

2023



Child Support Commission Final Report



Presented to:

The Honorable Jared Polis, Governor of Colorado
and the Colorado General Assembly

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June 2023

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Acknowledgments

The Colorado Child Support Commission obtained a broad range of thoughtful comments and ideas from the public, Commission membership, child support professionals, child support experts, and stakeholders of the child support community that are reflected in this report. The Commission thanks everyone who contributed and assisted in reviewing and selecting issues for Commission review. The Commission also gratefully acknowledges the valuable assistance provided by:



- Dr. Jane C. Venohr, Senior Researcher, Center for Policy Research, for collecting and presenting economic data on the costs of raising children. Dr. Venohr is the leading reviewer of the economic impact of raising children in non-intact homes and works with many states on their guideline reviews. She is a Colorado resident and has assisted previous Colorado Child Support Commissions determine the economic impact of children whose parents reside in two households.
- All the past and current Child Support Commissioners, for committing their time and expertise to determine a fair and accurate way to measure the contributions of both parents to the support of their minor children for any Colorado family not living under one roof.
- The Colorado Department of Human Services and the Division of Child Support Services, for leadership, technical, and programmatic support.
- Child support professionals and IV-D Administrators, who provided valuable input into the current condition of the program, Guidelines, and statutes.
- Members of the general public for bringing relevant matters to the attention of the Commission and providing information about the impact of the program and specific legislation.
- Kathryn LePome, Policy Advisor to the Commission, Colorado Division of Child Support Services, for her expertise and dedication to the child support community and advice to the Commission.
- Rita Riem, Assistant to the Commission, for assisting with Commission activities and logistics.
- Kate Cooper Richardson, IV-D Director of Oregon's Child Support Program, for sharing her expertise and insights into the Oregon Parenting Time Adjustment.
- Dr. William Comanor, a Professor at the UCLA Fielding School of Public Health, for presenting his methodology for estimating the economic impact of raising children.
- George Piskor and Brian Ulrich, National Parents Association, for presenting perspectives on nonlinear parenting time adjustments.
- Crystal Derschon, Judicial Liaison, for providing technical assistance to the Commission.
- John Rosa, Communications Manager, for formatting this report.

This report is a product of the Colorado Child Support Commission as mandated by §14-10-115(16), C.R.S. This report was collaboratively developed by Colorado Child Support Commission members, and recommendations found in this report are based on their research. This report and the recommendations herein do not necessarily represent the views of Colorado's Governor's Office, Office of State Planning and Budgeting, the Colorado Department of Human Services, or other state agencies.

Section I: Introduction and History

Child support guidelines (Guidelines) are the basis for calculating child support orders. Colorado's Guidelines are set in state statute [§14-10-115](#) of the Colorado Revised Statutes (C.R.S.). The federal Family Support Act of 1988 mandated that states apply statewide child support guidelines that are rebuttably presumed to apply in all child support cases. Further, a state has a duty to review its child support guidelines every four years to ensure that the application results in the determination of appropriate child support order amounts. This quadrennial review of 2019-2022 complies with these federal and state requirements. It will be posted to the Child Support Commission website at: <https://cdhs.colorado.gov/child-support-commission>. The next review is scheduled to be published in 2027.

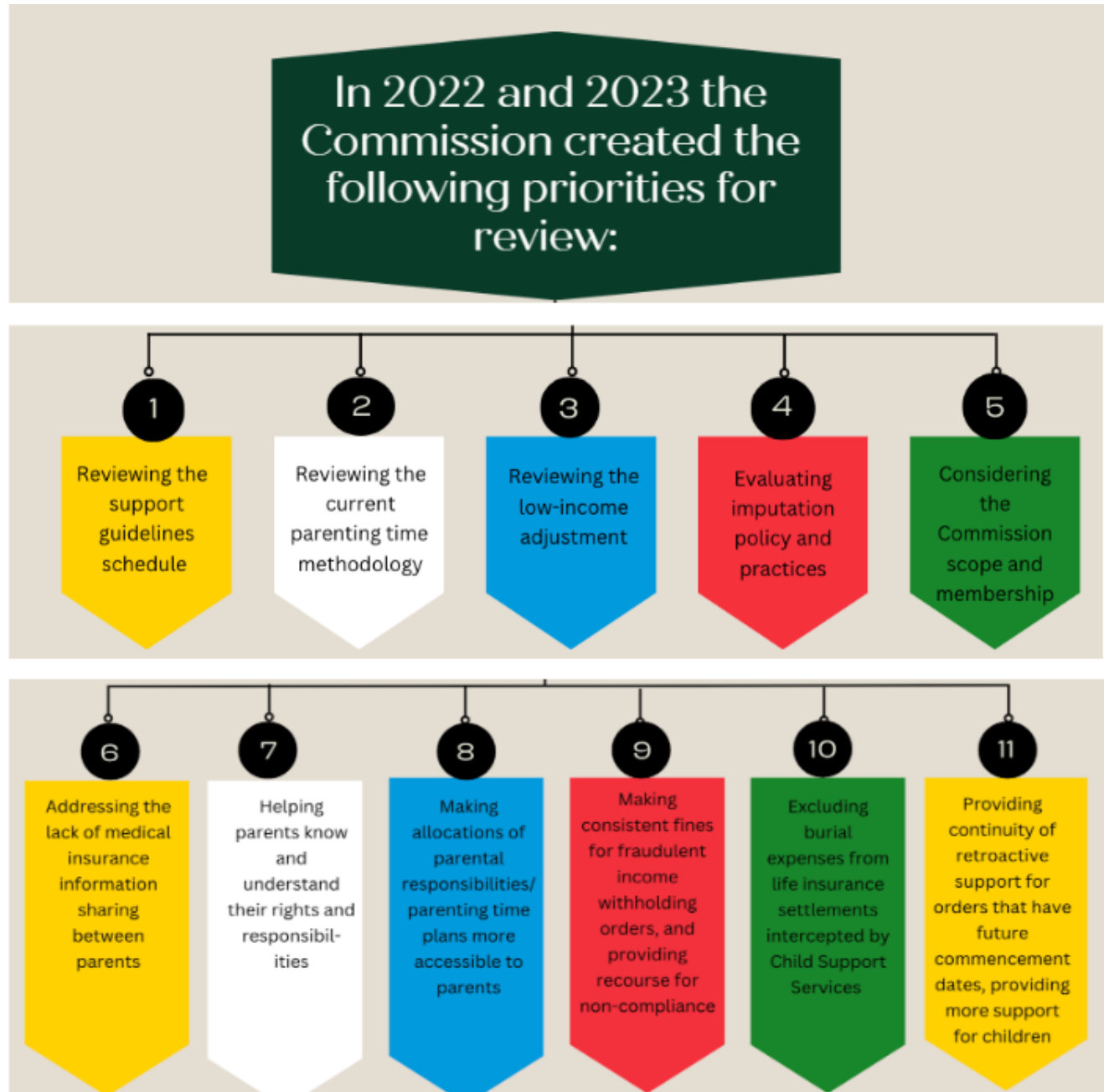
The Child Support Commission is statutorily authorized by §14-10-115(16), C.R.S., to conduct a quadrennial review of the Guidelines and make recommendations for statutory changes to the governor and General Assembly. The Commission is further authorized to make recommendations that would improve the Child Support Program as a whole. The Child Support Commission consists of twenty-one members. The Commission membership includes representatives of the Judiciary, a Child Support Services Coordinator serving as a judicial liaison, the Colorado Bar Association, County Directors of Human Services, the State Child Support Services Director, a Certified Public Accountant, a member of the Senate, a member of the House of Representatives, parent representatives, and interested parties.

As part of the review of a State's child support guidelines required under §45 CFR 302.56(h), a State must:

1. Consider economic data on the cost of raising children, labor market data (such as unemployment rates, hours worked, and earnings) by occupation and skill-level for the State and local job markets, the impact of guidelines policies and amounts on custodial and noncustodial parents who have family incomes below 200 percent of the Federal poverty level, and factors that influence employment rates among noncustodial parents and compliance with child support orders;
2. Analyze case data, gathered through sampling of other methods, on the application of and deviations from the child support guidelines, as well as the rates of default and imputed child support orders and orders determined using the low-income adjustment. The analysis must also include a comparison of payments on child support orders by case characteristics, including whether the order was entered by default, based on imputed income, or determined using the low-income adjustment. The analysis of the data must be used in the State's review of the child support guidelines to ensure that deviations from the guidelines are limited and guideline amounts are appropriate based on criteria established by the State; and
3. Provide a meaningful opportunity for public input, including input from low-income custodial and noncustodial parents and their representatives.

Legislative History

The Commission has sought legislation twice since the 2019 quadrennial review. In 2020, House Bill 20-1350 was introduced but did not pass given the new priorities created by the pandemic.



Section II: Executive Summary

This report presents the findings of the 2019-2022 Colorado Child Support Commission (the Commission) and its review of the Colorado Child Support Guidelines (Guidelines) and related issues. The Guidelines are a mathematical and policy-driven formula to calculate child support obligations based on the parents' incomes and time spent caring for the child(ren). The purpose of the Guidelines is to create fair and equitable child support obligations for parents who are unmarried, separated, or divorced and not living together.

The Commission is statutorily tasked with reviewing the Guidelines every four years to meet federal regulations and with making legislative recommendations to improve the efficacy and responsiveness of the program.

The Commission made a concerted effort to hear from parents of all income levels and custodial situations, as well as stakeholders working with children and families and the private Bar Association. The public and delegate child support services professionals presented many thoughtful ideas at listening sessions. Surveys were also launched to gather feedback from the child support services community, the Family Law Section of the Bar Association, and the general public.

In 2022, Dr. Jane Venohr was contracted to provide the economic costs of raising children and a labor market analysis that the Commission used to make their recommendations. Dr. Venohr is the foremost authority in the nation on the economics of child support guidelines and has assisted many states during Guideline reviews. She shared options and an overview of other states' methods for the Commission to consider. Dr. Venohr's analysis and report is in [Appendix D](#) (Venohr, 2023¹).

Dr. Venohr provided the Commission with an analysis of the existing Colorado labor market and economics. Less than 40 hours a week are available to hourly workers nationwide, and hourly workers make up the majority of the workforce. Overall prices have increased 40% since the current Guidelines schedule was developed in 2010. Colorado has a higher cost of living than the national average on which the measurements for the cost of raising children is based.

Deviations from the Guidelines may occur when a court considers the facts of a particular case and finds that applying the Guidelines would be "inequitable, unjust, or inappropriate". An analysis of the deviations of the child support guidelines shows the rate to range from 6.1% in 2019 to 4.0% in 2022. These low deviation rates are appropriate as a one-size-fits-all Guidelines schedule may not work for families with extenuating circumstances.

¹ Dr. Venohr, Jane, 2023, Review of the Colorado Child Support Guidelines: Economic Data on the Cost of Raising Children, Schedule Update, and Other Issues

A federally required analysis of occurrence and compliance (percentage of the amount owed that is paid) for cases between 2019-2022 results in the following:

IV-D Case Occurrence and Compliance Rates (2019-2022)

Type of Order	Occurance Rate	Compliance Rate
Imputed Income (an amount of income a voluntarily unemployed or underemployed parent should be making and is assigned to the parent when calculating child support obligations)	13.1%	37.2%
Low-income adjustment for low-income obligors	28.8%	36.7%
Administrative Process Action (APA) default	11.1%	38.9%
All other orders		63.2%

Note: APA is the administrative alternative to court actions. These administrative orders carry the weight of a court action, but are created by certified Child Support staff.

The rate of low-income orders is likely due to a new state regulation adopted in December 2020 requiring a review of orders where the obligor is incarcerated for 180 days or more, and to modify the order applying a new low-income adjustment, if appropriate.

These results show the likelihood that the order amounts of imputed income and low income adjustment orders may not reflect parents' ability to pay. The Commission reconsidered imputed income and the low-income adjustment in this quadrennial review to better ensure parents' ability to pay these types of orders, culminating in legislative recommendations for improvement.

Default orders are made when a parent does not attend an administrative negotiation conference when the child support order is created. The child support services program works to avoid default orders to increase parent participation.

Colorado's compliance rate results are consistent with the robust analysis by Orange County Department of Child Support that shows lower income families are less likely to pay their child support orders compared to higher income families, and that orders based on the parents' agreement are more likely to be paid than default orders that are made without both parents' participation.

Commission Recommendations

Between 2021-2023, the Commission formed eleven subcommittees to look at various issues, and the Division of Child Support Services made legislative recommendations, which culminated in [Senate Bill 23-173](#) that was signed into law on June 2, 2023. The bill addressed the following issues:

Issue	Legislative Solution
Parents often aren't aware of their rights and responsibilities regarding child support orders	Courts and child support services units will begin to give parents a written and oral advisement outlining various rights and responsibilities with each child support order
Parents are routinely being imputed income based on expected hourly workweeks that are not available in several employment sectors	Parents are now to be imputed income at minimum wage for 32 hours a week, 50 weeks a year, absent income or work history
Parents often don't receive needed health insurance coverage information. For example, parents do not always notify the other parent when the child's health insurance coverage changes.	Parents will now be required to share their health insurance information with each other, and reimbursements must be timely between parents
Mental health expenses are not a shared expense unless ordered by the court or agreed to by the parents, potentially resulting in fewer children having access to mental health treatment	Children's mental health costs are treated the same as other extraordinary medical expenses and do not need to be ordered by a court or agreed to by the parents
Parents often face barriers when trying to obtain parental responsibility orders (parenting time/custody) after paternity and child support are established in juvenile court	Existing authority for juvenile courts to order allocations of parental responsibilities by motion to the court is clarified and strengthened
Limited parent engagement on the Child Support Commission resulting in less involvement by those with lived experience	Designates four of the 21 spots on the Commission to be parents that pay or receive child support and allows these parent representatives to be paid for their time in meetings, allowing the Commission to benefit from their lived experience
Harm is caused to families when an income withholding order is fraudulent or not honored by an employer	Reinstates a consistent fine and authorizes a judgment for fraud or noncompliance by employers

Issue	Legislative Solution
Child support guidelines handle the tax adjustments on maintenance payments differently than the maintenance statute for the dissolution of marriages, with the maintenance statute providing an adjustment for higher income earners. This inconsistency results in inaccurate adjustments to a party's income for child support when the parties are in a higher income bracket	Creates consistency and accuracy in income adjustments for maintenance payments based on the tax adjustments set forth in the maintenance statute 14-10-114, C.R.S.
Current statute collects funds designated to bury a loved one from life insurance policy payouts when there is unpaid support	Excludes anything intended for burial costs from being collected for unpaid support
Gap exists between retroactive and current support payments	Defines retroactive support to be ordered through the month the child support obligation begins, eliminating the gap between the time the retroactive support ends and the current support begins when orders commence in a future month to give the obligor time to comply with the order
When parents marry each other, a new order is required to continue to pay current child support and arrears to a child's caretaker	Allows APA support orders and arrears to nonparent caretakers to continue if the parents marry each other

The Commission analyzed the following issues and created recommendations that would require legislation in an upcoming session:

Issue	Legislative Solution
Reviewing the current Guidelines schedule given Colorado's higher cost of living and inflation since the 2010 study on the cost of child-rearing, which is the basis of the current schedule	Updates the Guidelines schedule to reflect the most recent costs of raising a child. The recommendation applies a price parity adjustment of 103.0 to account for Colorado's higher cost of living than the national average. See Appendix D , page 59 for the new schedule (Venohr, 2023).
Reviewing the current parenting time adjustment methodology (the credit a parent receives for the time spent with the child(ren))	Adopts a model to modernize the existing parenting time adjustment based on Oregon State's model using a nonlinear curve. This approach replaces the current 1.5 multiplier to account for duplicative costs of raising a child in two households when both parents have at least 93 overnights. Alternatively, credit for every overnight will be given. The credit amount for parenting time is reduced when the overnights are smaller and increases as the overnights approach equal parenting time. The new modernized parenting time formula is shown as both a table and a graph .

