%	15.7%
\$10,000 to \$19,999	17.7%	19.7%
\$20,000 to \$39,999	18.6%	22.4%
\$40,000 to \$99,999	16.3%	16.3%
\$100,000 or more	3.3%	2.3%
Percent of Debtors by Arrearage Type		
TANF Only	15.2%	18.4%
Non-TANF Only	41.4%	52.4%
Both	43.4%	29.2%
Percent of High Arrears (over \$20,000) Debtors	38.2%	41.0%
Percent of Debt Held by High-Arrears Debtors	82.1%	80.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		64.9%
No Change		0.4%
Partial Reduction		12.9%
Zero Arrears		21.8%
Percent of Debtors Matched to Prison Data		8.6%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,456	\$7,928
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,834	\$8,328
Non-TANF Only	\$17,563	\$8,436
Both	\$10,008	\$6,939
Median Income of High Arrears Debtors	\$10,458	\$6,924
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,147
No Change		\$8,535
Partial Reduction		\$11,466
Zero Arrears		\$11,017
Most Common Income Sources	Percent	Median
All Debtors		
Wages	60.4%	\$12,589
Government	28.3%	\$526
Miscellaneous	10.6%	\$4,476
Pensions	6.5%	\$2,484
Interest	6.2%	\$27
No-Wage Debtors		
Wages	24.8%	\$5,050
Social Security	12.1%	\$9,344
Miscellaneous	12.0%	\$6,898
Government	7.7%	\$275
Interest	5.3%	\$32

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Minnesota		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	100,309	27,832
Total Arrears (in millions)	\$1,243	\$416
Median Arrears	\$6,474	\$8,887
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.3%	20.7%
\$2,500 to \$4,999	15.0%	13.6%
\$5,000 to \$9,999	18.6%	19.6%
\$10,000 to \$19,999	18.9%	22.3%
\$20,000 to \$39,999	13.1%	16.0%
\$40,000 to \$99,999	5.7%	7.2%
\$100,000 or more	0.5%	0.7%
Percent of Debtors by Arrearage Type		
TANF Only	30.7%	37.9%
Non-TANF Only	31.8%	26.2%
Both	37.6%	35.9%
Percent of High Arrears (over \$20,000) Debtors	19.2%	23.9%
Percent of Debt Held by High-Arrears Debtors	60.3%	64.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		52.5%
No Change		10.1%
Partial Reduction		20.6%
Zero Arrears		16.9%
Percent of Debtors Matched to Prison Data		7.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,377	\$8,057
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,358	\$8,001
Non-TANF Only	\$19,897	\$10,109
Both	\$10,814	\$6,631
Median Income of High Arrears Debtors	\$9,816	\$7,431
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,824
No Change		\$8,189
Partial Reduction		\$10,174
Zero Arrears		\$10,214
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.0%	\$13,414
Government	31.6%	\$491
Miscellaneous	12.8%	\$5,093
Interest	7.4%	\$25
Pensions	7.2%	\$1,923
No-Wage Debtors		
Wages	25.2%	\$4,831
Miscellaneous	17.8%	\$9,046
Social Security	11.8%	\$9,444
Government	6.6%	\$314
Interest	6.4%	\$28

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Mississippi		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	64,677	20,903
Total Arrears (in millions)	\$499	\$178
Median Arrears	\$4,730	\$5,625
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	31.6%	24.4%
\$2,500 to \$4,999	20.2%	21.2%
\$5,000 to \$9,999	22.7%	25.3%
\$10,000 to \$19,999	17.2%	19.6%
\$20,000 to \$39,999	7.2%	8.3%
\$40,000 to \$99,999	1.1%	1.2%
\$100,000 or more	0.0%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	11.3%	17.2%
Non-TANF Only	64.8%	52.0%
Both	23.9%	30.9%
Percent of High Arrears (over \$20,000) Debtors	8.3%	9.5%
Percent of Debt Held by High-Arrears Debtors	33.0%	33.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		52.4%
No Change		8.6%
Partial Reduction		17.6%
Zero Arrears		21.4%
Percent of Debtors Matched to Prison Data		8.8%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,556	\$8,083
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,511	\$8,040
Non-TANF Only	\$14,307	\$8,803
Both	\$8,564	\$7,033
Median Income of High Arrears Debtors	\$10,318	\$8,320
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,191
No Change		\$8,068
Partial Reduction		\$10,760
Zero Arrears		\$9,870
Most Common Income Sources	Percent	Median
All Debtors		
Wages	66.7%	\$12,062
Government	16.9%	\$1,240
Miscellaneous	12.5%	\$4,535
Pensions	6.9%	\$1,198
Social Security	4.6%	\$7,837
No-Wage Debtors		
Wages	26.3%	\$5,792
Miscellaneous	15.3%	\$7,514
Social Security	13.7%	\$8,285
Government	3.3%	\$599
Interest	3.3%	\$35

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Missouri		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	152,132	42,901
Total Arrears (in millions)	\$1,723	\$553
Median Arrears	\$6,293	\$8,000
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.5%	21.7%
\$2,500 to \$4,999	15.4%	15.0%
\$5,000 to \$9,999	19.3%	20.0%
\$10,000 to \$19,999	19.3%	22.5%
\$20,000 to \$39,999	12.8%	15.3%
\$40,000 to \$99,999	4.5%	5.2%
\$100,000 or more	0.2%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	29.4%	39.9%
Non-TANF Only	40.4%	28.1%
Both	30.2%	32.0%
Percent of High Arrears (over \$20,000) Debtors	17.5%	20.8%
Percent of Debt Held by High-Arrears Debtors	55.4%	57.3%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		44.5%
No Change		14.1%
Partial Reduction		24.0%
Zero Arrears		17.4%
Percent of Debtors Matched to Prison Data		11.0%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,142	\$7,212
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,745	\$6,721
Non-TANF Only	\$16,865	\$9,061
Both	\$9,185	\$6,194
Median Income of High Arrears Debtors	\$9,724	\$6,980
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,835
No Change		\$6,315
Partial Reduction		\$9,142
Zero Arrears		\$9,036
Most Common Income Sources	Percent	Median
All Debtors		
Wages	67.5%	\$11,391
Government	33.2%	\$338
Miscellaneous	10.3%	\$4,501
Pensions	5.5%	\$1,552
Interest	4.6%	\$27
No-Wage Debtors		
Wages	24.0%	\$4,001
Miscellaneous	13.3%	\$8,289
Social Security	13.3%	\$8,748
Government	5.6%	\$214
Interest	4.2%	\$32

