

Web-Based Child Support Customer Services for Parents

Promising Practices Guide

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Executive Summary

Web-based customer services have had a profound and positive impact on how child support agencies do business and how well clients feel they are treated. The Internet makes services more accessible to parents, contributes to a more transparent system, and informs and educates parents. State child support agencies report up to 10,000 visitors to their website per day and up to 350,000 registered users of case-specific web-based services. The demand for web-based services is likely to increase. Recent trends indicate that computer access and usage continue to grow and more individuals are paying bills and managing accounts electronically. This increases the expectation of obtaining consumer services from child support websites.

It is hoped that the information contained in this Guide, and the examples provided, will encourage States to reassess their own websites and consider ways in which the Internet can improve agency customer service. The information in this Guide was obtained by reviewing the child support websites of all 50 States and the District of Columbia, as well as the Federal Office of Child Support Enforcement (OCSE) website, OCSE reports and documents, and other resources. Because the websites for the Tribal IV-D agencies are relatively new, they were not included in this research. Researchers also held telephone conversations and email exchanges with representatives of 18 States that appeared to have advanced features on their websites. Some of the States with the more notable advanced features are: Alaska, California, Colorado, Iowa, Georgia, Massachusetts, Minnesota, Oregon, Pennsylvania, and Washington.

This study found that State child support websites serve the basic, important function of delivering critical information to clients. Most websites provide information on how parents can:

- Contact the agency and/or caseworker;
- Apply for services;
- Make payments; and
- Receive payments.

Further, websites often provide this information in ways that are accessible to non-English speakers and those with disabilities.

Many websites also provide key and innovative interactive features that allow clients to:

- Access online account payment information;
- Look up key case events and actions;
- Receive automatic messaging from child support of upcoming events and actions;
- Use child support guidelines calculators;

- Use tools to help determine whether the parent may qualify for an order modification;
- Make partial, online applications for services;
- Use online tools that facilitate caseworker contact;
- Sign up for automatic withdrawal and customer-directed autopay;
- Use tools for contacting and communicating with caseworkers;
- Provide an address change or employer information update, or inform the agency of tips to help locate a parent;
- Use searchable databases of unclaimed child support and court child support dockets; and
- Download child support forms.

The greatest benefit of web-based customer services is that they are “self-service.” Parents want the convenience of conducting child support business on their own time schedule without office hour restrictions or call waiting times. Self-service also benefits child support agencies by reducing workload and data entry errors if the information entered by parents is transferred to the automated system.

Tips for States Contained In This Report

- ***Provide core, static information.*** Core information — telephone numbers for field offices, how to apply for services, and how and where to make payments — should be prominently displayed on the website. The most effective websites provide links to this information on the child support homepage.
- ***Provide information in other languages.*** Many State websites provide information in other languages including downloadable forms and interactive functions. Massachusetts’ website links to a free translation tool that can translate English into 10 different languages.
- ***Provide accessibility for individuals with disabilities.*** Websites should be accessible to individuals with disabilities. Most States that require websites to be accessible to individuals with disabilities offer “how to” resources. In addition, Federal resources are available at: <http://www.section508.gov>.
- ***Research State requirements for websites.*** Many States impose design and security requirements on agency websites. For example, the State may have certain color and font requirements. It also may require that passwords be changed every 60 days.
- ***Develop content that is concise and written in simplified language.*** OCSE’s Data Standards Registry (DSR) is a very good resource for child support terminology. It consists of recommended data element definitions; see <http://www.acf.hhs.gov/cse/dsr/> for more information. This leads to greater consistency and is particularly beneficial to parents with interstate cases.

Many State websites also have good examples of simplified language. Other resources include <http://www.webcontent.gov>; <http://www.plainlanguage.gov>; and <http://www.useit.com>.

- ***Ensure that caseworkers have access to the same information viewed by parents.*** If parents have a question about their web-based information, they are likely to telephone child support staff. To resolve these questions, staff needs to see the same information that the parent is viewing. In interstate cases, it is also beneficial if the interstate worker can view the same information.
- ***Anticipate and prepare for possible changes in staffing needs.*** If a new web-based service results in more mailings of information such as Personal Identification Numbers (PINs), or authorization codes, expect that some mailings will be returned because of bad addresses. If a new web-based service generates more email reminders, expect more telephone calls. In short, anticipate the possible impact of new web-based services on workload and plan staffing changes to address them.
- ***Prepare for periodic updates as new information becomes available and rules change.*** Some website information and functions may need to be periodically updated. For example, guidelines calculators may need to be updated annually for changes in indexes or tax code. Assign staff or a working group to handle these updates and rule changes.
- ***Provide a glossary of child support terms and enforcement remedies.*** Glossaries are useful for parents who want more information or details. The glossary should be written in simple language, reference its authority, and list action criteria and exclusions.
- ***Provide pop-up help text.*** This is similar to the glossary but is activated by a user scrolling over a particular word (e.g., “suspended payment”) or a line on a form to obtain help text in a pop-up manner.
- ***Let parents know when addresses are bad and other key information is missing or incorrect.*** Some States place requests on parent accounts to supply missing information when addresses are bad or employer verification is lacking.
- ***Use a modular design with different threads to write code.*** This approach avoids necessitating that all web-based customer services cease when there are updates and upgrades.
- ***Adopt proven technology and practices such as those used by the online banking industry to secure confidential information.*** Relevant banking industry procedures include the use of “strong” passwords that require a mix of letters, numbers, capitalization, and symbols. They also allow online account users to develop their own user names and passwords, which are easier for users to memorize. In addition, it would be helpful to have secure auto-resets to assist users who forget passwords.
- ***Adapt code from another State and write code that can be easily shared.*** States retain the software ownership rights to computer code developed through Federal Financial Participation (FFP) and must share it with other States and OCSE, if requested. Transferring code between States could be more effective if developing States also generated documentation that could be used by computer programmers in recipient States.

- ***Allow access to payment information.*** A print option, particularly for a one-year history, is very convenient for parents who may need to provide documentation of income for public assistance programs and loans. States should also offer parents the opportunity to sign up for email notification that a payment has been received, posted, or missed.
- ***Secure all email notifications.*** Confidential information should be kept out of email notifications for added security. For example, simply state, “A payment has been received” and instruct the parent to access his or her account for details.
- ***Supply online child support calculators.*** Both web-based and downloadable calculators that can be operated from a laptop should be offered so parents and courts have access to the same calculator. Allow the version used by caseworkers to be automatically uploaded and saved on the statewide automated system. Work with the courts to ensure that the guideline has been interpreted appropriately and that the calculator does not “over-calculate” by determining an order amount for situations that the guidelines do not address.

Chapter 1: Introduction

Purpose of the Study

This Guide is designed for child support agencies to learn how States are providing parents with information via websites, and how they are offering parents the opportunity to interactively get and share information about their own cases without visits or calls to child support offices. The Guide focuses on some of the more advanced features of web-based customer services that exist today for parents.¹

Among the specific topics addressed in this Guide are the following:

- Evidence that web-based services are used by and benefit child support clients;
- Evidence that web-based customer services can benefit child support agencies;
- Ideas regarding the types of information that may be posted on websites that will be most useful to clients;
- Approaches to make the information available to special populations, such as clients with disabilities or those for whom English is a second language; and
- Interactive functions that may be added to websites to allow clients to interact with the child support agency regarding their own individual cases.

We hope that the examples highlighted in this document will encourage States to reassess their own websites and consider ways in which the Internet can improve agency customer service. Indeed, based on our conversations with experts in the field, the greatest perceived benefit to web-based services is that it is “self-service.” Parents increasingly want and expect self-service. Parents with other online accounts (e.g., banking accounts) expect the same level of convenient, web-based customer service from child support agencies. They want access to their account information 24 hours a day, 7 days a week, without waiting to speak to or meet with a caseworker.

The information in this Guide was obtained by reviewing the child support websites of all 50 States and the District of Columbia, the OCSE website, OCSE reports and documents, and other resources. Because the websites for the Tribal IV-D agencies are relatively new, they were not included in this research. Researchers also held telephone conversations and email exchanges with representatives of 18 States that appeared to have advanced features on their websites. Some of the States with the more notable advanced features are:

¹ This Guide focuses on website services for custodial and noncustodial parents. OCSE provides many resources for web-based services for employers and interstate caseworkers. More information about employer services and services for interstate caseworkers can be found, respectively, at: the OCSE’s websites at: <http://www.acf.hhs.gov/programs/cse/newhire/employer/home.htm> and <http://www.acf.hhs.gov/programs/cse/pol/DCL/2008/dcl-08-29.htm>

Alaska, California, Colorado, Iowa, Georgia, Massachusetts, Minnesota, Oregon, Pennsylvania, and Washington.

The Argument for Web-Based Services

State child support agencies have made many enhancements to their web-based customer services since OCSE conducted training to promote the development of web-based customer services in 2002.² At that time, only a few States had extensive web-based services. Today, all State child support agencies have some form of web-based services.

At a minimum, all State websites contain some “static” child support information. This consists of non-case specific and general information about child support services. Almost 45 States also contain interactive functions that allow users to obtain information specific to their child support case or situation once they “interact” — enter information — on to the website. An example of interactive information is the ability of a parent to access payment information on his or her account. In all, the breadth and capacity of both static information and interactive services vary considerably among States.

Despite the fact that many parents in the IV-D caseload are generally low income, many have access to the Internet. This is evident by the numbers of visitors to State child support websites. A few examples demonstrate this point.