Issue	Legislative Solution
Addressing self-employment income analysis	Makes no changes at this time pending further review
Addressing inconsistency in how child support is calculated when there is a split physical care arrangement where both parents have at least 183 overnights with one or more children	Clarifies how the number of overnights will be calculated when each parent has at least one child more than half the time
Addressing the outdated tax exemption statute	Updates the statute to an approach adopted by Minnesota that provides more clarity and direction for judges and magistrates. See Appendix D for the current version of the proposed statutory language.
Analyzing the self-support reserve/low-income adjustment for low-income parents to ensure right sized orders that parents are able to pay	Increases the self-support reserve from \$1,500 to a formula based on the minimum wage so it will automatically adjust with the consumer price index. This formula is the Colorado minimum wage for 29 hours a week, 50 weeks a year, which would be \$1,649 in 2023. The recommendation continues to apply the existing minimum orders of \$10 a month for incomes of \$0-\$650. It expands the existing \$50-\$150 a month order (depending on the number of children) for incomes above \$650 up to \$1,649. It applies a phase-in approach where 80%-95% (depending on the number of children) of the obligor's income above the self-support reserve is assigned as child support. This preserves both the obligor's ability to pay the child support obligation and provides meaningful support to the child(ren). *See below for an illustration.



*Illustration of the recommended self-support reserve (SSR)/low-income adjustment:

The table below shows the recommended SSR as it applies to an obligor's income of \$1,820, the Colorado minimum wage at 32 hours a week, 50 weeks a year, and the amount to be imputed if there is no work or income history (Obligee income is \$0):

Obligor Income	\$1,820	\$1,820	\$1,820	\$1,820	\$1,820	\$1,820
Self-Support Reserve (SSR)	- \$1,649	- \$1,649	- \$1,649	- \$1,649	- \$1,649	- \$1,649
Income above SSR	= \$171	= \$171	= \$171	= \$171	= \$171	= \$171
Phase-out Percentage	x 80% (1 child)	x 85% (2 children)	x 89% (3 children)	x 92% (4 children)	x 94% (5 children)	x 95% (6+ children)
SSR-Adjusted Order Amount	= \$137	= \$145	= \$152	= \$157	= \$161	= \$162

The table below reflects 80% of obligor's income above the SSR of \$1,649, until the standard schedule applies. Results for one child (blue-shaded area shows adjustment for low-income):

Case Scenario	Existing Schedule	Updated Schedule	
		2023 Schedule, No Low-Income Adjustment	SSR = \$1,649
Case 1: Obligor income \$1,800, obligee income \$0	\$260	\$364	\$121
Case 2: Obligor income of \$1,900, obligee income \$0	\$330	\$383	\$201
Case 3: Obligor income of \$2,000, obligee income \$0	\$368	\$401	\$281
Case 4: Obligor income of \$2,100, obligee income \$0	\$385	\$420	\$361
Case 5: Obligor income of \$2,200, obligee income \$0	\$401	\$438	\$438
Case 6: Obligor income of \$2,300, obligee income \$0	\$418	\$465	\$465

See [Appendix D](#), Section 4, pages 27-33 for more details of the low-income adjustment and self-support reserve analysis



Section III: Colorado Guideline Review

Reviewing the Evolving Child Support Program

The child support program is no longer just about case enforcement. Between 2016 and 2018, the Colorado Child Support Commission pivoted focus to reflect the changing landscape of the state's child support program. From the program's inception in 1975, until about 15-20 years ago, child support programs nationwide were focused almost singularly on enforcement, with Colorado as no exception. In recent years, however, the program has taken a more balanced view. Essentially, the program has moved toward exploring the situation facing each parent. From there, we make every attempt to accommodate unique circumstances, while still requiring compliance with court orders that should be set fairly based on the parties' incomes and time spent with the children.

We are also focused on resolving issues that prevent payments, such as resource referrals for parents who are unemployed, formerly incarcerated, or substance abusers. These services may include, but not limited to, mental health counseling, housing, transportation, and food.

The IV-D child support program ideally actively engages with both parents and only uses enforcement tools when the obligor has the means to pay, but does not cooperate.

Public Input

Input from customers and stakeholders is critical to the Child Support Commission and the child support program. The main input threads came from a variety of sources: child support professionals, affected parents and guardians, and the Bar Association's Family Law Section. The Commission listened carefully to these comments.

Two listening sessions and a survey of child support professionals gathered feedback. Child support professionals were primarily concerned with:

1. Orders being established at too high a rate for affected parents to be fully compliant;
2. Parenting time credit not being given to parents with less than 93 overnights;
3. Parenting time credit not being given for daytimes with a parent and only based on overnights;
4. Wanting to be able to create variable orders for each child, or orders that state what each parent would pay if the child moves to the other parent's home;
5. Needing more guidance on how to calculate self-employment income;
6. Difficulties with assessing imputation without good information; and
7. The lack of a guidelines schedule for combined incomes of more than \$30,000 a month.

Two well advertised listening sessions were held to gain input from the general public, and a survey was also conducted. The general public was primarily concerned with:

1. The lack of a governmental entity enforcing parenting plans;
2. Child support orders being too large, creating a financial burden on the paying parent;
3. Child support orders not being large enough to cover all of the child rearing expenses;
4. Parenting time credit not being given to parents with less than 93 overnights; and
5. Gender bias in the program.

A survey of the Family Law Section of the Bar Association was conducted. Concerns were shared by 146 attorneys regarding the following topics:

1. Child support orders being too large, creating a financial burden on the paying parent;
2. Child support obligations not being large enough to cover all of the child rearing expenses;
3. The lack of a guidelines schedule for combined incomes of more than \$30,000 a month; and
4. Parenting time credit not being given to parents with less than 93 overnights.

The general public was encouraged to submit additional comments by email to answer the following two questions: “What’s working well?” and “What doesn’t work?” The analysis of these comments are identified into themes below:

Enforcement:

- *73 comments reported a lack of effective enforcement for nonpayment of child support.* These comments were complaints that either payments were never collected or that the enforcement remedies did not do enough to motivate obligors to make payments.
- *Five comments reported excessive enforcement for nonpayment of child support.* Commenters didn’t feel that the level of enforcement was warranted for their particular situations.
- *Two comments reported that the enforcement remedies worked and resulted in receiving child support payments.*

Customer Service:

- *47 comments report negative customer service experiences.* Comments included receiving rude, condescending, unhelpful service, or a lack of response to phone calls and emails. Many commentors wanted to be notified of a reason why child support payments suddenly stopped. Some comments pointed to a lack of explaining the process, parents’ rights, who to contact, or fully answering questions. Two commenters related they experienced technical mistakes that caused significant problems.
- *9 comments reported positive customer service experiences.* Commentors shared that they worked with respectful, caring, and responsive child support workers.
- *9 comments reported negative experiences with the Family Support Registry (FSR).* Comments were about faults of the FSR system rather than experiences with child support staff. Examples include issues with timing when support is collected biweekly and disagreement with charging the obligee the service charge.
- *One comment complimented the Family Support Registry’s website and easy payment options.*

Child Support Order Amounts:

- *Six comments complained of child support payments not being high enough.*

Obligees commented that the amount of support did not cover basic child expenses, or covered just the bare minimum while the other parent had more money. Some looked to the government for assistance to fill the gap.

- *Four comments complained that child support orders are too high.*

Commenters shared that the amounts cannot be paid while maintaining self-sufficiency, including one that identified the twelve percent interest rate as being too punitive.

Process:

- *Seven comments complained about the overall child support process.*

Comments pointed to a cumbersome, time consuming, and difficult process to navigate.

- *Three comments complained of gaps and service lapses on interstate cases.*

Foster Care Fees:

- *Three comments felt the practice of charging fees when their child is in foster care to help recoup county costs as being unfair.*

Parenting Time Issues:

- *Seven comments voiced parenting time issues that are not IV-D activities (due to federal funding restrictions) including three complaints of parental alienation.*

Changes of Physical Care:

- *Two comments complained that they still paid child support even when the child was no longer in the custodial parent's home.*

Commenters wanted more investigation of claims that the child moved elsewhere when reviewing their child support order.

Legislative and Other Recommendations:

- *10 comments were recommendations for legislative changes, including:*
 - Allowing income withholding for pre-existing orders such as debt for medical care
 - Allowing the Earned Income Credit to still be retained for the child that it was issued for, and not be intercepted for another child's support arrears
 - Guidelines not providing enough credit for other children in the household
 - No longer making parents' locations confidential when there is a request for non-disclosure of information
 - Imputation laws that aren't working and allow the other parent to not work at all
 - Requiring automatic reviews of child support orders
 - Allowing child support access to tax records from the federal government to determine income
 - Including income from more than one personal business when defining income
 - Garnishing child support from Veterans Affairs disability pay (This would require federal legislation.)
 - The need for explicit agreement that medical co-pays are to be paid by the parent with whom the child is spending time when the office visit occurs

Public Input Outcomes

- The Commission’s 2023 legislation included a provision to strengthen families’ ability to obtain parenting time orders in their juvenile case. However, processing or enforcing parenting time orders are considered far from the Commission’s mission and are considered a nonIV-D activity, lacking authorization and budget. Therefore, the Commission is unable to address these issues further.
- Child welfare will no longer automatically refer cases to child support, in compliance with new federal guidance. Referrals to establish child support to recoup the costs of foster care will only happen in cases where establishing debt will not be a detriment to the family’s reunification.
- The Commission reviewed the current child support obligation schedule considering the higher cost of living since the current schedule was created. The Commission is recommending to update the schedule based on the most current cost of living. The Commission also analyzed the current low-income adjustment. The Commission’s 2024 legislative recommendations will address the unaffordability of child support for the obligor through a higher self-sufficiency reserve, while considering the costs of raising children for the obligee.
- Efforts focusing on equity and customer engagement are goals of the Division of Child Support Services that is intended to combat possible bias in the program, while improving customer service.
- The Commission obtained access to data on the cost of raising children for incomes up to \$40,000 a month. We are recommending to increase the range by 33%, from \$30,000 a month to \$40,000 a month.

Reviewing Guideline Trends Around the Country

In 2022, the Commission requested the state hire a professional with the appropriate background to review the Colorado child support guidelines and their economic underpinnings. Dr. Jane Venohr, the chosen expert economist, is the foremost authority in the nation on the economics of child support guidelines and has assisted many states during guideline reviews. Dr. Venohr shared trends around the country in several key areas:

1. Examining Colorado’s economics and labor market, in compliance with the federal Office of Child Support Services (formerly the Office of Child Support Enforcement) regulation that requires states to evaluate local costs of living. A summary of the examination is below and [Appendix D](#), Section 2, pages 3-19 provides the full analysis of Colorado’s economics and labor market data (Venohr, 2023).
2. Reviewing current and other credible economic models and costs of raising children to update the core schedule. The current schedule is outdated. It is based on a 2010 study of child-rearing expenditures. Prices have increased 40% since the core schedule was developed. Dr. Venohr presented the current economic basis of the existing monthly obligation schedule in [Appendix D](#), Section 2, pages 3-19 (Venohr, 2023). Dr. Venohr also presented on the Betson-Rothbard studies, alternatives used by other states, and alternative studies on expenditures and the cost of basic needs. She compared them with the method proposed by Dr. Comanor’s based on “The

Monetary Cost of Raising Children”² Dr. Comanor also met with the Commission twice to present his model and answer questions.

3. Presenting methods to account for Colorado’s higher cost of living. See Appendix D, Section 2, pages 6-7 for details on these methods (Venohr, 2023).
4. Addressing self-support reserves (SSR) and the low-income adjustment, in compliance with the federal Office of Child support Services regulation requiring states to evaluate local costs of living and establish a SSR to enable the obligor a minimum standard of living to avoid poverty. See Appendix D, Section 4, pages 27-33 provides a full explanation (Venohr, 2023)
5. Presenting options for adjusting parenting time credits in the guidelines formula to avoid the current cliff effect of only counting 93 or more overnights when calculating child support, where one overnight makes a significant impact on the Guidelines amount. The current approach potentially leads to conflict between parties attempting to assign financial responsibility to one side or the other. Appendix D, Section 5, pages 34-42, analyzes Colorado’s and other states’ parenting time models considered by the Commission (Venohr, 2023).
6. Examining options at the high end of the schedule which resulted in an increase of reliable data on the costs of raising children. the Commission is recommending to update the schedule from a maximum of \$300,000 to a \$40,000 combined monthly income level.

Looking at Colorado’s Economics and Labor Market Data

In general, the COVID-19 pandemic is the dominant factor influencing recent statistics on unemployment, employment, and labor force participation. Most counties in Colorado had unemployment rates between 2.0 and 4.5 percent in September 2022. In the same month, the Colorado labor force reduced by 2,800, while labor force participation remained relatively stable at 69.4 percent, only dropping by 0.2 percentage points since August 2022. Colorado’s labor force participation rate remained higher than the United States’ average participation rate, which was 62.3 percent (seasonally adjusted) in September.

