



Next gen child support

Improving outcomes for families

Deloitte's Child Support Services practice

Deloitte helps child support enforcement (CSE) agencies implement more efficient and effective business models for delivering and managing CSE programs. We help states adopt innovative, customer-focused approaches to child support services—reducing overall program costs, while providing flexibility for the variations in the way services are delivered. Our collaborative approach, coupled with accelerator tools, allow us to help you and your agency incrementally improve how you serve your custodial, noncustodial, employers, and attorneys in your program. Our services provide your caseworkers, supervisors, and directors the tools they need to efficiently manage their caseloads while providing the right services at the right time to yield the most positive outcomes for families.

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Introduction

Child support at a crossroads

Child support in the US has reached a critical crossroads. Arguably one of the most effective federal programs of all time, child support now faces new challenges—arising from dramatic changes in our society—that threaten its future success.

CHANGING family structures and circumstances, rising incarceration rates, and a challenging economy all make it harder than ever for child support programs to collect payments. Many state programs rely upon outdated mainframe computer systems to support their operations, lack the resources for costly upgrades, and struggle to attract and retain high-performing employees—especially technical employees—needed to bring the program into the future.

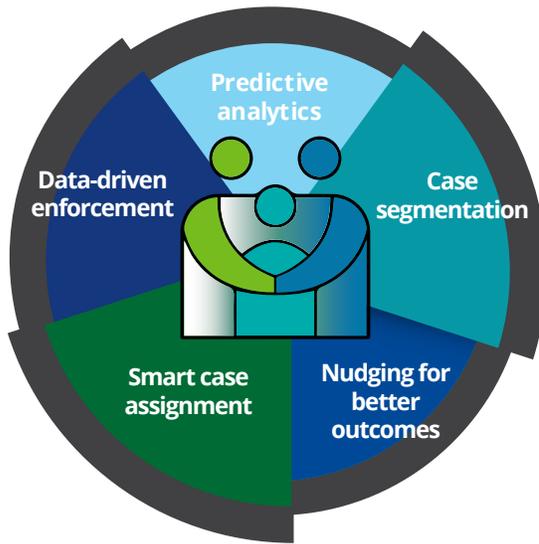
To succeed in the coming years, the child support program will need to embrace new ways of operating (see figure 1), including:

- A renewed purpose that ensures that the program meets parents and families where they are today, recognizing the changing social landscape
- New technologies that tap into data within agencies, maximizing the outcomes of communication and enforcement strategies
- New approaches to workforce optimization, including shared services, centralized functions, and better tools, to help create a better employee experience for the child support workforce

More than one in every five children in America today receives financial assistance from noncustodial parents through the US child support program, making it one of the broadest-reaching federal programs in existence.¹

Since its inception in 1975, child support has become an increasingly important lifeline for impoverished families. According to 2013 census data,

Figure 1. Next gen child support



Child support 2.0: The data revolution

America’s child support agencies possess a treasure trove of historical data on the cases they manage. If truly put to use, this data can be leveraged to unleash significant value. Taken together, a suite of techniques—from predictive analytics to matching cases to the right caseworkers to employing behavioral nudges—form a holistic, data-driven approach to improving child support outcomes for all parties.

Order right-sizing
 Workforce development programs
 Convenient payment methods
 Connection to community-based supports

Child support as a service: Modern enforcement

The push for better customer service is critical for delivering better outcomes for the families the program serves. Program leaders have an opportunity to improve performance by meeting people where they are:

- Connecting parents to services that can help them provide for their children
- Modifying support orders for struggling parents, particularly the incarcerated
- Making it easier for parents to meet their obligations



Modernizing the employee experience: Boosting workforce engagement

Highly effective organizations recognize that people ultimately drive performance. Understanding employees’ needs, taking steps to address pain points that might be unique to a certain group (for example, new hires or seasoned staff) along with empowering caseworkers with modern tools and technologies can all boost engagement, satisfaction, and, in turn, performance.

Source: Deloitte analysis.

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child support represented 41 percent of the income of poor families that receive child support payments, up from just 29 percent a decade prior.² Because so many of the people who receive child support are single, never-married parents who also rely on welfare benefits such as the Temporary Assistance for Needy Families (TANF) program and the Supplemental Nutrition Assistance Program (SNAP), child support functions as a massive anti-poverty program that doesn't consume tax dollars. Nearly \$32 billion in support was collected last year, with families receiving more than 95 percent of the funds collected.³

The program is relatively efficient, too, collecting \$5.26 for every dollar it spends.⁴

But the landscape in which child support operates has changed tremendously over the past four decades since the program's inception. In its early years, the child support program had a less complicated job than it does today, serving fewer than 3 million children and collecting less than \$1 billion in child support.⁵

Another important factor made child support enforcement a simpler enterprise in the 1970s: It dealt more frequently with divorced parents than with unwed births. From a child support perspective,

divorce is an easier situation to handle. After all, the Federal Office of Child Support Enforcement describes its "core mission" as follows:

- Locate parents
- Establish paternity
- Establish orders
- Collect support

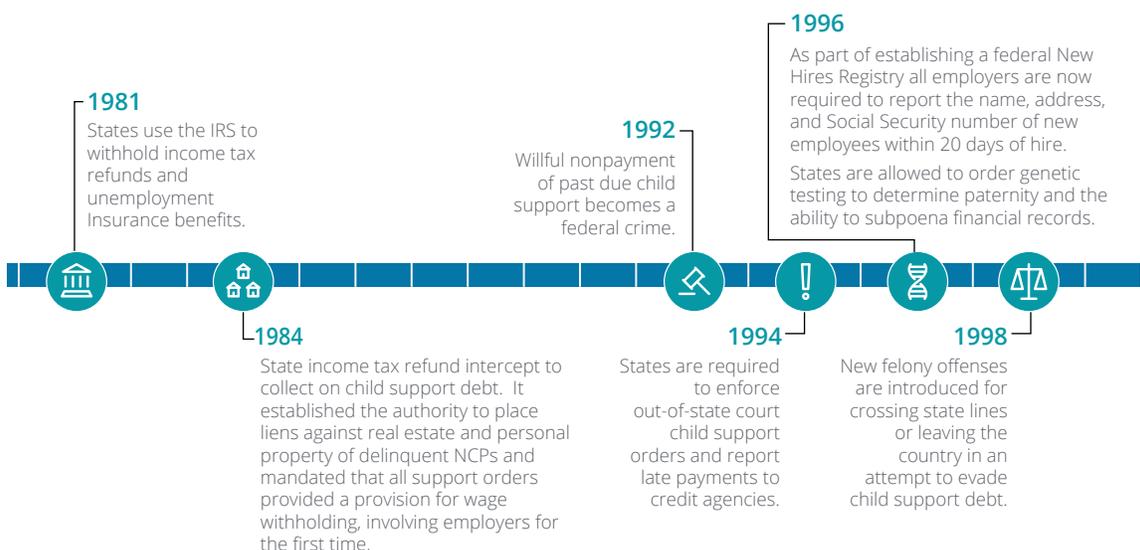
In divorce situations, the first three steps are usually completed when a case is opened with the child support agency. Hence, the job of the program was relatively straightforward: ensure that payments were being made.

While on the surface enforcing child support orders for divorced families would seem straightforward enough, the technology of the time, and the legal framework of the agency, made it relatively easy for noncustodial parents to evade their responsibilities. Basically, all a parent had to do was relocate across state lines. Given that there was limited information sharing between states at the time, a state enforcement agency could do little to pursue a parent who had skipped town without expending considerable effort.

It was both infuriating and unjust that some parents were evading their responsibilities, and putting everyone—their children, the custodial parents, and taxpayers—on the hook.

