

Bring it Back to Texas Pilot:
**Evaluating the Promotion of Free Tax Preparation Services to Noncustodial
Parents with Child Support Arrears**

Office of the Attorney General – Child Support Division

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**Bring it Back to Texas Pilot:
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Support Arrears**

Executive Summary

The Texas Office of the Attorney General-Child Support Division (CSD) conducted the first documented research effort designed to encourage noncustodial parents who were not filing federal income tax returns to file using community-based, free tax preparation services.

The Federal Tax Refund Offset Program provides state child support (Title IV-D) agencies an important enforcement tool. Since the program's inception, child support agencies have collected more than \$35 billion in child support arrears through federal offsets. The success of the program hinges on noncustodial parents (NCPs) filing taxes and claiming refunds and credits to which they are entitled. Anecdotal evidence suggests that the federal tax refund offset can lead some NCPs to forgo filing taxes and claiming refunds because the tax refund will be intercepted for child support arrears.

The overarching goal of the Bring it Back to Texas (BBT) pilot program was to increase the number of lower-income NCPs with child support arrears who file their federal income taxes, resulting in an increase in federal offset collections and subsequent support to children. A secondary goal of the project was to connect eligible NCPs to free tax preparation services as an alternative to commercial, fee-based services.

The CSD implemented the BBT program through collaboration with community-based, free tax preparation services in Lubbock and Fort Worth. The demonstration targeted employed noncustodial parents in those two cities who met income eligibility criteria for the free tax preparation services and who had child support arrears. Postcards were mailed to noncustodial parents to notify them of free tax preparation and financial management services available at the tax preparation sites. Noncustodial parents were encouraged to file their taxes and engage in other financial management services offered at the sites.

This evaluation shows that those noncustodial parents who received a postcard intervention were as much as 10 percent more likely to have a federal offset than noncustodial parents not mailed a postcard. Though this effect size is small, it indicates that a simple, inexpensive outreach intervention has the potential to increase the number of NCPs who file taxes and claim federal tax refunds, resulting in increased federal offset collections. The pilot test effects, if applied to the entire Texas CSD caseload, have the potential for increasing federal offsets by an estimated \$12 million annually.¹

¹ Based on a 5.75 percentage point increase in statewide federal offset collections from FY2012 (\$241,167,824.52).

Child support administrative records and Texas Workforce Commission unemployment insurance wage data were used to develop a research pool of NCPs who had Social Security wages and child support arrears, and who were submitted to the IRS for the Federal Tax Refund Offset Program. Additional data were collected on the research pool's federal offset eligibility and history of federal tax refund intercepts from 2008 to 2013. A sample of the research pool was identified for targeted outreach with informational postcards encouraging parents in the sample to take advantage of the free tax preparation services in their community. This sample was compared to control groups who were also on the Federal Tax Refund Offset Program list to track rates of federal offset collections during the 2013 tax filing season. A small sample of noncustodial parents was called to assess the reaction to the postcard and to understand motivations regarding tax filing. The data were used to assess the impact of this intervention and other potential ways to increase tax filings of noncustodial parents.

Recommendations:

The Bring it Back to Texas pilot was a limited scope assessment of strategies to increase NCP tax filing and federal offset collections. While the findings point to the *potential* for increased federal offset collections resulting from targeted outreach to NCPs and collaboration with community-based tax preparation sites, they are not conclusive. The following recommendations focus on two aspects of this initial investigation – possible programmatic improvements and next steps for future evaluation.

Program Recommendations:

- Link arrears payment incentive programs to tax outreach to promote tax filing by NCPs with assigned arrears.
- Explore different ways to target noncustodial parents based on their demographics or likelihood for a federal offset.
- Provide detailed information to noncustodial parents about their child support case and the potential impact of the federal offset.
- Modify the outreach methods and make them more appealing.

Evaluation Recommendations:

- Conduct a nearest neighbor or matching analysis to isolate the impact of the intervention from other possible intervening variables.
- Test different outreach messages targeted at noncustodial parents based on their arrears situation.
- Expand evaluation timeframe to include a 12-month period of tax refunds and federal offsets.
- Execute data sharing agreements with collaborating community tax sites to match NCP records to tax filing records.

Bring it Back to Texas Pilot:

Evaluating the Promotion of Free Tax Preparation Services to Noncustodial Parents with Child Support Arrears

Introduction

Millions of dollars of potential child support arrears collections are lost to families and state child support (Title IV-D) agencies every year because noncustodial parents fail to file their federal income taxes and claim tax credits and refunds for which they are eligible. Through the Federal Tax Refund Offset Program, any noncustodial parent with arrears above a threshold will have his or her tax refund intercepted and applied to child support arrears balances.² The federal offset program has multiple benefits—states collect substantial amounts of recovered Temporary Assistance for Needy Families (TANF) payments, custodial parents receive past due child support, and noncustodial parents (NCPs) are able to reduce or eliminate arrears balances.

The Texas Office of the Attorney General – Child Support Division (CSD) conducted the Bring it Back to Texas (BBT) pilot program in Lubbock and Fort Worth to explore ways to increase federal offset collections, reduce debt and promote financial stability for noncustodial parents with child support arrears. The impetus for this project evolved from Texas' participation in the Building Assets for Fathers and Families (BAFF) demonstration, funded by the U.S. Department of Health and Human Services, Administration for Children and Families. The BAFF demonstration allowed the Child Support Division to test programs designed to support child support customers – custodial and noncustodial parents – in gaining financial stability through a range of services and educational programs aimed at saving and financial development. Many of the fathers engaged through these programs were interested but unable to participate because of their child support arrears. The BBT pilot resulted from conversations about helping noncustodial parents pay down arrears in order to increase participation and success with asset-building services.

² The threshold is determined by the U.S. Department of Health and Human Services – Office of Child Support Enforcement. An individual with \$150 in assigned (state-owed) arrears or \$500 in unassigned (custodial parent-owed) arrears can be assigned to the Federal Tax Refund Offset Program.

Substantial anecdotal evidence indicates that many NCPs do not file their taxes for three reasons: 1) they do not want to pay for tax preparation services only to have their refund intercepted; 2) they believe they have not made enough money to file taxes; or 3) they are unaware of the tax credits to which they are entitled. There is great potential to reduce NCPs' debt, increase their financial stability, and increase the financial stability of custodial parents and children by helping eligible NCPs file their income taxes.

In 2012, less than 25 percent of NCPs in Lubbock and Fort Worth with arrears that met the offset threshold and with a current employer match in child support files had their tax refund intercepted. Nearly \$4 million owed to either the state of Texas or to custodial parents (CPs) was recovered through federal offset last year in Lubbock and Fort Worth. The potential to increase this amount lies in the ability to get the roughly 75 percent of eligible NCPs to file their taxes, thus increasing the likelihood of a federal offset.

Child support arrears owed by NCPs are composed of unpaid current child support payments, retroactive child support, and interest. Arrears may be owed to the custodial parent or the government to recover TANF and Medicaid costs. Previous studies have found a correlation between higher child support arrears and failure to pay current child support payments.³

Recent policies and programs targeted at reducing child support arrears have focused on debt forgiveness. The debt forgiveness pilot program in Wisconsin, Families Forward, found that reducing an NCP's debt by 50 cents for every dollar of current child support paid significantly increased the amount and frequency of current child support payments⁴.

Other research has shown that tax refunds and credits present an opportunity for low-income individuals to save and build assets. As of 2006, the Earned Income Tax Credit (EITC)-a refundable tax credit offered to lower-income, working individuals-was credited with lifting five million Americans out of poverty.⁵ An increasing number of low-wage workers, however, have resorted to using private tax preparation services and taking out short-term tax refund anticipation loans which significantly reduces the value of their tax refund.⁶

The Internal Revenue Service, corporate foundations, and philanthropic organizations provide free tax preparation services to low-income individuals across the country.⁷ In 2012, more than

³ Cancian, M., Heinrich, C. J., & Chung, Y. "Does debt discourage employment and payment of child support? Evidence from a natural experiment" Discussion Paper 1366-09. Institute for Research on Poverty – University of Wisconsin-Madison. 2009.

