



Project to Avoid Increasing Delinquencies

Practices Guide Version 2.0

**Federal Office of Child Support Enforcement
Administration for Children and Families
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Project to Avoid Increasing Delinquencies (PAID) Practices Guide

This Guide is intended for use by States, Tribes and Territories as a tool to foster discussions of policies and practices that may be employed to increase the collection of current support and prevent and reduce arrears. Practices are organized under the following topics, followed by a Resources list:

*Setting Appropriate Orders
Employing Early Intervention
Reviewing and Modifying Orders
Improving Locate and Enforcement
Managing Existing Arrears*

OCSE hopes you will find this material useful in thinking about new approaches you might take in your jurisdiction to improve your program results.

Setting Appropriate Orders

- √ Do we make an effort to obtain and use income data (e.g., quarterly wage data from national and state directories, State income tax data, SSA retirement, survivors, disability and health insurance benefits) to help determine appropriate order amounts?
- √ Do we presume income at a reasonable standard when no income information is available (such as presuming minimum wage rather than the State standard of need or State average income)?
- √ In default situations, do we allow orders to be set at a low minimum amount that is rebuttable downward when it is verified at a subsequent hearing that the noncustodial parent (NCP) reports no income (or modified upward when higher income is verified at the subsequent hearing)?
- √ Do our guidelines include provisions for low-income NCPs, such as a maximum percentage of income or a self-support reserve, to accommodate the NCP's basic needs?
- √ Does our jurisdiction limit retroactive support amounts and other add-on judgment amounts (e.g., limit timeframes for retroactive support)?
- √ Have we implemented procedures to reduce the number of default orders (e.g., procedures that encourage NCPs to participate in hearings, policies that allow a default order to remain open for a set period of time to allow for easy amendment if the parent provides new information)?

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- √ Do we use parent conferences, informal mediation or dispute resolution prior to court to get better orders and buy-in of both parents?
- √ Have we considered collaborating with courts and community service organizations to link interested NCPs with services such as parenting education and job placement?
- √ Have we looked at cost savings and timeliness associated with electronic filing of child support cases and orders?
- √ Do we subpoena NCPs who claim limited or no income to appear at local IV-D offices to determine their ability to pay?
- √ Have we considered making “navigator” staff available at courts and child support agencies during hours accessible for working parents (e.g., evenings and weekends) to help clients navigate through the child support process?
- √ Have we looked at the possibility of utilizing occupational wage data instead of average wage data to impute income for obligors with a work history?
- √ Have we considered a self-terminating order when the child reaches the age of majority or is emancipated to eliminate the need for the agency to motion for and obtain a termination order?
- √ Have we considered obtaining statutory authority so that upon termination of the current support obligation, if arrears are owed, payments towards arrears will continue at the current payment rate, eliminating the need to modify income withholding orders when the case switches from current to arrears-only status?

Employing Early Intervention

- √ Are our legal documents readable and user-friendly, using simple language and emphasizing important next steps?
- √ Do our documents accommodate non-English speaking parents?
- √ Have we made improvements in service of process (e.g., providing motor vehicle license pictures to process servers) to assure the NCP receives the documents?

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- √ Have we considered enhancing service of process by having the server employ early intervention techniques that reach out to the NCP, provide basic information, and encourage the NCP to get involved in the establishment process?
- √ Do we automatically remind parents of appointments and hearings by mail or phone to encourage their involvement?
- √ Have we considered features such as auto-dialer, predictive dialing or short message service (text and voice) to automatically call the NCP when one month's payment is missed?
- √ Do we automatically remind the NCP of his/her responsibilities at intake? After order establishment? After non-payment? Upon notification of unemployment?
- √ Do we proactively work with employment and social service agencies to help unemployed or underemployed parents at the time of order establishment, enforcement, or upon notification of unemployment?
- √ Do we have a public education and outreach campaign? Does it focus on NCPs, CPs and employers?
- √ Are we working with the courts to reduce delays, involve parents, use technology for efficiency, and order NCP participation in needed services to promote success in payment of support?
- √ Have we investigated the time and cost savings associated with electronic filing of child support cases/orders?
- √ Have we considered a rapid improvement project with a goal of providing same day service to clients?
- √ Have we considered different approaches to our child support caseload assignments? Have we tried stratifying cases and assignments based on NCP financial or employment circumstances, factors such as instate vs. interstate cases, regularly paying vs. nonpaying cases, cases that lend themselves to enforcement remedies, or cases appropriate for early intervention techniques?
- √ Do we have a project underway to pilot and assess early intervention techniques?

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- √ Have we considered using collaborative guide techniques (IM-06-01) with child welfare, TANF and Medicaid agencies to improve the appropriateness and accuracy of their referrals?
- √ Have we considered increasing our efforts to obtain child support for families leaving TANF assistance?

