# Parenting: It's a Life

# Child Support Teaching Packet For Iowa Schools

Iowa Attorney General Bonnie J. Campbell and

Iowa Child Support Recovery Unit Department of Human Services



#### Department of Justice

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#### Dear Educator:

In your hands is the child support curriculum for Iowa high schools, and middle schools, which is the educational component of the Child Support Public Awareness Project of the Iowa Attorney General and the Iowa Department of Human Services. The curriculum is an educational tool for family life educators and family support outreach coordinators to use in classroom presentations or similar outreach activities.

The curriculum was developed to address the serious and growing problem of nonpayment of child support that affects the quality of life of thousands of children statewide. When you use these materials in your classes, you will help influence the future of Iowa's children.

The curriculum introduces students to the concept of child support, teaches them how the support system works, and helps them recognize the legal consequences of nonsupport. The curriculum includes a variety of easy-to-use activities and a video tape that is sure to capture the attention of your students. The curriculum was designed by the California Department of Social Services, Office of Child Support and education specialists at California State University, Chico, and then adapted for use in Iowa. The video tape was prepared by the staff of the Iowa Attorney General, with substantial support from Fox TV and others.

The nature of the child support issue and the type of activities in the curriculum make this packet a valuable addition to American Government, Business Law, Health, English, Psychology, and Life Skills classes as well as those taught by Family Life educators. Please take some time to review the child support curriculum.

The curriculum and video tape are to be shared and used. Additional copies of either or both can be ordered at no cost from the office of the Iowa Attorney General, Hoover Building, Des Moines, Iowa 50319.

With best regards,

Bonnie Lamphell
Bonnie J. Campbell

Attorney General of Iowa

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#### Overview: Child Support in Iowa

#### The Challenge

Throughout the State of Iowa, single mothers, and a growing number of single fathers, struggle with the complicated and serious challenge of raising their children. Adding to their difficulties is the failure of non-custodial parents to deliver their share of child-support payments. More than 140,000 families have asked the Child Support Recovery Unit (CSRU) for assistance in collecting child support from delinquent parents. Back child support payments continue to accrue.

Most parents provide both emotional and financial support to their children, but many do not. The problem of non-payment is large and often lost in the process are the children for whom the support is needed. When a monthly child support check doesn't come in, parents often find themselves with no money for food or clothing for their children. Children without support are often denied their most basic needs; not just a movie or candy bar, but clothing, and medical care.

Establishment of paternity is another complicated issue and involved process with which CSRU and mothers must deal in order to begin seeking support from an absent father. This process adds to the cost and duration of efforts in behalf of mothers who need support for their children.

#### Its Effects

- Children who do not have the emotional and financial support of both parents may not reach their full potential. A lack of support often breeds resentment and a feeling of betrayal by the child for the non-supportive parent.
- Families who do not receive child support payments often end up on welfare. Iowa taxpayers are required to support the basic needs of those children whose parents choose to ignore their responsibilities to their children.

#### What the State is Doing

In November 1992, Attorney General Bonnie Campbell announced a plan to increase the public awareness of the problem of uncollected child support. The Iowa Legislature has each year, added to the enforcement tools available to the CSRU. Lawyers from the office of the Attorney General establish support orders, establish paternity, obtain wage withholding orders, and pursue contempt penalties including jail for non-supporting parents. The CSRU tracks address and employment changes, establishes offsets of income tax refunds, issues administrative support orders, and obtains court orders.

#### Why Teach About Child Support?

Increased attention is being paid by the public and the media to the child support crisis. Douglas W. Nelson, executive director of The Annie E. Casey Foundation, accurately described the problem and its effects in The Kids' Count Data Book.

"If we permit the resources and support available to families to continue to erode," Nelson writes, "the proportion of children who are undernourished, undereducated, underachieving, and unprepared for parenthood will continue to grow."

This educational program seeks to expose students to new attitudes which may influence their behavior as adults. This packet has been developed to change the way students view child support; from a problem that can have little or no effect on their lives, to an inherent responsibility that goes hand in hand with parenthood and citizenship. Students will understand that children need and will benefit from a healthy relationship with both parents. Education and knowledge will enable young people to make better decisions about their future. You can make a good investment in the future of Iowa and its children by implementing the Child Support Teaching Packet in your classes.



#### Iowa's Child Support Challenge: Teachers Can Make a Difference

#### Implementation of the Packet

This curriculum package is designed for students in grades 7-12. The teaching packet, in part or in its entirety, can be used with its accompanying video tape, depending on the teacher, structure of the class and curriculum guidelines. The child support curriculum is most effective when taught in multiple class sessions. Teachers are encouraged to restructure activities for more effective implementation. Suggested classes in which to implement the child support packet are:

Family Life/Life Skills

Health

English

American History/Government
Business Law
Psychology

Different elements of the packet directly relate to the curriculum in many classes. For example: Business Law -- Guest speakers from the Attorney General's office or the Child Support Recovery office. English -- Case study exercises and News watching activities.

#### Field Trip

For many students, their only exposure to the legal system has been through a television set. This limited and often glamorized view may make it difficult for many students to realize how serious the legal ramifications are for absent parents who do not pay child support. If it is possible, arrange a field trip for students to the local court house for a tour or to observe a trial. This will involve the students in the legal system and promote participation in classroom discussions about legal issues.

#### Educational/Behavioral Objectives

Educational and behavioral objectives for the curriculum are listed on the first page of each topic.

#### Child Support: An Emotional Issue

Child support is an emotionally charged issue that many students will relate to firsthand. Students often view child support as a "payoff" between parents to escape the "burden" of raising their child or children. This interpretation damages the self image of children who may see themselves as burdensome and uncared for. Many negative feelings about child support maybe harbored by students because of bad personal experiences with child support, or absent parents.

Some of the activities in the teaching packet may be more effective if presented in a small group setting. If students appear uninterested or uncomfortable discussing child support, it may be because they do not want to discuss their personal lives with the entire class.

