Colorado Model Office Project

EVALUATION OF COLORADO'S DRIVER'S LICENSE SUSPENSION INITIATIVE

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INTRODUCTION

Driver's License Suspension (DLS) in the state of Colorado became a tool for the State Division of Child Support Enforcement in 1995, when House Bill 95-1093 was signed into law.[1] This intervention allows the state Child Support Enforcement agency to suspend by administrative process the privilege of a Colorado driver's license of an obligor, when any of certain legal criteria are met. Unlike some states that revoke professional, business, trade and occupational licenses for non-payment of child support, Colorado currently limits the license revocation program to drivers' licenses.[2] In 1997, the Colorado law was changed to include suspension of Commercial Drivers' Licenses.

The goal of the DLS initiative is the same as for other child support initiatives recently enacted by the Colorado legislature: to persuade delinquent noncustodial parents to begin regular payment of child support. License revocation programs are "final resort" instruments for child support agencies, designed to instigate action. At first glance, removing a driver's license from a delinquent obligor may seem wrong-headed, since license suspension quite possibly closes off avenues for earning income needed to pay child support. This applies to professional and business licenses which are subject to suspension, also. Child support officials and state legislators understand the link between a driver's or professional license, income and child support payments, but also believe that in some cases, a delinquent obligor needs an incentive to face his/her financial responsibilities. This is particularly true when an obligor is not paying the monthly support obligation and child support debt is building.

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[1] Colorado Revised Statutes, Sections 26-13-123; 42-2-127.5; and Volume 6, Sections 6.101.2 and 6.803.1.

[2] For a brief description of each state's license restriction program, see "State Licensing Restrictions & Revocations", printed in 1997 and distributed by OCSE, Department of Health and Human Services.

The Colorado DLS program is designed to encourage delinquent obligors to establish contact with the county child support agency and either pay off the back debt with a lump sum, or enter into an ongoing repayment plan, in order to retire child support debt and at the same time meet the monthly obligations. Once the DLS process is set in motion for an obligor, s/he is given several opportunities, each with a thirty-day time frame and allowances for due process, to stop the progression toward driver's license suspension. Does this approach work with recalcitrant obligors? Have child support workers observed any changes brought about by DLS? According to federal Child Support officials, license suspension and revocation is proving to be an effective enforcement mechanism for moving delinquent obligors into compliance. As of January 1997, forty-three states and jurisdictions had enacted some form of license suspension legislation to address noncompliance with child support orders. Statistics from the State of Maine are often cited to document the effectiveness of DLS (although they do not separate the effects of DLS from other enforcement activities during the same time period). In a four and one-half year period, Maine collected more than $82,000,000 in child support from 18,007 delinquent obligors targeted for license revocation. Of the 1070 individuals whose driver's or professional license was revoked during the same time, more than 600 have come into compliance.[3]

When DLS was initiated in Colorado, legislative analysts projected the impact on collections to be approximately $3.6 million per year. The Colorado DLS program is managed by the State Enforcement Unit (SEU), although county child support agencies have a role in the monthly selection of obligors for DLS action. The program has been gradually incorporated into the state's computerized system for child support, known as ACSES (the Automated Child Support Enforcement System). DLS is linked closely to the Credit Bureau Reporting (CBR) initiative, which eliminates duplication of the work involved in selecting and notifying obligors. As a follow-up to the actions of CBR, DLS can take advantage of any recent developments with regard to an obligor's ledgers.

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[3]State of Maine, Department of Human Services, Division of Support Enforcement and Recovery. 1998. Highlights of License Revocation Initiative.

The Colorado DLS program utilizes a multiple-step process. The criteria by which an obligor becomes eligible for DLS include non-compliance with a child support order, child support debt or an arrearage balance of $500 or more accrued and at least sixty days past due, retroactive support owed, or failure to provide medical support for a child. Additionally, the obligor must first have been referred to credit bureau reporting agencies for his/her child support obligation.