⁴ Heinrich, Carolyn. Brett Burkhardt, Hilary Shager and Lara Rosen. "The Families Forward Program Final Evaluation Report." Institute for Research on Poverty – University of Wisconsin-Madison. January 2011.

⁵ Waldron, Tom. "Earned Income Tax Credit Lessons Learned." The Annie E. Casey Foundation. 2007. www.aecf.org

⁶ Holt, Steve. "Ten Years of the EITC Movement: Making Work Pay Then and Now." Metropolitan Policy Program - Brookings Institute. April 2011. www.brookings.edu/metro.

⁷ IRS-supported tax preparation sites are often referred to as Volunteer Income Tax Assistance (VITA) sites; however, sites increasingly being supported by private contributions from corporate and philanthropic entities are referring to themselves with other, more nuanced names. To encompass all services, this report uses free tax preparation sites.

250 free tax preparation sites across Texas served more than 114,000 clients and returned more than \$217 million in tax refunds.⁸

Free tax preparation services can give families access to other services such as budgeting assistance, matched-savings programs, and one-on-one financial coaching.⁹ Building upon the tax filing experience as a learning opportunity, many nonprofits providing free tax preparation services leverage the discussion around income taxes to assist customers with other financial matters and promote financial stability.¹⁰ The partnership with child support agencies has the potential to increase the customer base for the tax preparation services. Catholic Charities Fort Worth, the Fort Worth partners for this project, noted a 15 percent increase in tax filers this year, outpacing the statewide growth of 7 percent. Staff with Catholic Charities believes their partnership with the Texas Child Support Division contributed to this growth.

Bring it Back to Texas aims to leverage existing services within child support and the local community to provide positive benefits to everyone:

- Noncustodial parents receive tax refunds and credits they are due with the subsequent reduction in arrears balances
- Custodial parents and children see increased payments on past-due support
- The CSD increases collections on arrears
- Community tax preparation programs help more people file their taxes

Although it may not seem apparent to some noncustodial parents, the BBT approach supports arrears reduction and financial stability. By using free services, noncustodial parents avoid tax filing and have the opportunity to use other services tax sites provide, such as financial management assistance, that support debt-reduction and financial independence. Noncustodial parents also reduce their child support arrears, which carry interest and can burden them for life if left unpaid. Much like an inoculation to a contagious disease is not enjoyable at the time of injection, the Bring it Back to Texas program helps noncustodial parents improve their financial situation despite the short-term loss of a tax refund.

The evaluation report begins with an overview of the Bring it Back to Texas pilot, including targeting guidelines and data management. A detailed explanation of measured program impacts follows the overview. The report concludes with two sets of recommendations – several aimed at assisting child support agencies with future implementation and others promoting further evaluation of similar initiatives.

⁸ Center for Public Policy Priorities. “Dollar for Dollar: Incentives and Innovations to Boost Savings in Texas.” October 2012. www.cppp.org.

⁹ Collins, J. Michael and Christi Baker. “The Role of Asset-Building Services for Community-Based Tax Preparation Programs.” PolicyLab. August, 10 2007. www.policylabconsulting.com.

¹⁰ Weisman, Holden. “Volunteer Income Tax Assistance: A Proven Path Toward Financial Security.” National Community Tax Coalition. October 2011. www.tax-coalition.org.

Program Overview

Logic Model

The Bring it Back to Texas (BBT) pilot program derives from the notion that many noncustodial parents with child support arrears do not file their income taxes because they are unwilling to commit time, resources and money to an effort that will not result in direct receipt of a tax refund. BBT aims to inform noncustodial parents of the free tax preparation service, thus increasing the noncustodial parents' use of the services and the ability of IV-D agencies to capture federal tax offsets that result. This model assumes that NCPs currently are not aware of these free services. The lack of awareness is supported by information collected during phone call outreach to NCPs. Of the 103 NCPs researchers spoke with about the pilot, 95 said they had not heard of free tax preparation services offered by local non-profit organizations prior to receiving the postcard. It also assumes that there are no other significant barriers to use of the services. Potential barriers include inconvenient hours, transportation or the location of free tax preparation sites, among other factors. The full program logic model is shown in Figure 1.

Figure 1: Bring it Back to Texas Program Logic Model

Inputs	Outputs	Outcomes -- Impact		
		Short	Medium	Long
Tax site staff/ site managers	Create federal offset training for tax site	NCP awareness of tax site services, tax refund as method to reduce debt and asset building services to build financial stability	Amount collected to decrease NCP arrears	NCP decreases debt/ increases financial stability
CSD staff and intern	Create NCP target list and outreach strategy	CSD staff awareness of tax sites as resource for reducing NCP debt and collecting arrears	Number of tax filings by NCPs at tax sites	CP/ child increases financial stability
RAISE Texas (incentive)	Create outreach materials – call script/ letters/ posters Train tax site staff/ site managers to address NCP questions	CSD staff awareness of outreach strategies to engage NCPs	Number of NCPs claiming incentive	Development of best practices to integrate tax site and asset building strategies with CSD strategies to help NCPs reduce child support debt
CSD data on NCPs	Conduct outreach through phone calls/ letters/ emails to NCP	CSD staff awareness of factors motivating NCPs to engage in federal offset process	Number of NCPs using other services beyond tax filing	
	Distribute posters and flyers from tax sites to CSD offices	Tax site staff and other community based organizations awareness of CSD & federal offset process		
	Create incentive process for Lubbock			
	Develop press release with tax sites for local areas			

Selection and Conducting Interventions

The BBT pilot used several methods of outreach to inform NCPs of free tax preparation and financial management services in their area. Outreach methods included postcards, emails and a small number of phone calls. Posters were also displayed in child support office waiting rooms, but this evaluation does not measure their impact. The postcards were sent in two separate rounds, one in late January and the other in early March. Approximately 9,000 NCPs in the Lubbock and Fort Worth areas were sent at least one postcard. Table 1 shows the percentage of NCPs who were targeted for the interventions.

In addition to the outreach efforts, a financial incentive was offered to encourage filing at the free tax preparation site in Lubbock. Targeted NCPs in Lubbock could receive a \$25 gift card if they brought their postcard when they filed their taxes at the site.

Table 1: Percentage of Targeted NCPs Intended to Receive Various Interventions

	Total	Office 102 (Lubbock)	Office 121 (Lubbock)	Office 902 (Ft Worth)	Office 904 (Ft Worth)	Office 905 (Ft Worth)	Office 906 (Ft Worth)
Sample Size	8,710	1,765	953	1,597	1,774	1,643	978
Postcard							
<i>First Postcard</i>	68%	81%	72%	69%	61%	73%	43%
<i>Second Postcard</i>	60%	52%	56%	59%	63%	58%	75%
First Email	14%	17%	12%	11%	12%	13%	17%
Second Email	11%	14%	10%	9%	10%	11%	14%
Phone Call							
<i>Voicemail</i>	3%	2%	3%	4%	3%	3%	3%
<i>Spoke With</i>	1%	0%	1%	2%	1%	1%	1%

The first BBT postcard targeted NCPs with child support arrears in the two pilot regions, Fort Worth and Lubbock, based on the following criteria:

- Employer on file as of December 2012 (in order to be eligible for a tax refund)
- Annual income below \$50,000 in 2012 (in order to qualify for free tax preparation services)
- Address with zip code within a county covered by the child support offices participating in the pilot program
- Child support payment received within the last 100 days (as evidence of effort to make payments)
- On the 2012 federal offset list

The BBT project targeted NCPs with child support arrears in the two pilot regions based on slightly different criteria for the second round of postcards:

- Employer on file as of February 2013 (in order to be eligible for a tax refund)
- Annual income below \$30,000 in Lubbock and below \$50,000 in Fort Worth in 2012 (in order to qualify for free tax preparation services)
- Address with zip code within a county covered by the child support offices participating in the pilot program
- Child support payment received within the last 30 days (as evidence of effort to make payments)
- On the 2012 federal offset list
- No tax returns as of February 2013

The different income cut-offs for Fort Worth and Lubbock reflect different eligibility criteria for free tax preparation services in the two pilot regions. In Fort Worth, there is one income threshold for all families. In Lubbock, however, the income threshold depends on the family size.