Teachers might determine how many students in the class live in or have lived in single parent households by taking an anonymous poll, asking students to volunteer the information or by encouraging students to share their own experiences with the class. It is important for the teacher to determine early on how students feel about child support before the teaching packet is implemented, and how best to deal with these sensitive issues.

If you do not feel prepared to discuss students' personal experiences, you may want to invite a school counselor or psychologist to the class to talk with students about their feelings on this emotional issue, or participate in the small group discussions.

In some schools, some notification to the parents will be considered advisable because of the educator's choice on how best to present the material. Careful thought and planning should precede the decision on the use of some or all of the material.

#### What is Child Support?

#### **Educational Objectives**

- Students should build a basic understanding of the child support process.
- Students should recognize the characteristics of a responsible parent.

#### **Behavioral Objectives**

- Students should be able to define vocabulary words associated with child support.
- Students should be able to list characteristics of a responsible parent.

Ask students to list some characteristics of a responsible parent. Next, ask students to define child support, then give them the following definition.

Child Support: Payments made by an absent parent for support of his or her child.

Use the following warm-up activities to get students thinking, talking and writing about child support.

#### Activity #1. Child Support Myths (30 min.)

Ask students what they already know about child support, then distribute the list of child support myths. Use the myths to stimulate a class or group discussion. Ask students how many of the myths they believed to be facts.

#### Activity #2. Remember When? (30 min.)

Use the timeline warm-up activity to get students brainstorming about their own childhood. This activity can be done individually or in a group. Encourage students to list items such as: BIRTH...My parents fed me, changed me, clothed me, and comforted me when I cried. Six years...they reached things for me that were too high. 12 years...they taught me to ride a bike and helped me with my homework. 16 years...they taught me how to drive.

By relating childhood needs to their own lives and realizing how their parent or guardian provided for them, students will better understand the responsibilities of being a parent.

Discuss how parents support a child financially, physically and emotionally to meet these needs. Ask students to list what types of support they want to provide their children. As you discuss physical and emotional needs, re-emphasize the financial impact on the parent in meeting these needs.

#### Activity #3. Glossary (20 min.)

The glossary of child support terms and phrases can be used to find out what students already know about child support or to test them on the knowledge presented in class. Students can use the glossary to study for the matching quiz.

#### Activity #4. Matching (20 min.)

The matching activity can be used as an individual or cooperative learning (group) quiz. Use this activity to test students' knowledge of child support terms and phrases, either before or following discussion. Have students correct the quiz with the Glossary of terms.

#### The Problem

- Over the last two decades, child poverty increased by 18.5%. Children are the age group most likely to be poor.
- While the percentage of child poverty in Iowa is below the national average, Iowa's rate has been growing more rapidly (more than 20%) than the nation as a whole.
- More than \$550 million in child support is owed to Iowa children by absent parents.
- More than 140,000 families have asked the Child Support Recovery Unit (CSRU) of the Department of Human Services for assistance in collecting child support from delinquent parents.

#### **Its Effects**

- Children who do not have the support of both parents lose out emotionally and financially.
- Children in poverty are at much greater risk of poor health, social supports and educational performance.
- Many people including friends, family members and coworkers ignore, or even hide, the actions of a delinquent parent. This makes the problem worse, not better.

#### **Child Support Myths**

Myth: If the alleged father's name is on the birth certificate, this evidence proves he is the father.

Fact: No, it does not. His name on the birth certificate is only one piece of evidence to help prove he is the child's father. If he continues to deny paternity, the court will ask for more evidence, such as genetic tests, photographs, statements by the alleged father, etc. The mother may also be asked to testify in court about her relationship with the alleged father.

Myth: A blood test is always necessary when determining paternity status.

Fact: No, it is not. Blood tests/genetic tests may be used for additional evidence to determine paternity. However, if the alleged father does not dispute paternity, there is no reason to have a blood test. Paternity may be established by an affidavit only, signed by both mother and father.

Myth: The mother automatically has legal custody of the child because she is the one who gave birth to the child.

Fact: No, she does not have legal custody, only possession of the child. Until a court assigns a custody order to the parent, neither the mother nor father can claim exclusive custody of the child.

Myth: The mother is the only person who can file to establish paternity.

Fact: Either the mother, father, the child or Child Support Recovery Unit of the Iowa Department of Human Services (CSRU) may file to establish paternity, even after the child turns 18 years old.

Myth: If the mother cooperates with the CSRU in establishing paternity, her welfare benefits will be cut off or reduced.

Fact: No, her benefits will not be cut off or reduced. In fact, her participation if she is receiving welfare may be required.

Myth: If the father and mother are getting along, it is not necessary to establish paternity.

Fact: Wrong. Even if the mother and father are getting along, the situation may change later. This may make establishing paternity more difficult, especially if one of the parents moves away. If the father dies and paternity has not been legally established, the child may not be able to prove he/she is entitled to social security survivor benefits, inheritance, etc. It is in the child's best interest to establish paternity now in order to prevent future problems.

Myth: If the father doesn't pay support, he doesn't have a right to see the child. Or, if the father doesn't want to or can't see his child, he doesn't have to pay support.

Fact: The duty to pay child support and the right to visit are two different things. They are not connected in the law. In the eyes of the court the child is entitled to contact with both parents and support from both parents.

Myth: If the father is under age 18, he can't be declared the father or owe a child support obligation.

Fact: Age has as much to do with the ability to conceive a child as it does with child support. If you can, you must.

NAME \_\_\_\_\_



#### **Remember When?**

Can you remember what your needs were when you were 6-years old? What did your parent(s) or guardian provide for you? How did they support you emotionally? How did they help you survive when the world seemed so BIG and you seemed so small? Use the lines below to write down your childhood needs at different periods of your life.

Birth 6 years 12 years 16 years 18 years

# GLOSSAB P

absent parent The parent who does not live with or have custody of the child, but

does have responsibility for paying child support.