- Colorado has a child support caseload of about 150,000 and receives about 4,000 visitors to its website per day. Approximately 47,000 parents have registered for online account services. Over the past four years, Colorado increased the number of registered users by about 120 to 150 parents per week, which outpaces general increases in the caseload.
- New Jersey has a caseload of about 350,000 and receives almost 10,000 visitors to its website per day.
- The number of registered website users in Washington has increased from about 1,400 users in 2002 to about 102,000 users in 2008, out of a total caseload of 350,000.
- In Pennsylvania, about 3,300 new users – somewhat more than half of whom are custodial parents – register each month. In all, Pennsylvania has almost 350,000 registered users out of its 500,000 open cases, and almost two-thirds of the website users are custodial parents.

The evidence that parents benefit from the flexible hours offered by websites is demonstrated by the fact that some States report the greatest traffic during weekdays and normal business hours. This suggests that parents may be accessing child support websites before work and during work breaks, as well as after hours, or on weekends.

² More information about the 2002 training can be found at the OCSE website: <http://www.acf.hhs.gov/programs/cse/pol/DCL/2002/dcl-02-16.htm>

Self-service benefits child support agencies as well as their clients. Web-based services provide an efficient and cost-effective means for delivering services. Several States have noticed a decrease in call volume after going live with their website. For example, a child support administrator from Minnesota strongly believes that the expansion and acceptance of web-based services have contributed to the 25 percent decrease in customer calls experienced in her State.

In addition, as is discussed in more detail later, allowing clients to directly submit address changes and other information online avoids the need for data entry and the potential of data entry error.

The need for more web-based customer services for parents and enhancements to existing services will grow as the general population becomes more computer literate and computers become more accessible. A 2003 Current Population Survey (CPS) conducted by the U.S. Census found that 62 percent of U.S. households have a computer and 55 percent have Internet access (Day, Janus and Davis, 2005). The CPS survey also found that these trends vary by income: 41 percent of households with an annual income less than \$25,000 have a computer and 31 percent have Internet access. In contrast, 67 percent of households with an annual income of \$25,000 to \$49,999 have a computer at home and 57 percent of these households have Internet access. Nonetheless, another study found that more low-income households are getting computers. The number of low-income households with computers nearly tripled from 1990 to 1997 (U.S. Department of Labor, 1999).

Chapter 2: Static Information

Types of Static Information Available

A basic but important function of child support websites is the immediate delivery of critical information to clients. Outlined below are the key types of static information found on child support websites:

Additional contact information. All State websites provide basic contact information and most provide contact information for field offices. A few do not provide the telephone number of the field office, although some of these States may provide customer services through a centralized unit rather than through field offices. Some States go beyond basic contact information. For example:

- Alaska also lists the email addresses of individual workers by their case assignment (e.g., interstate establishment, license enforcement).
- Oregon informs clients that they will “accept collect calls” under the telephone number of each of their field offices.
- Some States, such as Massachusetts and Washington, provide an interactive feature that allows customers to find their nearest child support office or courthouse by entering their zip code.

Applying for services. Almost all State websites (48) post information about how to apply for child support services. About half of all States place a “How to Apply” link from the homepage to an application webpage. However, the application page is somewhat obscure in several State websites. It requires two clicks from the homepage in 14 States, and three clicks from the homepage in three States. The application webpage typically describes the process and provides instructions and a downloadable application form in PDF format.

Making payments. States vary considerably in the range of payment options they readily describe on their websites, although 48 States post some information about where and how to submit child support payments on their websites. Most State websites (38) provide information about how to send a payment via mail. About half of State websites provide information about how to make a payment through automatic withdrawal from a bank account, or offer information about how to make an online payment. This may include credit card options, automatic withdrawal, and other electronic options. Less common website features related to payment include:

- Five State websites describe how to pay by telephone;
- Five State websites describe how the obligated parent can sign up for employer withholding;
- Four State websites describe how to pay through Western Union; and

- Three State websites describe how to make in-person payments.

Additional States are known to accept payments through the approaches cited above, but they do not readily broadcast them on their websites.

Receiving payments. Almost all websites (49) post information about how child support receipts can be directly deposited into the custodial parent's bank account. In addition, many State websites (36) post information about how child support receipts can be transferred to a prepaid credit or debit card.

Information in Other Languages

At least 21 State websites provide some child support information in languages other than English. Typically, the information is static information and often includes informational brochures in another language (e.g., brochures explaining order modification) that can be downloaded. Spanish is the most common foreign language. Washington provides informational brochures in nine languages: English, Cambodian, Chinese, Korean, Laotian, Russian, Spanish, Somali, and Vietnamese. Washington makes these brochures easily accessible by prominently displaying links to the brochures in each of these languages at the top of the Washington State child support website. One of the reasons Washington translates its brochures in so many languages is because of a requirement imposed by a former Washington governor. Over time, Washington added other languages in response to customer requests.

Spanish is the language most commonly used for interactive functions. For example, Georgia, New Mexico, and Texas provide the same interactive information (e.g., payment history, case status) in both English and Spanish. The Georgia website is actually a *Portal de servicios para miembros*, that is, a portal for services explained in Spanish. It contains the same information as the Georgia website in English.

The Georgia child support services homepage greets users with:

Welcome to the Office of Child Support Services.

The Georgia Department of Human Resources, Office of Child Support Services (OCSS) helps children by enforcing parental responsibility to pay financial support.

All Georgia families have access to OCSS services, which include assistance with...

[En español](#)

By clicking on *en español*, users enter the Spanish portal. They can use interactive services translated into Spanish, including an automated child support guidelines calculator.

The Spanish portal was one of the features Georgia contracted for when it hired a vendor to develop its original child support services website. The vendor relied on a software pro-

gram to translate the English version of the website into Spanish. Georgia is currently updating its website using in-house staff. It plans to update the Spanish portal as well, but has not determined whether to use a translation software or a personal translator to add cultural context. Georgia does not track the number of users entering the Spanish portal.

Massachusetts relies on a very simple and cost-effective solution to meet customer requests to translate child support information into other languages: the State posts instructions and a link to <http://dictionary.reference.com/translate/> (see Figure 1). This is a free, online service that can translate English into 10 different languages including Spanish, the language most frequently requested by Massachusetts customers. Massachusetts finds that, on average, over 80 users per month link to the translator.

The tool also translates from these languages into English. The user simply pastes the words that he or she wants translated into a box and toggles the “translate” button. The tool, which is part of dictionary.com, contains a disclaimer that it does not yield a perfect translation but in most cases will convey a general sense of the original text.

Massachusetts has received a few comments and no complaints about this tool, and recommends that other States also post a similar link to enhance customer self-service and reduce the amount of direct communication between parents and caseworkers.

Figure 1.

Translation Tool

Disclaimer: This translation tool is provided to assist you in translating information posted on the CSE web site. The Commonwealth does not warrant that the site will be uninterrupted or error free, nor do we make any warranty as to the results that may be obtained from the use of the site, or as to the accuracy or completeness of the translation. While this tool may result in an understandable translation, it may not be precise.

How to Use: You can either cut and paste the web page contents to the "To translate plain text" box or type in the address (found at the top of your screen on whatever page you are trying to translate) in the "To translate a Web page" box.

http://www.mass.gov/?pageID=dorterminal&L=5&L0=Home&L1=Individuals+and+Families&L2=Child+Support+Services&L3=Help+%26+Resources&L4=Online+Tools&sid=Ador&b=terminalcontent&f=cse_service_translationtool&csid=Ador

Accessibility to Individuals with Disabilities

Some States (e.g., Oklahoma) have State-specific requirements that the content and tools of agency websites be accessible to persons with disabilities. This typically involves accommodations for:

- Screen readers that read computer text aloud to people with visual impairments;
- Dynamic Braille displays for individuals with visual impairments who are also deaf; and
- Other mechanisms that help transmit website information to individuals with disabilities.

Most States with accessibility requirements publish information through a centralized State agency such as a State department of central services or public information.

A similar Federal requirement exists for Federal agency websites. The Federal requirement is known as Section 508 of the 1998 Amendment to the Rehabilitation Act. The website devoted to this requirement, <http://www.section508.gov/>, contains comprehensive information and references to resources on how to make websites more accessible to individuals with disabilities. Much of the information is also useful at the State level.

Chapter 3: Key Interactive Functions

This chapter of the report describes the following key and innovative interactive functions of child support websites:

- Online account payment information;
- Look-up of key case events and actions;
- Automatic messaging from child support of upcoming events and actions;
- Child support guidelines calculators; and
- An interactive tool to help a parent determine whether he or she may qualify for an order modification.

Chapter 4 covers a variety of more unique, interactive functions that some States have implemented. These include:

- Partial, online applications for services;
- Online methods for signing up for automatic withdrawal and consumer-directed auto-pay;
- Tools for contacting and communicating with caseworkers;
- Online tools to initiate an address change or employer information update, or to inform the agency of tips to help locate a parent;
- Searchable databases of unclaimed child support and court child support dockets; and
- Downloadable child support forms.

Detailed information about the child support agency's interactive functions for each State and the District of Columbia is available from an undated compilation posted on the OCSE website: http://www.acf.hhs.gov/programs/cse/stsys/dsts_auto_wbcs.html.

Access to Account Payment Information

Through in-depth surveys and focus groups of parents (PSI, 2002), Colorado learned that what parents want the most from a child support website is information about payments on their case. Colorado found this to be the top priority for both noncustodial and custodial parents, but especially custodial parents, because they may be waiting for the child support receipt before they pay bills or make other family expenditures.

When Colorado obtained this information in 2002, only a few States provided interactive, web-based customer services. Today, at least 42 States allow parents to view payment activity on their case online. With over 70,000 hits in a month, Colorado has indeed found that payment information is the most frequently viewed webpage. Several other States also report that the payment information is the most frequently viewed child support web-

page. Parents use the information to confirm payments and to document income for other public assistance programs or loan applications.