Average hours worked per week is used to inform income imputation policies that apply when a parent is determined to be voluntarily unemployed or underemployed. The process typically relies on an assumption of hours available for work per week. The Colorado child Support guidelines do not presume a certain number of hours when income is imputed, but Colorado statute does presume a 40-hour standard workweek when defining overtime. Nationally, total private employees worked 34.5 seasonally-adjusted hours per week on average in September 2022, according to the Bureau of Labor Statistics. Categorized by industry, national data provides insight on industries with lower amounts of hours worked per week. For instance, in the United States, the average workweek for leisure and hospitality services was 25.6 hours per week, which is almost 9 hours less than the national total private average (34.5 hours). Other industries where employees work less than 35 hours per week included retail trade (30 hours), education and health services (33.4 hours), and other services (32.4). There are several factors that contribute to a lack of full-time, year-round work. Appendix D, Section 2, pages 3-19 provides the full analysis of Colorado’s economics and labor market data (Venohr, 2023).

² Comanor, William, Sarro, Mark, and Rogers, Mark. (2015). “The Monetary Cost of Raising Children.” In (ed.) Economic and Legal Issues in Competition, Intellectual Property, Bankruptcy, and the Cost of Raising Children (Research in Law and Economics), Vol. 27). Emerald Group Publishing Limited

Looking at Colorado's Higher Cost of Living

Prices have increased 40% since the core schedule was developed in 2010. Colorado has a higher cost of living than the national average which the Betson-Rothbardt (BR) measurements for the cost of raising children is based. Below is an excerpt from Dr. Venohr's report in Appendix D (Venohr, 2023):

- Two methods are available to adjust for the state's higher cost of living: Price Parity and Housing Adjustment. The U.S. Bureau of Economic Analysis measures price parity to capture how much more or less a state or region's prices are from the national average. The U.S. price parity is 100. If a state's price parity is above 100, the state has above average prices. If a state's price parity is below 100, the state has below average prices. Colorado's 2021 price parity is 103.0. Price parity is calculated using price quotes for a wide array of items including apparel, education, food, housing, medical, recreation, transportation, and other goods and services. Most of it is collected from the same data used to calculate the consumer price index except housing rents which are collected from the Census American Community Survey. Arkansas, Maryland, Nebraska, and New Mexico adjusted the Betson-Rothbardt (BR) measurements for their state's price parity when devising their schedules. Colorado is tied with Oregon for the 10th highest price parity among states. States with higher price parity in order of highest to the ninth highest are Hawaii, California, District of Columbia, New York, New Jersey, Washington, Massachusetts, Maryland, and Alaska.
- Based on 2021 Census data, the difference between Colorado and U.S. housing cost is 29%. The existing schedule was adjusted to account for the difference in the median cost of owner-occupied housing in Colorado and the U.S. based on 2008 Census data. That difference was 14.8%. Using the BR estimates, housing cost comprised 38% of child-rearing expenditures. When combined, a 5.6% adjustment was made for Colorado housing. Specifically, families in income brackets with savings were assumed to spend 5.6% more. The percentage of child-rearing expenditures devoted to housing is now 49% but that includes furnishing and various other household expenses. When adjusted just to account for shelter cost only, the percentage is 8.15%. The adjustment is only applied to incomes that have savings above about \$4,800 gross per month under the existing schedule and above about \$5,200 gross per month under the proposed schedule. Appendix D, Section 3, pages 20-26 includes the analysis of the basic child support obligation Guidelines schedule.

Analyzing Colorado's Imputation Practice

Current Colorado law requires the imputation analysis of the federal factors outlined in 45 CFR 302.56 when a parent is determined to be voluntarily unemployed or underemployed. Further, any parent that is incarcerated for 180 days or more will automatically trigger a review of the child support order. State statute 14-10-115(5)(III) requires an imputation analysis that incorporates the federal factors, and adds an additional factor to consider "other relevant information." The Division of Child Support Services provides county workers with training and a comprehensive desk aid to properly conduct an imputation analysis. Therefore, the Commission concluded that the Colorado's child support program meets the federal requirements. However, the Commission was concerned about the practice of courts routinely imputing minimum wage at 40 hours per week. Therefore, a committee was created to further assess the issue. The committee recommended legislation that was adopted on June 2, 2023

that adds “transportation” as an additional potential employment barrier to be considered. The legislation also requires imputation of minimum wage at 32 hours per week, for 50 weeks per year when there is no work history available. This number is based on data compiled by the U.S. Bureau of Labor Statistics that reports available work hours by industry for hourly workers, and awareness that many minimum wage jobs do not offer sufficient personal time off.

Analyzing Colorado’s Self-Support Reserve

Colorado currently takes into consideration the basic subsistence needs of the noncustodial parent who has limited ability to pay by incorporating a low-income adjustment as a self-support reserve (SSR), as required by federal regulation. The low-income adjustment is a minimum order of \$10 if income is \$650 or less, and \$50 for incomes of \$651-\$1500, plus \$20 for each additional child up to six children. This current framework was established effective July 1, 2020. While the current adjustment meets the federal requirements of 45 CFR 302.56(c)(1)(iii), the Commission grew concerned about the cliff effect for parents that earn just over \$1,500 a month. Applying current Colorado minimum wage, a parent working 40 hours a week makes \$2,366, and could have a child support order of \$393 with the current schedule.

Dr. Venohr provided an analysis of the existing SSR and other states’ approaches for the Commission to consider. Of particular interest is Arizona’s approach that incorporates the SSR into the Guidelines worksheet by setting the guidelines amount such that it is never more than the obligor’s income less the SSR (e.g., an obligor has an income of \$1,200 and the SSR is \$1,000, so the order would not be more than \$200 per month). Appendix D, Section 4, pages 27-33, provides the full analysis (Venohr, 2023).

The policy decision the Commission faced was two-fold: what approach to use for the SSR, and the amount of the SSR. The Self-Sufficiency Standard for Colorado 2022 states that the minimum earnings for one adult for self-sufficiency is \$2,024 in the least expense county and \$3,660 in the most expensive county. IV-D Attorney representatives on the Commission often experience obligors living with significantly less than the amounts from this report, presuming that shared housing and public assistance often helps to fill the gap. In contrast, the federal poverty guideline is \$1,215 per month. The Commission deliberated at length to find an appropriate SSR that fits for the state: between \$1,215, considered to be too low, and \$2,024, considered to be too high to merit only a minimum order to the obligee, given the cost of raising a child.

Analyzing Colorado’s Court Deviations

As required by federal rule 45 CFR 302.56(h)(2), the Commission reviewed court deviations from the scheduled Guidelines amount. Deviations are allowed if the application of the child support guidelines would be “unjust, inequitable, or inappropriate” in a particular case, as documented in a court’s written finding. These deviations can be appropriate because a one-size fits all guidelines schedule may not work for some families with extenuating circumstances. However, if the deviation rate is high, that can indicate that the Guidelines schedule is not working for most families as intended.

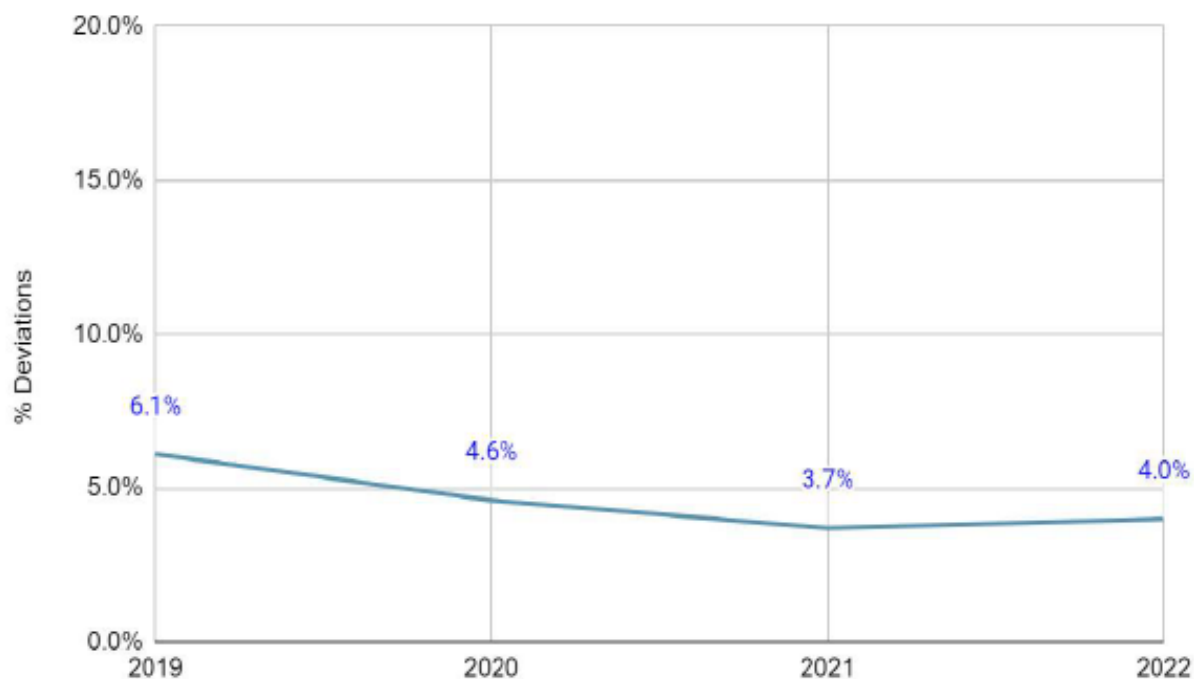
The primary reasons for Colorado court deviations include:

- Parents agreeing to another amount: the most common reason
- Addressing housing costs that are exceptionally high for one parent

- Offsetting medical bills when one parent agrees to pay all medical costs while the other pays less child support
- Limiting financial hardship on parents with foster care cases
- Ordering a de minimis amount to a zero order
- Filing for bankruptcy
- Caring for an ill family member
- Dealing with debt from medical expenses
- Accommodating teenage parent cases
- Paying for the residence until resolution in the wake of a dissolution of marriage
- Agreeing to pay a bigger portion of another expense, i.e., tuition

The percent of IV-D case orders with deviations ranged from 3.7%-6% between 2019-2022. These numbers indicate the Guidelines are working overall, taking into account most of the scenarios that face families as they determine the appropriate amount of support for their child(ren). The Commission reviewed the deviation data and concluded that the rates and reasons seemed appropriate to address unusual circumstances or parents agreeing to another amount.

Percent of IV-D Case Deviations 2019-2022



Analyzing Colorado's Compliance Rates

The IV-D case data below, gathered through the Colorado Division of Child Support's Automated Child Support Enforcement System (ACSES), was analyzed as required by 45 CFR 302.56(h)(2). The Commission reviewed the compliance rates for years 2019-2022 and noted that payments for income imputed, low-income adjustment, and default orders had lower compliance rates compared to other child support orders. This may be because many of the low-income obligors may not be able to fully pay their ordered child support amount. The amounts for imputed income cases may also not reflect parents' ability to pay.

These results are consistent with the findings from the robust analysis by Orange County that shows lower income families are less likely to pay their child support orders compared to higher income families, and that orders based on the parent’s agreement are more likely to be paid than default orders that are made without that parent’s participation.

The Commission reconsidered the state’s imputed income statute and the low-income adjustment in this quadrennial review to better ensure parents’ ability to pay these types of orders, while considering the costs of raising children.

The rate of low-income orders is likely due to a new state regulation adopted in December 2020 requiring a review of orders where the obligor is incarcerated for 180 days or more, and to modify the order applying a new low-income adjustment, if appropriate.

Colorado IV-D Case Occurrence and Compliance Rates (% Paid) 2019-2022

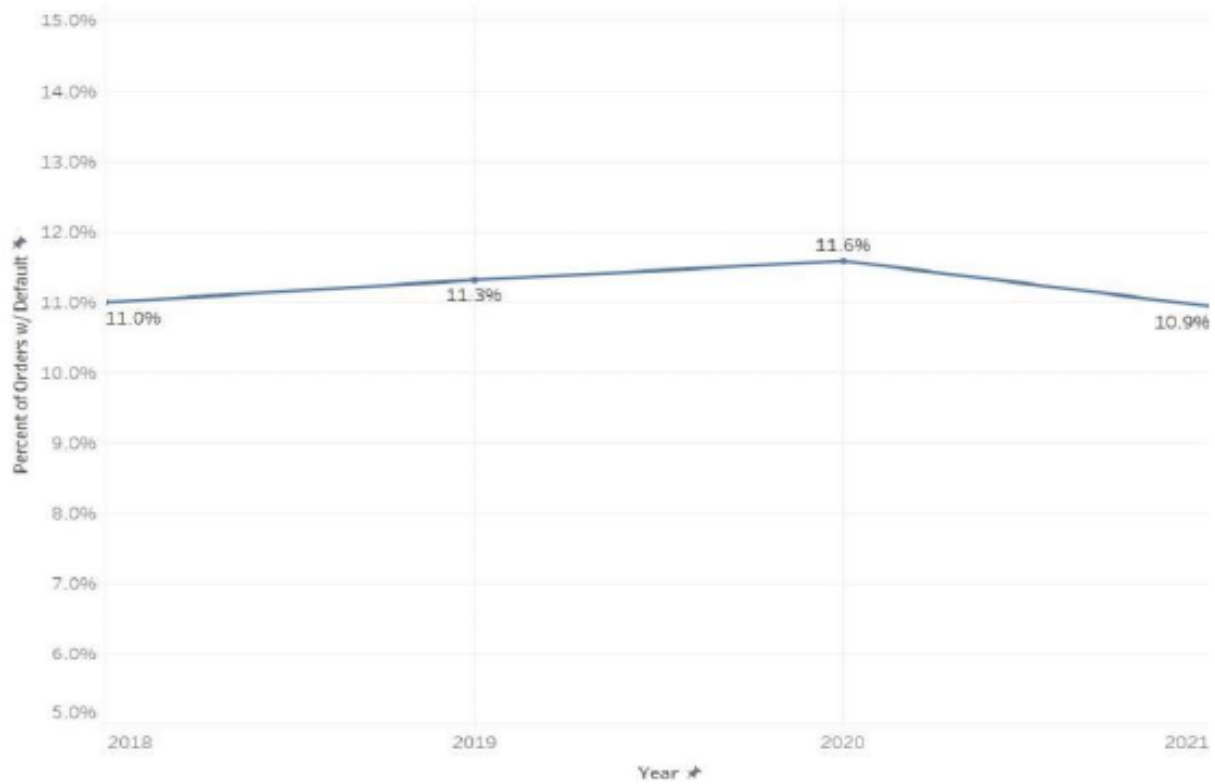
Type of Order	Occurance Rate	Compliance Rate
Imputed Income	13.1%	37.2%
Low-Income Adjustment	28.8%	36.7%
APA Default	11.1%	38.9%
All other Orders		63.2%

Note this is the same chart as in the Executive Summary. The Division of Child Support Services’ case management system does not currently have indicators for cases with imputed income or low-income adjustments. Imputed income was determined based on reported incomes that matched the minimum wage for the appropriate year at 40 hours per week, 52 weeks per year, which has been a typical imputation amount. Low-income adjustment orders were identified based on statutorily defined low-income order amounts of \$10, \$50, \$70, \$90, \$110, \$130, and \$150. An imputation and low-income adjustment indicator is scheduled to be added to the case management for analysis in future quadrennial reviews.

