



ECONOMIC REVIEW OF THE MARYLAND CHILD SUPPORT GUIDELINES SCHEDULE

Submitted to:

Maryland Department of Human Resources
Child Support Enforcement Administration

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Points of view expressed in this document are those of the author and do not necessarily represent the official position of the State or Court. The author is responsible for any errors and omissions.

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SECTION I: INTRODUCTION

Maryland is reviewing its child support guidelines pursuant to federal regulation and state statute.¹ Federal regulation requires that each state review their guidelines at least once every four years. As part of that review, a state must collect and analyze case file data on the application of and deviation from the guidelines and consider economic data on the cost of child rearing. The latter requirement is fulfilled in this report. The University of Maryland Family Welfare Research & Training Group is fulfilling the other requirement, and is preparing a separate report of its findings from analysis of case file data.

Child support contributes to the financial well-being of many Maryland children. National data finds that child support income accounts for 70.3 percent of the mean annual personal income for custodial parents below poverty who received full child support in 2013.² The Maryland Department of Human Resources (DHR) Child Support Enforcement Administration (CSEA) collected and distributed over \$533 million in child support in Federal Fiscal Year (FFY) 2015.³ Besides CSEA child support collections, there is an unknown amount of child support collected and distributed in non-CSEA cases.

In FFY 2015, there were 220,367 children in the CSEA caseload that consisted of 207,591 cases. The 2015 American Community Survey finds that there are 1,344,623 children living in Maryland.⁴ The total number of children eligible for child support who are not part of the CSEA caseload is unknown. Findings in other states suggest that the total child support caseload of a state is almost equally split between child support cases enforced by the state child support agency (which would be CSEA in Maryland) and private child support cases (*i.e.*, the non-CSEA cases in Maryland). If this is true of Maryland, there could be over 400,000 Maryland children with child support orders.

Federal regulation requires that a state guidelines are a rebuttable presumption, applicable to all child support actions within a state, and used by all decision makers.⁵ In Maryland, child support orders are set using the child support guidelines provided in statute (Maryland Code, Family Law, Sections 12-201 through 12-204). The core of the guidelines calculation is a lookup schedule of basic obligations for a range of incomes and number of children. The basic obligations reflect economic data on the costs of raising children. The obligated parent's pro rata share of the basic obligation forms the basis of the child support order. Additional adjustments are made for actual child care expenses, the actual cost of health insurance for the children, shared physical custody, and other factors.

¹ Title 45, Public Welfare, CFR 302.56 and MD Family Law §12-202 (c).

² Grall, Timothy. (January. 2016). *Custodial Mothers and Fathers and Their Child Support: 2013*. Current Population Survey, Report P60-246. U.S. Census Bureau, Washington, D.C. Retrieved from <http://www.census.gov/content/dam/Census/library/publications/2016/demo/P60-255.pdf>.

³ Federal Office of Child Support Enforcement (OCSE). (April 2016). Report to Congress: Preliminary 2015, Washington, D.C. Retrieved from <http://www.acf.hhs.gov/programs/css/resource/fy-2015-preliminary-report>.

⁴ U.S. Census American Community Survey. (2016). *Children Characteristics: 2015*. Retrieved from <http://census.gov>.

⁵ Title 45, Public Welfare, CFR 302.56

THE EXISTING MARYLAND SCHEDULE

Exhibit 1 shows an excerpt of the current Maryland schedule. With some exceptions at very low incomes, the basic obligations in the schedule reflect economic data on the costs of raising children for

Exhibit 1: Excerpt from Existing Maryland Child Support Schedule

Combined Adjusted Gross Income	One Child	Two Children	Three Children
2000	395	574	654
2050	403	586	686
2100	412	598	706
2150	420	610	720
2200	428	622	734
2250	437	634	748
2300	445	646	761
2350	453	657	775
2400	462	669	789
2450	470	681	803
2500	478	693	817
2550	486	705	831
2600	495	717	845
2650	503	729	859
2700	511	741	873
2750	520	753	886

parents with similar incomes and number of children. As stated earlier, the support award is determined by prorating the obligated parent’s share of the basic obligation. For example, if each parent’s gross income is \$1,350 per month, the combined gross income would be \$2,700 per month and, using the schedule in Exhibit 1, the basic obligation for one child is \$511 per month. The obligated parent’s prorated amount in this example would be \$256 per month (*i.e.*, 50% of \$511). This is the basis of the support award amount, although there may be additional adjustments for other considerations such as work-related childcare expenses or the number of overnights the child spends with the parent obligated to pay support.

At very low incomes (*e.g.*, below \$1,500 gross per month for one child), the schedule includes a self-support reserve that is intended to leave the obligated parent with at least a subsistence level of income after payment of child support and federal and state income taxes and FICA. The adjustment is not transparent to guidelines users. Its policy and economic basis were addressed in a 2014 report to CSEA,⁶ and are discussed again later in this report.

PURPOSE AND ORGANIZATION OF THE REPORT

As stated in the first paragraph, the major purpose of this report is to fulfill the requirement to review economic data on the cost of raising children. The schedule is based on economic data on the cost of raising children that was available in 2008 when the existing schedule was developed. This report summarizes current economic data on the cost of raising children, and explores the impact of updating the Maryland schedule. It also identifies other data and assumptions underlying the Maryland schedule that should be reviewed when considering any updates to the schedule.

⁶ Venohr, Jane. (July 31, 2014). *Options for Maryland: Setting Child Support Orders for Very Low-Income Parents*. Report to Maryland Department of Human Resources Child Support Enforcement Administration, Center for Policy Research, Denver, CO.

ORGANIZATION OF REPORT

This report is organized into six sections.

- The second section provides an overview of the data (besides the economic data on the cost of raising children) and other assumptions that form the basis of the Maryland child support schedule. Updates and alternatives to these data and assumptions are identified. In most state with similar schedules, these possible updates and alternatives are reviewed by a committee.
- The third section describes economic data on the cost of raising children.
- The fourth section compares the current economic data on the cost of raising children to the existing Maryland schedule. To do this, updated schedules are developed.
- The fifth section takes a deeper examination of the low-income adjustment, which includes a self-support reserve and a minimum order amount.
- The final section provides a conclusion and recommends next steps.

This report is prepared by Center for Policy Research (CPR), a non-profit organization with almost 35 years of experience conducting research and evaluation and providing technical assistance on policies affecting children and families for government agencies at the federal, state, and local level; courts, and private foundations. Since 2007, CPR has assisted over 25 states, including Maryland, with the review of their guidelines.

SECTION II: OVERVIEW OF DATA AND ASSUMPTIONS UNDERLYING THE EXISTING SCHEDULE

Most states including Maryland relate their child support schedule to a study of child-rearing expenditures. (The next section addresses those studies in greater detail.) Exhibit 2 summarizes other assumptions and data used to develop the existing Maryland schedule, the approaches used by other states, and alternatives available to Maryland if Maryland were to update its child support schedule.

Exhibit 2: Major Factors and Assumptions underlying Maryland Child Support Guidelines Schedule (Maryland Compared to Other States)			
	Basis of Existing Maryland Schedule	Summary of Basis of Other States	Possible Updates or Alternatives
1. Guidelines model	Income shares	39 states rely on the income shares model	Several alternatives
2. Measurement of child-rearing expenditures	Third Betson-Rothbarth study (BR3)	29 states rely on BR measurements.	Alternatives discussed in Section III
3. Adjustments for state cost of living	MD relies on a national measurements of child-rearing expenditures, but adjusts it for MD's higher housing costs	Only a few states (all with very high incomes) adjust national measurements upward	Adjust for more current data on housing, income or price parity differences between Maryland and USA.
4. Tax assumptions	The BR measurements are backed from an after-tax income basis to gross income using 2008 federal, state and local income withholding tax formula	Most gross-income guidelines make a similar conversion based on the tax rates in the year that the state last updated its guidelines	2016 tax rates, different tax assumptions, base guidelines on net income instead of gross income, and other options.
5. Price levels	2008	Most states use the Consumer Price Index (CPI) from the year in which they updated their schedule	There are few alternatives to CPI, and none are in notable or significant use
6. Exclude highly variable child-rearing expenses	Childcare expenses and most healthcare costs are not in schedule, however, \$250 per child per year is included for ordinary, out-of-pocket medical expenses	Most income shares states make a similar exclusion	Alter the amounts excluded
7. Families that spend more/less of their Income	Use actual ratios with cap on those that spend more than after-tax income	Most states make a similar assumption	Eliminate the cap and/or assume all after-tax income is spent
8. Low-income adjustment	Self-support reserve (SSR) of \$867/mo (2008 Fed. Poverty Level- FPL)	Most states use a SSR, there are several variations of its use	Update to 2016 FPL and/or use alternative approaches
9. Minimum order	\$20 - \$150 at court discretion	Most states use \$50 per month or more	There are numerous alternatives
10. Adjustment at high incomes	The schedule amounts above \$10,000/mo are adjusted to create vertical equity with 2008 changes at lower incomes	Few states make an additional adjustment at high incomes	Retain the current adjustment, but update for changes in price levels, eliminate, or something other

FACTOR 1: GUIDELINES MODEL

The guidelines model is a policy decision. The most common principle used for state guidelines models is what University of Wisconsin researchers call “continuity of expenditures model”—that is, the child support award should allow the children to benefit from the same level of expenditures had the children and both parents lived together.⁷ There are two types of continuity of expenditures models used by states: the income shares model and the percentage-of-obligor income guidelines.

INCOME SHARES MODEL

Most states (39 states, including Maryland and most nearby states (*i.e.*, New Jersey, Pennsylvania, Virginia, and West Virginia) and the District of Columbia, rely on the income shares model. Beginning in 2017, Illinois will also begin using the income shares model. The switch in Illinois comes after five years of deliberation, planning, and policy making. The income shares model considers both parents’ incomes in the calculation of support, so it is generally perceived to be more fair. Each parent is responsible for his or her share of the prorated expense of raising the child in the income shares model. The income shares model was developed through the 1983-1987 National Child Support Guidelines, which was convened by the Federal Office of Child Support Enforcement (OCSE) to fulfill a congressional request.⁸ At the time, most states did not have statewide child support guidelines, while the federal time line was initially 1987 for advisory statewide guidelines, then extended to 1989 when the requirement was expanded to presumptive statewide guidelines. The architect of the income shares model designed it to fulfill the guidelines principles identified by the project’s oversight committee, which included a wide range of stakeholders. Examples of some of the principles are: the financial responsibility of the children should be shared by the parents who have legal responsibility for the children, child support guidelines should at least cover a child’s basic needs, but the child should also share a higher standard of living enjoyed by a parent); the subsistence needs of each parent should be taken into consideration; and each child of a given parent should have a right to that parent’s income.

PERCENTAGE-OF-OBLIGOR INCOME MODEL

There are nine states that rely on a percentage-of-obligor income guidelines model. None of these nine states rely on identical percentages. One variation is some states rely on flat percentages while other states rely on sliding-scale percentage. The major difference between the income shares model and the percentage-of-obligor income guidelines model is the former includes the custodial parent’s income in the guidelines calculation; specifically, the more income the custodial parent has, the lower is the guidelines-determined award amount. Although the amount of the custodial parent’s income has no bearing on the guidelines-determined award amount in the percentage-of-obligor income guidelines model, the explicit or implicit premise is that the custodial parent contributes the same percentage of

⁷ Ingrid Rothe and Lawrence Berger, “Estimating the Costs of Children: Theoretical Considerations Related to Transitions to Adulthood and the Valuation of Parental Time for Developing Child Support Guidelines” (April 2007), *IRP Working Paper*, University of Wisconsin: Institute for Research on Poverty, Madison, Wisconsin.

⁸ National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders*, Final Report. Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, Virginia.

income or dollar amount to the children as the amount of the child support award owed by the obligated parent.

MELSON FORMULA

Delaware, Montana, and Hawaii rely on the Melson formula. Mechanically, the Melson formula blends elements of both the income shares model and the percentage-of-obligor income model. It first prorates a basic needs level for the child between the parents, then if the obligated parent has any income remaining after meeting his or her own basic needs as well as his or her prorated share of the child's basic needs, an additional percentage of the remaining income is assigned to child support.

COMPARISONS OF GUIDELINES MODELS AND OTHER GUIDELINES MODELS

Two states using the same guidelines model rarely yield the same guidelines amounts. This is because there are numerous other assumptions and data considered in the guidelines award.⁹ For example, two income shares may use a different economic study on the cost of raising children as the basis of their guidelines calculation. Further, guidelines amounts vary depending on the case scenario considered. One state may yield a higher amount for a low-income, obligated parent because it uses an updated self-support reserve while another state has no self-support reserve. Yet, when the guidelines amount are considered from the same two states for a high-income scenario, the other state may yield a higher amount.

In general, percentage-of-obligor income guidelines yield lower amounts at low-middle incomes than income shares guidelines and higher amounts at high incomes than income shares guidelines.¹⁰ Melson guidelines generally yield amounts similar to income shares states guidelines at very high incomes, at which Melson states generally yield more than income shares guidelines. Some of these observations are apparent in the state comparisons provided in Section IV.

Besides the three guidelines models currently used by states, there are many other guidelines models that are not in use. Many are premised on equalizing income or closing the gap in after-tax, after-child support payment/receipt incomes of the two households. These alternative models vary in tax assumptions, the amount of time the child spends with each parent, and other factors. Most states find that changing child support guidelines models takes several years to develop and vet among guidelines users and stakeholders. All states that have successfully changed guidelines models in the last 15 years have switched to the income shares model.

FACTOR 2: ECONOMIC DATA ON THE COST OF RAISING CHILDREN

The existing Maryland schedule is based on measurements of child-rearing expenditures developed by Professor David Betson, University of Notre Dame using the Rothbarth methodology in 1996. He

⁹ More information about state guidelines differences can be found at: Jane C. Venohr. (2013). "Child Support Guidelines and Guidelines Reviews: State Differences and Common Issues," *Family Law Quarterly*, Vol. 43, No. 3 (Fall 2013).

¹⁰ See Jane C. Venohr (Forthcoming). "Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

updated his study in 2010 using more current data from households about their expenditures. In this report, they are referred to as BR measurements for Betson-Rothbarth measurements often with a number at an end to indicate whether it was the first BR (BR1), second (BR2), third (BR3), or fourth (BR4) study. More information about this study and other studies is provided in the next section.

FACTOR 3: ADJUSTMENT FOR STATE COST-OF-LIVING

The BR measurements of child-rearing expenditures underlying the Maryland schedule reflect national levels. At the time that the Maryland schedule was developed, Maryland ranked high among all states in income and housing expenses, so an adjustment was built into the schedule to consider Maryland's higher housing cost.¹¹ The adjustment considered two pieces of data: 2006 Census data (which was the most currently available at the time) on Maryland median rent (*i.e.*, Maryland median rent is 25 percent more than median rent at the national level), and housing consists about 40 percent of total expenditures. Based on this, an assumption is built into the existing Maryland schedule that Maryland families spent 10 more (25 percent multiplied by 40 percent) on housing.

Based on the most current Census data (2015), Maryland ranks fifth in family income among two-parent families with minor children and fourth in median monthly gross rent.¹² (The District of Columbia, Massachusetts, Connecticut and New Jersey rank higher in family income, and, Hawaii, the District of Columbia, and California rank higher in median gross rent.) Maryland's median income for a two-parent family with minor children is \$116,999 per year, compared to the national median of \$87,843 per year. Maryland's median gross rent is \$1,278 per month, compared to the national median of \$959 per month.

Data on the differences in incomes or rents could be used to update. An alternative source is the "regional price parity" which is a new measurement that the U.S. Bureau of Economic Analysis (BEA) began reporting a few years ago. The BEA developed and calculates the price parity to measure the differences in the price levels of goods and services across states for a given year. Price parities are expressed as a percentage of the overall national price level for each year, which is equal to 100 percent. If a state has a price parity of less than 100 percent, its price levels are below average; if a state has a price parity of more than 100 percent, its price levels are above average. The most recent data is from 2014. It shows Maryland's price parity is 110.3 percent.¹³ In other words, goods and services cost about 10 percent more in Maryland.

FACTOR 4: TAX RATES

The BR measurements of child-rearing expenditures relate to total expenditures, which is equivalent to after-tax income if a family spends all of their income and incurs no savings. To develop the existing

¹¹ Jane C. Venohr. (Dec. 2008). *2008 Update of the Maryland Child Support Schedule*. Prepared for the Maryland Department of Human Resources Child Support Enforcement Administration. Center for Policy Research, Denver, CO. p. 40.

¹² U.S. Census American Community Survey. (2016). *Median Gross Rent: 2015 and Median Income by Family Type and Presence of Children*. Retrieved from <http://census.gov>.

¹³ U.S. Bureau of Economic Analysis. (2016). *Real Personal Income for States and Metropolitan Areas, 2014*. http://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm.

schedule, BR measurements were backed into a gross-income basis using 2008 federal, state, and local income tax rates. Tax rates were calculated using federal and state income withholding and FICA tax formula. It also considered the amount withheld in the state formula for local income tax using the weighted average local tax rate. Specifically, the assumption was that all income available for child support is taxable and that it is taxable at ordinary income subject to federal, state withholding and FICA tax formulas. It also included local tax based on the average amount weighted by the county and state population. Tax rates prevailing in 2008 were used to convert gross income based on federal and state employer withholding tax formulas. Taxes were computed assuming (a) a single individual (which is the same tax rate for head-of-household in the withholding formula); and (b) two federal withholding allowances (one for a single exemption and one to simulate the standard deduction), based on IRS instructions.

The same assumptions could be used to convert measurements of child-rearing expenditures relating to net income to gross income, except 2016 tax rates would be used instead of 2008 tax rates. Alternatively, the tax assumptions could be changed. For example, District of Columbia relied on a different tax assumption when converting the BR measurement from an after-tax income base to a gross-income base. It backed out the gross-income equivalents assuming the after-tax income of married couple claiming the children as exemptions. This assumption would increase the basic obligations from the existing amounts at all incomes. This tax assumption was also the recommendation of the economist conducting the 2012 review of the Maryland guidelines.¹⁴ As shown in the 2012 report, changing that assumption would produce significant increases.

FACTOR 5: PRICE LEVELS

Most states update whichever measurement of child-rearing expenditures they are using to the most current price level. The Consumer Price Index, which is published by the U.S. Bureau of Labor Statistics, is what economists overwhelmingly use. Since 2008, which is when the existing Maryland schedule was developed, through September 2016, prices have increases 14.4 percent.

Price increases do not translate into the same percentage increase to the schedule because incomes also have increased over time. The median income of a two-parent family with children in Maryland increases 10.3 percent from 2008 to 2015, while the mean wage in Maryland increased by 10.2 percent from 2008 to April 2016.¹⁵

FACTOR 6: EXCLUDE HIGHLY VARIABLE CHILD-REARING EXPENSES

Most income share schedules, including the existing Maryland schedule, do not include childcare expenses, the cost of the child's health insurance premium, and the child's extraordinary medical

¹⁴ Econometrica, Inc. (2012). *Maryland Child Support Guidelines*. Prepared for the Maryland Department of Human Resources Child Support Enforcement Administration. Econometrica, Inc., Bethesda, Maryland.

¹⁵ Calculated from the U.S. American Community Survey (various years) and the Maryland Department of Labor, Licensing and Regulation Office of Workforce Information & Performance Occupational Employment Statistics Program (various years). "Occupational Wage Estimates." *Monthly Labor Review*.

expenses in the schedule. Instead, the actual amount incurred for each of these expenses is included in the child support calculation on a case-by-case basis because they are highly variable expenses (*e.g.*, cases with older children will have no childcare expense while cases with infant children may have large childcare expenses). The average amount expended for each of these expenses (as calculated from the same dataset used to measure child-rearing expenditures) are subtracted from the measurements of child-rearing expenditures to develop the schedule. The existing Maryland amounts are based on 2008 data and could be updated to more current levels.

The alternatives would be to include them or exclude an alternative amount. Excluding these amounts generally reduces the schedule amounts. Some states, including Maryland, do include \$250 per child per year in the schedule to account for average or typical out-of-pocket medical expenditures. The precise and appropriate amount in the post-Affordable Care Act implementation world is not certain. Data are not yet available. A couple of states (*e.g.*, Michigan and Virginia) exclude all medical expenditures from the schedule, however. Michigan, in turn, adds a standard amount back into the calculation as a worksheet line. This allows Michigan to change that amount without changing its entire schedule. If Maryland were to adopt this approach, it would further reduce the Maryland schedule.

FACTOR 7: ADJUSTING FOR FAMILIES THAT SPEND MORE/LESS OF THEIR INCOME

Most studies of child-rearing expenditures find that low-income parents spend more than their income on average. Most income-shares schedules, including Maryland's existing schedule, incorporate the assumption that caps total household expenditures at 100 percent of after-tax income, then the measurement of child-rearing expenditures is applied. For example, if families with after-tax income of \$1,000 spend 200 percent of their after-tax income (*i.e.*, \$2,000 per month) on average and devote 25 percent of their after-tax income to child-rearing expenditures, the schedule amount (assuming a net-income based schedule) is \$250 per month rather than \$500 per month, for an after-tax income of \$1,000 per month. (For gross-income schedules, there is the added step of backing the after-tax income amounts to gross income as described in Factor 4.) Based on the economic data used to develop the existing Maryland schedule, the cap applies to monthly gross incomes of about \$3,400 or less.

A parallel consideration is made for families that spend less than their after-tax income, which occurs at higher income. For Maryland and most income shares states, the actual ratio of expenditures to income to after-tax income is used. For example, if at after-tax incomes of \$10,000 per month, a family spends 80 percent of its total expenditures on average and devotes 10 percent of total expenditures to child-rearing expenditures, then the schedule amount (assuming a net income-based schedule) would be \$800, rather than \$1,000, per month.

This adjustment could be updated for more current data on the proportion of family income that is spent or saved. The District of Columbia provides an example of an alternative assumption. The District of Columbia applies the cap at low incomes but assumes middle and higher incomes spend all their after-tax income. The consequence of this is that the District of Columbia amounts are much higher than most income-shares schedules at middle and higher incomes.

