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# Reducing Conflict over Child Support

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## Financial Realities of Divorce

Possibly the most explosive issue in the divorce process and in the post-divorce period is money. If financial disagreements were a concern during the marriage, money is also likely to be an issue after the divorce. There is research to indicate that finances are a source of conflict for half of divorced co-parents.

Most divorced parents can expect a lifestyle change. Stretching income to cover two households results in less money for each household. This means a lower level of living for everyone.

A better understanding of how child support awards are determined can help divorced co-parents accept the realities of the court-mandated settlement.

## How the Court Determines Child Support

The Ohio Revised Code is very specific about how child support is computed and what will and won't be considered in determining payment amounts. But courts do have some leeway in adjusting amounts, generally based on the best interests of the children, time spent at each home, and other factors listed in the statute. Most Ohio courts use computer software provided by the State of Ohio that automatically calculates child support from income and expense information provided by the divorcing parents.

The worksheet used for submitting income information to the court by divorce applicants is very similar to a tax return. First, gross income for each

party is established and then adjustments are made. Next, a chart is used to set the annual child support amount, which is based on family income and number of children. The support chart is based on federal and state studies related to the cost of raising children. Finally, changes to the calculated amount of support are made based on the cost of health insurance for the children, child care expenses, and other factors referred to above.

## Reduce Hostility over Money

One effective way to reduce post-divorce conflict over money is to use the services of Child Support Payment Central (CSPC) which was developed by the Ohio Department of Job and Family Services, Office of Child Support, in response to Federal legislation. CSPC is a state disbursement unit for collecting and disbursing child support payments. Use of CSPC insures that payments are made consistently and on time. Through CSPC payments can be deducted directly from wages and submitted electronically by employers. Using CSPC eliminates the question of whether or not payments were sent or received and the resulting conflict.

Keep in mind that child support payments are essential to the welfare of your child, and your willingness to pay sends the message to your children that you are committed to them and care about their well being.

If you are on the paying end of the support agreement, understand that child support funds are designed to be used to support the children in the home in which they are living. Some of the funds may be used on housing, utilities, groceries, etc. It is unrealistic to imagine that you will see the results of all of the support money in new sportswear or some other personal item for your child. Child support money is not spending money for your children.

If you are on the receiving end of the payments, it might be helpful to provide a simple accounting of how the support money is spent on a regular basis. This is not to say that you need to submit a detailed accounting of the support payment, but you can do a lot to diffuse tension by demonstrating to the paying parent that the money is being used for the children rather than for yourself.

Don't involve the children in arguments over financial matters. Children should not have to worry about whether bills will be paid. Share money limitations with your children but not your anxiety and worry. Kids need to understand why they can't eat out as often, but they don't need to share your stress. Also, take this time to reassure them that even though resources are limited, their basic needs will always be met.

Don't try to relieve guilt by spending money, buying presents, and otherwise indulging your child to make up for the divorce or the time you are away from each other. Also, don't give your child things that you know the other parent can't afford. Giving children room to play one parent against the other is not a positive situation for the parents or the child. If there is something special that your child would like to have, plan with your co-parent about how or whether that particular purchase can be made.

It is unlikely that child support will provide for all of the "extras" that parents wish to make available

to their children. So, sometimes co-parents agree to share the cost of special items or opportunities for their children outside of the court-mandated child support settlement. Since this money will not be handled through the court, it is wise to have a plan in place for getting these expenses paid. Make sure that you will not always be the one asking for the other parent's share. Neither do you want to be the one who is always being asked for money. Take turns paying for things. One parent can pay for extras the first half of the year, while the other parent takes care of the second half. Or, one pays for things related to athletics while the other pays for dance, etc.

While money issues can be a major problem of post-divorce, it is important to try to remove as much of the conflict and mystery as possible and deal realistically with the situation. The welfare of the child should be the main focus of money discussion, not disputes from the marriage or disagreements on parenting issues. Remember, it is the responsibility of both parents to provide for their children.

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