

Each program sets up the parameters for their customers' use of alternate payment options. For example, Ohio limits alternate payment locations to parents who cannot have their income withheld through their employer.

Successes

In the last 14 months, Reiners said Nebraska received payments from parents in 31 states. The Cornhusker state also recorded the following statistics:

- 856 unique parents used the alternate payment option
- 420 used the option multiple times
- 5 made more than 20 payments
- 37 submitted more than 10 payments
- 18 made five or more payments of less than \$100

Reiners said one noncustodial parent made 28 payments of \$25 to \$30 over a 30-day period. Apparently, the noncustodial parent realized if he held onto the money until the due date, he might have spent it on something else.

In the first eight months, customers in California's child support program have made almost 11,000 cash payments totaling nearly \$3 million.

Enhancements

As states are lining up to identify alternate payment options to boost collections, more financial transaction vendors are devising electronic applications to make the job easier. States using electronic payment methods like their results as vendors continue to make improvements. Some vendors have systems that allow child support staff to check payments in real time. This could be useful in emergency situations such as verifying a noncustodial parent's payment in order to get a passport released. Designated staff can also push out a barcode remotely via email or text to a payer if necessary.

Moving forward

The problem of unbanked and underbanked households is a feature of economic life. A 2013 national survey of unbanked and underbanked households conducted by the Federal Deposit Insurance Corporation found that 7.7 percent of households in the United States were unbanked. This proportion represented nearly 9.6 million households.

As states continue implementing electronic cash payment options, offices are devising ways to increase or tweak their communications to noncustodial parents who do not have bank accounts. States such as Nebraska and California that have had success with electronic payment programs are searching for more options to make payments easier.

COMMUNITY CONNECTIONS

Asian delegation visits Virginia child support

The Virginia Division of Child Support Enforcement (DCSE) was pleased and honored to host a delegation from the Republic of Korea's Ministry of Gender Equality and Family and Child Support Agency in July.

The delegation observed a child support docket at the Henrico Juvenile and Domestic Relations District Court and met with judges and other court personnel. They also visited DCSE's Henrico District Office to observe operations. The group met with the division's executive team to discuss how the Commonwealth's program operates and toured the office's payment processing unit.

Korea's child support program began in March, so it is just getting off the ground. "They are where we were 35 years ago," noted Craig Burschem, Virginia's deputy commissioner for child support. Virginia staff was honored to have been a small part of the Republic's program implementation and hopes to work with them again in the future.



Henrico Presiding Judge Rondelle Herman meets with members of the Korean delegation



Members of the Virginia child support executive team and the Korean delegation at the Henrico Juvenile & Domestic Relations District Court