FACTORS 8 & 9: LOW-INCOME ADJUSTMENT AND MINIMUM ORDER

These factors are discussed in greater detail in Section V.

Low-income adjustments and minimum orders are mostly policy decisions. Pending federal regulations will make a low-income adjustment mandatory.¹⁶ The most common low-income adjustment is a self-support reserve (SSR), and most states relate their SSR to the federal poverty level for one person in the year that the state last updated their guidelines. (A few states index it for annual updates to the FPL. As discussed in more detail in Section V, the existing Maryland schedule includes a SSR equivalent to the 2008 FPL (\$867 per month), while the 2016 FPL is \$990 per month.

FACTOR 10: ADJUSTMENT AT HIGH INCOMES

The existing Maryland schedule includes an additional adjustment at gross incomes above \$10,000 per month. The committee reviewing the guidelines in 2008 devised the adjustment to create vertical equity in the guidelines changes among low-, middle- and high-income families.¹⁷ This was achieved by essentially applying the percentage increase at low incomes from the previous schedule to the schedule updated in 2008 to higher incomes. Without this adjustment, the percentage increase would have been more at low incomes than they would have been at higher incomes.

The adjustment essentially produce amounts higher than the BR measurements but lower than the United States Department of Agriculture (USDA) measurements available at the time. As discussed in next section, these two studies, respectively, are generally perceived to be the lower bound and upper bound of credible measurements of child-rearing expenditures to which most economists believe envelope the range of appropriate amounts for state guidelines schedules.

The alternatives would be updated the adjustment to current price levels, eliminating the adjustment, or develop a new adjustment.

¹⁶ U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." Federal Register, Vol. 79, No. 221, p. 68580. Retrieved from <http://www.acf.hhs.gov/programs/css/resource/nprm-flexibility-efficiency-and-modernization-in-child-support-enforcement-programs>.

¹⁷ *Supra*, note 11 at 43.

SECTION III: ECONOMIC STUDIES ON THE COST OF RAISING CHILDREN

This section provides an overview of the economic studies on the cost of raising children. Two types of costs are considered: minimum needs; and, the expenditures in children among intact families. As explained in Section I, Maryland like most states bases its guidelines schedule on a measurement of child-rearing expenditures in intact families.

MINIMUM NEEDS AND CHILD-REARING EXPENDITURES IN SINGLE-PARENT FAMILIES

No state bases its entire guidelines formula on the minimum needs of the child or how much is spent on children in single-parent families. The Melson formula comes the closest by providing a “primary support amount” for the child, but the Melson formula also provides that a percentage of the obligated parent’s income be assigned to support if the obligated parent has any income in surplus of what is needed for basic needs. For example, Delaware, which uses the Melson formula, add 19 percent of the obligated parent’s remaining income to the obligated parent’s share of the primary support for one child to allow the child to share the standard of living afforded by the obligated parent.

Exhibit 3 shows that there are few studies that measure the cost of the child’s basic needs. The most commonly used measurement is the Federal Poverty Level (FPL).¹⁸ Montana and Delaware consider it in setting their primary support amounts. The FPL is updated annually. The FPL varies by household size, although it assumes that each additional person in a household requires the same dollar amount. Another federal measure is called the Supplemental Poverty Measure (SPM), but it is not a dollar threshold; rather, it measures the number of people living in poverty.¹⁹ A third federal measurement, which was used in Michigan to consider whether the child support adjustment for shared parenting time was adequate, is the United States Department of Agriculture (USDA) thrifty food plan.²⁰ The USDA publishes the cost of four food plans for individuals by age range and gender. The thrifty food plan is used to determine SNAP (formerly called Food Stamps) benefits and the liberal plan is used for military allowances. Another significance of the thrifty food plan is that the original threshold of poverty, which dates to English Poor Laws, consists of thrice what it costs for a subsistence diet.

¹⁸ U.S. Department of Health and Human Services. (Jan. 25, 2016). “Annual Update of the HHS Poverty Guidelines.” *Federal Register*. Retrieved from <https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines/>.

¹⁹ More information about the SPM can be found at the U.S. Census Bureau website: <http://www.census.gov/hhes/povmeas/methodology/supplemental/overview.html>.

²⁰ U.S. Department of Agriculture. (Oct. 2016). Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average. Retrieved from <https://www.cnpp.usda.gov/sites/default/files/CostofFoodSep2016.pdf>

Exhibit 3: Measurements and Indicators of the Child's Basic Needs	
Source	Findings
2016 Federal Poverty Level	One person: \$990 per month Each additional person: \$347 per month
2016 Thrifty Food Budget (selected ages)	Individual child (1 year old): \$93 per month Individual child (9–11 year old): \$156 per month Male, 14–18 years old: \$172 per month
2012 Self-Sufficiency Standard (Baltimore County, Maryland)	Implicit ^a amount for 1 child: \$1,125/month (2012\$) Implicit ^a amount for 2 children: \$1,600/month (2012\$)

^a The amount is implicit because it is based on the difference needed for a household consisting of one adult and a household consisting of one adult and one or two children minus child care expenses and subsidies.

Another commonly used measure is the self-sufficiency standard. Developed by a scholar with the University of Washington Center for Women's Welfare with help from a Ford Foundation grant, it measures the earnings needed for a working family to adequately meet the family's basic needs.²¹ The measures are typically at a county or city level and focus on the needs of a one-parent family with one or two children. Exhibit 3 shows the self-sufficiency standard from Baltimore County, in which the self-sufficiency standard was last measured for Maryland in 2012.²² The amounts would be higher for Anne Arundel County, Charles County, Howard County and Montgomery County; and, lower for Allegany County and Garrett County.

Arguably, a new (2015) study also measures the child's basic needs.²³ It is arguable because the authors believe that their methodology reflects child-rearing expenditures across all income ranges; however, because it finds implausibly low levels, it is discussed in this section. For example, the study finds that the marginal cost of food for children is \$484 per year (*i.e.*, about \$40 per month). Advocacy groups in at least three state have recently promoted this study for a state's child support guidelines review, but most committees that have examined the study dismiss it for its implausible results.

EXPENDITURES ON CHILDREN BY SINGLE PARENTS

Over a decade ago, a few states proposed guidelines changes that would have related the guidelines amounts to expenditures in single-parent families. None of these proposals were legislated. One reason is that an inordinate percentage of single-parent families live in poverty, while most states believe that the children should share in the standard of living afforded by the obligated parent. In Maryland, the poverty rates is 4 percent among two-parent families, 33 percent among female-headed

²¹ More information can be found at its website: <http://selfsufficiencystandard.org/>.

²² Pearce, Diana. (Feb. 2012). *The Self-Sufficiency Standard for Maryland 2012*. Prepared for the Maryland Community Action Partnership. Retrieved from:

http://www.montgomeryplanning.org/research/housing/rental_housing_study/documents/MD12-SSS-Final-Print-012412.pdf .

²³ Comanor, William S., Sarro, Mark, and Rogers, R. Mark. (2015). "The Monetary Cost of Raising Children." *Economic and Legal Issues in Competition*, in James Langenfeld (ed.) *Economic and Legal Issues in Competition, Intellectual Property, Bankruptcy, and the Cost of Raising Children (Research in Law and Economics, Volume 27)* Emerald Group Publishing Limited, pp.209 <http://www.emeraldinsight.com/doi/abs/10.1108/S0193-589520150000027008> .

families, and 8 percent among male-headed families. The median family income is \$116,999 among two-parent families, \$36,931 among female-headed families, and \$51,234 among male-headed families. Most lone-parent families are female-headed. The low median income of this group underscores why information about their income and expenditures is insufficient for informing guidelines amounts for high incomes.

MEASUREMENTS OF CHILD-REARING EXPENDITURES BY FAMILIES

As mentioned in Section I, most states, including Maryland, base their guidelines on a continuity-of-expenditures model so relate their core formula or schedule to economic data on the cost of raising a child in an intact family. The premise is that the children are entitled to the same level of expenditures had the children and both parents lived together. State guidelines based on this premise essentially believe that the guidelines should apply equally to children of divorce and children of unmarried parents, regardless of whether the parents ever lived together, because most states believe that children should not be the economic victims of their parents' decisions to live apart.

There are several economic methodologies used to separate the child's share of expenditures from total expenditures of a household. Economists do not agree on which methodology best measures actual child-rearing expenditures. Nonetheless, many economists and policy makers agree that any guidelines amount between the lower and upper bounds of credible measurements of child-rearing expenditures are appropriate guidelines amounts. Guidelines amounts below the lower bound are generally deemed to be inadequate for the support of children.

Through a contract with the U.S. Department of Health and Human Services, Lewin/ICF (1990)²⁴ developed this approach for assessing state guidelines. Since then, several states have used it and continue to use it. The most commonly used methodology, the "Rothbarth" methodology— which forms the basis of the existing Maryland schedule and the basis of 28 other states' guidelines or formulas— is generally considered the lower bound of the range of credible measurements. For theoretical reasons, economists also believe that the Rothbarth methodology understates actual child-rearing expenditures. Professor David Betson, University of Notre Dame, has developed four sets of measurements of child-rearing expenditures over the past 25 years using the Rothbarth method. For each of his studies, he uses the most current expenditures data available from the Consumer Expenditure Survey, which is a comprehensive survey of household expenditures and used by all economists measuring child-rearing expenditures.²⁵

The most current study considered for the upper bound is conducted by the United States Department of Agriculture (USDA). Minnesota is the only state to use the USDA study as the basis of its guidelines.

²⁴ Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, Virginia.

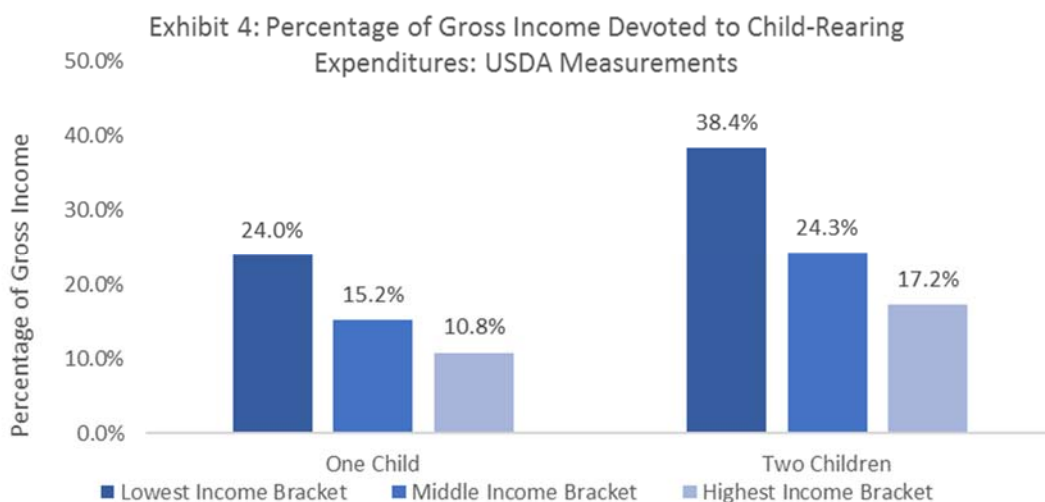
²⁵ More information about the Consumer Expenditure Survey can be found at the U.S. Bureau of Labor Statistics website: <http://www.bls.gov/cex/>.

USDA METHODOLOGY

The USDA estimates child-rearing expenditures individually for seven expenditure categories (*e.g.*, food, transportation, housing, clothing, health care, child care and education, and miscellaneous expenses), then adds them to develop a total. The USDA study is considered the upper bound of current measurements of child-rearing expenditures. It is usually updated annually, but it is in the process of some methodological changes, so its next release is not schedule until late 2016.

The most recent USDA study is for 2013, and it found that average child-rearing expenses are \$9,130 to \$25,700 per year for the youngest child in a two-child family overall in the United States.²⁶ The comparable amount for a child in rural areas ranges from \$7,510 to \$19,070 per year depending on family income and child age. The USDA finds that child-rearing expenditures are higher in high-income families and for older children.

The USDA estimates consider three income ranges. In 2013, they were before-tax income less than \$61,680 per year, with an average income of \$39,450; before-tax income of \$61,680 to \$106,800 per year, with an average of \$82,990 per year; and before-after tax income more than \$106,800 per year, with an average of \$186,910 per year. Exhibit 4 compares the percentage of gross income devoted to child-rearing expenditures for each of these income ranges. Specifically, the percentage is calculated by dividing average expenditures (less the child's healthcare expenses and childcare expenses) for each income range by average income of that range. This is done to make the USDA percentages comparable to the Maryland guidelines percentages. Most state guidelines exclude these expenses from their core formula or schedule because they use the actual amount expended on a case-by-case basis in the child support calculation.



²⁶ Lino, Mark. (2014). *Expenditures on Children by Families: 2013 Annual Report*. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2013, Washington, D.C. Available at http://www.cnpp.usda.gov/sites/default/files/expenditures_on_children_by_families/crc2013.pdf.

One of the major points of Exhibit 4 is the percentage of gross income devoted to child-rearing expenditures declines as gross income increases. Progressive federal tax rates contribute to this decline. Spending decisions are made from after-tax income, not gross income.

ROTHBARTH METHODOLOGY

There are five different Rothbarth measurements that form the basis of 29 state guidelines. Four were developed by Professor David Betson, University of Notre Dame. The fifth was developed by a Rutgers University professor for New Jersey, is adjusted for New Jersey's relatively high income, and is used only by New Jersey. Named after the British WWII economist who derived it, the Rothbarth methodology is a marginal cost approach that compares expenditures of two sets of equally well-off households: one set consists of two-parent families with children, and the other consists of couples without children. The difference in their expenditures is presumed to be spent on child rearing. The Rothbarth methodology relies on the percentage of total expenditures devoted to adult goods (*i.e.*, adult clothing in Betson's application) to determine equally well-off families.

Over time, four sets of Betson-Rothbarth (BR) measurements have been produced. For Betson's first study,²⁷ he used 1980–1986 CES Data. For his second study,²⁸ he initially used 1996–1998 CES data, but later expanded it to encompass 1996–1999. For his third²⁹ and fourth studies,³⁰ respectively, he used data from the 1998–2004 and 2004–2009 CES. The existing Maryland schedule is based on the third BR study (BR3). It was the most current study available at the time Maryland drafted the current schedule.

DIFFERENCES AMONG BR MEASUREMENTS OVER TIME

Betson's four different studies estimating child-rearing expenditures over the past few decades vary in other ways besides data years. Some of his studies use other methodologies besides the Rothbarth methodology to measure child-rearing expenditures. Betson's first study was conducted in 1990 and responded to a Congressional mandate to provide information about child-rearing expenditures for states to develop and revise child support guidelines. For this study, he used and compared five different methodologies for measuring child-rearing expenditures and concluded that the Rothbarth estimator produced the most "robust" (*i.e.*, sound and statistically reliable) results, and recommended its use for state guidelines.

²⁷ David M. Betson. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*, Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

²⁸ Betson, David M. (2001). "Chapter 5: Parental Expenditures on Children." in Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, California.

²⁹ Betson, David M. (2006). "Appendix I: New Estimates of Child-Rearing Costs" in *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations*, Report to State of Oregon, Prepared by Policy Studies Inc., Denver Colorado. Available at http://www.oregonchildsupport.gov/laws/guidelines_archive/docs/psi_guidelines_review_2006.pdf.

³⁰ Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." in Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, California.

Exhibit 5 and Exhibit 6 illustrate the differences in BR over time for one child and two children, respectively. The percentages exclude childcare, the child's health insurance, and the child's extraordinary medical expenses. The first three sets of BR measurements (BR1, BR2, and BR3) rely on the same assumptions and methodologies, but different data years. The most recent BR measurements (BR4) included two changes in data assumptions. Earlier BR measurements consider "expenditures," while BR4 considers "expenditures-outlays." Expenditures include the purchase price (and sales tax) on any item purchased within the survey year regardless whether the item was purchased through installments. In contrast, outlays only capture what was actually paid toward that item during the survey period. So, if there were only four out of 20 installment payments made during the survey period, only those four payments are captured.

Unlike expenditures, outlays also capture mortgage principal payments, payments on second mortgages, and payments on home equity loans. Both expenditures and outlays capture interest on the first mortgage among homeowners and rent, utilities, and other housing expenses among renters. The merit of expenditures for use of state guidelines is that it excludes mortgage principal payments. This is consistent with property settlements that have historically addressed equity in the home as part of the divorce settlement. The merit of outlays for use in state guidelines is it is a better reflection of the monthly budget cycle; that is, household spending in consideration of monthly bills and expenses.

The second difference is that Betson relied on a newly available measure of income developed by the Bureau of Labor Statistics, the organization that conducts the CES. The underreporting of income is a problem inherent to most surveys. The new measure attempts to correct underreporting, particularly at low incomes. The problem was identified from findings from earlier CES that revealed that many low-income families spend considerably more than what they report as income. The new measurement essentially bumps income for some families—hence, reducing the percentage of their income spent on child rearing.

In general, the BR4 measurements are less than the BR3 measurements at lower incomes, which may be due to the correction of the underreporting of income, as described above, and the BR4 measurements are more than the BR3 measurements at higher income, which may be due to the change to outlays. Due to the decreases coupled with the fact that most conventional economists believe that the Rothbarth methodology understates actual child-rearing expenditures, several states (*i.e.*, Arizona, Iowa, and Pennsylvania) have decided to retain the BR3 but update it for current price levels and other economic factors (*e.g.*, changes in tax rates). Seven states (*i.e.*, Colorado, Connecticut, North Carolina, Rhode Island, Vermont, Virginia, and Wyoming) base their guidelines schedules on BR4.

Exhibit 5: Changes in Betson-Rothbarth Measurements over Time: One Child

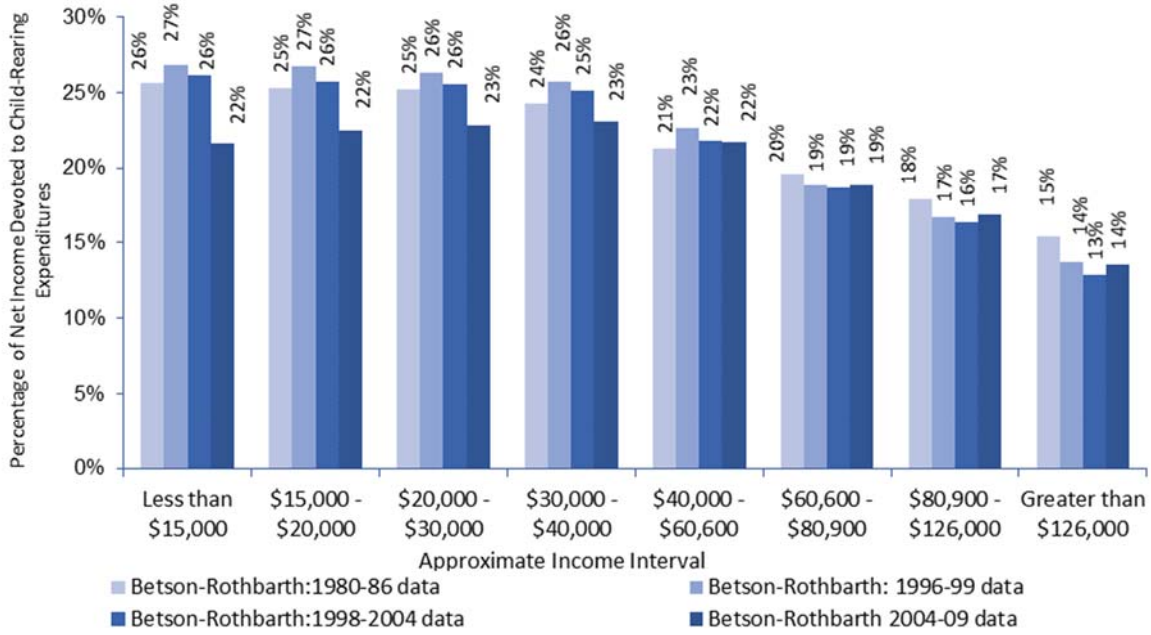
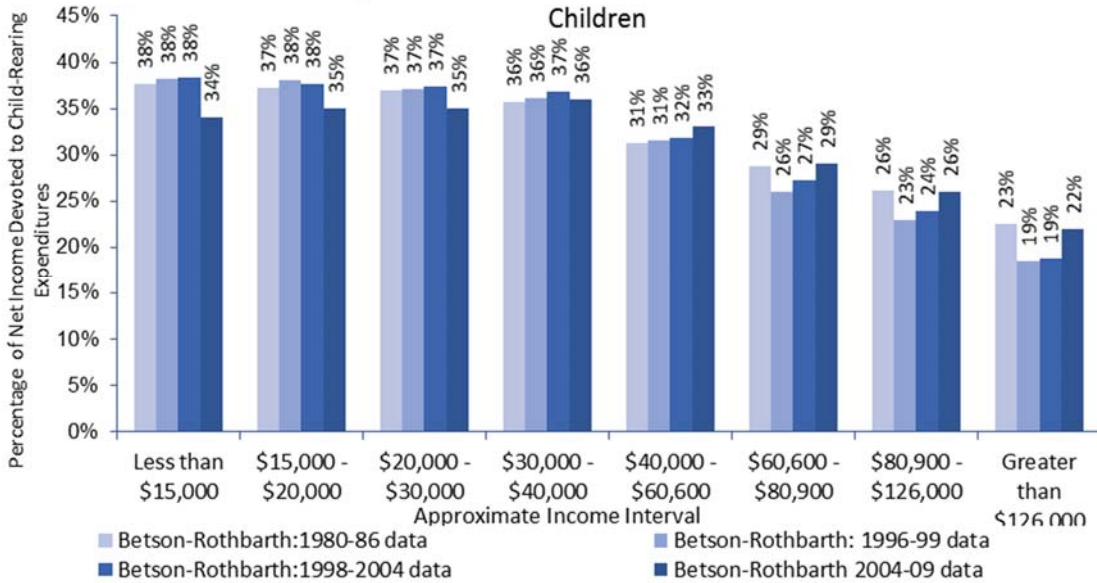


Exhibit 6: Changes in Betson-Rothbarth Measurements over Time: Two Children



NEW JERSEY-ROTHBARTH MEASUREMENTS

In 2013, New Jersey updated its guidelines using a study that was conducted by a Rutgers University professor applying the Rothbarth methodology. However, its average results are much less than that of the BR studies. The New Jersey study found that the average percentage of total household expenditures devoted to children in intact families is 20 percent for one child, 23 percent for two children, and 29 percent for three children.³¹ In contrast, the average percentage of total household expenditures devoted to children in intact families under the BR measurements range from 24 to 26 percent for one child, 35 to 37 percent for two children, and 40 to 45 percent for three children. The Rutgers study considers expenditures data from a larger time period (2000 through 2011). The Rutgers study also considers single-parent families and families with more than two adults living in the household, while the BR studies consider dual-parent families only. Inclusion of single-parent families may explain some of the differences.

