

# Child Support Report

OFFICE OF CHILD SUPPORT ENFORCEMENT



New Fact Sheets on Bubble Chart

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U.S. Department of Health and Human Services  
Administration for Children and Families  
Office of Child Support Enforcement

## Spotlight on Customer Service

**Each October, many organizations around the country celebrate Customer Service Week (Oct. 3 – 7, 2011). While we're a month early, this issue of the Child Support Report highlights several customer service activities in OCSE and in child support programs.**

## Nez Perce Tribe Promotes Family-Centered Services via Social Media Tools

By Nancy Mathieson  
*OCSE Region X*

Under the leadership of Chief Judge Eva White and Director Carla Timentwa, the Nez Perce Tribe's Child Support Enforcement Program uses a variety of communication methods to reach out to parents and families to collect child support and to promote its family-strengthening activities. The child support program (located on the Nez Perce Reservation in Lapwai, ID) is embracing social media to publicize two new public service announcements. The program created the PSAs to market its "24/7 Dad" curriculum, a fatherhood course that makes use of innovative tools, strategies and exercises for fathers of all races, religions, cultures and backgrounds.

To reach the greater community, the video PSAs are posted on the Nez Perce Tribe [Facebook](#) profile and on [YouTube](#), and soon will be broadcast on the local television networks in Lewiston, ID and Spokane, WA.

The 24/7 Dad curriculum encourages fathers to engage with their children and learn about the importance of child support. Developed by fathering and parenting experts, 24/7 Dad focuses on key characteristics, such as discipline, work and family balance, which help men evaluate their parenting skills to be good fathers 24 hours a day, 7 days a week. Participants attend 12 2-hour sessions for 6 weeks.

Using the curriculum, the program community outreach specialist develops strategies to engage fathers, plans visits to high school classrooms to talk about the responsibilities

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Screen shots from the Nez Perce Tribe PSA video, viewable on Facebook and YouTube



of parenthood, and coordinates opportunities to work with other tribal programs, such as Head Start, TANF, Tribal Education, Social Services, the Tribal Women's Outreach Program, and the Tribe's Employment Rights Office to connect the families in their caseload with services in the community.

Using an older—but tried and true—method, Nez Perce caseworkers schedule face-to-face appointments with parents to discuss child support debt management. They encourage and educate parents about not only their child support obligation, but also the importance of being involved in their children's lives. Caseworkers help parents assess job skills to identify education and training needs and point parents toward work opportunities while they review the parents' child support orders to ensure the ordered support is consistent with their ability to pay. Behind the scenes, the financial specialist, an integral part of the team, handles debt calculations and financial reports for every client.

The new videos demonstrate one of the innovative ways the program connects with the tribal community and ensures that parents have resources they need to support their children and be a positive part of their children's lives.

For further information, please contact [nancy.mathieson@acf.hhs.gov](mailto:nancy.mathieson@acf.hhs.gov), 206-615-3768.



**Nez Perce Tribe Child Support Enforcement Program staff pose during a visit from OCSE's Nancy Mathieson. Back row: Michelle Penney, Hattie Brown, Lana Rickman and Connie Guillory; front: Janice Ellenwood, Director Carla Timentwa, Nancy Mathieson (OCSE) and Jena Henry.**

## Community Connections

# National Latino Family Expo Attracts 25,000

The National Council of LaRaza (NCLR) Conference and Family Expo in late July offered an expansive exhibition and learning opportunity for families. More than 25,000 people attended the 3-day conference in the District of Columbia, where 200-plus organizations were set up to help parents navigate the myriad of services throughout government and other organizations. OCSE's Ja-Na Bordes and Crystal Rodriguez displayed child support materials and talked with family members, who picked up a wealth of material about programs in the Administration for



Children and Families, in addition to OCSE, in both English and Spanish.

President Obama delivered a keynote address. He told the gathering: "... We need your voice; your country needs you; our American family will only be as strong as our growing Latino community. ..." He presented challenges and proposed solutions to improve situations for Latino families. (You can see the President's remarks on [YouTube](#).)



The child support program has come a long way in its outreach to Hispanic and Latino communities as it continues to participate in expos such as this one. For more information about the LaRaza conference, contact [Ja-Na Bordes](#) or [Crystal Rodriguez](#) in OCSE.