Reviewing and Modifying Orders

- √ Is our review and adjustment process initiated automatically based on receiving updated wage information or other triggers that meet our State criteria?
- √ Are our quantitative standards for dollar amount or percentage changes to income reasonable so as not to unduly restrict the cases that qualify for modification?
- √ Are we matching with prisoner data to determine when NCPs become incarcerated or leave prison? Do we work with correctional facilities to prevent and manage arrears?
- √ Have we considered providing basic child support training to incarcerated individuals, residents of half-way houses, parolees, and prison staff to address issues that impact the NCP's ability to pay child support?
- √ Have we explored using technology to allow incarcerated NCPs to access child support proceedings?
- √ Does our policy allow for orders to be suspended or reduced as appropriate during incarceration to reflect reduced capacity to remain current?
- √ Have we reviewed the accessibility of the modification process for pro se NCPs?
- √ Have we considered permitting administrative initiation of review and modification for judicial court orders?
- √ Have we considered permitting prosecuting attorneys to proceed with review and modification in certain cases rather than referring a case to the CSE review and modification unit, e.g., when the prosecutor receives a referral for contempt of court and subsequently finds that the order does not appear to be aligned with current ability to pay?

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- √ In setting guidelines, have we focused on low income obligors and setting realistic payments that can/will be paid?
- √ Do we provide the client with an online child support calculator to get an estimate of their payment based on our guidelines?
- √ Do we facilitate pro se support order modification by disseminating forms and answering basic questions?
- √ Do we encourage problem solving courts that coordinate with job, drug and alcohol programs?

Improving Locate and Enforcement

- √ Have we implemented projects that increase employer compliance with new hire reporting?
- √ Have we considered improvements to our employer tables, such as a employer database cleanup?
- √ Have we looked into working with OCSE to assess if NDNH and QW matches sent to the State result in wage withholdings and collections?
- √ Does our system automatically issue income withholding orders (IWOs) based on receipt of New Hire, Quarterly Wage, Unemployment Insurance, and SSA benefits data?
- √ Are we sending IWOs electronically to those employers participating in the eIWO project?
- √ Have we monitored for and reduced delays between order entry and first payment?
- √ Have we fully automated our process for freezing and seizing financial accounts including determining eligible accounts and generating notices to financial institutions?
- √ Are we sending freeze and seize requests to financial institutions with out-of-state addresses?
- √ Are we conducting matches with insurance companies and intercepting insurance claims?

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- √ Have we fully automated our process for intercepting insurance claims including determining eligible claims and generating notices to insurance companies?
- √ Are we conducting matches with workers compensation processors and intercepting workers compensation claims?
- √ Have we fully automated our process for intercepting workers compensation claims including determining eligible claims and generating notices to workers compensation processors?
- √ Have we fully automated the use of Title II (SSA benefits), Title XVI (SSI benefits), and prisoner data obtained through the FPLS?
- √ Are we automating the lien process for automobile and real estate liens?
- √ Are we using license suspension effectively (e.g., matching with recreational, driving, and occupational licenses)? Are our data match and follow-up actions fully automated?
- √ Have we considered using administrative license suspension authority against licensed employees of businesses that are reluctant to accept income withholdings?
- √ Do we partner with our department of revenue to use their enforcement techniques to pursue the “hard to collect” cases?
- √ Are we matching NCPs with cell phone company data?
- √ Do we refer cases to State or county attorneys for criminal prosecution?
- √ Do we utilize Project Save Our Children (PSOC) for appropriate locate and prosecution cases?
- √ Do we allow NCPs to work and pay support in lieu of contempt of court and jail time in appropriate cases?
- √ Are we using the Address Change Service of the U.S. Postal Service to ensure that mail is received by the customers we are trying to reach?

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- √ Do we offer inmate education programs and consider paying child support as a term of probation? Do we have a kiosk in parole offices? Do we permit house arrest for child support contempt cases that enables the NCP to continue to work?
- √ Have we considered adopting a zero tolerance for passport denial cases?
- √ Have we considered booting or disabling the cars of NCP who don't pay their child support obligations?
- √ Is severance pay included in our definition of income for child support purposes?
- √ Do we have a process for CPs and NCPs to look for unclaimed child support, such as a link on our CSE website?
- √ Are our workers encouraged to search unclaimed property websites?

Managing Existing Arrears

- √ Do we have a comprehensive arrears management program? Do we train our staff on how to perform arrears management activities?
- √ Have we conducted an analysis of our arrears? Have we developed arrears reduction action plans based on the findings?
- √ Are we providing accurate timely information to parents about arrears balances? Do we have on-line tools for parents to calculate or verify their balances?
- √ Do we have a process to target cases with the highest arrears and/or a long history of nonpayment for caseworker review and action? Do we track outcomes and recognize those who are most successful and share their practices with other workers?
- √ Do we have data reporting systems in place to provide workers with ad hoc reports for targeting enforcement?
- √ Do we have procedures for proactively reviewing cases and contacting parents at the time of a child's emancipation to reduce or terminate current support? Is the process automated?