Despite the differing study results, when New Jersey developed a schedule, it adjusted its Rothbarth measurements for New Jersey's above average income. This results in the New Jersey schedule amounts for one child being more than most BR-based schedules. However, the New Jersey schedule amounts are only more than BR-based schedules for one-child amounts, not for two or more children. This is because of an anomalous result of the Rutgers study: it found that two children do not cost much more than one child (*i.e.*, the amount allocated for two children is about 10 percent more than the amount allocated for one child).³² This finding eclipses any adjustment for New Jersey's higher incomes for comparisons considering two or more children. The next section, which compares schedule amounts, includes the New Jersey schedule for illustrative purposes.

³¹ New Jersey Child Support Institute (March 2013). *Quadrennial Review: Final Report*, Institute for Families, Rutgers, the State University of New Jersey, New Brunswick, NJ. Retrieved from: http://www.judiciary.state.nj.us/reports2013/F0_NJ+QuadrennialReview-Final_3.22.13_complete.pdf.

³² Jane C. Venohr. (2013). "Child Support Guidelines and Guidelines Reviews: State Differences and Common Issues," *Family Law Quarterly*, Vol. 43, No. 3 (Fall 2013).

SECTION IV: COMPARISON OF EXISTING SCHEDULE TO ECONOMIC DATA

This section compares the existing Maryland to the USDA measurements, the BR3 measurements updated for changes in price levels and to current tax rates, and the BR4 measurements. It also compares the existing Maryland schedule and these alternatives for updating the schedule to child support guidelines of nearby states. The comparisons consider those incomes above \$1,250 per month because the existing schedule provides a minimum order, which is not based on economic data on the cost of raising children, below that income. The minimum order and self-support reserve (SSR) are discussed in the next section.

All of the measurements were updated to 2016 price levels. Both the BR3 and BR4 measurements were updated for 2016 income tax rates. (A similar assumption is not necessary for the USDA measurements because the USDA measurements relate to gross incomes.) These and other assumptions used to transform the USDA, BR3, and BR4 measurements to comparable to the Maryland schedule are in Appendix A. An updated BR3 schedule and a BR4 schedule were developed for comparisons. Those updated schedules are also provided in Appendix A.

COMPARISONS BY NUMBER OF CHILDREN AND FOR A RANGE OF INCOMES

Exhibits 7 through 12 compare the existing Maryland schedule amounts to the USDA, updated BR3 (labeled BR3 2016 in the exhibits), and BR4 for combined gross incomes of \$1,250 per month through \$15,000 gross per month, the highest amount considered under the existing schedule. Each of the measurements of child-rearing expenditures have sufficient information to extend the schedule beyond that level. In fact, there was sufficient economic data back in 2008 to extend the schedule above gross incomes of \$20,000 per month, but there was a 2008 policy decision to stop the schedule at \$15,000 gross per month. In 2016, BR3 and BR4 measurements could be used for schedule amounts up to about \$30,000 gross per month, and USDA measurements could be used for schedule amounts up to about \$16,000 gross per month. Above these incomes, there is insufficient data to know whether families with extraordinarily high incomes (*e.g.*, \$100,000 gross per month) spend the same proportion of their income as high-income families with less income (*e.g.*, \$40,000 gross per month).

These are the *schedule* amounts, not *award* amounts. In other words, they do not consider each parent's prorated share. Instead, the comparisons consider the total amount owed based on the parents' combined incomes. They also do not consider additional adjustments for other factors (*e.g.*, child care expenses). The measurements used in the comparisons are *not* adjusted for the self-support reserve because, as discussed in the next section, there are several options concerning the self-support reserve (SSR) that would better serve Maryland families than the existing SSR approach. Most states first decide whether to update the entire schedule based on new economic data on child-rearing expenditures (and price levels and taxes), then decide on the SSR and the minimum order.

Nonetheless, the Maryland schedule incorporates a SSR that could not be stripped for the purposes of the comparisons. As evident in the exhibits, this produces a "kink" in the Maryland schedule at very low incomes.

Exhibit 7 and Exhibit 8 compare the amounts for one child, Exhibit 9 and Exhibit 10 compare the amounts for two children, and Exhibit 11 and Exhibit 12 compare the amounts for three children. In other words, there are two exhibits for each number of children considered. The first exhibit for one child compares the dollar amount of the basic obligation for combined adjusted gross incomes of \$1,250 to \$15,000 per month, where \$15,000 is the highest amount considered under the existing schedule. The second exhibit for one child compares the basic obligation as a percentage of combined adjusted gross income. This percentage is important because some research finds that payment rates significantly decline if the order amount is 20 percent or more of the obligated parent's gross income for one child and 28 percent or more of the obligated parent's gross income for two or more children³³ Using Maryland data, the University of Maryland also finds poor payments among obligated parents with high order-to-income ratios, although the Maryland study also identifies other factors correlated with poor payments (*e.g.*, employment status and whether the obligated parent has multiple orders).³⁴

Based on the analysis of case file data from 2007-2010 Maryland administrative records:

- 74.1 percent of Maryland orders are for one child,
- 20.3 percent of Maryland orders are for two children, and
- 5.6 percent of Maryland orders are for three or more children.³⁵

Although the exhibits only consider one, two and three children, the patterns for four and more children are like those for three children.

ONE-CHILD COMPARISONS

Exhibit 7 shows that the one-child amounts under the existing schedule are generally within the range of the USDA measurements, which are the upper bound of current measurements, and the BR4 measurements, which are the lower bound of current measurements, with a few exceptions. They are less than the USDA measurements for incomes below \$10,000 gross per month. This implies that the existing schedule may be too high at these incomes. As discussed earlier, the amounts above \$10,000 under the existing schedule are not based on the BR3 measurements, rather they are based on adjustment to create vertical equity in the 2008 changes. The existing schedule is slightly below the BR4 measurements at low to middle incomes (*i.e.*, below \$5,200 gross per month). On one hand, this suggests that the existing schedule inadequately provides for children at low incomes. On the other hand, this is before any consideration of ability to pay or what will actually be paid at these incomes.

³³ For example, see Takayesu, M. (2012). *How Do Child Support Order Amounts Affect Payments and Compliance?* Santa Ana, CA: Research Unit of the Orange County Department of Child Support Services. Retrieved from http://www.css.ocgov.com/about/research_studies.

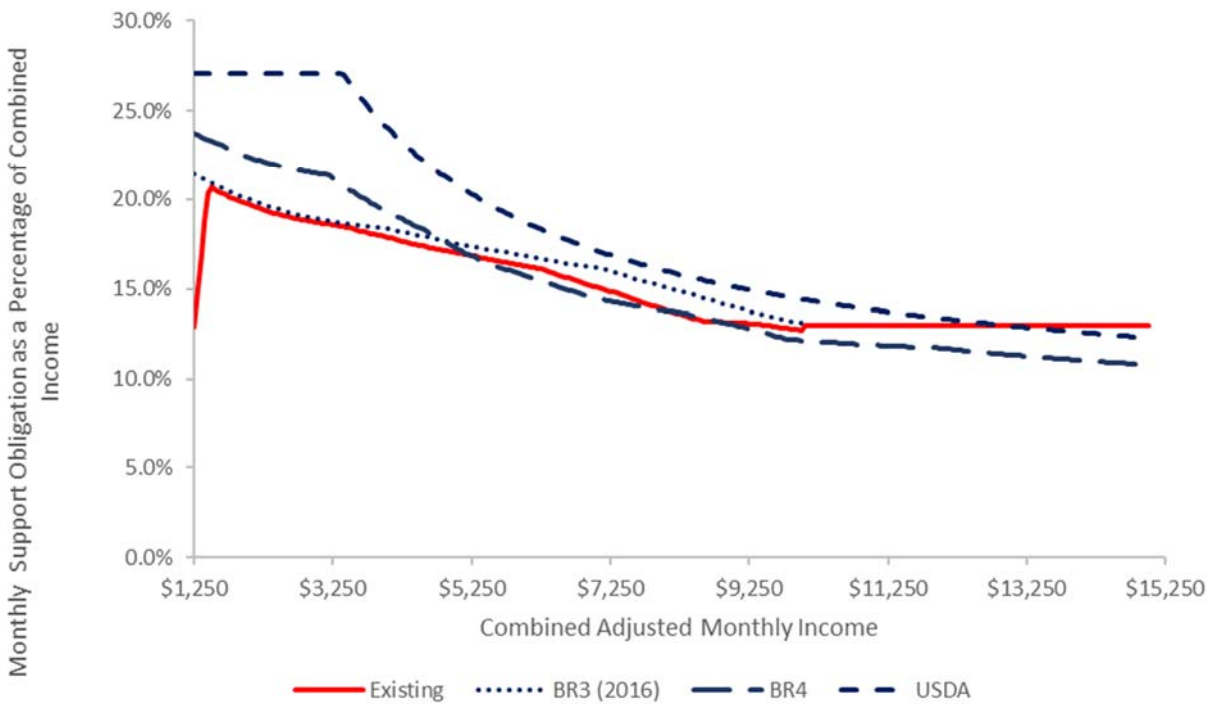
³⁴ Hall, Lauren, Logan Passarella, Letitia, and Born, Catherine. (May 2014). *Who Pays Child Support? Noncustodial Parents Payment Compliance*. University of Maryland School of Social Work Family Welfare Research & Training Group. Baltimore, Maryland.

³⁵ Hall, Lauren, et al. (Nov. 2012) *Maryland Child Support Guidelines: Case Level Review 2007-2010*.

Exhibit 7: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: One Child



Exhibit 8: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: One Child



The BR3 amounts updated to 2016 price levels and taxes in Exhibit 7 stop at combined gross incomes of \$10,000 per month because an update for 2016 vertical equity is a policy decision.

Exhibit 8 shows that the existing schedule yields amounts that are generally less than 20 percent of combined adjusted income. (The percentage becomes the same percentage of the obligated parent’s income assigned to child support.) Both the USDA and BR4 measurements of child-rearing expenditure find that families with one-child spend more than 20 percent of their gross incomes at low and middle incomes (*i.e.*, combined gross incomes below about \$3,000 to \$5,000 per month depending on which study of child-rearing expenditure is being considered). For comparison purposes, gross earnings from full-time employment at Maryland’s current minimum wage (\$8.75 per hour) would be about \$1,500 per month. In turn, if each parent’s income is at least equivalent to this level, the combined income would be above \$3,000 per month.

TWO-CHILD COMPARISONS

Exhibit 9 shows that the existing Maryland schedule amounts are generally below the USDA measurements: this suggests that the existing Maryland schedule amounts are not too high. However, the existing Maryland schedule amounts are below the BR4 measurements for incomes below about \$10,000 per month. This suggests the existing Maryland schedule amounts for two children may be inadequate; however, the same caveats concerning willingness and ability to pay discussed for the one-child comparisons are also applicable.

Exhibit 9: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Two Children

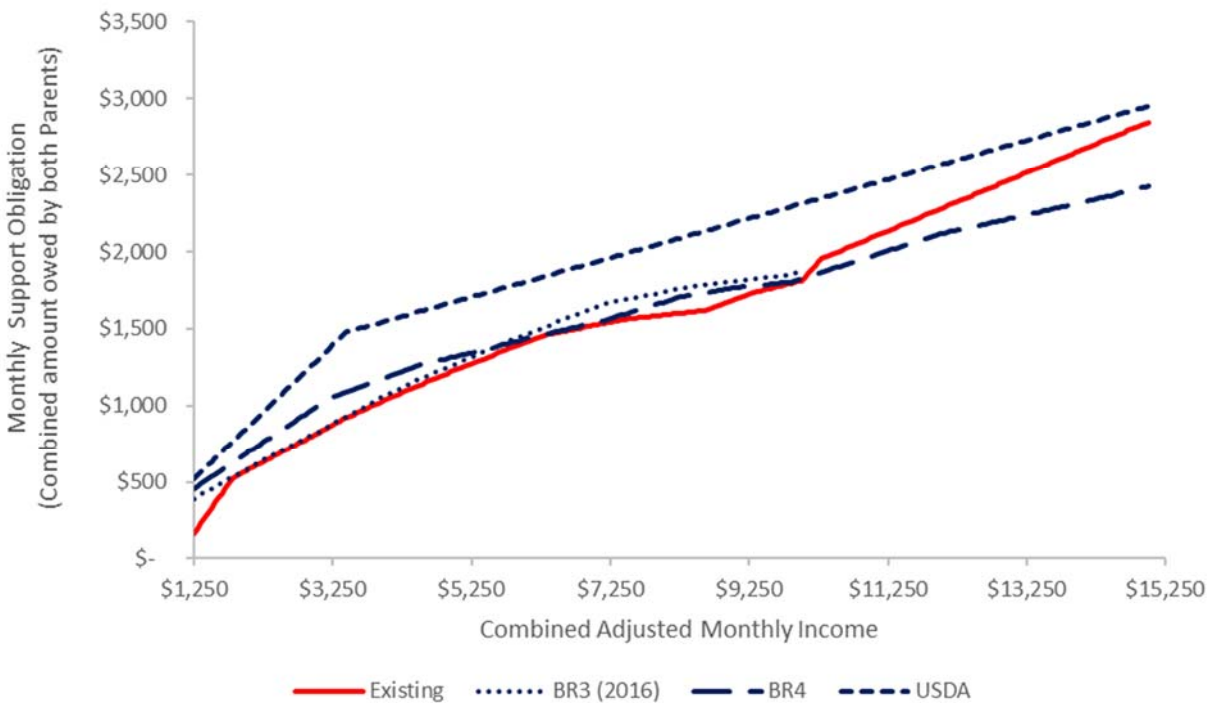
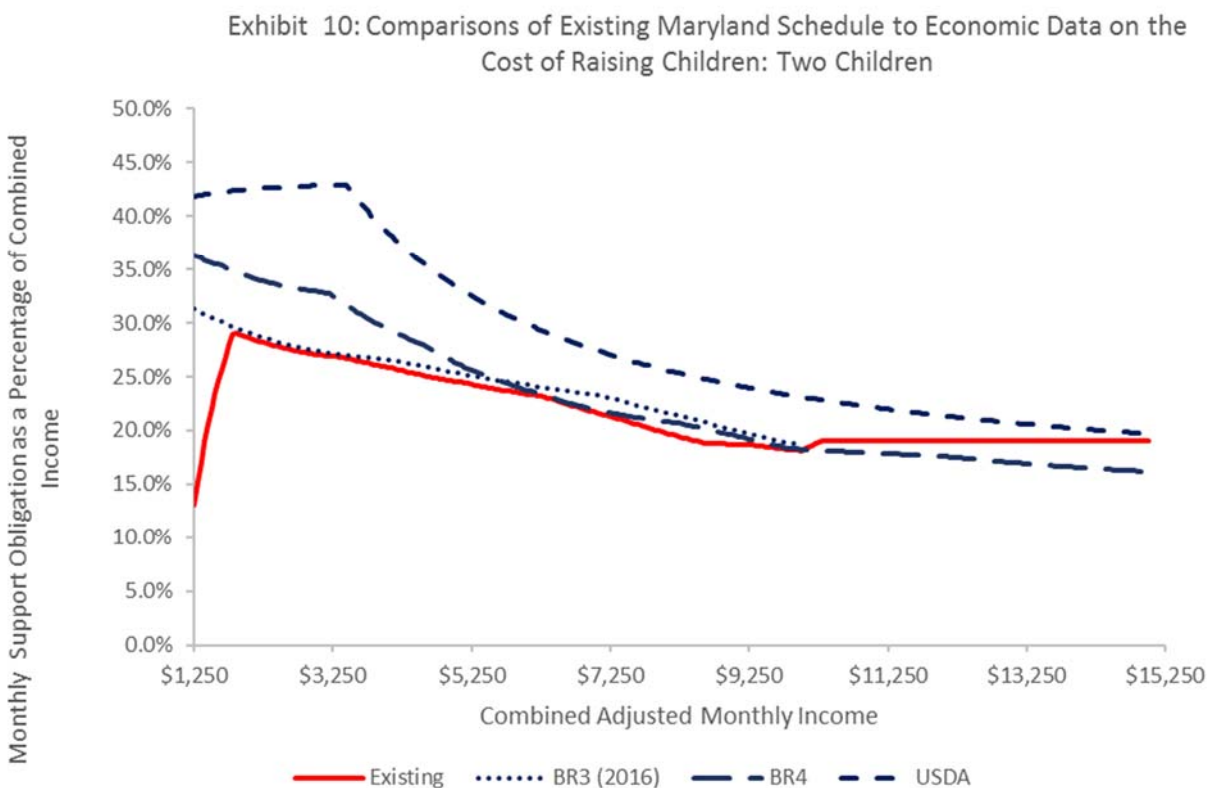


Exhibit 10 shows that the existing Maryland schedule is generally below 30 percent of gross income, while the amounts under the USDA and BR4 measurements are higher, particularly at low incomes. Exhibit 10 also illustrates that the self-support reserve (SSR) at very low incomes. It produces a low percentage (*i.e.*, below 15 percent) and climbs to almost 30 percent when income reaches about 29 percent at about \$1,800 gross per month. Above this income, there is no longer an adjustment to the two-child amounts for the SSR.

Exhibits 9 and 10 also show a slight change in the trend line at gross incomes of \$10,000 per month. This reflects the 2008 adjustment for vertical equity.



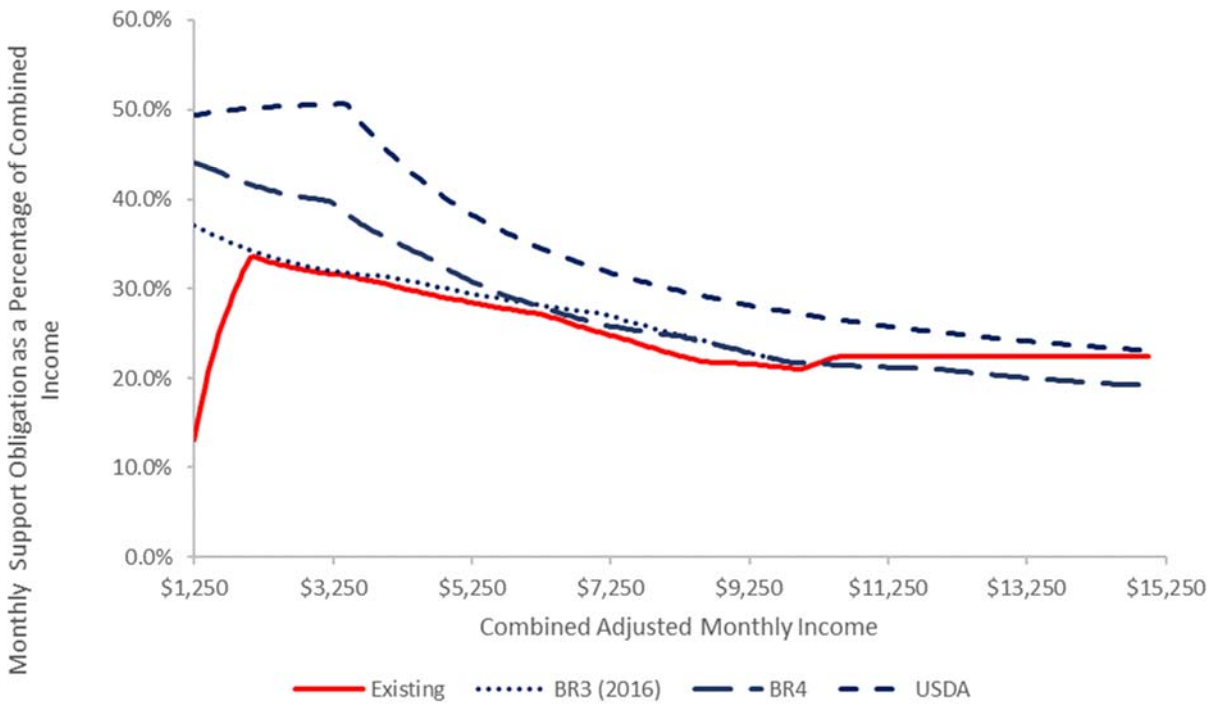
THREE-CHILD COMPARISONS

The patterns for three children are similar to those for two children. The existing Maryland schedule is below the USDA measurements, which suggests the existing schedule is not inappropriate. It is below the BR4 measurements below \$10,000 gross per month, which suggests it is inadequate for the support of children. The incorporation of a SSR produces lower percentage amounts at low incomes under the existing schedule, however, which is important to obligated parents with poverty or near poverty income. There is a “kink” in the trend line under the existing schedule at \$10,000 gross per month. This reflects the switch from the BR3-basis of the schedule to a schedule based on vertical equity.

Exhibit 11: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Three Children



Exhibit 12: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Three Children



COMPARISONS USING CASE SCENARIOS

The remaining exhibits in this section use case scenarios to illustrate the differences among the existing schedule, the USDA and BR4 amounts, and the guidelines of neighboring states of Delaware, New Jersey, Pennsylvania, and Virginia and the District of Columbia. New Jersey, although it does not share a border with Maryland, is included because, as discussed earlier, it is based on a unique study of child-rearing expenditures. West Virginia, which does border Maryland, is not included because it has not updated its schedule for almost 20 years and it is based on an adjustment for West Virginia's below-average income. All of the states bordering Maryland rely on the income shares model except Delaware, which relies on the Melson formula.