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Montana		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	5,659	4,620
Total Arrears (in millions)	\$122	\$48
Median Arrears	\$3,415	\$5,163
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	41.4%	30.8%
\$2,500 to \$4,999	18.6%	18.4%
\$5,000 to \$9,999	16.3%	18.1%
\$10,000 to \$19,999	13.5%	17.8%
\$20,000 to \$39,999	7.6%	11.0%
\$40,000 to \$99,999	2.4%	3.9%
\$100,000 or more	0.1%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	36.4%	44.3%
Non-TANF Only	39.5%	30.1%
Both	24.1%	25.6%
Percent of High Arrears (over \$20,000) Debtors	10.1%	15.0%
Percent of Debt Held by High-Arrears Debtors	45.8%	52.6%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		33.8%
No Change		14.7%
Partial Reduction		29.9%
Zero Arrears		21.6%
Percent of Debtors Matched to Prison Data		7.6%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,184	\$7,580
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,393	\$6,254
Non-TANF Only	\$15,439	\$10,041
Both	\$8,694	\$7,225
Median Income of High Arrears Debtors	\$10,423	\$8,040
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,809
No Change		\$4,766
Partial Reduction		\$9,348
Zero Arrears		\$9,798
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.0%	\$10,429
Government	31.1%	\$327
Miscellaneous	11.9%	\$4,054
Interest	5.8%	\$24
Pensions	5.8%	\$1,541
No-Wage Debtors		
Wages	28.7%	\$4,933
Miscellaneous	15.7%	\$7,009
Social Security	10.2%	\$9,152
Government	5.6%	\$196
Interest	4.9%	\$29

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Nebraska		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	3,190	9,024
Total Arrears (in millions)	\$374	\$111
Median Arrears	\$5,792	\$6,966
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	30.1%	25.2%
\$2,500 to \$4,999	16.0%	16.1%
\$5,000 to \$9,999	18.3%	19.8%
\$10,000 to \$19,999	18.1%	19.9%
\$20,000 to \$39,999	12.6%	13.5%
\$40,000 to \$99,999	4.7%	5.2%
\$100,000 or more	0.3%	0.3%
Percent of Debtors by Arrearage Type		
TANF Only	37.8%	46.2%
Non-TANF Only	34.7%	26.9%
Both	27.5%	26.9%
Percent of High Arrears (over \$20,000) Debtors	17.5%	19.0%
Percent of Debt Held by High-Arrears Debtors	57.1%	58.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		62.6%
No Change		3.5%
Partial Reduction		13.6%
Zero Arrears		20.4%
Percent of Debtors Matched to Prison Data		11.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,560	\$7,967
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,183	\$8,086
Non-TANF Only	\$14,590	\$8,960
Both	\$9,346	\$6,609
Median Income of High Arrears Debtors	\$10,370	\$8,292
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,477
No Change		\$7,038
Partial Reduction		\$10,184
Zero Arrears		\$10,040
Most Common Income Sources	Percent	Median
All Debtors		
Wages	67.2%	\$10,544
Government	20.4%	\$1,448
Miscellaneous	10.4%	\$4,367
Pensions	6.2%	\$1,472
Interest	5.0%	\$27
No-Wage Debtors		
Wages	24.9%	\$4,652
Social Security	14.7%	\$9,046
Miscellaneous	12.8%	\$9,469
Interest	5.0%	\$32
Government	3.3%	\$660

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Nevada		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	3,617	6,592
Total Arrears (in millions)	\$447	\$104
Median Arrears	\$7,960	\$10,000
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	21.4%	17.1%
\$2,500 to \$4,999	15.8%	13.5%
\$5,000 to \$9,999	19.8%	19.4%
\$10,000 to \$19,999	21.2%	23.4%
\$20,000 to \$39,999	15.9%	19.5%
\$40,000 to \$99,999	5.7%	6.7%
\$100,000 or more	0.2%	0.4%
Percent of Debtors by Arrearage Type		
TANF Only	18.8%	28.8%
Non-TANF Only	53.6%	44.3%
Both	27.6%	26.9%
Percent of High Arrears (over \$20,000) Debtors	21.9%	26.6%
Percent of Debt Held by High-Arrears Debtors	59.8%	64.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		49.2%
No Change		8.8%
Partial Reduction		20.9%
Zero Arrears		21.1%
Percent of Debtors Matched to Prison Data		12.0%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$16,316	\$7,257
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,821	\$6,528
Non-TANF Only	\$20,960	\$8,888
Both	\$9,805	\$5,771
Median Income of High Arrears Debtors	\$10,695	\$6,525
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,398
No Change		\$6,185
Partial Reduction		\$9,057
Zero Arrears		\$9,160
Most Common Income Sources	Percent	Median
All Debtors		
Wages	72.1%	\$15,813
Government	19.0%	\$1,585
Miscellaneous	8.4%	\$3,497
Pensions	5.9%	\$1,983
Interest	5.1%	\$31
No-Wage Debtors		
Wages	28.8%	\$4,713
Miscellaneous	12.3%	\$6,347
Social Security	9.9%	\$9,257
Interest	4.1%	\$36
Government	3.7%	\$477

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

New Hampshire		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	15,269	4,569
Total Arrears (in millions)	\$147	\$57
Median Arrears	\$4,941	\$7,171
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	33.9%	24.3%
\$2,500 to \$4,999	16.4%	15.9%
\$5,000 to \$9,999	18.9%	19.6%
\$10,000 to \$19,999	16.6%	20.4%
\$20,000 to \$39,999	10.5%	14.1%
\$40,000 to \$99,999	3.5%	5.4%
\$100,000 or more	0.1%	0.3%
Percent of Debtors by Arrearage Type		
TANF Only	29.8%	34.5%
Non-TANF Only	45.6%	36.4%
Both	24.5%	29.0%
Percent of High Arrears (over \$20,000) Debtors	14.1%	19.8%
Percent of Debt Held by High-Arrears Debtors	51.3%	57.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		34.7%
No Change		8.5%
Partial Reduction		33.4%
Zero Arrears		23.3%
Percent of Debtors Matched to Prison Data		8.7%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$16,266	\$10,305
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,946	\$9,922
Non-TANF Only	\$19,789	\$11,616
Both	\$12,455	\$9,445
Median Income of High Arrears Debtors	\$12,915	\$9,922
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$7,566
No Change		\$7,834
Partial Reduction		\$12,738
Zero Arrears		\$10,800
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.4%	\$15,295
Government	18.8%	\$1,368
Miscellaneous	15.5%	\$6,828
Pensions	7.0%	\$1,906
Interest	7.0%	\$27
No-Wage Debtors		
Wages	24.9%	\$6,855
Miscellaneous	24.4%	\$14,612
Social Security	13.2%	\$9,646
Interest	6.7%	\$29
Government	4.0%	\$549

