IOWA'S SUPREME COURT GUIDELINES REVIEW

The Federal Family Support Act of 1988 requires each state to maintain uniform child support guidelines and criteria, and to review the guidelines and criteria at least once every four years. In Iowa, the General Assembly delegated this responsibility to the Iowa Supreme Court.

Iowa began using child support guidelines in the early 1980s. They are based on two fundamental principles:

1) Both parents have a duty to provide adequate support for their children in proportion to their respective incomes.
2) The shared obligation should be tied to the cost of raising a child.

The guidelines were last updated and implemented July 1, 2013.

BASICS OF CALCULATING CHILD SUPPORT GUIDELINES

One of the basic assumptions of the Iowa Supreme Court Guidelines is that children need support from both parents. Sometimes the children live with one parent; sometimes they live with each parent part of the time. The guidelines are built to accommodate both situations. Iowa uses a "Pure Income Shares Model" to calculate child support. Both parents' incomes and deductions are used to figure out the amount the parents must contribute to support their children.

STEP ONE: Financial Information

- Financial information is gathered for each parent.

STEP TWO: Total Gross Monthly Income

- All regularly recurring income of both legal parents is considered to determine each parent's gross income, which is the total amount of income before deductions.
- The adjusted gross income is used for a self-employed parent.

STEP THREE: Standard Deductions Allowed in the Child Support Guidelines

- Federal income tax
- State income tax
- Social Security (FICA), or for those parents who don't contribute to Social Security, mandatory pension
- Mandatory occupational license fees paid by the parent personally (if not previously deducted as a business expense)
- Union dues
- Actual medical support paid pursuant to a court order for other children.
- Prior court-ordered child support or alimony obligation (if paid). "Prior" means an order entered before the order currently being established or modified.
- A deduction for other children for whom the parent is legally responsible (not the children on the support obligation being determined or for children already covered under an existing court order). The amount is based on a percentage of the parent's gross income.
- Actual child care expenses due to employment, less the appropriate income tax credit (for CPs only).

STEP FOUR: Medical Support

All orders established or modified must contain medical support language ordering either parent to provide medical support (health insurance or cash medical support).

- To be ordered, health insurance must be available at reasonable cost and must be accessible.
- Reasonable cost = the children's portion of the health insurance premium (the difference between a family and a single plan) or the cash medical support amount must be no more than 5% of the parent's gross income. The appropriate percentage is determined by the parent's income and the number of children.

- Accessible = there are no service area limitations or, if the policy has service area limitations, the dependent lives within 30 miles or 30 minutes of a network primary care provider.
- A parent may consent to carrying a higher cost health insurance plan. Both parents must agree to a plan that is more than 30 miles or 30 minutes from a network primary care provider.
- If health insurance is not available, the court may order cash medical support at the reasonable cost amount. There are exceptions to ordering a cash medical support amount.
- Cash medical support is not ordered if a parent wants to provide health insurance through a stepparent.

STEP FIVE: Calculating the child support obligations

- The parents' combined incomes are used to determine the total obligation amount. The total obligation amount is divided between the parents according to their percentage of the combined income.
- For example,
  - Custodial parent (CP) income = $2,000; Noncustodial parent (NCP) income = $3,000
  - Combined income amount = $5,000
  - CP portion = 40%; NCP portion = 60%
  - Total obligation amount for one child = $958
  - CP portion = $383.20 (40%); NCP portion = $574.80 (60%)
  - Guideline amount of child support = $574.80.

STEP SIX: Extraordinary Visitation

If the NCP's court-ordered visitation is more than 127 overnights per year, the NCP receives a credit to the NCP's share of the basic support obligation as shown in the following table:

Overnights	**Credit:**
128-147	15%
148-166	20%
167 or more but less than equally shared physical care	25%

The credit cannot reduce support below $30 for one child or below $50 for two or more children.

Other Important Information

Variance from the guidelines

Varying from the amount of child support which results from application of the guidelines requires a written finding that the guidelines would be unjust or inappropriate.

Uncovered Medical Expenses (UME)

For all medical expenses for the child not paid by insurance, the custodial parent pays the first $250 per year per child up to a maximum of $800 per year for all children. Uncovered medical expenses in excess of those amounts are paid by the parents in proportion to their respective net incomes.

Court-ordered joint (equally shared) physical care

In cases of court-ordered joint (equally shared) physical care, child support is calculated for each parent. The two amounts are offset, as a method of payment, and the net difference is paid by the parent with the higher child support obligation.

Split or divided physical care

For cases with court-ordered split or divided physical care, child support is calculated by determining the amount of child support required by the guidelines for each parent based on the number of children in the physical care of the other party. The two amounts are offset as a method of payment, and the net difference is paid by the parent with the higher child support obligation.