To access account payment information, most States first require the parent to open an online account. Typically, a parent makes the request by telephone or mail and the agency then mails a password or PIN number to the parent at the address on the automated system. The mailing accomplishes two things: it safeguards the information, and it encourages parents to maintain a current address with the child support agency. Some States automatically set up an online account with each new case. Minnesota issues the custodial parent an online account when he or she opens the case and also issues the noncustodial parent an online account once the order is established. Minnesota includes information and instructions for accessing the online account with a “Welcome” package that is mailed to the parent.

Figure 2: Screenshot of Payment Information Available to Colorado Customers
None, no public demonstration

The screenshot displays the Colorado Department of Human Services (cdhs) website interface for Child Support Enforcement. The header includes the cdhs logo and the text "Colorado Department of Human Services people who help people". The main navigation menu includes "Parents", "Employers", "CSE Workers", "Partner Agencies", and "My Information". A secondary navigation bar contains "Home | FAQ | Contact Us" and "Logout".

The main content area is titled "Account Summary" and displays the following information:

Arrears Balance	
Total	\$533.43
Last Payment Received by FSR	
Received Date	01/08/2007
Amount	\$100.00

Below the account summary is a section titled "Select Account or Case" with a dropdown menu and a "View" button.

A "Disclaimer" section at the bottom states: "The balances are provided as a convenience to you. The amounts shown are not a legal notice of the balances on your account. They may not reflect recent modifications to your support order. Per Colorado State statutes, child support arrears may be subject to interest, which may not be included in the balances shown. If you disagree with the amounts shown, please contact your county child support enforcement unit."

On the right side of the page, there is a sidebar menu with the following items:

- Obligor: CHRISTOPHER HENSON
- Obligee
- FSR Account No.
- Account Summary
- Payment History
- CO IV-D Case No.
- Case Status
- User Profile
- Parent Profile

In a few States with secured sites, the request to open an account can be made online and is granted online. For example, Washington State grants immediate access to custodial parents and non-custodial parent to view case payment information; however, Washington State cannot grant the same immediate access to noncustodial parents who want to pay

online. Autopay options cannot be initiated immediately due to accounting limitations. Instead, the noncustodial parent can set up a user name, password, and “hint” question like the custodial parent does, but he or she must wait to receive his authorization code to be delivered in the mail before he or she can view his or her account.

Description of payment information. States generally keep payment information simple, short, and devoid of superfluous information and complicated child support terms. (See Figure 2 for an example from Colorado.) Payment information typically includes:

- The order amount;
- The date and the amount of the last payment;
- Payment history;
- Payment frequency; and
- The payment source for noncustodial parents and the method payments are received for custodial parents.

At least a year of payment history is ideal. As several States have found, customers often request payment documentation for the last year because it is what they need as income documentation for a mortgage or consumer loan. The length of history that States actually provide varies from a few months to several years. This depends on what is readily available from the automated system that is accurate and expressed as a monthly or annual amount rather than in ledger format. Most States breakout payments and amount due by current support and other support, such as medical support or monthly arrears payments, if appropriate. A few States, such as Minnesota, also report arrears balances.

Print payment option. Colorado added a “Print Payments” to its payment screen. This provides parents with documentation that they may also need to determine eligibility for other public assistance programs. Colorado finds that it is often the last page viewed by customers. This suggests that users access their account and print their payment records.

Other interactive options. Some States complement the account payment information with additional options. These States may give parents the option of an automatic notification when a new payment is posted. In Washington State, payers can view their payments and make a payment from the same online account. Both of these features are discussed in more detail later in this Guide.

Payment information is provided in real time. Most of the web-based payment information is available in real time and reflects the actual information on the statewide automated system. The advantage is that both the customer and the caseworker have access to the same information simultaneously.

Payment Information: Challenges, Solutions and Tips

PINs sent to bad addresses. Colorado and other States have found an unexpected number of returned mailings from obligated parents who had not informed the State of their most current address, but who requested an online account. In fact, the volume was so large for Colorado that it had to allocate a part-time staff person to handle the problem.

Impact on telephone inquiries to caseworkers. Despite widespread concern that posting payment information online would generate more telephone inquiries to staff, actual experiences appear to vary among states, with some experiencing increased call volume and others experiencing reductions. The variation appears to stem from differences in the information posted, how understandable it is to parents, and whether the parent's previous information matches online account information. Nonetheless, several States recommend preparing for an increase in telephone volume when developing online accounts or making major content changes to the accounts.

Same information accessible to caseworker. Interviewed administrators from a few States emphasized the importance of parents and caseworkers viewing the same information. This helps parents and caseworkers reconcile account differences quickly. Either the caseworker must have access to the parent's online account or the parent's online account must closely mimic what is on the automated system.

Case Events and Actions

Many self-service websites allow registered users to view a chronology of recent case events and actions as part of their online accounts. The information may include recent or upcoming hearings and enforcement and establishment actions (e.g., genetic testing). The 2002 Colorado needs assessment found that a list of case events was the second most desired web feature among parents, behind payment information.

Specific case actions. States vary considerably in what case events and actions they post. Below are some examples.

New Jersey posts:

- Scheduled enforcement hearings;
- Notice of cost of living adjustment; and
- Notifications of case closures, vacated orders, and satisfaction of arrears.

Virginia permits custodial parents to see whether the following events have occurred:

- Credit agency reporting;
- Issuance of notices regarding income withholding;

- Liens;
- Driver's license suspension;
- Scheduled court dates; and
- Certification of arrears for a Federal tax refund offset.

Minnesota provides a large repertoire of case activity information in its online accounts, including:

- Current case status;
- Upcoming hearings;
- Initiations of enforcement by individual action (e.g., password denial, license suspension);
- Changes in child's healthcare coverage information;
- Records of income withholding, including changes in employers and the amounts withheld;
- Whether the case has been assigned to locate status; and
- Other case actions and events.

As shown in Figure 3, Minnesota organizes this case activity information into “enforcement remedies” and “actions taken in last 90 days.” In contrast, most States will organize all of the information under case activity, but provide less information and fewer details than Minnesota.

Minnesota's approach allows users to see what specific enforcement activities are currently in use and the stage of each particular activity. The site may show that a notice for driver's license suspension was sent, the license is currently suspended, or that a payment plan has been signed. The Minnesota website also has an extensive glossary of terms. This allows parents to check on an enforcement remedy being taken on their case immediately.

Differences between noncustodial and custodial parents. Most States post the same information on case activity for custodial and noncustodial parents. One exception is Virginia, where only custodial parents have online access to information on enforcement actions. The rationale is that the noncustodial parent receives legal notification of actions, while the custodial parent does not.

Interstate worker access. Another feature of Colorado's case activity information is that interstate workers can access it. This means the Colorado worker, an interstate worker, and the parent can view the same information about a case. Currently, Colorado and other States are expanding their case activity information to implement Query Interstate Cases for Kids (QUICK). OCSE's QUICK is a browser-based application that allows States to view interstate case data.

Figure 3: Screenshots from Minnesota's Demonstration: Case Actions



Minnesota Department of **Human Services**

Minnesota Child Support Online for Participants

[Using This Site](#)

[Child Support Terms](#)

[Child Support Topics](#)

[Frequently Asked Questions](#)

Case Process

PETUNIA SWAN

Case 0000001234 01 with OLIVER ROBBINS

The case is in the [enforcement](#) process.

The [child support agency](#) is enforcing the [court order](#) for support. The agency uses a variety of tools to enforce support orders.

Enforcement Remedies

Other enforcement remedies may be in use that are not displayed

PETUNIA SWAN

Case 0000001234 01 with OLIVER ROBBINS

The following enforcement remedies are in use:

- [Passport Denial](#) (The obligor signed a payment plan)
- [Credit Bureau Reporting](#) (Notice sent to the obligor)
- [Project Intercept](#) (Active)
- [Driver's License Suspension](#) (Active)
- [Student Grant Hold](#) (Active)

Get more information about [enforcement remedies](#).

Case Events: Challenges, Solutions and Tips

Content to include. Selecting the content and writing the text about case events is challenging. The goal is to provide information, but also to keep the text short and at a level understandable to parents, and to avoid text that would be confusing.

Detail and wording. States have used different approaches to try to find the right level of detail and wording. These include:

- Convening large workgroups to review content and text;
- Using focus groups with parents to test their response to various webpage formats, content, wording, and colors, as was done in Colorado;
- Asking customer service representatives to provide input based on their firsthand knowledge of what information parents typically seek;
- Researching other child support websites and online banking services to obtain examples of how they approached these dilemmas;
- Adapting another State's content or text, as Arizona adapted Colorado's website;
- Exploring online tools for developing websites (e.g., <http://www.plainlanguage.gov>; <http://www.usa.gov/webcontent/>; <http://www.useit.com>; and <http://www.section508.gov>, as Minnesota did; and
- Devising content mimicking what is available from a voice response unit.

QUICK. It may be useful to refer to the OCSE Data Standards Registry that includes data elements and definitions used by States who have implemented a similar web-based program for interstate cases called QUICK. Although designed for interstate workers, States could adapt QUICK content for custodial and noncustodial parents' accounts. Further, parents with cases in more than one State would benefit from both States using the same child support terminology and definitions. More information about QUICK can be found at the OCSE website at: <http://www.acf.hhs.gov/programs/cse/pol/DCL/2008/dcl-08-29.htm>.