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

New Jersey		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	35,368	40,544
Total Arrears (in millions)	\$1,822	\$619
Median Arrears	\$6,752	\$8,809
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	27.6%	21.7%
\$2,500 to \$4,999	15.0%	13.5%
\$5,000 to \$9,999	17.6%	18.5%
\$10,000 to \$19,999	18.3%	20.8%
\$20,000 to \$39,999	14.0%	16.9%
\$40,000 to \$99,999	6.9%	8.0%
\$100,000 or more	0.6%	0.6%
Percent of Debtors by Arrearage Type		
TANF Only	31.4%	38.6%
Non-TANF Only	40.5%	31.9%
Both	28.1%	29.4%
Percent of High Arrears (over \$20,000) Debtors	21.5%	25.5%
Percent of Debt Held by High-Arrears Debtors	64.5%	66.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		46.5%
No Change		9.3%
Partial Reduction		25.1%
Zero Arrears		19.2%
Percent of Debtors Matched to Prison Data		12.8%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,480	\$8,283
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,712	\$7,944
Non-TANF Only	\$20,530	\$10,915
Both	\$8,708	\$6,400
Median Income of High Arrears Debtors	\$9,213	\$7,488
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,256
No Change		\$7,562
Partial Reduction		\$10,041
Zero Arrears		\$11,726
Most Common Income Sources	Percent	Median
All Debtors		
Wages	61.9%	\$12,331
Government	32.7%	\$863
Interest	8.0%	\$21
Miscellaneous	7.0%	\$4,983
Pensions	6.1%	\$2,646
No-Wage Debtors		
Wages	28.0%	\$6,000
Social Security	11.8%	\$9,526
Government	9.3%	\$551
Miscellaneous	8.4%	\$9,500
Interest	6.4%	\$21

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

New Mexico		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	5,634	5,448
Total Arrears (in millions)	\$308	\$73
Median Arrears	\$12,680	\$16,219
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	15.8%	11.3%
\$2,500 to \$4,999	11.0%	8.5%
\$5,000 to \$9,999	16.3%	14.7%
\$10,000 to \$19,999	21.5%	24.7%
\$20,000 to \$39,999	35.4%	40.9%
\$40,000 to \$99,999	0.0%	0.0%
\$100,000 or more	0.0%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	25.3%	33.2%
Non-TANF Only	42.9%	35.3%
Both	31.8%	31.5%
Percent of High Arrears (over \$20,000) Debtors	35.4%	40.9%
Percent of Debt Held by High-Arrears Debtors	58.9%	61.1%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		29.6%
No Change		32.9%
Partial Reduction		14.4%
Zero Arrears		23.1%
Percent of Debtors Matched to Prison Data		8.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,804	\$7,439
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,505	\$6,652
Non-TANF Only	\$19,018	\$9,303
Both	\$11,883	\$6,826
Median Income of High Arrears Debtors	\$12,785	\$7,243
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,889
No Change		\$6,838
Partial Reduction		\$10,342
Zero Arrears		\$8,871
Most Common Income Sources	Percent	Median
All Debtors		
Wages	73.9%	\$15,363
Government	36.9%	\$215
Miscellaneous	9.3%	\$3,428
Pensions	6.8%	\$1,707
Interest	5.4%	\$26
No-Wage Debtors		
Wages	26.4%	\$5,912
Government	15.3%	\$135
Miscellaneous	13.5%	\$7,220
Social Security	13.1%	\$9,038
Interest	4.7%	\$34

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

New York		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	236,274	110,090
Total Arrears (in millions)	\$3,110	\$1,576
Median Arrears	\$6,052	\$7,333
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	30.6%	27.1%
\$2,500 to \$4,999	14.9%	13.7%
\$5,000 to \$9,999	16.9%	17.3%
\$10,000 to \$19,999	17.2%	19.0%
\$20,000 to \$39,999	13.1%	15.0%
\$40,000 to \$99,999	6.4%	7.1%
\$100,000 or more	0.9%	0.8%
Percent of Debtors by Arrearage Type		
TANF Only	38.9%	47.7%
Non-TANF Only	35.2%	23.5%
Both	25.9%	28.8%
Percent of High Arrears (over \$20,000) Debtors	20.3%	22.9%
Percent of Debt Held by High-Arrears Debtors	65.1%	66.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		50.6%
No Change		14.9%
Partial Reduction		17.4%
Zero Arrears		17.1%
Percent of Debtors Matched to Prison Data		8.0%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$10,752	\$7,288
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,052	\$7,062
Non-TANF Only	\$15,350	\$9,319
Both	\$7,308	\$6,018
Median Income of High Arrears Debtors	\$9,214	\$7,399
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,920
No Change		\$7,286
Partial Reduction		\$9,101
Zero Arrears		\$9,880
Most Common Income Sources	Percent	Median
All Debtors		
Wages	51.3%	\$10,320
Government	24.5%	\$504
Miscellaneous	7.6%	\$4,200
Interest	6.5%	\$21
Social Security	6.1%	\$8,686
No-Wage Debtors		
Wages	20.1%	\$4,756
Social Security	12.1%	\$8,936
Miscellaneous	6.8%	\$6,101
Interest	4.9%	\$18
Government	4.7%	\$338

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

North Carolina		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	121,228	8,493
Total Arrears (in millions)	\$982	\$351
Median Arrears	\$4,654	\$5,741
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	33.7%	27.0%
\$2,500 to \$4,999	18.4%	18.6%
\$5,000 to \$9,999	20.3%	22.3%
\$10,000 to \$19,999	17.6%	20.5%
\$20,000 to \$39,999	8.5%	9.8%
\$40,000 to \$99,999	1.5%	1.7%
\$100,000 or more	0.0%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	26.6%	37.6%
Non-TANF Only	42.6%	26.2%
Both	30.8%	36.2%
Percent of High Arrears (over \$20,000) Debtors	10.0%	11.6%
Percent of Debt Held by High-Arrears Debtors	38.0%	39.2%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		40.2%
No Change		9.3%
Partial Reduction		18.7%
Zero Arrears		31.7%
Percent of Debtors Matched to Prison Data		9.8%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,092	\$6,384
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$7,477	\$6,141
Non-TANF Only	\$15,100	\$8,215
Both	\$8,466	\$5,285
Median Income of High Arrears Debtors	\$8,094	\$5,785
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,682
No Change		\$6,548
Partial Reduction		\$7,059
Zero Arrears		\$7,920
Most Common Income Sources	Percent	Median
All Debtors		
Wages	66.8%	\$9,765
Government	19.7%	\$1,708
Miscellaneous	10.7%	\$4,780
Pensions	6.2%	\$1,429
Interest	3.4%	\$24
No-Wage Debtors		
Wages	24.6%	\$3,481
Miscellaneous	13.3%	\$8,020
Social Security	8.3%	\$8,196
Government	2.6%	\$810
Interest	2.3%	\$25