The case examples consider median incomes by five different levels of educational attainment of Maryland workers. The data are from the 2015 U.S. Census American Community Survey.³⁶ Median earnings for five levels of educational attainment are:

- \$18,475 for females and \$28,515 for males with less than a high school degree;
- \$28,176 for females and \$40,474 for males with a high school degree or GED;
- \$35,791 for females and \$50,219 for males with some college or associate's degree;
- \$51,398 for females and \$70,850 for males with a bachelor's degree; and
- \$68,399 for females and \$98,774 for males with a graduate or professional degree.

The case scenarios assume the median amount among males is the obligated parent's income and the median amount among females is the custodial parent's income. Statistically, the clear majority of obligated parents are male. Exhibits 13, 14, and 15, respectively, compare amounts one, two, and children. The calculations only consider the schedule amounts. There are no adjustments for additional dependents, child care expenses, the cost of the child's health insurance, shared-parenting time, or other factors.

FINDINGS FROM COMPARISONS OF CASE SCENARIOS

There are several findings from the case scenarios. In general, regardless of the number of children, the Maryland schedule is within range of the guidelines amounts in other states. There is less variation among state guidelines amounts in the lower-income scenarios (*i.e.*, the scenarios involving parents with incomes equivalent to the median earnings of Maryland workers with a high school degree or less) than the higher-income scenarios (*i.e.*, those involving parents whose earnings are equivalent to median earnings of those with graduate or professional degrees). The notable exception at low incomes is Delaware, which has a generous self-support reserve. The Delaware order amount for an obligated parent whose income is equivalent to median earnings of a Maryland worker without a high school

³⁶ U.S. Census American Community Survey. (2016). *Median Earnings by Highest Educational Attainment and Sex: 2015*. Retrieved from <http://census.gov>

degree is \$529 per month regardless whether there is two or children. This reflects Delaware’s self-support reserve applying at this income level.

At higher incomes, a few states stand out as yielding higher amounts, while other states stand out as yielding lower amounts. Maryland, Delaware, and the District of Columbia yield higher amounts at higher incomes. One reason that Maryland yields higher amounts is because of the adjustment that was made for incomes above \$10,000 per month. Delaware yields higher amounts because at high incomes because that of the structure of the Melson formula, which does not account for the percentage of income devoted to child-rearing expenditures declining as income increases. The District of Columbia, as discussed earlier, yields higher amounts because it assumes families spend all of their after-tax income. In other words, there is no adjustment for typical savings levels in the District of Columbia.

New Jersey, Pennsylvania, and Virginia yield lower amounts at higher incomes. All three of these states are based on Rothbarth measurements. Pennsylvania and Virginia are based on Betson-Rothbarth measurements, and do not include any adjustment to the BR measurements, which are nationwide measurements of child-rearing expenditures. However, Pennsylvania and Virginia cost of living and income is more similar to the national average than Maryland’s. New Jersey bases its measurements on its own Rothbarth study, which was discussed earlier. New Jersey did adjust its Rothbarth measurements calculated from national data for New Jersey’s above average income.

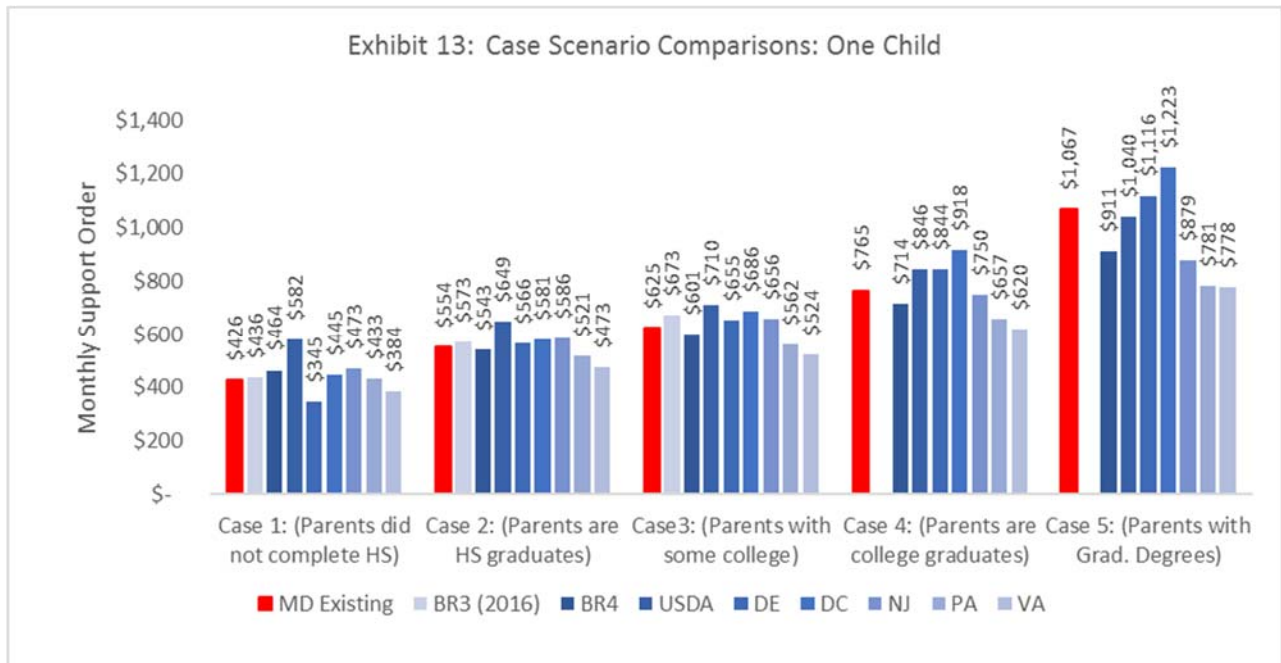


Exhibit 14: Case Scenario Comparisons: Two Children

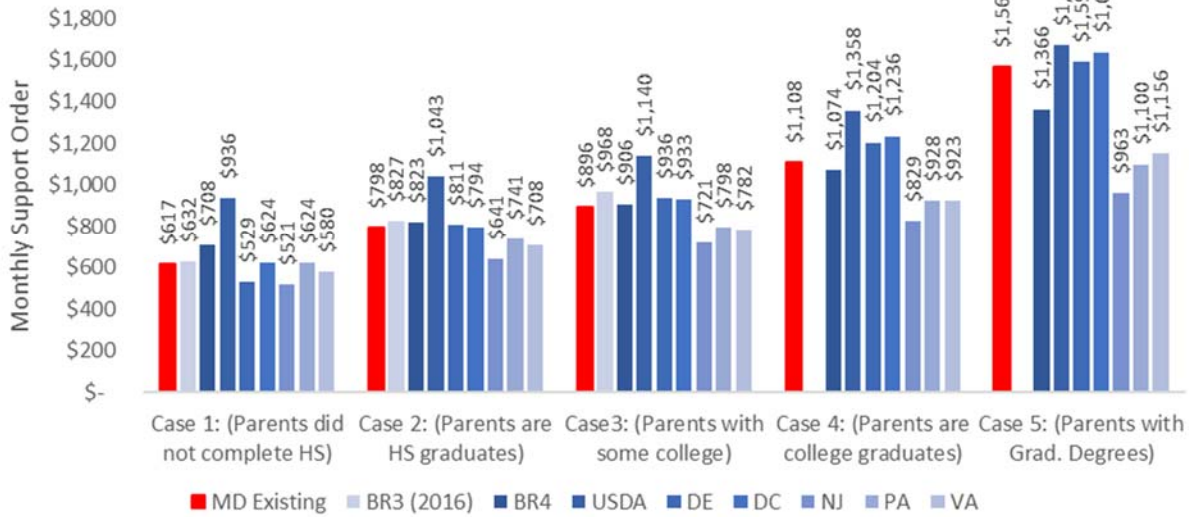
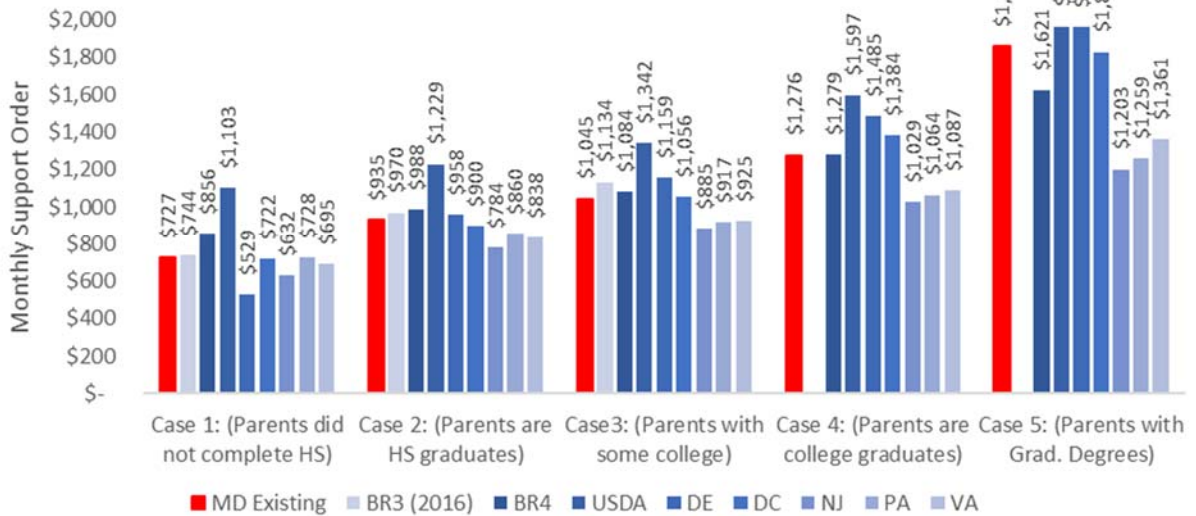


Exhibit 15: Case Scenario Comparisons: Three Children



SECTION V: ADJUSTMENTS AT LOW INCOMES

On the one hand, child support is an important source of income to low-income families. On the other hand, many parents obligated to pay child support are also poor. As stated earlier, national data finds that child support income accounts for 70.3 percent of the mean annual personal income for custodial parents below poverty who received full child support in 2013.³⁷ Other research finds that 23 percent of obligated parents have no or limited reported earnings.³⁸ Poor or very low-income obligated parents often have limited or sporadic employment histories. Some of it relates to incarceration or prior incarceration. Although prisons may provide employment opportunities (*e.g.*, jobs making furniture), the pay is typically negligible. Once released, many employers will not hire ex-felons. The University of Maryland found that 16.2 percent of active child support cases involved a nonresidential parent who was currently or previously incarcerated and a higher rate (26.4%) among Baltimore City cases.³⁹

Low-income adjustments in state guidelines, which typically include self-support reserves and minimum order, are complicated and require many policy decisions. State income imputation policies and practices intertwine with the adjustments. A common practice among states and tribunals is to impute full-time, minimum wage earnings to obligated parents who do not work or work less than full time or year-round. The actual incomes are often less than income imputed at full-time, year-round, minimum wage earnings. Year-round work is not an accurate assumption for parents who were in and out of jail, work temporary jobs, and do not transition well between jobs.⁴⁰ Many are not readily employable due to little or poor employment histories, low skills and educational attainment, prior felonies, alcohol or substance abuse issues, mental health issues, or other issues.

Compounding the problem are automated child support enforcement tools (*e.g.*, driver's license suspension) that are triggered when the child support is not fully paid. Loss of a driver's license can be a barrier to employment and stable employment and limit the obligated parent's contact with the child. The ideal policy strives to balance the subsistence needs of the obligated parent, providing for the child financially, and the possibility of adversely affecting the parent-child relationship that, in turn, can adversely affect child outcomes.⁴¹ Although legally, child support and parenting time are generally treated separately for never-married parents (which comprise a growing majority of low-income cases

³⁷ *Supra* note 2 (Grall).

³⁸ Sorensen, Elaine. (Feb. 2014). *Employment and Family Structure Changes: Implications for Child Support*. Presentation to the National Child Support Enforcement Association, Washington, D.C. February 7, 2014.

³⁹ Ovwigho, Pamela, Saunders, Correne, and Born, Catherine. (July 2005). *The Intersection of Incarceration & Child Support: A Snapshot of Maryland's Caseload*. University of Maryland School of Social Work Family Welfare Research & Training Group, Baltimore Maryland. Retrieved from

<http://www.familywelfare.umaryland.edu/reports1/incarceration.pdf>

⁴⁰ Venohr, Jane. (Feb. 2015). "Income Available for Child Support: Fact and Fiction in State Child Support Guidelines." *National Child Support Enforcement Association Communique*, Fairfax, Virginia.

⁴¹ Some of the attributes of having both parents involved with their children are identified in U.S. Department of Health and Human Services, Administration for Children and Families. (n.d.) *Pathways to Fatherhood*. Retrieved from <http://www.acf.hhs.gov/programs/ofa/programs/healthy-marriage/responsible-fatherhood> and Osborne, C. and Ankrum, N. (Apr. 2015). "Understanding Today's Changing Families." *Family Court Review*, Vol. 53, No. 2. pp 221–232.

nationally), parents perceive them as intertwined, so nonpayment may also affect the parent-child relationship and parent-parent relationship.⁴²

To be clear, most policymakers take the position that low-income adjustments should supplement, not supplant, other efforts to improve the employability and earnings potential of low-income obligated parents, such as referrals and court orders to employment programs and other programs aimed at overcoming employment barriers. CSEA and other Maryland organizations have received accolades for their efforts to improve the employability of low-skilled fathers.⁴³ Employment programs, however, are not a panacea nor can they provide an immediate solution to every case.

ISSUES WITH MARYLAND'S EXISTING LOW-INCOME ADJUSTMENT AND ALTERNATIVES

Like most states, Maryland's low income adjustment consists of a self-support reserve that is incorporated into the schedule and a minimum order. A 2014 study commissioned by the Maryland Child Support Enforcement Administration (CSEA) identified many issues with the adjustment and explored options for making the adjustment more effective.⁴⁴

MINIMUM-ORDER AMOUNT

One issue is that the minimum order in the existing schedule is too broad. The existing Maryland guidelines provide a minimum order of \$20 to \$150 per month "based on resources and living expenses of obligor and number of children due support" if the combined gross income of the parents is \$100 to \$1,200 per month. In contrast, most state guidelines break down the \$100 to \$1,200 range into several income ranges, provide amounts for each of these income ranges, and specify one minimum order for the lowest income range.

The 2014 study explored systematic ways to break down the existing minimum order amount and break down the income ranges below \$1,200 per month into smaller ranges with a fixed minimum order amount that became larger with more income. This resulted in a legislated proposal, shown in Exhibit 16, that included a minimum order of \$50 per month. The rationale for the \$50 minimum was that it was within range of the current minimum order of \$20 to \$150 per month and the most common amount used by other states. The proposed change shown in Exhibit 16 applies the same algorithm used to develop the existing schedule to lower incomes; that is, the existing schedule incorporates a self-support reserve for nonresidential parents equivalent to the 2008 federal poverty level for one

⁴² Pearson, J. (Apr. 2015). "Parenting Time and Co-Parenting for Unmarried Parents." *Family Court Review*, Vol. 53, No. 2. Pp. 217–220.

⁴³ For example, the Baltimore-based Center for Urban Families (CFUF) and founder have received national recognition including the White House Champion of Change Award and advisory roles to many national initiatives aimed at improving fathers' emotional and financial responsibilities to their children.

More information about the center can be found at its website: <http://www.cfuf.org/Home/>.

⁴⁴ Venohr, Jane. (July 2014). *Options for Maryland: Setting Child Support Orders for Very Low-Income Parents*. Report to the Maryland Child Support Enforcement Administration, Baltimore, Maryland.

person (\$867 per month) and the algorithm⁴⁵ used to incorporate that self-support reserve into the schedule is applied to lower incomes as well. The schedule shown in Exhibit 16 contains no changes to the obligation amounts for gross incomes of \$1,250 per month or more.

In general, the amount of a state’s minimum order and whether to have a minimum order are policy decisions. The advisory group to the 1984–87 National Child Support Guidelines Project recommended a token minimum order amount, rather than a zero order, to set the precedent for payment.⁴⁶ A few states (*e.g.*, Arizona and Pennsylvania) have no minimum order. (Pennsylvania’s change from a \$50 minimum order to no minimum order was made about five years ago.) A merit to this approach is it

provides for a zero order in some situations (*e.g.*, incarceration). However, because the federal requirement is for rebuttal presumptive guidelines, a minimum order could be rebutted anyway. Recently, more states are considering a minimum order of \$60 per month because it is the average paid in informal, in-kind child support.⁴⁷ One state recently raised its minimum

Exhibit 16: Option A: Extend Schedule to Low Incomes Based on on Algorithm Used to Develop Existing Schedule & 2014 FPL						
Combined Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100–1050	50	50	50	50	50	50
1100	61	61	62	63	63	64
1150	94	95	96	97	99	100
1200	128	129	131	132	134	135
1250	162	163	165	167	169	170
1300	195	197	199	202	204	206
1350	229	231	234	236	239	241
1400	262	265	268	271	274	277
1450	295	299	302	305	308	312
1500	310	330	334	338	341	345

order from \$10 per month after receiving criticism that the amount was too low to justify court time and below a token amount for a custodial family given their financial needs.

⁴⁵ The algorithm is described in Venohr, *ibid.* page 7. Essentially, the lower of the SSR-adjusted amount and the amount based on the economic data on child-rearing expenditures is inserted into the schedule. The SSR-adjusted amount is based on the difference between the after-tax income equivalent of the gross income of the schedule and the SSR multiplied by 90 percent for one child, 91 percent for two children, and so forth up to 95 percent for five children. For example, consider the schedule amount for one child when gross income is \$1,300 per month. The net income equivalent (using 2008 taxes because that is the year that the existing schedule was developed) is \$1,083. The difference between \$1,083 and the self-support reserve (\$867) is \$216 per month and 90% of that is \$195 per month (rounded up), which is the amount shown in the existing schedule.

⁴⁶ National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders*, Final Report. Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, Virginia.

⁴⁷ See Rosen, Jill. (2015). “Many ‘deadbeat dads’ support children through gifts, not cash, study shows,” John Hopkins University. <http://hub.jhu.edu/2015/06/15/how-low-income-dads-provide>. Also Kane, J., Nelson, T. and Edin, K. (2015). “How Much In-Lind Support Do Low-Income Nonresident Fathers Provide? A Mixed-Method Analysis.” *Journal of Marriage and Family*, 77 (June 2015): 591-611

Issues with the Self-Support Reserve and Possible Improvements

Other issues with the Maryland’s existing low-income adjustment concern the self-support reserve (SSR). It is based an out-of-date federal poverty level, it is invisible to guidelines users, and it does not always work well when the custodial parent has income.

AMOUNT OF THE SELF-SUPPORT RESERVE

The existing SSR is based on the 2008 federal poverty level (FPL) for one person (\$867 per month), while the 2016 FPL is \$990 per month. Some states use more or less then the FPL as the basis for their SSR. For example, South Dakota, a state with income lower than average, is proposing a SSR equivalent to the federal poverty level multiplied by South Dakota purchasing parity, which is less than 100 percent. The highest SSR is New York’s, which is 135 percent of the FPL. One reason for New York’s higher amount is the FPL is after-tax amount, while New York’s guidelines and SSR are gross-income amounts. States using less are typically low-income states or states that have not updated their guidelines for several years. A handful of states (*e.g.*, Minnesota, New Jersey, New York, and Oregon) index their SSR so it is updated annually with annual changes in the FPL that are typically published in February of each year. The merit of this approach is that keeps the SSR update. A limitation is that guidelines users are not always aware of the change or the amount of the change.

Exhibit 17 shows how a SSR of \$990 per month (the 2016 FPL for one person) could be incorporated into the existing child support schedule. Its underlying assumptions and premises are identical to those of Option A that was shown in Exhibit 16 (*e.g.*, it includes a \$50 minimum order). The exceptions are that the schedule in Exhibit 17 includes a SSR based on the 2016 FPL (while the schedule in Exhibit 16 relies on the 2014 FPL) and the SSR is extended to incomes above \$1,250 per month in the schedule shown in Exhibit 17. Specifically, it is extended to the income where the existing schedule amount is less than the amount adjusted for the \$990 SSR. The area of the schedule adjusted for the SSR is shaded in blue in Exhibit 17.

Exhibit 17: Existing Schedule with \$50 Minimum Order and \$990 (2016 FPL)						
Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100–1200	50	50	50	50	50	50
1250	51	51	52	52	53	53
1300	84	85	86	87	88	89
1350	118	119	120	122	123	124
1400	151	153	155	156	158	160
1450	184	186	188	190	193	195
1500	216	218	220	223	225	228
1550	247	250	252	255	258	261
1600	278	281	284	287	291	294
1650	310	313	316	320	323	327
1700	341	345	348	352	356	360
1750	353	376	380	385	389	393
1800	361	408	412	417	421	426
1850	370	440	444	449	454	459

1900	378	471	476	482	487	492
1950	387	503	508	514	519	525
2000	395	534	540	546	552	558
2050	403	566	572	579	585	591
2100	412	598	604	611	617	624
2150	420	610	636	643	650	657
2200	428	622	668	676	683	690
2250	437	634	700	708	716	723
2300	445	646	732	740	748	756
2350	453	657	764	773	781	789
2400	462	669	789	805	814	822
2450	470	681	803	837	846	855
2500	478	693	817	870	879	888
2550	486	705	831	902	912	921
2600	495	717	845	934	944	954
2650	503	729	859	959	977	987
2700	511	741	873	975	1010	1020
2750	520	753	886	990	1042	1054
2800	528	764	900	1006	1075	1087
2850	536	776	914	1021	1108	1120
2900	544	788	928	1037	1140	1153
2950	553	800	942	1052	1157	1186
3000	561	812	956	1068	1175	1219
3050	570	825	971	1084	1193	1297
3100	578	837	985	1101	1211	1316

TRANSPARENCY OF THE SELF-SUPPORT RESERVE

One problem with incorporating the self-support reserve (SSR) into the schedule is that it is not transparent to guidelines users. An alternative is to include the SSR in the worksheet, where the calculation can be more transparent and easily updated for annual changes to the FPL. Exhibit 18 compares the two approaches: the SSR incorporated into the schedule; and, the SSR calculation in the worksheet. The example assumes each parent’s gross income is \$1,500 per month, which approximates income from full-time employment at Maryland’s current minimum wage (\$8.75 per hour). It also uses the updated schedules in Appendix A. In the illustration, the SSR is set at \$990 *net* per month (the 2016 FPL for one person) when the SSR is incorporated into the schedule, and the SSR is set at \$990 *gross* per month when in the worksheet. Because one includes a net-income based SSR and the other includes a gross-income based SSR, the results are not comparable. To that end, Exhibit 18 is for illustrative purposes only. A more appropriate comparison of the amounts would be using the “shaded area,” which is discussed later, for the schedule illustration and a gross-income based SSR of \$1,165, which is the gross income that would yield \$990 after taxes for a single person, for the worksheet illustration.