# 'Family-Centered Services' Means Good Customer Service



Part of the meaning of “family-centered services” is providing good customer service. It means developing the habit of seeing yourself and your office through the eyes of the parents who interact with you, and reorganizing your work to become more responsive. Customer service is right in the center of the bubble chart—part of our core business.

What do you want from the child support program as a custodial mom, as a custodial dad, as a grandmother? First of all, you want results. You want the other parent to pay. You don't want to waste your time. You don't want to sit in a waiting room or in a phone queue. You don't want to fill out paperwork over and over again. You want to get your questions answered. You want a clear understanding of what will happen to you in the process. You want to feel safe. You might want to apply for other programs, such as SNAP and SSI, if only someone would ask you. You don't want to be judged. You want your worker to know what you are up against.

And if you are a noncustodial dad or mom? You want the worker to understand the complexity and sorrow of your life. You want to be treated as a parent, not a wallet. You want to be respected and understood. You want the system to work with you, not against you. You don't want to be judged. You don't want to be humiliated. You want a chance to make things right. You need a job. You want to see your kids. You want for your children what you might never have had.

Every one of us has had good and bad customer experiences. And we can identify precisely what went right or wrong in those experiences. Usually, when things go right, we feel that we matter, we feel heard, we are engaged in the process, and we can maintain some control over the outcome—whether we are ordering online, fixing a problem

with a bill, or sitting in a hospital waiting room.

The child support program has a deep culture of innovation. Innovation starts with every worker and every manager saying out loud:

Do you know what I saw? What I heard? What I read?  
What if we ...?  
Why do we...?  
We ought to try....

As child support offices around the country know, technology is part of the answer to providing good quality customer service, especially in a time of budget cutbacks. Technology can help us reach a new generation of parents, many of whom get their information through the internet. We can expand customer-friendly, interactive websites and voice response systems. We can use cell phone texts and email alerts to parents. We can post short videos with real customers to speak for our program and develop apps that make our internet services easy to use. We can encourage parents to apply for services online and link parents to such resources as benefit calculators and program navigators.

But technology is not the whole answer. When states were implementing statewide computer systems in the 1990s, the prevailing idea was that we would become efficient collection agencies—highly automated, impersonal, with minimal caseworker intervention. Now we know that that approach is not enough. We need to build in the missing ingredient in our program—parental engagement. The money is important. But what we know now is that child support is about more than just money; it's about families.

*Vicki Turetsky*



**Please share a customer service practice used in your child support agency by leaving a comment in the Commissioner's Voice [blog](#).**

# Hit by Natural Disasters, States Extend Customer Service

Many child support professionals will never forget the outpouring of help from colleagues across the country seven years ago after Hurricane Katrina left its destruction in Louisiana, Mississippi and Alabama. Child support directors in the stricken states responded not only with heartwarming thanks, but with a series of presentations across the country to share lessons learned and recommendations to others from the crisis.

Five years later, a *Child Support Report* [article](#) recalled Louisiana's experiences with getting

payments to families, which led the state to implement the electronic payment card for child support.

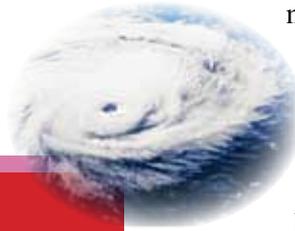
The recent wave of natural disasters has again rallied child support professionals to assure that families receive payments. Most recently, of course, were two events that wreaked havoc along the east coast and the Caribbean.

On Aug. 23, some of us were all shook up by a 5.8 magnitude earthquake. Luckily, we haven't heard about any damages to child support offices. (Visit the [U.S. Geological Survey website](#) to help you prepare for the next one.)

On August 21 and 22, Hurricane Irene stormed in, causing widespread water damage across Puerto Rico, and more limited damage in the U.S.

Virgin Islands (both jurisdictions are part of Region II), leaving child support offices shut down until August 24, and temporarily impacting the agency's email and QUICK applications.

As the hurricane swirled up the east coast on Aug. 26, 27 and 28, it caused floods and power outages and temporarily closed some child support offices. Several in Regions I and II were affected, especially Vermont's child support headquarters in Waterbury; staff moved vital servers to a mainframe in Montpelier before the flood so the agency would be able to resume cash processing. In addition, one office in Schoharie County, NY, about 35 miles southeast of Albany, was still under 9 feet of water days later. Plans were to set up staff with laptop computers to operate temporarily at an off-site location.



