

Department of Health and Human Services

**OFFICE OF
INSPECTOR GENERAL**

**Child Support Enforcement Customer
Service:
Parent Perceptions of Telephone and Office
Visit Experiences In Four States**



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OFFICE OF INSPECTOR GENERAL

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DEPARTMENT OF HEALTH St, HUMAN SERVICES

Office of Inspector General

MAR 26 2003

Memorandum

Date ..

From Joseph . Vengrin
Deputy Inspector General for Evaluation and Inspections

Subject OIG Memorandum Report: "Child Support Enforcement Customer Service: Parent Perceptions of Telephone and Office Visit Experiences in Four States," OEI-06-02-00250

To Wade F. Horn, Ph.D.
Assistant Secretary for
Children and Families

Attached is a memorandum report that describes the perceptions of custodial and noncustodial parents in four states concerning the customer service, based on telephone and office visit experiences, they have received through child support enforcement offices. .

Due to a shifting client base and the performance initiatives of the Government Performance and Results Act, the Office of Child Support Enforcement has recently placed greater emphasis on states providing effective customer service to parents. To describe parent perceptions of child support enforcement customer service, we analyzed responses from 487 custodial and 196 noncustodial parents in four states (Missouri, New Jersey, Texas, and Washington). Respondent parents- reported a number of problems with service, especially experienced by noncustodial parents, and only a modest level of satisfaction. We found that nearly all parent respondents had contacted the agency through telephone calls and office visits, most often to gain information about their case. Those who reported encountering particular problems, such as rude treatment, often also rated their overall service experience poor. We found that direct contact with agency staff, whether by telephone or in person, resulted in more positive experiences.

This report is being issued directly in final since it contains no recommendations. If you have any questions or comments about this report, please do not hesitate to call me or John Hapchuk, Director, Program Evaluation Division., at (202) 619-0480 or though email [Jhapchuk@oig.hhs.gov]. To facilitate identification, please refer to report number OEI-06-02-00250 in all correspondence.

Attachment

EXECUTIVE SUMMARY

OBJECTIVE

To describe parent perceptions of child support enforcement customer service, based on telephone and office visit experiences of parent respondents in four states.

BACKGROUND

The base of child support enforcement clients has changed somewhat over the years, shifting from primarily single mothers on welfare to a more diverse group. At the same time, the federal Office of Child Support Enforcement (OCSE) has put greater emphasis on customer service through implementation of the Government Performance and Results Act (GPRA), a key purpose of which is to improve federal program effectiveness and public accountability by promoting a new focus on results, service quality, and customer satisfaction. To evaluate child support enforcement customer service, we surveyed custodial and noncustodial parents in four states about their service experiences, focusing specifically on telephone calls and visits to offices.

FINDINGS

Custodial and noncustodial parent respondents report that they commonly encountered problems in contacting offices, especially by telephone

Among respondents, 93 percent of custodial parents and 96 percent of noncustodial parents who telephoned reported problems of some kind with their calls. Parents who reported a problem with their office visit were fewer, but still substantial, with 61 percent of custodial parents, and 77 percent of noncustodial parents who visited reporting problems of some kind with their visit. Those who encountered particular problems, such as rude treatment, often also rated their overall service experience poor.

Nearly all parent respondents have contacted the agency at least once, most often by telephone and to access specific case information

Ninety-one percent of custodial parents and 86 percent of noncustodial parents who responded have telephoned the agency, and 96 percent of these have done so more than once. Office visits are less common, with 58 percent of custodial parents and 61 percent of noncustodial parents who responded visiting at least once. Reasons for making contact were similar for telephone calls and office visits, with most parents requesting or providing information about their specific cases, and about a third to obtain general child support information.