The DLS action begins when the obligor is sent a "Notice of Noncompliance." S/he has a thirty-day deadline for settling his/her arrearage or debt, or arranging for an administrative review. If there is no response to this notice, ACSES sends an "Initial Notice of Failure to Comply" to both the Department of Motor Vehicles (DMV) and the obligor and the DMV produces an "Order of Suspension." This notifies the obligor of the impending suspension of his/her driver's license, and also gives the individual thirty days to arrange a repayment plan with the county child support agency. As soon as an obligor enters into a repayment agreement, ACSES sends out a Notice of Compliance, requesting that the DMV reinstate the license. If an obligor does not abide by the repayment agreement and becomes delinquent, ACSES issues a "Subsequent Notice of Failure to Comply." This, too, is conveyed to the DMV and the obligor. The DMV immediately sends out an "Order of Suspension," which triggers a suspension unless the obligor enters into a repayment agreement and complies for at least 90 days. Each notice includes an informational section that lists the total amount in arrears, the enforcing county agency phone numbers, and the options by which an obligor may address the impending license revocation. Thus, the process of DLS combines warnings and concrete information with clearly-defined time-frames.

This report describes the results of an independent evaluation of the Colorado DLS intervention, conducted by the Center for Policy Research. It focuses on the effectiveness of the intervention by a) analyzing the types of obligors who respond or fail to respond to the license suspension intervention, and b) examining the payment patterns of obligors to whom the suspension notification process was applied. The report also presents the reactions of state and county child support personnel to DLS, with regard to workload impact and overall effectiveness.

METHOD

The evaluation of Colorado's DLS program involved establishing three groups of obligors, drawn from the same pool of 7,200 randomly selected court cases used to evaluate the Credit Bureau Reporting program (Pearson and Tuschen 1997). Of these cases, 2,704 fulfilled the stricter criteria for the DLS evaluation, and were randomly assigned to one of three groups: a control group which received neither credit bureau reporting nor driver's license suspension notifications; a group which received credit bureau treatment only; and a group which received both credit bureau and driver's license suspension treatments.
The cases that comprised the three groups were analyzed in terms of these characteristics: number of children involved, marital status of the obligor, gender and age of the obligor, and the TANF/non-TANF status of the case. We also reviewed each obligor in terms of his/her driver's license status, and number and type of citations received. Following the release of notifications of failure to comply and license suspension, we analyzed the cases for patterns of response and payment.

The qualitative component of this evaluation involved phone interviews with child support personnel in seven counties and at the state level in February and March, 1998. They were questioned about the impact of DLS on collections for the county, and on the payment patterns of obligors. Respondents were asked also to reflect on how the initiative has altered the work of the agency. Finally, they were asked to compare the initiative with other programs, such as Credit Bureau reporting, in terms of effectiveness.

IMPACT OF DRIVER'S LICENSE REVOCATION

Our evaluation of the impact of possible driver’s license revocation on child support payment began with a sample of 7,200 randomly selected court cases originally generated on August 15, 1995 for the evaluation of the effects of Credit Bureau reporting.

Of the 7,200 randomly generated child support court cases, approximately 62 percent were not used in this study because they failed to meet the stricter reporting requirements of the new intervention. The remaining 41 percent, or 2,704 court cases, were divided into:

- Control group:
  1,702 court cases which were qualified to be reported to credit bureaus and to the Department of Motor Vehicles, but *were reported to neither.*

- Credit Bureau Treatment Only:
  436 court cases which were qualified to be reported to credit bureaus and to the Department of Motor Vehicles, but *were reported only to credit bureaus.*

- Credit Bureau and Driver's License Suspension:
  566 court cases which were qualified to be reported to credit bureaus and to the Department of Motor Vehicles, and *were reported to both.*

PROFILE OF THE SAMPLE

Our baseline snapshot of all court cases eligible for driver's license suspension was taken immediately prior to the mailing of notices in the treatment group warning that the Department of Motor Vehicles would be suspending driver's licenses unless the obligor took immediate action.

From ACSES we found that about two-thirds of the court cases involved only a single child, about a quarter involved two children and the remaining 10 percent involved three or more children. Only four percent of the obligors were female, and the average age of the obligor was approximately 37 years.

About 60 percent of the court cases that qualified for DLS reporting were in category three at baseline, indicating that the obligor could not be located. Approximately 24 percent the of the cases involved the collection of arrears for former TANF cases (AF). Another 17 percent were non-TANF cases (NC), and the remaining 59 percent were primarily current TANF cases with both current and past due support.

Table 1 Class and Status of Cases Qualified for DLS Reporting by Group				
	Neither Credit Bureau nor DLS	**Both Credit Bureau and DLS**	**Credit Bureau Only**	**Total**
Arrears on former TANF	22%	24%	35%	24%
Non-TANF cases	18%	15%	11%	17%
All others	60%	60%	54%	59%

From the Department of Motor Vehicles we found that most obligors were in the DMV system. About two-thirds of the obligors had been issued a regular adult license by the DMV. About 8 percent had been issued temporary licenses, provisional permits (the license issued to drivers between 18-21 years of age), or minor's permits. Approximately 6 percent had been issued commercial licenses. Approximately 20 percent had never been issued a license, although some of these obligors (8%) were in the DMV system because they had applied for an adult identification card.