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- √ How recently have we assessed how interest affects our arrears balances and arrears payments? As a result, are we making any changes?
- √ Do we have procedures to suspend interest in exchange for full or partial payment of current support or arrears? Do we use these procedures?
- √ Have we considered offering an arrears amnesty program?
- √ Do we have procedures in use to compromise arrears owed to the State to encourage regular support payments and encourage positive involvement of NCPs in the lives of their children?
- √ Do we utilize our CSE system to routinely monitor cases that remain open following debt compromise to ensure that NCPs meet their agreements?
- √ Do we match with Vital Records to obtain death records in order to terminate orders?
- √ Do we review non-paying arrears-only cases for possible closure? Have we reviewed the case closure automation guide to determine if there are ways to improve our case closure process?
- √ Have we considered coordinating with our State tax office to provide low-income NCPs with tax credits if they are current on their child support obligations?
- √ Have we considered making equitable arrears adjustments or partial satisfactions of judgment by recalculating old orders based on current income information and guidelines in cases in which the amount owed was set by default?
- √ Do we have formal arrears forgiveness guidelines or do we handle arrears on a case by case basis?
- √ Have we reviewed the OIG study report on arrears forgiveness to determine if any of the State debt forgiveness approaches might be useful in our program?

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Resources

OCSE hopes you have found this Guide informative. If you would like more information, please contact your Regional Program Specialist and/or consider these additional resources:

Reviewing and Modifying Orders

DCL 06-31 Two Publications on Child Support Services for Incarcerated/Released Noncustodial Parents

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2006/dcl-06-31.htm>

DCL 06-22 Automated Systems for Child Support Enforcement: A Guide for Enhancing Review and Adjustment Automation. Includes case studies of Alaska, Maine, Minnesota and Vermont.

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2006/dcl-06-22.htm>

Improving Locate and Enforcement

DCL 08-23 PAID in Full Practices Guide (#5 Licensing; #6 SSA Benefits and Prisoner Data) <http://www.acf.hhs.gov/programs/cse/pol/DCL/2008/dcl-08-23.htm>

DCL 07-34 PAID in Full Practices Guide (#1 Income Withholding; #2 Review and Adjustment; #3 FIDM, Freeze and Seize; #4 Case Closure)

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2007/dcl-07-34.htm>

Federal Case Registry -Technical Assistance Guide - Contains a number of hot tips and questions to consider when automating data related to FPLS, FCR and locate. Part 7 of the TAG provides summaries of locate data obtained from different Federal data sources such as FPLS, QW, VA, IRS, FBI, DoD, and SSA.

http://www.acf.hhs.gov/programs/cse/newhire/library/fcr/tag/tag_toc.htm

FPLS Web Cast - Making the Most of the FPLS

<http://www.acf.hhs.gov/programs/cse/newhire/library/training/training.htm#Webcast>

Tips, Techniques and Technology for Using FPLS Data and Mining for Gold in the Expanded FPLS

<http://www.acf.hhs.gov/programs/cse/newhire/library/training/training.htm>

Systems Automation - Links covering a variety of topics

http://www.acf.hhs.gov/programs/cse/stsys/dsts_auto.html

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IM 08-02 Compendium of Promising Practices/Good Ideas in Child Support Enforcement - 2007

<http://www.acf.hhs.gov/programs/cse/pol/IM/2008/im-08-02.htm>

IM 07-01 Compendium of Promising Practices/Good Ideas in Child Support Enforcement – 2006

<http://www.acf.hhs.gov/programs/cse/pol/IM/2007/im-07-01.htm>

Enhancing Child Support Efforts through Improved Use of Information on Debtor Income

<http://aspe.hhs.gov/hsp/07/CSE-enhancement/debtor/index.htm>

Managing Existing Arrears

DCL 08-22 Release of Arrears Management: Practical Resource Guide

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2008/dcl-08-22.htm>

Managing Child Support Arrears, A Discussion Framework

<http://www.acf.hhs.gov/programs/cse/pubs/2003/reports/arrears/>

DCL 07-04 Technical Assistance Guide on Undistributed Collections

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2007/dcl-07-04.htm>

Other

OCSE PAID Workplace, a one-stop resource for accessing information and aids for avoiding increasing delinquencies. For access to the workplace, contact PAID@acf.hhs.gov .

OCSE grants webpage including abstracts and findings from recent SIP and section 1115 grants <http://www.acf.hhs.gov/programs/cse/grants/>

DCL 06-40 Current Collections and Arrears Management Peer-to-Peer Training Conference Training Notes

<http://www.acf.hhs.gov/programs/cse/pol/DCL/2006/dcl-06-40.htm>