Noncustodial parent respondents rated customer service more poorly than custodial parent respondents, and less often reported they got help

Satisfaction ratings of both telephone and office contact were lower for noncustodial parent respondents, with only 32 percent of those telephoning and 38 percent of those visiting reporting a ‘good’ or ‘excellent’ experience. Although more positive, even ratings by custodial parent respondents were modest, with 44 percent of those telephoning and 53 percent of those visiting rating their latest contact as ‘good’ or ‘excellent’. Of those who did not have a positive experience, reports of ‘poor’ or ‘very poor’ experiences were more common for noncustodial parents than custodial parents, who more often reported a neutral experience. Additionally, with both methods of contact, custodial parent respondents more frequently reported ultimately getting the help they needed than did noncustodial parent respondents.

Whether by telephone or in the office, parent respondents more often report they got the help they needed when they had direct contact with staff

Both custodial and noncustodial parent respondents who had direct contact with staff, through a telephone call with a live representative or an office visit, more often report they received help than those who reached a fully-automated telephone system with no staff contact. Noncustodial parents in particular fared poorly with fully-automated systems, with only 20 percent reporting they received help. The benefit of direct contact is apparently possible through telephone. The highest levels of help received were reported by respondents who spoke with a live representative by telephone, with 80 percent of custodial parents and 77 percent of noncustodial parents reporting they got the help they needed.

SUMMARY

Respondents reported they are only modestly satisfied with customer service provided through telephone and office visits, and often experience problems, but reported they got more help through direct contact with staff

Parent respondents revealed a number of problems with child support enforcement customer service, and only a modest level of satisfaction. Although both types of parents had areas of dissatisfaction and problems, these were more pronounced with noncustodial parents than with custodial parents. Both custodial and noncustodial parents more frequently reported receiving help from the child support enforcement agency if they had direct contact with staff. State child support enforcement agencies appear to have an opportunity to enhance customer service provided to parents through telephone and office visit contact, possibly by providing personal contact with staff when possible, addressing the problem of staff rudeness, and ensuring that service improvements are applied to noncustodial as well as custodial parents.

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INTRODUCTION

OBJECTIVE

To describe parent perceptions of child support enforcement customer service, based on telephone and office visit experiences of parent respondents in four states.

BACKGROUND

Child Support Enforcement Clients

The base of child support enforcement clients has changed somewhat, shifting from primarily single mothers on welfare to a more diverse group. In 2000, only 19 percent of the national child support enforcement caseload were current recipients of Temporary Assistance for Needy Families (TANF).¹ The largest number of cases (46 percent) involved low-income working families who are former TANF recipients, with the remaining 35 percent of cases involving families who have never been on TANF. Additionally, the federal Office of Child Support Enforcement (OCSE) encourages states to view both custodial and noncustodial parents as clients through which they can improve children's lives, rather than perceiving noncustodial parents solely as debtors.² In response to these changes, the mission of state child support agencies has largely shifted from welfare recoupment to providing enforcement and payment services.

Customer Service in Child Support Enforcement

The Federal Government has recently put greater emphasis on improving customer service. In 1993, Congress passed the Government Performance and Results Act (GPRA), a key purpose of which is to improve federal program accountability by promoting a new focus on results, service quality, and customer satisfaction.³ OCSE was selected as a pilot agency for early implementation of GPRA. Included in OCSE's goals under the GPRA project is improvement of customer service delivery and quality.

To meet its GPRA objectives, OCSE created a national customer satisfaction work group, whose members represent state and local child support enforcement agencies. A report generated by the work group emphasized the importance of state-specific approaches for promoting and facilitating access to child support enforcement services, as well as encouraging collaboration among government agencies and other organizations.⁴ It also defined customer satisfaction in support enforcement as encompassing three aspects:

- satisfaction with client-worker interaction, whether in-person, phone, or mail
- satisfaction with support payment accuracy, amount, and timeliness
- satisfaction with the effect of child support on children

OCSE has given other indications of its interest in improving customer service. A stated goal in its Strategic Plan for 2000 - 2004 is to operate a program that is responsive to customers, as indicated by satisfaction surveys of custodial and noncustodial parents, and state child support agencies (although, to date, no such surveys have been conducted).⁵ Additionally, the Child Support Performance and Incentive Act of 1998 requires state agencies to develop their own self-assessment of performance, which includes an optional category addressing programs and innovative practices to improve client services.⁶

METHODOLOGY

Scope

To describe parent perceptions of child support enforcement customer service, we surveyed custodial and noncustodial parents in four states who had existing child support orders at the time of our data collection.⁷ We asked these parents about their service experiences, focusing specifically on telephone calls and office visits, the methods of interaction highlighted by the OCSE customer service work group.⁸ This study was conducted in accordance with the Quality Standards for Inspections, issued by the President's Council on Integrity and Efficiency.