AFDC (Aid to Families with Dependent Children) A category of public assistance paid on behalf of children who are without sufficient income to provide for basic needs. In Iowa, the program has been recently changed to Family Investment Program (FIP), reflecting the need for other supports, in addition to income

only.

arrearages Unpaid child support payments for past periods owed by a person

who is supposed to pay.

child support Payments made by an absent parent for the support of his or her

child.

custodial parent Person with legal custody and with whom the child lives; may also be

a parent, other relative or guardian.

garnishment A legal process when a part (up to 50 percent) of a person's wages

are withheld and applied to payment of a child support debt. May

also be called Mandatory Income Withholding (MIW).

lien A claim upon property to prevent sale or transfer until a debt is

satisfied.

paternity Legal determination of fatherhood.

petition The formal written document filed in a court; the person initiating

the action states the names of the parties, the allegations, and the

request for relief sought; the initial pleading.

support obligation Amount of money to be paid as support by the legally responsible

parent and the manner by which it is to be paid.



#### Matching

Match the key words or phrases with their definitions. Write the correct number of the key word or words on the line in front of the definition.

<ol> <li>petition</li> <li>FIP</li> </ol>	p	A legal process when a part (up to 50 percent) of a person's wages are withheld and applied to payment of a child support debt.
3. arrearages		Amount of money to be paid as support by the legally esponsible parent and the manner by which it is to be
4. child support		paid.
5. custodial parent	I	egal determination of fatherhood.
6. lien		A claim upon property to prevent sale or transfer until a lebt is satisfied.
7. absent parent		
8. garnishment		The parent who does not live with or have custody of the child, but does have responsibility for paying child support.
9. obligation	-	The formal written document filed in a court when the
10. paternity	t	person initiating the action states the names of the parties, the allegations, and the request for relief sought; the initial pleading.
	Control of the Contro	Person with legal custody and with whom the child lives; may also be a parent, other relative or guardian.
		Payments made by an absent parent for the support of his or her child.
	c	A category of Iowa public assistance paid on behalf of children who are deprived of one or both of their parents by reason of death, disability or continued absence from the nome.
		Unpaid child support payments for past periods owed by a person who is supposed to pay.

#### **Establishing A Support Order**

#### **Educational Objectives**

- Students should understand the process of establishing a support order.
- Students should understand the factors used to determine child support levels.

#### **Behavioral Objectives**

- Students should be able to list the steps involved in the establishment of support orders.
- Students should be able to list the factors used to determine child support levels.

#### Supporting Material for the Teacher

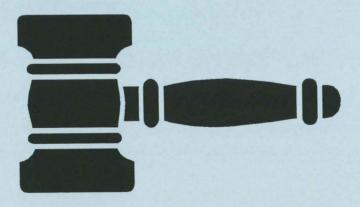
- Any parent who needs help establishing a support obligation or collecting child support payments from a non-custodial parent can apply for child support enforcement services.
- Persons applying for or receiving assistance payments under Iowa's Family Investment Program (previously AFDC) or federally-assisted foster care payments, automatically receive child support enforcement services.
- Parents apply for help in obtaining a child support order through the local child support enforcement office. The number can be found in most local telephone directories.
- A child support order is established based on both parents' ability to pay and the financial needs of the child or children. A standard mathematical formula for determining child support, established by the Iowa Supreme Court, is followed by the Child Support Office and the court.
- It is inexpensive to apply for enforcement services. There is a small application fee in Iowa.
- Before enforcement of child support can occur, a support order must be established. A legal support order spells out the amount of the obligation and how it is to be paid.

- The custodial parent, caseworker or lawyer must follow three steps to start the process of establishing a support order:
  - I. locate the absent parent (often the most difficult)
  - II. identify his or her ability to pay (both present and potential)
  - III. use the collected data to calculate the amount of the support award
- Under a recent state law, a new child support award formula became effective December, 1991. The purpose of these guidelines is to provide for the best interest of the child by recognizing the duty of both parents to provide adequate support for their children in proportion to their respective incomes. In ordering child support, the court should determine the amount of support specified by the guidelines. There is a rebuttable presumption that the amount of support which would result from the application of the guidelines is the correct amount of support. That amount may be adjusted upward or downward, depending on the individual factual circumstances of the parents.

However the court shall not vary from the guidelines without a written finding of fact that the guidelines would be unjust.

In the guidelines, the term "net monthly income" means gross income less deductions for (1) Federal income tax (2) state income tax (3) social security deductions (4) mandatory pension deductions (5) union dues (6) dependent health insurance coverage (7) actual medical support paid pursuant to court order (8) un-reimbursed individual medical expense not to exceed \$25 per month (9) prior obligation of child support actually paid pursuant to court order (10) actual child care expense while the custodial parent is employed, less the appropriate income tax credit received.

Credit union payments, charitable deductions, savings, and voluntary pension plans are not to be deducted from income. The needs of the children must have a higher priority than voluntary savings or payments of debts.