Starting in the 1980s and continuing through the 1990s, Congress began changing the rules of the game. Every few years, Congress revised the laws to enlarge the authority of child support agencies (see figure 2). These changes came on four fronts:

- **Automatic and universal wage withholding:** Instead of waiting for noncompliance before instituting wage withholding to collect child support, the law made wage withholding automatic for all noncustodial parents.
- **Interstate and employer-based support collection:** A national registry of new hires enabled state agencies to locate a noncustodial parent wherever that person was employed. Moreover, employers became an integral part of the enforcement process, and state agencies could

Figure 2. The evolution of child support enforcement over the years

Source: 2012 Green Book, Committee on Ways and Means, US House of Representatives, Chapter 8, <http://greenbook.waysandmeans.house.gov/2012-green-book/child-support-enforcement-cover-page/legislative-history>.

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instruct employers to garnish wages. Automatic and universal wage withholding through employers greatly simplified support collection.

- **Enforcement mechanisms:** New laws enabled child support agencies to intercept federal and state tax refunds, levy bank accounts, suspend driver licenses, impact credit ratings, revoke professional licenses, suspend hunting and fishing licenses, and revoke passports. Fall behind by a few thousand dollars, and noncustodial parents could go to jail. Crossing state lines or leaving the country to evade payment could likewise land a noncustodial parent in jail, as interstate flight to avoid paying child support was made a federal crime.
- **Better methods for establishing parentage:** Cheap, accurate DNA tests made establishing paternity more efficient, and new laws gave agencies the authority to require samples.⁶ Changes to other welfare programs also put pressure on mothers to identify fathers or risk losing benefits.

By the early 2000s, the problem of wage-earning parents evading their financial responsibility had significantly reduced as a result of tough enforce-

ment measures, wage withholding, and strong employer partnerships.

But a counternarrative began to emerge, of struggling parents hounded to pay unrealistic levels of child support, driven to financial ruin—and even jail—despite their best efforts to do the right thing. In an effort to catch the true “deadbeat dads,” the program was coming down hard on the “willing but struggling,” creating anger toward the program and driving a wedge into families. This counternarrative, together with the realization that an enforcement-heavy focus was unbalanced, led child support programs to reevaluate both how services are delivered as well as what services to deliver.

The new parent paradigm

The traditional family, while not extinct, is certainly on the endangered species list. And that’s only part of the dramatic change challenging child support programs today. Rising incarceration rates, substance abuse, domestic violence, and economic hardship, particularly for those living at the margins, present a new reality for child support agencies.

One of the most important studies on the changing nature of families is the “Fragile Families and Child

Well-being Study,” co-sponsored by Princeton and Columbia universities. It reveals that divorce, non-marital fertility, and multiple-partner fertility have seemingly altered the social landscape, with negative consequences both for children and for child support enforcement.

According to the study, non-married births have skyrocketed from about 10 percent in the 1970s to about 40 percent by 2006. The study notes that compared to married parents, unmarried parents are more likely to become parents in their teens, to suffer from depression and substance abuse, and to be incarcerated.⁷

When parents struggle, that often puts children at risk, and many parents today face big challenges. Roughly one-third of the parents who owe child support today don’t earn enough to support themselves, much less contribute to supporting their children.⁸ While parents with spotty work histories or limited education and job skills have always had a hard time finding and keeping work, economic stagnation and global outsourcing make it harder than ever for those at the low end of the wage scale to secure employment. A study by Intuit predicted that by 2020, 40 percent of American workers will be independent contractors. In this new employment era of the “gig economy,” the work that many parents are able to find will increasingly tend to be part-time, temporary, or seasonal.⁹

Criminal justice policy has thrown further obstacles into the mix. According to the Bureau of Justice Statistics, incarceration levels in the United States have increased by more than 500 percent over the past 40 years.¹⁰ A parent in prison will likely have a hard time making child support payments, and a parent with a criminal record often faces a far tougher job search.

In this new environment, the assumption that there are enough jobs available with a sufficient wage for every noncustodial parent to financially support both themselves and their children seems to make far less sense than it did when the program was created. When parents have insufficient income, no number of reminders or threats of legal action, including jail, can make them come up with regular payments or dig their way out of arrears.

“While every parent has a responsibility to support their kids to the best of their ability, the tools developed in the 1990s are designed for people who have money,” observes Vicki Turetsky, the commissioner of the federal Office of Child Support Enforcement. “Jail is appropriate for someone who is actively hiding assets, not appropriate for someone who couldn’t pay the order in the first place.”¹¹

Building on the gains made over the last four decades will require a fundamental rethinking of how the child support program addresses the segment of the caseload for whom the traditional model of child support enforcement simply doesn’t work.

Responding to this new reality requires bringing the program in all its facets—most importantly, technology—fully into the 21st century. Critically, this means employing modern data analytics to apply appropriate case management approaches to specific circumstances. That, in turn, requires either modernizing the legacy mainframe systems or building supplementary systems that wrap around the legacy platforms. Significant reform also means giving all family members—both the paying and receiving parents—a customer experience befitting of modern times.

In addition, modernization means accelerating the ongoing shift from a pure enforcement focus, to providing child support services that integrate the program with other governmental and community-based programs to get families the services they need. This may include improving access to labor markets, or addressing other issues that may prevent a well-intentioned parent from providing financial support or developing healthy parent-child relationships.

When parents struggle, that often puts children at risk, and many parents today face big challenges.

MODERN FAMILIES BRING NEW CHALLENGES

In 1974, finding a delinquent parent might have been difficult, but defining a parent wasn't much of a challenge. Children were the product of a mother and a father, and these people were often married or living together. There were exceptions, but they were rare.

Changing cultural attitudes, assisted reproduction, and same-sex parenting have changed this landscape dramatically, and these factors often occur in combination. Our laws and legal procedures evolve slowly and haven't kept pace with modern fact patterns. Child support workers are often left wondering, "Who should we be going after to provide financial support?"

Vera Poe, policy development manager in Oregon's Division of Child Support, notes that when it comes to requiring a reluctant father to pay child support, intent isn't required.¹² When an unmarried man and woman produce a child, the biological father is financially responsible, even if he has never seen the child, and even if he doesn't know the child exists. Child support has been very successful in extracting financial resources from biological fathers who produced children without intending to.

But, says Poe, child support agencies increasingly deal with couples where both partners—sometimes same-sex, sometimes not, sometimes married, sometimes not—intend to become parents, and use assisted reproduction to create a child. Today, depending on the state, the nonbiological partner might not have the same legal rights or responsibilities as that child's parent. "It should be easier for these intended parents to become legal parents," says Poe, noting that the child's best interest would generally be served by having two parents responsible for their support.¹³

Right now, individuals with no biological connection to the offspring of their partners, and who want to play an ongoing role in their children's lives, are often advised to go down the costly path of adoption to ensure their full parental rights in case of death or separation.

But if two parents are good, wouldn't three be better? Some legislatures and courts are making it possible for a child to have more than two legal parents—something unheard of until 2007. Both California and Washington have passed legislation that allows for more than two legal parents. Poe notes that because of conflicting state laws, "It may be possible for a child to legally lose a parent by crossing state lines."

While the numbers are still relatively small, more and more often, child support agencies are encountering cases where it is not entirely clear who should be held financially responsible for the care of a child.

Child support 2.0

The data revolution

AMERICA'S child support agencies possess a treasure trove of historical data on the cases they manage. Typically, this data is accessed only after a parent has fallen significantly behind, often on an ad hoc basis to retroactively determine what went wrong and why. If truly put to use, however, it can be proactively leveraged to unleash significant value.