For the second round of postcard mailings, not all NCPs who met the criteria were sent postcards. Second postcards were sent to a random sample of half of the NCPs who received the first postcard. Additionally, postcards were sent to a random sample of NCPs who qualified based on the criteria and did not receive a postcard in the first round. For analysis purposes, this evaluation used the second postcard group to compare with a control group because both groups were selected at random.

A small subset of targeted NCPs also received emails and/or a phone call. Two rounds of emails were sent to all NCPs for which the child support system had a valid email address in child support files. Emails were sent in early March and again in early April. The criteria for the two rounds of emails were as follows:

- Targeted for receipt of the first or second round of postcards
- Valid email address on file
- No tax returns filed as of March 2013

It is important to note that the CSD only has email addresses for NCPs who voluntarily provide them. Approximately 1,300 NCPs received two email reminders about the free tax preparation services.

The BBT pilot also called a random subset of NCPs targeted for one of the two rounds of postcards with a phone number on file. The criteria for the phone call were as follows:

- Targeted for the receipt of the first or second round of postcards
- Phone number on file
- No tax returns filed as of March 2013
- Randomly selected subset

CSD staff called 890 NCPs to inform or remind them of the free tax preparation services. Of those targeted for phone calls, approximately 300 NCPs received a voicemail message regarding the free tax preparation services and 103 NCPs spoke with a member of CSD staff regarding the services. The remaining NCPs had wrong or invalid phone numbers or no voicemail.

Coordination and Training with Community Tax Sites

Key staff members at the free tax preparation sites were given a short training on child support and its impact on tax filing. While many of the staff were aware of the impact of child support on tax filing and tax refunds, this training provided an opportunity for CSD staff to teach them about the entire child support process. The training also provided CSD staff with the opportunity to learn more about how the intervention could potentially impact services at a tax preparation site. Free tax preparation service providers conduct their own outreach – often to current child support customers – to promote their work. The short training and development of a supportive relationship with key staff at the free tax preparation sites fostered good will and laid the groundwork for future promotion of tax and financial management services to child support customers. This element was critical to the implementation of the program.

Data Management

Due to the availability of a large amount of data, certain data management tactics were used to maintain consistency between years as well as between treatment and comparison groups.

NCPs can have multiple child support cases. In situations in which NCPs had multiple cases in the same office, key child support case variables were aggregated across all cases. Therefore, variables such as total arrears represent the NCP's total arrears for all of his or her child support cases. In situations in which NCPs had multiple cases in more than one office, the NCPs and their cases were removed from the final analysis. NCPs with multiple cases in more than one office represent a small portion (3.9 percent) of the data. This removes the possibility that an NCP could receive a postcard based on his or her case in Lubbock (a treatment office), but the potential treatment impact would show up on the case in Amarillo (a control office) as well.

Additionally, tax filings, and therefore federal offsets, can occur all year. While there is data regarding offsets year-round in 2009 through 2012, there was not yet data on offsets for the remainder of 2013 at the time this evaluation was conducted.¹¹ In order to generate comparable data between 2013 and previous years, the analysis is restricted to offsets that are received from January 1 through May 8 in each given year. This allowed for comparable analysis between previous years and 2013.

Targeting for the intervention was based on the list that the Child Support Division submits to the Office of Child Support Enforcement to enroll an NCP into the Federal Tax Refund Offset

¹¹ Time constraints required the evaluation to be conducted before June 2013.

Program. A very small proportion (0.41 percent) of NCPs on the federal offset list in 2012 was not on the list in 2013 and was removed from analysis.

This evaluation was only able to examine whether a child support case had a reduction in arrears due to the federal offset of the tax refund. Because of IRS restrictions on data sharing, the researchers could not determine the full impact of the intervention. Another possible impact includes increasing the number of NCPs who sought out the tax filing services promoted in the postcard or took advantage of the financial management services. While these services are believed to have long-term impacts on NCPs' financial health, they do not have a direct impact on child support collections and were not included in this evaluation.¹²

Program Impact and Discussion

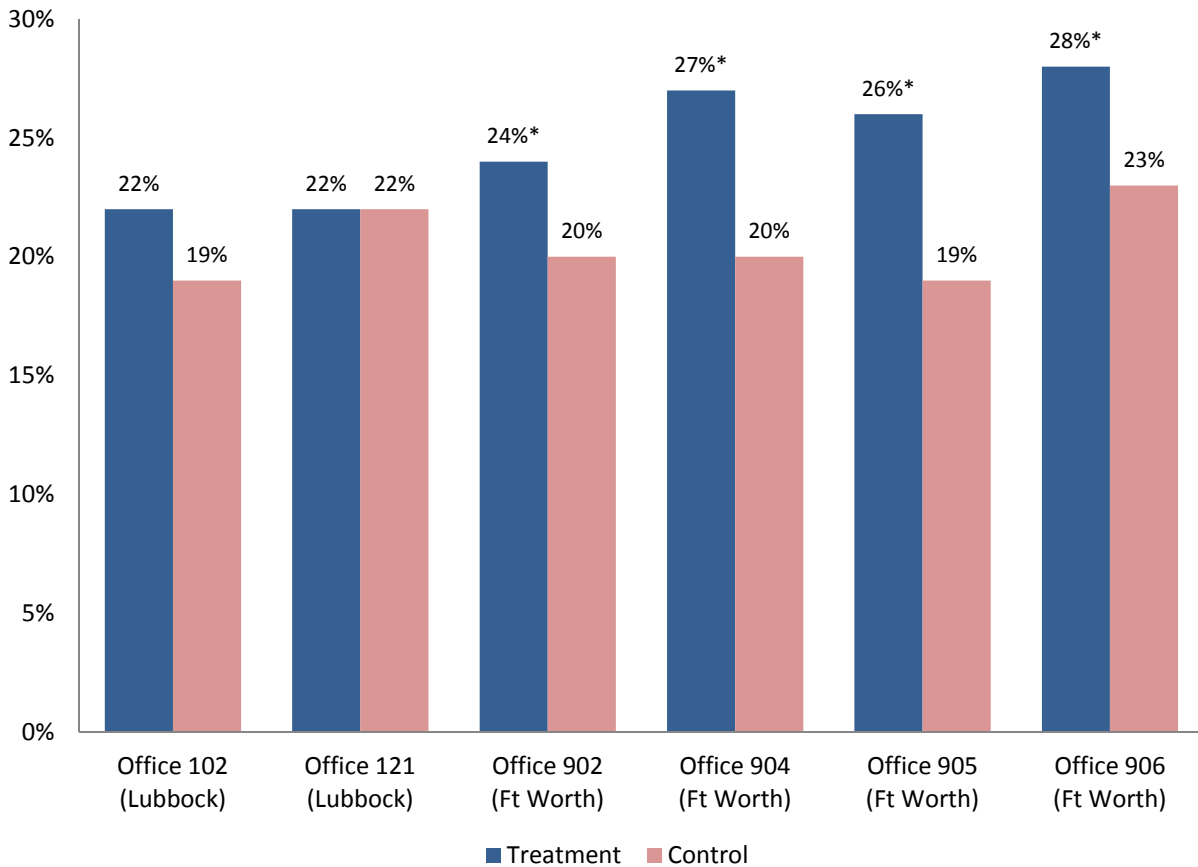
There was a statistically significant increase in federal tax refund offsets of NCPs targeted for outreach in the BBT pilot. While it appears that the intervention may have been responsible for part of this increase, the researchers cannot determine the full extent of the intervention's impact in this study. The evaluation also documents the steady increase in federal offsets across the treatment and control groups between 2009 and 2013, which makes it difficult to isolate the impact of the intervention.

Impact of Intervention

As shown in Figure 2, a greater percentage of offsets was collected from NCPs who received postcards or emails when compared to NCPs in the same offices with similar characteristics who did not receive a postcard or email. All of the Fort Worth offices (offices 902, 904, 905, and 906) have statistically significant higher federal offsets in treatment groups than in control groups. The treatment group in Figure 2 is composed of NCPs who were targeted to receive the second postcard, but not the first. The control group is composed of NCPs who were eligible to receive the second postcard, but were not chosen through the random selection.

¹² Measurement of the overall impact on tax filings is important to the IRS and those operating the tax sites.