One Child
Noncustodial Parent's Net Monthly Income

	\$500 &* Under	501-600	601-700	701-800	801-900	901-1000	1001-3000	3001 & Over
\$ 0-100		24.1	24.6	25.0	25.3	25.6	25.8	
101-200		23.6	24.0	24.5	24.9	25.3	25.5	
201-300	•	23.2	23.7	24.1	24.6	25.1	25.1	
301-400		22.7	23.3	23.8	24.4	24.6	24.8	
401-500		22.2	22.9	23.5	24.1	24.3	24.5	
501-600		21.8	22.5	23.2	23.9	24.1	24.2	
601-700		21.3	22.1	22.8	23.6	23.7	23.8	
701-800	•	20.9	21.7	22.5	23.4	23.5	23.5	**
801-900		20.4	21.3	22.2	23.1	23.2	23.2	
901-1000		19.9	20.9	21.9	22.6	22.8	22.8	
1001-1100		19.5	20.5	21.6	22.4	22.5	22.5	a.
1101-1200		19.0	20.1	21.2	22.4	22.5	22.5	
1201-1300		18.5	19.7	20.9	22.1	22.4	22.5	**
1301-1400		18.1	19.3	20.6	21.9	22.4	22.5	
1401-1500		17.6	18.9	20.3	21.6	22.4	22.5	
1501-1600		17.2	18.6	19.9	21.4	22.4	22.5	
1601-1700		16.7	18.2	19.6	21.1	22.4	22.5	
1701-1800		16.2	17.8	19.3	20.8	22.4	22.5	
1801-1900		15.8	17.4	19.0	20.6	22.2	22.5	
1901-2000		15.3	17.0	18.7	20.3	22.0	22.5	
2001-2100		14.8	16.6	18.3	20.1	21.8	22.5	
2101-2200		14.4	16.2	18.0	19.8	21.7	22.5	
2201-2300	•	13.9	15.8	17.7	19.6	21.5	22.5	**
2301-2400		13.4	15.4	17.4	19.3	21.3	22.5	
2401-2500		13.0	15.0	17.1	19.1	21.1	22.5	
2501-2600		12.5	14.6	16.7	18.8	21.0	22.5	
2601-2700		12.1	14.2	16.4	18.6	20.8	22.5	
2701-2800	•	11.6	13.8	16.1	18.3	20.6	22.5	
2801-2900		11.1	13.4	15.8	18.1	20.4	22.5	
2901-3000		10.7	13.1	15.4	17.8	20.2	22.5	
3000	•	10.2	12.7	15.1	17.6	20.0	22.5	**
&Over				1 1	47%			
				1		1 1	1	

Two Children Noncustodial Parent's Net Monthly Income

	\$500 &* Under	501-600	601-700	701-800	801-900	901-1000	1001-3000	3001 &** Over
\$ 0-100		35.7	36.2	36.6	36.8	37.1	37.2	
101-200		35.0	35.4	35.8	36.1	36.5	36.5	
201-300		34.3	34.8	35.2	35.7	35.8	35.8	**
301-400		33.6	34.1	34.7	34.8	34.9	35.0	
401-500		32.8	33.5	34.1	34.2	34.3	34.3	
501-600		32.1	32.9	33.6	33.6	33.6	33.6	
601-700		31.4	32.3	32.5	32.7	32.8	32.9	
701-800		30.7	31.7	31.9	32.0	32.1	32.2	**
801-900		30.0	31.1	31.2	31.3	31.4	31.4	
901-1000		29.3	30.4	30.5	30.6	30.7	30.7	
1001-1100		28.6	29.8	29.9	30.0	30.0	30.0	
1101-1200		27.9	29.2	29.7	30.0	30.0	30.0	
1201-1300		27.1	28.6	29.7	30.0	30.0	30.0	**
1301-1400		26.4	28.0	29.2	30.0	30.0	30.0	
1401-1500		25.7	27.3	28.6	30.0	30.0	30.0	
1501-1600		25.0	26.7	28.1	29.5	29.9	30.0	77
1601-1700		24.3	26.1	27.6	29.0	29.8	30.0	
1701-1800		23.6	25.5	27.0	28.5	29.7	30.0	
1801-1900		22.9	24.9	26.5	28.1	29.7	30.0	
1901-2000		22.1	24.2	25.9	27.6	29.2	30.0	
2001-2100		21.4	23.6	25.4	27.1	28.8	30.0	
2101-2200		20.7	23.0	24.8	26.6	28.4	30.0	
2201-2300		20.0	22.4	24.3	26.2	28.0	30.0	
2301-2400		19.3	21.8	23.7	25.7	27.6	30.0	
2401-2500		18.6	21.2	23.2	25.2	27.2	30.0	
2501-2600		17.9	20.5	22.6	24.7	26.8	30.0	70.7
2601-2700		17.2	19.9	22.1	24.3	26.4	30.0	
2701-2800		16.4	19.3	21.5	23.8	26.0	30.0	**
2801-2900		15.7	18.7	21.0	23.3	25.6	30.0	
2901-3000		15.0	18.1	20.4	22.8	25.2	30.0	
3000 &Over	•	14.3	17.4	19.9	22.4	25.0	30.0	**

Three Children
Noncustodial Parent's Net Monthly Income

	\$500 &* Under	501-600	601-700	701-800	801-900	901-1000	1001-3000	3001 &** Over
\$ 0-100		41.6	42.2	42.6	43.0	43.2	43.5	
101-200		40.8	41.2	41.7	42.1	42.6	42.7	
201-300		39.9	40.5	41.0	41.5	41.7	41.8	80
301-400		39.1	39.8	40.4	40.9	41.0	41.0	
401-500		38.2	39.0	39.7	39.9	40.0	40.1	
501-600		37.4	38.3	39.0	39.1	39.2	39.3	
601-700		36.5	37.6	38.4	38.4	38.4	38.4	
701-800	•	35.7	36.8	37.0	37.1	37.4	37.6	
801-900		34.8	36.1	36.3	36.5	36.6	36.7	
901-1000		34.0	35.4	35.6	35.7	35.8	35.9	
1001-1100	*	33.1	34.6	34.8	35.0	35.0	35.0	
1101-1200		32.3	33.9	34.5	35.0	35.0	35.0	
1201-1300		31.4	33.1	34.4	35.0	35.0	35.0	**
1301-1400		30.6	32.4	33.7	35.0	35.0	35.0	
1401-1500		29.7	31.7	33.0	34.4	34.9	35.0	
1501-1600	9 1 2	28.9	30.9	32.3	33.8	34.8	35.0	
1601-1700		28.0	30.2	31.7	33.2	34.7	35.0	
1701-1800	•	27.2	29.5	31.0	32.6	34.1	35.0	
1801-1900		26.3	28.7	30.3	32.0	33.6	35.0	
1901-2000		25.5	28.0	29.7	31.4	33.1	35.0	
2001-2100		24.6	27.2	29.0	30.8	32.5	35.0	
2101-2200		23.8	26.5	28.3	30.2	32.0	35.0	
2201-2300	•	22.9	25.8	27.7	29.6	31.5	35.0	**
2301-2400		22.1	25.0	27.0	29.0	31.0	35.0	
2401-2500		21.2	24.3	26.3	28.4	30.6	35.0	
2501-2600		20.4	23.6	25.7	27.8	30.2	35.0	
2601-2700		19.5	22.8	25.0	27.2	29.8	35.0	
2701-2800	•	18.7	22.1	24.3	26.6	29.4	35.0	
2801-2900		17.8	21.4	23.7	26.0	29.0	35.0	
2901-3000		17.0	20.6	23.0	25.4	28.6	35.0	
3000 &Over	٠	16.1	19.9	22.3	24.8	28.2	35.0	**