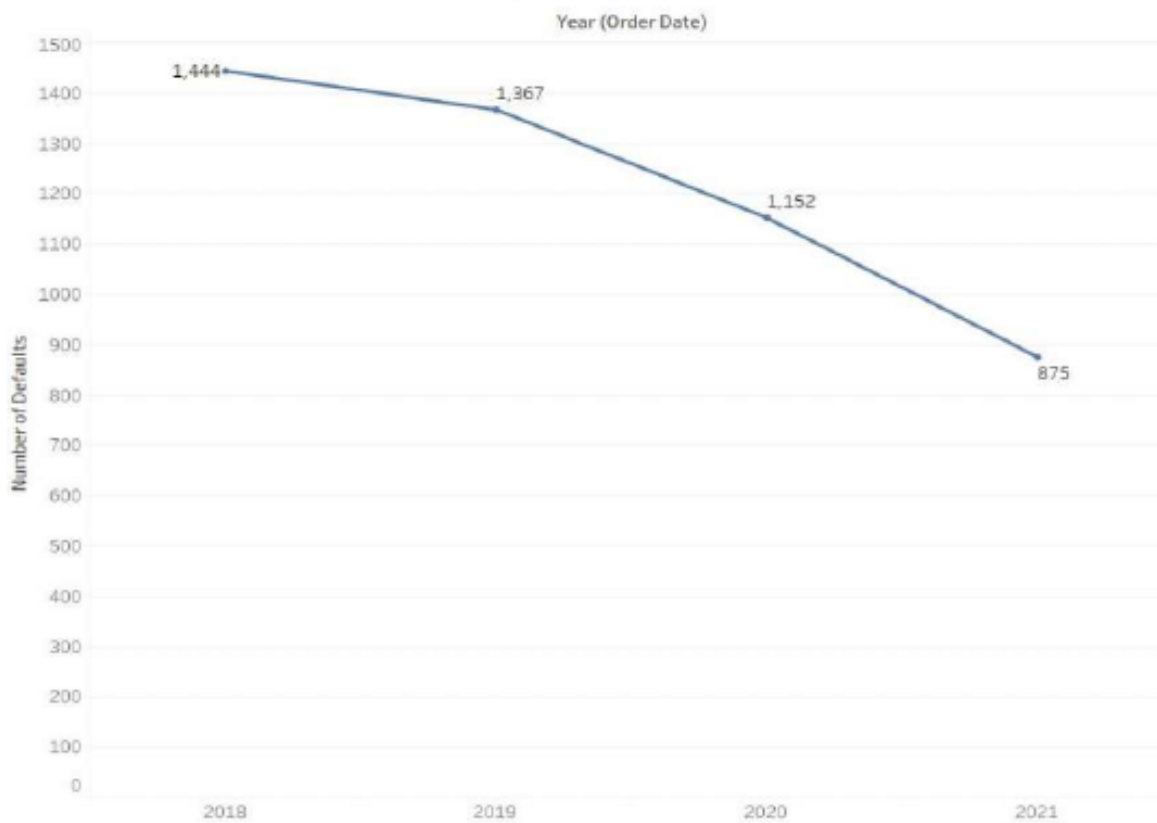
Default Orders

Default orders are made when a Respondent (the parent not applying for services) does not attend an administrative negotiation conference where the child support order is created. The child support services program tries to avoid default orders and increase parent participation when possible. Default orders remained steady year over year, as illustrated in the following graphs:

Percent of Orders with a Default



Number of Defaults YOY



The Commission's Deliberations: 2021-2023

Between 2021-2023, the Commission analyzed a wide scope of issues, primarily in smaller committees that made recommendations to the full Commission:

1. Updates to the core Guidelines schedule (the table that identifies the child support amount for a given income level): to evaluate the best methodology to update the core schedule, and address Colorado's higher cost of living than the national average;
2. Parenting Time Adjustments: to evaluate adjustments to the basic child support obligation that would be equitable when parents share physical care of the children. This committee also reviewed the proper approach for calculating child support orders when there is split custody (when both parents have at least 184 overnights with one or more child(ren));
3. Low Income Adjustments: to assess if the self-support reserve/low-income adjustment for parents with extremely low incomes is adequate;
4. Child Support Commission Scope: to review the scope and membership of the Commission;
5. Parental Voices: a forum to hear parental voices regarding child support experiences and recommendations;
6. Parenting Plans: to make orders of allocations of parental responsibilities (parenting plan/custody orders) more accessible to families;
7. Employers: to create a consistent fine for fraudulent withholding orders and a remedy for employers refusing to withhold income and disburse payments;
8. Health Insurance: to review the problem of parents not sharing their child's medical insurance information, leaving the child without medical care;
9. Advisement: to help parents better know and understand their rights and responsibilities;
10. Family Law Section: to review multiple guidelines issues including self-employment, maintenance paid and received given changes in the federal tax statute, and how to calculate Guidelines in various unique circumstances;
11. Child Tax Designation: to review the outdated child tax exemption statute; and
12. Imputation: to review the appropriateness of existing imputation policies and practices.

Additionally, the Division of Child Support Services proposed legislative changes to address several technicalities in the APA statute, and eliminate a gap month between the date of a retroactive order and the commencement of a current support order as recommended by the APA/Judicial Task Group.

Section IV: Recommendations

Recommended Changes for the 2023 Legislative Session

After considering external input, as well as professional economic guidance, the Commission and its committees made the following recommendations for the 2023 legislative package ([SB23-173](#)) that was signed into law on June 2, 2023.

Issue	Legislative Solution
Parents often aren't aware of their rights and responsibilities regarding child support orders	Courts and child support services units will begin to give parents a written and oral advisement outlining various rights and responsibilities with each child support order
Parents are routinely being imputed income based on expected hourly workweeks that are not available in several employment sectors	Parents are now to be imputed income at minimum wage for 32 hours a week, 50 weeks a year, absent income or work history
Parents often don't receive needed health insurance coverage information. For example, parents do not always notify the other parent when the child's health insurance coverage changes.	Parents will now be required to share their health insurance information with each other, and reimbursements must be timely between parents
Mental health expenses are not a shared expense unless ordered by the court or agreed to by the parents, potentially resulting in fewer children having access to mental health treatment	Children's mental health costs are treated the same as other extraordinary medical expenses and do not need to be ordered by a court or agreed to by the parents
Parents often face barriers when trying to obtain parental responsibility orders (parenting time/custody) after paternity and child support are established in juvenile court	Existing authority for juvenile courts to order allocations of parental responsibilities by motion to the court is clarified and strengthened
Limited parent engagement on the Child Support Commission resulting in less involvement by those with lived experience	Designates four of the 21 spots on the Commission to be parents that pay or receive child support and allows these parent representatives to be paid for their time in meetings, allowing the Commission to benefit from their lived experience
Harm is caused to families when an income withholding order is fraudulent or not honored by an employer	Reinstates a consistent fine and authorizes a judgment for fraud or noncompliance by employers

Issue	Legislative Solution
Child support guidelines handle the tax adjustments on maintenance payments differently than the maintenance statute for the dissolution of marriages, with the maintenance statute providing an adjustment for higher income earners. This inconsistency results in inaccurate adjustments to a party's income for child support when the parties are in a higher income bracket	Creates consistency and accuracy in income adjustments for maintenance payments based on the tax adjustments set forth in the maintenance statute 14-10-114, C.R.S.
Current statute collects funds designated to bury a loved one from life insurance policy payouts when there is unpaid support	Excludes anything intended for burial costs from being collected for unpaid support
Gap exists between retroactive and current support payments	Defines retroactive support to be ordered through the month the child support obligation begins, eliminating the gap between the time the retroactive support ends and the current support begins when orders commence in a future month to give the obligor time to comply with the order
When parents marry each other, a new order is required to continue to pay current child support and arrears to a child's caretaker	Allows APA support orders and arrears to nonparent caretakers to continue if the parents marry each other

***Maintenance Adjustment Calculation Recommendation**

Issue:

The current statute to adjust for maintenance paid and received is less accurate and different from the statute to calculate maintenance payments.

Solution:

Update the child support guidelines statute to mirror the maintenance calculation statute with the following intended outcomes:

Spousal maintenance paid and/or received to/from the same party as the child support calculation:

* If a parent is receiving maintenance from the other party and it is taxable (common for establishment orders entered prior to January 1, 2019): Add the amount received as income

* If a parent is receiving maintenance from the other party and it is NOT taxable (common for establishment orders entered on or after January 1, 2019): Multiply the amount received by 1.25 if the combined adjusted monthly gross income is \$10,000 or less, or multiply the amount received by 1.33 if the combined adjusted monthly gross income is more than \$10,000; add that amount as income

* If a parent is paying maintenance to the other party and it is tax deductible (common for establishment orders entered prior to January 1, 2019): Deduct the amount paid from income

* If a parent is paying maintenance to the other party and it is NOT tax deductible (common for establishment orders entered on or after January 1, 2019): Multiply the amount paid by 1.25 if the combined adjusted monthly gross income is \$10,000 or less, or multiply the amount paid by 1.33 if the combined adjusted monthly gross income is more than \$10,000; deduct that amount from income

Spousal maintenance paid and/or received to/from another party not involved on the child support calculation:

* If a parent is receiving maintenance from a different party and it is taxable (common for establishment orders entered on or after January 1, 2019): Add the amount received as income

* If a parent is receiving maintenance from a different party and it is NOT taxable (common for establishment orders entered on or after January 1, 2019): Multiply the amount received by 1.25; add that amount as income

* If a parent is paying maintenance to a different party and it is tax deductible (common for establishment orders entered prior to January 1, 2019): Deduct the amount paid from income

* If a parent is paying maintenance to a different party and it is NOT tax deductible (common for establishment orders entered on or after January 1, 2019): Multiply the amount received by 1.25; add that amount to income

Recommended Changes for the 2024 Legislative Session

The Commission created the following summarized recommendations that we expect to propose in the 2024 legislative session:

Issue	Legislative Solution
Reviewing the current Guidelines schedule given Colorado’s higher cost of living and inflation since the 2010 study on the cost of child-rearing, which is the basis of the current schedule	Updates the Guidelines schedule to reflect the most recent costs of raising a child. The recommendation applies a price parity adjustment of 103.0 to account for Colorado’s higher cost of living than the national average. See Appendix D, page 59 for the new schedule. (Venohr, 2023)

Reviewing the current parenting time adjustment methodology (the credit a parent receives for the time spent with the child(ren))	Adopts a model to modernize the existing parenting time adjustment based on Oregon State's model using a nonlinear curve. This approach removes the current 1.5 multiplier to account for duplicative costs of raising a child in two households when both parents have at least 93 overnights. Alternatively, credit for every overnight will be given. The credit amount for parenting time is reduced when the overnights are smaller and increases as the overnights approach equal parenting time. The new modernized parenting time <u>formula</u> is shown as both a <u>table</u> and a <u>graph</u>.
Analyzing the self-support reserve/low-income adjustment for low-income parents to ensure right sized orders that parents are able to pay	Increases the self-support reserve from \$1,500 to a formula based on the minimum wage so it will automatically adjust with the consumer price index. This formula is the Colorado minimum wage for 29 hours a week, 50 weeks a year, which would be \$1,649 in 2023. The recommendation continues to apply the existing minimum orders of \$10 a month for incomes of \$0-\$650. It expands the existing \$50-\$150 a month order (depending on the number of children) for incomes above \$650 up to \$1,649. It applies a phase-in approach where 80%-95% (depending on the number of children) of the obligor's income above the self-support reserve is assigned as child support. This preserves both the obligor's ability to pay the child support obligation and provides meaningful support to the child(ren).
Addressing self-employment income	Makes no changes and allows each unique situation to be analyzed on a case-by-case basis pending further analysis

Addressing inconsistencies in how child support is calculated when there is a split physical care arrangement where each parent has at least 183 overnights with one or more children	Clarifies how the number of overnights will be calculated when each parent has one or more children more than half the time
Addressing the outdated tax exemption statute	Updates the current statute to an approach adopted by Minnesota that provides more clarity and direction for judges and magistrates. See Appendix B for the current version of the proposed statutory language.
Obligors are often not aware when a lump sum disability social security payment is received for the child based on the parent's disability or retirement	Requires parents to notify child support services program and the other parent, when these payments are received. See Appendix B for the current version of the proposed statutory language.

Updating the Core Schedule of Child Support Obligations

Issue:

The Commission reviewed the current Guidelines schedule, which is based on 2010 data on the cost of child-rearing, to determine the impact of increased inflation and Colorado's higher cost of living. The Guidelines schedule is the table that identifies the basic child support order amount for each income level.

The Commission recommends updating the core schedule determining basic child support obligations based on more recent data on the cost of raising children. After significant debate, the 2021 Betson-Rothbardt study was chosen as the most appropriate for Colorado. Thirty-one states have vetted and decided to use this same methodology, while four other states vetted but did not use the alternatively considered Comanor's methodology, according to Dr. Venohr's presentation, "Differences in Economic Studies on Child-Rearing Expenditures" to the Commission on October 24, 2022.

The 2021 Betson-Rothbardt (BR) study is based on the national average costs of raising children. However, Colorado has a higher cost of living compared to the rest of the nation. The Commission considered whether the schedule should be adjusted for the higher cost of living, and if so, which method to use: Price Parity or the existing Housing Adjustment Method. See Dr. Venohr's report on Colorado's economics in [Appendix D](#), Section 2, page 7 and 24-25 (Venohr, 2023).