Figure 2: Percentage of Treatment and Control with Federal Offset by Child Support Office in 2013

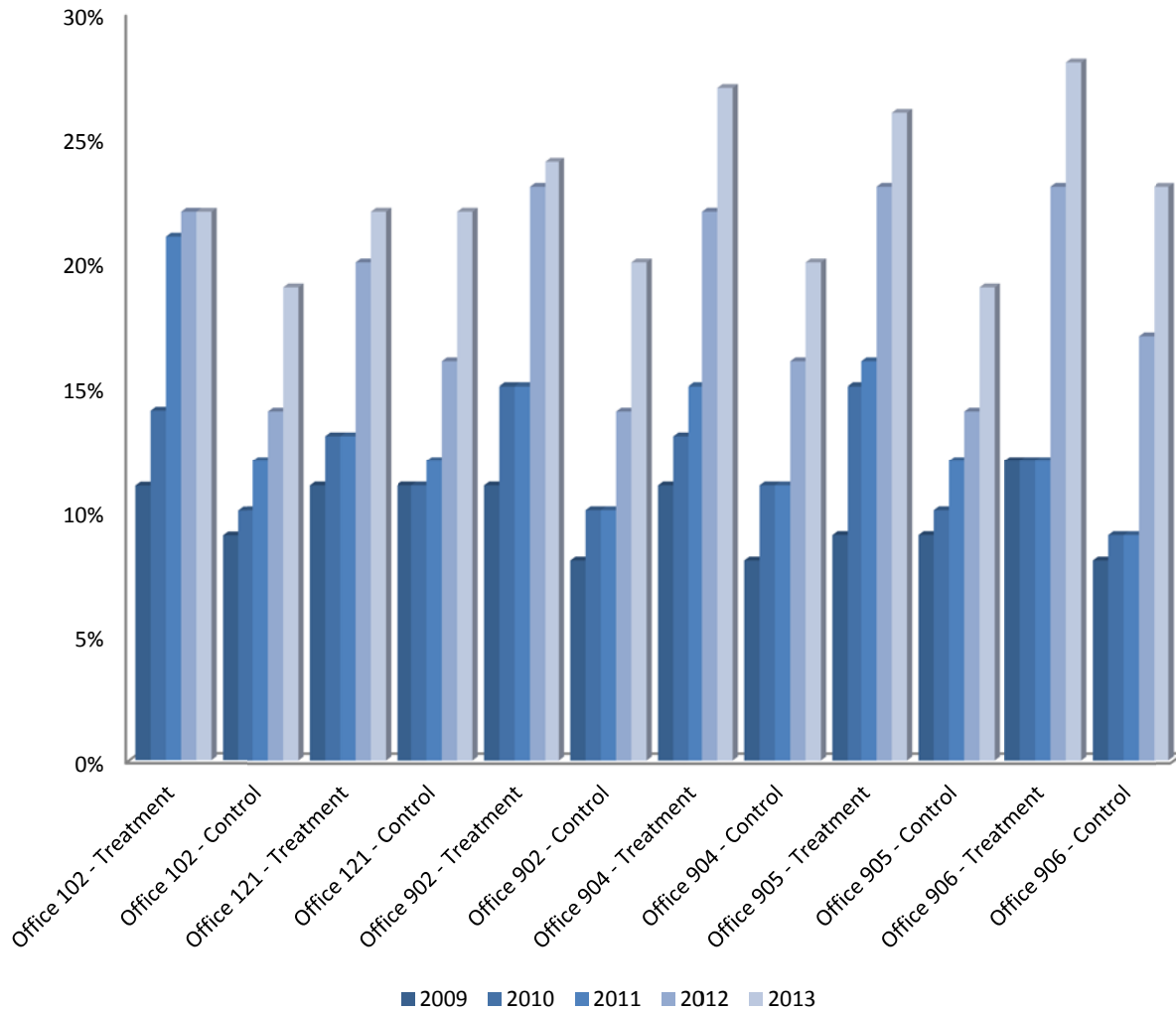


*Asterisk denotes a statistically significantly higher percentage at an alpha level of 0.05.

Despite the higher proportion of federal offsets for those in the targeted group, the evaluation cannot conclusively credit the postcard intervention over other possible intervening factors.¹³ Figure 3 shows the percentage of treatment and control NCPs with federal offsets by year and child support office. As shown in the graph, the percentage of treatment NCPs with a federal offset increased from 2009 to 2013 for both the treatment and control groups within the selected offices. There appears to be a steady increase in federal offsets over the past five years. It is difficult to isolate the impact of the drivers for this continual increase from the impact of the intervention.

¹³ Despite randomization of the targeted and control groups, there are pre-program differences between the two groups. The control group has significantly higher wages and a significantly lower percentage received a federal offset in previous years. An appropriate comparison group for the targeted NCP was not found. Despite the randomization of the second postcard mailing, the treatment and control groups were statistically distinguishable. A higher percentage of treatment NCPs had a federal offset in previous years than the randomized control group.

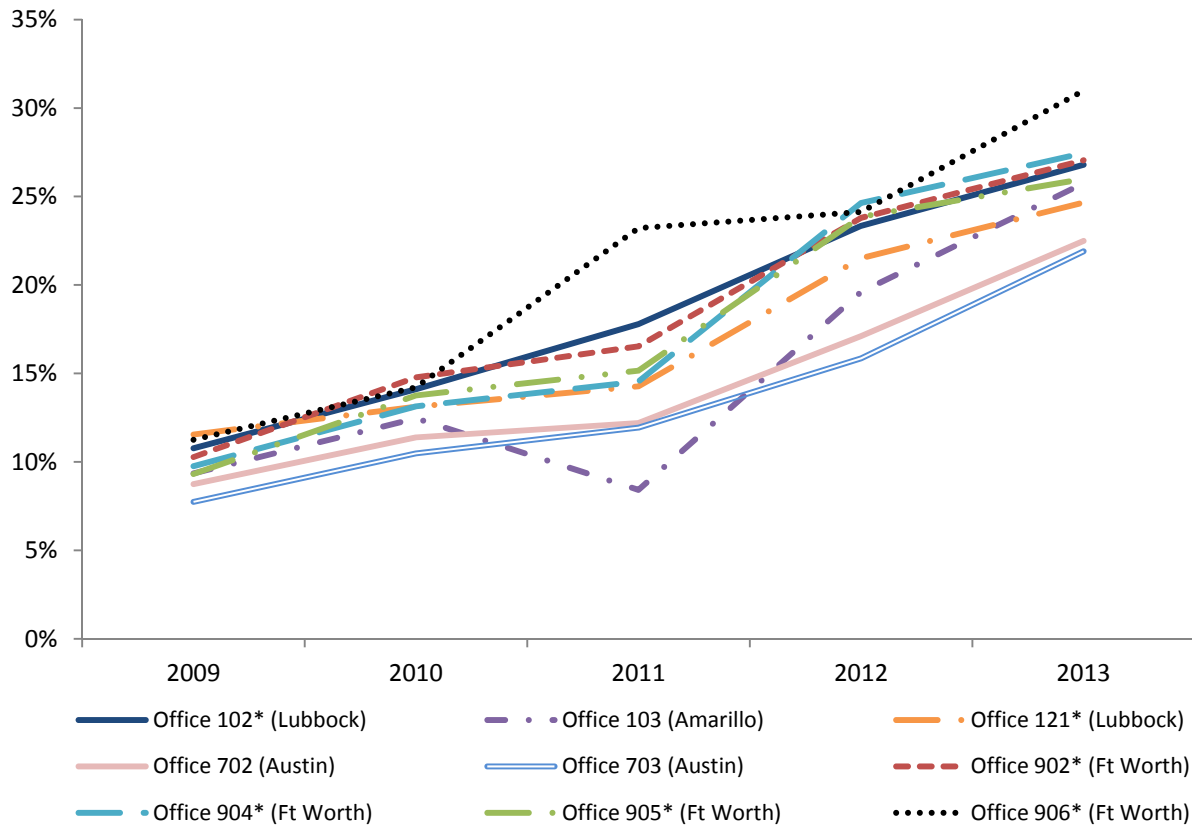
Figure 3: Percentage of Treatment and Control NCPs with Federal Offset by Child Support Office and Year



A comparison group was also chosen from the NCP case files in Austin and Amarillo, based on the same eligibility criteria used for treatment NCPs in Lubbock and Fort Worth. Austin and Amarillo were considered similar-sized cities with caseloads that have similar characteristics as the closest likely comparisons. Despite being chosen based on the same criteria, NCPs in the comparison group were less likely to have a federal offset than NCPs in the treatment group between 2009 and 2013, as shown in Figure 4. This figure also shows the steady increase in federal offsets overall between 2009 and 2013, thus making it difficult to isolate the impact of the intervention on this increase.¹⁴

¹⁴ Matching techniques to isolate the impact of the intervention were also tried, but were not feasible due to data analysis limitations. Therefore, the researchers were unable to determine whether the increase in federal offset was due to the intervention.