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

North Dakota		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	13,710	3,684
Total Arrears (in millions)	\$119	\$36
Median Arrears	\$4,460	\$5,429
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	34.8%	30.5%
\$2,500 to \$4,999	18.1%	17.1%
\$5,000 to \$9,999	19.0%	20.5%
\$10,000 to \$19,999	16.8%	17.9%
\$20,000 to \$39,999	8.6%	10.2%
\$40,000 to \$99,999	2.6%	3.8%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	41.6%	56.2%
Non-TANF Only	33.4%	21.7%
Both	25.0%	22.1%
Percent of High Arrears (over \$20,000) Debtors	11.2%	14.0%
Percent of Debt Held by High-Arrears Debtors	44.7%	49.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		46.6%
No Change		11.4%
Partial Reduction		26.4%
Zero Arrears		15.6%
Percent of Debtors Matched to Prison Data		8.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,000	\$7,740
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,597	\$7,375
Non-TANF Only	\$15,801	\$9,138
Both	\$10,379	\$7,149
Median Income of High Arrears Debtors	\$8,320	\$6,052
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,758
No Change		\$6,497
Partial Reduction		\$9,367
Zero Arrears		\$9,843
Most Common Income Sources	Percent	Median
All Debtors		
Wages	70.4%	\$11,304
Government	18.6%	\$1,002
Miscellaneous	12.1%	\$4,446
Pensions	6.3%	\$1,634
Interest	6.1%	\$26
No-Wage Debtors		
Wages	26.7%	\$4,690
Miscellaneous	17.2%	\$6,664
Social Security	14.6%	\$8,758
Interest	6.8%	\$31
Government	4.5%	\$748

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Ohio		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	66,785	88,237
Total Arrears (in millions)	\$2,819	\$1,037
Median Arrears	\$5,974	\$6,998
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.4%	24.6%
\$2,500 to \$4,999	16.8%	16.1%
\$5,000 to \$9,999	19.9%	20.0%
\$10,000 to \$19,999	19.5%	21.2%
\$20,000 to \$39,999	11.7%	13.6%
\$40,000 to \$99,999	3.6%	4.2%
\$100,000 or more	0.2%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	27.8%	39.6%
Non-TANF Only	44.9%	33.2%
Both	27.3%	27.2%
Percent of High Arrears (over \$20,000) Debtors	15.5%	18.1%
Percent of Debt Held by High-Arrears Debtors	50.9%	54.1%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		40.0%
No Change		10.9%
Partial Reduction		22.6%
Zero Arrears		26.5%
Percent of Debtors Matched to Prison Data		9.6%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,515	\$8,666
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,001	\$8,384
Non-TANF Only	\$15,656	\$10,545
Both	\$8,869	\$6,852
Median Income of High Arrears Debtors	\$9,368	\$7,720
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,581
No Change		\$7,912
Partial Reduction		\$11,352
Zero Arrears		\$11,321
Most Common Income Sources	Percent	Median
All Debtors		
Wages	68.8%	\$11,191
Government	18.3%	\$1,561
Miscellaneous	12.1%	\$5,125
Pensions	6.7%	\$1,939
Interest	5.4%	\$30
No-Wage Debtors		
Wages	28.4%	\$5,400
Miscellaneous	15.7%	\$9,220
Social Security	11.2%	\$9,396
Interest	4.9%	\$35
Government	4.8%	\$663

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Oklahoma		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	67,524	18,010
Total Arrears (in millions)	\$693	\$206
Median Arrears	\$6,695	\$7,800
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	24.0%	19.1%
\$2,500 to \$4,999	17.1%	16.3%
\$5,000 to \$9,999	22.8%	24.0%
\$10,000 to \$19,999	22.4%	24.3%
\$20,000 to \$39,999	11.0%	12.9%
\$40,000 to \$99,999	2.7%	3.4%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	31.3%	41.8%
Non-TANF Only	40.7%	26.3%
Both	28.0%	31.9%
Percent of High Arrears (over \$20,000) Debtors	13.7%	16.3%
Percent of Debt Held by High-Arrears Debtors	43.9%	47.2%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		39.9%
No Change		12.3%
Partial Reduction		21.8%
Zero Arrears		26.0%
Percent of Debtors Matched to Prison Data		8.7%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,692	\$6,970
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,134	\$7,052
Non-TANF Only	\$14,892	\$8,682
Both	\$8,562	\$5,581
Median Income of High Arrears Debtors	\$10,180	\$6,928
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,878
No Change		\$6,336
Partial Reduction		\$9,200
Zero Arrears		\$8,418
Most Common Income Sources	Percent	Median
All Debtors		
Wages	66.7%	\$11,093
Government	27.4%	\$268
Miscellaneous	11.2%	\$4,213
Pensions	5.3%	\$1,520
Interest	4.0%	\$28
No-Wage Debtors		
Wages	23.1%	\$4,088
Miscellaneous	13.8%	\$7,395
Social Security	9.0%	\$8,567
Government	4.3%	\$163
Interest	3.3%	\$31

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Oregon		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	3,970	30,062
Total Arrears (in millions)	\$753	\$290
Median Arrears	\$5,304	\$5,929
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	28.4%	26.4%
\$2,500 to \$4,999	19.6%	18.5%
\$5,000 to \$9,999	22.2%	22.9%
\$10,000 to \$19,999	18.8%	19.8%
\$20,000 to \$39,999	8.7%	9.7%
\$40,000 to \$99,999	2.2%	2.6%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	36.4%	44.6%
Non-TANF Only	39.8%	29.2%
Both	23.8%	26.3%
Percent of High Arrears (over \$20,000) Debtors	11.0%	12.4%
Percent of Debt Held by High-Arrears Debtors	40.9%	43.4%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		37.1%
No Change		26.0%
Partial Reduction		21.1%
Zero Arrears		15.8%
Percent of Debtors Matched to Prison Data		11.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,383	\$6,024
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,104	\$5,844
Non-TANF Only	\$14,626	\$7,277
Both	\$8,945	\$4,966
Median Income of High Arrears Debtors	\$8,808	\$5,603
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,169
No Change		\$5,255
Partial Reduction		\$7,740
Zero Arrears		\$8,352
Most Common Income Sources	Percent	Median
All Debtors		
Wages	58.5%	\$10,394
Government	30.3%	\$1,227
Miscellaneous	8.1%	\$3,218
Pensions	4.5%	\$1,723
Social Security	3.3%	\$8,052
No-Wage Debtors		
Wages	21.8%	\$3,789
Miscellaneous	9.3%	\$4,970
Social Security	8.0%	\$8,389
Government	5.7%	\$705
Interest	2.5%	\$35