Automatic Messaging

Some States (e.g., Pennsylvania, Georgia, Washington) offer parents the option to receive automatic notification or "e-reminders," as they are called in Pennsylvania. Georgia sends over 2,500 alerts in a typical month. The most common automatic notification is confirmation of a payment. Georgia offers automatic messaging for numerous events such as:

- Notification that a payment was made;
- Notification that a payment is late;
- Notification that a late payment is received;

- Notification to the noncustodial parent of free job training programs, fatherhood programs, and other information;
- Reminders of upcoming appointments and court dates;
- Updates on the status of service of process;
- Notification when a new support order is established;
- Notification when the case needs updated information (e.g., parent's address is no longer valid);
- Notification when the case is closed;
- Notification of referral to genetic testing; and
- Notification when genetic test results are available.

Washington State offers parents automatic notification for fewer events such as:

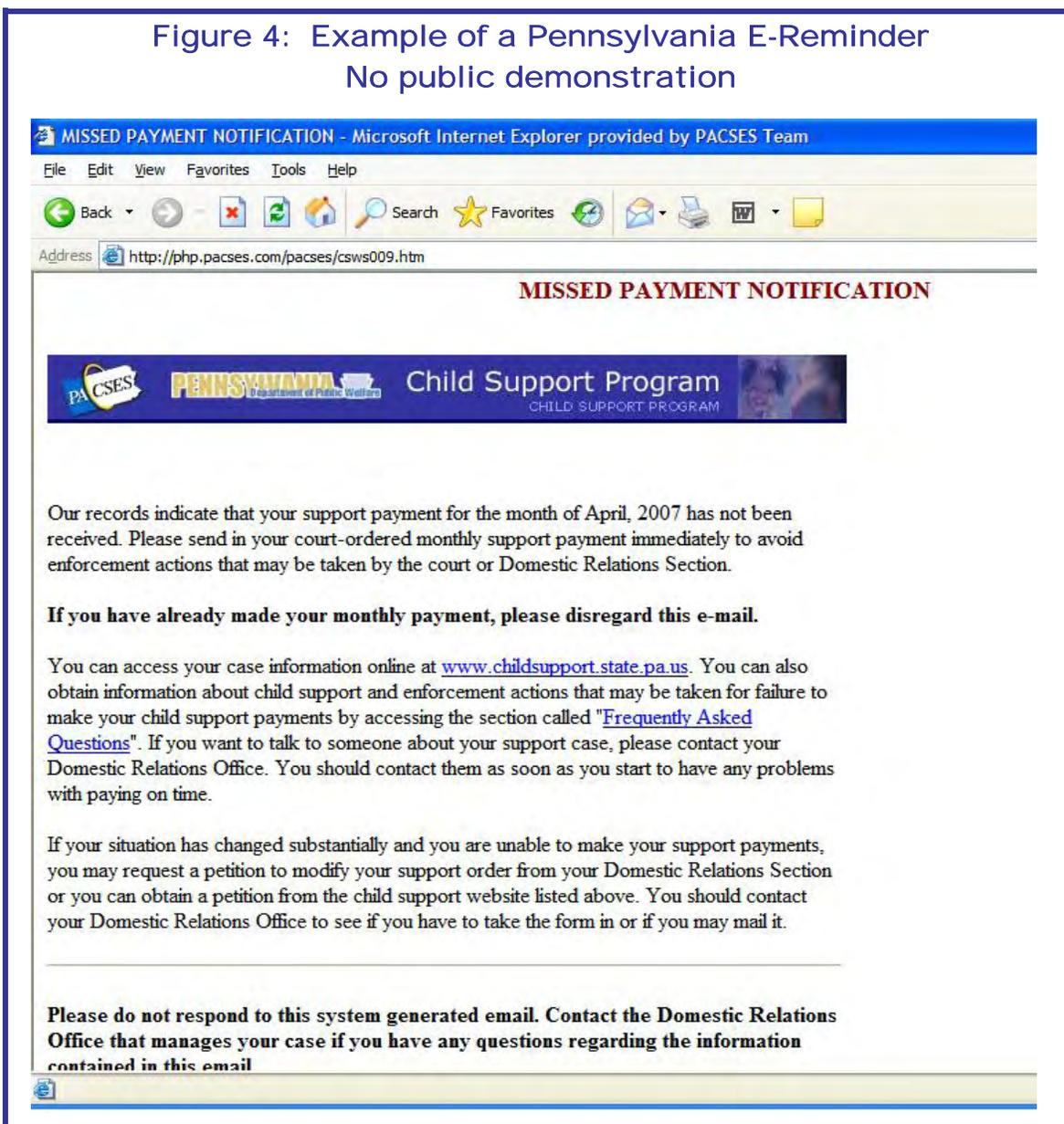
- Confirmation of payment;
- Notification of account closing;
- Notification of password change;
- Notification that account information changed; and
- Reminder that payment is due.

Pennsylvania (see Figure 4) offers e-reminders for six events. The events that Pennsylvania e-reminders cover are:

- Reminder of an upcoming child support hearing;
- Reminder of a pending order modification;
- Reminder of a genetic testing appointment;
- Confirmation that a deposit has been made to a debit card;
- Notification that a payment has been missed; and
- Notification that payments are currently being held (i.e., payment has been received but funds need to be verified).

None of the States contacted kept track of the number of notifications they sent to parents for various events. Nonetheless, interviewed administrators believe that parents find automatic confirmation of a payment to be a particularly useful service because it alleviates their need to check their online account constantly for new payments. To ensure confidentiality, most of these States do not post the account number, amount of payment, or other specific information in the email transmittal. Instead, parents must access their online account to view more information about the payment. Since parents may prefer to limit their email, most States make automatic notification an option that parents must request.

Figure 4: Example of a Pennsylvania E-Reminder
No public demonstration



Automatic Messaging: Challenges, Solutions and Tips

Like case events, one of the challenges to automatic messaging is keeping the context and wording of the message simple. Most States edit what information is available on case event screens.

Another challenge is security. Some States address this issue by avoiding the inclusion of confidential information. For example, an automatic message simply informs a parent that a payment has been received. It does not provide the account number, name or other identifiers.

Child Support Guidelines Calculators

About half of the State child support websites link to automated child support guidelines calculators. Oklahoma, which has about 180,000 IV-D cases, finds that over 1,000 unique users visit its State-sponsored guidelines calculator per month and, on average, each user does about six to more than ten calculations.

Some of the notable features of automated guidelines calculators are:

- Providing both web-based and downloadable desktop/laptop versions;
- Providing a pop-up “Help Text” for each line of the automated guidelines worksheet;
- Linking to supporting information such as State statutes, user guides, and other useful information;
- Linking to a resource that can answer individualized questions;
- Including a gross-to-net income converter in States with net-income-based guidelines; and
- Several other features, including the ability of caseworkers to save their guidelines calculation onto the State automated system without re-keying the information.

Web-based and downloadable desktop/laptop versions. Most State-sponsored calculators are web-based applications, but some States, including Vermont, make downloadable versions available. This is convenient when the user does not have Internet access which is the situation in some courtrooms. Several States (e.g., California) provide both a web-based guidelines calculator and a PC computer-based guidelines calculator. This creates greater consistency and a shared understanding of the specific underpinnings of the guidelines computation (e.g., adjustments to income, credits for paying the child’s health insurance premium) and ultimately, more transparency, which is a good customer service practice. Parents, who tend to use the web-based guidelines calculator, have exactly the same computation of the guidelines amount as judges, who rely on the PC-computer version in their courts. Both calculators yield printouts in the same format and with the same line numbering. This allows users to pinpoint and quickly compare the impact of slightly different assumptions or considerations (e.g., inclusion of overtime income) to the guidelines-calculated order amount. Some States (e.g., Tennessee) provide both PC and Mac versions.

Links to supporting information. Many guidelines calculators are accompanied by the guidelines narrative. Other guidelines calculators link to or reference the statutory, court or administrative authority that promulgates the guidelines. This is helpful to users who want to look up legal definitions of a specific factor considered in the guidelines calculation (e.g., the definition of an additional dependent). Still other State guidelines calculators are accompanied by instructional steps or a user manual written for a layperson (e.g., California). This is more helpful to parents, particularly if the parent does not have an attorney who can interpret legalese. Some States (e.g., Oregon) also provide the link to

earlier versions of the guidelines and previous guidelines review studies. Earlier versions are helpful if past support needs to be calculated.

Answers to individualized guidelines questions. California provides two other avenues for users who want to understand the guidelines calculator better. There is a link that allows users to email their specific guidelines question, which is then forwarded to a specialized customer service team. There is also a link to help parents find and contact their respective county “family law facilitator,” who is located in county courts and helps parents complete and understand the guidelines worksheet and other child support forms. The facilitators also provide other free assistance to parents without attorney representation on child support-related issues.

Pop-up of help text by guidelines worksheet line. The Alaska guidelines calculator (see Figure 5) displays “help text” for each data entry line where the parent may find the requisite information. For example, when the user scrolls over the box “Military Special Pay,” the help text states, “Military pay over and above the base salary. On the LES [Leave and Earning] statement, specialty pay appears as Flight Pay, Jump Pay, etc. ...”

One advantage to this approach is that the user gets more clarification and help without going to another webpage. Nonetheless, Alaska website administrators believe that it would be even more helpful if the help text appeared as a pop-up next to the line of the guidelines worksheet that the user was completing, rather than at the bottom of the screen where it now appears. California website administrators echoed this sentiment. They, too, said that a pop-up “Help” button for each line of the guidelines worksheet would be easier to use than looking up the information in a separate user manual, which is necessary under the current California calculator.

