It is important that families receive their child support payments as quickly as possible. Any delay can quickly and seriously threaten a family’s budget. For this reason, states are required to distribute most payments within two days of their receipt. When two states are involved, each one must send payments out within two days.

Each state has established a payment processing center, often called a State Disbursement Unit (SDU) — a single unit to receive and send out payments for child support. These SDUs are intended to get payments out with a minimum of turnaround time. They have the additional advantage of providing a single place in the state to which employers can send child support payments collected from their employees.

The SDUs are responsible for:

• receipt and disbursement of all payments;
• accurate identification of payments;
• prompt disbursement of the custodial parent’s share of any payment;
• furnishing to any parent, upon request, timely information on the current status of payments under a support order; and
• maintaining a statewide record of support orders.

Families who receive public assistance under the Temporary Assistance for Needy Families (TANF) program, must “assign,” or sign over, their right to unpaid child support to the state. States have different laws and policies. Some states “pass through” child support collections to families who receive TANF without reducing the assistance payment. Other states keep the money when collected to repay TANF benefits received by the family.

After the family leaves the assistance program, the total current support collection goes to the family. Amounts collected beyond the amount ordered as current support are considered to be payments towards arrearages owed to the family or to the state. Under current laws, families receive their post-assistance arrears before the state collects money to repay the government for the assistance payments.
Will I receive the entire amount of support paid?

If you have not received cash assistance, you will receive the total child support payment (less any fees the state may collect). If you are receiving cash assistance, check with your state child support agency. Some states will pass some or all of the child support payments through to you. Others will use the entire amount to repay the money provided to your family. If you are not receiving cash assistance now but did in the past, and if amounts are still owed to the state, any support collected beyond the amount ordered for current support and for arrearages owed to you may be used to reduce the arrearages owed to the state.

My child’s father told me weeks ago that his federal tax refund was taken for child support. When will I get the money?

It usually takes three to five weeks from the time the money is offset from the obligor’s tax refund until the state receives it. The Department of the Treasury has encouraged states to hold collections from joint tax returns for up to six months in case the obligor’s spouse who does not owe child support files for his or her share of the refund. The Office of Child Support Enforcement and Treasury Department will work together to provide information to the states if the spouse has filed a claim for his or her part of the refund and has received the money. States will be able to distribute the offset to the family when they receive that information. When a family receives or used to receive TANF benefits, states have the option to keep federal tax refunds to repay the benefits. Check with your child support agency to see if the money has been collected and, if so, when you can expect to receive it.