

## INFORMATION ABOUT PRIVATE CHILD SUPPORT COLLECTION AGENCIES (PCA)

Custodial parties may choose to hire private, for-profit collection agencies in addition to, or instead of, utilizing the services of the Orange County Department of Child Support Services (CSS).

The choice of whether to pursue support enforcement with a public or private entity rests with the custodial party, as long as the child(ren) is not receiving public assistance. If the state is paying public assistance (TANF) or foster care benefits, the rights to child support are assigned to the Department of Social Services and the local child support agency may not cooperate with or send collections to a PCA.

CSS would like to assist you in making an informed decision about whether to use a PCA. The chart below addresses some common questions about PCAs.

What is a Private Child Support Collection Agency?	A private collection agency is a privately-owned, for-profit business that charges a fee to help parents collect child support.
May I hire a PCA even if I am currently receiving services from CSS?	Yes. You are entitled to receive services even if you use a PCA.
How much does a PCA cost and how are they paid?	Fee arrangements vary from company to company. Most private agencies use a “contingency-fee” arrangement. This means the PCA will withhold a percentage from a child support payment before they send it to you.
How much are these fees?	The contingency fees typically range from 25% to 35% of the received payment, but can go even higher. Depending on the contract, a PCA may be entitled to withhold fees on any money received by the PCA, even though the money was collected by CSS and forwarded to the PCA.
How long do I pay a percentage of the child support to the PCA?	It depends upon the length of the contract you sign with the PCA. Read the contract carefully. You may use the PCA for a short time, then change your mind, but be required to share any money collected until the end of the contract period.
Are there other fees?	PCAs may charge application fees or charge additional fees for certain activities. Read the contract carefully to make sure you understand the payment arrangement.
How long do these PCA contracts last?	The duration of the contract should be defined in the contract. Many PCA contracts last until a stated, total dollar amount of child support is collected. Some PCAs charge a percentage of each monthly amount collected for a stated period of time. Read the contract carefully to determine the length of the contract.

<p>May I cancel my PCA contract?</p>	<p>Your right to cancel the contract depends upon the terms of the contract and any state laws governing such contracts. Many PCAs will permit unconditional cancellation of the contract for a limited period of time after you sign the contract. Some agencies allow you to cancel the contract after a specified period of time with no collection of child support.</p>
<p>How will CSS share information with the PCA?</p>	<p>CSS is required by federal regulation to send child support payments to any payee that the lawful support obligee (usually the custodial parent) designate. We will send payments to the PCA if we receive an authorization signed by the custodial party requesting that we do so. CSS will stop sending payments to the PCA if the custodial party instructs us in writing.</p>
<p>If you mail my child support checks to my PCA, what happens to all my other correspondence from your office?</p>	<p>At this time Orange County CSS computer capability allows only one primary address. All correspondence will be mailed to the PCA along with child support payments. It is the custodial party's responsibility to ensure the PCA will forward all CSS correspondence to the custodial parent in a timely manner. CSS personnel may address some important correspondence directly to the CP, but are not legally obligated to do so.</p>
<p>If I close my CSS case, will the PCA do all the same things for me?</p>	<p>No, the state and federal governments grant certain collection and enforcement tools to government child support agencies that are not extended to PCAs. Among those tools are:</p> <ul style="list-style-type: none"> <li>• Federal parent locator services</li> <li>• New hire registries that report newly hired employees</li> <li>• Interception of federal and state taxes</li> <li>• Interception of lottery winnings</li> <li>• Interception of Insurance settlements</li> <li>• Interception of Worker's compensation settlements</li> <li>• Interception of a percentage of unemployment and disability compensation</li> <li>• Interception of passport issuance or renewal</li> <li>• Suspension of professional, trade and motor vehicles licenses.</li> </ul>
<p>Child Support Services is located at:  1055 N. Main Street  Santa Ana, CA 92701  Toll-free Telephone: (866) 901-3212</p>	<p>Mail the Request and Authorization for Release of Information to:  Child Support Services  P.O. Box 22099  Santa Ana, CA 92702-2099</p>