Gross-to-net income converters. Most guidelines calculators in States with net-income-based guidelines also include a gross-to-net income conversion calculator that essentially standardizes the tax calculation. This helps to ensure consistency since the tax code can be complicated and can yield very different results depending on the party’s filing status and other nuances affecting taxes. In States where each person’s allowable tax deductions are prescribed in the guidelines, the gross-to-net income converter simply follows the guidelines. For example, Vermont prescribes that the noncustodial parent files as a single taxpayer and the custodial parent files as head of household and claims the children as dependents subject to the support order. In other States with net-income-based guidelines that do not prescribe the tax assumptions of the parties, there is typically a gross-to-net income converter based on IRS and State tax codes, but also an override that allows the user to input his or her specific tax deductions (e.g., California).

Figure 5: Alaska Guidelines Calculator

https://webapp.state.ak.us/cssd/guidelinecalc.jsp?_function=Form

Note: Help text is displayed in the box at the bottom of the page when you click on any input box or button. It is important that you read the help text before entering data.

www.childsupport.alaska.gov

Welcome to the Alaska Child Support Services Division online
Guideline Calculator Entry

Case Number: Paying Parent Name:

Are these Alaskan Wages? Yes No

Tax Year:

If state employee, is SUI paid? Yes No

Was Paying Parent eligible for PFD? Yes No

Do you want to bypass tax tables? Yes No

Is effective date of order?

If YES to Bypass, taxes per Return

How many children in this case?

Enter Only Annual Figures in this column

Enter Only Monthly Figures in this column

Wages Subject to FICA	<input type="text"/>
Wages Subject to Supplemental Benefits System	<input type="text"/>
SBS Wages from DOL	<input type="text"/>
Unemployment Insurance Benefit	<input type="text"/>
Military Specialty Pay	<input type="text"/>
Other Taxable Income	<input type="text"/>
Military Non-Income Pay (BAH/ COLA/ BAS)	<input type="text"/>
Income from Children's Insurance Benefit	<input type="text"/>
Workers' Compensation	<input type="text"/>
Non-Taxable Dividends	<input type="text"/>
Income from Self Employment	<input type="text"/>
Other Non-Taxable Income	<input type="text"/>

Retirement: (Not if State Employee)	<input type="text"/>
Union Dues	<input type="text"/>
Child Support or Alimony in prior relationship	<input type="text"/>
Work-related Child Care for child(ren) in this case	<input type="text"/>
Cost of Support for Prior children in the home	<input type="text"/>
Other Deductions	<input type="text"/>
Medical Credit	<input type="text"/>
Medical Debit	<input type="text"/>

Note: Fields in **RED** will be calculated as credits.

Comments:

Other features of guidelines calculators. All of the State guidelines calculators provide a disclaimer that the calculator is for informational purposes only, is an estimate, and that the actual order amount may vary from the calculator amount. Georgia provides a guidelines calculator in both English and Spanish. California provides a direct link to the IV-D application from its guidelines calculator because parents seeking child support for the first time tend to initially research what the order amount may be, and do not always know about the IV-D agency and its services. Some States (e.g., Alaska, California) allow the caseworker to save guidelines calculations to the State automated system. This eliminates the need for manual data entry and the possibility of data entry errors. It also provides documentation of the factors considered to determine the existing order amount. This may be useful in making future determinations about whether there is a change in circumstances and an order modification is warranted.

Guidelines Calculators: Challenges, Solutions, and Tips

California reported that the greatest challenge to developing their guidelines calculator was interpretation of the guidelines. Prior to the State-developed guidelines calculator, there were several automated calculators provided by different vendors. Although State approval was required for use, some had slightly different computations (e.g., the computation of the Earned Income Tax Credit) that would cause differences in the final guidelines-calculated amount. Some judges also had slightly different interpretations of how the guidelines were to be applied. California's solution was to compare the results of the existing guidelines calculators with those of the Courts and State Franchise Board (California's state tax agency) to ensure that the automated calculation that they were developing was indeed the correct one.

Alaska found that one drawback to its guidelines calculator was that it requires continuous updating. Tax formulas change each January, the Alaska Permanent Fund Dividend changes annually in October, and the Federal poverty level, which is also considered in the calculation, usually changes in February of each year. Alaska's solution to this challenge was to put one staff person in charge of updating these factors and developing an update schedule that coincides with the release of new information.

Administrators interviewed for this study suggested that other States keep the guidelines calculation as transparent as possible and provide easy-to-understand and readily accessible information to clarify definitions and terms used in the calculation, such as how income is precisely defined. This may necessitate references to other sources such as State statutes or IRS documents. They also suggested that States with net-income-based guidelines clearly identify what the default tax assumptions will be.

Determining Qualification for a Change in Order

About half to two-thirds of requests to review a child support order actually result in a modification (Federal OCSE, 2007). Many parents who file a request fail to realize that

they do not qualify for a modification. Others withdraw the request once they realize the outcome may not be what they originally thought. The latter may occur because parents do not understand the child support guidelines calculation and all the relevant factors. For example, a custodial parent may believe that an increase in the obligor's income will result in a higher order without realizing that it could be offset by any increase in her income. Requests that are processed by staff, only to be subsequently withdrawn by parents, wind up consuming staff time.

With OCSE grant funding, Iowa developed an interactive web-based tool that reduces these phenomena. The Iowa tool also helps parents navigate through the three permissible methods for changing an order, which is unique to Iowa. In contrast, most States just have one method.

Iowa's tool consists of several webpages. The first webpage explains the modification process, including the three adjustment methods, in simplified language. Below is an excerpt:

Important Information

When you ask to change the order, the amount of current support may **go up, go down, or stay the same**. Past due support is not changed.

When changing support, we can't address visitation and custody issues. Talk to a private attorney about these issues. Note: Since the CSRU [Child Support Recovery Unit] attorney does not represent either parent, you may choose to get your own attorney, or you may represent yourself.

The first webpage offers links to one of the three adjustment methods: a conventional review and adjustment method (which is typical of most States); an administrative modification process (i.e., used for special circumstances such as adding a child or at least a 50% change in income); and a cost-of-living adjustment (COLA). If the user clicks on "Review and Adjustment," it links to another page that provides an overview, describes who can make a request, and links to an interactive tool that the parent can use to determine whether he qualifies.

As shown in Figure 6, parents can determine whether their child support order qualifies for a review and adjustment by answering five "yes or no" questions. For example, the first question asks, "Is the Iowa Child Support Recovery Unit enforcing this order?" After answering all five questions and hitting the "OK" button, the user is given a response indicating whether he or she qualifies.

Figure 6: Iowa's Interactive Tool to Determine Qualification for an Order Review and Adjustment

<https://secureapp.dhs.state.ia.us/childsupport/changechildsupport/ASPPages/CSQRevAdj.asp>

Qualifying for Review and Adjustment

[Applying for Services](#)

[Changing an Order](#)
[Modifying an Order](#)
[Ending an Order](#)
[Forms for Changing Support Order](#)
[Child Support Guidelines](#)
[Child Support Estimator Overview](#)
[Child Support Estimator Frequently Asked Questions](#)

[Review and Adjustment Administrative Modification](#)
[Cost-of-Living Alteration Guidelines](#)
[Suspension](#)
[Back to Home Survey](#)

To see if you qualify for Review and Adjustment you must answer all questions below about the order you want us to review. Click OK when you have answered all questions.

1. Is the Iowa Child Support Recovery Unit enforcing this order?

YES NO

2. Are you either ordered to pay or entitled to receive child support in this order?

YES NO

3. Will the current child support order end more than 12 months from today? (Current support does not include payments you pay or receive on back support.)

YES NO

4. Does this court order or another court order require someone to carry health insurance for the children?

YES NO

5. How long ago was this order entered, the child support reviewed, or the child support changed? (Answer the question based on the most recent one of the three actions.)

Less than 24 months ago More than 24 months ago

- If qualified, the user is offered two links. One links to the request form and instructions that can be downloaded, completed, and mailed with other requisite information to initiate a review. The other links to the “Child Support Estimator,” which is an automated guidelines calculator. The last part of the calculator allows the user to determine whether the modification threshold would be met by comparing the percentage difference between the guidelines amount, based on new circumstances, to the current order amount.
- If not qualified, the user is given an explanation that is also written in simple language. For example, below is the tool’s automated response when the parent indicates that the child support agency is not enforcing the child support order.

BASED ON YOUR RESPONSE to the first question, you have said we are not enforcing this order.

We must be enforcing this order before you can receive the Review and Adjustment service we provide.

To apply for our services, go to [Applying for Services](#) for more information.

Other ways to change your child support amount may be available through a private attorney. Contact an attorney of your choice for information on changing your child support amount through a private action.

Iowa provides similar interactive tools for parents to determine if they qualify for an administrative modification or a Cost of Living Adjustment (COLA). Iowa also provides links to requisite forms and “What happens next?” for each of the adjustment methods.

Iowa went live with the tool in 2004. They found that the tool increased the number of requests that actually resulted in modifications, decreased the percent of requests resulting in no change, and decreased the number of requests overall. In summary, parents appeared to use the tool to make more informed decisions about when to make a request.

Changing the Order Amount: Challenges, Solutions, and Tips

Iowa overcame many challenges during the development process. Although it did not come to pass, staff feared that parents would use the new and partial information they obtained from the interactive tool to contact them via telephone to ask questions about changing their orders. Another challenge was keeping up with Federal- and State-level legislative changes that affected the tool. When OCSE issued new rules pertaining to review and adjustment during the development phase and Iowa updated its child support guidelines, the tool also required changes. In addition, staff found it challenging to translate complex rules into simplified language. Although Iowa did not offer any specific tips to other States, administrators noted that the tool had many positive benefits and that other States should consider its replication.