Figure 4: Percentage of Target NCPs with Federal Offset by Child Support Office and Year



*Asterisk indicates that the office received the intervention. The remaining offices are included for comparison.

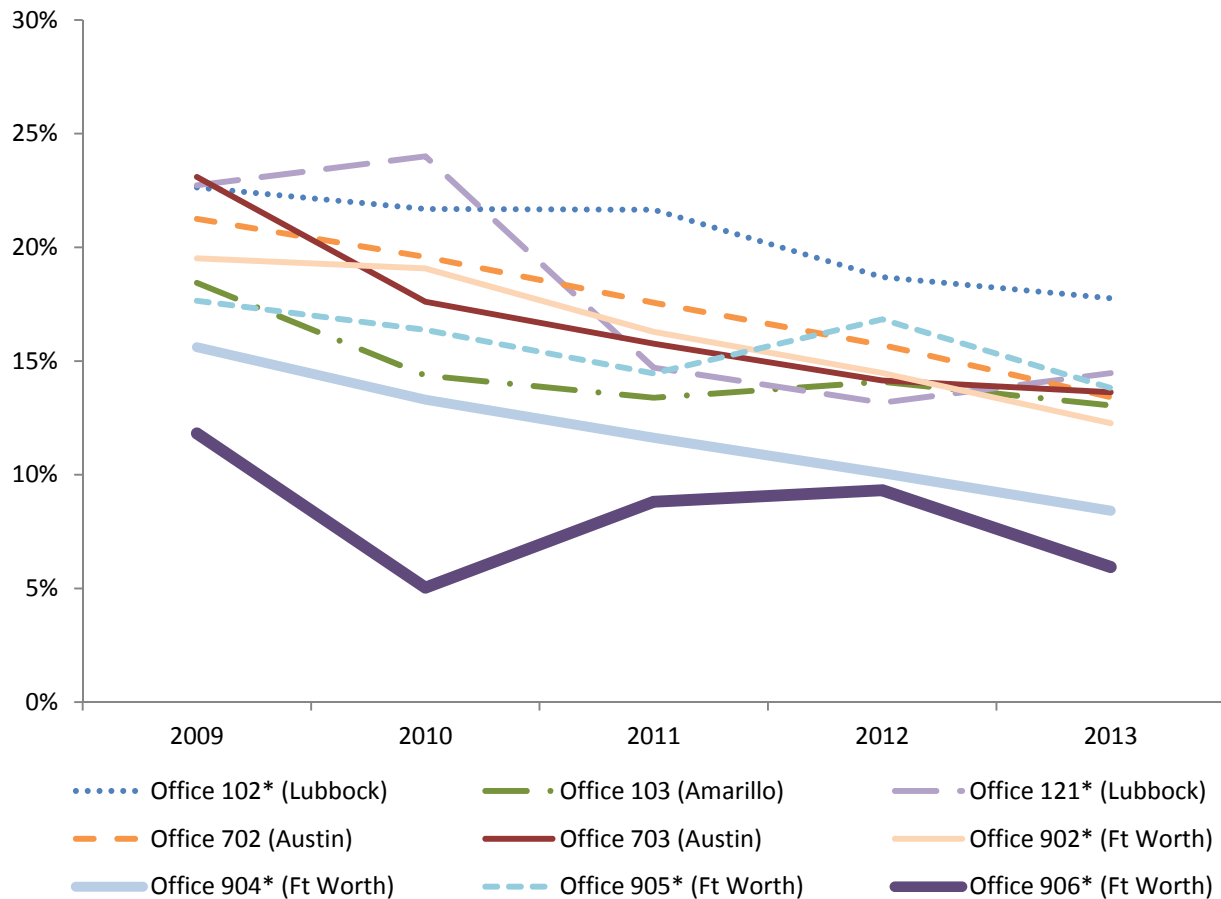
As suggested in Figure 4, NCPs in Amarillo and Austin may not be appropriate comparisons for NCPs in Fort Worth and Lubbock. While geographic and case statistics seemed to indicate they could be comparable, the evaluation found that NCPs in Fort Worth and Lubbock were significantly more likely to have a federal offset in previous years than NCPs in Amarillo and Austin. The difference in federal offsets could be due to numerous factors, including:

- A difference in the number or location of free tax preparation sites
- A difference in characteristics of the NCP populations that also impacts tax filing or federal offset
- A difference in the employment rate or stability

While the percentage of NCPs with a federal offset has increased overall, the percentage of these offsets that go to assigned arrears has declined over the past five years. As shown in Figure 6, there is a reduction in federal offsets for NCPs with assigned arrears. One of the factors driving this reduction is the decreasing proportion of the Texas CSD caseload having ever received public assistance, which is a prerequisite for assignment of arrears. A second factor contributing to the decline in federal offsets from NCPs with assigned arrears could be

that these NCPs are less likely to file their taxes. Intuitively, this makes sense. NCPs may not see the benefit of filing if their tax return will go to the government rather than themselves or the custodial parent and child. The benefit of filing taxes for members of this group is further reduced if they must pay a tax preparation fee. This group could especially benefit from targeted outreach that helps connect its members to free tax preparation sites, but they will also likely need more intensive outreach to overcome the disincentive of seeing their refund kept by the state.

Figure 5: Percentage of Federal Offsets on Cases with Assigned Arrears



*Asterisk indicates that the office received the intervention. The remaining offices are included for comparison.

Likelihood for a Federal Offset

While it is difficult to isolate the impact of the intervention, the evaluation suggests that the intervention does have an impact on federal offsets. In order to determine if additional factors affect an NCP's likelihood for a federal offset, the researchers ran a logistic regression model. Based on the results, the researchers found that the intervention had a small, but significant, effect on an NCP's likelihood to have a federal offset. There is a possibility that this impact is

measuring pre-program differences between the target and comparison groups, but control variables were included to minimize this possibility. Additionally, the researchers found that having federal offsets in previous years significantly increases the likelihood of having a federal offset in the current year.

A summary of the logistic regression results is shown in Table 2. The SAS output for the logistic regression is included in Appendix B. The dependent variable in the logistical model is whether the NCP had a federal offset in 2013. It is important to note that the federal offset variable is an imperfect measure of whether the NCP filed his or her taxes. There are several reasons an NCP’s tax filing may not show up as an offset for child support arrears, including an income above the threshold to receive a refund or an offset at the federal level due to student loan debt or back taxes owed.

Table 2: Effects of Variables on the Likelihood to Have a Federal Offset in 2013

Dependent Variable	Independent Variable	Significant Impact
Federal Offset in 2013	Treatment	Yes - 10% more likely to have an offset
	Federal Offset in 2012	Yes - 202% more likely to have an offset
	Federal Offset in 2011	Yes - 59% more likely to have an offset
	Federal Offset in 2010	Yes - 31% more likely to have an offset
	Federal Offset in 2009	Yes - 17% more likely to have an offset
	Federal Offset in 2008	Yes - 18% more likely to have an offset
	Quarterly Wage	Yes - inversely - higher wage less likely to have an offset
	Total Assigned Arrears	Yes - inversely - higher assigned arrears less likely to have an offset
	Total Unassigned Arrears	Yes - inversely - higher unassigned arrears less likely to have an offset
	Total Child Support Order	Yes - higher order more likely to have an offset
	Number of Children	No
	Number of Cases	No
	Days Since Last Payment	No

This analysis was only run on a subset of NCPs who were targeted for the program. The analysis is on NCPs with arrears, low income (below \$50,000), an employer on file, recent payment towards their child support order, and on the federal offset list since 2009.

