

# Income Withholding / NOIW

Most child support is collected through Income Withholding. It is important to report to the CSEA whenever new employment begins and ends or when other income benefits start.



There are many ways that the Lucas County CSEA can issue an IW. These include but are not limited to:

- If the Obligor is employed, CSEA will issue the IW directly to the employer. The employer will deduct the payments from the Obligor's wages and send the directly to OCSPC (Ohio Child Support Payment Central) in Columbus.
- CSEA also has the ability to issue an IW if the Obligor is receiving benefits from Ohio Bureau of Workers Compensation (OBWC), Ohio Bureau of Employment Services (OBES), and certain Social Security benefits.
- If the Obligor is self-employed, CSEA can have support payments deducted from a bank account (savings or checking).
- After payment is received, OCSPC can take up to two business days to process it. After completion of processing, funds will either be mailed, direct deposited via EFT (electronic funds transfer) or via Ohio e-QuickPay Mastercard to the Obligee.
- The employer is asked to send payments to OCSPC as often as the Obligor is paid, however this is not required as long as the monthly obligation is met. For example, the Obligor is ordered to pay \$200 per month in support, including fees. The Obligor is paying \$2,400 (\$200 x 12 Months) in support per year.

\*Please note: The maximum allowable withholding from an individual's wages for child support cannot exceed a total of 65% of the Obligor's disposable income (50% if the Obligor has other children in the home to support).

The following formulas demonstrate the estimated amount withheld per check depending on the pay periods the employer uses:

**Bi-weekly / 26 pay periods:** Yearly support (monthly support obligation x 12) / 26 pay periods = Wage withheld per check →  $2400 / 26 = \$92.31$  per paycheck

**Twice per month / 24 pay periods:** Yearly support (monthly support obligation x 12) / 24 pay periods = Wage withheld per check →  $2400 / 24 = \$100$  per paycheck

**Weekly / 52 pay periods:** Yearly Support (monthly support obligation x 12) / 52 pay periods = Wage withheld per check →  $2400 / 52 = \$46.16$  per paycheck

\*Ohio law requires the obligor, or person paying child support, to pay a fee of 2% of the monthly court order to help cover costs of administering the child support program. These administrative fees, called **processing charges**, are applied in a very specific order by the State Enforcement Tracking System (SETS) according to the payment hierarchy listed below.

\***IRS payments** do not apply according to the standard payment hierarchy. IRS payments by law are to pay any arrearages owed to the State of Ohio first, then to the obligee, or person receiving child support.

**Payment hierarchy:**

- Current support / spousal support
- Processing charge for the current month
- Arrearages owed to the obligee
- Arrearages owed to the State for public assistance reimbursement
- Arrearages owed to processing charges
- Current Support is always the first priority, then any arrearages or assignments, then the processing charge

Bi-weekly / 26 pay periods:	
Yearly support / 26 pay periods =	Wage withheld per check
\$2,400 / 26 =	92.31 per paycheck
Twice per month / 24 pay periods:	
Yearly support / 24 pay periods =	Wage withheld per check
\$2,400 / 24 =	100.00 per paycheck
Weekly / 52 pay periods:	
Yearly support / 52 pay periods =	Wage withheld per check
\$2,400 / 52 =	46.16 per paycheck