Table 2 Type of Driver's License Issued Cases Qualified for DLS Reporting				
Type of License	**Control Group not reported to credit bureaus or driver's license**	**Reported to credit bureaus only**	**Reported to credit bureau and driver's license**	**Total**
Regular adult	67%	66%	67%	66%
Provisional, minor's, temporary	8%	5%	7%	7%
Commercial	7%	7%	5%	6%
Probationary	1%	1%	1%	1%
None, but ID card	10%	6%	10%	8%
No record at DMV	8%	16%	11%	12%

Knowing whether an obligor had ever been issued a license, however, did little to predict who had a valid license when the notification of suspension was sent. As Table 3 indicates, only about 35 percent had a valid license on the eve of reporting to the DMV. Thirty-eight percent had a license that had been suspended or revoked, and 23 percent did not have licenses but were eligible to apply.

Table 3
Current License Statues Among Those Eligible for DLS Reporting

	Reported to DMV and credit bureaus	**Credit Bureau only**	**Neither DMV nor credit bureaus**	**Total**
Valid	35%	37%	33%	35%
Valid commercial	3%	7%		4%
Suspended or revoked	39%	32	44%	38%
Expired, may apply	23%	24%	23%	23%

We also extracted information on the total number of citations received by obligors who had been issued licenses. About 11 percent of the obligors had never been ticketed. Overall, each obligor received an average of 10 violations, and the median was 7. Forty percent had been ticketed most recently in either 1996 and/or 1997.

Approximately 40 percent of the obligors who had been issued licenses had violations, actions or judgments related to alcohol, 55 percent had violations related to lack of proper insurance, and 39 percent had been cited for driving without a valid license.

Table 4
Of Those Qualified for Reporting, Percent Cited for Various Offenses

	Reported to DMV and Credit Bureaus	**Credit Bureau Only**	**Neither Credit Bureau nor DMV**	**Total**
Alcohol-related offenses	39%	47%	47%	43%
Improper insurance	61%	46%	53%	55%
Driving without valid license	42%	40%	30%	39%

We reported in Table 3 that 38 percent of all obligors who qualified for DLS reporting had a revoked or suspended license at the time DLS notification went out and 35 percent had a valid license. But even among many of those with a valid license, their license had expired. Two-thirds of the obligors eligible for DLS notification (66%) been the subject of a license revocation or suspension at some time in the past. The two most common reasons for the revocations were lack of insurance (25%) and alcohol related violations (23%). Other common reasons included excessive points (17%) or habitual offender status (16%).

The profile of obligors eligible for suspension from the DMV data would lead us to expect that notification of driver's license suspension would prompt action by only a small percentage. Less than half of those notified had a valid non-commercial driver's license at the time of the DLS reporting, about two-thirds had had a license suspended in the past, and well over a third had been cited in the past for driving without a valid license.

OUTCOMES

WHO RESPONDS

A review of ACSES reveals that very few administrative review hearings were held to deal with the issue of license suspension. Of all cases sent notices of suspension, only one percent proceeded to a review hearing.

About 17 percent of the cases sent notice of license revocation show evidence that a repayment plan was developed. A lump sum payment was made in one percent of the cases (See Table 5).

Table 5 Responses at Each Post-Notification Time Point				
	June '97 (after notice about suspension)	**July '97 (Immediately after notice of non-compliance)**	**Oct '97 (6 months after notice of non-compliance)**	**February ' 98 (12 months after notice of non-compliance)**
Made lump payment	1%	1%	1%	1.4%
Arranged repayment of MAD	10%	10%	13%	17%

When we compare obligors who respond to the notice by developing repayment plans with those who do not, we find several significant differences. First, as Table 6 indicates, repayment plans are more likely to be established in non-TANF cases. Twenty-eight percent of the non-TANF cases with DLS notification result in a repayment plan. In all other class and status groups only 14-15 percent of the cases with DLS notification develop repayment plans.