The higher the NCP’s assigned or unassigned arrears, the less likely he is to have a federal offset. This effect may be due to an NCP’s reluctance to file taxes if he knows he will not receive the refund. The higher the child support and medical support order, the more likely the NCP is

to file taxes. The direction and magnitude of these effects could be influenced by moderate correlation between independent variables. Wages, order amount, and total arrears are likely correlated. The child support order is determined, in part, by an NCP's income. The arrears amount an NCP can accrue is somewhat determined by the child support order.

The model also includes binary variables to indicate whether the NCP had a federal offset in 2008 through 2012. Since the data is limited in control variables that may affect tax filing or federal offset, these binary variables control for other factors that influence an NCP's likelihood to file. As shown in the output, an NCP who filed in a previous year is more likely to file in 2013. All of the odds ratios for these variables are statistically significant. NCPs who filed in 2012 are over 200 percent more likely to file their taxes in 2013 than NCPs who did not file in 2012. The effect size decreases for previous years, but remains statistically significant.

Lastly, NCPs targeted for the postcard intervention are as much as 10 percent more likely to have a federal offset than NCPs not targeted. As previously mentioned, there are pre-intervention differences between treatment and comparison NCPs that may bias the measured impact. Though this effect size is small, it indicates that a simple, inexpensive outreach intervention can increase federal offset collections.¹⁵

Comparison of Subgroups

The findings and lessons learned from this initial pilot demonstration can influence future efforts to increase child support collections from NCPs through the federal offset process. Based on our analysis, the percentage of NCPs with a federal offset varies significantly by subgroup. Future programs can customize interventions for the desired subgroup. Table 3 shows some of the subgroups of interest for future targeted intervention. The table provides the size of the subgroup in our sample, how the subgroup is defined, the percentage of the subgroup with a federal offset in 2013, and a brief description of our recommended targeted intervention. Underlying this subgroup approach is the need to develop intervention messages that promote the benefits members of each subgroup have by filing taxes, having a federal offset to reduce child support arrears, and using financial stability services offered through the tax preparation sites.

¹⁵ The total estimated cost of the pilot was \$13,219, which includes design, printing, postage, travel to the tax sites for training and staff time to evaluate the intervention.

Table 3: Suggested Subgroups for Future Intervention

Subgroup	Sample Size	Definition	Percentage with Federal Offset in 2013	Recommended Intervention
Total	23,071	Employer on file Child support arrears 2011 income less than \$50,000 Payment within 100 days On 2012 federal offset list Offices 102, 103, 121, 702, 703, 902, 904, 905, 906	24.7%	Target based on subsample.
Previous Filers	3,692	Filed taxes in at least 2 of past 5 years	42.8%	Light, notification of services available. Similar to BBT pilot.
Low Arrears	3,384	Total arrears less than \$1000	29.2%	Medium, engage to prevent arrears from accumulating.
Very Low Income without Assigned Arrears	3,963	Estimated annual wage less than \$14,340 (to qualify for EITC in 2013 with no children), unassigned arrears of at least \$500, and no assigned arrears	23.6%	Strong, focus intervention on support for child. Notify and engage the CP to help encourage NCP to file.
High Income	1,480	Quarterly Income above \$20,000 (cutoff for free tax preparation sites is \$50,000 annual income)	19.9%	None; likely do not qualify for free tax preparation or tax refund.
High Arrears	8,391	Total arrears greater than \$10,000	16.7%	Strong, potential to reduce large debt. Test use of incentives for this group to increase offsets.
Very Low Income with Assigned Arrears	3,603	Estimated annual wage less than \$14,340 (to qualify for EITC in 2013 with no children) and assigned arrears of at least \$150	14.9%	Strong, focus intervention on reducing debt. Combine outreach with arrears forgiveness/incentive program.

Note: Annual income must be less than \$14,340 with no qualifying children to receive the Earned Income Tax Credit (EITC).¹⁶

¹⁶ Tax Year 2013 Income Limits and Range of Earned Income Tax Credit – IRS (www.eitc.irs.gov)

Number of Qualifying Children	Income Limit - For Single/ Head of Household or Qualifying Widower	Income Limit – Married Filing Jointly	Range of Earned Income Tax Credit
No Child	\$14,340	\$19,680	\$2 to \$475
One Child	\$37,870	\$43,210	\$9 to \$3,169
Two Children	\$43,038	\$48,378	\$10 to \$5,236
Three or More Children	\$46,227	\$51,567	\$11 to \$5,891

The subgroups in Table 3 are neither mutually exclusive nor collectively exhaustive. The subgroups are examined within the context of the eligibility criteria of the BBT pilot. Overall, about 25 percent of NCPs in the treatment and comparison sample had a federal offset in 2013. The subgroups highlighted for differentiated intervention are previous filers, low arrears, very low-income without assigned arrears, high arrears, and very low-income with assigned arrears.

Subgroups for Interventions

In order to maximize the number and amount of federal offsets, interventions should vary based on the likely response and potential gain in collections based on differing subgroup characteristics.

Lighter interventions should be targeted towards NCPs with previous filings or low arrears. NCPs with a federal offset in previous years are much more likely to file in the current year. Therefore, an intervention can focus on simply notifying this group of free tax filing services, with similar outreach methods as the BBT pilot. NCPs with low arrears have a higher percentage of federal offsets than the overall sample. While there is still room for growth in federal offsets, outreach can be limited to tax filing service notification.

Stronger interventions should be targeted towards NCPs with high arrears amounts, very low-income with assigned arrears, and very low-income without assigned arrears. NCPs with high arrears have the potential to reduce large amounts of child support debt. Only about 17 percent of NCPs in the sample with arrears of more than \$10,000 have a federal offset in 2013. Based on previous research, there is a correlation between a higher amount of child support arrears and failure to pay current child support payments.¹⁷ Therefore, reducing arrears has the potential to also increase current child support payments. An intervention can combine more intensive outreach with incentives for filing.

Very low-income NCPs have the potential to reduce arrears through tax refunds and credits, including the Earned Income Tax Credit (EITC). Very low income is defined as quarterly income below \$3,500. Assuming the NCP earned the same amount or less in the other quarters of the year, the NCP (with or without dependent children) would qualify to receive the EITC. Intervention messaging for these NCPs can differ depending on whether the NCP has assigned arrears or not. If the NCP has assigned arrears, the federal offset reimburses the state before paying the custodial parent. Less than 15 percent of very low-income NCPs with assigned arrears had a federal offset for 2013. Intervention messaging for this group should focus on filing taxes in order to reduce debt and improve each member's financial situation. The program for this subgroup might include an arrears forgiveness element to encourage the NCPs to file their taxes.

Very low-income NCPs without assigned arrears have federal offsets at about the same rate as the sample overall. The intervention for this group should focus on providing support to the

¹⁷ Cancian, M., Heinrich, C. J., & Chung, Y. "Does debt discourage employment and payment of child support? Evidence from a natural experiment" Discussion Paper 1366-09. Institute for Research on Poverty – University of Wisconsin-Madison. 2009.

child since the federal offset will be paid as a lump sum to the custodial parent. Interventions for this group might include outreach to the custodial parent as well as the NCP. Engaging the custodial parent in the program could help to further increase filing among this group.

The impact of free tax preparation services for NCPs has the potential to increase with differentiated interventions for subgroups of NCPs. If NCPs understand how filing taxes will benefit them even if they do not receive the refund, they may be more likely to file.

Estimated Potential Impact to Texas Child Support Division

The light-touch outreach intervention tested as part of BBT appears to have the potential to increase federal offset collections. The evaluation data suggest that there was an increase of \$134,573.58 in federal offsets in the Fort Worth area as a result of this treatment.¹⁸ The average federal offset amount in the treatment group was \$1,456.89.

While more testing and evaluation need to be conducted on this and other similar interventions, the potential for increasing federal offsets should not be dismissed. If results of this program were replicated across the state, the CSD would see an estimated increase of \$12,058,391.23 in federal offset collections.¹⁹ These estimates are subjective, but they are provided to show the potential impact a modest (5.75 percent) increase in federal offset collections can have on the state child support agency.