Under what we call “child support 2.0,” there are five ways to use this as-yet-untapped data to improve performance:

- Predictive analytics
- Case segmentation: Appropriate outreach, communications, and enforcement that matches circumstances
- Data-driven enforcement
- Smart case assignment: Matching the right worker to the right cases
- Nudging for better outcomes: Data-driven performance

We will consider each of these approaches separately. But taken together, they form a holistic, data-driven approach to improving child support outcomes for families.

Predictive analytics

One of the biggest game-changers of our time has been the ability to use analytics to extract insights from data in ways never possible before. Analysis that used to take days to perform on manual spreadsheets is now done instantly, automatically. From police departments to advertisers, from colleges to the intelligence community, organizations are using existing data to better predict future behavior.

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Armed with that insight, it is possible to drive far superior results.

It makes little sense to wait for problems to occur before taking action. After a case becomes delinquent, an agency attempts to collect payment through a set of costly, labor-intensive activities that often produce mixed results. The more time that has passed since the last payment, the less likely that another payment will arrive. Predictive analytics empowers an agency to reduce this costly chase.

While states have always analyzed data on outcomes in retrospect to assess performance, their ability to look at leading indicators and predict outcomes has been limited or absent—until recently.

Today, the technology is such that analytics capabilities can be built into child support agencies' case management systems. With analytics merged into workflows, decisions a caseworker makes—whether it's selecting which case to tackle first, or which intervention to apply, or determining if an order needs modification—can be rooted in what the data is telling them and tailored to the unique needs of that case. The system serves up cases based on predictive

PENNSYLVANIA: PEERING INTO THE FUTURE

Pennsylvania's Bureau of Child Support Enforcement uses information about the past to predict the future—and drive better outcomes.

Pennsylvania started its predictive analytics initiative by analyzing 15 years of historical data—approximately 350,000 cases.¹⁴ To be useful, this data needed to be audited, cleansed, and linked to outcomes—no easy task, to be sure. The data analyzed included:

- Case data (case type, medical support order, wage withholding)
- Demographics (including case-specific data such as acknowledgment of paternity, incarceration history, and employment history)
- Payment history
- Financial data (total arrears owed, monthly support obligation)
- Enforcement data (wage withholding, driver license suspension, passport denial)

Using this data, the bureau built a predictive model that yielded a “payment score calculator” to estimate the likelihood that a particular parent will meet his or her support obligations.¹⁵

According to Robert Patrick, director of the Pennsylvania Bureau of Child Support Enforcement, the predictive model helps guide caseworkers. “The payment score doesn’t do anything automatically. It doesn’t replace the caseworker’s judgment; it augments it,” says Patrick, noting that this is especially helpful for newer employees or those taking on a new role.¹⁶ Armed with this insight, caseworkers can use the initial conference to head off potential problems—explaining the importance of contacting the agency in case of job loss, for instance, or explaining how to make a payment through means other than wage withholding. The system tells the caseworker what might be driving a low score, so they can suggest programs that can help parents, such as education, training, or job placement services.

Partly as a result of using data to inform day-to-day practice, Pennsylvania is the only state that meets or exceeds the 80 percent standard set by the federal Office of Child Support Enforcement for the four federal child support performance metrics on establishment and enforcement.¹⁷

To build its predictive model, Pennsylvania conducted a historical study of 5,000 cases. To validate the accuracy of its payment score, it calculated the average percentage of current support payments collected, year-to-date. This figure indicated a strong relationship between the payment score and actual percentage of current support paid.¹⁸

In just seconds, Pennsylvania’s predictive analytics program gives a newer employee the same kind of insight a seasoned child support worker intuitively knows.

For Patrick, predictive analytics is part of a larger effort to create a more data-driven culture, including the use of Six Sigma and other process improvement approaches. “You have to build up the organizational skill in terms of data,” says Patrick, who notes that training is an important component to overcoming barriers to adoption.¹⁹

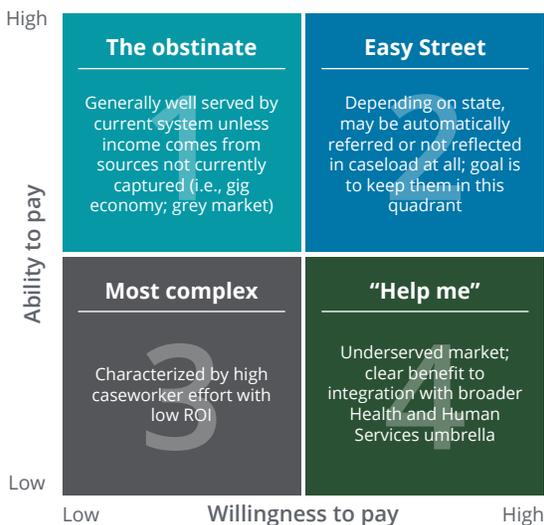
analytics, and gives the worker the underlying reasons for assigning them the case. It also suggests actions for the workers to choose from, based on the specific needs of the case.

Case segmentation: Appropriate outreach, communications, and enforcement that matches circumstances

Treating every case with a one-size-fits-all approach is akin to a doctor prescribing the same medication to every patient. Case segmentation allows agencies to group cases based on key criteria and apply different remedies to similar cases, matching appropriate consequences to specific circumstances.

While many states practice some form of case segmentation, it has largely been rudimentary, limited to a simplistic 2x2 quadrant (see figure 3)—and often done manually. The matrix separates a person’s *ability* to pay and *willingness* to pay.

Figure 3. The four types of child support cases



Source: Deloitte analysis.

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This concept has been around for well over a decade. The challenge has been how to implement this concept, as child support agencies have lacked the efficient tools to make this type of determination.

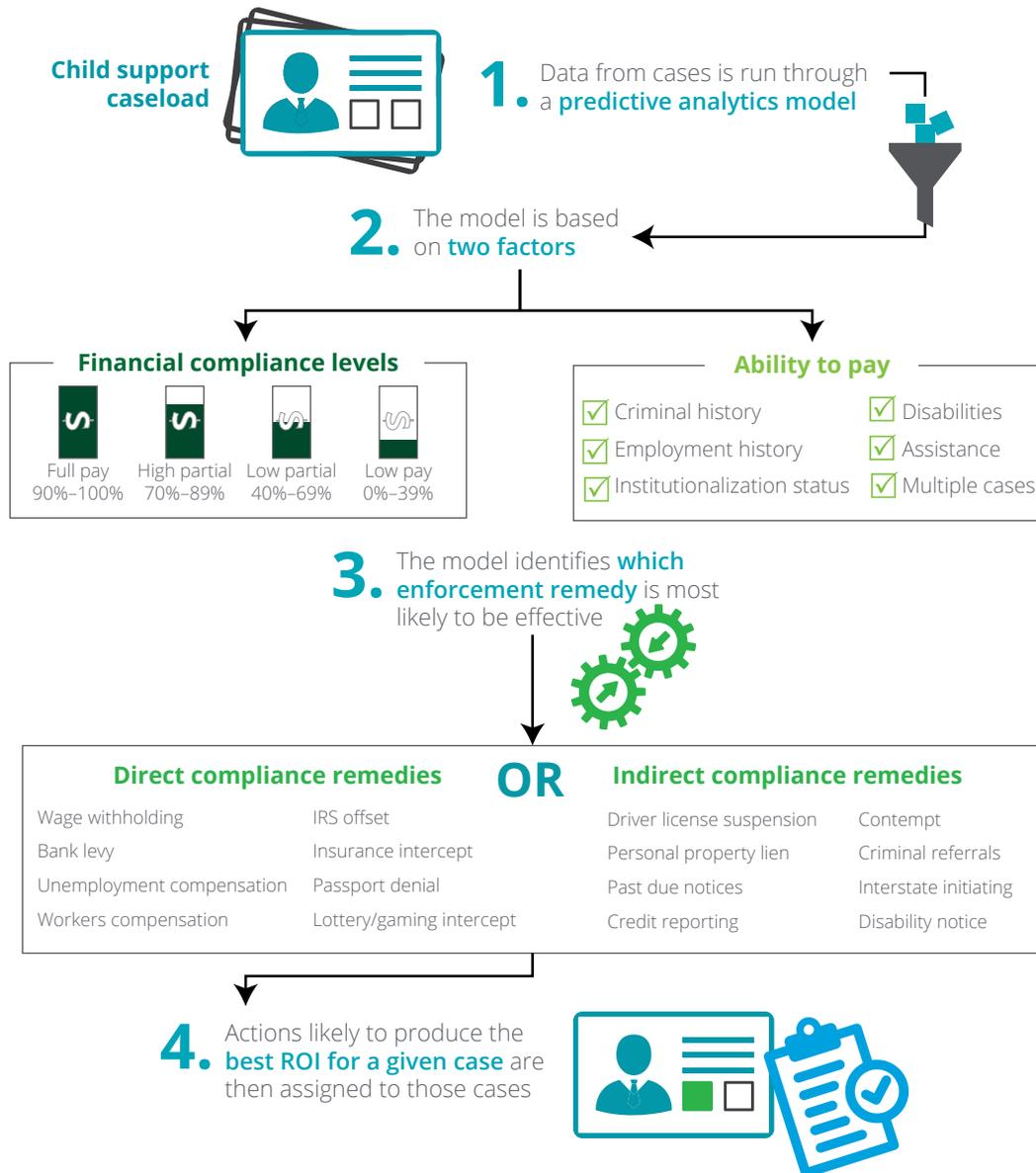
Thanks to advances in data analytics, far more effective forms of segmentation are now possible.

