



TransUnion Child Support Solutions

# Supporting Children, Families and Agencies

An innovative, data-driven approach to child support payments

**We challenged TransUnion's talented data scientists to devise ways our data and predictive analytics can help obtain outstanding child support payments – without relying solely on enforcement. Here's the suite of solutions they created.**

**Objective: Help children by encouraging support from non-custodial parents**

*Early interventions can strengthen results and families*

- Prioritize agency actions by knowing non-custodial parents' propensity to pay
- Spot struggling non-custodial parents early and intervene using financial counseling and modifications
- Easily locate hard-to-find non-custodial parents
- Search for unknown assets and under-reported or "under-the-table" income

**Understand non-custodial parents' financial situation as it changes over time**

*TransUnion CreditVision® trended credit reports and scores*

- See financial trends: Trended credit data reveals how credit use changes over time vs. traditional "snapshot in time" approaches
- Get data on "off-the-grid" parents: Alternative data sources like checking accounts and utility bills provide consumer insights not captured by traditional reports

**Highlights**

- Trended credit data shows increasing or decreasing ability to pay
- Payment ability scores
- Propensity to pay for prioritizing enforcement
- Location, address and contact information for finding subjects
- Employment information for finding "under-the-table" income
- Opportunities for early intervention and financial counseling

## Example use cases:

- ✓ **Anticipating payment stoppages:** Child support offices can detect a non-custodial parent's worsening financial situation which may indicate they're on the path to delinquency
- ✓ **Spotting a new ability to pay:** A non-custodial parent delinquent regarding court-ordered child support payments recently began paying down long-standing debts, indicating greater liquidity

## Easily locate hard-to-find non-custodial parents and more

*TransUnion's TLOxp® solution – the proven search and locate tool*

TLOxp can help search for and locate people, assets and businesses with actionable information delivered when and how you want it. Our advanced, analytics-based models and intuitive user interface make filtering through billions of public and proprietary records simple. In a matter of seconds, we deliver practical data with point-and-click ease.

- **Comprehensive profiles** – Access data, including names, aliases, phone numbers, emails, addresses, assets, criminal histories, bankruptcies and more.
- **Vehicles** – Search billions of vehicle registration records to find what you're looking for. TLOxp allows users to search with full, partial or similar license plates, helping narrow your focus faster.
- **Places of employment** – Discover affordable employment data solutions with options to fit any budget. With Standard, Premium and Verified place of employment data, you can work smarter and gain improved efficiency.
- **Partial data searches** – Enter partial information from addresses, SSNs, telephone numbers and more. Search by location radius or age range. Even enter a phonetic name spelling and TLOxp can narrow the search to the fewest possible options.

## As part of our mission to provide Information for Good<sup>SM</sup>,

### TransUnion has long supported children and families

- TransUnion sponsored the Child and Family Services Improvement and Innovation Act, and provided more than 500 foster child agencies with free credit reports and counseling.
- TransUnion supports the Child Rescue Coalition which employs state-of-the-art technology to identify and track child predators in 77 countries. Since 2013, more than 9,500 arrests have been made and more than 2,200 children have been rescued.

Read our [corporate social responsibility report](#) for more details.

## Question: What can they pay?

*TransUnion CreditVision Income Estimator*

Go beyond wages to predict total income – including income from investments, businesses, IRA distributions, pensions and annuities, real estate, unemployment compensation and Social Security benefits

- Compare predicted total income to non-custodial parents' stated income
- Use estimated income to streamline collection strategies with better insight regarding ability to pay
- Open new avenues for enforcement inquiries

## LEARN MORE

To learn how TransUnion can help children in your state, email [publicsector@transunion.com](mailto:publicsector@transunion.com) or visit [transunion.com/public-sector](https://transunion.com/public-sector).