Chart showing the various options considered by the Commission:



Solution:

The Commission recommends applying the Price Parity (Colorado prices) method to adjust the schedule to address Colorado's higher cost of living, beginning with combined incomes of \$5,000.

Summary of the updated guidelines schedule and key assumptions as identified by Dr. Venohr (Venohr, 2023):

- The existing and updated schedules are based on the income shares model, which seeks to apportion to the child the amount the parents would have spent if the parents and children lived in the same household and the parents shared financial resources.
- The measurements of child-rearing expenditures underlying the existing and updated schedules are based on the Betson-Rothbarth (BR) estimates of child-rearing expenditures.
- The BR measurements of child-rearing expenditures are converted from a percentage of total household expenditures to a gross-income basis using data on expenditures and 2023 monthly withholding formulas for federal and state income tax and FICA (The existing schedule contained a similar conversion but used 2010 tax formulas).
- The updated schedule is based on June 2023 price levels.
- The existing and updated schedules reflect average child-rearing expenditures from ages 0 through 17 years old.

- The existing and updated schedules exclude parental expenditures for childcare, the child's share of health insurance premiums, and ordinary, unreimbursed medical expenses incurred for the children except up to \$250 per child per year. The intent is to cover common and ordinary, unreimbursed medical expenses such as over-the-counter medicines. These costs are handled on an individual family basis due to the large expenditure variances among families. The costs are shared by the parents after identifying the basic child support obligation.
- Visitation expenses, such as duplicated expenses for housing or time-variable expenses such as food, incurred by the lesser-time parent are not factored into the schedule. This is because the schedule is based on expenditures for children in intact households where there is no timesharing.
- The updated Guidelines schedule considers combined parental incomes through \$40,000 gross per month. The more current data used for the latest BR study includes more higher income families. This is more than the current schedule, which only considers combined incomes up to \$30,000. See Dr. Venohr's report (Venohr, 2023) in [Appendix D](#), page 21 for more details about the assumptions and steps used to develop the updated schedule, and page 59 for the updated schedule (Venohr, 2023).

Parenting Time Adjustment

Issue:

It is important to encourage both parents to spend quality bonding time with their child(ren), and to give appropriate credit when the parenting time includes paying some of the child-rearing expenses. While child support does not address parenting time directly, the Guidelines can better recognize the increasing cost of each night for the parent who does not spend a majority of the time with the child, yet cares for the child many nights each year. Currently, child support is discounted for parents who have more than 92 days of annual "overnights" with their child(ren), per § 14-10-115(3)(h) C.R.S. This can cause legal maneuvering and conflict for parents who are intent on keeping support amounts on one side or the other of this threshold. The Commission's Parenting Time Committee had the following goals:

1. Eliminate the impacts of having a "cliff effect" caused by giving credit for parenting time if a parent has only 92 overnights, as compared to 93 overnights.
2. Have all overnights reduce the child support obligation when parenting time is shared.
3. Ensure parenting time credit adequately reflects actual cost sharing.

It's questionable if a parent with a low level of parenting time actually incurs expenses commensurate with the parent's percentage of parenting time. In these cases, it seems the primary parent pays for virtually all regular expenses such as clothing, ordinary medical co-pays and deductibles, and other primary child-rearing costs. To the extent that the noncustodial parent exercises visitation, it does not significantly lower the custodial parent's costs for core child-rearing expenditures because the visitation is brief or primarily recreational in character.

However, as shared parenting approaches 50%/50%, expenses increase significantly for the parent with less parenting time, while decreasing only incrementally for the parent with greater time. At equal parenting time, both parents are incurring significant expenses — most significantly, the duplicated rent or mortgage expense of having a bedroom for the child.

The current parenting time credit goes from zero credit when there are 92 overnights to a 25% credit at 93 overnights. The credit is then equal to the amount of parenting time until the 50% level. Thus, at 92 overnights it ignores the expense, and overestimates it at 25%. The current parenting time credit is based on a basic support amount increased by 50% to reflect increased costs of shared parenting, referred to as the 1.5 multiplier.

The Parenting Time Committee looked at models across the nation for examples of ways to address the goals. Presentations by Oregon State Child Support, the National Parents Organization, and Dr. Venohr, gave the Parenting Time Committee an overview of each approach from California, Oregon, Michigan, and Minnesota. These states have adopted a type of nonlinear “S-Curve” for reducing child support based on the marginal cost of each overnight for the non-majority-time parent. As explained in Dr. Venohr’s report in Appendix D, section 5, pages 34-42 , these methods have each additional overnight, starting with the first, resulting in a very small reduction in child support, making litigation over a few overnights cost-prohibitive, without generating much change in the support amount (Venohr, 2023). With no overnights, a child support order of \$500 per month would remain at \$500. An incremental decrease in support occurs for up to 182 overnights, and if parents earn the same and adjustments are equal, the support order drops to zero as both parents are evenly sharing costs and child-raising at that point. In between, the “S-Curve” re-weighs the costs between the parties.

Oregon’s Child Support Director, Kate Cooper Richardson, an attorney, told the Commission their “S-Curve” formula has reduced parenting time disputes and litigation in Oregon. She also reported that the family law section of the Oregon State Bar strongly supports the approach, as does the family law bench.

Solution:

The Commission voted to modernize the parenting time adjustment by adopting a curved model based on Oregon’s “S-Curve” parenting time formula. The Commission also recommends “the use of a table demonstrating the amount of the credit to encourage clarity and transparency (see next page).

Table of Modernized Parenting Time Adjustment

Over-nights	Credit %	Over-nights	Credit %	Over-nights	Credit %	Over-nights	Credit %	Over-nights	Credit %
0	0.00%	41	3.78%	82	10.77%	123	22.90%	164	40.77%
1	0.07%	42	3.91%	83	11.00%	124	23.27%	165	41.26%
2	0.14%	43	4.04%	84	11.23%	125	23.65%	166	41.75%
3	0.21%	44	4.16%	85	11.47%	126	24.03%	167	42.25%
4	0.28%	45	4.30%	86	11.70%	127	24.41%	168	42.74%
5	0.35%	46	4.43%	87	11.94%	128	24.80%	169	43.23%
6	0.42%	47	4.56%	88	12.19%	129	25.19%	170	43.73%
7	0.49%	48	4.70%	89	12.43%	130	25.58%	171	44.23%
8	0.57%	49	4.84%	90	12.68%	131	25.98%	172	44.73%
9	0.65%	50	4.98%	91	12.94%	132	26.38%	173	45.23%
10	0.72%	51	5.12%	92	13.19%	133	26.78%	174	45.73%
11	0.80%	52	5.27%	93	13.45%	134	27.19%	175	46.23%
12	0.88%	53	5.41%	94	13.72%	135	27.60%	176	46.73%
13	0.96%	54	5.56%	95	13.98%	136	28.01%	177	47.23%
14	1.04%	55	5.71%	96	14.25%	137	28.43%	178	47.73%
15	1.13%	56	5.87%	97	14.53%	138	28.85%	179	48.24%
16	1.21%	57	6.02%	98	14.80%	139	29.27%	180	48.74%
17	1.29%	58	6.18%	99	15.08%	140	29.70%	181	49.24%
18	1.38%	59	6.34%	100	15.37%	141	30.13%	182	49.75%
19	1.47%	60	6.51%	101	15.66%	142	30.56%	182.5	50.00%
20	1.56%	61	6.67%	102	15.95%	143	31.00%		
21	1.65%	62	6.84%	103	16.24%	144	31.44%		
22	1.74%	63	7.01%	104	16.54%	145	31.88%		
23	1.84%	64	7.19%	105	16.84%	146	32.32%		
24	1.93%	65	7.36%	106	17.15%	147	32.77%		
25	2.03%	66	7.54%	107	17.46%	148	33.22%		
26	2.12%	67	7.72%	108	17.77%	149	33.68%		
27	2.22%	68	7.91%	109	18.09%	150	34.13%		
28	2.32%	69	8.09%	110	18.41%	151	34.59%		
29	2.43%	70	8.28%	111	18.73%	152	35.05%		
30	2.53%	71	8.47%	112	19.06%	153	35.52%		
31	2.64%	72	8.67%	113	19.39%	154	35.99%		
32	2.74%	73	8.87%	114	19.72%	155	36.45%		
33	2.85%	74	9.07%	115	20.06%	156	36.93%		
34	2.96%	75	9.27%	116	20.40%	157	37.40%		
35	3.08%	76	9.48%	117	20.75%	158	37.88%		
36	3.19%	77	9.68%	118	21.10%	159	38.35%		
37	3.30%	78	9.90%	119	21.45%	160	38.83%		
38	3.42%	79	10.11%	120	21.81%	161	39.32%		
39	3.54%	80	10.33%	121	22.17%	162	39.80%		
40	3.66%	81	10.55%	122	22.54%	163	40.29%		

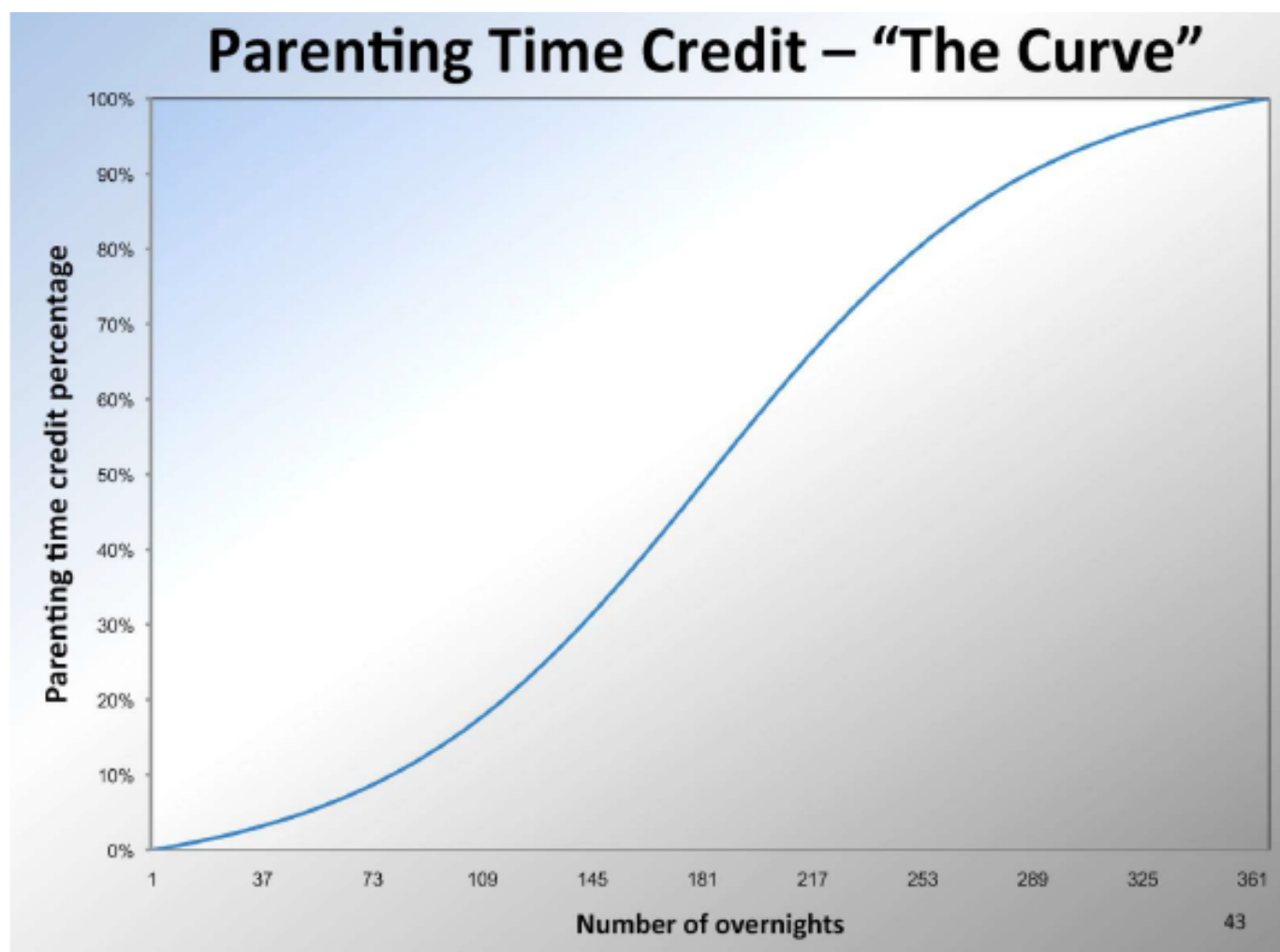
The recommended solution:

- Replaces the current credit formula with a graduated curve.
- Eliminates the parenting time threshold of 93 overnights and replaces the 1.5 multiplier used to account for the duplicative cost of raising a child in two households with the new exponential mathematical formula.
- Provides a credit for minimal parenting time, increasing as parenting time nears 50%/50%.

This formula reflects the following characteristics:

- At zero percent parenting time, it produces a zero percent credit.
- As parenting time rises, the credit percentage trails. At 25% parenting time, the credit is 13%.
- The credit accelerates above 27%, and by 50% parenting time, the credit is 50%.
- By the time parenting time is at 70%, the parent is already incurring most (but not quite all) of the expenses they could incur.
- 100% parenting time produces a 100% credit.
- The curve is symmetrical. Adding the credit based on 75% parenting time to the credit based on 25% equals 100% of the total possible credit.
- In most cases, the proposed formula will not vary significantly from the existing formula. Results in 50%/50% cases and cases with no shared parenting time will be identical. The most significant changes will be at the 25% threshold, a current problem area.

The Formula's Curve:



This figure shows a graduated curve created using a logistic (sigmoid) function. The model calculates a percentage of parenting time credit from the percentage of parenting time. The percentage of parenting time credit is applied to the combined basic child support obligation for minor children.

The Modernized Parenting Time Formula:

$$= \left[\left(\frac{\text{overnights}}{365} \right) * \frac{1}{1 + e^{-7.14(\text{overnights}-0.5)}} \right] - \left[2.74\% + \left(2 * 2.74\% * \left(\frac{\text{overnights}}{365} \right) \right) \right]$$

Split Custody Physical Care Arrangements:

Issue:

There is inconsistency across the state in how child support is calculated when there is a split physical care arrangement where each parent has at least 183 overnights with one or more children.

Solution:

The Parenting Time Committee sought advice from Dr. Venohr on the best way to calculate child support when there is a split physical care arrangement where both parents have at least 183 overnights with one or more children.

The Commission is still analyzing the information provided by Dr. Venohr and determining the appropriate approach to address this issue.