Table 6 The Influence of Class and Status on the Establishment of a Repayment Plan Cases Reported for DLS *				
	Arrears in Former TANF Case	**Non-TANF Cases**	**All Other Class and Status Cases**	**Total**
Established Repayment Plan	14%	28%	15%	17%
*Differences across the groups are statistically significant at .01 or better				

Second, obligors who develop repayment plans when warned about license suspension have something to lose. In general they are not better drivers. Compared to those obligors who do not respond, those who develop repayment plans are just as likely to have significant numbers of prior violations, alcohol-related violations, and prior suspensions. They are nearly as likely to have violations for driving without proper insurance or driving without a valid license (See Table 7).

Table 7 Comparison of Cases that Develop Repayment Plan and Those Which Do Not on Prior Offenses		
	Do Not Develop Repayment Plan	**Develop Repayment Plan**

Table 7 Comparison of Cases that Develop Repayment Plan and Those Which Do Not on Prior Offenses		
Average prior offenses	10.7	8.9
Alcohol-related offenses	39%	40%
Driving without insurance	63%	51%
Driving without valid license	45%	31%
Prior license revocations	70%	63%

However, those who work out repayment plans are twice as likely as those who do not to have a valid license at the time they are notified. Although they are not flawless drivers, and many have learned in the past what it means to have a license revoked, those who respond have valid licenses and therefore have something to lose by not responding (See Table 8).

Table 8
Development of Repayment Plan by License Status at Notification

	Valid License	**Valid Commercial License**	**Suspended/ Revoked**	**No License, May Apply**
Did not develop repayment plan	73%	94%	93%	89%
Developed repayment plan	27%	6%	7%	11%

THE EFFECTS OF LICENSE SUSPENSION ON PAYMENT

To get a better sense of the effects of drivers' license suspension on payment of child support, we compared payment levels in the seven months prior to the time notification was sent and the eight months after for cases in our three treatment groups. In all treatment groups, we find that payment performance improves over time. However, we find significantly greater increases in payments among those who received drivers' license suspension notification.

Overall, payments are highest among court cases receiving driver's license suspension in addition to credit bureau reporting. Table 9 shows average payments per 100 obligors in each of the three groups. The results suggest that credit bureau reporting alone had very little impact with this sample of cases. This is not surprising. Had reporting been sufficient to motivate obligors to pay, these obligors would not have qualified for license suspension. These obligors had been reported to the credit bureau reporting agencies on December 3, 1995, about 1½ years before DLS treatment was initiated. On the other hand, drivers license suspension produces a far greater increase compared to non-treatment.

Table 9
Amount of Child Support Collected Per 100 Cases by Treatment Group*

	Neither Credit Bureau nor DLS	**Both Credit Bureau and DLS**	**Credit Bureau Only**
7 months prior	$3,306	$2,552	$4,181
8 months post	$4,936**	$11,469**	$5,017
Difference pre to post	$1,630	$8,917	$836

*Excludes one case with a $180,000 lump sum payment
**Differences pre and post are statistically significant

The general pattern of highest collection for those receiving drivers license suspension in addition to credit bureau reporting continues to hold when we control for case class and status (see Table 10).

Table 10
Average Amount of Child Support Collected Per 100 Cases Prior to and Following DLS Notification By Class and Status

	Neither DLS nor Credit Bureau	**Both DLS and Credit Bureau**	**Credit Bureau Only**
Arrears on Former TANF			
7 months prior	$2,337	$2,324	$2,452
8 months post	$3,663*	$4,981*	$3,859*
Never on TANF			
7 months prior	$5,838	$5,682	$8,867
8 months post	$9,060*	$11,351*	$8,531
All Others			
7 months prior	$2,883	$1,846	$4,360

Table 10 Average Amount of Child Support Collected Per 100 Cases Prior to and Following DLS Notification By Class and Status			
8 months post	$4,134*	$14,107*	$5,064*
*Differences pre and post are significant at .05 or better			

ESTIMATING COLLECTIONS STATEWIDE

If the patterns outlined above hold for the state, what additional child support collections might we expect to see as a result of driver's license suspension? Table 8 shows that collections rose in the eight months following driver's license suspension notification, *even among groups not receiving notification.* This is simply another way of saying that all collections in Colorado are showing a steady climb over time. To determine which benefits to attribute to a general climb and which to attribute to driver's license suspension notification, we simply subtract the gains made by the non-treatment group from the gains made by the DLS group:

Table 11
Differences in Payments Immediately Prior to and Following Notification by Treatment Group

	No Treatment	**Driver's License Suspension**	**DLS Minus No Treatment**
Paid 7 months prior	$3,306	$2,552	
Paid 8 months post	$4,936	$11,469	
Difference pre to post	$1,630	$8,917	$7,287 per 100 cases

These calculations suggest that every eight months $7,287 additional child support is collected for each 100 cases with driver's license notification. To date, Colorado has notified 22,000 obligors and suspended 12,000 licenses. Based on our finding of $7,287 in savings per 8 months per 100 notices, we project an annual influx of $2,404,710[4] in child support due to DLS. Although this falls short of the state goal of $3.6 million per year, it

[4] 22,000 notices ÷ 100 = 220;220 x $7,287 = $1,603,140 in 8 months; $2,404,710 in 12 months.

could grow if DLS is extended to obligor groups that have not yet been included in the notification and suspension process, namely obligors who only owe past due support.