## Can 'New Media' Help?

**While it's now the norm to plan for disasters, each demands its own special response. Could social media help child support agencies to connect in a hurry with partnering organizations, public news media and parents with useful information about child support or related services?**

**A recent blog on [newmedia.hhs.gov](#) underscores the benefits of social media after a health emergency or any other disaster:**

***"As you might expect, immediately following a disaster, there is an overwhelming amount of information and misinformation buzzing around about the event, its aftermath, the immediate impacts, and long-term effects. This information pours out from big news organizations, government agencies, non-government organizations, community leaders, and individuals alike. In assessing the situation and deciding how to respond to it, it is not just responders, but also the public, who need to wade through this information overload and figure which sources are useful and which aren't."***

**The advantage of using social media is not only to get information out fast—but also to allow for feedback from your audience about whether your information and activities are helpful.**

**Has your child support office used social media after a disaster or other event to either get the word out in a hurry or research the needs of parents and families? Please let us know at [elaine.blackman@acf.hhs.gov](mailto:elaine.blackman@acf.hhs.gov).**



## Fires in New Mexico

The Las Conchas fire in early July, caused by a fallen tree into a power line near Los Alamos, was the largest forest fire in New Mexico history, burning over 128,000 acres. To help families affected by the spreading fires, the New Mexico Child Support Division collected games, toys, and more for the evacuated children in shelters.

With no human services office in Los Alamos, the Child Support Division in the Santa Fe County field office (which handles cases for Los Alamos and White Rock residents) set up emergency procedures to expedite parents' requests for modifications and rescheduled court hearings. Paper warrants and checks were placed on hold until an emergency post office could be set up at the Pojoaque High School for Los Alamos evacuees. Electronic payments were distributed without disruption.

As evacuees from the Los Alamos area returned to their homes, there were no disruptions in child support services to parents. The child support staff continues to gather donations for the victims of numerous other fires that occur across the state.

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## Floods in North Dakota

After the recent floods in Minot and Bismarck, the North Dakota Child Support Enforcement office (as of mid July) was gauging how long customers or employers would be displaced while holding back on certain enforcement actions, such as delaying or postponing contempt proceedings, refraining from starting an administrative license suspension process, and suppressing interest on arrears as “uncollectible.” For some obligors, the missed payment during the flood would be their first missed payment.

The office conducted outreach to employees who were subject to an income withholding order, but whose wages are not being paid as a result of displacement. If it looks like the displacement will last many months, the office will activate its “economic downturn procedure” for modifying orders.

## Tornadoes in Alabama and Mississippi

In Alabama, 14 county offices closed in late April for four or five days. While the Child Support Enforcement Division had no ongoing activity related to recovery, it expects to see the affect in program performance over the next several months due to staff involvement in the disaster relief efforts and delays in processing cases through the courts in May. The state declared 43 of 67 counties eligible for disaster relief as a result of the tornadoes.

Three counties (Monroe, Jasper and Simpson) in Mississippi opened shelters after the tornadoes and storms, as did areas that would be affected by the rising of the Mississippi River. Child support professionals in those areas are helping to staff the shelters.

### In Focus

## Delaware: Fewer Staff, Greater Teamwork

By Theodore Mermigos, Deputy Director  
*Delaware Division of Child Support Enforcement*



**Theodore Mermigos**

from 20 to 15.

So despite the decrease in the volume of calls, the volume per worker is up. How do these specialists rise to the challenge? They stay cool and calm—and, most importantly, work as a team. Teamwork has improved efficiency, as the specialists also are available as back-up to cover the New Castle County Office front desk, schedule walk-ins and notarize documents, as well as enter court orders in a case entry log and case notes into the automated child support system for incoming UIFSA transmittals. Three bilingual specialists also translate for the unit’s Spanish phone line, assist other division

In 2010, the Customer Service Unit in Delaware’s Division of Child Support Enforcement answered nearly 137,000 calls—more than 9,000 per child support specialist. While the volume of calls coming into the unit is down from 2009 (152,000 calls or 7,600 per worker) the number of specialists also is down,

staff members with Spanish-speaking walk-in customers, and interpret documents and outreach materials.