Advanced models can analyze not just variables such as willingness and ability to pay, but also the underlying factors that affect these variables. They go one level deeper to pinpoint factors that keep parents from being able to pay, so caseworkers can help them overcome those obstacles (see figure 4). Or, if a parent’s support becomes sporadic due to a conflict with the custodial parent, caseworkers can address this issue and enhance the parent’s *willingness* to pay.

A parent struggling with frequent transitions between jobs may require a much different intervention than one who is newly released from prison. In Minnesota, for example, child support may be suspended for six months while a parolee completes job training, giving the parent a chance to establish themselves financially instead of immediately becoming buried in arrears. Similarly, North Carolina and other states allow child support orders to be modified or suspended when a parent is incarcerated.²⁰

The fine-grained segmentation that is possible today allows caseworkers to craft different solutions that not only are tailored to the unique needs of cases, but also have the best chance of succeeding.

Figure 4. Analytics and segmentation 2.0



Source: Deloitte analysis.

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Data-driven enforcement

The Florida Child Support Program uses data to guide team members; its goal is to select the compliance actions that will result in the greatest return on investment (ROI) for the program. This is accomplished by using a predictive model based upon two specific parameter groups—the financial

compliance levels of cases and the indicators of the parents’ ability to pay (criminal history, employment, institutionalization status, and disabilities).

Based on the outcome of the predictive analytics model and the ROI of each potential remedy, Florida’s system identifies the best course of action for a case, selecting and prioritizing actions from a catalog of 11 possible remedies/actions. These include:

case reviews; past due notices; appointment letters; disability notices; driver license suspensions; contempt; credit reporting; personal property liens; interstate initiating case referral; criminal referrals; and business, professional, or recreational license suspensions.

Based on the unique circumstances of the case, the model prioritizes remedial actions that have the largest ROI—bringing in the most collection money when compared with the costs—and are therefore likely to be the most effective and efficient. This minimizes the chance of using an expensive remedy such as contempt, which requires activity by attorneys, in cases where the option is not likely to result in payment. The program also continually analyzes actual ROI for each of the remedies applied, to determine what is and isn't working.

“Florida uses a tailored enforcement approach,” explains Ann Coffin, the director of Florida’s Child Support Program, noting that the system automatically analyzes data and then applies business rules set by the program.²¹ Since some enforcement actions, such as contempt proceedings, can be very expensive and time consuming, the use of analytics helps prioritize the action that has the greatest chance of success.

Florida also uses data to manage its function-based work model. Rather than assigning “cases” to specific workers, it assigns teams of workers to specific tasks, such as calculating support amounts or entering the terms of support orders. “For every site in the state, we know how many hours it takes to complete the expected volume of work for a particular type of task,” says Coffin.²² This has helped the state shed some

The next frontier is being able to help those parents who want to responsibly support their children but lack the wherewithal to do so.

inefficiencies and better balance workloads across groups.

According to Coffin, the next frontier is being able to help those parents who want to responsibly support their children but lack the wherewithal to do so. “Through the 1990s and into the 2000s, it was all about tools to enforce payment, and that did drive improvement in performance,” she says. “But for individuals with disabilities or substance abuse issues, we need to acknowledge these barriers and help remove them so they can be successful in the long term.”²³ She is working with the state workforce agency as well as various community groups to do just that.

Smart case assignment: Matching the right worker to the right cases

Data analytics and case segmentation can also be used to match caseworkers to appropriate cases.

Many agencies today assign cases without regard to the characteristics of the individual case or the experience level of the caseworker receiving it. Often, agencies assign cases alphabetically. As a result, you might find a newly hired caseworker laboring over a set of particularly challenging cases while a more experienced colleague breezes through a relatively easy caseload. Not only is this often inefficient, but it wastes opportunities to benefit from the experience and skills that each caseworker brings to the table.

For example, a veteran caseworker who has worked with many incarcerated parents can probably handle future cases of that kind more quickly and effectively than could a colleague who has worked on few such cases. Ditto with cases that involve domestic violence. At the same time, a new caseworker assigned to relatively straightforward cases gains the chance to become familiar with the process, without becoming overwhelmed.

Analytics and segmentation can help match cases to the caseworkers who are best-equipped to handle them. Managers can direct workers to focus attention on cases with the most significant potential for

collections. And in cases where it looks unlikely that the parent will pay, caseworkers can intervene early by establishing a nonfinancial obligation, modifying the support amount according to state guidelines, or referring the paying parent to appropriate social services agencies. Putting a case in the right hands is often the first step toward an appropriate course of action and resolution.

Nudging for better outcomes: Data-driven performance

Child support agencies have at their disposal a set of powerful enforcement tools up to, and including, putting someone in jail. But what if small, inexpensive “nudges” could influence behavior just as well, without the cost and hostility associated with more severe enforcement actions? The emerging field of behavioral economics, and some early results in the area of child support, suggest that small nudges can have powerful impacts.

Many nudges take the form of communications. Today, a letter filled with legal terms threatening dire consequences, sent to a parent who is facing financial challenges, may prompt that parent to “turtle,” retreating into a shell and breaking off contact with the agency. This isn’t good for the agency, the paying parent, the receiving parent, or the child. It is far better to send a message that is designed to invite engagement. Based on more constructive communications, the agency might decide to suspend payments temporarily or reduce the support amount. Ultimately, it might be able to encourage the parent to make consistent payments.

The US Department of Health and Human Services has sponsored research on whether applying the principles of behavioral economics might improve outcomes. The Behavioral Interventions to Advance

Self-Sufficiency (BIAS) project looks at how different behavioral levers can improve programs such as child support. One BIAS project involved incarcerated parents. Although these parents may be eligible for a child support order modification, many fail to request them, and so they rack up unpayable arrears while in jail. In Texas, fewer than one-third of incarcerated parents owing support applied for order modifications in 2012. The BIAS team intervened by sending three messages via mail—first, a postcard with a simplified message about the opportunity to apply for a child support order modification, then an outreach letter with a prepopulated application, and finally, a reminder postcard. As a result of the effort, applications for order modifications went up by 11 percent.²⁴

While testing is still in early stages, and the impact of behavioral interventions in child support has been relatively small, impressive results in other areas, such as unemployment insurance, are quite promising.