Four Children
Noncustodial Parent's Net Monthly Income

	\$500 &* Under	501-600	601-700	701-800	801-900	901-1000	1001-3000	3001 &*** Over
\$ 0-100		48.9	49.7	50.3	50.8	51.2	51.5	
101-200		47.9	48.5	49.1	49.7	50.3	50.4	
201-300	•	46.9	47.7	48.3	49.0	49.1	49.2	
301-400		45.9	46.8	47.5	47.7	47.9	48.1	
401-500		44.9	45.9	46.7	46.8	46.9	46.9	
501-600		43.9	45.1	45.3	45.5	45.7	45.8	
601-700		42.9	44.2	44.3	44.4	44.5	44.6	
701-800	•	41.9	43.3	43.3	43.4	43.5	43.5	
801-900		40.9	41.2	41.5	41.8	42.1	42.3	
901-1000		39.9	39.9	40.0	40.4	40.8	41.2	
1001-1100		38.9	39.9	40.0	40.0	40.0	40.0	
1101-1200		37.9	39.8	39.9	40.0	40.0	40.0	
1201-1300		36.9	38.9	39.7	40.0	40.0	40.0	**
1301-1400		35.9	38.1	39.4	40.0	40.0	40.0	
1401-1500		34.9	37.2	38.6	40.0	40.0	40.0	
1501-1600		34.0	36.3	37.8	39.3	39.8	40.0	
1601-1700		33.0	35.4	37.0	38.5	39.6	40.0	
1701-1800		32.0	34.6	36.2	37.8	39.4	40.0	**
1801-1900		31.0	33.7	35.4	37.1	38.7	40.0	
1901-2000		30.0	32.8	34.6	36.3	38.1	40.0	
2001-2100		29.0	31.9	33.8	35.6	37.4	40.0	
2101-2200		28.0	31.1	32.9	34.8	36.7	40.0	
2201-2300		27.0	30.2	32.1	34.1	36.0	40.0	**
2301-2400		26.0	29.3	31.3	33.3	35.3	40.0	
2401-2500		25.0	28.4	30.5	32.6	35.1	40.0	
2501-2600		24.0	27.6	29.7	31.8	34.6	40.0	
2601-2700		23.0	26.7	28.9	31.1	34.1	40.0	
2701-2800	•	22.0	25.8	28.1	30.4	33.6	40.0	
2801-2900		21.0	24.9	27.3	29.6	33.1	40.0	
2901-3000		20.0	24.1	26.5	28.9	32.6	40.0	
3000 &Over	•	19.0	23.2	25.7	28.1	32.1	40.0	**

Five Or More Children
Noncustodial Parent's Net Monthly Income

	\$500 &* Under	501-600	601-700	701-800	801-900	901-1000	1001-3000	3001 & Over
\$ 0-100		48.9	49.7	50.3	50.8	51.2	51.5	
101-200		47.9	48.6	49.2	49.7	50.3	50.8	
201-300	•	46.9	47.7	48.4	49.0	49.7	50.2	
301-400		45.9	46.9	47.6	48.3	49.0	49.5	
401-500		44.9	46.1	46.8	47.6	48.4	48.9	
501-600		43.9	45.2	46.1	46.9	47.7	48.2	
601-700		42.9	44.4	45.3	46.2	47.1	47.6	
701-800		41.9	43.5	44.5	45.5	46.5	47.0	**
801-900		40.9	42.7	43.7	44.8	45.8	46.3	
901-1000		39.9	41.9	43.0	44.1	45.2	45.7	
1001-1100		38.9	41.0	42.2	43.3	44.5	45.0	1. 1
1101-1200		37.9	40.2	41.4	42.6	43.9	45.0	
1201-1300		36.9	39.3	40.6	41.9	43.2	45.0	
1301-1400		35.9	38.5	39.9	41.2	42.6	45.0	
1401-1500		34.9	37.7	39.1	40.5	42.0	45.0	
1501-1600		34.0	36.8	38.3	39.8	41.6	45.0	
1601-1700		33.0	36.0	37.5	39.1	41.1	45.0	
1701-1800		32.0	35.1	36.7	38.4	40.6	45.0	**
1801-1900		31.0	34.3	36.0	37.7	40.2	45.0	
1901-2000		30.0	33.4	35.2	36.9	39.6	45.0	
2001-2100		29.0	32.6	34.4	36.2	39.2	45.0	
2101-2200		28.0	31.8	33.6	35.5	38.7	45.0	
2201-2300		27.0	30.9	32.9	34.8	38.2	45.0	**
2301-2400		26.0	30.1	32.1	34.1	37.8	45.0	
2401-2500		25.0	29.2	31.3	33.4	37.2	45.0	
2501-2600		24.0	28.4	30.5	32.7	36.8	45.0	
2601-2700		23.0	27.6	29.8	32.0	36.4	45.0	
2701-2800		22.0	26.7	29.0	31.3	35.9	45.0	**
2801-2900		21.0	25.9	28.2	30.6	35.4	45.0	
2901-3000		20.0	25.0	27.4	30.0	35.0	45.0	
3000 &Over	•	19.0	24.2	26.7	29.4	34.6	45.0	**

To determine the monthly child support payments, multiply the noncustodial parent's net monthly income, at the point where it intersects the custodial parent's net monthly income, by the percentage shown on the chart.