Some of the unit’s staff members, at the request of Family Court, create or terminate wage withholdings and work with accounting staff on letters to employers to terminate wage withholdings. Five team leaders in the customer service unit play a vital role in handling the most difficult calls from customers. Two of them also write to customers who seek help from political entities, handle the document archiving system, and research payment information for coworkers.

Since taking over the lead role in the customer service unit last year, Division of Child Support Enforcement Supervisor Brenda Threlkeld has maintained a reassuring and motivational attitude. She lets the unit’s staff know that she appreciates everything they do and, as a team, they can overcome all obstacles.

The level of customer service the entire unit provides

plays an extremely important role, not only for their coworkers in the child support division, but also for the public and our customers each and every day!

For more information, contact [Theodore Mermigos@state.de.us](mailto:Theodore.Mermigos@state.de.us).



**Delaware Customer Service Unit**

# Parents Express Gratitude for Passport Denial Program

By Rebecca Hamil  
OCSE

With the onset of fall, temperatures are dropping along with the leaves from the trees. Collections from the OCSE Passport Denial Program, however, continue to soar. But the success of the passport denial program is not only about numbers; it's about helping families and children.

The collaboration and communication between states, OCSE's "federal collections team" and the Department of State are critical to ensure that all parties involved in the passport denial process get prompt responses and action on cases—and that exemplary level of customer service does not go unnoticed. Custodial and noncustodial parents alike often contact states and OCSE to express their gratitude for helping them navigate through the sometimes challenging steps of the denial and release process.

Recently, a mother contacted the Illinois Division of Child Support Services to express that her family was overjoyed after receiving a payment of nearly \$16,000 from the noncustodial parent. She was thrilled with the program's ability to get the long-awaited money to her family.

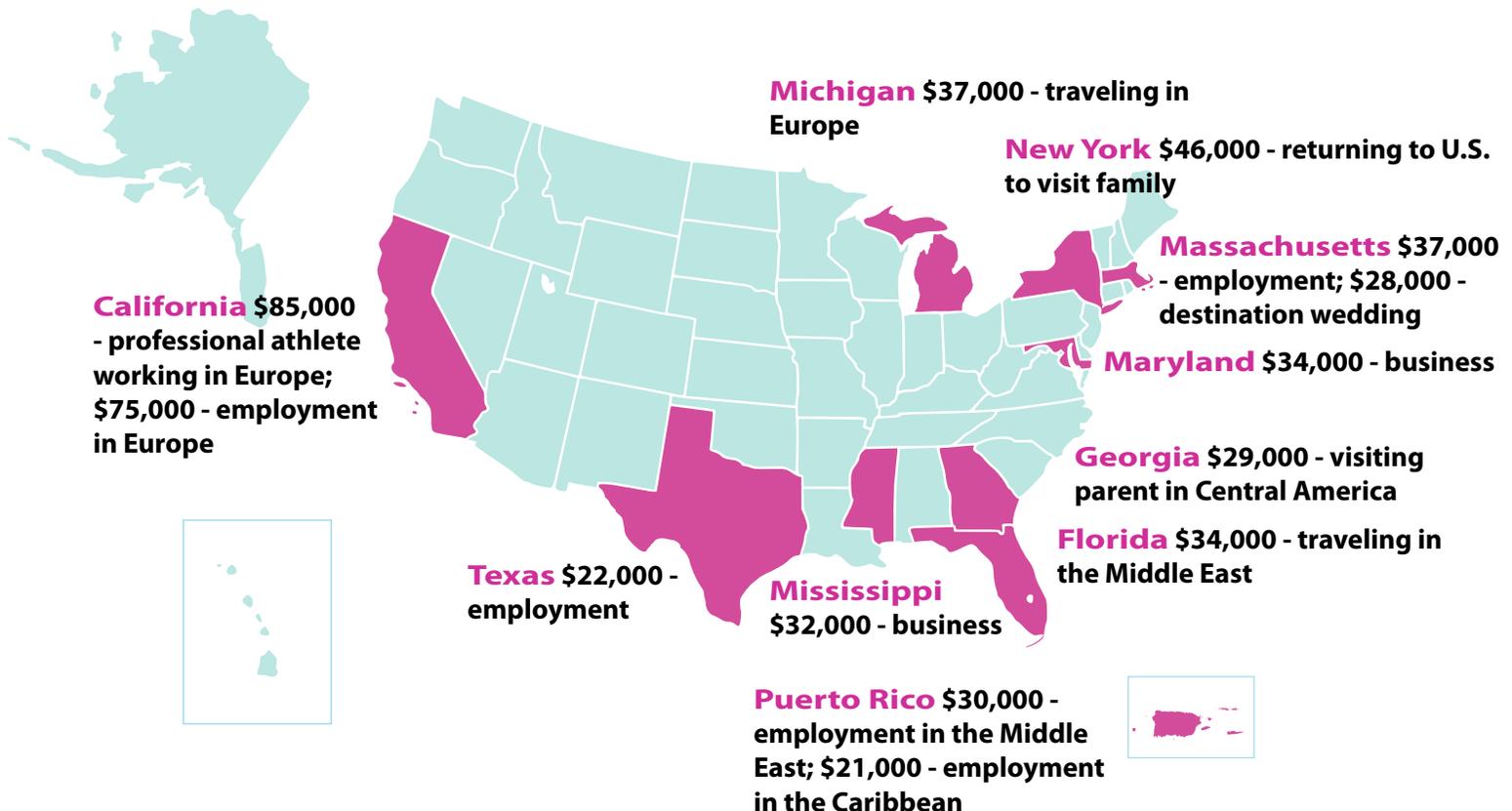
A noncustodial parent was equally impressed with how smoothly everything went for him to get his passport after he paid the amount owed on his Alabama case. In a letter to the state's Child Support Enforcement Division, he praised the assistance: "Thank you for making my case and situation a priority...that really did something for me and my family."