REACTIONS TO THE DLS INITIATIVE

The overall reaction of county child support administrators to the initiative is very positive; it was described by several people as "one of the best tools we've had in years." Some counties have seen a sizeable increase in collections; other counties are pleased that DLS is generating more interaction with previously delinquent obligors. Respondents believe DLS to be much more effective than Credit Bureau Reporting, because for many people the loss of a driver's license will have a broader impact on their life than will a poor credit rating. One administrator explained that the DLS notification process reaches people who are not traditional wage earners, and therefore are not paying child support through wage assignments. Thus, people who are self-employed, or who could not retain their jobs without a driver's license are responding to the threat of losing their license: "People are coming out of the woodwork. Men who we would never have heard from before, are now coming in to set up a repayment plan."

Even though the notification process gives the obligor many opportunities to respond, in some counties there is a pattern of obligors not contacting the local child support office until after their license has been suspended. Sometimes the notices are mailed to an old address, or for other reasons the obligor does not receive his/her mail. These obligors tend to be angry. One respondent thought that DLS tends to "bring out the worst in people", particularly those people who have had their license suspended and are stopped by the police for driving without a license. She described having to call the guards to restrain a man who was furious about having his license suspended. On the other hand, since child support workers routinely field irate phone calls, respondents generally downplayed this effect of the intervention.

The option of allowing obligors to negotiate repayment plans to settle back debt, instead of requiring payment of lump sums, has several benefits. From the perspective of the obligor, it allows him/her to move toward a position of good financial standing gradually.

And it has been helpful to county agencies that serve primarily low-income populations. Thus, some child support agencies focus primarily on developing manageable repayment plans. According to one county administrator, "Too many men (in this county) don't have the money to pay off the debt in a lump sum, and it is better to get some money than no money." But for other counties, lump sum settlements are encouraged. One county emphasizes, and in most cases requires, lump sum payments for arrearage. "We tell them to give a lump sum to show good faith", explained the respondent.

County administrators found the implementation of DLS to be difficult, but manageable. Only one respondent suggested that the increased workload is far greater than is reflected by the collections received from this intervention. The state Child Support Unit has been helpful and responsive when the county technicians have encountered problems with the program. Most respondents stated that technicians would have benefitted from formal training, and in many cases workers were unprepared for the heavy impact DLS has had on their daily work routine. In part, the increased workload in the first year of the program reflected the fact that it was handled manually. Even though it is now fully automated, workers must update ledger balances and make manual adjustments to child support accounts.

Additionally, workers have been wary of unknowingly suspending the licenses of obligors who are in compliance, and have worked hard to avoid making mistakes. Respondents reported that the overall rate of error has been very low, despite the problems of making the program operational. One concrete suggestion for minimizing improper notifications is that the state SEU should release a month ahead of time the names of the obligors whose licenses will be suspended, giving the county workers the opportunity to review and update these cases.

In general, respondents felt that the publicity for the initiative was adequate. In one county, the child support agency reported that advertising the program through posters placed on public buses garnered a great deal of attention. People interviewed stated that the most powerful messages regarding DLS are being given by word of mouth, since "the obligors really talk amongst themselves."

The positive endorsement of the DLS program by county administrators was tempered by one criticism. The significant problem with this initiative, according to a respondent who works at the county level, is that there are no exceptions built into the program. She noted there are obligors whose monthly income is limited to social security or disability benefits, and who should be exempted from losing their driver's license.