Self-Support Reserve

Issue:

The Commission addressed concerns about parents' ability to pay child support when they are at lower income levels, to reach the goal of having child support orders that reflect the cost of raising children that parents are able to pay. At these lower income levels, it was determined that an increase in the self-support reserve is the best way to address the difficulty of balancing self-support and the duty to support a child.

Solution:

Having a low-income adjustment that takes into consideration the basic subsistence needs of the noncustodial parent who has limited ability to pay is federally required by §302.56(c)(1)(ii). The Commission analyzed the adequacy of the current low-income adjustment: \$10 for incomes of \$0-\$650 a month, and \$50 for incomes of \$651-\$1,500, with an additional \$20 per child, up to six children. The Commission voted to increase the self-support reserve (SSR) to the Colorado minimum wage at 29 hours a week and 50 weeks a year, which is \$1,649 in 2023. The 2024 proposed legislation will link the SSR to the minimum wage rate so that it automatically adjusts as minimum wage increases.

The Commission also adopted Arizona's method for applying the SSR to incomes above the SSR to

reduce the current cliff effect for parents earning just over the existing SSR of \$1,500. This phase-out method applies a SSR test that allows the parent to keep their income up to the SSR, and applies a percentage of the remaining income toward child support, up to the amount when the schedule applies. The Commission is recommending that 80%-95% of income above the SSR be applied to child support, with the percentage based on the number of children.

Table below shows the recommended SSR as it applies to an obligor's income of \$1,820, which is Colorado's minimum wage at 32 hours a week, 50 weeks a year, the amount to be imputed if there is no work history (obligee income is \$0):

Obligor Income	\$ 1,820	\$ 1,820	\$1,820	\$ 1,820	\$ 1,820	\$ 1,820
Self-support Reserve (SSR)	-\$1,649	-\$1,649	-1,649	-\$1,649	-\$1,649	-1,649
Income above SSR	= \$171	= \$171	= \$171	= \$171	= \$171	= 171
Phase-out Percentage	X 80% 1 child	X 85% 2 children	X 89% 3 children	X 92% 4 children	X 94% 5 children	X 95% 6+ children
SSR-Adjusted Order Amount	= \$137	= \$145	= \$152	= \$157	= \$161	= \$162

Below is an illustration of the transition from the low-income adjustment to the standard schedule.

Table below reflects 80% of obligor's income above the SSR of \$1,649, until the standard schedule applies. Results for one child (blue-shaded area shows adjustment for low-income)

Case Scenario	Existing Schedule	Updated Schedule	
		2023 Schedule, No Low-Income Adjustment	SSR = \$1,649
Case 1: Obligor income \$1,800, obligee income \$0	\$260	\$364	\$121
Case 2: Obligor income of \$1,900, obligee income \$0	\$330	\$383	\$201
Case 3: Obligor income of \$2,000, obligee income \$0	\$368	\$401	\$281
Case 4: Obligor income of \$2,100, obligee income \$0	\$385	\$420	\$361
Case 5: Obligor income of \$2,200, obligee income \$0	\$401	\$438	\$438
Case 6: Obligor income of \$2,300, obligee income \$0	\$418	\$465	\$465

See [Appendix D](#), Section 4, pages 27-33 for more details of the low-income adjustment and self-support reserve.

Self-employment Guidelines Calculation

Issue:

Determining income from self-employment can be the most difficult part of calculating child support orders. The current self-employment statute does not specify which necessary and ordinary business expenses should be deducted from gross receipts. The statute only specifically excludes tax credit exemptions and accelerated appreciation. The Family Law Section Committee is analyzing the statute to determine if specific expenses could be deducted from gross receipts and if the exclusions are still appropriate.

Solution:

No changes were recommended by the Commission as of the date of this report. Additional research on tax laws and their implications is needed.

Revise the outdated child exemption statute

Issue:

The current child exemption statute does not align well with the current IRS codes and is causing confusion and IRS filing mistakes. The 2019 Tax Cuts and Job Act changed the value of the dependency exemption, basically eliminating the deduction for each dependent, such that the main value of a dependency exemption is in being able to claim (if you have the signed IRS form) the Child Tax Credit. The Earned Income Tax Credit (EITC) and Head of Household filing status cannot be transferred to the parent with the fewer number of overnights per IRS code. Errors based on misunderstandings have resulted in audits, and erroneously claiming an EITC can result in parents not being able to claim the EITC again for many years. This has also led to IRS fines that have the greatest impact on our low-income families. The committee drafted language to clarify this issue and to identify recourse if one parent was impacted because the other parent erroneously claimed a child per IRS rules, thinking a granting of a “dependency exemption” meant they could claim an EITC or Head of Household filing status even though they had fewer overnights.

Solution:

The Commission is working to change the current statute to one that provides more clarity and direction for judges and magistrates. It is modeled on the Minnesota statute. The draft legislative language is included in [Appendix B](#).

Section V: Appendices

[Appendix A: Terminology Notes](#)

[Appendix B: Draft Child Support Recommendations for 2024 Legislation](#)

[Appendix C: 2023 Legislation Senate Bill 23-173, as passed](#)

[Appendix D: Review of the Colorado Child Support Guidelines: Economic Data on the Cost of Raising Children, Schedule Update, and Other Issues, report by Dr. Jane Venohr](#)

Appendix A: Terminology Notes

These are common terms for the parents or caretakers in child support:

Obligee: The parent or caretaker to whom child support is owed

Obligor: The parent who is responsible for paying child support

Payee: The parent or caretaker to whom child support is owed

Paying Parent: The parent who is responsible for paying child support

Primary Parent or Party: The parent or caretaker with whom the child(ren) spends most of the time

Nonprimary Parent or Party: The parent or caretaker with whom the child(ren) spends less than half of the time

The terms “**IV-D**” and “**non-IV-D**” occur within this report.

Title IV-D refers to Title IV-D of the federal Social Security Act, which contains legislation creating the federal Child Support Enforcement program. The pertinent sections may be found in the United States Code at 42 U.S.C. § 651 et.seq.

IV-D refers to a case in which a county delegate child support services unit is providing services pursuant to §26-13-106, C.R.S.

Non-IV-D refers to a case with a child support order, but without the services of a county delegate child support enforcement unit. Payments may or may not be made through the Colorado Family Support Registry, which processes payments for both IV-D and non-IV-D cases but does not provide other child support services.

Title IV-D program refers to the child support services program in Colorado, which is supervised by the Colorado Division of Child Support Services, Department of Human Services, and administered by county delegate child support services units.

Appendix B: Draft Child Support Recommendations for 2024 Legislation

Social Security Benefit Notification

14-10-115(11)(c)(II) Child support guidelines - purpose - determination of income - schedule of basic child support obligations - adjustment to basic child support - additional guidelines - child support commission - definitions.

14-10-115 (11) (c) (II) Absent good cause shown, the custodial ~~parent~~-PARTY must apply for dependent benefits for the child or children within sixty days after the custodial ~~parent~~-PARTY receives notification pursuant to subsection (11)(c)(I) of this section, and shall cooperate with the appropriate federal agency in completing any application for benefits. ~~THE CUSTODIAL PARTY SHALL PROVIDE THE NONCUSTODIAL PARENT AND THE DELEGATE CHILD SUPPORT ENFORCEMENT UNIT, IF A PARTY TO THE CASE, WITH A COPY OF THE SOCIAL SECURITY BENEFIT VERIFICATION LETTER OR OTHER CORRESPONDENCE FROM THE SOCIAL SECURITY ADMINISTRATION PROVIDING THE AMOUNT OF THE LUMP SUM RETROACTIVE PAYMENT AND THE DATES IT COVERS WITHIN SEVEN DAYS AFTER RECEIPT.~~

Tax Dependency Exemption

14-10-115(12) Income tax dependency exemption.

~~Unless otherwise agreed upon by the parties, the court shall allocate the right to claim dependent children for income tax purposes between the parties. These rights shall be allocated between the parties in proportion to their contributions to the costs of raising the children. A parent shall not be entitled to claim a child as a dependent if he or she has not paid all court-ordered child support for that tax year or if claiming the child as a dependent would not result in any tax benefit.~~

~~(A) THE COURT MAY ALLOCATE INCOME TAX DEPENDENCY EXEMPTION AND RESULTING TAX BENEFIT FOR A CHILD AND REQUIRE A PARTY WHO HAS THE CHILD IN THE PARTY'S PHYSICAL CUSTODY FOR MORE THAN ONE-HALF OF THE CALENDAR YEAR TO PROVIDE A PROPERLY EXECUTED DECLARATION THAT RELEASES THE PARTY'S CLAIM TO THE CHILD AS A DEPENDENT UNDER SECTION 152(E) OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED, TO THE OTHER PARENT. IF AN ALLOCATION OF AN EXEMPTION IS CONTESTED, THE COURT MUST MAKE FINDINGS SUPPORTING ITS DECISION ON THE ALLOCATION.~~

~~(B) IN DETERMINING THE ALLOCATION UNDER PARAGRAPH (A), THE COURT SHALL CONSIDER THE FOLLOWING:~~

~~(1) THE FINANCIAL RESOURCES OF EACH PARTY;~~

(2) HOW THE DEPENDENCY EXEMPTION NEGATIVELY IMPACTS A PARENT'S ACCESS TO PUBLIC ASSISTANCE BENEFITS THAT PROVIDE FOR THE NEEDS OF THE CHILD;

(3) IF ONE PARTY OR BOTH PARTIES WOULD EACH RECEIVE A TAX BENEFIT FROM THE RIGHT TO CLAIM THE CHILD FOR TAX PURPOSES, PURSUANT TO SECTION 152(E) OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. THE FILING STATUS AS HEAD OF HOUSEHOLD IS NOT IMPACTED BY THIS DESIGNATION; AND

(4) THE IMPACT OF THE DEPENDENT EXEMPTION ON EITHER PARTY'S ABILITY TO CLAIM A PREMIUM TAX CREDIT, OR A PREMIUM SUBSIDY UNDER THE FEDERAL PATIENT PROTECTION AND AFFORDABLE CARE ACT, PUBLIC LAW 111-148, AS AMENDED, INCLUDING THE FEDERAL HEALTH CARE AND EDUCATION RECONCILIATION ACT OF 2010, PUBLIC LAW 111-152, AND ANY AMENDMENT TO, AND ANY FEDERAL GUIDANCE OR REGULATIONS ISSUED UNDER THESE ACTS.

(C) THE COURT MAY PLACE REASONABLE CONDITIONS ON A PARTY'S RIGHT TO CLAIM AN EXEMPTION, INCLUDING A REQUIREMENT THAT THE PARTY REMAINS IN COMPLIANCE WITH A CHILD SUPPORT OBLIGATION. IN THE EVENT THE PARTY IS NOT IN COMPLIANCE WITH THE CHILD SUPPORT OBLIGATION OR OTHER COURT ORDER, EITHER PARTY MAY MOVE TO MODIFY THE ALLOCATION OF THE TAX EXEMPTION. COMPLIANCE OF A CHILD SUPPORT OBLIGATION IS DEFINED AS MAKING PAYMENTS AS ORDERED FOR THE APPLICABLE TAX YEAR.

(D) WHEN A PARTY HAS CLAIMED AN INCOME TAX DEPENDENCY EXEMPTION IN VIOLATION OF A COURT ORDER OR APPLICABLE LAW, OR HAS FAILED OR REFUSED TO PROVIDE A PROPERLY EXECUTED WRITTEN DECLARATION THAT RELEASES THE PARTY'S CLAIM TO A CHILD AS A DEPENDENT TO THE OTHER PARTY AS REQUIRED BY COURT ORDER, THE COURT MAY ISSUE AN ORDER REQUIRING COMPENSATION IN THE AMOUNT OF THE LOST BENEFIT AND REASONABLE ATTORNEY'S FEES AND COSTS TO THE PARTY WHO WAS WRONGFULLY DEPRIVED OF THAT INCOME TAX DEPENDENCY EXEMPTION. A MOTION FOR SUCH RELIEF MUST BE BROUGHT WITHIN A REASONABLE TIME, BUT IN NO EVENT LATER THAN THREE YEARS FROM THE DATE OF THE FILING OF THE RETURN IN WHICH THE EXEMPTION WAS CLAIMED OR COULD HAVE BEEN CLAIMED. A PARTY WHO BRINGS A MERITLESS MOTION FOR SUCH RELIEF MAY BE ORDERED TO PAY REASONABLE ATTORNEY'S FEES AND COSTS TO THE OTHER PARTY.

Encouraging shared physical care arrangements

14-10-115 (8) Computation of basic child support - shared physical care - split physical care - stipulations - deviations - basis for periodic updates.

Purpose: To avoid application of this provision to situations in which the obligor on a worksheet B becomes the obligee on a worksheet B. (Note: This language will only be applicable if and when the parenting plan modernization proposal is effective.)

14-10-115(8)(b) Because shared physical care presumes that certain basic expenses for the children will be duplicated, an adjustment for shared physical care is made by multiplying the basic child support obligation by one and fifty hundredths (1.50). In cases of shared physical care, each parent's adjusted basic child support obligation obtained by application of paragraph (b) of subsection (7) of this section shall first be divided between the parents in proportion to their respective adjusted gross incomes. Each parent's share of the adjusted basic child support obligation shall then be multiplied by the percentage of time the children spend with the other parent to determine the theoretical basic child support obligation owed to the other parent. To these amounts shall be added each parent's proportionate share of work-related net child care costs, extraordinary medical expenses, and extraordinary adjustments to the schedule of basic child support obligations. The parent owing the greater amount of child support shall owe the difference between the two amounts as a child support order minus any ordered direct payments made on behalf of the children for work-related net child care costs, extraordinary medical expenses, or extraordinary adjustments to the schedule of basic child support obligations. In no case, however, shall the amount of child support ~~ordered to be paid exceed the amount of child support that would otherwise be ordered to be paid if the parents did not share physical custody.~~ OWED BY A PARENT WITH SHARED CUSTODY EXCEED THE AMOUNT OWED BY THAT SAME PARENT IF THAT PARENT HAD LESS THAN 93 OF THE OVERNIGHTS.

Income Adjustment for Maintenance

C.R.S. § 14-10-115 Child support guidelines - purpose - determination of income - schedule of basic child support obligations - adjustments to basic child support - additional guidelines - child support commission - definitions.