Another noncustodial parent emailed OCSE to express his appreciation and partial disbelief of how well he was treated: "I was amazed at the help I received. This was a true example of a vast government working like a well-oiled machine to help a citizen in a time of need."

While it's not all about the numbers, the numbers are a testament to the success of the passport denial program in improving the lives of so many families and children (and what would a passport denial article be without collections!). Below is a sample of collections reported by states in the past few months. Each amount represents a payment a family received and notes why the noncustodial parent needed a passport.

In addition to these collections, Washington State's Division of Child Support recently reported the third largest passport denial collection ever—\$345,000—from a noncustodial parent who needed his passport for business. The entire amount was paid to the family!

**For information about the passport denial program, or to report success stories, contact:**  
[rebecca.hamilton@acf.hhs.gov](mailto:rebecca.hamilton@acf.hhs.gov) or 202-690-5378.



# 'Intensive Case Monitoring' Helps Virginia Parents Support Children, Avoid Incarceration

By Nathaniel L. Young, Director  
Virginia Department of Child Support Services

Through its Intensive Case Monitoring Program, the Virginia Department of Child Support Services helps noncustodial parents who face incarceration to overcome the barriers that have made them less likely to support their children. The court enters parents who have failed to pay child support into the program, and a child support manager closely monitors their cases and assists them to secure employment, housing, education and other services.

The case monitoring program gives judges another tool to avoid having to incarcerate parents. And parents who graduate from the program pay more child support on a more regular basis. From its inception in 2008 through this June, 776 participants in the program have paid \$2.3 million in child support. Many of the program graduates meet both their current support obligations and make modest payments toward arrears. The increased financial support provides basic necessities that help families move toward self-sufficiency—and helps the state save on the costs associated with incarceration.

After successful pilots to test the program in four judicial districts, the state has added the program in seven more.

## Collaborative Process

The program is a collaboration of the Juvenile and Domestic Relations Court, Department of Child Support Enforcement (home and field offices), Office of the Attorney General, local Departments of Social Services, Workforce Development and Employment Services Agencies and other community service organizations.

In each of the participating judicial districts, child support department staff and attorneys identify noncustodial parents as candidates for the program; the court may also select a parent not originally identified by the department.

After the judge orders a parent to participate in the program,

the case manager schedules an orientation and begins to work closely with the parent to identify the barriers to paying child support. The case manager helps the parent with a job search and refers the parent for services

to address other obstacles, and then monitors the parent's job searches and progress with community partners. The case manager also gives the court regular reports of the parent's participation and compliance.

"Case managers are critical to the program's success because they provide the individualized support, constant contact, and persistent follow-up that some noncustodial parents need to stay focused on their goals and become better parents," says Glenn Stratton, Manager of the Intensive Case Monitoring Program.

The court "releases" parents who gain the ability to pay child support.