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Pennsylvania		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	87,437	56,480
Total Arrears (in millions)	\$1,446	\$533
Median Arrears	\$3,628	\$5,205
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	41.0%	32.1%
\$2,500 to \$4,999	17.1%	16.9%
\$5,000 to \$9,999	17.2%	19.1%
\$10,000 to \$19,999	14.8%	18.6%
\$20,000 to \$39,999	7.9%	10.6%
\$40,000 to \$99,999	2.0%	2.7%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	37.9%	44.4%
Non-TANF Only	38.8%	28.7%
Both	23.3%	26.9%
Percent of High Arrears (over \$20,000) Debtors	9.9%	13.3%
Percent of Debt Held by High-Arrears Debtors	43.1%	47.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		37.3%
No Change		8.0%
Partial Reduction		24.7%
Zero Arrears		30.0%
Percent of Debtors Matched to Prison Data		9.7%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,417	\$7,290
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,780	\$6,880
Non-TANF Only	\$17,023	\$9,535
Both	\$9,072	\$5,624
Median Income of High Arrears Debtors	\$8,862	\$6,207
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,567
No Change		\$6,172
Partial Reduction		\$9,071
Zero Arrears		\$9,217
Most Common Income Sources	Percent	Median
All Debtors		
Wages	68.2%	\$10,786
Government	21.5%	\$2,360
Miscellaneous	8.6%	\$4,821
Pensions	6.6%	\$1,952
Interest	6.2%	\$26
No-Wage Debtors		
Wages	25.3%	\$4,261
Social Security	11.2%	\$9,092
Miscellaneous	11.0%	\$9,522
Interest	5.3%	\$29
Pensions	3.1%	\$3,500

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Puerto Rico		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	49,999	16,320
Total Arrears (in millions)	\$289	\$90
Median Arrears	\$2,162	\$2,283
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	53.0%	51.8%
\$2,500 to \$4,999	14.5%	15.4%
\$5,000 to \$9,999	14.6%	15.6%
\$10,000 to \$19,999	11.5%	11.7%
\$20,000 to \$39,999	5.2%	4.5%
\$40,000 to \$99,999	1.1%	0.9%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	4.3%	6.5%
Non-TANF Only	90.0%	86.5%
Both	5.7%	7.0%
Percent of High Arrears (over \$20,000) Debtors	6.4%	5.4%
Percent of Debt Held by High-Arrears Debtors	37.2%	32.1%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		51.2%
No Change		3.2%
Partial Reduction		16.3%
Zero Arrears		29.4%
Percent of Debtors Matched to Prison Data		1.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,561	\$6,996
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,627	\$5,649
Non-TANF Only	\$11,678	\$7,160
Both	\$10,958	\$6,122
Median Income of High Arrears Debtors	\$12,757	\$8,537
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,429
No Change		\$6,726
Partial Reduction		\$7,284
Zero Arrears		\$7,724
Most Common Income Sources	Percent	Median
All Debtors		
Wages	23.1%	\$14,118
Government	7.0%	\$762
Social Security	3.7%	\$7,048
Interest	2.6%	\$22
Miscellaneous	2.3%	\$5,197
No-Wage Debtors		
Social Security	9.0%	\$7,232
Wages	7.7%	\$5,954
Miscellaneous	1.9%	\$7,899
Interest	1.5%	\$26
Government	1.3%	\$555

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Rhode Island		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	2,798	4,949
Total Arrears (in millions)	\$133	\$56
Median Arrears	\$5,400	\$6,696
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	31.4%	26.2%
\$2,500 to \$4,999	16.6%	15.7%
\$5,000 to \$9,999	18.8%	20.1%
\$10,000 to \$19,999	17.4%	20.2%
\$20,000 to \$39,999	11.7%	13.5%
\$40,000 to \$99,999	3.8%	4.2%
\$100,000 or more	0.2%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	46.6%	55.4%
Non-TANF Only	25.6%	15.2%
Both	27.8%	29.4%
Percent of High Arrears (over \$20,000) Debtors	15.7%	17.9%
Percent of Debt Held by High-Arrears Debtors	53.8%	54.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		40.0%
No Change		27.4%
Partial Reduction		17.8%
Zero Arrears		14.9%
Percent of Debtors Matched to Prison Data		12.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,948	\$7,850
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$11,586	\$7,868
Non-TANF Only	\$17,962	\$9,082
Both	\$9,901	\$6,910
Median Income of High Arrears Debtors	\$11,493	\$7,717
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,403
No Change		\$7,632
Partial Reduction		\$9,034
Zero Arrears		\$9,959
Most Common Income Sources	Percent	Median
All Debtors		
Wages	59.2%	\$12,153
Government	21.5%	\$2,147
Miscellaneous	10.0%	\$5,505
Social Security	6.4%	\$7,961
Pensions	5.4%	\$2,323
No-Wage Debtors		
Wages	19.7%	\$5,178
Social Security	14.9%	\$8,124
Miscellaneous	11.3%	\$9,663
Interest	4.7%	\$25
Government	3.2%	\$731

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

South Carolina		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	64,853	20,863
Total Arrears (in millions)	\$581	\$214
Median Arrears	\$5,333	\$7,289
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	33.1%	24.0%
\$2,500 to \$4,999	15.2%	14.7%
\$5,000 to \$9,999	19.3%	22.9%
\$10,000 to \$19,999	20.4%	24.9%
\$20,000 to \$39,999	9.9%	11.2%
\$40,000 to \$99,999	1.9%	2.1%
\$100,000 or more	0.0%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	25.2%	30.8%
Non-TANF Only	47.8%	37.2%
Both	26.9%	32.0%
Percent of High Arrears (over \$20,000) Debtors	11.9%	13.4%
Percent of Debt Held by High-Arrears Debtors	41.8%	41.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		55.4%
No Change		9.6%
Partial Reduction		16.7%
Zero Arrears		18.4%
Percent of Debtors Matched to Prison Data		14.7%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,800	\$6,000
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,470	\$5,522
Non-TANF Only	\$15,159	\$7,443
Both	\$7,698	\$4,891
Median Income of High Arrears Debtors	\$8,558	\$6,723
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,477
No Change		\$6,540
Partial Reduction		\$8,319
Zero Arrears		\$8,278
Most Common Income Sources	Percent	Median
All Debtors		
Wages	66.7%	\$11,121
Government	33.0%	\$573
Miscellaneous	8.6%	\$4,714
Pensions	6.2%	\$1,559
Interest	4.0%	\$25
No-Wage Debtors		
Wages	28.7%	\$4,028
Miscellaneous	10.4%	\$8,047
Social Security	6.5%	\$8,026
Government	5.8%	\$265
Interest	2.5%	\$32