Exhibit 18: Comparison of Award Amount when Self-Support Reserve Is Incorporated in the Worksheet and when Self-Support Reserve is in the Worksheet

	In Schedule (Using Appendix A schedule with SSR)			In Worksheet (Using Appendix A schedule with no SSR)		
Line 1: Parent's Gross Income	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000
Line 2: Parent's Share of Combined Income	50%	50%	100%	50%	50%	100%
Line 3: Schedule Amount from Appendix A			\$1,209			\$1,341
Line 4: Each Parent's Share of Schedule Amount (Line 2 x Line 3)	\$604.50	\$604.50		\$670.50	\$670.50	
Line 5: Self-Support Reserve (\$990 gross per month)	<i>Not applicable</i>			\$990	\$990	
Line 6: Parent's Income Available for Support (Line 1 – Line 5)				\$510	\$510	
Line 7: Award Amount (lesser of Line 4 and Line 6 for obligated parent)	\$604.50			\$510		

Making the self-support reserve transparent is consistent with proposed rule changes that many believe are likely to be promulgated before the end of President Obama's administration.⁴⁸ In November 2014, OCSE proposed rule changes⁴⁹ that would require states to essentially provide a self-support reserve (see Exhibit 19). OCSE has reviewed the public comments and revised the rules. They are in the process of being approved but cannot be released until then.

Exhibit 19: Redline/Strikeout of Proposed Changes to Federal Requirements of State Guidelines for Setting Child Support Awards Concerning Low-Income Noncustodial Parents

C.F.R. § 302.56

- (a) ~~effective October 13, 1989,~~ Within one year after completion of the State's next quadrennial review of its guidelines, pursuant to §302.56(e), as a condition of approval of its State plan, the State must establish one set of guidelines by law or by judicial or administrative action for setting and modifying child support award amounts within the State that meet the requirements in this section.
- (b) The State must have procedures for making the guidelines available to all persons in the State whose duty it is to set child support award amounts.
- (c) The guidelines established under paragraph (a) of this section must at a minimum:
- (1) Take into consideration ~~all~~ the actual earnings and income of the noncustodial parent;
 - (2) Be based on specific descriptive and numeric criteria and result in a computation of the support obligation;
 - (3) Address how the parents will provide for the child(ren)'s health care needs through health insurance coverage and/or through cash medical support in accordance with § 303.31 of this chapter;
 - (4) Take into consideration the noncustodial parent's subsistence needs and provide that any amount ordered for support be based upon available data related to the parent's actual earning, income, assets, or other evidence of ability to pay, such as testimony that income or assets are not consistent with a noncustodial parent's current standard of living; and
 - (5) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders.

Another way to make the SSR transparent is to clearly state it in the guideline. For example, the Pennsylvania guidelines provide:

In computing a basic spousal support or alimony pendente lite obligation, the presumptive amount of support shall not reduce the obligor's net income below the Self-Support Reserve of \$931 per month.

LIMITATION TO INCORPORATING THE SSR INTO THE SCHEDULE

Another limitation to incorporating the SSR into schedule is it can produce anomalous results when the custodial parent has income. This can be illustrated by using the unshaded area of the schedule in Exhibit 16. (The unshaded area is where the self-support reserve is not applied.) If each parent has a gross income of \$750 per month, the combined gross income is \$1,500 per month. Based on the

⁴⁸ For example, see Rascoe, Ayesha. (Oct. 14, 2016). "Obama plans overhaul of child support payment rules for prisoners." *Reuters* [online]. Retrieved from <http://www.reuters.com/article/us-usa-criminaljustice-childsupport-idUSKBN12E0X2>.

⁴⁹ Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." *Federal Register*, Vol. 79, No. 221, p. 68580. Retrieved from <http://www.acf.hhs.gov/programs/css/resource/nprm-flexibility-efficiency-and-modernization-in-child-support-enforcement-programs>.

schedule amount for one child shown in Exhibit 16 (\$310), each parent would be responsible for his or her prorated share (50 percent of \$310, which is \$155 per month). In contrast, if only the obligated parent's income was used and it is assumed the custodial parent's income is zero, the support award would be \$50 (according to Exhibit 16) instead of \$155 per month.

Incorporating the SSR into the worksheet corrects for this anomaly. So does "shading" the area of the schedule that incorporates the SSR and instructing guidelines to make two calculations, then use the lower of the two results. For example, North Carolina provides:

If the obligor's adjusted gross income falls within the shaded area of the Schedule and Worksheet A is used, the basic child support obligation and the obligor's total child support obligation are computed using only the obligor's income. In these cases, childcare and health insurance premiums should not be used to calculate the child support obligation. However, payment of these costs or other extraordinary expenses by either parent may be a basis for deviation. This approach prevents disproportionate increases in the child support obligation with moderate increases in income and protects the integrity of the self-support reserve. In all other cases, the basic child support obligation is computed using the combined... .

COMPARISON TO NEIGHBORING STATES

The District of Columbia provides a SSR equivalent to 100 percent of the FPL that is updated annually. Delaware includes a SSR of \$1,000 per month that is to be updated biannually for changes in the FPL. Virginia does not provide a low-income adjustment. West Virginia's SSR, which is incorporated in its worksheet, has not been updated for over a decade. Pennsylvania just completed its guidelines review and proposes to update its SSR to the current FPL.

SECTION VI: CONCLUSIONS

Maryland is reviewing its child support guidelines. This report fulfills the federal requirement to consider economic data on the cost of raising children as part of a state's guidelines review. In general, the economic data on the cost of raising children is not definitive, rather there is a range of studies that vary due to differences in data years and economic methodologies used to separate the child's share of expenditures from total household expenditures. Most economists believe that state guidelines amounts between the lowest and highest of credible studies of child-rearing expenditure are adequate and appropriate amounts for state guidelines. In general, Maryland's existing guidelines schedule amounts for two and more children for incomes above \$10,000 fall between the amounts of these studies, so are within range of the findings from credible studies of child-rearing expenditures. The one-child amounts for incomes between about \$5,000 to about \$13,000 per month are also in range. For incomes below \$5,000 per month, the one-child amounts are below the lower bound of credible studies of child-rearing expenditures, as well as the amounts for two and more children below about \$10,000 per month are also below the lower bound.

On the one hand, this suggests that the Maryland schedule may inadequately provide for children in these areas of the schedule. There are a couple of caveats to this, however. The comparisons considered the findings from national measurements of child-rearing expenditures that were adjusted for Maryland's above average cost-of-living. If this adjustment were not made (hence the existing Maryland schedule was compared to child-rearing expenditures at a national level), Maryland may not appear low. Also, the comparisons do not consider the low-income adjustment for obligated parents with poverty or near-poverty incomes. Further, when compared to neighboring states, the Maryland guidelines are typically within range of the other states.

Besides the cost of child-rearing expenditures, there are many other assumptions, steps and data used in the development of a child support schedule (*e.g.*, tax assumptions to back measurements of child-rearing expenditures that relate to after-tax income to a gross-income basis). Those assumptions are listed in Exhibit 2 in Section II and identified and discussed in Appendix A. Most states review their guidelines using a committee of diverse stakeholders that typically consider the economic data and assumptions and steps underlying the existing schedule, as well as the current economic data on the cost of raising children. CPR recommends that Maryland form a similar committee to make similar considerations before updating its entire schedule.

With that said, Maryland's low-income adjustment is unequivocally out-of-date and in need of some technical changes that would improve the fairness, predictability and consistency of support awards among low-income parents in Maryland. The Maryland Child Support Enforcement Administration has attempted to address this issue for several years: initially within the scope of the existing statute by encouraging the use of a sliding-scale minimum order, then through proposed legislation. Maryland could reasonably make these changes first (*i.e.*, adopt the proposed change at low-incomes in Exhibit 17 in Section V); and then, review the entire schedule, via a committee using this report as a starting point for the discussion. While reviewing the entire schedule, the low-income adjustment should be reviewed again to determine whether further enhancements should be considered (*i.e.*, increase the amount of

the self-support reserve and placing the self-support reserve in the worksheet.) In all, this is a just and appropriate strategy to ensuring Maryland child support guidelines continue to be just, fair and adequate.

APPENDIX A: TECHNICAL STEPS AND ASSUMPTIONS IN THE COMPARISONS AND TO DEVELOP UPDATED SCHEDULE

As explained in Section II and summarized in Exhibit 2, there are many technical steps and assumptions in translating a measurement of child-rearing expenditures into a child support schedule. Section IV compared the existing Maryland schedule to USDA measurements of child-rearing expenditures and BR4 measurements of child-rearing expenditures as well as BR3 measurements updated to 2016 price levels and tax rates. (Detailed information about the USDA and BR4 measurements is provided in Section III.) Exhibit A-1 repeats the list of assumptions shown in Exhibit 2 and identifies what other assumptions were used in the USDA and BR4 amounts shown in the Section IV comparisons. The discussion following Exhibit A-1 provides more detail, specifically how alternative assumptions could affect the USDA and BR4 amounts used in the comparisons.

Two BR4-based schedules for Maryland are provided at the end of this Appendix. One does not incorporate a self-support reserve, and the other BR4-based schedule incorporates a self-support reserve of \$990 per month (the 2016 federal poverty level for one person) with a The updated schedules fulfill the contractual requirement to develop an updated schedule for Maryland, although CPR encourages Maryland to form a guidelines review committee to examine the assumptions and results of the schedule, and make changes appropriate to Maryland before proposing legislation to update the schedule. A notable exception to this is the update to the self-support reserve and minimum order, which Maryland has vetted and reviewed extensively in the last few years. In other words, it be reasonable for Maryland to update its low-income adjustment, then consider schedule changes.

Exhibit A-1: Major Factors and Assumptions underlying Maryland Child Support Guidelines Schedule and Translation of Current Measurements of Child-Rearing Expenditures Used in the Comparisons				
	Existing Maryland Schedule	BR3 (2016)	BR4	USDA
1. Guidelines model	Income shares	Income shares	Income shares	Income shares
2. Measurement of child-rearing expenditures	Third Betson-Rothbarth study (BR3)	BR3	Fourth Betson-Rothbarth study (BR4)	2014 USDA study(national-level data)
3. Adjustments for state cost of living	MD relies on a national measurements of child-rearing expenditures, but adjusts it for MD’s higher housing costs	Same assumption as existing	Upward adjusts for Maryland’s price parity of 110.3% ^a	Upward adjusts for Maryland’s price parity of 110.3% ^a
4. Tax assumptions	The BR measurements are backed from an after-tax income basis to gross income using 2008 federal, state & local income withholding tax formula	Same tax assumptions underlying existing schedule except 2016 tax rates	Same tax assumptions underlying existing schedule except 2016 tax rates	No tax assumption necessary because USDA measurements relate to gross income.

5. Price levels	Consumer Price Index- CPI (Jan. 2008)	CPI (Aug. 2016)	CPI (Aug. 2016)	CPI (Aug. 2016)
6. Exclude highly variable child-rearing expenses	Childcare expenses and most healthcare costs are not in schedule, however, \$250 per child per year is included for ordinary, out-of-pocket medical expenses	Same assumption as existing	Same assumption as existing	Same assumption as existing
7. Families that spend more/less of their income	Use actual ratios with cap on those that spend more than after-tax income	Same assumption as existing	Use actual ratio plus 10.3% for MD price parity	Expenditures increased by 10.3% for MD price parity
8. Low-income adjustment	Self-support reserve (SSR) of \$867/mo (2008 Fed. Poverty Level- FPL)	None included in any of the measurements used in the comparisons in Section IV. Low-income adjustment is highly recommended but, Specifics of low-income adjustment (i.e., min order and SSR) are policy decisions		
9. Minimum order	\$20 - \$150 at court discretion	See above		
10. Adjustment at high incomes	The schedule amounts above \$10,000/mo are adjusted to create vertical equity with 2008 changes at lower incomes.	Schedule ends at \$10,000. Application of exiting assumption would produce about 1-2% increase to basic obligations for incomes above \$10,000 per month.	No additional adjustment	No additional adjustment

^a U.S. Bureau of Economic Analysis. (2016). *Real Personal Income for States and Metropolitan Areas, 2014*. Retrieved from http://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm

Both the USDA and BR4 measurements are updated to 2016 price levels using changes in the consumer price index since each measurement was developed.

DETAILED STEPS AND ASSUMPTIONS USED FOR THE COMPARISONS

The USDA measurements require fewer additional steps and assumptions to make them comparable to the existing Maryland schedule than the BR4 measurements, so is summarized first.

USDA: DETAILED STEPS AND ASSUMPTIONS

The national level USDA measurements of child-rearing expenditures are used for the comparisons. The reason for this is the USDA classifies Maryland as a southern state, and southern states typically spend less than the national average, while other data finds that Maryland ranks high among states and income. (That data was presented in Section II.) The USDA measurements, less child care and education expenses and healthcare expenses above \$250 per year per child, are converted to a percentage of gross income for each of the three income ranges identified by the USDA study using the

average income and dividing child-rearing expenditures to reflect 18 years of child rearing. The percentages are interpolated between these three points. It is assumed that incomes below the average income of the lowest income range devote the same percentage of gross income to child-rearing expenditures. It is assumed that incomes above the average income of the highest income range devote the same percentage of gross income to child-rearing expenditures. Nonetheless, there is not sufficient evidence to know whether and how the percentage of gross income devoted to child-rearing expenditures declines above the 2016 income equivalent of the average income of the highest USDA income range (*i.e.*, about \$16,000 gross per month).

BR4: DETAILED STEPS AND ASSUMPTIONS USED TO CREATE UPDATED SCHEDULE

As stated earlier, an updated schedule using the BR4 measurements and the assumptions summarized in Exhibit A.1 was developed for the comparisons and to fulfill contractual requirements. It is shown at the end of the Appendix. This section provides additional details on the steps and assumptions used to create the updated schedule. It also provides more details about the Consumer Expenditure Survey (CES) used to derive the Betson-Rothbarth measurements.

The BR measurements of child-rearing expenditures include all expenditures on the children, including work-related child care expenses, the cost of the child's health insurance benefit, and the child's unreimbursed medical expenses. In contrast, most child support guidelines, including the Maryland guidelines, consider the actual amount of these expenses on a case-by-case basis when calculating the support award. Because the actual amounts are considered, they are not taken out of the BR4 measurements when developing a BR4-based schedule. Including them in both places would result in double-accounting of those expenses.

Betson provided supplemental information in order to subtract these expenses from his total estimates of child-rearing expenditures. Using the same subset of the CES that he used to measure child-rearing expenditures, he measured the percentage of total expenditures devoted to child care expenses; the percentage of total expenditures devoted to uninsured healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios. Exhibit A-2 shows these measurements, as well as the BR4 measurements of child-rearing expenditures for a range of incomes in 2012 dollars, which is how Betson provided the numbers to CPR. In turn, CPR converted them to 2016 price levels using changes in the consumer price index. (As discussed in Section IV, a similar adjustment was made to the USDA measurements.)

To be clear, the percentages of expenditures devoted to child care are across all families regardless whether they actually had child care expenses. Some families may not incur child care expenses because their children are older or they make other arrangements. Additional adjustments are needed to the medical expenses because they are expressed as a per-person amount rather than per-child amount. The CES captures all medical expenditures and cannot discern which are made on behalf of the child and those that are made on behalf of the parents living in the same household. Instead, data from the National Medical Expenditure survey was used to identify differences in medical expenditures

between children and adults. The survey finds the average out-of-pocket medical expense for adults is more than the average for children.

Exhibit A-2: Parental Expenditures on Children and Other Expenditures by Income Range							
Annual Net Income Ranges (2012 dollars)	Number of Observations	Current Consumption as a % of Net Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 1998-2004 data)			Child Care \$ as a % of Consumption (per child)	Medical \$ as a % of Consumption (per person)
			1 Child	2 Children	3 Children		
\$ 0 - \$14,999	244	426.04%	21.66%	33.77%	41.67%	0.34%	0.56%
\$15,000 - \$19,999	239	165.00%	22.48%	34.99%	43.12%	0.47%	0.75%
\$20,000 - \$24,999	312	134.12%	22.71%	35.68%	43.51%	0.43%	1.08%
\$25,000 - \$34,999	711	114.61%	22.95%	35.68%	43.94%	0.63%	1.11%
\$35,000 - \$39,999	463	105.39%	23.13%	35.95%	44.25%	0.75%	1.28%
\$40,000 - \$44,999	432	98.85%	23.22%	36.08%	44.41%	0.87%	1.43%
\$45,000 - \$49,999	468	95.66%	23.28%	36.17%	44.52%	1.13%	1.57%
\$50,000 - \$59,999	821	89.18%	23.34%	36.26%	44.62%	1.25%	1.58%
\$60,000 - \$64,999	421	85.17%	23.41%	36.35%	44.73%	1.23%	1.46%
\$65,000 - \$69,999	447	82.64%	23.44%	36.40%	44.79%	1.41%	1.63%
\$70,000 - \$74,999	335	78.18%	23.45%	36.42%	44.81%	1.51%	1.57%
\$75,000 - \$84,999	710	76.06%	23.50%	36.49%	44.89%	1.48%	1.49%
\$85,000 - \$89,999	297	74.54%	23.56%	36.57%	44.99%	1.41%	1.49%
\$90,000 - \$99,999	493	72.70%	23.60%	36.63%	45.06%	1.58%	1.57%
\$100,000 - \$109,999	378	70.15%	23.65%	36.70%	45.14%	1.82%	1.33%
\$110,000 - \$119,999	292	66.42%	23.67%	36.74%	45.18%	1.45%	1.34%
\$120,000 - \$129,999	220	66.26%	23.73%	36.82%	45.28%	1.92%	1.24%
\$130,000 - \$149,999	288	61.26%	23.75%	36.86%	45.32%	1.86%	1.21%
\$150,000 - \$174,999	194	58.69%	23.83%	36.97%	45.45%	2.27%	1.24%
\$175,000 or more	156	50.69%	23.90%	37.06%	45.57%	1.69%	1.08%

The BR measurements only cover one, two, and three children. The number of families in the CES with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.⁵⁰

$$= (\text{Number of adults} + 0.7 \times \text{number of children})^{0.7}$$

Application of the equivalence scale implies that expenditures on four children are 11.7 percent more than the expenditures for three children, expenditures on five children are 10.0 percent more than the expenditures for four children, and expenditures on six children are 8.7 percent more than the expenditures for five children.

⁵⁰ Citro, Constance F. and Robert T. Michael, Editors. (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

The Betson-Rothbarth estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. As illustrated in Exhibit A-3, families may not spend all of their net or gross income.

Before the BR measurements can be backed out to gross income, they must be backed out to after-tax income. Various assumptions can be made to back out the measurements to a net-income base. One assumption is that families spend all of their after-tax income. Under this assumption, family expenditures and after-tax income are equal and no additional adjustment is necessary. The District of Columbia is the only state using the Betson estimates to make this assumption. Instead, most BR states consider the expenditures to consumption ratios observed in the CES. As shown in Exhibit A-2, higher income families do not spend all of their net income on current consumption. To develop a Maryland-based BR4 schedule, the actual expenditures to consumption ratio was used assuming families spend 10.3 percent more per Maryland’s purchasing parity. This includes families who spend more than their income as long as their income is above \$25,000 per year. For incomes below \$25,000 per year, it was assumed that their expenditures patterns were similar to those with incomes between \$25,000 and \$30,000 per year. Without this assumption, the amounts below \$25,000, which includes poverty incomes, would be significantly more.

Exhibit A-3: Family Consumption and Net and Gross Income	
Gross Income:	Federal and State Taxes and FICA
Net Income:	Savings and Other Spending
Family Expenditures:	Total Family Expenditures/Outlays for the Family
	Child’s Share of Total Family Expenditures/Outlays

The percentages adjusted for child care and the child’s health care expenses are multiplied by the expenditures to consumption ratios described above. This step produces smaller schedule amounts than what the District of Columbia assumption produces, particularly at higher incomes because higher income households have more savings. This step produces larger schedule amounts than what Pennsylvania and Virginia assume because of the adjustment for Maryland’s price parity. Pennsylvania and Virginia cap the consumption rate used in this calculation is capped at 100 percent. This effectively assumes that families should not be required to spend more than their income and lowers the schedule amounts at low income.

At this point, the application of the steps yields percentages of net income attributable to child-rearing expenditures for one to six children that do not include child care expenses, health insurance premiums, or uninsured, extraordinary medical expenses for several income ranges. To gradually phase between income ranges, percentages are interpolated between the income range to create a tax-like schedule.

The steps above result in child-rearing expenditures that are expressed as a percentage of after-tax income. The final consideration is to back them out to gross income. Most states favor gross-income based guidelines. This requires tax assumptions. The most common assumption is that all income is earned and taxed at the rate of a single taxpayer with no dependents. This is the assumption used by most states relying on the BR measurements. Federal and state employer withholding formulas were used for this conversion. As identified in Section 2, an alternative assumption would be what the District of Columbia uses: income is taxed at the rate of a married couple claiming their children as dependents. This assumption yields more after-tax income in the gross-income/after-tax income calculation, hence produces higher schedule amounts.