Those who refuse to participate as ordered are dropped and, at the judge's discretion, may be incarcerated.

## Expanding the Program

Virginia plans to expand fatherhood resources and co-parenting activities for those in the Intensive Case Monitoring Program, with an expected outcome of strengthening the relationship between the two parents, and between the parents and child. Avoiding future negative consequences will be a secondary benefit. Four of the program sites plan to phase-in the enhancements within three years.

The expected outcome of strengthening families focuses on reducing nonmarital births, connecting and reconnecting fathers with their children, and encouraging safe, stable, two-parent families. Further, the expansion will take a holistic approach to treating each client as an individual and strengthening the family unit as a whole. An approach this dramatic requires a fundamental shift in the way Virginia's child support enforcement works with families.

For further information, contact Glenn Stratton at [glenn.stratton@dss.virginia.gov](mailto:glenn.stratton@dss.virginia.gov).

This article demonstrates Economic Stability



## In Clark County, Ohio, 'Parents As Partners' Teaches Why Couples Count

By Virginia K. Martycz, Deputy Director  
Child Support Services Job and Family Services  
Clark County, Ohio

A 5-year “1115 Healthy Marriage waiver” demonstration has come to an end in Clark County, Ohio—but the program it created is far from gone. “Parents As Partners” has become an important part of the county’s child support program.

Parents As Partners was designed to teach healthy relationship skills to parents involved with the child support program. It focused on providing parents a skill set so they could communicate more effectively with each other and, therefore, better meet the needs of their children.

Based in the county child support office, trained case managers initially met with clients coming to the agency for paternity testing and support hearings. That changed over time; referrals now come from a variety of sources: Family and Children Services case managers, court, other relationship-building programs and community providers, and referrals by participants. For the 5-year period, the program’s goal was to deliver services to 500 participants. By the end of year 4, the program had served more than 600.

Staff designed the 8-hour curriculum primarily for low income couples. Most of the participants are current or former recipients of public assistance, and most lack stable family

backgrounds. And, they have few, if any, role models of healthy relationships. The facilitators (a man and a woman) present the 1-hour coaching sessions to individual couples. They are flexible in their approach and adjust sessions and materials to each couple. They may also meet with participants separately to help resolve certain issues before meeting with them as a couple.

In addition to helping couples improve relationship skills, the program provides a service to child support clients beyond standard enforcement. As the research suggests, we have found that couples who participate in the program are more likely to make their child support payments: 80 percent are paying on active orders.

More importantly, because the couples learn to work out issues on their own, they do not look to the child support system to “punish” the other parent.

The Parent As Partners case managers also link clients to other services such as GED and job training, and community health resources. They are able to treat clients in a holistic manner.

To provide meaningful assistance to the child support program, helping parents to manage their relationship with some basic communication skills can cut down on the need for traditional enforcement and help provide children with the total support they need from their parents.

Visit the [Clark County Child Support Services website](#).

This article demonstrates **Healthy Family Relationships**



**A Parents As Partners class helps parents improve their relationship skills and become more likely to make their child support payments.**

*Photo courtesy of Clark County*

# 'Child Support Clinic' Connects with Parents at NYC Event

In late June, dozens of fathers and other caregivers received some personal customer service at a “Child Support Clinic”—in the midst of a bustling New York City conference—to learn about child support services or to discuss their child support case.

The “2011 – Celebrating Fatherhood” event was sponsored by the Region II office of the Administration for Children and Families and well-attended by 200 workers from federal, state, city and community-based agencies, including the parents from New York and New Jersey who got help from the child support clinic.

Ready to greet these parents who walked into the clinic, either with an appointment or on the spot, were Gayle McCollin and Jahaira Tineo from the New York State Office of Temporary & Disability Assistance, Carlos Infante from the NYC Office of Child Support Enforcement, and Janiece Thompson, who was standing by on the phone from the New Jersey Office of Child Support. It was the first time the three agencies partnered with the OCSE regional office to meet individually with parents (with or without a child support case) onsite at a fatherhood event.

In their evaluation, parents gave the clinic rave reviews for its individual child support-related assistance from staff members equipped to access case-specific information. Staff also was pleased with the clinic’s success and their ability to help the parents financially and otherwise to connect with their children. “We were able to use the clinic to take away the negative connotation of child support program for some of the attendees,” says McCollin. (About 15 of the dads wanted to

know what they need to do after being released from prison or a halfway house.)