Sampling

We purposively selected four states for inclusion in our study: Missouri, New Jersey, Texas, and Washington. Selected states varied on a number of factors, such as state caseload size, geographic region, and percentage of cases with collections. See Appendix A for a description of sample states on various factors.

We received from each sample state lists of custodial and noncustodial parents. These lists included all parents involved with state child support enforcement cases, excluding cases without child support orders, interstate cases, arrears-only cases, and cases pending closure.⁹ We combined the state lists to create separate population frames of 872,629 custodial parents and 865,989 noncustodial parents.¹⁰ We randomly selected 2000 custodial parents and 2000 noncustodial parents, asking states to provide mailing addresses, and case and demographic information for each selected parent. We eliminated cases with incomplete mailing addresses and those containing special delivery instructions. These reductions left 1,824 custodial parents and 1,561 noncustodial parents, from which we randomly selected 1,500 of each to receive surveys.

Pre-test of Survey Instrument

We conducted a pre-test of the questionnaire to gauge respondent understanding, adjust the reading level, and estimate eventual response rates, using lists of 400 custodial and noncustodial parents drawn randomly from the caseloads of two states. We received

responses from 33 percent of custodial parents and 9 percent of noncustodial parents. Response rates reflect the fact that it is difficult to survey the population of child support enforcement clients, particularly noncustodial parents. In a study commissioned by OCSE, the Urban Institute collected response rates from a few states which had conducted child support enforcement customer satisfaction surveys, and found that response rates averaged 28 percent for custodial and 12 percent for noncustodial parents.¹¹ Other analysis of customer satisfaction survey research confirms our expectation of low response, indicating that customers who had only limited experience with service or did not have strongly positive or negative experiences may not be motivated to respond.¹² Through telephone calls to non-respondents during our pre-test, we found that respondent and non-respondent experiences were similar.

Data Collection and Analysis

We mailed each parent in our sample an initial questionnaire and a postcard reminder 10 days later. We also mailed a second, identical questionnaire to parents who did not respond to the initial mailing within three weeks. Ninety-one custodial parent and 223 noncustodial parent questionnaires were returned by the post office for incorrect addresses, constituting 6 percent of custodial parents and 15 percent of noncustodial parents in our sample. We continued to include these parents in computing our response rates, deeming them non-respondents by virtue of not being reached.

Analysis of parent perceptions is based on responses to mail questionnaires received from parents between October 2001 and January 2002. We received completed questionnaires from 487 custodial parents and 196 noncustodial parents, representing 32.5 percent and 13.1 percent response rates, respectively. Descriptive statistics of the characteristics of our final sample and respondents are listed in Appendix B.

Data Limitations

We recognize a number of limitations to our data. First, although parent responses from our four sample states provide useful information for the broader child support enforcement community, information in our report cannot be generalized beyond these respondents. Second, while our study examines the experiences and perceptions of parents, it does not examine the customer service practices of agencies in individual sample states. Because we would not be able to attribute any differences to state practices, we did not separately analyze responses of parents from individual sample states. Third, our questionnaire generally asked parents about their most recent experiences, and therefore, responses may not reflect the entirety of parents' child support enforcement customer service experiences.

QUESTIONNAIRE PRIMER

The cover section of our questionnaire informed custodial and noncustodial parents that our specific aim was to describe their experiences with child support enforcement customer service, determining “how hard or easy it is for you to get help from your child support office when you need it.”