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

South Dakota		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	5,761	4,277
Total Arrears (in millions)	\$115	\$38
Median Arrears	\$3,749	\$5,448
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	40.3%	30.9%
\$2,500 to \$4,999	17.0%	16.3%
\$5,000 to \$9,999	18.3%	21.6%
\$10,000 to \$19,999	15.5%	19.5%
\$20,000 to \$39,999	7.5%	9.9%
\$40,000 to \$99,999	1.3%	1.8%
\$100,000 or more	0.0%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	35.5%	53.8%
Non-TANF Only	40.8%	20.6%
Both	23.7%	25.6%
Percent of High Arrears (over \$20,000) Debtors	8.9%	11.7%
Percent of Debt Held by High-Arrears Debtors	37.7%	40.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		31.9%
No Change		26.2%
Partial Reduction		24.5%
Zero Arrears		17.3%
Percent of Debtors Matched to Prison Data		9.9%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,455	\$6,752
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$6,871	\$5,880
Non-TANF Only	\$16,672	\$11,185
Both	\$8,387	\$6,231
Median Income of High Arrears Debtors	\$7,366	\$5,767
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$4,647
No Change		\$3,525
Partial Reduction		\$8,721
Zero Arrears		\$9,426
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.4%	\$10,700
Government	13.4%	\$1,044
Miscellaneous	10.9%	\$3,929
Pensions	5.6%	\$1,566
Interest	4.9%	\$27
No-Wage Debtors		
Wages	27.6%	\$3,997
Miscellaneous	14.1%	\$7,065
Social Security	11.1%	\$8,204
Interest	4.3%	\$34
Government	3.0%	\$672

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Tennessee		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	116,754	30,695
Total Arrears (in millions)	\$1,403	\$403
Median Arrears	\$7,700	\$9,210
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	23.3%	16.9%
\$2,500 to \$4,999	14.7%	14.0%
\$5,000 to \$9,999	20.5%	22.3%
\$10,000 to \$19,999	22.8%	26.1%
\$20,000 to \$39,999	14.3%	16.0%
\$40,000 to \$99,999	4.4%	4.6%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	27.4%	28.0%
Non-TANF Only	43.5%	38.3%
Both	29.1%	33.7%
Percent of High Arrears (over \$20,000) Debtors	18.8%	20.7%
Percent of Debt Held by High-Arrears Debtors	53.6%	53.3%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		48.2%
No Change		7.3%
Partial Reduction		22.0%
Zero Arrears		22.5%
Percent of Debtors Matched to Prison Data		15.6%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$12,808	\$7,416
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,300	\$5,943
Non-TANF Only	\$16,839	\$9,480
Both	\$10,049	\$6,443
Median Income of High Arrears Debtors	\$10,484	\$7,557
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,151
No Change		\$6,366
Partial Reduction		\$10,083
Zero Arrears		\$9,095
Most Common Income Sources	Percent	Median
All Debtors		
Wages	67.4%	\$12,099
Government	14.1%	\$1,573
Miscellaneous	12.3%	\$4,811
Pensions	5.7%	\$1,500
Interest	4.1%	\$26
No-Wage Debtors		
Wages	24.2%	\$3,887
Miscellaneous	16.8%	\$8,242
Social Security	11.2%	\$8,495
Interest	3.1%	\$31
Government	1.9%	\$560

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Texas		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	483,991	142,987
Total Arrears (in millions)	\$8,292	\$3,433
Median Arrears	\$9,390	\$16,281
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	22.2%	11.2%
\$2,500 to \$4,999	12.3%	8.9%
\$5,000 to \$9,999	17.2%	15.1%
\$10,000 to \$19,999	19.4%	22.0%
\$20,000 to \$39,999	17.3%	24.4%
\$40,000 to \$99,999	10.5%	16.5%
\$100,000 or more	1.0%	1.9%
Percent of Debtors by Arrearage Type		
TANF Only	11.9%	25.3%
Non-TANF Only	55.4%	42.6%
Both	32.6%	32.0%
Percent of High Arrears (over \$20,000) Debtors	28.8%	42.8%
Percent of Debt Held by High-Arrears Debtors	72.2%	79.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		55.0%
No Change		0.5%
Partial Reduction		15.3%
Zero Arrears		29.2%
Percent of Debtors Matched to Prison Data		9.3%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$15,675	\$8,559
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,838	\$7,592
Non-TANF Only	\$18,545	\$10,248
Both	\$11,131	\$6,998
Median Income of High Arrears Debtors	\$12,938	\$8,183
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$7,083
No Change		\$8,111
Partial Reduction		\$12,297
Zero Arrears		\$9,428
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.0%	\$14,833
Miscellaneous	14.4%	\$5,140
Government	13.0%	\$2,178
Pensions	6.9%	\$1,776
Interest	5.0%	\$29
No-Wage Debtors		
Wages	21.0%	\$4,809
Miscellaneous	17.8%	\$10,282
Social Security	9.9%	\$9,024
Interest	3.9%	\$36
Pensions	2.4%	\$3,180

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Utah		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	26,769	7,156
Total Arrears (in millions)	\$208	\$73
Median Arrears	\$4,212	\$6,299
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	35.4%	24.9%
\$2,500 to \$4,999	19.5%	18.3%
\$5,000 to \$9,999	20.2%	22.1%
\$10,000 to \$19,999	15.7%	20.4%
\$20,000 to \$39,999	7.4%	11.6%
\$40,000 to \$99,999	1.7%	2.6%
\$100,000 or more	0.1%	0.1%
Percent of Debtors by Arrearage Type		
TANF Only	37.8%	46.8%
Non-TANF Only	37.0%	24.8%
Both	25.2%	28.4%
Percent of High Arrears (over \$20,000) Debtors	9.1%	14.4%
Percent of Debt Held by High-Arrears Debtors	38.0%	45.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		28.8%
No Change		1.9%
Partial Reduction		25.1%
Zero Arrears		44.2%
Percent of Debtors Matched to Prison Data		6.4%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,075	\$5,856
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,247	\$5,625
Non-TANF Only	\$15,491	\$7,758
Both	\$8,848	\$5,008
Median Income of High Arrears Debtors	\$8,782	\$5,363
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$3,734
No Change		\$4,161
Partial Reduction		\$7,195
Zero Arrears		\$6,882
Most Common Income Sources	Percent	Median
All Debtors		
Wages	72.7%	\$10,218
Government	36.1%	\$464
Miscellaneous	8.8%	\$3,841
Pensions	5.8%	\$1,413
Interest	5.3%	\$19
No-Wage Debtors		
Wages	32.0%	\$3,773
Miscellaneous	10.4%	\$7,861
Social Security	6.7%	\$9,183
Government	6.2%	\$386
Interest	4.0%	\$31