CONSUMER EXPENDITURE DATA

All of the economists of the studies cited in this report estimated child-rearing expenditures from the Consumers Expenditures Survey (CES) that is administered by the Bureau of Labor Statistics (BLS). Economists use the CES because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. The CES surveys about 6,000 households per quarter on expenditures, income, and household characteristics (*e.g.*, family size). Households remain in the survey for five consecutive quarters, with households rotating in and out each quarter. Most economists use three or four quarters of expenditures data for a surveyed family. This means that family expenditures are averaged for about a year rather than over a quarter, which may not be as reflective of typical family expenditures.

The BLS designed the CES to produce a nationally representative sample and samples representative of the four regions (Midwest, Northeast, South, and West). The sample sizes for each state, however, are not large enough to estimate child-rearing costs for families within a state. We know of no state that has seriously contemplated conducting a survey similar to the CES at a state level. The costs and time requirements would be prohibitive.

The CES asks households about expenditures on over a hundred detailed items. Exhibit A-3 shows the major categories of expenditures captured by the CES. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CES has added another measure of “expenditures” called “outlays.” The key difference is that outlays essentially include installment plans on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theatre system during the survey period, puts nothing down, and pays for the home theatre system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theatre system. The outlays measure would only capture the installment payments made in the survey period.

Outlays include mortgage principal payments, payments on second mortgages and home equity payments, which is what the 2010 Betson-Rothbarth measurement considers. The CES traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are not all families

have substantial equity in their homes and some families have second mortgages or home equity loans that further reduce home equity. The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as indicated in the above table. Housing-related items, which are identified in Exhibit A-4, comprise the largest share of total family expenditures, as shown in Exhibit A-5. Housing expenses compose about 40 percent of total family expenditures.

Exhibit A-4: Partial List of Expenditure Items Considered in the BLS, the Data Source Used to Estimate Child-Rearing Expenditures	
Housing	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; and interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances and other miscellaneous household equipment (tools, plants, decorative items).
Food	Food at home purchased at grocery or other food stores, as well as meals, including tips, purchased away from home (e.g., full-service and fast-food restaurant, vending machines).
Transportation	Vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation, leases, parking fees, and other transportation expenditures.
Entertainment	Admission to sporting events, movies, concerts, health clubs, recreational lessons, television/radio/sound equipment, pets, toys, hobbies, and other entertainment equipment and services.
Apparel	Apparel, footwear, uniforms, diapers, alterations and repairs, dry cleaning, sent-out laundry, watches, and jewelry.
Other	Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other expenses.

Transportation expenses account for about one-fifth of total family expenditures. In the category of “transportation,” the CES includes net vehicle outlays, vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation expenses, and vehicle rentals, leases, licenses, and other charges. The net vehicle outlay is the purchase price of a vehicle less the trade-in value. Net vehicle outlays account for about one-third of all transportation expenses. Net vehicle outlays are an important consideration when measuring child-rearing expenditures because the family’s use of the vehicle is often longer than the survey period. In Betson’s first three studies, he excluded them because in his earlier estimates that consider expenditures the vehicle can be sold again later after the survey period. In contrast, Betson’s 2010 estimates that consider outlays capture vehicle payments

made over the survey period. The USDA, which relies on expenditures, includes all transportation expenses including net vehicle outlays. There are some advantages and disadvantages to each approach. Excluding it makes sense when the vehicle may be part of the property settlement in a divorce. An alternative to that would be to include a value that reflects depreciation of the vehicle over time, but that information is not available. Including the entire net vehicle outlay when expenditures are used as the basis of the estimate likely overstates depreciation. When the basis of the estimates is outlays, it includes only vehicle installment payments rather than net vehicle outlays. This effectively avoids the issues of vehicle equity and depreciation.

Exhibit A-5: Composition of Average Spending by Families (adopted from Betson 2010)				
Expenditure Category	Childless Couple	One Child	Two Children	Three or More Children
Total Annual Outlays	\$51,428	\$55,968	\$59,096	\$49,491
Budget Share (Percentage of Total Outlays)				
Food	15.7%	16.0%	16.8%	18.3%
Housing	37.9%	41.2%	41.4%	40.9%
Apparel	2.6%	3.1%	3.2%	3.6%
Transportation	20.3%	19.9%	19.0%	18.4%
Entertainment	7.2%	6.4%	6.8%	6.3%
Healthcare	6.1%	5.3%	5.3%	4.6%
Personal Care	.7%	.6%	.6%	.5%
Education and Reading	1.9%	1.8%	1.7%	1.7%
Miscellaneous	7.6%	5.7%	5.2%	5.7%

Betson also excludes other expenditure items captured by the CES because they are obviously not child-rearing expenses. Specifically, he excludes contributions by family members to Social Security and private pension plans, and cash contributions made to members outside the surveyed household. The USDA also excludes these expenses from its estimates of child-rearing expenditures.

Gross and net incomes are reported by families participating in the CES. The difference between gross and net income is taxes. In fact, the CES uses the terms “income before taxes” and “income after taxes” instead of gross and net income. Income before taxes is the total money earnings and selected money receipt. It includes wages and salary, self-employment income, Social Security benefits, pensions income, rental income, unemployment compensation, workers’ compensation, veterans’ benefits, public assistance, and other sources of income. Income and taxes are based on self-reports and not checked against actual records.

The BLS has concerns that income may be underreported in the CES. Although underreporting of income is a problem inherent to surveys, the BLS is particularly concerned because expenditures exceed income among low-income households participating in the CES. The BLS does not know whether the cause is underreporting of income or that low-income households are actually spending more than their incomes because of an unemployment spell, the primary earner is a student, or the household is otherwise withdrawing from its savings. In an effort to improve income information, the BLS added and revised income questions in 2001. The new questions impute income based on a relationship to its

expenditures when households do not report income. The 2010 Betson-Rothbarth measurements rely on these new questions. Previous Betson measurements do not.

The BLS also does not include changes in net assets or liabilities as income or expenditures. In all, the BLS makes it clear that reconciling differences between income and expenditures and precisely measuring income are not parts of the core mission of the CES. Rather, the core mission is to measure and track expenditures. The BLS recognizes that at some low-income levels, the CES shows that total expenditures exceed after-tax incomes, and at very high incomes, the CES shows total expenditures are considerably less than after-tax incomes. However, the new income questions used by the BLS ameliorate some of this perceived anomaly at low incomes. The consideration of outlays rather than expenditures at high incomes lessens some of the perceived anomaly at high incomes.

In developing child support guidelines, a long-standing assumption has been that at higher incomes the difference between after-tax income and expenditures is a form of “savings.” This includes traditional savings (*i.e.*, deposits into a bank account) and other contributions to family wealth such as mortgage principal payments, which are included in CES measurement of expenditures but not in the CES measurement of outlays.

A high level of “savings” seems to contradict reports about the national savings rate being low. However, economists calculate the national savings rate using a different methodology.⁵¹ Some of the differences concern the treatment of housing and medical expenses. When calculating the national savings rate, economists define savings to be the difference between disposable income and consumption. In defining consumption, economists impute the rental value of housing to homeowners even though the rental value may exceed the mortgage payment. Similarly, economists impute the value of all medical services received even though there was insurance coverage and the family incurred no out-of-pocket expense. These imputed values increase consumption considerably and hence, reduce the national savings rate. In fact, the escalating cost of health services contributes significantly to the declining national savings rate.⁵²

⁵¹ More information about this difference can be found in California’s guidelines review report (Judicial Council, 2006).

⁵² *Ibid.*

BR AMOUNTS WITH NO SELF-SUPPORT RESERVE AND NO MINIMUM ORDER

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
750	195	299	363	406	446	485
800	208	319	387	433	476	517
850	221	339	411	460	506	550
900	222	340	413	462	508	552
950	233	357	433	484	532	579
1000	243	373	453	506	557	605
1050	254	389	473	528	581	632
1100	265	406	493	551	606	658
1150	275	422	513	573	630	685
1200	286	438	532	595	654	711
1250	296	454	552	617	678	737
1300	307	471	572	638	702	763
1350	317	487	591	660	726	789
1400	328	503	611	682	750	816
1450	338	519	630	704	774	842
1500	349	535	650	726	798	868
1550	359	551	669	748	822	894
1600	370	567	689	769	846	920
1650	380	583	708	791	870	946
1700	390	598	726	811	892	970
1750	400	613	744	832	915	994
1800	410	628	763	852	937	1019
1850	419	643	781	872	960	1043
1900	429	658	799	893	982	1067
1950	439	673	817	913	1004	1092
2000	449	688	836	933	1027	1116
2050	458	703	854	954	1049	1141
2100	468	718	872	974	1072	1165
2150	478	733	890	995	1094	1189
2200	488	748	909	1015	1116	1214
2250	498	763	927	1035	1139	1238
2300	507	778	945	1056	1161	1262
2350	517	793	963	1076	1184	1287
2400	527	808	982	1096	1206	1311
2450	537	823	1000	1117	1229	1335
2500	547	838	1018	1137	1251	1360
2550	556	853	1036	1158	1273	1384
2600	566	868	1055	1178	1296	1409
2650	576	883	1073	1198	1318	1433
2700	586	898	1091	1219	1341	1457
2750	596	913	1109	1239	1363	1482

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2800	605	928	1128	1259	1385	1506
2850	615	943	1146	1280	1408	1530
2900	625	958	1164	1300	1430	1555
2950	635	973	1182	1321	1453	1579
3000	645	988	1201	1341	1475	1603
3050	654	1003	1219	1361	1498	1628
3100	664	1018	1237	1382	1520	1652
3150	674	1033	1255	1402	1542	1677
3200	684	1048	1274	1423	1565	1701
3250	690	1058	1284	1435	1578	1716
3300	696	1066	1294	1445	1590	1728
3350	701	1074	1304	1456	1602	1741
3400	707	1083	1313	1467	1613	1754
3450	713	1091	1323	1477	1625	1767
3500	718	1099	1332	1488	1637	1779
3550	724	1107	1342	1499	1649	1792
3600	730	1116	1351	1509	1660	1805
3650	735	1124	1361	1520	1672	1818
3700	741	1132	1370	1531	1684	1830
3750	747	1140	1380	1541	1696	1843
3800	752	1149	1389	1552	1707	1856
3850	758	1157	1399	1563	1719	1869
3900	764	1166	1410	1575	1733	1883
3950	770	1175	1421	1587	1746	1898
4000	776	1185	1433	1600	1760	1913
4050	782	1193	1442	1611	1772	1926
4100	787	1201	1451	1621	1783	1938
4150	792	1208	1461	1632	1795	1951
4200	797	1216	1470	1642	1806	1964
4250	802	1224	1480	1653	1818	1976
4300	808	1232	1489	1663	1830	1989
4350	813	1240	1498	1674	1841	2001
4400	818	1248	1508	1684	1853	2014
4450	823	1256	1517	1695	1864	2027
4500	828	1264	1527	1705	1876	2039
4550	834	1271	1536	1716	1888	2052
4600	837	1277	1543	1723	1895	2060
4650	841	1282	1548	1730	1903	2068
4700	845	1287	1554	1736	1910	2076
4750	848	1292	1560	1743	1917	2084
4800	852	1297	1566	1749	1924	2091
4850	855	1303	1572	1756	1931	2099
4900	859	1308	1577	1762	1938	2107
4950	862	1313	1583	1769	1945	2115

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
5000	866	1318	1589	1775	1952	2122
5050	869	1323	1595	1781	1960	2130
5100	873	1328	1601	1788	1967	2138
5150	876	1333	1606	1794	1974	2146
5200	880	1338	1612	1801	1981	2153
5250	883	1343	1618	1807	1988	2161
5300	887	1348	1624	1814	1995	2169
5350	891	1354	1630	1821	2003	2177
5400	895	1360	1637	1828	2011	2186
5450	900	1366	1643	1835	2019	2195
5500	904	1372	1650	1843	2027	2203
5550	908	1378	1656	1850	2035	2212
5600	912	1384	1663	1857	2043	2221
5650	916	1390	1669	1864	2051	2229
5700	921	1395	1676	1872	2059	2238
5750	925	1401	1682	1879	2067	2246
5800	929	1407	1688	1886	2075	2255
5850	933	1413	1695	1893	2082	2264
5900	938	1419	1701	1900	2090	2272
5950	942	1425	1708	1908	2098	2281
6000	946	1431	1714	1915	2106	2290
6050	950	1437	1721	1921	2113	2297
6100	954	1442	1727	1918	2110	2294
6150	957	1447	1733	1916	2107	2290
6200	961	1452	1739	1913	2104	2287
6250	964	1458	1745	1910	2101	2284
6300	968	1463	1751	1907	2098	2280
6350	972	1468	1758	1904	2095	2277
6400	975	1473	1764	1902	2092	2274
6450	979	1479	1770	1899	2089	2271
6500	982	1484	1776	1896	2086	2267
6550	986	1489	1782	1893	2083	2264
6600	989	1495	1788	1891	2080	2261
6650	993	1500	1794	1888	2077	2257
6700	997	1505	1801	1885	2074	2254
6750	1000	1510	1807	1882	2071	2251
6800	1004	1516	1813	1880	2067	2247
6850	1007	1521	1819	1877	2064	2244
6900	1011	1526	1825	1874	2061	2241
6950	1014	1531	1831	1871	2058	2237
7000	1018	1537	1838	1868	2055	2234
7050	1022	1542	1844	1866	2052	2231
7100	1025	1547	1850	1863	2049	2227
7150	1029	1553	1856	1860	2046	2224

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7200	1033	1559	1864	1875	2063	2242
7250	1038	1566	1872	1894	2083	2265
7300	1042	1573	1881	1913	2104	2287
7350	1047	1580	1889	1932	2125	2310
7400	1051	1587	1897	1951	2146	2333
7450	1056	1594	1906	1970	2167	2355
7500	1060	1600	1914	1989	2188	2378
7550	1065	1607	1922	2008	2209	2401
7600	1069	1614	1931	2027	2229	2423
7650	1074	1621	1939	2046	2250	2446
7700	1078	1628	1947	2065	2271	2469
7750	1083	1635	1956	2084	2292	2491
7800	1087	1642	1964	2103	2313	2514
7850	1092	1649	1972	2122	2334	2537
7900	1096	1656	1981	2141	2355	2559
7950	1101	1663	1989	2159	2375	2582
8000	1105	1669	1997	2178	2396	2605
8050	1110	1676	2006	2197	2417	2627
8100	1114	1683	2014	2216	2438	2650
8150	1119	1690	2023	2235	2459	2673
8200	1123	1697	2031	2254	2480	2695
8250	1128	1704	2039	2273	2501	2718
8300	1132	1709	2045	2285	2513	2732
8350	1135	1713	2050	2289	2518	2738
8400	1138	1717	2054	2294	2524	2743
8450	1141	1722	2058	2299	2529	2749
8500	1143	1725	2062	2303	2534	2754
8550	1146	1729	2066	2308	2539	2760
8600	1149	1733	2070	2312	2544	2765
8650	1152	1737	2074	2317	2549	2770
8700	1155	1741	2078	2321	2554	2776
8750	1158	1745	2082	2326	2559	2781
8800	1161	1748	2086	2330	2563	2786
8850	1164	1752	2090	2335	2568	2792
8900	1166	1756	2094	2339	2573	2797
8950	1169	1760	2098	2344	2578	2803
9000	1172	1764	2102	2348	2583	2808
9050	1175	1768	2106	2353	2588	2813
9100	1176	1770	2109	2356	2591	2817
9150	1178	1772	2111	2358	2594	2820
9200	1179	1774	2114	2361	2597	2823
9250	1181	1776	2116	2364	2600	2826
9300	1182	1778	2118	2366	2603	2829
9350	1184	1780	2121	2369	2606	2833

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9400	1185	1783	2123	2372	2609	2836
9450	1187	1785	2126	2374	2612	2839
9500	1188	1787	2128	2377	2615	2842
9550	1190	1789	2130	2380	2618	2845
9600	1191	1791	2133	2382	2621	2849
9650	1193	1793	2135	2385	2624	2852
9700	1194	1795	2138	2388	2626	2855
9750	1196	1798	2140	2390	2629	2858
9800	1197	1800	2142	2393	2632	2861
9850	1200	1803	2146	2394	2633	2862
9900	1204	1810	2155	2389	2628	2856
9950	1209	1817	2163	2384	2622	2851
10000	1214	1824	2172	2379	2617	2845
10050	1218	1832	2181	2374	2612	2839
10100	1223	1839	2189	2369	2606	2833
10150	1228	1846	2198	2364	2601	2827
10200	1232	1853	2207	2359	2595	2821
10250	1237	1860	2215	2354	2590	2815
10300	1242	1867	2224	2350	2585	2809
10350	1247	1875	2233	2345	2579	2803
10400	1251	1882	2241	2340	2574	2798
10450	1256	1889	2250	2335	2568	2792
10500	1261	1896	2259	2330	2563	2786
10550	1265	1903	2267	2325	2557	2780
10600	1270	1910	2276	2320	2552	2774
10650	1275	1918	2285	2315	2547	2768
10700	1280	1925	2293	2310	2541	2762
10750	1284	1932	2302	2305	2536	2756
10800	1289	1939	2311	2300	2530	2751
10850	1294	1946	2319	2295	2525	2745
10900	1298	1953	2328	2291	2520	2739
10950	1303	1961	2337	2315	2546	2768
11000	1308	1968	2346	2339	2573	2797
11050	1313	1976	2355	2364	2600	2826
11100	1318	1983	2364	2388	2627	2856
11150	1323	1991	2373	2413	2654	2885
11200	1328	1998	2382	2437	2681	2915
11250	1333	2005	2391	2462	2708	2944
11300	1337	2013	2400	2487	2735	2973
11350	1342	2020	2409	2511	2762	3003
11400	1347	2028	2418	2536	2789	3032
11450	1352	2035	2427	2560	2816	3061
11500	1357	2043	2436	2585	2843	3091
11550	1362	2050	2445	2609	2870	3120

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11600	1367	2057	2454	2634	2897	3149
11650	1372	2065	2462	2658	2924	3179
11700	1376	2072	2471	2683	2951	3208
11750	1381	2080	2480	2708	2978	3237
11800	1386	2087	2489	2732	3005	3267
11850	1391	2095	2498	2757	3032	3296
11900	1396	2102	2507	2781	3059	3326
11950	1401	2109	2516	2806	3086	3355
12000	1405	2115	2523	2807	3087	3356
12050	1408	2120	2528	2795	3075	3343
12100	1412	2125	2534	2784	3063	3329
12150	1415	2130	2539	2773	3051	3316
12200	1419	2135	2544	2762	3038	3303
12250	1422	2140	2550	2751	3026	3289
12300	1426	2145	2555	2740	3014	3276
12350	1429	2150	2561	2729	3002	3263
12400	1433	2154	2566	2718	2990	3250
12450	1436	2159	2571	2707	2977	3236
12500	1440	2164	2577	2696	2965	3223
12550	1443	2169	2582	2685	2953	3210
12600	1447	2174	2588	2673	2941	3197
12650	1450	2179	2593	2662	2929	3183
12700	1454	2184	2598	2651	2916	3170
12750	1457	2189	2604	2640	2904	3157
12800	1461	2194	2609	2629	2892	3144
12850	1464	2199	2615	2618	2880	3130
12900	1468	2204	2620	2607	2868	3117
12950	1471	2208	2625	2596	2855	3104
13000	1475	2213	2631	2585	2843	3091
13050	1478	2218	2636	2584	2842	3090
13100	1482	2223	2642	2604	2864	3113
13150	1485	2229	2648	2623	2885	3136
13200	1489	2234	2654	2643	2907	3160
13250	1493	2239	2660	2662	2928	3183
13300	1496	2244	2666	2681	2950	3206
13350	1500	2249	2672	2701	2971	3230
13400	1503	2255	2678	2720	2992	3253
13450	1507	2260	2684	2740	3014	3276
13500	1510	2265	2690	2759	3035	3299
13550	1514	2270	2696	2779	3057	3323
13600	1517	2275	2702	2798	3078	3346
13650	1521	2280	2708	2818	3100	3369
13700	1524	2286	2714	2837	3121	3393
13750	1528	2291	2720	2857	3142	3416

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13800	1531	2296	2726	2876	3164	3439
13850	1535	2301	2732	2896	3185	3462
13900	1539	2306	2738	2915	3207	3486
13950	1542	2311	2744	2935	3228	3509
14000	1546	2317	2750	2954	3250	3532
14050	1549	2322	2756	2974	3271	3556
14100	1553	2327	2762	2993	3292	3579
14150	1556	2332	2768	3013	3314	3602
14200	1560	2337	2774	3032	3335	3625
14250	1563	2343	2780	3052	3357	3649
14300	1567	2348	2786	3071	3378	3672
14350	1570	2353	2792	3090	3400	3695
14400	1574	2358	2798	3110	3421	3719
14450	1578	2363	2804	3129	3442	3742
14500	1581	2369	2811	3140	3454	3755
14550	1585	2375	2819	3149	3463	3765
14600	1588	2381	2826	3157	3473	3775
14650	1592	2387	2834	3166	3482	3785
14700	1595	2392	2842	3174	3491	3795
14750	1599	2398	2849	3183	3501	3805
14800	1602	2404	2857	3191	3510	3816
14850	1606	2410	2864	3200	3519	3826
14900	1610	2416	2872	3208	3529	3836
14950	1613	2422	2880	3217	3538	3846
15000	1617	2428	2887	3225	3548	3856
15050	1620	2433	2895	3233	3557	3866
15100	1624	2439	2902	3242	3566	3876
15150	1627	2445	2910	3250	3576	3887
15200	1631	2451	2918	3259	3585	3897
15250	1635	2457	2925	3267	3594	3907
15300	1638	2463	2933	3276	3604	3917
15350	1642	2469	2940	3284	3613	3927
15400	1645	2474	2948	3293	3622	3937
15450	1649	2480	2956	3301	3632	3947
15500	1652	2486	2963	3310	3641	3958
15550	1656	2492	2971	3318	3650	3968
15600	1660	2498	2978	3327	3660	3978
15650	1663	2504	2986	3335	3669	3988
15700	1667	2510	2994	3344	3678	3998
15750	1670	2515	3001	3352	3688	4008
15800	1674	2521	3009	3361	3697	4019
15850	1677	2527	3016	3369	3706	4029
15900	1681	2533	3023	3377	3715	4038
15950	1685	2538	3029	3384	3722	4046