Judi Albury of the Region II OCSE office agrees. “The intent of the clinic was to help individuals get back on track and to present a positive face of the child support agency. And it was the newest customer service venture for the New York State child support office.” Albury drew the idea for the clinic from a national conference sponsored by the Eastern Regional Interstate Child Support Association, where participants from states gathered for an “interstate” session to exchange ideas about handling difficult child support cases. Since offering the clinic, the regional office has been addressing requests to hold similar clinics at father-oriented events.

“We always knew that some fathers feared the child support agency, but some of these individuals were totally dismissing it. Now we’ve spread the message and hope these noncustodial parents will go on to spread the positive message throughout the community,” says Albury. “We hope to get to reach more parents in other innovative ways and to take this experience and hold similar clinics in the five Manhattan Burroughs, including in Hispanic communities, so that more parents will be less afraid to work with the child support agency. Albury also hopes to offer training for attorneys and community-based organizations so they can assist low-income parents with legal advice and further spread the message that the child support agency will help parents in a positive way to navigate the child support system.

*For more information, contact Judi Albury at [judith.albury@acf.hhs.gov](mailto:judith.albury@acf.hhs.gov) or 212-264-2890, x134.*

## Coming in October ...

### Spotlight on Family Violence Collaboration

OCSE has a broad mission to promote child well-being and family self-sufficiency by making child support a reliable source of income. This mission includes a strong commitment to ensuring that domestic violence victims can safely establish child support orders. The prevalence of domestic violence is undoubtedly very high. At the same time, economic stability is an essential component of victim safety, and child support can be a key to ensuring that domestic violence victims have the resources to establish themselves.

To promote the broad mission, OCSE recently released a series of fact sheets highlighting how child support innovations can improve child support and child well-being, including a fact sheet dedicated to preventing and reducing

family violence. This Family Violence Collaboration [Fact Sheet](#) explains that family-centered strategies must not put women and children at greater risk of violence. Because the child support program serves both parents, often around a crisis point, it has a unique responsibility—and a unique opportunity—to reduce the risk of family violence and help family violence survivors pursue child support safely.

OCSE is committed to ensuring that domestic violence is at the forefront of its mission and that state and local offices provide quality service to domestic violence victims.

Look for more information in next month’s *Child Support Report*—as part of Domestic Violence Awareness Month—on the work of OCSE and the child support program to assist domestic violence victims.

## Community Connections

### Oregon's Home Run for Child Support



For three days in July, the Oregon Child Support Program set up a table alongside 20 public and private veteran and active-military-related organizations at a local baseball game. The organizations were there to provide information to crowds of 3,500 when the Salem-Keizer Volcanoes, an Oregon minor-league baseball team, hosted a Patriotic Weekend at Volcanoes Stadium in Salem for its games.

The child support program serves the same population as the other organizations that were set up and could help with child support issues that veterans, active-duty military and their families face. Promotional workers helped draw visitors to the child support program's table where three managers—Shawn Brenizer (*top photo*), Mark Thorn and Dale Slater (*bottom photo, from left*)—were ready to answer questions and network with the other groups about ways to work together. (Thorn serves as the program's military liaison.) "The only downside of the weekend: The Volcanoes dropped all three games to the Everett [WA] Aquasox," says Thorn.



### New Fact Sheets on Bubble Chart



**OCSE has launched seven fact sheets to kick off its "Promoting Child Well-Being and Family Self-Sufficiency Fact Sheet Series." Keep an eye on this series for promising practices, new research and other useful information.**

## Child Support Report



**Child Support Report** is published monthly by the Office of Child Support Enforcement, Division of Consumer Services. We welcome articles and high-quality digital photos. We reserve the right to edit for style, content and length. OCSE does not officially endorse the practices or individuals in this newsletter. You are welcome to reprint an article in its entirety (or contact the author or editor for permission to excerpt); please identify *Child Support Report* as the source.

George Sheldon  
*Acting Assistant Secretary for Children and Families*

Vicki Turetsky  
*Commissioner, OCSE*

Gabrielle Pagin  
*Director, Division of Consumer Services*

Elaine Blackman  
*Editor*  
202-401-5353  
[elaine.blackman@acf.hhs.gov](mailto:elaine.blackman@acf.hhs.gov)