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Vermont		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	9,156	,790
Total Arrears (in millions)	\$70	\$28
Median Arrears	\$3,664	\$5,244
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	39.7%	30.0%
\$2,500 to \$4,999	18.9%	18.9%
\$5,000 to \$9,999	18.0%	20.6%
\$10,000 to \$19,999	14.2%	16.8%
\$20,000 to \$39,999	6.7%	9.9%
\$40,000 to \$99,999	2.4%	3.5%
\$100,000 or more	0.1%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	44.2%	50.4%
Non-TANF Only	33.6%	22.3%
Both	22.2%	27.3%
Percent of High Arrears (over \$20,000) Debtors	9.2%	13.7%
Percent of Debt Held by High-Arrears Debtors	42.2%	50.0%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		34.1%
No Change		11.8%
Partial Reduction		25.4%
Zero Arrears		28.7%
Percent of Debtors Matched to Prison Data		11.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,925	\$8,932
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,828	\$8,472
Non-TANF Only	\$18,635	\$10,666
Both	\$11,272	\$8,603
Median Income of High Arrears Debtors	\$12,582	\$10,143
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,853
No Change		\$6,444
Partial Reduction		\$11,415
Zero Arrears		\$9,637
Most Common Income Sources	Percent	Median
All Debtors		
Wages	69.3%	\$13,642
Government	22.8%	\$2,039
Miscellaneous	14.2%	\$6,247
Interest	7.8%	\$32
Pensions	6.1%	\$1,720
No-Wage Debtors		
Wages	25.8%	\$5,692
Miscellaneous	23.0%	\$10,873
Social Security	13.2%	\$8,830
Interest	6.2%	\$38
Government	3.7%	\$533

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Virginia		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	25,935	36,204
Total Arrears (in millions)	\$1,375	\$474
Median Arrears	\$5,495	\$7,166
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	31.1%	24.1%
\$2,500 to \$4,999	16.4%	15.6%
\$5,000 to \$9,999	18.8%	20.5%
\$10,000 to \$19,999	17.5%	19.4%
\$20,000 to \$39,999	11.3%	13.8%
\$40,000 to \$99,999	4.5%	6.2%
\$100,000 or more	0.3%	0.5%
Percent of Debtors by Arrearage Type		
TANF Only	36.6%	42.3%
Non-TANF Only	41.1%	30.1%
Both	22.3%	27.6%
Percent of High Arrears (over \$20,000) Debtors	16.1%	20.4%
Percent of Debt Held by High-Arrears Debtors	55.8%	60.9%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		55.6%
No Change		4.2%
Partial Reduction		18.7%
Zero Arrears		21.5%
Percent of Debtors Matched to Prison Data		12.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,743	\$6,955
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,292	\$6,504
Non-TANF Only	\$16,640	\$8,913
Both	\$8,384	\$5,696
Median Income of High Arrears Debtors	\$9,532	\$6,989
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,016
No Change		\$7,066
Partial Reduction		\$9,000
Zero Arrears		\$8,823
Most Common Income Sources	Percent	Median
All Debtors		
Wages	67.5%	\$10,910
Government	27.8%	\$268
Miscellaneous	9.3%	\$4,625
Pensions	5.6%	\$1,618
Interest	4.2%	\$25
No-Wage Debtors		
Wages	25.2%	\$4,011
Miscellaneous	11.7%	\$8,561
Social Security	8.8%	\$9,004
Government	3.7%	\$205
Interest	3.1%	\$28

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Virgin Islands		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	1,917	1,261
Total Arrears (in millions)	\$18	\$11
Median Arrears	\$5,510	\$5,121
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	29.8%	28.5%
\$2,500 to \$4,999	17.1%	20.9%
\$5,000 to \$9,999	20.4%	20.3%
\$10,000 to \$19,999	20.2%	19.6%
\$20,000 to \$39,999	10.1%	9.4%
\$40,000 to \$99,999	2.2%	1.2%
\$100,000 or more	0.1%	0.0%
Percent of Debtors by Arrearage Type		
TANF Only	13.5%	17.3%
Non-TANF Only	69.6%	66.9%
Both	16.8%	15.9%
Percent of High Arrears (over \$20,000) Debtors	12.4%	10.6%
Percent of Debt Held by High-Arrears Debtors	42.9%	37.4%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		45.1%
No Change		10.5%
Partial Reduction		29.2%
Zero Arrears		15.1%
Percent of Debtors Matched to Prison Data		0.8%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,075	\$5,482
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$8,813	\$4,371
Non-TANF Only	\$14,219	\$5,149
Both	\$11,260	\$6,298
Median Income of High Arrears Debtors	\$13,456	\$5,230
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,042
No Change		\$4,141
Partial Reduction		\$6,540
Zero Arrears		\$5,824
Most Common Income Sources	Percent	Median
All Debtors		
Wages	31.3%	\$18,014
Interest	12.1%	\$31
Government	7.4%	\$1,535
Miscellaneous	5.9%	\$4,263
Pensions	4.2%	\$2,462
No-Wage Debtors		
Wages	12.8%	\$15,792
Interest	12.5%	\$35
Miscellaneous	5.0%	\$4,824
Social Security	4.1%	\$8,028
Pensions	2.7%	\$6,387

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Washington		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	40,394	41,157
Total Arrears (in millions)	\$1,622	\$609
Median Arrears	\$5,128	\$7,384
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	34.3%	26.0%
\$2,500 to \$4,999	15.1%	14.7%
\$5,000 to \$9,999	17.1%	17.1%
\$10,000 to \$19,999	15.8%	17.9%
\$20,000 to \$39,999	11.5%	15.1%
\$40,000 to \$99,999	5.7%	8.4%
\$100,000 or more	0.5%	0.8%
Percent of Debtors by Arrearage Type		
TANF Only	43.5%	48.4%
Non-TANF Only	29.6%	21.7%
Both	26.9%	29.9%
Percent of High Arrears (over \$20,000) Debtors	17.8%	24.3%
Percent of Debt Held by High-Arrears Debtors	61.9%	68.5%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		42.1%
No Change		8.5%
Partial Reduction		28.6%
Zero Arrears		20.9%
Percent of Debtors Matched to Prison Data		11.5%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$13,152	\$6,591
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$10,486	\$6,424
Non-TANF Only	\$19,590	\$8,493
Both	\$10,037	\$5,498
Median Income of High Arrears Debtors	\$9,055	\$5,914
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$3,936
No Change		\$4,153
Partial Reduction		\$8,808
Zero Arrears		\$9,108
Most Common Income Sources	Percent	Median
All Debtors		
Wages	64.6%	\$11,784
Government	22.1%	\$2,380
Miscellaneous	8.4%	\$3,750
Interest	5.4%	\$23
Pensions	5.3%	\$2,000
No-Wage Debtors		
Wages	27.0%	\$4,067
Miscellaneous	10.5%	\$6,840
Social Security	8.6%	\$9,636
Interest	4.0%	\$30
Government	4.0%	\$1,013