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16000	1689	2544	3035	3390	3729	4053
16050	1693	2549	3040	3396	3736	4061
16100	1697	2554	3046	3402	3743	4068
16150	1701	2560	3052	3409	3749	4076
16200	1705	2565	3057	3415	3756	4083
16250	1709	2570	3063	3421	3763	4091
16300	1713	2576	3068	3427	3770	4098
16350	1717	2581	3074	3434	3777	4106
16400	1721	2586	3080	3440	3784	4113
16450	1724	2592	3085	3446	3791	4121
16500	1728	2597	3091	3453	3798	4128
16550	1732	2602	3097	3459	3805	4136
16600	1736	2608	3102	3465	3812	4143
16650	1740	2613	3108	3471	3819	4151
16700	1744	2618	3113	3478	3825	4158
16750	1748	2623	3119	3483	3832	4165
16800	1751	2628	3124	3489	3838	4172
16850	1755	2633	3129	3495	3844	4179
16900	1758	2638	3134	3500	3851	4186
16950	1762	2642	3139	3506	3857	4192
17000	1766	2647	3144	3512	3863	4199
17050	1769	2652	3149	3518	3869	4206
17100	1773	2657	3154	3523	3876	4213
17150	1776	2662	3159	3529	3882	4220
17200	1780	2667	3164	3535	3888	4226
17250	1783	2671	3169	3540	3894	4233
17300	1787	2676	3175	3546	3901	4240
17350	1791	2681	3180	3552	3907	4247
17400	1794	2685	3184	3557	3912	4253
17450	1795	2688	3188	3561	3917	4257
17500	1797	2691	3191	3565	3921	4262
17550	1799	2694	3195	3569	3926	4267
17600	1801	2697	3199	3573	3930	4272
17650	1803	2700	3202	3577	3934	4277
17700	1805	2703	3206	3581	3939	4282
17750	1807	2706	3209	3585	3943	4286
17800	1809	2709	3213	3589	3948	4291
17850	1811	2712	3217	3593	3952	4296
17900	1813	2715	3220	3597	3957	4301
17950	1815	2718	3224	3601	3961	4306
18000	1817	2721	3227	3605	3966	4311
18050	1819	2724	3231	3609	3970	4315
18100	1821	2727	3235	3613	3974	4320
18150	1823	2730	3238	3617	3979	4325

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
18200	1825	2733	3242	3621	3983	4330
18250	1827	2736	3246	3625	3988	4335
18300	1829	2739	3249	3629	3992	4340
18350	1831	2742	3253	3633	3997	4344
18400	1832	2745	3256	3637	4001	4349
18450	1834	2748	3260	3641	4006	4354
18500	1836	2751	3264	3645	4010	4359
18550	1838	2754	3267	3649	4014	4364
18600	1840	2757	3271	3654	4019	4369
18650	1842	2760	3274	3658	4023	4373
18700	1844	2763	3278	3662	4028	4378
18750	1846	2766	3282	3666	4032	4383
18800	1848	2769	3285	3670	4037	4388
18850	1850	2772	3289	3674	4041	4393
18900	1852	2775	3293	3678	4046	4397
18950	1854	2778	3296	3682	4050	4402
19000	1856	2780	3300	3686	4054	4407
19050	1858	2783	3303	3690	4059	4412
19100	1860	2786	3307	3694	4063	4417
19150	1862	2789	3311	3698	4068	4422
19200	1864	2792	3314	3702	4072	4426
19250	1866	2795	3318	3706	4077	4431
19300	1868	2798	3321	3710	4081	4436
19350	1869	2801	3325	3714	4085	4441
19400	1871	2804	3329	3718	4090	4446
19450	1873	2807	3332	3722	4094	4451
19500	1875	2810	3336	3726	4099	4455
19550	1877	2813	3339	3730	4103	4460
19600	1879	2816	3343	3734	4108	4465
19650	1881	2819	3347	3738	4112	4470
19700	1883	2822	3350	3742	4117	4475
19750	1885	2825	3354	3746	4121	4480
19800	1888	2829	3358	3751	4126	4485
19850	1890	2833	3362	3755	4131	4490
19900	1893	2836	3366	3760	4136	4495
19950	1896	2840	3370	3764	4140	4501
20000	1898	2844	3374	3768	4145	4506
20050	1901	2847	3378	3773	4150	4511
20100	1904	2851	3382	3777	4155	4516
20150	1906	2854	3386	3782	4160	4522
20200	1909	2858	3390	3786	4165	4527
20250	1912	2862	3393	3791	4170	4532
20300	1914	2865	3397	3795	4174	4538
20350	1917	2869	3401	3799	4179	4543

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
20400	1920	2873	3405	3804	4184	4548
20450	1922	2876	3409	3808	4189	4553
20500	1925	2880	3413	3813	4194	4559
20550	1927	2884	3417	3817	4199	4564
20600	1930	2887	3421	3821	4204	4569
20650	1933	2891	3425	3826	4208	4575
20700	1935	2895	3429	3830	4213	4580
20750	1938	2898	3433	3835	4218	4585
20800	1941	2902	3437	3839	4223	4590
20850	1943	2906	3441	3843	4228	4596
20900	1946	2909	3445	3848	4233	4601
20950	1949	2913	3449	3852	4238	4606
21000	1951	2917	3453	3857	4242	4611
21050	1954	2920	3457	3861	4247	4617
21100	1957	2924	3461	3866	4252	4622
21150	1959	2928	3465	3870	4257	4627
21200	1962	2931	3469	3874	4262	4633
21250	1965	2935	3472	3879	4267	4638
21300	1967	2939	3476	3883	4271	4643
21350	1970	2942	3480	3888	4276	4648
21400	1972	2946	3484	3892	4281	4654
21450	1975	2949	3488	3896	4286	4659
21500	1978	2953	3492	3901	4291	4664
21550	1980	2957	3496	3905	4296	4669
21600	1983	2960	3500	3909	4300	4675
21650	1986	2964	3504	3914	4305	4680
21700	1988	2968	3508	3918	4310	4685
21750	1991	2971	3512	3923	4315	4690
21800	1994	2975	3516	3927	4320	4696
21850	1996	2979	3520	3931	4325	4701
21900	1999	2982	3524	3936	4329	4706
21950	2001	2986	3528	3940	4334	4711
22000	2004	2989	3531	3945	4339	4717
22050	2007	2993	3535	3949	4344	4722
22100	2009	2997	3539	3953	4349	4727
22150	2012	3000	3543	3958	4354	4732
22200	2015	3004	3547	3962	4358	4738
22250	2017	3008	3551	3967	4363	4743
22300	2020	3011	3555	3971	4368	4748
22350	2023	3015	3559	3975	4373	4753
22400	2025	3019	3563	3980	4378	4759
22450	2028	3022	3567	3984	4383	4764
22500	2030	3026	3571	3989	4387	4769
22550	2033	3029	3575	3993	4392	4774

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22600	2036	3033	3579	3997	4397	4780
22650	2038	3037	3583	4002	4402	4785
22700	2041	3040	3586	4006	4407	4790
22750	2044	3044	3590	4011	4412	4795
22800	2046	3048	3594	4015	4416	4801
22850	2049	3051	3598	4019	4421	4806
22900	2052	3055	3602	4024	4426	4811
22950	2054	3059	3606	4028	4431	4816
23000	2057	3062	3610	4032	4436	4822
23050	2059	3066	3614	4037	4441	4827
23100	2062	3070	3618	4041	4445	4832
23150	2065	3073	3622	4046	4450	4837
23200	2067	3077	3626	4050	4455	4843
23250	2070	3080	3630	4054	4460	4848
23300	2073	3084	3634	4059	4465	4853
23350	2075	3088	3639	4064	4471	4860
23400	2078	3092	3644	4070	4477	4866
23450	2080	3096	3648	4075	4483	4873
23500	2082	3100	3653	4081	4489	4879
23550	2085	3104	3658	4086	4495	4886
23600	2087	3107	3663	4092	4501	4893
23650	2090	3111	3668	4097	4507	4899
23700	2092	3115	3673	4103	4513	4906
23750	2095	3119	3678	4108	4519	4912
23800	2097	3123	3683	4114	4525	4919
23850	2100	3127	3688	4119	4531	4926
23900	2102	3131	3693	4125	4537	4932
23950	2104	3135	3698	4130	4543	4939
24000	2107	3139	3703	4136	4550	4945
24050	2109	3143	3708	4141	4556	4952
24100	2112	3147	3713	4147	4562	4959
24150	2114	3150	3718	4152	4568	4965
24200	2117	3154	3722	4158	4574	4972
24250	2119	3158	3727	4163	4580	4978
24300	2122	3162	3732	4169	4586	4985
24350	2124	3166	3737	4175	4592	4991
24400	2126	3170	3742	4180	4598	4998
24450	2129	3174	3747	4186	4604	5005
24500	2131	3178	3752	4191	4610	5011
24550	2134	3182	3757	4197	4616	5018
24600	2136	3186	3762	4202	4622	5024
24650	2139	3189	3767	4208	4628	5031
24700	2141	3193	3772	4213	4634	5038
24750	2144	3197	3777	4219	4640	5044

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24800	2146	3201	3782	4224	4647	5051
24850	2148	3205	3787	4230	4653	5057
24900	2151	3209	3792	4235	4659	5064
24950	2153	3213	3796	4241	4665	5071
25000	2156	3217	3801	4246	4671	5077
25050	2158	3221	3806	4252	4677	5084
25100	2161	3225	3811	4257	4683	5090
25150	2163	3228	3816	4263	4689	5097
25200	2166	3232	3821	4268	4695	5103
25250	2168	3236	3826	4274	4701	5110
25300	2170	3240	3831	4279	4707	5117
25350	2173	3244	3836	4285	4713	5123
25400	2175	3248	3841	4290	4719	5130
25450	2178	3252	3846	4296	4725	5136
25500	2180	3256	3851	4301	4731	5143
25550	2183	3260	3856	4307	4737	5150
25600	2185	3264	3861	4312	4744	5156
25650	2188	3267	3866	4318	4750	5163
25700	2190	3271	3870	4323	4756	5169
25750	2192	3275	3875	4329	4762	5176
25800	2195	3279	3880	4334	4768	5183
25850	2197	3283	3885	4340	4774	5189
25900	2200	3287	3890	4345	4780	5196
25950	2202	3291	3895	4351	4786	5202
26000	2205	3295	3900	4356	4792	5209
26050	2207	3299	3905	4362	4798	5216
26100	2210	3303	3910	4367	4804	5222
26150	2212	3307	3915	4373	4810	5229
26200	2214	3310	3920	4378	4816	5235
26250	2217	3314	3925	4384	4822	5242
26300	2219	3318	3930	4389	4828	5248
26350	2222	3322	3935	4395	4834	5255
26400	2224	3326	3940	4400	4841	5262
26450	2227	3330	3944	4406	4847	5268
26500	2229	3334	3949	4411	4853	5275
26550	2232	3338	3954	4417	4859	5281
26600	2234	3342	3959	4423	4865	5288
26650	2236	3346	3964	4428	4871	5295
26700	2239	3349	3969	4434	4877	5301
26750	2241	3353	3974	4439	4883	5308
26800	2244	3357	3979	4445	4889	5314
26850	2246	3361	3984	4450	4895	5321
26900	2249	3365	3989	4456	4901	5328
26950	2251	3369	3994	4461	4907	5334

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27000	2254	3373	3999	4467	4913	5341
27050	2256	3377	4004	4472	4919	5347
27100	2258	3381	4009	4478	4925	5354
27150	2261	3385	4014	4483	4931	5360
27200	2263	3388	4018	4489	4937	5367
27250	2266	3392	4023	4494	4944	5374
27300	2268	3396	4028	4500	4950	5380
27350	2271	3400	4033	4505	4956	5387
27400	2273	3404	4038	4511	4962	5393
27450	2276	3408	4043	4516	4968	5400
27500	2278	3412	4048	4522	4974	5407
27550	2280	3416	4053	4527	4980	5413
27600	2283	3420	4058	4533	4986	5420
27650	2285	3424	4063	4538	4992	5426
27700	2288	3428	4068	4544	4998	5433
27750	2290	3431	4073	4549	5004	5440
27800	2293	3435	4078	4555	5010	5446
27850	2295	3439	4083	4560	5016	5453
27900	2298	3443	4088	4566	5022	5459
27950	2300	3447	4092	4571	5028	5466
28000	2302	3451	4097	4577	5034	5472
28050	2305	3455	4102	4582	5041	5479
28100	2307	3459	4107	4588	5047	5486
28150	2310	3463	4112	4593	5053	5492
28200	2312	3467	4117	4599	5059	5499
28250	2315	3470	4122	4604	5065	5505
28300	2317	3474	4127	4610	5071	5512
28350	2320	3478	4132	4615	5077	5519
28400	2322	3482	4137	4621	5083	5525
28450	2324	3486	4142	4626	5089	5532
28500	2327	3490	4147	4632	5095	5538
28550	2329	3494	4152	4637	5101	5545
28600	2332	3498	4157	4643	5107	5552
28650	2334	3502	4162	4648	5113	5558
28700	2337	3506	4166	4654	5119	5565
28750	2339	3509	4171	4659	5125	5571
28800	2342	3513	4176	4665	5131	5578
28850	2344	3517	4181	4670	5138	5584
28900	2346	3521	4186	4676	5144	5591
28950	2349	3525	4191	4682	5150	5598
29000	2351	3529	4196	4687	5156	5604
29050	2354	3533	4201	4693	5162	5611
29100	2356	3537	4206	4698	5168	5617
29150	2359	3541	4211	4704	5174	5624

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29200	2361	3545	4216	4709	5180	5631
29250	2364	3548	4221	4715	5186	5637
29300	2366	3552	4226	4720	5192	5644
29350	2368	3556	4231	4726	5198	5650
29400	2371	3560	4236	4731	5204	5657
29450	2373	3564	4240	4737	5210	5664
29500	2376	3568	4245	4742	5216	5670
29550	2378	3572	4250	4748	5222	5677
29600	2381	3576	4255	4753	5228	5683
29650	2383	3580	4260	4759	5235	5690
29700	2386	3584	4265	4764	5241	5697
29750	2388	3588	4270	4770	5247	5703
29800	2390	3591	4275	4775	5253	5710
29850	2393	3595	4280	4781	5259	5716
29900	2395	3599	4285	4786	5265	5723
29950	2398	3603	4290	4792	5271	5729
30000	2400	3607	4295	4797	5277	5736

BR AMOUNTS WITH SELF-SUPPORT RESERVE AND MINIMUM ORDER

Area with self-support reserve (SSR) is incorporated is shaded blue. The SSR is \$990 per month, uses the same algorithm as the existing schedule for incorporating it into the schedule,⁵³ and includes a minimum order of \$50 per month. When the obligated parent’s income falls into the shaded area, the calculation should be made using the obligated parent’s income only; that is, assuming that the custodial parent’s income is zero.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100 -1200	50	50	50	50	50	50
1250	57	57	58	59	59	60
1300	90	91	92	93	94	95
1350	124	125	127	128	129	131
1400	157	159	161	163	164	166
1450	191	193	195	197	199	202
1500	225	227	230	232	235	237
1550	258	261	264	267	270	272
1600	292	295	298	301	305	308
1650	325	328	332	335	339	343
1700	356	360	364	368	372	376
1750	387	392	396	400	404	409
1800	410	423	428	433	437	442
1850	419	455	460	465	470	475
1900	429	487	492	497	503	508
1950	439	518	524	530	535	541
2000	449	550	556	562	568	574
2050	458	582	588	594	601	607
2100	468	613	620	627	633	640
2150	478	645	652	659	666	673
2200	488	677	684	691	699	706
2250	498	708	716	724	732	739
2300	507	740	748	756	764	772
2350	517	772	780	789	797	805
2400	527	803	812	821	830	839
2450	537	823	844	853	862	872
2500	547	838	876	886	895	905
2550	556	853	908	918	928	938
2600	566	868	940	950	961	971
2650	576	883	972	983	993	1004
2700	586	898	1004	1015	1026	1037
2750	596	913	1036	1047	1059	1070
2800	605	928	1068	1080	1091	1103
2850	615	943	1100	1112	1124	1136

⁵³ *Supra* note 45.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2900	625	958	1132	1145	1157	1169
2950	635	973	1164	1177	1190	1202
3000	645	988	1196	1209	1222	1235
3050	654	1003	1219	1242	1255	1268
3100	664	1018	1237	1274	1288	1301
3150	674	1033	1255	1306	1320	1334
3200	684	1048	1274	1339	1353	1368
3250	690	1058	1284	1371	1386	1401
3300	696	1066	1294	1403	1419	1434
3350	701	1074	1304	1436	1451	1467
3400	707	1083	1313	1467	1484	1500
3450	713	1091	1323	1477	1517	1533
3500	718	1099	1332	1488	1549	1566
3550	724	1107	1342	1499	1582	1599
3600	730	1116	1351	1509	1615	1632
3650	735	1124	1361	1520	1648	1665
3700	741	1132	1370	1531	1680	1698
3750	747	1140	1380	1541	1696	1731
3800	752	1149	1389	1552	1707	1764
3850	758	1157	1399	1563	1719	1797
3900	764	1166	1410	1575	1733	1830
3950	770	1175	1421	1587	1746	1863
4000	776	1185	1433	1600	1760	1897
4050	782	1193	1442	1611	1772	1926
4100	787	1201	1451	1621	1783	1938
4150	792	1208	1461	1632	1795	1951
4200	797	1216	1470	1642	1806	1964
4250	802	1224	1480	1653	1818	1976
4300	808	1232	1489	1663	1830	1989
4350	813	1240	1498	1674	1841	2001
4400	818	1248	1508	1684	1853	2014
4450	823	1256	1517	1695	1864	2027
4500	828	1264	1527	1705	1876	2039
4550	834	1271	1536	1716	1888	2052
4600	837	1277	1543	1723	1895	2060
4650	841	1282	1548	1730	1903	2068
4700	845	1287	1554	1736	1910	2076
4750	848	1292	1560	1743	1917	2084
4800	852	1297	1566	1749	1924	2091
4850	855	1303	1572	1756	1931	2099
4900	859	1308	1577	1762	1938	2107
4950	862	1313	1583	1769	1945	2115
5000	866	1318	1589	1775	1952	2122
5050	869	1323	1595	1781	1960	2130

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
5100	873	1328	1601	1788	1967	2138
5150	876	1333	1606	1794	1974	2146
5200	880	1338	1612	1801	1981	2153
5250	883	1343	1618	1807	1988	2161
5300	887	1348	1624	1814	1995	2169
5350	891	1354	1630	1821	2003	2177
5400	895	1360	1637	1828	2011	2186
5450	900	1366	1643	1835	2019	2195
5500	904	1372	1650	1843	2027	2203
5550	908	1378	1656	1850	2035	2212
5600	912	1384	1663	1857	2043	2221
5650	916	1390	1669	1864	2051	2229
5700	921	1395	1676	1872	2059	2238
5750	925	1401	1682	1879	2067	2246
5800	929	1407	1688	1886	2075	2255
5850	933	1413	1695	1893	2082	2264
5900	938	1419	1701	1900	2090	2272
5950	942	1425	1708	1908	2098	2281
6000	946	1431	1714	1915	2106	2290
6050	950	1437	1721	1921	2113	2297
6100	954	1442	1727	1918	2110	2294
6150	957	1447	1733	1916	2107	2290
6200	961	1452	1739	1913	2104	2287
6250	964	1458	1745	1910	2101	2284
6300	968	1463	1751	1907	2098	2280
6350	972	1468	1758	1904	2095	2277
6400	975	1473	1764	1902	2092	2274
6450	979	1479	1770	1899	2089	2271
6500	982	1484	1776	1896	2086	2267
6550	986	1489	1782	1893	2083	2264
6600	989	1495	1788	1891	2080	2261
6650	993	1500	1794	1888	2077	2257
6700	997	1505	1801	1885	2074	2254
6750	1000	1510	1807	1882	2071	2251
6800	1004	1516	1813	1880	2067	2247
6850	1007	1521	1819	1877	2064	2244
6900	1011	1526	1825	1874	2061	2241
6950	1014	1531	1831	1871	2058	2237
7000	1018	1537	1838	1868	2055	2234
7050	1022	1542	1844	1866	2052	2231
7100	1025	1547	1850	1863	2049	2227
7150	1029	1553	1856	1860	2046	2224
7200	1033	1559	1864	1875	2063	2242
7250	1038	1566	1872	1894	2083	2265

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7300	1042	1573	1881	1913	2104	2287
7350	1047	1580	1889	1932	2125	2310
7400	1051	1587	1897	1951	2146	2333
7450	1056	1594	1906	1970	2167	2355
7500	1060	1600	1914	1989	2188	2378
7550	1065	1607	1922	2008	2209	2401
7600	1069	1614	1931	2027	2229	2423
7650	1074	1621	1939	2046	2250	2446
7700	1078	1628	1947	2065	2271	2469
7750	1083	1635	1956	2084	2292	2491
7800	1087	1642	1964	2103	2313	2514
7850	1092	1649	1972	2122	2334	2537
7900	1096	1656	1981	2141	2355	2559
7950	1101	1663	1989	2159	2375	2582
8000	1105	1669	1997	2178	2396	2605
8050	1110	1676	2006	2197	2417	2627
8100	1114	1683	2014	2216	2438	2650
8150	1119	1690	2023	2235	2459	2673
8200	1123	1697	2031	2254	2480	2695
8250	1128	1704	2039	2273	2501	2718
8300	1132	1709	2045	2285	2513	2732
8350	1135	1713	2050	2289	2518	2738
8400	1138	1717	2054	2294	2524	2743
8450	1141	1722	2058	2299	2529	2749
8500	1143	1725	2062	2303	2534	2754
8550	1146	1729	2066	2308	2539	2760
8600	1149	1733	2070	2312	2544	2765
8650	1152	1737	2074	2317	2549	2770
8700	1155	1741	2078	2321	2554	2776
8750	1158	1745	2082	2326	2559	2781
8800	1161	1748	2086	2330	2563	2786
8850	1164	1752	2090	2335	2568	2792
8900	1166	1756	2094	2339	2573	2797
8950	1169	1760	2098	2344	2578	2803
9000	1172	1764	2102	2348	2583	2808
9050	1175	1768	2106	2353	2588	2813
9100	1176	1770	2109	2356	2591	2817
9150	1178	1772	2111	2358	2594	2820
9200	1179	1774	2114	2361	2597	2823
9250	1181	1776	2116	2364	2600	2826
9300	1182	1778	2118	2366	2603	2829
9350	1184	1780	2121	2369	2606	2833
9400	1185	1783	2123	2372	2609	2836
9450	1187	1785	2126	2374	2612	2839