Questions included the following, presented by method of contact:

Office Visits

- ▶ Have you visited a child support enforcement office?
- ▶ If yes, how many times have you visited?
- ▶ When was the last time you visited?
- ▶ What was the reason for the latest visit?
- ▶ Did you get the help you needed when you visited?
- ▶ What problems did you experience when you visited, if any?
- ▶ How would you rate your latest visit?

Telephone Calls

- ▶ Have you ever telephoned the child support enforcement office?
- ▶ If yes, how many times have you telephoned?
- ▶ When was the last time you telephoned?
- ▶ Did you reach a machine, a person, or both when you telephoned?
- ▶ What was the purpose of the latest call?
- ▶ Did you get the help you needed when you called?
- ▶ What problems did you encounter when you called, if any?
- ▶ How would you rate your latest telephone call?

Internet

- ▶ Have you ever tried to find the child support enforcement agency’s website on the internet?

FINDINGS

Due to a shifting client base and GPRA performance initiatives, OCSE has recently placed greater emphasis on states providing effective customer service to parents. To describe parent perceptions of child support enforcement customer service, we analyzed surveys received from 487 custodial and 196 noncustodial parents in four states. Parents reported a number of problems with service and only a modest level of satisfaction, but we found that direct contact with agency staff resulted in more positive experiences.

Custodial and noncustodial parents report that they commonly encountered problems in contacting offices, especially by telephone

Among respondents, 93 percent of custodial parents and 96 percent of noncustodial parents who telephoned the child support office reported problems of some kind with their calls (see Table 1). Responding parents who reported a problem with their office visits were fewer, but still substantial, with 61 percent of custodial parents and 77 percent of noncustodial parents reporting problems of some kind with their visits. Problems were similar for both types of parents, except that noncustodial parents more frequently cited rude treatment.

Telephone Call Problems	Custodial Parents n = 439		Noncustodial Parents n = 168	
Any type of problem	93%	(408)	96%	(161)
Reached an automated system, but wanted a live representative	37%	(162)	49%	(82)
Caseworker unavailable	31%	(136)	45%	(75)
On hold a long time	28%	(123)	38%	(64)
Line often busy	26%	(114)	38%	(64)
Treated rudely	10%	(44)	20%	(34)
Office Visit Problems	n = 280		n = 119	
Any type of problem	61%	(171)	77%	(91)
Office far away	27%	(75)	22%	(26)
Long waits for service	24%	(68)	29%	(35)
Caseworker unavailable	23%	(64)	35%	(41)
Hard to visit when open	14%	(39)	23%	(27)
Treated rudely	10%	(28)	27%	(32)

Problems with parent-agency interaction are noteworthy due to the large number of parents who contact the child support enforcement agency for assistance. Nearly all respondents have contacted the agency at least once, the largest number by telephone.¹³ Ninety percent of custodial and noncustodial parent respondents have telephoned the agency, 59 percent have visited, and 10 percent report having attempted to access agency websites. In most cases, clients have contacted the agency more than once. Ninety-six percent of respondents who telephoned the office have done so more than once, with the majority telephoning between 6 and 20 times over the course of their time as clients. Multiple office visits are somewhat less common. Seventy-two percent of responding parents who have visited a child support office have visited more than once, with most of these having visited between two and five times.

Both custodial and noncustodial respondents telephone and visit the agency most often to give or receive information about their own cases

Custodial and noncustodial parent respondents report they most often contact the child support enforcement agency regarding their individual cases (see Table 2), either to ask for or provide case information. General child support enforcement information was also sought, with about a third of respondents contacting the agency to obtain program information not specific to their enforcement case. Noncustodial parents mentioned responding to a mail notice as a reason for contact more frequently than custodial parents, while custodial parents more frequently reported calling the office to check on a specific payment.