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

West Virginia		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	43,482	11,497
Total Arrears (in millions)	\$473	\$135
Median Arrears	\$5,284	\$6,577
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	32.2%	25.2%
\$2,500 to \$4,999	16.4%	16.7%
\$5,000 to \$9,999	18.3%	20.9%
\$10,000 to \$19,999	16.9%	19.6%
\$20,000 to \$39,999	11.1%	12.8%
\$40,000 to \$99,999	4.7%	4.6%
\$100,000 or more	0.3%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	26.3%	47.0%
Non-TANF Only	38.1%	24.7%
Both	35.6%	28.3%
Percent of High Arrears (over \$20,000) Debtors	16.2%	17.6%
Percent of Debt Held by High-Arrears Debtors	56.9%	55.4%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		68.8%
No Change		2.1%
Partial Reduction		16.7%
Zero Arrears		12.4%
Percent of Debtors Matched to Prison Data		7.2%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,543	\$8,000
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$9,626	\$7,904
Non-TANF Only	\$15,154	\$9,110
Both	\$8,856	\$6,671
Median Income of High Arrears Debtors	\$9,651	\$8,088
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$6,363
No Change		\$10,466
Partial Reduction		\$10,343
Zero Arrears		\$10,298
Most Common Income Sources	Percent	Median
All Debtors		
Wages	62.9%	\$10,764
Government	19.5%	\$1,065
Miscellaneous	9.4%	\$4,707
Social Security	5.6%	\$8,806
Pensions	5.5%	\$1,748
No-Wage Debtors		
Wages	18.6%	\$4,005
Social Security	17.0%	\$9,352
Miscellaneous	11.0%	\$9,061
Interest	4.4%	\$35
Pensions	2.7%	\$3,185

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Wisconsin		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	117,022	38,155
Total Arrears (in millions)	\$1,656	\$597
Median Arrears	\$7,274	\$9,043
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	22.4%	19.6%
\$2,500 to \$4,999	17.7%	15.7%
\$5,000 to \$9,999	18.5%	17.3%
\$10,000 to \$19,999	18.2%	20.6%
\$20,000 to \$39,999	15.0%	17.5%
\$40,000 to \$99,999	7.8%	8.8%
\$100,000 or more	0.5%	0.5%
Percent of Debtors by Arrearage Type		
TANF Only	38.4%	49.2%
Non-TANF Only	26.6%	15.8%
Both	35.0%	35.0%
Percent of High Arrears (over \$20,000) Debtors	23.3%	26.8%
Percent of Debt Held by High-Arrears Debtors	65.2%	67.3%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		50.2%
No Change		7.4%
Partial Reduction		19.4%
Zero Arrears		23.0%
Percent of Debtors Matched to Prison Data		13.7%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$11,677	\$7,271
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$12,435	\$7,994
Non-TANF Only	\$14,568	\$8,468
Both	\$8,526	\$5,148
Median Income of High Arrears Debtors	\$8,988	\$6,738
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$5,416
No Change		\$7,619
Partial Reduction		\$9,614
Zero Arrears		\$8,504
Most Common Income Sources	Percent	Median
All Debtors		
Wages	65.7%	\$10,444
Government	24.2%	\$1,648
Miscellaneous	8.5%	\$4,116
Pensions	5.9%	\$1,807
Interest	5.7%	\$25
No-Wage Debtors		
Wages	22.4%	\$3,788
Social Security	15.2%	\$8,926
Miscellaneous	10.6%	\$7,596
Interest	5.1%	\$28
Government	3.9%	\$634

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.

Wyoming		
Arrears Data	All Debtors	No-Wage Debtors
Number of Debtors	13,024	3,360
Total Arrears (in millions)	\$134	\$42
Median Arrears	\$5,644	\$7,389
Percent of Debtors by Arrearage Amount		
\$1 to \$2,499	29.3%	23.4%
\$2,500 to \$4,999	17.2%	16.2%
\$5,000 to \$9,999	19.6%	19.0%
\$10,000 to \$19,999	19.0%	21.5%
\$20,000 to \$39,999	11.5%	14.7%
\$40,000 to \$99,999	3.3%	4.9%
\$100,000 or more	0.1%	0.2%
Percent of Debtors by Arrearage Type		
TANF Only	36.3%	45.6%
Non-TANF Only	37.0%	23.0%
Both	26.7%	31.4%
Percent of High Arrears (over \$20,000) Debtors		
Percent of Debt Held by High-Arrears Debtors	49.8%	56.7%
Percent of Debtors with Change in Arrears*		
March 2003 to February 2005		
Increase		32.4%
No Change		17.8%
Partial Reduction		27.1%
Zero Arrears		22.8%
Percent of Debtors Matched to Prison Data		
		7.6%
Income Data**	All Debtors	No-Wage Debtors
Median Income by Debtor	\$14,040	\$7,864
Median Debtor Income by Type of Arrears Owed		
TANF Only	\$13,791	\$8,542
Non-TANF Only	\$16,988	\$9,662
Both	\$11,103	\$5,729
Median Income of High Arrears Debtors	\$11,342	\$6,912
Median Income by Debtor Change in Arrears*		
March 2003 to February 2005		
Increase		\$3,937
No Change		\$8,196
Partial Reduction		\$10,454
Zero Arrears		\$9,708
Most Common Income Sources	Percent	Median
All Debtors		
Wages	74.6%	\$13,172
Government	20.4%	\$1,309
Miscellaneous	10.3%	\$4,014
Pensions	6.2%	\$1,852
Interest	5.8%	\$29
No-Wage Debtors		
Wages	33.4%	\$4,072
Miscellaneous	14.3%	\$9,613
Social Security	13.8%	\$10,248
Interest	5.4%	\$43
Government	4.2%	\$402

*Data for this analysis was available only for the no-wage debtors.

**This figure includes income from the following sources: wages, Social Security, government payments, dividends, interest payments, miscellaneous income, and pensions.