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9500	1188	1787	2128	2377	2615	2842
9550	1190	1789	2130	2380	2618	2845
9600	1191	1791	2133	2382	2621	2849
9650	1193	1793	2135	2385	2624	2852
9700	1194	1795	2138	2388	2626	2855
9750	1196	1798	2140	2390	2629	2858
9800	1197	1800	2142	2393	2632	2861
9850	1200	1803	2146	2394	2633	2862
9900	1204	1810	2155	2389	2628	2856
9950	1209	1817	2163	2384	2622	2851
10000	1214	1824	2172	2379	2617	2845
10050	1218	1832	2181	2374	2612	2839
10100	1223	1839	2189	2369	2606	2833
10150	1228	1846	2198	2364	2601	2827
10200	1232	1853	2207	2359	2595	2821
10250	1237	1860	2215	2354	2590	2815
10300	1242	1867	2224	2350	2585	2809
10350	1247	1875	2233	2345	2579	2803
10400	1251	1882	2241	2340	2574	2798
10450	1256	1889	2250	2335	2568	2792
10500	1261	1896	2259	2330	2563	2786
10550	1265	1903	2267	2325	2557	2780
10600	1270	1910	2276	2320	2552	2774
10650	1275	1918	2285	2315	2547	2768
10700	1280	1925	2293	2310	2541	2762
10750	1284	1932	2302	2305	2536	2756
10800	1289	1939	2311	2300	2530	2751
10850	1294	1946	2319	2295	2525	2745
10900	1298	1953	2328	2291	2520	2739
10950	1303	1961	2337	2315	2546	2768
11000	1308	1968	2346	2339	2573	2797
11050	1313	1976	2355	2364	2600	2826
11100	1318	1983	2364	2388	2627	2856
11150	1323	1991	2373	2413	2654	2885
11200	1328	1998	2382	2437	2681	2915
11250	1333	2005	2391	2462	2708	2944
11300	1337	2013	2400	2487	2735	2973
11350	1342	2020	2409	2511	2762	3003
11400	1347	2028	2418	2536	2789	3032
11450	1352	2035	2427	2560	2816	3061
11500	1357	2043	2436	2585	2843	3091
11550	1362	2050	2445	2609	2870	3120
11600	1367	2057	2454	2634	2897	3149
11650	1372	2065	2462	2658	2924	3179

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11700	1376	2072	2471	2683	2951	3208
11750	1381	2080	2480	2708	2978	3237
11800	1386	2087	2489	2732	3005	3267
11850	1391	2095	2498	2757	3032	3296
11900	1396	2102	2507	2781	3059	3326
11950	1401	2109	2516	2806	3086	3355
12000	1405	2115	2523	2807	3087	3356
12050	1408	2120	2528	2795	3075	3343
12100	1412	2125	2534	2784	3063	3329
12150	1415	2130	2539	2773	3051	3316
12200	1419	2135	2544	2762	3038	3303
12250	1422	2140	2550	2751	3026	3289
12300	1426	2145	2555	2740	3014	3276
12350	1429	2150	2561	2729	3002	3263
12400	1433	2154	2566	2718	2990	3250
12450	1436	2159	2571	2707	2977	3236
12500	1440	2164	2577	2696	2965	3223
12550	1443	2169	2582	2685	2953	3210
12600	1447	2174	2588	2673	2941	3197
12650	1450	2179	2593	2662	2929	3183
12700	1454	2184	2598	2651	2916	3170
12750	1457	2189	2604	2640	2904	3157
12800	1461	2194	2609	2629	2892	3144
12850	1464	2199	2615	2618	2880	3130
12900	1468	2204	2620	2607	2868	3117
12950	1471	2208	2625	2596	2855	3104
13000	1475	2213	2631	2585	2843	3091
13050	1478	2218	2636	2584	2842	3090
13100	1482	2223	2642	2604	2864	3113
13150	1485	2229	2648	2623	2885	3136
13200	1489	2234	2654	2643	2907	3160
13250	1493	2239	2660	2662	2928	3183
13300	1496	2244	2666	2681	2950	3206
13350	1500	2249	2672	2701	2971	3230
13400	1503	2255	2678	2720	2992	3253
13450	1507	2260	2684	2740	3014	3276
13500	1510	2265	2690	2759	3035	3299
13550	1514	2270	2696	2779	3057	3323
13600	1517	2275	2702	2798	3078	3346
13650	1521	2280	2708	2818	3100	3369
13700	1524	2286	2714	2837	3121	3393
13750	1528	2291	2720	2857	3142	3416
13800	1531	2296	2726	2876	3164	3439
13850	1535	2301	2732	2896	3185	3462

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13900	1539	2306	2738	2915	3207	3486
13950	1542	2311	2744	2935	3228	3509
14000	1546	2317	2750	2954	3250	3532
14050	1549	2322	2756	2974	3271	3556
14100	1553	2327	2762	2993	3292	3579
14150	1556	2332	2768	3013	3314	3602
14200	1560	2337	2774	3032	3335	3625
14250	1563	2343	2780	3052	3357	3649
14300	1567	2348	2786	3071	3378	3672
14350	1570	2353	2792	3090	3400	3695
14400	1574	2358	2798	3110	3421	3719
14450	1578	2363	2804	3129	3442	3742
14500	1581	2369	2811	3140	3454	3755
14550	1585	2375	2819	3149	3463	3765
14600	1588	2381	2826	3157	3473	3775
14650	1592	2387	2834	3166	3482	3785
14700	1595	2392	2842	3174	3491	3795
14750	1599	2398	2849	3183	3501	3805
14800	1602	2404	2857	3191	3510	3816
14850	1606	2410	2864	3200	3519	3826
14900	1610	2416	2872	3208	3529	3836
14950	1613	2422	2880	3217	3538	3846
15000	1617	2428	2887	3225	3548	3856
15050	1620	2433	2895	3233	3557	3866
15100	1624	2439	2902	3242	3566	3876
15150	1627	2445	2910	3250	3576	3887
15200	1631	2451	2918	3259	3585	3897
15250	1635	2457	2925	3267	3594	3907
15300	1638	2463	2933	3276	3604	3917
15350	1642	2469	2940	3284	3613	3927
15400	1645	2474	2948	3293	3622	3937
15450	1649	2480	2956	3301	3632	3947
15500	1652	2486	2963	3310	3641	3958
15550	1656	2492	2971	3318	3650	3968
15600	1660	2498	2978	3327	3660	3978
15650	1663	2504	2986	3335	3669	3988
15700	1667	2510	2994	3344	3678	3998
15750	1670	2515	3001	3352	3688	4008
15800	1674	2521	3009	3361	3697	4019
15850	1677	2527	3016	3369	3706	4029
15900	1681	2533	3023	3377	3715	4038
15950	1685	2538	3029	3384	3722	4046
16000	1689	2544	3035	3390	3729	4053
16050	1693	2549	3040	3396	3736	4061

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16100	1697	2554	3046	3402	3743	4068
16150	1701	2560	3052	3409	3749	4076
16200	1705	2565	3057	3415	3756	4083
16250	1709	2570	3063	3421	3763	4091
16300	1713	2576	3068	3427	3770	4098
16350	1717	2581	3074	3434	3777	4106
16400	1721	2586	3080	3440	3784	4113
16450	1724	2592	3085	3446	3791	4121
16500	1728	2597	3091	3453	3798	4128
16550	1732	2602	3097	3459	3805	4136
16600	1736	2608	3102	3465	3812	4143
16650	1740	2613	3108	3471	3819	4151
16700	1744	2618	3113	3478	3825	4158
16750	1748	2623	3119	3483	3832	4165
16800	1751	2628	3124	3489	3838	4172
16850	1755	2633	3129	3495	3844	4179
16900	1758	2638	3134	3500	3851	4186
16950	1762	2642	3139	3506	3857	4192
17000	1766	2647	3144	3512	3863	4199
17050	1769	2652	3149	3518	3869	4206
17100	1773	2657	3154	3523	3876	4213
17150	1776	2662	3159	3529	3882	4220
17200	1780	2667	3164	3535	3888	4226
17250	1783	2671	3169	3540	3894	4233
17300	1787	2676	3175	3546	3901	4240
17350	1791	2681	3180	3552	3907	4247
17400	1794	2685	3184	3557	3912	4253
17450	1795	2688	3188	3561	3917	4257
17500	1797	2691	3191	3565	3921	4262
17550	1799	2694	3195	3569	3926	4267
17600	1801	2697	3199	3573	3930	4272
17650	1803	2700	3202	3577	3934	4277
17700	1805	2703	3206	3581	3939	4282
17750	1807	2706	3209	3585	3943	4286
17800	1809	2709	3213	3589	3948	4291
17850	1811	2712	3217	3593	3952	4296
17900	1813	2715	3220	3597	3957	4301
17950	1815	2718	3224	3601	3961	4306
18000	1817	2721	3227	3605	3966	4311
18050	1819	2724	3231	3609	3970	4315
18100	1821	2727	3235	3613	3974	4320
18150	1823	2730	3238	3617	3979	4325
18200	1825	2733	3242	3621	3983	4330
18250	1827	2736	3246	3625	3988	4335

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
18300	1829	2739	3249	3629	3992	4340
18350	1831	2742	3253	3633	3997	4344
18400	1832	2745	3256	3637	4001	4349
18450	1834	2748	3260	3641	4006	4354
18500	1836	2751	3264	3645	4010	4359
18550	1838	2754	3267	3649	4014	4364
18600	1840	2757	3271	3654	4019	4369
18650	1842	2760	3274	3658	4023	4373
18700	1844	2763	3278	3662	4028	4378
18750	1846	2766	3282	3666	4032	4383
18800	1848	2769	3285	3670	4037	4388
18850	1850	2772	3289	3674	4041	4393
18900	1852	2775	3293	3678	4046	4397
18950	1854	2778	3296	3682	4050	4402
19000	1856	2780	3300	3686	4054	4407
19050	1858	2783	3303	3690	4059	4412
19100	1860	2786	3307	3694	4063	4417
19150	1862	2789	3311	3698	4068	4422
19200	1864	2792	3314	3702	4072	4426
19250	1866	2795	3318	3706	4077	4431
19300	1868	2798	3321	3710	4081	4436
19350	1869	2801	3325	3714	4085	4441
19400	1871	2804	3329	3718	4090	4446
19450	1873	2807	3332	3722	4094	4451
19500	1875	2810	3336	3726	4099	4455
19550	1877	2813	3339	3730	4103	4460
19600	1879	2816	3343	3734	4108	4465
19650	1881	2819	3347	3738	4112	4470
19700	1883	2822	3350	3742	4117	4475
19750	1885	2825	3354	3746	4121	4480
19800	1888	2829	3358	3751	4126	4485
19850	1890	2833	3362	3755	4131	4490
19900	1893	2836	3366	3760	4136	4495
19950	1896	2840	3370	3764	4140	4501
20000	1898	2844	3374	3768	4145	4506
20050	1901	2847	3378	3773	4150	4511
20100	1904	2851	3382	3777	4155	4516
20150	1906	2854	3386	3782	4160	4522
20200	1909	2858	3390	3786	4165	4527
20250	1912	2862	3393	3791	4170	4532
20300	1914	2865	3397	3795	4174	4538
20350	1917	2869	3401	3799	4179	4543
20400	1920	2873	3405	3804	4184	4548
20450	1922	2876	3409	3808	4189	4553

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
20500	1925	2880	3413	3813	4194	4559
20550	1927	2884	3417	3817	4199	4564
20600	1930	2887	3421	3821	4204	4569
20650	1933	2891	3425	3826	4208	4575
20700	1935	2895	3429	3830	4213	4580
20750	1938	2898	3433	3835	4218	4585
20800	1941	2902	3437	3839	4223	4590
20850	1943	2906	3441	3843	4228	4596
20900	1946	2909	3445	3848	4233	4601
20950	1949	2913	3449	3852	4238	4606
21000	1951	2917	3453	3857	4242	4611
21050	1954	2920	3457	3861	4247	4617
21100	1957	2924	3461	3866	4252	4622
21150	1959	2928	3465	3870	4257	4627
21200	1962	2931	3469	3874	4262	4633
21250	1965	2935	3472	3879	4267	4638
21300	1967	2939	3476	3883	4271	4643
21350	1970	2942	3480	3888	4276	4648
21400	1972	2946	3484	3892	4281	4654
21450	1975	2949	3488	3896	4286	4659
21500	1978	2953	3492	3901	4291	4664
21550	1980	2957	3496	3905	4296	4669
21600	1983	2960	3500	3909	4300	4675
21650	1986	2964	3504	3914	4305	4680
21700	1988	2968	3508	3918	4310	4685
21750	1991	2971	3512	3923	4315	4690
21800	1994	2975	3516	3927	4320	4696
21850	1996	2979	3520	3931	4325	4701
21900	1999	2982	3524	3936	4329	4706
21950	2001	2986	3528	3940	4334	4711
22000	2004	2989	3531	3945	4339	4717
22050	2007	2993	3535	3949	4344	4722
22100	2009	2997	3539	3953	4349	4727
22150	2012	3000	3543	3958	4354	4732
22200	2015	3004	3547	3962	4358	4738
22250	2017	3008	3551	3967	4363	4743
22300	2020	3011	3555	3971	4368	4748
22350	2023	3015	3559	3975	4373	4753
22400	2025	3019	3563	3980	4378	4759
22450	2028	3022	3567	3984	4383	4764
22500	2030	3026	3571	3989	4387	4769
22550	2033	3029	3575	3993	4392	4774
22600	2036	3033	3579	3997	4397	4780
22650	2038	3037	3583	4002	4402	4785

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22700	2041	3040	3586	4006	4407	4790
22750	2044	3044	3590	4011	4412	4795
22800	2046	3048	3594	4015	4416	4801
22850	2049	3051	3598	4019	4421	4806
22900	2052	3055	3602	4024	4426	4811
22950	2054	3059	3606	4028	4431	4816
23000	2057	3062	3610	4032	4436	4822
23050	2059	3066	3614	4037	4441	4827
23100	2062	3070	3618	4041	4445	4832
23150	2065	3073	3622	4046	4450	4837
23200	2067	3077	3626	4050	4455	4843
23250	2070	3080	3630	4054	4460	4848
23300	2073	3084	3634	4059	4465	4853
23350	2075	3088	3639	4064	4471	4860
23400	2078	3092	3644	4070	4477	4866
23450	2080	3096	3648	4075	4483	4873
23500	2082	3100	3653	4081	4489	4879
23550	2085	3104	3658	4086	4495	4886
23600	2087	3107	3663	4092	4501	4893
23650	2090	3111	3668	4097	4507	4899
23700	2092	3115	3673	4103	4513	4906
23750	2095	3119	3678	4108	4519	4912
23800	2097	3123	3683	4114	4525	4919
23850	2100	3127	3688	4119	4531	4926
23900	2102	3131	3693	4125	4537	4932
23950	2104	3135	3698	4130	4543	4939
24000	2107	3139	3703	4136	4550	4945
24050	2109	3143	3708	4141	4556	4952
24100	2112	3147	3713	4147	4562	4959
24150	2114	3150	3718	4152	4568	4965
24200	2117	3154	3722	4158	4574	4972
24250	2119	3158	3727	4163	4580	4978
24300	2122	3162	3732	4169	4586	4985
24350	2124	3166	3737	4175	4592	4991
24400	2126	3170	3742	4180	4598	4998
24450	2129	3174	3747	4186	4604	5005
24500	2131	3178	3752	4191	4610	5011
24550	2134	3182	3757	4197	4616	5018
24600	2136	3186	3762	4202	4622	5024
24650	2139	3189	3767	4208	4628	5031
24700	2141	3193	3772	4213	4634	5038
24750	2144	3197	3777	4219	4640	5044
24800	2146	3201	3782	4224	4647	5051
24850	2148	3205	3787	4230	4653	5057

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24900	2151	3209	3792	4235	4659	5064
24950	2153	3213	3796	4241	4665	5071
25000	2156	3217	3801	4246	4671	5077
25050	2158	3221	3806	4252	4677	5084
25100	2161	3225	3811	4257	4683	5090
25150	2163	3228	3816	4263	4689	5097
25200	2166	3232	3821	4268	4695	5103
25250	2168	3236	3826	4274	4701	5110
25300	2170	3240	3831	4279	4707	5117
25350	2173	3244	3836	4285	4713	5123
25400	2175	3248	3841	4290	4719	5130
25450	2178	3252	3846	4296	4725	5136
25500	2180	3256	3851	4301	4731	5143
25550	2183	3260	3856	4307	4737	5150
25600	2185	3264	3861	4312	4744	5156
25650	2188	3267	3866	4318	4750	5163
25700	2190	3271	3870	4323	4756	5169
25750	2192	3275	3875	4329	4762	5176
25800	2195	3279	3880	4334	4768	5183
25850	2197	3283	3885	4340	4774	5189
25900	2200	3287	3890	4345	4780	5196
25950	2202	3291	3895	4351	4786	5202
26000	2205	3295	3900	4356	4792	5209
26050	2207	3299	3905	4362	4798	5216
26100	2210	3303	3910	4367	4804	5222
26150	2212	3307	3915	4373	4810	5229
26200	2214	3310	3920	4378	4816	5235
26250	2217	3314	3925	4384	4822	5242
26300	2219	3318	3930	4389	4828	5248
26350	2222	3322	3935	4395	4834	5255
26400	2224	3326	3940	4400	4841	5262
26450	2227	3330	3944	4406	4847	5268
26500	2229	3334	3949	4411	4853	5275
26550	2232	3338	3954	4417	4859	5281
26600	2234	3342	3959	4423	4865	5288
26650	2236	3346	3964	4428	4871	5295
26700	2239	3349	3969	4434	4877	5301
26750	2241	3353	3974	4439	4883	5308
26800	2244	3357	3979	4445	4889	5314
26850	2246	3361	3984	4450	4895	5321
26900	2249	3365	3989	4456	4901	5328
26950	2251	3369	3994	4461	4907	5334
27000	2254	3373	3999	4467	4913	5341
27050	2256	3377	4004	4472	4919	5347

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27100	2258	3381	4009	4478	4925	5354
27150	2261	3385	4014	4483	4931	5360
27200	2263	3388	4018	4489	4937	5367
27250	2266	3392	4023	4494	4944	5374
27300	2268	3396	4028	4500	4950	5380
27350	2271	3400	4033	4505	4956	5387
27400	2273	3404	4038	4511	4962	5393
27450	2276	3408	4043	4516	4968	5400
27500	2278	3412	4048	4522	4974	5407
27550	2280	3416	4053	4527	4980	5413
27600	2283	3420	4058	4533	4986	5420
27650	2285	3424	4063	4538	4992	5426
27700	2288	3428	4068	4544	4998	5433
27750	2290	3431	4073	4549	5004	5440
27800	2293	3435	4078	4555	5010	5446
27850	2295	3439	4083	4560	5016	5453
27900	2298	3443	4088	4566	5022	5459
27950	2300	3447	4092	4571	5028	5466
28000	2302	3451	4097	4577	5034	5472
28050	2305	3455	4102	4582	5041	5479
28100	2307	3459	4107	4588	5047	5486
28150	2310	3463	4112	4593	5053	5492
28200	2312	3467	4117	4599	5059	5499
28250	2315	3470	4122	4604	5065	5505
28300	2317	3474	4127	4610	5071	5512
28350	2320	3478	4132	4615	5077	5519
28400	2322	3482	4137	4621	5083	5525
28450	2324	3486	4142	4626	5089	5532
28500	2327	3490	4147	4632	5095	5538
28550	2329	3494	4152	4637	5101	5545
28600	2332	3498	4157	4643	5107	5552
28650	2334	3502	4162	4648	5113	5558
28700	2337	3506	4166	4654	5119	5565
28750	2339	3509	4171	4659	5125	5571
28800	2342	3513	4176	4665	5131	5578
28850	2344	3517	4181	4670	5138	5584
28900	2346	3521	4186	4676	5144	5591
28950	2349	3525	4191	4682	5150	5598
29000	2351	3529	4196	4687	5156	5604
29050	2354	3533	4201	4693	5162	5611
29100	2356	3537	4206	4698	5168	5617
29150	2359	3541	4211	4704	5174	5624
29200	2361	3545	4216	4709	5180	5631
29250	2364	3548	4221	4715	5186	5637

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29300	2366	3552	4226	4720	5192	5644
29350	2368	3556	4231	4726	5198	5650
29400	2371	3560	4236	4731	5204	5657
29450	2373	3564	4240	4737	5210	5664
29500	2376	3568	4245	4742	5216	5670
29550	2378	3572	4250	4748	5222	5677
29600	2381	3576	4255	4753	5228	5683
29650	2383	3580	4260	4759	5235	5690
29700	2386	3584	4265	4764	5241	5697
29750	2388	3588	4270	4770	5247	5703
29800	2390	3591	4275	4775	5253	5710
29850	2393	3595	4280	4781	5259	5716
29900	2395	3599	4285	4786	5265	5723
29950	2398	3603	4290	4792	5271	5729
30000	2400	3607	4295	4797	5277	5736