

A New Strategy for Collecting Child Support: Debt Forgiveness

BY: [J.B. Wogan](#) | June 27, 2017

Officials in Westchester County, N.Y., want to help low-income fathers who are behind in their child support payments.

"These guys aren't deadbeats," says Kevin McGuire, the county's social services commissioner. "They're dead broke."

In a 2006 [study](#) of nine states, 70 percent of late child support payments were owed by parents who made no more than \$10,000 a year. For these parents, the average child support obligation equaled about 83 percent of their reported income, according to the Urban Institute.

Once child support debt piles up, interest can be added to it every month it goes unpaid. For some, the punishment is jail, which further limits their ability to pay. Nationally, about a third of child support [isn't paid](#) each year, and only 15 percent of related debt and interest gets collected.

In Westchester, officials see employment as the main solution for getting fathers to comply with child support orders. But job assistance programs alone hadn't solved the problem in the past, and Joseph Kenner, the county's deputy commissioner of social services, thought he knew why.

"What I felt was missing was some kind of carrot," Kenner says.

In the county's Responsible Employed Active Loving (R.E.A.L) Parenting Pilot for Stronger Families, the carrot is the opportunity for non-custodial parents to eliminate most of the debt they owe to the county government. (It does not, however, affect debt they owe to families.)

Here's how the program works: The county Department of Social Services recruited 25 volunteers -- unemployed fathers on public assistance who have child support debt anywhere from \$2,000 to \$80,000 -- to take 40 hours of classes over 10 weeks. The classes cover a range of topics, from financial management to parenting to career counseling. At the end of the 40 hours, the county reduces participants' debt by 25 percent. That's the first carrot.

If the fathers find a job and keep it for 90 days, they can get their debt reduced another 25 percent. And if the fathers keep up with their current child support payments for an entire year, they can get their debt reduced to \$500.

The result so far? Almost three-fourths of the fathers will have their debt reduced. At least five are on track to complete all three milestones, having already attended the classes and kept a new job for at least 90 days. Another 12 have completed the classes but haven't met the program's employment and child support payment goals yet.

Clinton Bess, one of the volunteers who is set to have his debt reduced to \$500, says his last few jobs didn't cover his child support obligations. "My take-home pay was sometimes negative," he says. Bess now works as a motorman for the New York City Metropolitan Transportation Authority and as a street cleaner for the Yonkers Business Improvement District.

Westchester County isn't the only government testing the waters on this issue.

In [Wisconsin](#), a debt forgiveness program made participating parents more likely to pay child support and pay down their debt than parents outside the program. Texas was also able to [increase the frequency and consistency](#) of child support payments by adding mandatory courses on parenting, budgeting and relationship skills to the workforce development program.

The R.E.A.L. Parenting pilot is an amalgam of these promising initiatives. The pilot's strength, Kenner says, is that it does more than forgive debt. It also incorporates intensive case management, drawing lessons from a statewide debt forgiveness pilot conducted by New York's Office of Temporary and Disability Assistance in 2009.

Kenner and his boss, McGuire, tell the pilot's participants that the program might one day go statewide -- information they hope will motivate them to succeed.

"What you're doing is going to help a lot of other guys in a lot of other parts of the state," McGuire told a group of fathers in early June. "We have an investment in you. You are not just a name on a birth certificate."

Besides the potential financial benefits of the pilot, county leadership hope it will lead to stronger relationships between children and their parents. When parents are current on child support payments, research suggests they interact more with their children.

"We owe it to our kids -- and we owe it to our dads who have fallen away -- to try and get them a second chance," says Westchester County Executive Robert Astorino.

Astorino, a Republican, noted that the pilot ought to appeal to people across the political spectrum. As a conservative, he likes that the program rewards parents for finding employment and paying their current child support. Left-leaning officials in the county, he says, tell him they like its emphasis on second chances.

"This is something in today's climate," he says, "that everybody can get behind."

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