NOTE: See two paragraphs identified by asterisks at the end of these rules.

#### Activity #5. Families in the News

Child support is not only a children's issue, it is also a family issue. The structure of America's families is changing as much as the world we live in. These changes affect the financial situation and emotional status of parents and their children. Have students clip newspaper articles or write summaries of a television or radio news piece on child support or any family related issue. Students can give an oral or written summary of what they saw, heard or read.

Many students are unaware of the constant media messages directed toward the American family. This exercise will generate awareness of important family issues, inform students of the choices today's families are making, and help them to identify what the future will hold for American families.

#### Activity #6. What Others Think/Feel Compared to Me

After the first discussion about establishing child support orders, distribute this activity. Ask students to fill out the MYSELF box before they take the activity home to complete. Emphasize the fact that child support, like most issues, is viewed both positively and negatively by different people.

When the activity has been completed, ask students if they changed or wanted to change their original opinion about the child support system. Why? Discuss and compare positive and negative reactions to the system.

Have students start a journal to write their thoughts in each day about child support issues. Students may turn in their journals each day, or at the end of the child support curriculum.



#### What Others Think/Feel Compared to Me

In the box labeled "myself," list three words that express your feelings about the child support system which requires an absent father or mother to provide financial support to their children. Talk to the people shown in each of the other boxes and list words that express their feelings about this issue. (Ask a business person how they would feel about garnishing wages of an employee for non-support.)

Myself	A parent or guardian	A brother or sister
An adult	A teacher	A business person
A neighbor	A male friend	A female friend

#### **Establishing Paternity**

#### **Educational Objectives**

- Students should understand the concept of paternity.
- Students should understand the benefits of establishing paternity.

#### Behavioral Objectives

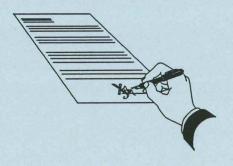
- Students should be able to define paternity.
- Students should be able to list the benefits of establishing paternity.

Ask students to define paternity, then give them the following definition.

Paternity: The legal establishment of fatherhood.

#### Supporting Material for the Teacher

- Once paternity is established, the child can get the same legal rights and privileges of a child born in a marriage which include:
  - I. coverage by the father's medical and life insurance
  - II. social security benefits
  - III. rights to inheritance
- Children should also know who their fathers are for medical reasons. Many diseases, illnesses, birth defects and other problems are passed to children by their parents.
- If a man will not admit he is the father, the court can order genetic tests for the child, mother and alleged father. Children of any age may be tested and it usually takes four to eight weeks to get the results. The tests will eliminate men who are not the father and show who is most likely the father.



# Why Should Paternity Be Established?

The child will have the legal rights and privileges of a child born within a marriage. Those rights are:

- Rights to inheritance
- Rights to the father's medical and life insurance benefits
- Rights to social security and possibly veteran's benefits
- Family medical records

#### Activity #7. Paternity Case Study -- A Mother's Perspective

Please read the following case study. Use what you know about the child support process to answer the discussion/essay questions that follow the case study.

Loretta and Jim were sixteen and had been dating a year and a half. Loretta and Jim were sexually active for a few months before Loretta found out she was pregnant. Loretta decided to have the baby. Jim didn't like the idea at first; he thought a baby might hurt his future, but he eventually changed his mind.

After Loretta had the baby, Jim came to the hospital and proudly held his new daughter. Later that week one of Jim's friends told him that by acknowledging paternity (admitting fatherhood) he would be responsible for paying child support. Jim didn't have very much money and he didn't want to pay child support every month for the next 18 years; so, he made a deal with Loretta. Jim told Loretta that he would help her raise their daughter only if Loretta promised not to name him as the baby's father. Loretta was afraid she would lose Jim if she didn't do what he asked, so she told the social worker at the hospital that she didn't know who the baby's father was.

Every so often Jim would give Loretta a small amount of money to help pay for the costs of raising their child. Eventually Loretta became fed up with the lack of financial support from Jim. When she learned that Jim had a part-time job after school, she asked him for more money. Jim said he couldn't afford to give her any. He said if Loretta went to the Child Support Recovery office and they tried to make him pay, he would deny paternity and never give her money again. At this point Jim really wasn't worried, how could Loretta prove he was the father?

#### Discussion/Essay Questions

(This case study can be a homework activity, completed individually or in small groups and discussed as a class or in small groups.)

#### What should Loretta do?

If Loretta wants Jim to assume legal responsibility for his child, it is important to establish paternity. A permanent support order cannot be established for a child until either the alleged father admits paternity or it is proven that he is the father. The longer Loretta waits, the more difficult it will be to prove paternity in court. The process is started by the filing of a petition.

#### How can Loretta collect child support from Jim?

Loretta can collect child support from Jim after paternity has been established. If Jim continues to refuse to admit he is the father, Loretta can contact the Child Support Recovery office in her county and seek assistance in obtaining a blood test to establish paternity. After the filing of the petition, the court can order that a blood test be taken. Actually, the test is of genetic composition of the blood or tissue sample and is accurate in excluding more than 97-98 % of potential fathers. It is possible at this point that the case may go to trial.

#### What are the benefits of establishing paternity?

Once paternity is established, a child can get the same legal rights and privileges of a child born within a marriage. Among them may be rights to inheritance, rights to the father's medical and life insurance benefits, and to social security and possibly veteran's benefits. It also is in a child's best medical interest to know who his or her parents are. Many diseases, illnesses, birth defects and other problems are passed to children by their parents.

#### Why is establishment of paternity so important?

THERE ARE NO GUARANTEES that a parent will support his or her child. Having and raising children is a large responsibility and has put strains on even the strongest of relationships. The financial future of a parent is hard to predict and the cost of raising a child continues to grow. If a relationship between parents turns bad, what is the guarantee that both will contribute to the financial obligation of raising their child?

Legally, a permanent support order cannot be established for a child until either the alleged father admits paternity or it is proven that he is the father. When the child is born, both parent's names should be put on the birth certificate to assist in the establishment of paternity, even if the father does not live with the child.

