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PROVIDING FOR CHILDREN'S FINANCIAL NEEDS: *Child Support*

Requirement of Support

Divorce and separation can have an economic impact on children. Child support laws attempt to provide some stability in the standard of living for children after these changes in household composition. The law requires parents to financially

support their children. It does not matter if the parents were married or not. It does not matter if the parents have had zero continued contact after the conception of the child. The obligation to financially support a child exists even if the parent has never met the child.

Guidelines

Each state, including Iowa, has its own version of something called child support guidelines. These guidelines are rules and calculation methods that are followed when determining the amount of child support that should be paid. The child support guidelines are established by the Iowa Supreme Court. They are reviewed and revised approximately every four years.

Income

In order to calculate the amount of child support using the child support guidelines, an honest, complete disclosure of income must be made by the parents involved. The guidelines lay out what is considered income and what is not. The definition of income used by the guidelines is more readily adaptable to a parent who receives a regular salary. However, there are still methods for calculating support for a parent who is compensated based on commissions or has other fluctuations in income. Parents with low incomes may qualify for certain low-income adjustments.

Expenses

The child support guidelines have a very limited list of certain expenses that are considered for purposes of reducing a parent's income. If an expense is not on this list then it will not be considered. For example, the child support guidelines do not care about how much a parent pays for their mortgage or car payment. On the other hand, the guidelines do allow for the deduction of child care expenses from income in certain circumstances.

Custody and Visitation Time

The amount of time that you spend with your child can have an impact on child support. In cases where joint physical custody is ordered, the guidelines use something called the offset



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method. Under this method, child support is calculated for each parent as if the other parent was the noncustodial parent. The parent obligated to pay the larger amount is required to pay that amount, but there is a set off for the amount owed by the other parent.

The guidelines also provide a deduction or credit against the child support amount for extraordinary visitation. If visitation with a child exceeds 127 overnights per year, the noncustodial parents receives a credit.

Final Thoughts

When you are caring for a child, expenses can add up. Parents have an obligation to provide financial support for a child. Learn more by contacting a family law attorney. *

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