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New Hamilton County Program Aids Children by Helping Parents Reach Financial Stability

Parents who owe child support will be tutored on money management, debt reduction, credit scores, home ownership

Cincinnati (March 3 , 2011) Hamilton County’s Job and Family Services Department has been chosen to participate in an innovative program designed to improve the financial well-being of children by increasing the financial literacy and standing of parents who pay child support.

The Asset Building for Financial Responsibility Program will connect low-income, non-custodial parents involved in the child support system with financial education and asset building programs. The goal is to develop financial stability among the parents, so their children will receive the support they need to lead happy, healthy lives.

Hamilton County and Cuyahoga County will pilot the program.

“Collecting child support is about more than chasing down non-paying parents,” said Moira Weir, director of the Job and Family Services Department. “We know we have many parents who want to pay consistently, but they don’t have the financial stability to do so. We have a history at this agency of working with non-custodial parents in a positive manner and this program adds another tool to our toolbox when it comes to making sure the children of Hamilton County are taken care of financially.”

Research has shown that parents who regularly pay child support are more involved in the lives of their children. The program will help parents build life and leadership skills to assist them in obtaining employment and financial stability. They will be coached on money management, debt reduction, credit scores, home ownership and more.

Each participant who is referred to the program will be able to take advantage of one-on-one counseling sessions and financial literacy workshops. The case plan will detail an agreed-upon level of improvement expected to achieve some financial stability by demonstrating an increased knowledge of effective practices and strategies in managing debt, increasing credit scores, and consistently making child support payments.

The Job and Family Services Department is partnering with SmartMoney Community Services, an Over-the-Rhine organization with a vision to provide comprehensive affordable financial services and economic education, empowering families to achieve their financial goals while enhancing the quality of life in the Cincinnati community.

The Ohio Department of Job and Family Services, Office of Child Support was awarded a grant by the U.S. Department of Health and Human Services based on the need for such services, particularly in Hamilton County and Cuyahoga County. The application pointed out that “Cleveland (where 42%

of children live in poverty) and Cincinnati (where 36% of children live in poverty) have both consistently ranked among the top ten poorest cities in the country. Ohio is the only state in the union to have two cities among the top ten.” The application also noted that many child support obligations throughout the state were now being met through unemployment compensation and, when that compensation runs out for those parents, children will suffer.

Hamilton County’s Child Support Enforcement Agency handled more than 90,000 cases and collected more than \$143 million last year for families that might not otherwise have had the money necessary to pay for such items as food, medical care, child care, school clothes and school supplies. Many of the children who do not receive child support turn to public assistance, with taxpayers providing financial support.

About Hamilton County’s Department of Job and Family Services

The Department of Job and Family Services administers federal, state and local programs for those in need. The Department helps with local child protection, elderly protection, child care, child support enforcement, workforce development, cash assistance, food stamp disbursement and Medicaid disbursement. Servicing Hamilton County since 1947, the Department helps hundreds of thousands each year and is accredited by the Council on Accreditation, an international, independent, not-for-profit child and family service accrediting organization.