It is important to note that free tax preparation services are often structured around regional coalitions. The availability of services varies from region to region. Any replication or expansion of this pilot should assess the regional tax preparation services. A region without the capacity to provide timely, quality services to the NCPs can greatly inhibit the project's success.

Limitations of Analysis

One concern regarding the methods of outreach is whether the targeted NCPs actually received the intervention. Of the postcards sent in the first and second rounds of mailings, about 11 percent were returned to the OAG as undeliverable. Approximately 8 percent of the emails sent in the first round bounced back. None of the emails bounced back in the second round because

¹⁸ Estimates based on the following data points:

- Average % point increase of FOs due to treatment in Ft Worth: 5.75%
- Estimated amount of FOs captured in Ft Worth due to this treatment: \$134,573.58 – based 5.75% of the total FOs from the Treatment Group
- Estimated increase in FOs due to treatment: 95 – based on 5.75% of total FOs from Treatment group (1,649)

¹⁹ Estimates based on the following data points:

- Average % point increase of FOs due to treatment in Ft Worth: 5.75%
- Total amount of federal offsets captures in FY2012: \$241,167,824.52

the email list was updated to exclude invalid email addresses from the first round. Additionally, more than half of the phone calls made were to wrong or invalid phone numbers or phone numbers with no voicemail. These rates of failure to reach intended participants point to the difficulty of reaching the NCP population.

Additionally, through the phone calls with NCPs, the Child Support Division staff found that a significant portion of NCPs did not remember seeing or did not receive the postcard. Of the 103 NCPs contacted by the researchers, 55 NCPs (53 percent) said they did not receive a postcard to inform them of free tax preparation services in their area. The remainder either said they did receive the postcard or did not remember whether they received it.

All of the analyses estimated the effect of the intent to treat. The intent to treat impact dilutes the effect of an NCP receiving an intervention on the outcome of interest. Given the difficulty of outreach to this population, however, there are likely to be failures to reach the intended participants in any similar program. Therefore, the evaluation gives an accurate representation of the impact of implementing a similar program.

We were unable to track NCPs referred to free tax preparation sites through postcards. The only element the researchers were able to track was the number of NCPs in Lubbock who took advantage of the \$25 gift card incentive in Lubbock. NCPs were eligible to receive a \$25 gift card at the Lubbock free tax preparation site if they brought in their postcard. The take-up of the incentive was very low.²⁰

Additionally, the Lubbock site reported that of the incentives it provided, 72 percent of the noncustodial parents were due a tax refund (therefore a federal offset) and 28 percent owed taxes, leading to further evidence that the full extent of the intervention was not measured by an analysis of federal offsets only.

Transportation barriers or inconvenient hours could also impede the use of free tax preparation sites by NCPs. To assess barriers to use, future analyses should investigate the location of free tax preparation sites in comparison with the location of NCPs.

Recommendations for Future Implementation

While the Bring it Back to Texas pilot appears to have some impact on federal offsets, there remains a great deal of room for innovative pilot programs to increase NCP tax filing and federal offsets. The following recommendations focus on two aspects of this initial investigation – possible programmatic improvements and next steps for evaluating a similar program.

²⁰ The Lubbock free tax preparation sites reported that they had an increase in the number of previous year filings that they believe resulted from outreach to the noncustodial parents.

Programmatic Recommendations:

- Link arrears payment incentive programs to tax outreach to promote tax filing by NCPs with assigned arrears. Noncustodial parents perceive little tangible benefit to file their taxes when their refund only reduces state-owed arrears. Program components could include enrollment in arrears forgiveness – where their federal offset and future arrears payments are “matched” with a corresponding reduction in state-owed arrears. This could help noncustodial parents feel as if they have a more manageable pathway toward financial stability. Requirements to participate in a certain number of financial management courses offered through the free tax preparation sites could also be included to support noncustodial parents in maintaining their debt-reduction efforts.
- Explore different ways to target noncustodial parents based on their demographics or likelihood for a federal offset. The subgroup analysis developed within this report provides a pathway toward a more sophisticated – and potentially more effective – means of conducting outreach. By focusing inexpensive interventions on noncustodial parents who are more likely to file, a child support agency could develop more involved interventions for the harder-to-reach noncustodial parents. However, there should not be an expectation that all noncustodial parents simply need a reminder to file their taxes, especially those who show no likelihood of a federal offset. Reasoned, well-developed intervention strategies based on the research findings in this report provide a pathway, but a great deal remains to be learned.
- Provide detailed information to noncustodial parents about their child support case and the potential impact of the federal offset. The notification provided to noncustodial parents did not provide them with any information about their case or their total arrears amount. If this information were included, it would be possible to show the impact of an average federal offset on their case. For example, a message such as “You could reduce your arrears by \$1,000, which would cut your total child support arrears by 30 percent,” provides more direct, tangible understanding of the impact to the noncustodial parent, ideally motivating him or her to act.
- Modify the outreach methods and make them more appealing. The postcards used for the intervention were black and white with very little graphics; nothing set them apart from other mail or made them “eye-catching.” As the evaluation found, more than half (53 percent) of the subset of noncustodial parents contacted by phone within this pilot program said they did not receive the postcard despite verification that it was mailed and not returned to the Child Support Division. Postcards with color and bold graphics could draw attention to tax filing messages. Additionally, there were no standard letters from the CSD to notify them of this project. A letter, which is typical communication with child support customers, could also be sent to promote the program. Additionally, mobile devices are increasingly becoming an effective method of communication. Short text messages to noncustodial parents (and custodial parents) are a quick, easy way to promote tax filing. Use of text messages with links to webpages designed for mobile

devices could provide a great deal of information about tax preparation services and the benefits of arrears reduction with very little cost to a child support agency, especially if this program were to be conducted at the state level.

Evaluation Recommendations:

- Conduct a nearest neighbor or matching analysis to isolate the impact of the intervention from other possible intervening variables. This would allow for an analysis that matches a member of the treatment group with a member of the control group based on a number of characteristics – demographic, economic, program participation – to assist in reducing the potential impact of other variables on the analysis. Current system constraints within the Child Support Division did not allow for this kind of analysis. By isolating the intervention, there could be an improved assessment of the true impact of the intervention.
- Test different messages targeted at noncustodial parents based on their arrears situation (state-owed vs. custodial parent-owed). This pilot used one standard postcard and email message for all noncustodial parents. Different messages focusing on the benefit a federal offset can have on an individual’s case—the reduction in arrears or the increased financial support for the child—should be developed to test what might motivate noncustodial parents. The majority of federal offsets came from those with unassigned (custodial parent-owed) arrears; this is true for all federal offsets from 2009-2013. An analysis of the message and the noncustodial parents’ arrears situation could provide a pathway toward increasing assigned (state-owed) arrears.
- Expand the evaluation timeframe to include a 12-month period of tax refunds and federal offsets. The Bring it Back to Texas pilot only looked at the impact of the intervention between January and May. Not all 2012 tax filings were processed by the end of the evaluation period. Additionally, returned postcards were still being received at the child support office through the beginning of June. By including an entire year’s worth of federal offsets, the evaluation would include any federal offset that was delayed, modified or found to be incorrect, thus improving the reliability of the data.
- Execute data sharing agreements with collaborating community tax sites to match NCP records to tax filing records. While there seems to be some kind of program impact, it is not possible to determine the full impact of the intervention because it is impossible to know if noncustodial parents are using the free tax preparation services offered to them in the postcard intervention or if they indeed filed their taxes but received no refund, therefore, no federal offset. Information on the filing location and status of the noncustodial parents in this project would need to be available. This would require the sharing of some form of identifying information between the Child Support Division and the free tax preparation sites, most likely with approval from the Internal Revenue Service. This option may be a challenge to initiate, but it would determine the impact of

this program on tax filing overall, which is a goal of two key partners in this program's success-the IRS and the free tax preparation services.