Reasons For Telephone Calls	Custodial Parents n = 439		Noncustodial Parents n = 168	
Ask a question about parent's	63%	(276)	65%	(109)
Check on a specific payment	50%	(220)	21%	(35)
Get general information	36%	(158)	37%	(62)
Respond to a mail notice	16%	(70)	39%	(66)
Get help collecting a late payment	14%	(61)		N/A
Reasons For Office Visits	n = 280		n = 119	
Give information about client's	48%	(134)	40%	(48)
Ask a question about client's case	46%	(129)	55%	(65)
Get general information	32%	(89)	32%	(38)
Get help collecting a late payment	29%	(81)		N/A
Respond to a mail notice	21%	(59)	42%	(50)

Noncustodial parent respondents rated customer service more poorly than custodial parent respondents, and less often reported they got help

Satisfaction ratings of both telephone and office contact were lower for noncustodial parent respondents, with only 32 percent of those telephoning and 38 percent of those visiting reporting a 'good' or 'excellent' experience (see Table 3). Although more positive, even ratings by custodial parent respondents were modest, with 44 percent of those telephoning and 53 percent of those visiting rating their latest contact as 'good' or 'excellent'. Of those who did not have a positive experience in contacting the agency, reports of 'poor' or 'very poor' experiences were more common for noncustodial parents than custodial parents, who more often rated their customer service fair.

Ratings of Telephone Calls	Custodial Parents n = 426		Noncustodial Parents n = 161	
'Good' or 'excellent'	44%	(188)	32%	(51)
'Fair'	28%	(119)	25%	(40)
'Poor' or 'very poor'	28%	(119)	44%	(70)
Ratings of Office Visits	n = 277		n = 111	
'Good' or 'excellent'	53%	(146)	38%	(42)
'Fair'	28%	(78)	24%	(27)
'Poor' or 'very poor'	19%	(53)	38%	(42)

Source: Analysis of Survey Responses, Office of Inspector General

Parents who had particular problems also often rated service poor overall

While most parent respondents reported some kind of problem with telephone and office service, those who encountered particular problems also often rated their service experience as 'poor' or 'very poor.' Table 4 lists the problems which had the highest proportion of respondents also rating their customer service experience as poor overall. Most prominently, for both telephone calls and office visits, parents who reported the problem of rude treatment very often gave poor service ratings.

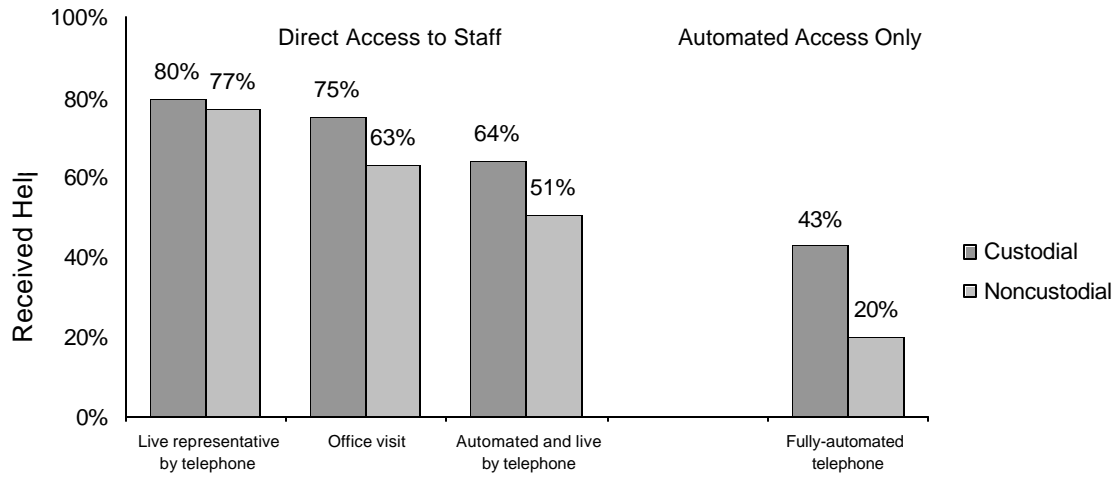
Whether by telephone or in the office, parent respondents more often reported they got help when they had direct contact with staff