For example, the New Mexico Department of Workforce Solutions used this approach to tackle the problem of small-scale fraud in unemployment insurance claims. Instead of pursuing a more traditional “chase and recover” approach, the department opted to use behavioral economics principles in targeted communications to nudge claimants toward honesty. For a terminated worker who is likely to misreport that he was laid off, one nudge presents a preloaded letter of inquiry about the details of his termination, addressed to the ex-employer. Another nudge showed claimants a pop-up message stating that nine out of ten people report all new income. The results of these nudges have been remarkable: When New Mexico used these techniques, claimants were twice as likely to report new earnings, half as likely to commit fraud, and up to 20 percent more likely to find work.²⁵

Child support as a service

Modern enforcement

HISTORICALLY, Once child support agencies established orders, it was presumed that the orders could and would be paid. Child support programs viewed any nonpayer as a recalcitrant person who needed enforcement actions to either uncover hidden income or assets or encourage them to find a job. Customer service, for both receiving and paying parents, has often taken a back seat. This model is beginning to change. The world of child support is embracing a new philosophy that sees enforcement as only part of the equation. This shift is reflected in the number of states that have changed their agency names from the Child Support Enforcement program to Child Support *Services*, and that now refer to all parties as “customers.”

The push for better customer service is critical to deliver better outcomes for the families the program serves.

Program leaders face a significant opportunity to improve program performance by meeting people where they are (see figure 5). This includes:

- Connecting parents to programs and services that can help them provide for their children
- Modifying support orders for struggling parents, particularly the incarcerated
- Making it easier for parents to meet their obligations

Meeting people where they are

When parents have little or no steady income, they may not have the financial means to regularly pay child support. To make sure children receive their mandated support, leading child support programs

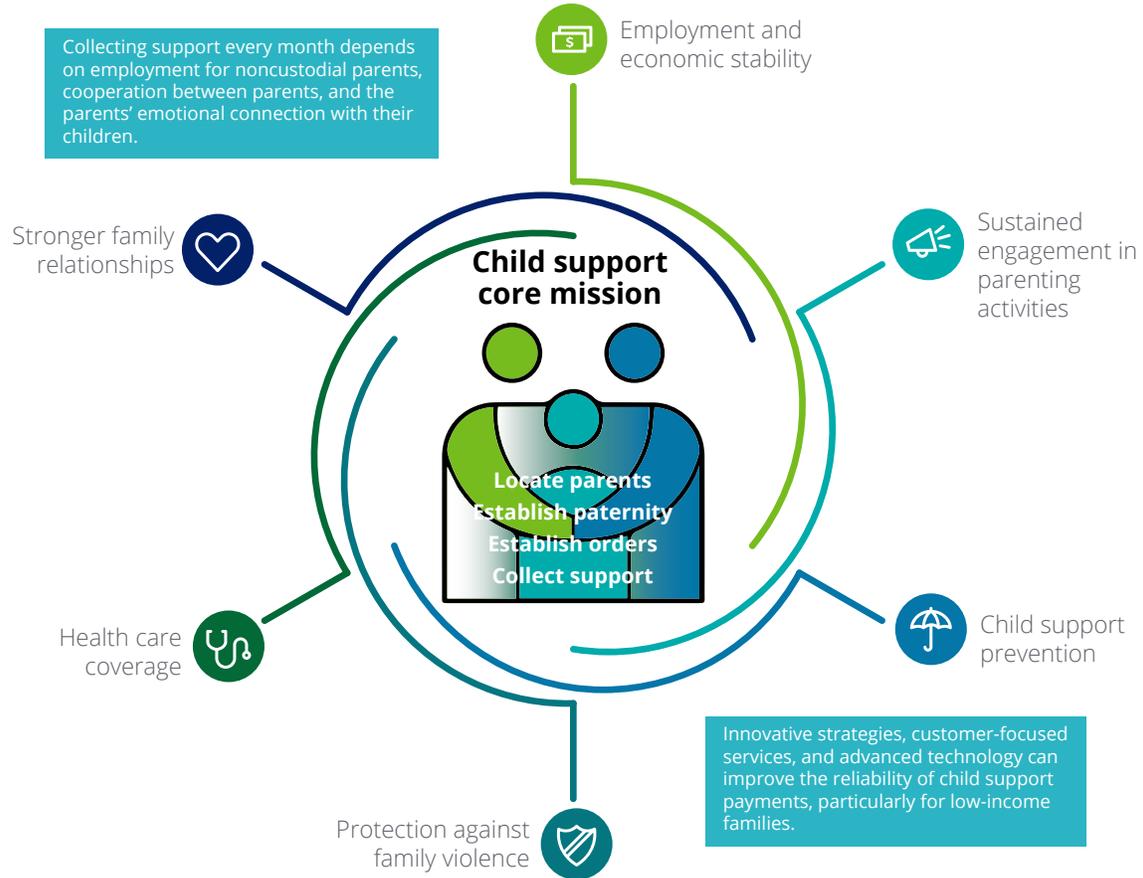
are integrating with other government and community-based programs and agencies that can help parents find jobs, and help families address other issues that may impede healthy parent-child relationships.

This doesn't mean that child support staff should take on social work on top of their traditional enforcement roles. Rather, agencies can create an infrastructure for connecting families with public sector and community support systems. Some state and local governments are already leading the way, uniting child support agencies, the courts, departments of labor, and other partners in a common effort to help parents meet their obligations.

In 2011, for example, Vermont launched Work4Kids, a pilot program supported by: the Vermont Department for Children and Families—Office of Child Support (OCS); the Department of Disabilities, Aging and Independent Living—Division of Vocational and Rehabilitation (VocRehab Vermont); and the Ver-

Some state and local governments are already leading the way, uniting child support agencies, the courts, departments of labor, and other partners in a common effort to help parents meet their obligations.

Figure 5. Modern enforcement: Child support as a service



Source: Vicki Turetsky, Commissioner, Federal Office of Child Support Enforcement, "Putting families first," May 20, 2016.

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mont Judiciary. When a parent lacks enough income to make mandated child support payments, the Family Division of the Superior Court refers that parent to a counselor at VocRehab Vermont. The counselor works with the parent to get at the root of the problem and then points him or her toward resources and services that can help.²⁶

According to Vermont's former OCS director Jeff Cohen, the court can order a parent to meet with a workforce development agent at the Department of Labor (DOL). The parent gets an appointment right away, and if he or she doesn't show up, the DOL notifies OCS. Thanks to a memorandum of understanding between OCS and the DOL, in some cases parents who are ready to go to work are referred to employers who have agreed to hire people on a trial basis.²⁷ Parents who are not job-ready get referrals

to other services, such as job training, counseling, mental health or substance abuse treatment, or assistance with housing and transportation.

As of January, 2016, Work4Kids had helped more than 420 parents make almost \$1 million in child support payments.²⁸

Parents behind bars

If parents fall behind in child support payments, under certain circumstances they can be incarcerated for contempt of court. During the 1990s, many agencies took an enforcement-first approach and didn't hesitate to ask judges to incarcerate noncustodial parents who fell behind in payments—an approach that is still employed to some extent today—with mixed results.