5(a)(1.5)(C) (III) If a preexisting court ordered alimony or maintenance obligation actually ~~received~~ PAID by a party does not involve the same parties as the child support calculation and is not deductible for federal income tax purposes by that party, then the amount of preexisting court-ordered alimony or maintenance that is added to that party's gross income is the amount actually ~~received~~ PAID by that party multiplied by 1.25.

Updating the current Guidelines schedule of basic obligation

Updates the Guidelines schedule to reflect the most recent costs of raising a child. The recommendation applies a price parity adjustment of 103.0 to account for Colorado's higher cost of living than the national average. See Appendix B, page 59 for the new schedule (Venohr, 2023).

Specific legislative language is still in development.

Modernizing the Parenting Time Adjustment

Adopts a model to modernize the existing parenting time adjustment based on Oregon State's model using a nonlinear curve. This approach removes the current 1.5 multiplier to account for duplicative costs of raising a child in two households when both parents have at least 93 overnights. Alternatively, credit for every overnight will be given. The credit amount for parenting time is reduced when the overnights are smaller and increases as the overnights approach equal parenting time.

Specific legislative language is still in development.

Low-Income Adjustment and Self-Support Reserve

Increases the self-support reserve (SSR) from \$1,500 to \$1,649, which is the amount of Colorado's current minimum wage at 29 hours a week, 50 weeks a year. The recommendation continues the existing minimum order of \$10 a month for incomes of \$0-\$650. It expands the low-income adjustment order of \$50-\$150 a month (depending on the number of children) for incomes above \$650-\$1,649. It applies a phase-in approach where 80%-95% (depending on the number of children) of the obligor's income above the SSR is assigned as child support. This preserves both the obligor's ability to pay the child support obligation and provides meaningful support to the child(ren).

Specific legislative language is still in development.

[Appendix C: 2023 Legislation Senate Bill 23-173, as passed](#)

2023 Child Support Commission Recommendations bill, Senate Bill 23-173 passed the legislature and was signed by Governor Polis on June 2, 2023. It is accessible [here](#).

Review of the Colorado Child Support Guidelines: Economic Data on the Cost of Raising Children, Schedule Update, and Other Issues

Submitted to:

Child Support Services
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(Jul. 27, 2023)

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

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SECTION 1: INTRODUCTION

Colorado is reviewing its child support guidelines. The Guidelines is provided in § 14-10-115, Colorado Revised Statutes (C.R.S.). A Child Support Commission, as provided for in state statute,¹ is conducting the review. The Commission is staffed by the Colorado Department of Human Services (DHS) Child Support Services (CSS). Colorado sought technical assistance on several issues for its review: analyzing the economic cost of raising children; using that analysis to prepare an updated Colorado child support schedule; updating and revamping the low-income adjustment that is part of the guidelines; identifying a timesharing adjustment formula that would better serve Colorado families; and analyzing labor market data to fulfill a federal requirement of state guidelines reviews. This report documents the findings from this technical assistance.

A state's child support guidelines must be used by all judicial and administrative officials in the state that can set child support orders. Federal regulation (Title 45 of the Code of Federal Regulations, C.F.R. § 302.56) requires states to review their guidelines at least once every four years. As part of that review, states must consider economic data on the cost of raising children. Most state guidelines, including Colorado, rely on a study of child-rearing expenditures as the underlying basis of their child support schedule or formula. The child support guidelines apply to a wide range of incomes and socioeconomic classes ranging from parents with low skills and few employment opportunities to extremely wealthy parents. The existing Colorado schedule relies on a 2010 national study of child-rearing expenditures from families surveyed about 2004–2009 expenditures,² with some adjustments to account for Colorado's above-average housing costs, and federal and state income taxes and FICA in 2010. (Taxes are considered because expenditures are made from after-tax income.) The existing schedule also includes lowered amounts at very low-incomes that meet the federal requirement (45 C.F.R. § 302.56 (c)(1)(ii)) to:

Takes into consideration the basic subsistence needs of the noncustodial parent (and at the State's discretion, the custodial parent and children) who has a limited ability to pay by incorporating a low-income adjustment, such as a self- support reserve or some other method determined by the State;

These lowered amounts were adopted in 2019. No other changes to the schedule were made in 2019. As a consequence, most of the existing schedule is based on data available in 2010, when it was developed. This is of major concern due to recent inflation.

Further, many guidelines users believe that the low-income adjustment has not kept up with the increased cost of living in Colorado or increases in the state minimum wage that is updated annually. Another concern identified by the Commission is the timesharing formula under the existing guidelines. It applies when each parent exercises extensive physical care that consists of the child spending at least

¹ Subsection 14-10-115(16) of the Colorado Revised Statutes.

² Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." In Judicial Council of California, Review of Statewide Uniform Child Support Guideline. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/partners/documents/2011SRL6aGuidelineReview.pdf>.

93 overnights per year with each parent. The major criticisms of the existing timesharing formula are that there is a precipitous decrease in the guidelines-calculated amount at 93 overnights and that a parent who cares for his or her child less than 93 overnights (e.g., 92 overnights) receives no timesharing credit. There is no rationale basis for the 93-overnight threshold.

The federal intent of requiring states to analyze labor market data as part of their guidelines review is to use the analysis to review income imputation provisions and to inform the low-income adjustment contained in the guidelines and, if appropriate, to recommend changes. The analysis of the labor market data must include analysis of unemployment rates and low-paying jobs within the state. Data find that many paying parents in a state's child support caseload have low income and are employed at lower rates.³

Report Organization

This report consists of six sections.

- Section 2 summarizes the economic data on the cost of raising children.
- Section 3 uses the economic data to prepare an updated schedule.
- Section 4 reviews Colorado's existing low-income adjustment and identifies options that would better serve Colorado particularly given the state's minimum wage, which is updated annually for inflation.
- Section 5 explores alternative timesharing adjustments.
- Section 6 provides conclusions.

³ U.S. Congressional Research Service. (Oct. 2021). *Demographic and Socioeconomic Characteristics of Nonresident Parents*. Retrieved from <https://crsreports.congress.gov/product/pdf/R/R46942>.

SECTION 2: ECONOMIC DATA ON COST OF CHILD-REARING

Child support formulas/tables are part policy and part economic data. Most state guidelines, including Colorado's guidelines, rely on a study of child-rearing expenditures as the underlying basis of their child support schedule or formula. Federal regulation (45 C.F.R. § 302.56 (h)(1)) requires states to consider economic data on the cost of raising children as part of a state's child support guidelines review. The intent is to use the information to assess the adequacy and appropriateness of the state's child support formula/schedule and, if appropriate, revise it.

BACKGROUND INFORMATION: GUIDELINES MODELS AND OVERVIEW OF ECONOMIC BASIS

In order to understand whether the Colorado guidelines schedule should be updated using more current economic data, it is important to understand its underlying guidelines model and the basis of the existing schedule.

Guidelines Models

At the core of the Colorado guidelines is a schedule that reflects amounts estimated to have been spent on children for a range of incomes and family sizes if the parents and children were living in an intact household. This is consistent with the income shares model that forms the basis of 41 states (including Colorado) and the District of Columbia.⁴ 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.⁵ At the time, most states did not have statewide child support guidelines. The architects of the incomes 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 that 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. One of the major principles is that the child support obligation should allow the children to benefit from the same level of expenditures had the children and both parents lived together. To this end it, the income shares schedule relates to expenditures in intact families. The principle is that children of divorcing and separating parents, as well as never-married parents, should be treated the same regardless of their parents' decisions to marry, divorce, separate, or never marry.

Besides the income shares model, there are two other guidelines models currently in use by states. The percentage-of-obligor income model is used by six states. Arguably, New York claims to rely on the income shares model, but is often classified as a percentage-of-obligor income guidelines. Delaware,

⁴ National Conference of State Legislatures (Jul. 2020). *Child Support Guidelines Models*. Retrieved from <https://www.ncsl.org/research/human-services/guideline-models-by-s.tate.aspx>.

⁵ 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.

Hawaii, and Montana use the Melson formula. All three guidelines models in use allow the children to share in the lifestyle enjoyed by the paying parent when that paying parent can afford to live a lifestyle beyond subsistence (which is often noted as a self-support reserve). In other words, no model provides for the cost of the basic needs of the child only—rather, if a paying parent has substantially more income (e.g., a gross income of \$20,000 per month), the guidelines provide for amount commensurate with that income. An example of a measurement that reflects the cost of the child’s basic needs would be the federal poverty level.

The percentage-of-obligor income model uses the obligor’s income only in the calculation of support. As a consequence, the income of the custodial parent does not affect the guidelines-determined amount. In contrast, the more income that the custodial parent has in the income shares model, the lower the guidelines amount because the custodial parent shares more of the financial responsibility of the child. Several states based on the percentage-of-obligor income model switched to an income shares approach in the past three decades; no state has switched to a percentage-of-obligor income guidelines. Most percentage-of-obligor guidelines also relate to expenditures on child-rearing expenditures in intact families. Many of these states explicitly or implicitly assume that the custodial parent spends an equal proportion of their income or dollar amount on the child.

The Melson formula is a hybrid of the income shares approach and the percentage-of-obligor income guidelines. Each of these states prorates a basic level of support to meet the primary needs of the child; then, if the payer-parent has any income remaining after meeting their share of the child’s primary support, their basic needs, and payroll taxes, an additional percentage of their income is added to their share of the child’s primary support.

There are several other guidelines models not in use that have been proposed.⁶ Each have failed for various reasons. Research finds that other factors (e.g., economic basis, whether the schedule has been updated for changes in price levels, and adjustments for low-income parents) affect state differences in guidelines more than the guidelines model.⁷ Federal regulation does not require states to adapt a particular guidelines model or format or use a specific economic study.⁸

Betson-Rothbarth (BR) Estimates: Basis of the Most Guidelines Including Colorado

The current Colorado schedule is based on national measurements of child-rearing expenditures developed by Professor David Betson, University of Notre Dame, using the Rothbarth methodology to separate the child’s share of expenditures from total household expenditures. An economic methodology is necessary because the child’s share of all expenditure items (e.g., electricity for the

⁶ For example, see the Child Outcomes Based Model discussed by the Arizona Child Support Guidelines Review Committee, Interim Report of the Committee, Submitted to Arizona Judicial Council, Phoenix, Arizona, on October 21, 2009; the American Law Institute (ALI) model can be found in the 1999 Child Support Symposium published by *Family Law Quarterly* (Spring 1999); and the Cost Shares Model can be found at Foohey, Pamela. “Child Support and (In)ability to Pay: The case for the cost shares model.” (2009). *Articles by Maurer Faculty*. 1276. Retrieved from <https://www.repository.law.indiana.edu/cgi/viewcontent.cgi?article=2271&context=facpub>.

⁷ Venohr, J. (Apr. 2017). Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

⁸ The federal requirements are provided in 45 C.F.R. § 302.56, which is shown in Section 1 of this report.

home) is not readily observable. There are five Betson-Rothbarth (BR) studies. The first was conducted in 1990. Each subsequent BR study relies on more current expenditure data. Most states (31 states including Colorado), the District of Columbia, and Guam base their guidelines schedule on a BR study.

Rothbarth Methodology

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 total expenditures devoted to adult goods (*i.e.*, adult clothing in Betson's application) to determine equally well-off families.⁹ For theoretical reasons, economists believe that the Rothbarth methodology understates actual child-rearing expenditures because it overstates the substitution effect from expenditures for adults to expenditures for children (*e.g.*, parents may spend less on adult clothing once they have children). Nonetheless, in Betson's original study of child-rearing expenditures that included the evaluation of five different methodologies, Betson concluded that the Rothbarth methodology was the most robust; hence, he recommended states use Rothbarth measurements as the basis of their guidelines.¹⁰ At the time, most states (including Colorado) were using measurements of child-rearing expenditures based on another marginal cost approach (*i.e.*, the Engel estimator) that uses food shares to determine equally well-off families.¹¹ At the time, economists believed that the Engel methodology overstated actual child-rearing expenditures because it understates the substitution effect because children are more food intensive. Most states (including Colorado) switched to a Rothbarth study in the 1990s or 2000s.

Studies over Time and the Basis of the Current Colorado Schedule

In his first study, which was commissioned by the U.S. Department of Health and Human Services to assist states with the development of child support guidelines, Betson produced Rothbarth measurements of child-rearing expenditures from expenditure data from families surveyed in 1980–86.¹² He also produced estimates from four methodologies in his first report. He concluded that the Rothbarth methodology was the most robust (*e.g.*, statistically sound and produced sensible results); hence, Betson recommended its use for state child support guidelines. Since then, several states (*i.e.*,

⁹ Betson has conducted sensitivity tests to determine if alternative definitions of adults good affects the measurements, and found that it did not.

¹⁰ "Robust" in statistics means good performance in statistical tests, including results that are generally unaffected by outliers or small changes in model assumptions. For more information, see Betson, David M. (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, WI.

¹¹ Specifically, most states were relying on measurements from Thomas J. Espenshade (1984). *Investing in Children: New Estimates of Parental Expenditures*, Urban Institute Press: Washington, D.C.

¹² Betson, David M. (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, WI.

Arizona, California, Michigan, and Colorado) and the University of Wisconsin – Madison Institute for Research on Poverty have commissioned updates of the BR estimates.

The Colorado schedule is based on the fourth BR (also called BR4) study.¹³ It was the most current BR study available when Colorado last updated its entire schedule in 2010. It considers expenditures data from families surveyed in 2004–2009 and was updated to 2010 price levels. There was a lag of a few years between when the 2010 schedule was developed, when it was adopted into legislation, and when it became effective. As a consequence and due to little inflation, there was little change in an updated schedule was examined as part of the 2014 Colorado child support guidelines review. The 2018 Colorado child support guidelines review focused on fixing the low-income adjustment incorporated into the 2010-developed schedule. Increases in the state minimum wage and the cost of living, particularly at low incomes, were the impetus for fixing the low-income adjustment.

Betson updated his Rothbarth estimates using more current expenditure data (2013–2019) in 2020. With the exception of Massachusetts, all states that have updated their child support guidelines schedule since 2020 rely on the BR5 study. Commissioned by Arizona, the BR5 study also developed national measurements of child-rearing expenditures. As an aside, the fourth BR study (BR4) that forms the basis of the Colorado schedule was commissioned by California. Both Arizona and California have published sufficient information that other states can use the findings from the BR study to develop child support formulas/schedules. There is no federal or periodic update of the BR or other estimates of child-rearing expenditures. The USDA used to regularly update its estimates of child-rearing expenditures, but its last report was published in 2017. It is not clear why the USDA discontinued updating its study.