Appendix A: Location of Free Tax Preparation Sites

Fort Worth Postcard

Front – English Version

FREE TAX PREPARATION & FINANCIAL MANAGEMENT

*Free services available January 22 to April 15
for anyone making under \$50,000 a year at
12 locations across Fort Worth and Arlington.*

- Have your taxes filed for free by IRS-trained volunteers
- Pay down child support arrears
- Learn about financial education classes
- Receive one-on-one financial coaching & credit counseling

Catholic Charities Fort Worth & United Way Tarrant County
CALL 2-1-1 (OPTION 1) TO FIND A LOCATION AND SCHEDULE AN APPOINTMENT.
Information provided by the Texas Attorney General in compliance with TX Family Code §231.123

12/12

Back – English Version

FREE TAX PREPARATION & FINANCIAL MANAGEMENT

Catholic Charities Fort Worth & United Way Tarrant County *Free services available for anyone making under \$50,000 a year.*

**Call 2-1-1
(Option 1) to
find a location
and schedule an
appointment.**

Texas Attorney General
CS Family Initiatives MC 039
PO BOX 12017
AUSTIN TEXAS 78711-2017

Return Service Requested

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
AUSTIN, TX
PERMIT NO. 310

Front – Spanish Version

GRATIS PREPARACIÓN DE IMPUESTOS
Y CONSEJERÍA FINANCIERA

*Servicios gratuitos disponibles desde el 22 de enero al
15 de abril para cualquier persona con un ingreso
anual máximo de \$50,000.*

En 12 localidades a lo largo de Fort Worth y Arlington.

- Haga su declaración de impuestos de forma gratuita con voluntarios entrenados del Servicio de Rentas Internas, IRS
- Pague su manutención de niños que está atrasada
- Entérese sobre clases de consejería financiera
- Reciba consejería de crédito y entrenamiento financiero personalizado

Caridades Católicas de Fort Worth y United Way del Condado de Tarrant
LLAME AL 2-1-1 (OPCIÓN 1) PARA ENCONTRAR UNA LOCALIDAD Y HACER UNA CITA.
Información proporcionada por la Procuraduría General de Texas en cumplimiento con el Código de Familia §231.123

12/12

Back – Spanish Version

GRATIS PREPARACIÓN DE IMPUESTOS
Y CONSEJERÍA FINANCIERA

Caridades Católicas de Fort Worth y United Way del Condado de Tarrant

Servicio gratuito disponible para cualquier persona con un salario anual máximo de \$50,000.

Texas Attorney General
CS Family Initiatives MC 039
PO BOX 12017
AUSTIN TEXAS 78711-2017

Return Service Requested

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
AUSTIN, TX
PERMIT NO. 310

Llame al 2-1-1
(Opción 1) para
encontrar una
localidad y hacer
una cita.

Lubbock Postcard

Front – English Version

FREE TAX PREPARATION & FINANCIAL MANAGEMENT
 Coalition of Community Assistance Volunteers - 5601 South Avenue Q, Lubbock, TX

- Have your taxes filed for free by IRS-trained volunteers
- Pay down child support arrears
- Learn about financial education classes
- Receive one-on-one financial coaching & credit counseling

SERVICE ELIGIBILITY GUIDELINES:

Family Size	Maximum Annual Income
1	\$27,900
2	\$36,900
3	\$41,950
4	\$47,150
5 or more	\$50,250

Walk-ins accepted! Multi-year filing available in March!
 Open January 22 to April 16, 2013
 Closed February 18, March 9 and March 30
 Monday, Tuesday & Thursday 5 P.M. to 8 P.M.
 Wednesday 10 A.M. to 3 P.M.
 Saturday 9 A.M. to 2 P.M.

WWW.FREETAXPREP4U.ORG or **(806) 687-2228**
 Information provided by the Texas Attorney General in compliance with TX Family Code §231.123

12/12

Back – English Version

FREE TAX PREPARATION & FINANCIAL MANAGEMENT
 Coalition of Community Assistance Volunteers - 5601 South Avenue Q, Lubbock, TX

Texas Attorney General
 CS Family Initiatives MC 039
 PO BOX 12017
 AUSTIN TEXAS 78711-2017
Return Service Requested

CCAV is offering \$25 gift cards to eligible filers. Bring this card to be eligible.

PRESORTED
 FIRST-CLASS MAIL
 U.S. POSTAGE
PAID
 AUSTIN, TX
 PERMIT NO. 310

Front – Spanish Version

GRATIS | PREPARACIÓN DE IMPUESTOS Y CONSEJERÍA FINANCIERA

Voluntarios de la Coalición de Asistencia Comunitaria - 5601 South Avenue Q, Lubbock, TX

- Haga su declaración de impuestos de forma gratuita con voluntarios entrenados del Servicio de Rentas Internas, IRS
- Pague su manutención de niños que está atrasada
- Entérese sobre clases de consejería financiera
- Reciba consejería de crédito y entrenamiento financiero personalizado

INSTRUCCIONES PARA EL SERVICIO DE ELEGIBILIDAD:

Tamaño de la Familia	Ingreso Anual Máximo
1	\$27,900
2	\$36,900
3	\$41,950
4	\$47,150
5 o más	\$50,250

¡Se aceptan personas sin cita previa! ¡Presentación de impuestos de varios años disponible en marzo!

Abierto desde el 22 de enero hasta el 16 de abril de 2013
Cerrado el 18 de febrero, 9 de marzo y 30 de marzo

Lunes, Martes y Jueves 5 P.M. hasta 8 P.M.
Miércoles 10 A.M. hasta 3 P.M.
Sábado 9 A.M. hasta 2 P.M.

WWW.FREETAXPREP4U.ORG o (806) 687-2228

Información proporcionada por la Procuraduría General de Texas en cumplimiento con el Código de Familia §231.123

12/12

Back – Spanish Version

GRATIS | PREPARACIÓN DE IMPUESTOS Y CONSEJERÍA FINANCIERA

Voluntarios de la Coalición de Asistencia Comunitaria - 5601 South Avenue Q, Lubbock, TX

Texas Attorney General
CS Family Initiatives MC 039
PO BOX 12017
AUSTIN TEXAS 78711-2017

Return Service Requested

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
AUSTIN, TX
PERMIT NO. 310



CCAV está ofreciendo tarjetas de regalo de \$25 a contribuyentes elegibles. Traiga esta tarjeta para calificar.

Appendix B: Logistic Regression Output

Logistic Regression Analysis of Maximum Likelihood Estimates

Parameter	Degrees of Freedom	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept	1	-1.4383	0.042	1172.275	<.0001
Treatment Intervention	1	9.21E-02	3.35E-02	7.5715	0.0059
Number of Children	1	-0.018	0.0189	0.9062	0.3411
Number of Cases	1	0.0286	0.037	0.5975	0.4395
Quarterly Wage	1	-8E-06	2.21E-06	12.9055	0.0003
Days Since Last Payment	1	0.000136	0.000425	0.1022	0.7492
Total Assigned Arrears	1	-0.00003	3.57E-06	52.9153	<.0001
Total Unassigned Arrears	1	-0.00001	1.27E-06	116.6908	<.0001
Total Child Support Order	1	0.000295	0.000062	22.5812	<.0001
Federal Offset Hit in 2008	1	0.1668	5.31E-02	9.8547	0.0017
Federal Offset Hit in 2009	1	0.1597	5.40E-02	8.7457	0.0031
Federal Offset Hit in 2010	1	0.269	0.0469	32.8952	<.0001
Federal Offset Hit in 2011	1	0.4624	0.0445	108.162	<.0001
Federal Offset Hit in 2012	1	1.1048	0.0367	908.2448	<.0001

Logistic Regression Odds Ratio Estimates

Effect	Point Estimate	95% Wald Confidence Limits	
Treatment Intervention	1.097	1.027	1.171
Number of Children	0.982	0.947	1.019
Number of Cases	1.029	0.957	1.107
Quarterly Wage	1	1	1
Days Since Last Payment	1	0.999	1.001
Total Assigned Arrears	1	1	1
Total Unassigned Arrears	1	1	1
Total Child Support Order	1	1	1
Federal Offset Hit in 2008	1.181	1.065	1.311
Federal Offset Hit in 2009	1.173	1.055	1.304
Federal Offset Hit in 2010	1.309	1.194	1.435
Federal Offset Hit in 2011	1.588	1.455	1.732
Federal Offset Hit in 2012	3.019	2.809	3.244