Chapter 4: Additional Interactive Functions

Other emerging customer service tools available on some child support websites are:

- Partial, online applications for services and online tools that facilitate caseworker contact;
- Online methods for signing up for automatic withdrawal and customer-directed autopay;
- Tools for contacting and communicating with caseworkers;
- Online tools to initiate an address change or employer information update, or to inform the agency of tips to help locate a parent;
- Searchable databases of unclaimed child support and court child support dockets; and
- Downloadable child support forms.

Partial Submission of Online Applications

Georgia offers applicants the opportunity to submit part of their application for services online. Only part of the application can be submitted electronically because it must have the applicant's signature and some of the requisite information (e.g., copies of birth certificates) must be mailed or delivered in person. The online application allows the parent to start, stop, and re-start the application. Georgia saves the partially completed application for seven days. Georgia added this feature as a convenience to parents because the form is long and may require the parent to look up some information (e.g., date of divorce).

Georgia estimates that its online application saves about \$90,000 annually in labor costs. It also saves staff time and reduces data entry errors. This is because much of the information entered by the applicant on the online form is automatically entered into the automated system. In contrast, the typical approach consists of the applicant handwriting information on a form, submitting that form to the IV-D agency, and then staff keying the information into the automated system. An on-line application streamlines the process by eliminating some of these steps.

Online Debit Authorization and Customer-Directed Autopay

The capacity to pay child support through debit authorization and auto-withdrawal is relatively new to child support enforcement. Most States with this capacity require the parent to send a completed and signed authorization form with a voided check to initiate the process.

However, Washington State has an interesting model with additional features:

- The process is completely paperless for registered users.
- Only registered users may use the online payment tool.
- A parent may register online, but after a verification process, he or she is mailed an activation code.
- The parent uses the activation code to access his or her account. From there, the parent is presented with many options, including “My Bank Accounts,” where the parent can “Add Bank Accounts” from which funds will be withdrawn to pay child support.
- As shown in Figure 7, the “Add Bank Account” page instructs the parent to provide the account type (checking or savings), account number, and bank routing number. The parent may add more than one account, delete an account, change the name of the account, or view the information on each account at any time.

Figure 7: Excerpted Webpage from Washington’s Online Debit Authorization and Consumer-Directed Autopay

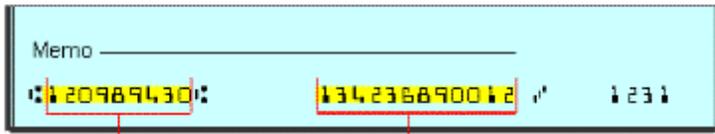
<https://fortress.wa.gov/dshs/csips/csips/WebPmtsDemo/default.asp>

To add a bank account, fill out the information below and click the **Add** button. Please note, at this time we only accept United States banks.

Top of Form

Bank Account Information

Use this picture to help you find your account number and routing/transit number. The account number and routing/transit number must be numeric. Do not include special characters (e.g. ;,.,-/#).



Routing/Transit Number

Account Number

Account Description: (Identifies the bank account. e.g. My Checking Account)

Account Type:

Routing/Transit Number: (Checking/Savings Only)

Account Number:

- Washington State’s online payment tool is designed for the paying parent to control exactly when a payment is made and the payment amount. Through this online account, the parent can authorize recurring payments and discontinue them, and make a one-time payment for an amount and timing of his or her choosing.
- The website includes frequently asked questions that also describe how many days certain processes take (e.g., posting a payment) and restrictions on other processes (e.g., a payment cannot be canceled if it is posted or being processed).
- The parent’s online account keeps a log of recent payments and notes whether they are “initiated,” “processing,” or “posted.” The log also notes the account from which the payment was made, the date the payment was submitted, the date the payment will be delivered, the amount of the payment, and the confirmation number.

Contacting and Communicating with Caseworkers

The Colorado Needs Assessment found that one of the things custodial parents want the most from a website is information about how to contact their caseworkers. Administrators in Minnesota corroborate this and report that caseworker contact information is its second most frequently visited webpage.

Several States offer users the opportunity to email questions directly to the child support agency. For example, Maine offers users an online form that they can complete to obtain answers to their questions. The Maine form provides a pop-up menu that categorizes question types (e.g., “My address has changed” and “What is happening on my case?”) and also asks the user his or her relationship to the case and for his or her contact information. Maine’s customer services unit receives most (about 85%) of its written inquiries from email. Currently, Maine receives 60 emails per week from its website. This is down from an average of 100 email inquires per week. The volume decreased when the functions offered from the voice response unit were expanded to include menu options for requesting an application, payment information, and other features. The Maine website is available at <http://www.maine.gov/dhhs/OIAS/dser/feedback.html>.

Some States send an automatic response that acknowledges receipt of the inquiry. Maine generates an automated response that also explains that questions are answered in the order of receipt. In most States, the questions are typically routed to a specialized unit that either responds to the question or forwards the request to someone who can respond. However, this is not possible in all States because general email is not secure — that is, confidential information (e.g., SSN) that parents may include in their emails is not secure.

California has devised a creative solution to this problem. The California website directs parents who want to email a question to a caseworker to register for an online account, where their inquiry will be secure. From the online account, registrants can submit questions and concerns to their local or State child support agency. Both the question and the response are then posted on the user’s account. In fact, the account stores all questions and responses by date. A limitation to this approach is that the user must check his or her

account to see if the response was posted. California administrators believe a simple and secure solution to this would be to generate an automatic email that notifies the parent that a response has been posted on his online account without giving the precise response in the email.

Submission of New Locate or Employer Information

Custodial parents often telephone child support offices to provide information about the noncustodial parent's whereabouts or employment. Providing a web-based method to transmit this information can save staff time and reduce data entry errors. It is also a convenience to parents because they can submit the request when they want, rather than be restricted by child support office hours and staff availability.

Several State websites (e.g., District of Columbia) offer users the opportunity to submit location tips via a general email box. It can be used by parents and other website users (e.g., grandparents) to submit other tips they believe helpful to child support enforcement. Other websites, such as Pennsylvania's, offer parents the same opportunity to submit locate tips but channel them to the field office handling the parent's case. In turn, each field office has designated staff that addresses these emails. Noncustodial parents can also use the tool to inform the child support agency of employment changes.

Massachusetts offers a unique and innovative approach to encouraging locate tips. If the Massachusetts automated system, the Commonwealth of Massachusetts Enforcement Tracking System (COMETS), does not have critical information such as the date of birth, Social Security numbers of the parties, or addresses, it will send an alert to the parent's account that this information is missing. This gives either parent an opportunity to provide the missing information. For example, if the noncustodial parent's address is missing, it would show up as an alert on the individual accounts of both parents. The information that either parent supplies is automatically uploaded into COMETS.

Several States (e.g., California, Georgia, Massachusetts, Pennsylvania, Washington) offer parents the ability to submit address changes online. Some of these States (e.g., California) also allow a parent to update his or her employer information online, too. Massachusetts reports an average of nearly 900 online address changes per week. Georgia allows custodial parents to update their address in real time, while address changes submitted by non-custodial parents are directed to a caseworker for verification. The Washington State website directs address changes and other inquiries to the webpage that contains the contact information for the regional office serving the parent. The webpage also includes the email addresses of regional offices. Parents enter their zip code to find the closest regional office. The regional offices assign specialized staff to handle address changes and other inquiries made via email.

Web-Based Lookup for Escheatment (Unclaimed Funds)

Parents can search a database of unclaimed child support funds from the Michigan website. The database essentially contains accounts of custodial parents for whom the child support

agency has collected support but has been unable to distribute because the agency did not have contact information. It also contains child support accounts that are owed to the noncustodial parent due to a parenting-time abatement, the death of the custodial parent or child, or another reason. In other words, these are undistributed child support collections prior to escheatment — that is, unclaimed property that is transferred to the State if it is not claimed within one year and meets other conditions.

Users simply enter their name and the last four digits of their Social Security number to search the database. If there is a match, the user is instructed to contact the child support office for more information. The website does not disclose any specific account information (e.g., amount, name, or case number). The Michigan website is available at http://www.michigan.gov/dhs/0,1607,7-124-5453_5528-107523--,00.html.

The search tool has reduced the amount of unclaimed child support funds and distributed more money to families. Since March 2007, over 1,300 parents have found unclaimed child support funds. By the end of March 2008, almost \$300,000 in unclaimed child support was distributed to families through the search tool. One parent located more than \$36,000.

Michigan developed the searchable database as part of a larger initiative to create an interactive website. One of the greatest challenges Michigan faced when developing its website was meeting State requirements of agency websites, such as security requirements. The Michigan Office of Enterprise Security imposes about a dozen rules on State websites. It took the agency about six months to modify their design to meet these requirements. Michigan developers recommend that other States can reduce the level of effort by thoroughly researching State requirements prior to designing the interactive function.