NYC CHILD SUPPORT ENFORCEMENT: MEETING PEOPLE WHERE THEY ARE

“The next frontier for the federal child support program is this: How do we work with the hardest-to-serve?” says Frances Pardus-Abbadessa, executive deputy commissioner of New York City’s Office of Child Support Enforcement (NYCOCSE).²⁹ New York is home to many wealthy people, but also to many who are just getting by. A morning in New York City’s family court paints a somber picture, with some parents struggling to stay employed, sober, and out of trouble with the law.

For Pardus-Abbadessa, it’s about meeting people where they are.

Pardus-Abbadessa believes that child support enforcement has to go beyond mere collection to achieve the deeper goals of helping children stay out of poverty and strengthening families. This is no easy task. “It is expensive to move someone from one quadrant to another,” she notes. Unlike the performance boosts that have come from greater interstate cooperation, automated payments, and expanded enforcement measures, efforts such as job training and other life skills programs can be much more labor-intensive and variable in their impact.

Nonetheless, Pardus-Abbadessa sees a gap that needs filling. “We believe most parents want to support their children, but there isn’t much in the program today to help those parents who are struggling to make their payments,” she says. “This is a challenge, but it is also an opportunity. Child support is one of the few programs that works with both parents. We could use the program to help connect fathers to work and to ensure their connection to their children stays strong.” She thinks the program would benefit from additional performance measures and federal incentives around debt reduction and right-sizing orders.

One thing that doesn’t help anyone is an unrealistically high support order and the unsustainable debt that soon follows. “Massive debt can have a lot of negative impacts,” says Frances Pardus-Abbadessa. They include driving parents to under-the-table work, driving a wedge between parents and their children, and fostering a feeling of despair—which leads to giving up. It also creates a lot of negative attitudes toward the child support program.

To help parents pay off their debt, NYCOCSE sponsored a “Pay It Off” program in 2016, which offered a \$2 credit for each dollar of debt payment received from qualifying parents. The program reduced debt by nearly \$4 million, or about \$7,000 per participating parent—an amount that can make a huge difference for people of limited means.³⁰ Other programs, including an effort to right-size orders, saw the percentage of low-income parents making their payments increase from 41 percent to 62 percent.³¹

Frances Pardus-Abbadessa says she would like to explore more changes in the way child support first connects with parents. She notes that court, where orders are established, is an inherently adversarial setting. She wonders whether hearings might be held in a more collaborative setting, where the parties might deal with issues of parenting time, custody, and visitation in addition to financial support. Right now, the child support program is strictly limited to the financial component. But for the parties involved, other issues are clearly linked; for example, being forced to pay support for a child you aren’t allowed to visit may seem unfair. There are challenges to implementing this approach. But as fewer child support cases arise from divorce—where issues of finances and parenting are determined at the same time—a new model might reduce some of the parental frustration we see today.

(Continued on next page)

Enhanced use of data also plays an important role in meeting parents where they are. Because the New York City program doesn't have its own enterprise data warehouse, there are limits to how much the city can accomplish with data. But in recent years, the agency has implemented data analytics tools that have helped the program become more efficient. For example, the city's early intervention program uses predictive analytics to identify which noncustodial parents receiving new orders are most likely to have challenges, and then pairs each of those parents with a caseworker who can reach out to answer questions and offer assistance.

Data also play a role in ad hoc efforts to literally find parents where they are. NYCOCSE recently used a data-match with city homeless shelters to help find custodial parents in shelters, bringing them much-needed financial assistance.

“The threat of incarceration is used heavily in some places, more sparingly in others,” notes Commissioner Vicki Turetsky at the Federal Office of Child Support Enforcement.³² She acknowledges that such threats can boost payments in the short term, but often at the cost of an ongoing positive outcome. “If your goal is consistent payments in the long term, jail is not the way to go.”³³

Incarceration often further erodes a parent's ability to earn enough money to support the children. It encourages some parents to simply give up on supporting their families and drives them to the underground economy. It also generates strong ill-will—particularly for those who have extenuating circumstances but fail to adequately make their case in court.

More and more jurisdictions are recognizing the downside of using jail time too frequently, instead reserving prosecution as a last resort for the most egregious offenders—those who willfully refuse to pay their child support despite having the means to do so.

While incarceration for failing to pay child support is less common than in the past, incarceration of parents for other reasons has become increasingly common. Approximately six times as many Americans are behind bars today as in 1974, when the federal child support program was established, and the overall incarceration rate is roughly 500 percent higher.³⁴ The population most likely to require child support assistance has been disproportionately impacted by this growth.

Inmates with child support obligations can see their arrears grow during their time in prison, where they have limited ability to earn money. While there are mechanisms to request modification of support orders, jailed parents don't always use them, or may not be aware of them. Upon release, such parents may face a mountain of child support debt, which often drives them to despair.

As child support agencies attempt to expand family services beyond establishing and enforcing orders, their attitudes toward incarceration are changing. After all, incarcerated parents are members of the family, too. “We collect to benefit children,” says Commissioner Turetsky. “We don't want to contribute to the cycle of remove and return.”³⁵ So more agencies have focused on making sure that child support orders, and the demands on incarcerated parents, are realistic. By helping parents preserve financial connections with their children, agencies can increase the chance of payments being made and foster emotional connections as well.

Making it easier to pay

Citizens transacting with government agencies today expect the same convenience and service they experience in their personal lives. It's a simple matter of psychology: The more effort required to do something, the less likely people are to do it. That's why behavioral economics emphasizes the importance of ease and access in nudging a change toward positive behavior. To encourage more noncustodial

Citizens transacting with government agencies today expect the same convenience and service they experience in their personal lives.

parents to pay child support and keep paying regularly, compliance has to be easy and feel easy.

While more than 70 percent of payments happen automatically through wage withholding, noncustodial parents who are self-employed need to use other payment options, such as check, cash, or credit card online payments. In many states, a parent who belongs to one of America's 9.6 million unbanked households must go to the child support services office to make their payment in person. That often means taking time off work to visit the agency during business hours—a difficult task for many. Even worse, some agencies won't accept cash at all, leaving unbanked parents with few options.

Electronic payment programs allow noncustodial parents without stable employment to make child support payments without worrying about paperwork or bank accounts. Several states are using this strategy to make paying child support easier. In 2014, the Nebraska Child Support Payment Center, the state's disbursement unit, began partnering with an electronic cash transaction network to give noncustodial parents an easy way to make payments in cash at hundreds of convenient locations. Besides cutting down on travel, this method offers a wider range of operating hours, so parents don't

have to step away from their work to make payments. "It is a positive move when we can provide noncustodial parents the ability to get cash payments to us quickly and efficiently," says Troy Reiners, assistant state treasurer. "It reduces the likelihood of enforcement action taken against them, and children receive the money they need and deserve without interruptions or delays," he adds.³⁶

Since August 2016, parents in Michigan with pending child support payments have been able to make them at 7-Eleven or Family Dollar stores around the state. They use a computer or smartphone to initiate the transaction on the state government's website. The site generates a code, which is then matched to the payment made at the store.³⁷ While users pay \$2 for this convenience, for many, this is less costly than taking time off from work and traveling to a child support office, or purchasing and mailing a money order.³⁸ Today, only five states in the United States offer this option.