Table 4: Proportion of Respondents Rating Service as 'Poor' or 'Very Poor' by Problems Encountered

Telephone Problems	Custodial Parents	Noncustodial Parents
	Proportion with Problem who Rated Service Poor	Proportion with Problem who Rated Service Poor
Treated rudely	83% (34/41)	91% (31/34)
Reached an automated system, but wanted a live representative	50% (80/160)	64% (52/81)
Caseworker unavailable	50% (68/136)	59% (44/75)
Office Visit Problems	Custodial Parents	Noncustodial Parents
Treated rudely	78% (23/27)	83% (27/32)
Caseworker unavailable	45% (29/64)	54% (22/41)
Long waits for service	40% (27/67)	66% (23/35)

In addition to rating their experiences, parent respondents also reported whether they ultimately received the help they needed through their telephone calls and office visits. Figure 1 shows that both custodial and noncustodial parent respondents who had direct contact with staff, through a telephone call with a live representative or an office visit, more often reported they received help than those who reached a fully-automated telephone system with no staff contact.¹⁴ Noncustodial parent respondents, in particular, fared poorly with fully-automated systems, with only 20 percent reporting they received help. However, the benefit of direct staff contact is apparently possible through telephone. The highest levels of help received were reported by respondents who spoke with a live representative by telephone, with 80 percent of custodial parents and 77 percent of noncustodial parents reporting they got the help they needed.

Figure 1: Parents Who Received Help by Method of Contact



Source: Analysis of Survey Responses, Office of Inspector General

SUMMARY

Respondents reported they are only modestly satisfied with customer service provided through telephone and office visits, and often experience problems, but reported they got more help through direct contact with staff

Parent respondents revealed a number of problems with child support enforcement customer service, and only a modest level of satisfaction. Low customer satisfaction appears to be related to whether clients encounter certain types of problems, including caseworker unavailability and rude treatment. Although both types of parent respondents had areas of dissatisfaction and problems, these were more pronounced with noncustodial parents than with custodial parents. The lowest ratings of service and receipt of help occurred among parents, particularly noncustodial, who reached fully-automated telephone systems without access to a live representative. Both custodial and noncustodial parents more frequently reported receiving help from the child support enforcement agency if they had direct contact with staff.

State child support enforcement agencies appear to have an opportunity to enhance customer service provided to parents through telephone and office visit contact. Ideas for accomplishing this include providing personal contact with staff when possible, addressing the problem of staff rudeness, and ensuring that service improvements are applied to noncustodial as well as custodial parents.

ENDNOTES

1. Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, *Annual Statistical Report for FY 2000: Table 41*.
2. Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, *Child Support Enforcement Strategic Plan with Outcome Measures for FY 2000-2004*. Vision statement: *"The Program will put children first by helping both parents assume responsibility for the economic and social well-being, health and stability of their children. We recognize the value of improved relationships with both parents."*
3. Government Performance and Results Act, P.L. 103-62, section 2 (b)(3), 1993.
4. Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services. *"The Implementation of GPRA at the Office of Child Support Enforcement."* Washington, D.C.; February, 1996.
5. Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, OCSE Strategic Plan, Goal 4-B, June, 2000.
6. Child Support Performance and Incentive Act of 1998, P.L. 105-200, section 31, 1998.
7. In this report, we use the term 'parent' to refer to custodial and noncustodial child support enforcement clients, but recognize that some of these clients may actually be relatives, foster parents, or other guardians.
8. We excluded the third method of contact mentioned in the work group's report, interaction through mail, because our pre-test indicated it is difficult to collect meaningful information about parent contact with the agency through mail service.
9. We excluded cases without orders and interstate or arrears-only cases, because these clients may have had little agency interaction, and cases pending closure to ensure clients were current.

10.