Web-Based Lookup of Child Support Docket

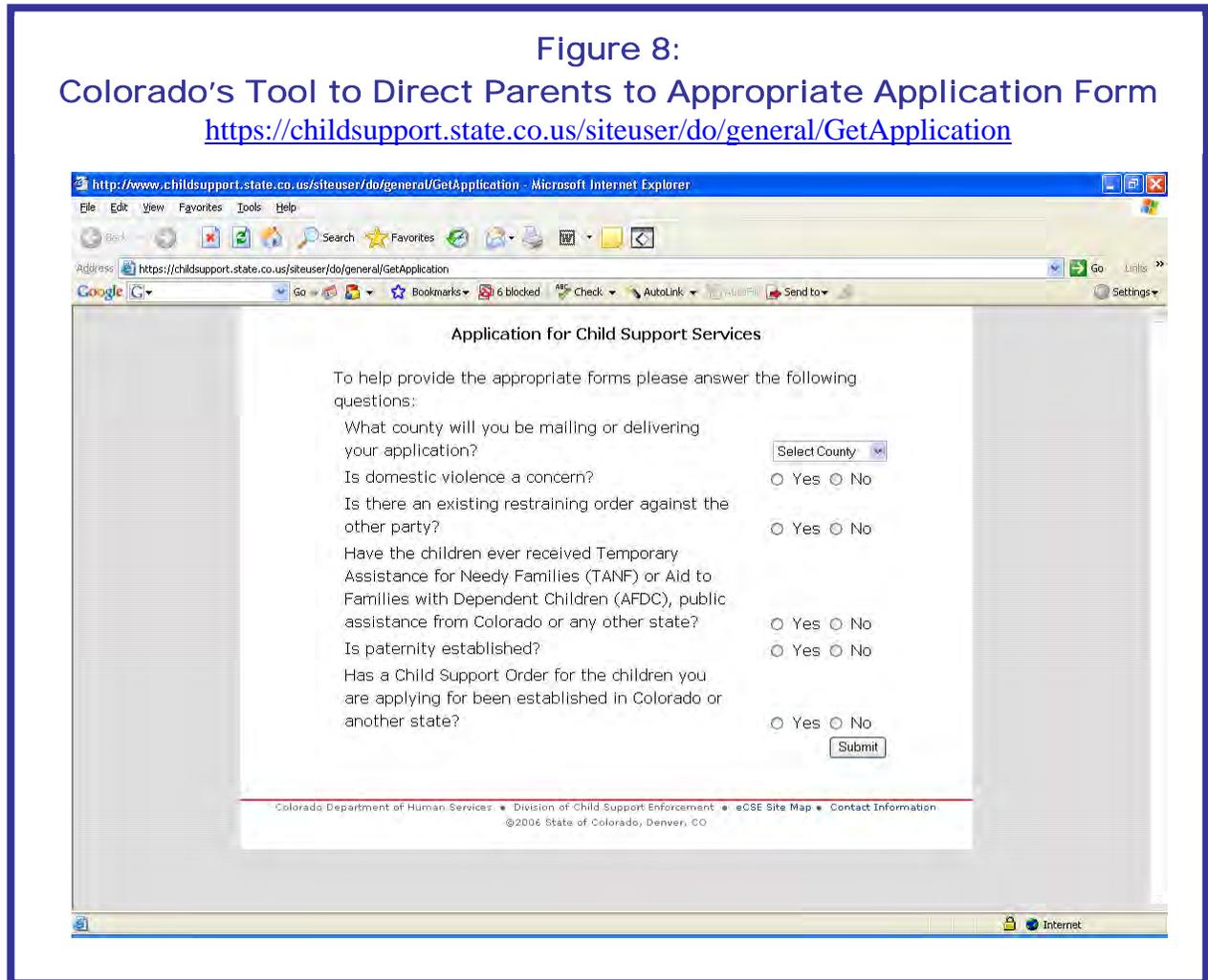
Pennsylvania offers all users, not just parents with child support cases, the opportunity to search a database of child support dockets. Users may search the docket records by name, docket number, or case identification number. The database contains all court support actions entered onto the court docket (e.g., contempt actions, registration of a foreign support order) over several years. This is useful to parents who want to research the history of legal actions on their child support case.

Downloadable Forms and Information Brochures

Downloadable child support forms are a frequently used feature. For example, Colorado finds that its third most frequently viewed webpage is its modification request form. In April 2008, almost 3,000 web users downloaded the Colorado modification request form. Besides the request for modification forms, other downloadable child support forms that State websites typically provide include application forms, change of address forms, authorization for direct deposit forms, and paternity establishment forms. Several States (e.g., Washington, Minnesota, and Tennessee) provide these forms in many languages

besides English. Many States also provide downloadable child support brochures. Examples of brochure topics include general information on child and medical support, direct deposit overview, and establishing paternity.

Colorado provides a tool (shown in Figure 8) to help parents find the appropriate form. For example, Colorado applicants may have to complete different forms depending on the county in which they reside, whether the parent lives in another State, and other factors.



In Pennsylvania, parts of downloadable forms will be pre-populated if the parent is logged into his or her account. For example, if a registered parent clicks on the modification request form, the system will pre-populate the form with the registrant's name, address, case number and other pertinent information. The request form cannot be submitted electronically, however, because of administrative reasons, not technological limitations. One administrative barrier is that the request may require court filing fees, which vary among Pennsylvania counties.

Additional Interactive Functions: Challenges, Solutions and Tips

Know all State requirements for autopay and escheatment. The State Auditor, State Treasurer or Office of Financial Management may impose requirements or restrictions on these functions. It is better to know this upfront in the planning process stage.

Prepare for periodic updates to accommodate new information and policy changes. For example, policy changes pertaining to application requirements may necessitate changes to the partial on-line application.

Direct users with case-specific questions to become registered users. This obviates the need for securing email when customers put confidential information in emails. Instead, case-specific questions and answers can be posted in the same secure, on-line account that stores payment information for that particular registered user.

Notify parents of missing information electronically. Capitalize on registered users by letting them know when key information is missing on their case (e.g., the noncustodial parent's current address.)

Permit noncustodial parents to submit employer changes electronically. This can expedite the enforcement of wage assignment and avoid a skipped payment due to a job change.

Develop on-line tools to help users download the appropriate form. Because child support is a highly legal process, many child support actions have different forms (e.g., interstate versus non-interstate, one county may require different information than another county). On-line tools that ask users a few questions can direct them to the appropriate form.

Chapter 5: Website Enhancements, and Maintenance

Development and Enhancements

Most States develop and enhance their websites through a combination of State and Federal funding because the expense qualifies for the Federal Financial Participation (FFP) for State automated system costs. Some States (e.g., Arizona, Colorado, Iowa) developed parts of their websites or specific features through OCSE demonstration grants. For example, Colorado conducted its needs assessment and Iowa developed its order modification tool with grant funding.

As a condition of FFP funding, a State retains the software license and can share it with other States, as well as with OCSE. For example, Oregon used Washington's Child Support Internet Payment Service (CSIPS) code to develop its Child Support Payment System (CSPAY).³ Technically, there were no limitations to Oregon adapting Washington's code. Oregon could use the Washington code because both States rely on a Windows web server platform. Washington relies on an SQL 2005 database platform, and Oregon relies on a SQL 2005; the Washington code was written in classic ASP. Nonetheless, Oregon made extensive modifications to Washington's code to accommodate Oregon-specific requirements that were mandated by Oregon statute and concerned online financial transactions.

Modifying Washington's code saved Oregon about 300 hours of programming time. Having a working application also made it easier for Oregon to conceptualize how the website would function, which saved additional hours during the process of gathering requirements and conducting a stop-gap analysis. In all, Oregon is highly appreciative that the Washington code was available and recommends that States use code already developed from other States. They encourage States to do the following to enhance future code sharing:

- Document and summarize the purpose, components, and technologies used;
- Identify the functionality that could be targeted for improvement; and
- Share thoughts on lifecycle management of the application.

Some States relied on their own staff to develop or enhance the website, other States contracted with a vendor, and still other States used a combination of in-house staff and contracted services. Using in-house staff (two full-time staff and two part-time staff), Colorado took approximately 10 months to initially develop its website with interactive features. Other States have taken 12 to 18 months, but because some States developed more or less functionality, development times are not comparable. Washington State took two to three months to develop the code for its payment authorization function and another month to obtain approval for the web-based tool to meet State security requirements.

³ OCSE also makes Washington's CSIPS code available at no cost from its website. http://www.acf.hhs.gov/programs/cse/stsys/dsts_auto_wbcs.html.

Colorado realized several benefits to using its own staff. Staff members appreciated the opportunity to learn new technology and were able to apply their new skills to later enhance and upgrade other parts of the State's automated system. The downside of using in-house staff is that it can strain staff resources, particularly when there are tight timelines. Contracting for the development or enhancement of the website can avoid these issues and may be more efficient if the contractor is highly specialized and experienced.

As discussed earlier, Colorado conducted a thorough needs assessment to identify what customers wanted from a website. It found that the top interactive features sought by custodial parents were financial functions, case status information, and functions that allowed the parent to contact their child support worker. The top interactive features sought by noncustodial parents were all financial functions. Other States have surveyed parents through their customer service call center or other ways. Most often, website enhancements result from user recommendations and recommendations of agency workgroups that identify possible enhancements and prioritize them.

Ongoing Maintenance and Staffing Requirements

Currently, Colorado assigns the maintenance and enhancement of its website as part of the many duties of two staff members. Most of the ongoing maintenance concerns updating stagnant information for rule changes and other changes; responding to emailed questions; and handling customer issues stemming from losing or forgetting usernames, passwords, or other information necessary to access an account. In general, the incidence of forgotten or lost information appears small. For example, Colorado averages about two to three reports of lost or forgotten user identifications per week.

In addition, a few States find it necessary to periodically update functions for changes in rules, regulations, or other information. For example, as discussed earlier, the Alaska child support guidelines calculator must be updated for annual changes to the tax code and the Federal poverty guidelines. This is less of a problem in States with gross-income-based guidelines, because they do not need to update the gross-to-net income conversion for annual changes to taxes.