Another method states are adopting to modernize the payment experience involves the use of self-service kiosks. Virginia's Department of Child Support Enforcement recently rolled out payment kiosks at all of its offices, allowing parents to conduct credit, debit, or cash transactions. After introducing the first kiosk, the state has seen an increase of \$3 million in child support payments.³⁹ Similar kiosks implemented in one California county reduced the time to make a payment by 60 percent.⁴⁰ Some states also offer autopay options—where the noncustodial parent's bank account is debited or a credit card is charged automatically each month—or mobile payment options. For example, California's mobile app, CACHildSup, allows parents to keep track of appointments, amounts owed, and payments made and also lets them make electronic payments.⁴¹

Modernizing the employee experience

Boosting workforce engagement

TWENTY-FIVE percent of graduating college students rank government as one of the top three industries where they want to work, yet a much smaller percentage actually decide to launch a career in the public sector.⁴² And while attracting new talent remains a challenge, retaining an agency's current workforce and keeping them engaged and motivated can be equally daunting. Given that replacing an employee costs an agency an average of \$150,000 in addition to the salary of the new hire, improving the employee experience and retaining staff is increasingly top of mind for many child support directors.⁴³

Talk to just about anyone in the child support program supervising Millennials and you'll hear a familiar refrain that goes something like this: After a month or so on the job, the new hire, fresh out of college, winds up in the supervisor's office. Having been trained on the agency's legacy system, the young employee decries this antiquated technology, which they must rely on to do their work. The Mil-

And while attracting new talent remains a challenge, retaining an agency's current workforce and keeping them engaged and motivated can be equally daunting.

ennial then explains why the job represents a retrograde career move, and that what they really need is a job with transferable skills to pad their resume.

Jeff Cohen, the former Office of Child Support director from Vermont, sympathizes with this sentiment. "In many programs the state of IT is completely inadequate," he says.⁴⁴

Beyond the antiquated technology issues that are particularly egregious to digital natives, workers young and old contend with large, unmanageable caseloads that are often assigned at random. They have difficulty prioritizing their work, and it's hard to see what impact they make with their efforts. While the mission of helping children draws them to child support, the inability to do the right work, on the right case, at the right time hampers their engagement.

Giving caseworkers visibility into the impact of their actions

What makes an employee miserable? According to Patrick Lencioni, author of the book *The Truth about Employee Engagement*, it's a combination of irrelevance, immeasurability, and anonymity.⁴⁵ Employees want to feel that their work is important. The ability to see the impact of their work is a vital part of that feeling.

Pennsylvania's analytics solution provides precisely that kind of visibility. Along with details on each case, the performance improvement module of Pennsylvania's solution gives caseworkers performance summaries for those cases over time. When

a caseworker can see, for example, that collections for a particular case went up after the caseworker initiated a notice of noncompliance, that employee understands how his or her work affects collection results and the overall status of the case. It's a little like a doctor seeing his patient's blood pressure stabilize after administering medication.

Giving caseworkers a view of the direct connection between their actions and performance metrics can reinforce a sense of purpose and connectedness to the job. The analytics component of the solution has also augmented caseworkers' decision-making capabilities and empowered them to prioritize their workloads, ensuring greater success for their efforts—which can lead to greater satisfaction.

Boosting employee engagement

With all the attention paid to improving the customer service experience, child support agencies often lose focus on their employees. But even small efforts can go a long way toward helping employees feel more connected to the workplace. Consider the case of Arizona's Department of Child Support Services (DCSS), part of the Department of Economic Security. DCSS launched a colleague engagement initiative that takes a "people first, people always" approach.

The initiative emphasizes three behaviors—contribution, teamwork, and growth. Staff members win recognition for going above and beyond, for length of service, or for positive customer feedback, and they are encouraged to nominate colleagues for awards. The agency implements weekly huddles to keep open lines of communication, maintain focused goals, and increase team spirit. Also, the Department of Economic Security Mentor Program helps employees identify their strengths, weaknesses, needs, priorities, and career goals through coaching and professional networking.

As seasoned staff age-out and retire, agencies often hire young workers. Unfortunately, many of those new hires quit early on if they don't have a positive

experience during their initial days on the new job. Employees assigned to a cluttered workspace or no workspace at all, left to find their way around the office alone, or given a 100-page handbook to read on day one, may quickly grow unhappy with the job.

To ensure that new recruits feel welcome and supported, Arizona's program also includes an enhanced onboarding process for new hires. It lays out activities that are considered the bare minimums for every new hire—for example, a formal meeting with the office manager, a tour of the office, an introduction to the office staff, a training calendar, and a detailed itinerary of required meetings for the first month. In addition, new staff engage in quarterly Q&A sessions, where they are encouraged to provide feedback on their initial exposure to their new careers and to evaluate the onboarding experience.

At its heart, Arizona's colleague engagement initiative is really about checking in with people and hearing their stories. It's about giving each new employee a buddy to hold them accountable for professional and personal goals, recognizing employees for good work, and creating the right conditions to build better connections in the workplace.

As a result of these efforts, the Arizona Department of Economic Security saw a five-fold increase in its overall employee engagement ratio in just one year. Scott Lekan, former assistant director at the department, attributes this improvement to small changes. "It was the little things, the personal touch," he says.⁴⁶ These results were reflected in the state employee survey, conducted through the Arizona Department of Administration.⁴⁷

A one-size-fits-all approach can't effectively meet the diverse needs of different segments of staff.

Understanding what employees need

An employee's satisfaction, commitment, and mission engagement ultimately reflect the sum of positive and negative experiences they have at critical moments throughout their careers. Studying people at work to understand when and where employees experience motivation, confusion, or challenges may help agencies better identify critical moments along employees' career journey—what designers call “journey mapping”—and design better services to meet the needs that arise at those points (see figure 6).

Younger employees may feel frustrated over having to use antiquated technology—green screens and mainframe computers—and not being able to use their technological know-how on the job. On the other hand, in agencies where systems are being modernized, more seasoned employees might find it difficult to abandon a familiar way of working and learn to use a new technology, or they might be skeptical about using analytics to determine the best course of action. Many employees cite data

management as their most time-consuming task—with up to 70 percent reporting that they have to enter the same data into multiple systems to do their jobs.⁴⁸ Agencies may consider how to reduce administrative tasks, freeing employees to spend more time on critical work.

A one-size-fits-all approach can't effectively meet the diverse needs of different segments of staff. Tailoring efforts to different constituents—whether that means creating specialized training courses to help veteran caseworkers use new systems, or developing contests, appreciation efforts, and social events to engage Millennial staff—can go a long way in boosting morale. For example, the sales organization at the United States Postal Service made an effort to connect employee contributions and business impact by getting peers to recognize employees who created “moments that matter” for customers. The organization identified critical moments and associated behaviors, and then set up a simple online platform to recognize when others demonstrated these behaviors—and saw overall employee engagement rise by 8 percent in the initial pilot group.⁴⁹

Figure 6. Improving the employee experience at child support agencies



Source: Deloitte analysis.

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The future

How to get there

CHILD support agencies can improve their performance, in some instances dramatically. Doing so, however, will require embracing new technologies and new approaches to providing services.

Here are some specific steps that agencies may consider:

1. Legislative consideration: Revise policies to match new realities

The new landscape of assisted reproduction, same-sex marriage, and shifting family definitions has not been fully codified into law, creating some uncertainty as to who has financial responsibilities and rights as a parent. Although these new forms of parenting currently impact a relatively small fraction of cases, state legislatures and Congress should consider clarifying legislation that touches on these areas.

2. Child support as a service

Since few noncustodial parents with jobs today evade child support, agencies that focus on better enforcement should see only incremental gains in collections. Working with parents who struggle to make payments could produce much better outcomes. Steps to consider include:

- **Leverage community-based support.** Agencies need to make it easier for staff and clients to tap into the host of community-based programs and resources that exist to help those struggling with unemployment, addiction, or release from prison.

- **Deepen relationships with workforce development agencies.** Formal agreements between child support agencies and allied agencies can help build collaboration and help parents find work.
- **Track what works and what doesn't to guide referrals.** Analytics can unlock a trove of insights on the effectiveness of a process such as referrals to public and nonprofit assistance agencies. Decisions on referrals should be rooted in evidence—what types of referrals are working with which populations?