#### Activity #7. Paternity Case Study -- A Mother's Perspective

Please read the following case study. Based on your knowledge of the Child support process, answer the discussion/essay questions that follow.

Loretta and Jim were sixteen and had been dating a year and a half. Loretta and Jim were sexually active for a few months before Loretta got pregnant. Loretta decided to have the baby. Jim didn't like the idea at first, he thought a baby might hurt his future, but he eventually changed his mind.

After Loretta had the baby, Jim came to the hospital and proudly held his new daughter. Later that week one of Jim's friends told him that by acknowledging paternity he would be responsible for paying child support. Jim didn't have very much money, and he didn't want to pay child support every month for the next 18 years. So, he made a deal with Loretta. Jim told Loretta that he would help her raise their daughter only if Loretta promised not to name Jim as the baby's father.

Loretta was afraid she would lose Jim if she didn't do what he asked, so she told the social worker at the hospital that she didn't know who the baby's father was.

Every so often Jim would give Loretta a small amount of money to help pay for the costs of raising their child. Eventually Loretta became fed up with the lack of financial support he gave her and their child. When she learned that Jim had a part-time job after school, she asked him for more money. Jim said he couldn't afford to give her any. He said if Loretta went to the Child Support Recovery office and they tried to make him pay, he would deny paternity and would never give her money again. At this point Jim really wasn't worried, how could she prove he was the father?

#### Discussion/Essay Questions

- What should Loretta do?
- How can Loretta collect child support from Jim?
- What are the benefits of establishing paternity?
- Why is establishment of paternity so important?

#### Activity #8. Paternity Case Study -- A Father's Perspective

Please read the following case study. Use what you know about the child support process to answer the discussion/essay questions that follow the case study.

Robert and Gina had been dating four months and were sexually active for a few weeks before Gina found out she was pregnant. Robert was working at a local stereo retail outlet and Gina had just been hired as a receptionist at a medical center. Gina decided to have the baby and wanted to raise it on her own, without Robert's help. She didn't want Robert to have anything to do with the baby. Gina thought Robert would never amount to anything working at the stereo store and she just didn't love him.

Robert loved to be around Gina because she was fun and easy to talk to. When Gina became suddenly cold toward him he didn't know how to react. Robert was still upset over the break up when Gina's friend called to tell him Gina was pregnant. Robert was very angry. He couldn't believe Gina would keep her pregnancy from him. After months of arguing, Gina had their baby and refused to let Robert visit the child. Robert wants to be a good father to their child, but Gina won't give him a chance.

#### Discussion/Essay Questions

(This case study can be a homework activity, completed individually or in small groups and discussed as a class or in small groups.)

#### What should Robert do?

Since Gina doesn't want anything to do with Robert, she probably has not tried to establish paternity. Robert should contact the Child Support Recovery office in his county and start the process of establishing paternity. Once paternity has been established, Robert will have the legal responsibility of providing for his child.

# Should Robert give up trying to see the baby if Gina doesn't want anything to do with him?

No, Robert shouldn't give up. He knows he is responsible for providing financial and emotional support for his child no matter what his relationship with Gina is like. Gina only has possession of the child, not custody. Even though the child may be physically living with Gina, until the court gives her a custody order, neither parent can claim exclusive custody of the child.

#### If Robert pays child support, will he automatically get to see his child?

No, Robert does not automatically get to see his child because he pays support. The duty to pay child support and the right to visit are two different things. In the law, they are not connected. However, in the eyes of the court the child is entitled to contact with both parents. Robert should seek assistance from the court in obtaining either custody or visitation with the child.

If Gina wants visitation rights that let Robert visit only once a year, but Robert doesn't agree with these terms, what can he do?

Robert can apply to the court for a visitation order.

After the Child Support Recovery office has established paternity and child support at Robert's request, he should contact a legal clinic, legal aid, a family law attorney, or paralegal to help complete the paperwork to get a custody/visitation order.

#### Is it important for a child to spend time with his/her father? Why?

It is in the child's best interest that each parent has frequent contact with his/ her child. This is cooperative parenting, because it describes how parents may best help their children regardless of the plan for sharing responsibility. The main concern should always be what is best for the child.

Children need to be as free as possible from the bitterness and resentments that may continue to exist between fathers and mothers. Parents should refrain from making negative remarks about the other parent in front of the child. Children should not be involved in financial discussions involving child support or be expected to take sides in disagreements between parents.



#### Activity #8. Paternity Case Study -- A Father's Perspective

Please read the following case study. Use what you know about the Child support process to answer the discussion/essay questions that follow the case study.

Robert and Gina had been dating four months and were sexually active for a few weeks before Gina found out she was pregnant. Robert was working at a local stereo retail outlet and Gina had just been hired as a receptionist at a medical center. Then she found out she was pregnant. Gina decided to have the baby and wanted to raise it on her own, without Robert's help. She didn't want Robert to have anything to do with the baby. Gina thought Robert would never amount to anything working at the stereo store and she just didn't love him.

Robert loved to be around Gina because she was fun and easy to talk to. When Gina became suddenly cold toward him he didn't know how to react. Robert was still upset over the break up when Gina's friend called to tell him Gina was pregnant. Robert was very angry. He couldn't believe Gina would keep her pregnancy from him. After months of arguing, Gina had their baby and refused to let Robert visit the child. Robert wants to be a good father to their child, but Gina won't give him a chance.

#### Discussion/Essay Questions

- What should Robert do?
- Should Robert give up trying to see the baby if Gina doesn't want anything to do with him?
- If Robert pays child support, will he automatically get to see his child?
- If Gina wants visitation rights that let Robert visit only once a year, but Robert doesn't agree with these terms, what can he do?
- Is it important for a child to spend time with his/her father? Why?

#### **Enforcement of Support Orders**

#### **Educational Objectives**

 Students should be able to understand the legal consequences of not paying child support.

