

# Income Withholding / NOIW Information for Employers

## Employee/Obligor with Multiple Support Withholdings:

- More than one Order/Notice to Withhold Income for Child Support against this employee/obligor
- Federal or State withholding limits do not allow you to honor all support Orders/Notices
- Follow the law of the state of employee's/obligor's principal place of employment.
  - Ohio Law: Payors shall prorate the amount due when two or more support orders are received for this obligor, which when combined exceed the limits of the Consumer Credit Protection Act (CCPA).
    - See detailed explanation below or refer to the Notice to Withhold Income for details relating to the Denominator and Numerator.

### Calculating the support obligation per pay period:

For purposes of the example below the monthly support obligation is \$275.00.

- **Bi-weekly / 26 pay periods:** Yearly support (monthly support obligation x 12) / 26 pay periods = Wage withheld per check  
 $2400 / 26 = \$126.92$  per paycheck
- **Twice per month / 24 pay periods:** Yearly support (monthly support obligation x 12) / 24 pay periods = Wage withheld per check  
 $2400 / 24 = \$137.50$  per paycheck
- **Weekly / 52 pay periods:** Yearly support (monthly support obligation x 12) / 52 pay periods = Wage withheld per check  
 $2400 / 52 = \$63.46$  per paycheck

### Calculating the withholding of an Employee/Obligor with Multiple Support Withholdings whose support obligation exceeds the amount available for withholding under the CCPA:

\$600.00 available, to apply to all child support orders:  
1<sup>st</sup> order: \$400.00  
2<sup>nd</sup> order: \$300.00  
Total orders due: \$700.00

Divide each order by the total of both orders (\$700.00) to get a percentage of the amount to be withheld:

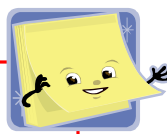
1<sup>st</sup> order:  $400.00 / 700.00 = 57\%$   
2<sup>nd</sup> order:  $300.00 / 700.00 = 43\%$

The total amount available for disbursement (\$600.00, in this scenario) multiplied by each percentage to obtain the amount of child support that should be applied to each case.

1<sup>st</sup> order      \$600.00 x 57% = \$342.00  
2<sup>nd</sup> order      \$600.00 x 43% = \$258.00

All payments being sent by an employer must be sent to the following address:

Ohio CSPC  
P.O. Box 182394  
Columbus, OH 43218



*\*Please note:* The maximum allowable withholding from an individual's wages, for child support, can not exceed a total of 60% of the Obligor's disposable income (50% if the Obligor has a dependant spouse or child, living in the home).