3. Better connections with paying parents

In too many communities, child support agencies are unpopular. This negative attitude may promote uncooperative behaviors and spur parents to withhold support. Agencies can work to change these attitudes and drive new behaviors. Steps to consider include:

- **Right-size orders.** Many state-level child support agencies have embraced a “right-sizing” philosophy, but “super-sizing” still happens too often. Moreover, the process for obtaining a needed modification is often too difficult for many noncustodial parents. Both parents and children benefit when orders are appropriately sized and sustainable. Data on the effect of right-sized orders on collections can help build support for right-sizing within an agency. For example, one study determined that orders set above 19 percent of a noncustodial parent's income leads to lower performance in the form of lower compliance, arrears growth, and missed monthly payments. Keeping orders below this 19 percent threshold

can help assure the highest level of compliance.⁵⁰ In addition to preventing arrears growth, setting appropriate orders was found to increase the chances that noncustodial parents would continue to pay over time.⁵¹

- **Make connecting with the agency easier.** Mobile technology, texting rather than mail, convenient payment kiosks—all these service touches can make parents feel that they are valued and served by the agency.
- **Map your customer journey.** Much of what shapes a customer’s experience comes before and after an actual transaction. The environment of a courtroom, for example, can inspire dread and foster negative attitudes even before a support order is established. Finding out what a customer experiences, thinks, and feels at every step of the process can reveal pain points and opportunities for agencies to improve attitudes and outcomes.
- **Revisit communications.** Too often, the legalistic language of enforcement and threats of punishment foster fear and anger, rather than cooperation. Behavioral economists tell us that sometimes honey really does work better than vinegar.

4. Modernizing the legacy systems that underpin the program

Older systems are often expensive to maintain and may limit an agency’s ability to leverage data effectively. Investment in new systems can pay dividends by helping the agency earn larger federal incentive payments. Modernization can also bring in operational improvements.

Modernization doesn’t have to entail a rip-and-replace approach, but can be carried out through a spectrum of options, with varying degrees of costs, benefits, and complexity.

- **Maintain status quo.** Continue to maintain the existing child support case management system through regular operations and bug fixing.

- **Enhance existing system.** Augment the existing core system with new applications and data capabilities to meet established requirements.
- **Transfer existing system.** Implement a newer federally certified child support system being used in another state.
- **Custom build.** Develop and design a system that fully meets all of the established state requirements (functional and technical) from the ground up.
- **Develop a hybrid solution.** Combine the custom build and transfer existing system options.
- **Leverage existing IT systems.** Through asset reuse, new systems can build on existing systems, such as recently implemented, integrated eligibility systems. This tactic can provide a high degree of standardization across a state, benefit the agency, workers, and citizens, and support federal health and human services interoperability initiatives.

5. Leverage data to drive better results

Data-driven performance is second nature in child support enforcement. Recent advances in data science make it possible to boost performance through better use of data.

- **Segment the caseload.** The needs of cases are not all equal. This recognition is giving rise to a new wave of experimentation, rooted in the premise that customized program design and delivery can lead to better outcomes, based on a deeper understanding of the client.
- **Use data analytics.** With or without a modern IT infrastructure, agencies can use analytics to personalize the services they deliver. By making use of the vast amount of historical data available, agencies can maximize the ROI on enforcement actions. This can fundamentally change the way work gets done and maximize federal incentive dollars paid to child support agencies.

6. Improve the employee experience to attract top talent

An engaged workforce is often central to a high-performing organization. Particularly when introducing new technology, it's beneficial to keep your employees top of mind.

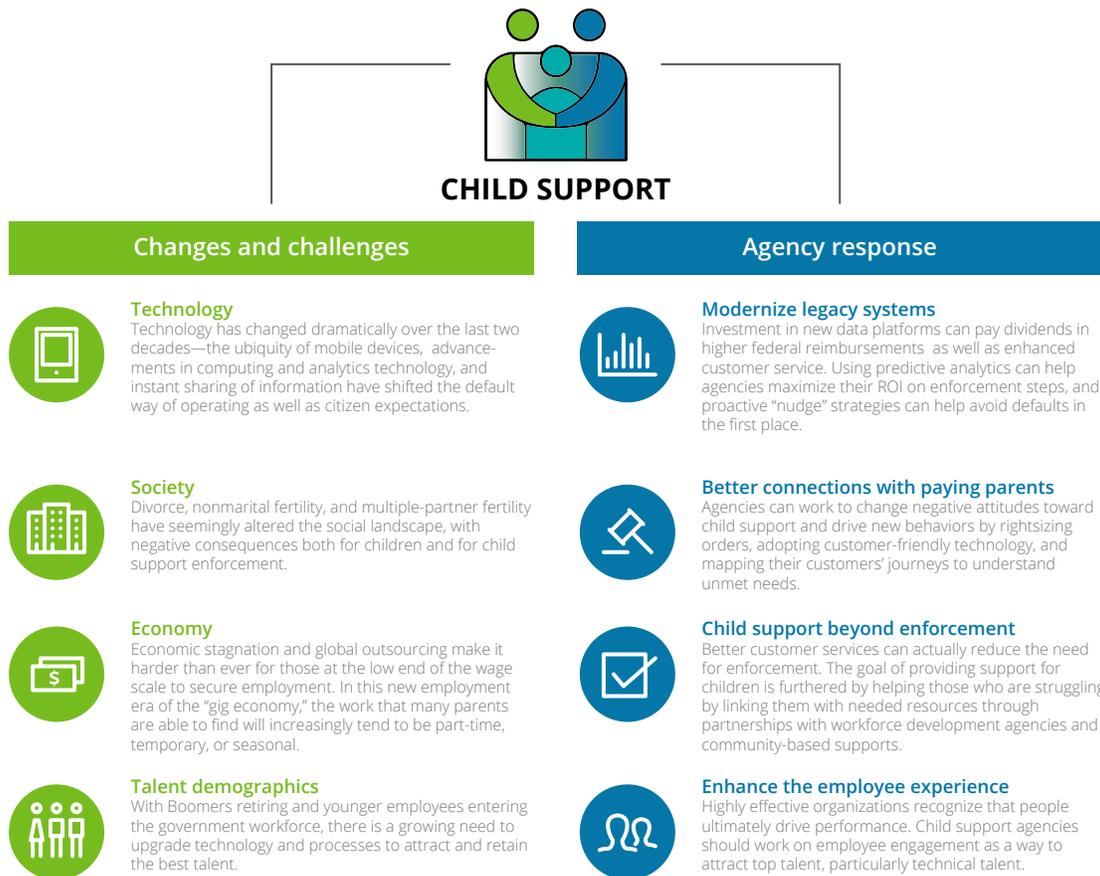
- **Gather data on employee sentiment.** Patterns in annual satisfaction surveys can identify specific sets of employees with unique needs—for example, those who need additional resources or training to perform their jobs or new hires who may feel overwhelmed or frustrated.
- **Co-create a unified vision for service delivery.** Tap into employees' expertise when

building tools that impact their work. Co-designing solutions with employees can make them feel more engaged and also result in better processes.

Looking ahead

Throughout its history, the child support program has adapted successfully to changing circumstances. When it comes to ensuring that parents with means contribute to the upbringing of their children, the program is now quite successful. To sustain this success, and to improve itself in the future, the program must continue to evolve, embracing new technologies and new approaches to service, and improving workforce engagement (see figure 7). The welfare of millions of children depends on the ability of child support agencies to deliver the best possible service.

Figure 7. Evolving child support for the modern age



Source: Deloitte analysis.

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