This is the finding of state CSE administrators, also, who view the intervention as being too harsh in certain circumstances. They point out that the goal of the DLS program is to persuade noncustodial parents to make regular payments of child support, or to pay back child support debt. Ideally, the suspension of an obligor's driver's license should serve as a productive threat. Despite the program being designed to lead obligors into payment action, 12,000 obligors have had their Colorado driver's licenses suspended in the past eighteen months. Although SEU personnel expected some suspensions with the initiation of the program, the reports they are receiving indicate there are complications built into the automated system that can work against obligors genuinely trying to comply. For example, obligors may be making payments regularly, but their cases have been flagged in ACSES as delinquent because of late payments. Such flagging is in line with the rules for Credit Bureau Reporting, but sets in motion a process of license suspension that can cause havoc for an obligor who is mostly in compliance.

According to one state CSE administrator, the program needs to be refined. Committees are at work now developing a new set of business rules for CBR and DLS, in order to accommodate how the two programs can address and utilize the payment histories of obligors. Meanwhile, CSE technicians scrutinize with caution selected cases for DLS treatment, to prevent the inappropriate initiation of the process against obligors who are in compliance.

CONCLUSIONS

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 requires that states establish the authority to revoke drivers', professional, occupational and recreational licenses as a child support compliance remedy (PRWORA §369). Of the forty-three states and jurisdictions with license suspension legislation in early 1997, thirty-three programs were administratively-based or used a combination of administrative and judicial processes. Like other initiatives created to incorporate mass case processing, license revocation programs require that a variety of state agencies cooperate and develop compatible automated data-base systems.

The Colorado DLS intervention is popular with county child support administrators; it is perceived to be a useful tool in many cases. Although there were problems incorporating the program into the work load of county technicians during the first year, administrators believe their staffs have adjusted to the changes. County agencies find DLS to be successful because in some instances the notification process results in the arrangement of repayment plans or lump sum payments of arrears. State administrators, however, are mindful of the hardships that license suspension can impose, and believe the program needs to be modified to allow for various contingencies.

This analysis of Colorado's DLS program segregates the effects of this intervention from other enforcement activities initiated by the child support agency during the same period of time. We compare comparable, random samples of obligors exposed to DLS and credit bureau reporting, credit bureau reporting only, and neither intervention. The analysis shows that over an 8 month period of time, DLS generates an extra $7,287 for every 100 cases with a notification of imminent suspension. In the 18 months since DLS was initiated on a state-wide basis, 22,000 obligors have been sent such notices. This translates into an estimated $2,404,710 per year in child support collections that would not have otherwise been paid.

The analysis of randomly selected delinquent obligors who were notified of impending license suspension indicates that as an incentive, DLS works for people who have a valid license, and presumably would be disadvantaged without it. For a certain percentage of delinquent obligors, however, the threat of DLS does not appear to be an effective tool to prompt child support payments. As the research detailed above indicates, obligors in approximately 17 percent of the cases in the sample which were subjected to DLS treatment, arranged a repayment plan following notification of impending license suspension. The profile of the 1,702 cases sampled for this study uncovered surprising patterns of lapsed, revoked, or suspended licenses, and significant numbers of violations related to alcohol and lack of proper insurance. Of the obligors who had ever held a license, less than half had a valid driver's license at the time DLS notification was initiated.

A study on uninsured motorists conducted in Oregon in 1986 uncovered similar patterns (Jones 1986). The state of Oregon has a mandatory insurance requirement, with additional financial responsibility requirements that apply to drivers falling within a high risk group for driving uninsured. A comparison of insured and uninsured motorists found that drivers in the *uninsured* group tended to be younger, were more likely to have had a criminal record, were prone to have poor credit ratings, and tended to have more prior traffic convictions and accidents than did insured motorists.

Together, the Oregon statistical profile and the Colorado DLS evaluation suggest a definable group of individuals that could be characterized as "standing outside the law" in terms of adhering to state laws and meeting financial obligations. This group does not include all obligors, of course. The sample used for the Colorado DLS research was composed of obligors who had already qualified for Credit Bureau Reporting, and thus were in arrears on monthly payments for more than sixty days. It represents only delinquent obligors meeting strict criteria for purposes of analysis. But the collective profile uncovered by the research reveals there is a portion of obligors that will not be responsive to DLS, because suspension of a license carries little impact for them.

The Driver's License Suspension initiative will not solve all of the problems created by delinquent obligors. But it appears to be a tool that can enhance other agency remedies. It is particularly effective in non-TANF cases. Finally, it may also be effective in cases involving obligors who only owe past due support, a group not currently included in the process. Should Colorado move to expand the license suspension program to include professional and occupational licenses, the profile of delinquent obligors eligible for this remedy would look much different. It makes sense to expect significant increases in repayment arrangements and lump sum settlements when the obligor has much more to lose than a lapsed or revoked driver's license.

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