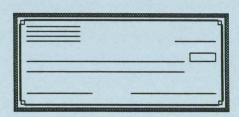
#### **Behavioral Objectives**

- Students should be able to list Iowa's child support enforcement techniques.
- Students should be able to give a brief description of each enforcement technique.

#### Supporting Material for the Teacher

In order for an absent parent to receive child support, a support order must be established and in most cases paternity is also established. Although most absent parents honor their legal obligation to pay child support, many do not. When absent parents refuse to voluntarily pay support, child support orders must be enforced. Iowa's child support enforcement techniques now include:

- 1. Withholding of any money owed you by the state including lottery winnings
- 2. Federal and state tax refund attachments
- 3. Credit approval risk
- 4. Wage and bank account garnishments
- 5. Voluntary and Involuntary wage withholding of up to 50% of income.
- 6. Seizure of real and personal property for sale
- 7. Contempt of court citations, resulting in a possible jail sentence.
- 8. Contempt of court citations, resulting in an order to perform unpaid community service.



The following are a series of statements reviewing various situations affecting child support cases. Each situation can be used to stimulate class discussion or as topics for writing assignments. Ask students whether they disagree or agree with the statements and why.

- If the absent parent has remarried and has another family to support, the courts have decided that his or her responsibility to the first family does not go away. Either the father or the mother may at any time apply for an increase or decrease in child support (called a modification), based on their circumstances, and the court will review the situation and make a determination.
- When the absent parent is in the military and refuses to make child support
  payments, the Child Support Recovery office will obtain an income
  withholding order which allows the military to take money out of his or her
  pay check.
- The same is true of any employer. Up to 50% of wages can be withheld and sent to the custodial parent for the benefit of the child.
- If an absent parent owes past due child support, money can be taken from state income tax refunds. The federal tax refund can be intercepted also.
- The credit rating of an absent parent can be affected if he or she owes back child support.
- If a delinquent parent wins the lottery, money can be taken away to pay for child support.

#### Activity #9. Enforcement of Child Support Skits

Have students write and act out skits depicting different situations in which child support is enforced.

#### Activity #10. Enforcement Posters

Split students into pairs or small groups and have them design a poster depicting what will happen (type of enforcement) to a delinquent parent if child support is not paid.

#### Summary Exercise and/or Multiple Choice Quiz

#### Child Support Summary Exercise

Use the Summary Exercise to evaluate what students have learned about the child support process. The essay format allows students to creatively express their knowledge and practice writing skills. This exercise could be used as a homework assignment or a 1-2 page in-class writing assignment.

#### Multiple Choice Quiz

Use the Quiz as a comprehensive evaluation or review of the students' overall knowledge of the materials presented in the Child Support Teaching Packet. The quiz can be administered in class or assigned as homework.

#### Teacher's Notes:

#### Child Support Summary Exercise

Write an essay on one of the topics below. Use words from the glossary in your story.

- Topic #1. Write an essay about a family going through the child support process. Include the steps involved in establishing a support order and the benefits of establishing paternity.
- Topic #2. Write an essay about a delinquent parent who experiences one or more of the enforcement techniques first-hand. Mention each of the enforcement techniques in your essay.
- Topic #3. Write an essay about an absent parent who is involved with and plays an active part of his/her children's lives emotionally and financially. Describe the benefits to him/her from this relationship.



# **Multiple Choice Quiz**

#### Please circle the correct answer.

1.	Chil	Child support is:										
	a.	Payments made by a custodial parent for support of his or her child.										
	b.	Love and caring for children.										
	C.	A parent's obligation to take their children to Disneyland once a year.										
	d.	Payments made by an absent parent for support of his or her child.										
2.	Whi	ch one of the following is a fact?										
	a.	Even if the father and mother are getting along, it is necessary to establish paternity.										
	b.	A blood test is always necessary when determining paternity status.										
	c.	The mother is the only person who can file to establish paternity.										
3.	Pate	Paternity is the legal of										
	a.	establishment, motherhood										
	b.	choice, fathers										
	C.	establishment, fatherhood										
	d.	action, lawyers										
4.		e paternity is established, the child can get the same legal rights and privileges child born in a marriage which include:										
	a.	coverage by the father's medical and life insurance										
	b.	social security benefits										
	c.	rights to inheritance										
	d.	all of the above										
5.	Iowa	a's child support enforcement techniques now include:										
	a.	withholding of lottery winnings										
	b.	a lifetime prison sentence										
	c.	credit approval risk										
	d.	a & c										

- 6. A custodial parent is:
  - a. The parent who does not live with the child and does not have any responsibility for the child.
  - b. The parent who does not live with or have custody of the child, but does have responsibility for paying child support.
  - c. The person who lives with the child, but does not have custody of the child.
  - d. The person who lives with and has physical custody of the child.
- 7. AFDC is:
  - a. Aid to Families Who Don't have Children
  - b. Association For Delinquent Children
  - c. Assembly of Fathers with Dependent Children
  - d. Aid to Families with Dependent Children
- 8. In Iowa AFDC is now called \_\_\_\_\_
- 9. A parent who needs help collecting child support should contact their
  - a. Child Support Recovery Office
  - b. Attorney General's office or county attorney
  - c. Department of Family Matters
  - d. a & b
- 10. If an absent parent remarries and has another family to support, the obligation to pay child support to the first family
  - a. goes away
  - b. does not go away
  - c. slowly decreases until it disappears
  - d. none of the above
- 11. The three steps (in order) to start the process of establishing a support order are:
  - a. locate the absent parent, use the collected data to calculate the amount of the support award, identify his or her ability to pay
  - b. locate the absent parent, identify his or her ability to pay, establish paternity
  - c. establish paternity, locate the absent parent, identify his or her ability to pay
  - d. locate the absent parent, identify his or her ability to pay, use the collected data to calculate the amount of the support award

# Quiz Key

- 1. d
- 2. a
- 3. c
- 4. d
- 5. d
- 6. d
- 7. d
- 8. FIP -- Family Investment Program
- 9. d
- 10. b
- 11. d