Securing Confidential Information

All States secure parents' confidential information by requiring a user login and a password or PIN to access case information. States use case numbers, Social Security numbers, user-generated IDs, and system assigned numbers as logins. Many of the State websites also secure information by providing protection for invalid logins, which means that entering an incorrect ID or password a certain number of times locks the account. Because some States allow parents to make payments online, many States use SSL (secure sockets layer) certificates that transmit messages securely through encryption and authenticate the sender upon receipt. This process keeps payment and correspondence information secure. A user can identify SSL pages because the web address will begin with "https" instead of "http" and there is a padlock icon on the bottom corner of the screen. This is similar to what banks and online stores use to ensure confidence among their customers. More in-

formation about how individual States secure their website is compiled at <http://www.acf.hhs.gov/programs/cse/stsys/wbcs/security.htm>.

No State reported a breach of confidential data through their interactive functions. Many of the States interviewed for this project take extra measures to secure confidential information. For example, even States with secured email still send PIN numbers and passwords via regular mail. Georgia requires parents with revoked passwords or an indication of domestic violence to go to the local offices to re-establish or establish web-based services. Many States have looked into best practices of the banking industry to develop their security features.

Nonetheless, several States mentioned that they encountered challenges relating to State-determined security requirements, which have sometimes exceeded what child support already does to secure confidential data and can be burdensome. For example, the need for frequent user password re-sets (60 days or less) on some State accounts may frustrate customers and create unnecessary delays.

Website Development, Maintenance and Securing Confidential Information: Challenges, Solutions and Tips

Use a modular design with different threads. The initial design may limit subsequent modifications. A modular design with different threads (e.g., one for custodial parents, another for noncustodial parents) may be more conducive to making modifications than code that intertwines between users.

Research State-specific website requirements. Many States impose design and security requirements on agency websites. For example, the State may have certain color and font requirements. It also may require that passwords be changed every 60 days.

Adopt proven technology and practices such as those used by the online banking industry to secure confidential information. Relevant banking industry procedures include the use of “strong” passwords that require a mix of letters, numbers, capitalization, and symbols. They also allow online account users to develop their own user names and passwords, which are easier for users to memorize. In addition, it would be helpful to have secure auto-resets to assist users who forget passwords.

Chapter 6: Summary and Conclusions

As more and more people use computers for daily services, especially for financial transactions, the demand for web-based child support services will, undoubtedly, grow. For 2008, State child support agencies report up to 10,000 visitors to their websites per day and up to 350,000 registered users of case-specific web-based services.

The greatest benefit of web-based customer services is that they are “self-service.” Parents want the convenience of conducting child support business on their own time schedule without office hour restrictions or call waiting times. As technology advances, it is important that States upgrade and enhance web-based services to increase positive benefits for child support customers.

This chapter summarizes some of the more advanced web-based interactive customer service features described in this Guide that child support agencies may want to consider as they develop or expand these services for their customers.

Making Interactive Web-Services Easier for Parents

- **Payment information.** Payment account information and recent case events and actions are the most demanded website functions (according to Colorado’s 2002 Parent Assessment Survey). Some States like Minnesota automatically set up an online account with each new case. A few States (e.g., Washington) grant immediate account access to custodial parents. Washington also provides a paperless process for noncustodial parents to set-up debit authorization from their bank accounts to the child support agency. This online payment tool is designed for the paying parent to control exactly when a payment is made and the payment amount. Also, a good idea is to allow a print option, particularly a one-year history, for the convenience of parents who need to provide documentation of income for public assistance programs and loans.
- **Specific case actions.** Many self-service websites allow a registered user to view a chronology of recent case events and actions as part of their online accounts. The information may include recent or upcoming hearings and enforcement and establishment actions. While most States organize all of the information under case activity, Minnesota organizes this information into “enforcement actions” and “actions taken in last 90 days.” Minnesota’s approach provides more specific information by allowing users to see what particular enforcement activities are currently in use and the status of each activity.
- **E-mail notification.** Some States (e.g., Pennsylvania, Georgia, Washington) offer parents the opportunity to sign-up for email notification that a payment has been received, posted, or missed. For added security, confidential information should be kept out of email notifications. For example, simply state, “A payment has been received” and instruct the parent to access his or her account for details.

- ***On-line help/information, such as, a glossary of child support terms and enforcement remedies.*** Glossaries are useful for parents who want more information or details. The glossary should be written in simple language, reference its authority, and list action criteria and exclusions.
- ***Pop-up help text.*** This is similar to the glossary but activated by having a parent scroll on a particular word (e.g., suspended payment) or line on a form to obtain help text in a pop-up manner. For example, the Alaska guidelines calculator displays “help text” for each data entry line where the parent may find the requisite information.
- ***Downloadable forms and information brochures.*** Downloadable child support forms are a frequently used feature. Several States (e.g., Washington, Minnesota, and Tennessee) provide these forms in many languages beside English. Many States also provide downloadable child support brochures. Colorado provides a tool to help parents find the appropriate application form by first having them answer specific questions.
- ***Contacting and communicating with caseworkers.*** State websites offer various methods to facilitate customer contact and communication with caseworkers. Some provide an interactive function that allows the user to enter a zip code to find his or her local child support office, then gives telephone numbers and email addresses for that office. Others provide online forms to submit inquiries. California directs the inquiring user to register for an online account where he or she can submit questions and receive responses. The online account logs the questions and responses so the parent can go back to review them at anytime.
- ***Automated tools for information exchange.*** Several State websites offer users the opportunity to submit location tips via a general email box. Massachusetts offers a unique approach by alerting the parent’s account if critical information such as an address is missing. Several States offer parents the ability to submit address changes online and some of these States (e.g., California) also allow a parent to update employer information. Michigan provides parents the opportunity to search its database to identify unclaimed child support funds. This search tool has reduced the amount of unclaimed child support funds and distributed more money to families.

Staff Considerations

- ***Caseworkers and parents view the same information.*** If parents have a question about their web-based information, they are likely to telephone child support staff. To resolve these questions, staff need to see the same information that the parent is viewing. In interstate cases, it is especially beneficial if the interstate worker can view the same information.
- ***Changes in staffing needs.*** For example, if a new web-based service generates more email reminders, expect more telephone calls. However, posting payment information does not necessarily generate more telephone inquiries. The variation appears to stem from differences in the information posted, how understandable it is to parents and whether the parent’s previous information matches online account information. None-

theless, States need to anticipate an increase in telephone volume when developing on-line accounts or making major content changes to the accounts.

- ***Periodic website updates.*** Some website information and functions may need to be periodically updated. For example, guidelines calculators may need to be updated annually for tax code changes. Rule changes pertaining to applications and modifications may affect those interactive functions. Assign staff or a working group to handle these updates and rule changes.

Agency Technical Concerns

- ***A modular design with different threads to write code.*** This approach avoids necessitating that all web-based customer services cease when there are updates and upgrades.
- ***Use of proven technology and practices.*** Relevant banking industry procedures include the use of “strong” passwords that require a mix of letters, numbers, capitalization and symbols. They also involve letting on-line account users develop their own user names and passwords, which are easier for users to memorize. In addition, it would be helpful to have secure auto resets to handle parents who forget passwords.
- ***Child support on-line guidelines calculators and change in order (modification).*** About half of the States websites provide an on-line guidelines calculator with instructions or help menus. States should consider offering both a web-based calculator and a downloadable calculator that can be operated from a laptop so parents and courts have access to the same calculator. Allow the version used by caseworkers to be automatically uploaded and saved on the statewide automated system. Work with the courts to ensure that the guideline has been interpreted appropriately and that the calculator does not “over-calculate.” For example, make sure that the guideline does not determine an order amount for situations that the guidelines do not address.

Also, Iowa devised an interactive tool to help parents determine whether they qualify for a modification. Iowa finds that the tool has reduced the number of requests and the requests they do receive are more likely to result in a modification.

- ***Sharing of computer code.*** States retain the right to computer code developed through FFP and must share it with other States and OCSE if requested. Effectively, this means that States can transfer computer code from one State to another at no cost. For example, Oregon used Washington’s CSIPS code to develop its Child Support Payment System (CSPAY). Transferring code between States could be more effective if developing States also generated documentation that could be used by computer programmers in recipient States.

Online Resources

We encourage States to view other State websites to get examples of the types of information they provide on-line and their special automatic tools. The table below lists

States that make online demonstrations of their websites available. Other State websites require registration before viewing their services.

Table 1:
Child Support Websites with Demonstrations available to the Public

State	Website
Georgia	https://services.georgia.gov/dhr/cspp/do/public/SelectDemo
Maryland	https://www.dhr.state.md.us/Dhris/echild/DemoSiteAccess/Login
Minnesota	https://secure.childsupport.state.mn.us/whomc/Action/DemoParticipant
Montana	https://app.mt.gov/walkthrough/csed/
New Mexico	http://www.hsd.state.nm.us/csed/
Tennessee	https://www.tennesseeanytime.org/tcses/
Washington State	https://fortress.wa.gov/dshs/csips/csips/webpmtsdemo/default.asp
Washington DC	https://dc.smartchildsupport.com/demo.asp

Federal websites that are useful include:

- **OCSE 2002 training on web-based customer services:**
<http://www.acf.hhs.gov/programs/cse/pol/DCL/2002/dcl-02-16.htm>
- **Compilation of the functionality of State child support websites:**
http://www.acf.hhs.gov/programs/cse/stsys/dsts_auto_wbcs.html
- **OCSE Data Standards Registry:** <http://www.acf.hhs.gov/cse/dsr/>
- **Simplified language:** <http://www.plainlanguage.gov>; <http://www.usa.gov/webcontent/>;
<http://www.useit.com>
- **Making website information more accessible to individuals with disabilities:**
<http://www.section508.gov>
- **QUICK:** <http://www.acf.hhs.gov/programs/cse/pol/DCL/2008/dcl-08-29.htm>
- **Washington's source code for its customer service website:**
http://www.acf.hhs.gov/programs/cse/stsys/dsts_auto_wbcs.html

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