

Fact Sheet



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Family and Consumer Sciences
Campbell Hall
1787 Neil Avenue
Columbus, Ohio 43210

Strong Families ... Strong Futures

Reducing Conflict over Child Support

Diane Johnson

Extension Agent, Family and Consumer Sciences
Darke County

Common Fantasies

“She should be able to manage to take care of the kids on \$200.00 per month.”

“There’s a new van in his driveway. I guess that’s why he can’t pay child support.”

“They have a new boat. Now I know where the child support goes that I pay.”

“She had on a new outfit. I’ll bet she spent the child support on it.”

The truth is that these fantasies are often easier to accept than the fact that both parents are in a precarious financial position after divorce. There is no automatic tracking system that follows the child support money as it goes toward food, clothes, shelter, education, and general maintenance and passes through the family account.

Realities of the Financial Divorce

The family is not only the basic unit for socialization and education of children, it is also the basic economic unit of our society. A divorce signals not only a change in how children are raised, but it also changes the economic resources available to these children.

Possibly the most explosive issue in the divorce process and in the post divorce period is money. If financial disagreements were a major concern during the marriage,

money is likely to also be an issue after the divorce. There is some research to indicate that finances are likely to be a source of conflict for half of divorced co-parents.

Following a divorce, a woman’s standard of living drops an average of 30 percent in five years, while a man’s rises 8 percent. Most of this disparity is due to the discrepancy between male and female pay scales.

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

Reduce the Hostility over Money

Live up to your end of the bargain. Regardless of the formula you used to decide on the amount of support payments and timing of such payments, make every effort to make payments on time. Not only are these payments essential to the welfare of your child, payments send the message to your children that you are committed to them and care about their well being.

Understand that the residential parent has some base costs for housing, electricity, etc., that must be paid even if the child spends time with the non-residential parent.

If you are on the receiving end of the payments, it is helpful to provide a simple accounting of how the support money is spent on a quarterly basis. This is not to say that you need to submit a detailed down to the last penny accounting of the support payment, but you can do a lot to

demonstrate to the paying parent that the money is being used for the child or 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 nor should they have to act as collection agents for the child support payments.

If the support check does not arrive, don't use this as an excuse to deny visitation. Your anger and resentment are understandable, but using your child as a tool to punish the other parent is also unacceptable. Denying visitation punishes the child more than the other parent, and can bring about further court action.

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.

Reassure your kids that they will be taken care of after the divorce. They will wonder if they will have a place to live and food to eat. They need your reassurance even though you may think it is obvious that they will have what they need.

Separate parenting issues from financial issues when you plan a co-parenting discussion.

Don't try to assuage 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. Playing the part of a "Disneyland Dad" or a "Merry Mom" not only encourages a child to build unrealistic expectations, but also can lead to manipulative behavior. Playing one parent off 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. Sometimes proportional sharing of the costs is a fair way to provide for special needs or wants.

The paying parent may want to pay for some expenses directly rather than pass the money through the other parent. This sometimes helps remove some of the distrust about money and helps overcome the feeling that the money is being used by the other parent for his or her personal benefit. Make sure that the other parent is agreeable to this and that he or she understands and agrees with any such change in normal child support procedures in writing.

While money issues can be a major problem in the post-divorce stage, it is important to attempt 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 primary focus of monetary discussion, not disputes from the marriage or disputes on parenting issues. Remember, it is the responsibility of both parents to provide for their children.

References

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Ricci, I. (1980). *Mom's house, dad's house: Making shared custody work*. New York: Macmillan.

For more information, visit the Human Development and Family Life web site at:
<http://www.hec.ohio-state.edu/famlife/index.htm>