POPULATION FRAMES BY SAMPLE STATE:		
State	Custodial Parents	Noncustodial Parents
Missouri	190,114	187,300
New Jersey	173,081	160,810
Texas	364,921	371,775
Washington	144,513	146,104
Total	872,629	865,989

11. Van Houten, Therese and Brenda Cox. "A Child Support Enforcement Customer Service Satisfaction Survey." The Urban Institute, Washington, D.C.; February, 1998, 3.
12. Dillman, Don A. *Mail and Internet Surveys: The Tailored Design Method* (Second Edition). John Wiley and Sons, New York; 2000, 268 - 280.
- 13.

Table 1: Methods of Parent Contact

Method of Contact	Custodial Parents n = 487		Noncustodial Parents n = 196	
Any contact with agency	96%	(467)	92%	(180)
Telephoned the office	91%	(443)	86%	(169)
Visited the office	58%	(283)	61%	(120)
Attempted to visit the website	11%	(54)	10%	(20)

Source: Analysis of Survey Responses, Office of Inspector General

14. Among the respondents who telephoned, 32 percent of parents reached a fully-automated telephone system with no option for a live representative, and 30 percent reached a live representative with no automated menu. The largest proportion at 38 percent reached a system that combines both by offering an automated menu with access to a live representative as an option.

**APPENDIX A: Comparison of Sample States to National Averages
at Time of Sample Selection**

State	Admin. Method	Total Caseload	Case Mix (Current/ Never/ Former)	% Cases with Collection	Cost Effectiveness	Geographic Location
MO	State	362,156	26/51/23	40%	\$3.03	Midwest (Region VII)
NJ	County	371,426	23/58/19	57%	\$4.56	Northeast (Region II)
TX	State	1,215,245	20/78/3	21%	\$3.96	Southwest (Region VI)
WA	State	320,846	20/46/33	67%	\$4.37	Northwest (Region X)

Source: Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, "Fiscal Year 1999 Preliminary Data Report." Washington, D.C.; September, 2000.

APPENDIX B: Descriptive Characteristics of Sample and Respondents

Characteristic	CUSTODIAL PARENTS				NONCUSTODIAL PARENTS			
	Sample		Respondents		Sample		Respondents	
	#	%	#	%	#	%	#	%
State								
MO	325	21.7%	99	20.3%	338	22.5%	27	13.8%
NJ	259	17.3%	90	18.5%	303	20.2%	53	27.0%
TX	651	43.4%	214	43.9%	617	41.1%	72	36.7%
WA	265	17.7%	84	17.2%	242	16.1%	44	22.4%
	<u>1500</u>		<u>487</u>		<u>1500</u>		<u>196</u>	
TANF Status								
Current	155	10.3%	36	7.4%	169	11.3%	16	8.2%
Former	702	46.8%	189	38.8%	712	47.5%	81	41.3%
Never	642	42.8%	262	53.8%	618	41.2%	99	50.5%
	<u>1499</u>		<u>487</u>		<u>1499</u>		<u>196</u>	
Children								
1	894	62.4%	311	66.5%	936	63.9%	114	58.8%
2	416	29.1%	123	26.3%	383	26.1%	53	27.3%
3	122	8.5%	34	7.3%	146	10.0%	27	13.9%
	<u>1432</u>		<u>468</u>		<u>1465</u>		<u>194</u>	
Gender								
Male	82	5.5%	19	3.9%	1395	93.2%	184	93.9%
Female	1413	94.5%	466	96.1%	102	6.8%	12	6.1%
	<u>1495</u>		<u>485</u>		<u>1497</u>		<u>196</u>	
Time as Client								
1 year	135	9.0%	34	7.0%	134	8.9%	21	10.7%
2 years	154	10.3%	52	10.7%	163	10.9%	22	11.2%
3-4 years	277	18.5%	98	20.1%	263	17.5%	39	19.9%
5-6 years	518	34.5%	166	34.1%	488	32.5%	57	29.1%
> 6 years	416	27.7%	137	28.1%	452	30.1%	57	29.1%
	<u>1500</u>		<u>487</u>		<u>1500</u>		<u>196</u>	

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