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For child support, a new generation brings new expectations



Just a generation or two ago, sending someone money usually involved a check, an envelope or a trip to the bank. Today, a few taps on a phone can settle a dinner bill, pay the babysitter or transfer money anywhere in the world.

For millions of Americans, especially younger adults, these conveniences have become an ordinary and ingrained part of life. Increasingly, their expectations of government services are beginning to reflect that.

The scale of electronic payments continues to grow. Federal Reserve data released in July 2026 identified 236.6 billion noncash payments in the United States during 2024, an increase of 31.9 billion from 2021.

Federal Reserve research shows that digital wallets have become mainstream among younger consumers, with 52% of Gen Z and 53% of millennials reporting digital wallet use. In the Federal Reserve's 2025 Diary of Consumer Payment Choice, which examined payments made in 2024, adults ages 18 to 24 used mobile phones for 45% of all their payments, more than any other age group.

For child support agencies, the objective is not simply to add a digital wallet. It is to create a payment experience that combines speed and visibility with the flexibility to serve families whose financial circumstances, technology access and payment preferences differ.

A generation accustomed to money on demand

The rise of digital payments has been remarkably swift.

Consumers increasingly expect to move money digitally and on demand. In 2025, more than $1.2 trillion was sent through Zelle, while platforms such as PayPal, Venmo and Cash App collectively served hundreds of millions of users and processed trillions of dollars in payment activity. These services have helped establish new expectations around speed, visibility and convenience that increasingly influence how families interact with government payment programs.

These platforms have changed the mechanics of everyday transactions. People can send money after business hours, check balances from almost anywhere and receive confirmation without waiting for a bank statement.

Consumers increasingly expect payments to be both fast and flexible. In recent Federal Reserve research, more than three-quarters of consumers selected faster payment options as a preferred method, while also emphasizing the importance of having a choice of payment types.

Yet many government payment systems still operate around processes established long before smartphones became commonplace.

For child support programs, that disconnect deserves attention.

Why payment timing and visibility matter

Child support payments frequently contribute to ordinary household expenses: groceries, transportation, childcare and housing. Families plan around when those funds are expected to arrive.

A delay of a day or two may require adjusting a grocery trip or postponing a bill. Even when funds arrive on schedule, uncertainty about payment status can make planning difficult.

Payment speed, however, is only part of the experience.

Parents also need to know whether a payment has been processed, when funds will become available and what to do if something goes wrong. Clear notifications and accessible transaction histories can help families resolve routine questions independently and may reduce avoidable payment-status inquiries.

For administrators managing large caseloads and limited resources, fewer routine inquiries and payment exceptions can free staff to focus on more complicated needs.

These improvements may seem modest individually. For families managing tight budgets, their practical value can be considerable.

Different families, different ways to pay

Despite the popularity of mobile payments, Americans don't all manage money the same way.

The latest Federal Reserve research reinforces why modernization must preserve payment choice. Its 2026 Diary of Consumer Payment Choice found that four out of five consumers had used cash within the previous 30 days and 90% expected to continue using it. Rural households also made more cash payments than urban and suburban households. For child support agencies, a digital-first strategy should therefore mean expanding convenient options, not requiring every family to manage money in the same way.

Direct deposit remains a practical choice for families with bank accounts. Prepaid debit cards provide another option, particularly for those without access to traditional banking services.

Government prepaid programs already operate at considerable scale. The Federal Reserve's December 2025 report to Congress demonstrates the continuing scale of these programs: government agencies disbursed $183.2 billion through approximately 1,200 general-use prepaid-card programs during 2024.

Expanding digital payments shouldn't come at the expense of these established channels

Agencies need to consider how different households receive money, access financial services and resolve payment problems. A parent who relies on cash withdrawals may have different requirements from one who manages nearly every transaction through a smartphone.

Both deserve a dependable experience.

Bringing child support payments into everyday life

States have already begun expanding electronic child support payment options, including online payments, debit cards and, in some cases, digital wallets.

The next opportunity lies in examining the complete payment process. Agencies can assess where manual steps create delays, how payment information reaches families and whether existing disbursement options reflect changing preferences.

Conduent supports this work through solutions including ExpertPay®, a multistate platform for electronic child support payments across all 50 states, Puerto Rico and Washington, D.C. It supports bank-account payments and digital options including PayPal, Venmo, Apple Pay and Google Pay.

For families receiving payments, the Way2Go Card® provides a paperless disbursement option. Its Cardless Cash capability also allows eligible cardholders to withdraw funds at participating ATMs using an access code and PIN, including when a physical card isn't available.

The technology will continue to evolve, as will the ways Americans manage their money. Child support agencies don't need to adopt every new payment method. They need systems flexible enough to accommodate changing habits without leaving families behind.

These improvements may seem modest individually. For families managing tight budgets, their practical value can be considerable.

For parents who depend on regular support payments, the measure of progress is considerably simpler: knowing when their money will arrive, being able to access it and having one less thing to worry about.

Ready to make child support payments work better for your families?

Give families more ways to send, receive and access child support payments. Discover how Conduent can help your agency expand payment choice while keeping security, convenience and accessibility in focus. Learn more now at www.conduent.com/government-solutions/child-support-solutions/.

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