Consumer Expenditure Survey (CE) and National Data

All studies of child-rearing expenditures conducted in the past three decades rely on expenditure data collected from households participating in the Consumer Expenditure Survey (CE). Conducted by the U.S. Bureau of Labor Statistics (BLS), the CE is the most comprehensive and detailed survey of household expenditures. The CE surveys households on hundreds of items. The CE surveys about 5,500 households per quarter on expenditures, income, and household characteristics (e.g., family size). Households remain in the survey for four consecutive quarters, with households rotating in and out each quarter. Households are selected to represent the entire U.S. civilian noninstitutional population. Until recently, the CE surveys are designed to be nationally representative surveys with sufficient sampling to detect regional differences but not state differences. In 2017, the BLS began statewide sampling for the five large states.

¹³ Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." *In* Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/partners/documents/2011SRL6aGuidelineReview.pdf>.

Most economists estimating child-rearing expenditures combine data for about five years to achieve a sufficient sample size. Most of these economists also used three or four quarters of expenditures data for a surveyed family.

In short, the sampling is insufficient to produce Colorado-specific measurements of child-rearing expenditures. Also, replicating the CE at the state level would take a prohibitive amount of time and resources. Instead, states with incomes or a cost of living that are sufficiently below (or above) average often adjust the BR estimates downward (or upward) using income differences, rent differentials, or a state's price parity. In 2010, Colorado used the difference between the median cost of Colorado and U.S. owner-occupied housing to adjust for Colorado's higher housing costs. The adjustment was only applied to income levels where the data indicated that families generally had savings. Low-income families spend more than their after-tax income on average and face high rents. To this end, the 2010 Colorado Commission found it inappropriate to include the housing adjustment at lower incomes.

Many states that have updated their guidelines recently that have below- or above-average costs of living or incomes have used their state's price parity to adjust the national estimates of child-rearing expenditures. For example, Maine adjusted the most recent BR measurements downward for Maine's slightly below-average price parity. The U.S. Bureau of Economic Analysis (BEA) has developed a price parity index to compare how less (or more) a state or region's prices are than the national average.¹⁴ The BEA's price parity sets the U.S. average at 100.0. Those with price parities below 100 have below national average prices, and those with price parities above 100 have above national average prices. As of 2021, the BEA measures Colorado's price parity to be 103.0.

Changes to the CE over Time

Like most surveys, the BLS has made several improvements to the data it captures over time. Some of these improvements may contribute to differences in study results over time. In 2004, BLS improved its income measurement to address a perceived anomaly occurring at low incomes where average expenditures exceeded average income. This improvement may have affected measurements of expenditures at low incomes for studies relying on data beginning in 2004. In 2010 and after, all economists used "outlays," while older studies used "expenditures." The BLS added outlays to its dataset at about this time. Both outlays and expenditures measure the cost of economic goods and services, including the sales tax on these items. They differ in their treatment of purchases of homes, vehicles, and other items procured through installment payments. Expenditures track more closely to how gross domestic product is measured by considering home purchases to be an investment in physical capital, so expenditures consider only the payment of mortgage interest, while outlays consider payments of both mortgage interest and principal, even if it is a second mortgage or home equity loan. (To be clear, the CE also captures rents for non-homeowners and other housing expenses such as utilities and HOA fees.) Expenditures data captures the full purchase price of any vehicle purchased during the survey period, whereas outlays consider only the monthly installment payments for vehicles

¹⁴ U.S. Bureau of Economic Analysis. (Dec. 2022). *2021 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/news/2022/real-personal-consumption-expenditures-state-and-real-personal-income-state-and>.

that are financed during the survey period. In 2013, the BLS improved how it measured taxes. This is important to using the data to form child support guidelines because most households base expenditure decisions on their after-tax income, which is the amount available for expenditures, rather than their gross income. In turn, this also affects expenditures to after-tax income ratios that are often used to convert measurements of child-rearing expenditures to child support schedules and formulas.

THE COVID-19 Pandemic and the CE

The most current studies of child-rearing expenditures consider expenditure data from 2013–2019, which is before the COVID-19 pandemic began in 2020. The pandemic has had major impacts on the economy and expenditures. The impact has changed over time and is still evolving. The initial reaction was skyrocketing unemployment and massive shifts in consumption to more home-based goods including those that engaged in remote learning. Then, as the economy began to open, there were labor shortages and a shift to travel and leisure consumption. The last couple years have witnessed record-high inflation. The ideal would be to have more current measurements of child-rearing expenditures, but the economy and consumption have never reached a steady state.

ECONOMIC BASIS OF STATE GUIDELINES AND NEW STUDIES OF CHILD-REARING EXPENDITURES

Studies of child-rearing expenditures vary in the methodology used to separate the child's share of total expenditures and the age of the expenditure data. Exhibit 1 compares the findings from studies conducted in the last five years and those underlying state guidelines. The studies vary in methodologies used to separate child-rearing expenditures and age of the underlying data.

Only four new and credible studies have been conducted since Colorado last reviewed its child support guidelines. The new studies include the BR5 study conducted in 2020 for Arizona that has already been discussed, a study by Florida State University economists,¹⁵ and two other studies using alternative methodologies.

Exhibit 1 shows the average percentages for one, two, and three children. Most economists limit their estimates to these family sizes because there are few families with four or more children in the Consumer Expenditure Survey (CE), which is the source of expenditures data for the studies shown except the van der Gaag study, which was a literature review conducted in 1981.

Exhibit 1 shows child-rearing expenditures as an average percentage of total expenditures, which is how most researchers report their findings. The difference between expenditures and gross income generally covers taxes, savings, and gifts and charitable contributions outside the home. A notable exception is the van der Gaag (1981) study, where his estimates relate to income but he does not specify whether income is gross or net. The USDA study relates to gross income, but also reports its estimates as percentages of total expenditures in order to compare them to the results from other studies. **Exhibit 1:**

¹⁵ Norribin, Stefan C., et al. (Nov. 2021). *Review and Update of Florida's Child Support Guidelines*. Retrieved from <http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf>.

Comparison of Findings from Recent Studies of Child-Rearing Expenditures and Studies Underlying State Guidelines¹⁶

Economic Methodology	Economist and Data Years	Average Child-Rearing Expenditures as a Percentage of Total Expenditures		
		1 Child	2 Children	3 Children
Rothbarth	Betson¹⁷			
	2013–2019	24.9%	38.4%	47.0%
	2004–2009	23.5%	36.5%	44.9%
	1998–2004	25.2%	36.8%	43.8%
	1996–1998	25.6%	35.9%	41.6%
	1980–1986	24.2%	34.2%	39.2%
	Rodgers/Replication of Betson¹⁸			
	2004–2009 CE	22.2%	34.8%	43.2%
	Rodgers¹⁹			
	2000–2015 CE	19.2%	24.1%	30.8%
Engel	2004–2009 CE	21.5%	24.4%	33.4%
	Florida State University			
	2013–2019 CE ²⁰	21.3%	33.4%	41.4%
	2009–2015 CE ²¹	24.9%	38.3%	46.9%
	Betson²²			
	2013–2019 CE	21.9%	34.4%	42.7%
	1996–1998 CE	32.0%	39.0%	49.0%
	1980–1986 CE	33.0%	46.0%	58.0%
	Florida State University			
	2013–2019 CE	21.5%	33.6%	41.6%
"Direct" Approaches	2009–2015 CE	20.3%	32.6%	41.4%
	Espenshade²³			
	1972–1973 CE	24.0%	41.0%	51.0%
Point Estimate from Literature Review	Betson²⁴ 2013–2019 CE	22.5%	35.6%	45.7%
	USDA²⁵ 2011–2015 CE	26.0%	39.0%	49.0%
	van der Gaag²⁶ (no year specified)	25.0%	37.5%	50.0%

¹⁶ Adapted from Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 9, p. 52. Retrieved from <https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf>.

¹⁷ Betson, David M. (2021). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates." In Venohr, Jane & Matyasic, Savannah. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule. Report to the Arizona Supreme Court Administrative Office of the Courts*. Retrieved from <https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187>.

¹⁸ Rodgers, William M. (2017). "Comparative Economic Analysis of Current Economic Research on Child-Rearing Expenditures." In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2017*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/documents/lr-2018-JC-review-of-statewide-CS-guideline-2017-Fam-4054a.pdf>.

¹⁹ Rodgers (2017). *Ibid*.

²⁰ Norribin, Stefan C., et al. (Nov. 2021). Review and Update of Florida's Child Support Guidelines. Retrieved from <http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf>.

²¹ Norribin, Stefan C., et al. (Nov. 2017). Review and Update of Florida's Child Support Guidelines. Retrieved from <http://edr.state.fl.us/content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2017.pdf>.

Studies underlying State Guidelines

In all, there are 11 different measurements of child-rearing expenditures that form the basis of state guidelines. Exhibit 1 shows all but the economic study underlying the Kansas child support guidelines.²⁷ The Kansas study does not report child-rearing expenditures in the same format as shown in Exhibit 1. It is also not relevant to Colorado’s current review because its per-capita methodology is a unique approach and differs from a study of expenditures on children among parents living together, it an old study and Kansas is the only state to rely on it.²⁸

The studies are typically done by academicians or federal government researchers and then converted for use for state guidelines by another economist. Five of the studies in use are BR measurements (32 states). Ten states rely on the most recent BR measurements (i.e., Arizona, Alabama, Illinois, Iowa, Maine, Missouri, North Carolina, South Dakota, West Virginia, and Wyoming). The second and third most used studies date back to the 1980s (11 states). The van der Gaag study was published in 1981 and the Espenshade study was published in 1984. Based on 1972–1972 CE data, the Espenshade study was the basis of the prototype income shares model developed through the 1983–1987 National Child Support Guidelines Project.²⁹ Like the Rothbarth methodology, the Engel methodology compares two sets of equally well-off couples: those with and those without children. The difference between the Rothbarth methodology and the Engel methodology is that the Rothbarth methodology uses expenditures on adult goods (i.e., adult clothing in Betson’s estimates but other applications of the Rothbarth methodology also use alcohol and tobacco) and the Engel methodology uses food shares. Most states that rely on the van der Gaag or Espenshade study have never updated their guidelines formula/schedule and many are based on a percentage-of-obligor income guidelines model. The van

²² Betson, David (2022). “Appendix A to Addendum D: Review of the Georgia Child Support Guidelines.” In *Georgia Support Commission: Economic Study Final Report*. Retrieved from <https://csc.georgiacourts.gov/wp-content/uploads/sites/8/2023/01/2022-Final-Report.pdf>.

²³ Espenshade, Thomas J. (1984). *Investing in Children: New Estimates of Parental Expenditures*. Urban Institute Press: Washington, D.C.

²⁴ The percentages show are those estimated using the “cost of an additional bedroom,” albeit Betson found that the result was sensitive to how housing expenses are measured so used an alternative method as well. Betson, David. (2021). “Appendix B: Additional Research on the Cost of Raising Children.” In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Retrieved from <https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf>.

²⁵ Lino, Mark, et al. (2017). *Expenditures on Children by Families, 2015*. Misc. Pub. No. 1528-2015. U.S. Dept. of Agriculture, Center for Nutrition & Policy Promotion, Washington, D.C. Retrieved from https://cdn2.hubspot.net/hubfs/10700/blog-files/USDA_Expenditures%20on%20children%20by%20family.pdf?t=1520090048492.

²⁶ van der Gaag, Jacques. (1981). *On Measuring the Cost of Children*. Discussion Paper 663-81. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

²⁷ Terrell, W. T. & Pelkowski, J. M. (2010). XII. *Determining the 2010 Child Support Schedules*. Retrieved from www.kscourts.org/Rules-procedures-forms/Child-Support-Guidelines/PDF/Child%20Support%20Determination%20Economist%20FINAL%20REPORT.pdf.

²⁸ William T. Terrell & Jodi Messer Pelkowski. (2010). XII. *Determining the 2010 Child Support Schedules*. Retrieved from <http://www.kscourts.org/Rules-procedures-forms/Child-Support-Guidelines/PDF/Child%20Support%20Determination%20Economist%20FINAL%20REPORT.pdf>.

²⁹ 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, VA.

der Gaag study was conducted by a University of Wisconsin professor for Wisconsin when Wisconsin was developing its guidelines. Several states adapted the Wisconsin formula.

Besides the Rothbarth studies and the older studies, there are two states that rely on the most recent U.S. Department of Agriculture (USDA) study, which is from 2017. It is the only study used by Minnesota, but Minnesota significantly adjusted the USDA results for the low-income part of its schedule. Maryland also relies on the USDA study for its schedule amounts at high incomes and relies on BR4 for combined parental incomes below \$10,000 gross per month. The USDA study attempts to measure child-rearing expenditures directly for seven items (i.e., housing, transportation, food, clothing, healthcare, childcare and education, and miscellaneous expenses). It succeeds for some items. For example, it uses USDA food budgets to estimate the child's food cost. Still, an economic estimation methodology was still needed to separate housing expenses between children and adults in the USDA estimates. The USDA study was discussed in the 2019 Colorado child support guidelines review report.

New Jersey uses a Rothbarth study that has been adjusted for New Jersey's income,³⁰ which are significantly above national average. Due to the adjustment for New Jersey income and because it is an older study, it also is not appropriate for Colorado. Georgia uses the average of the BR2 study and an Engel study conducted by Betson.

The three states using the Melson formula generally rely on the federal poverty guidelines as the basis of primary support, but the economic basis of the percentage of the payer parent's income above that is unknown.³¹ There are also three other states (i.e., Massachusetts, North Dakota,³² and Utah) where the economic basis of their child support schedule is not clear or there is not one. Rather than basing its schedule on economic data, Massachusetts considered "a range of legal, policy and practical considerations" when recommending changes to its schedule.³³ Massachusetts has a high child support guidelines.³⁴

³⁰ New Jersey Child Support Institute. (Mar. 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.

³¹ More information about the Melson formulas in Delaware, Hawaii, and Montana can be found from their respective websites at <https://courts.delaware.gov/family/support/>, https://www.courts.state.hi.us/wp-content/uploads/2020/10/CSG_Memo_FINAL_with_signatures.pdf, and <https://dphhs.mt.gov/cssd/services/guidelines>.

³² More information about the North Dakota child support guidelines can be found at <https://www.childsupport.dhs.nd.gov/partners/resources-lawyers/child-support-guidelines/current-child-support-guidelines>.

³³ Sarro, Mark, Polek, Christine, & Sandy, Shastri. (Jul. 23, 2021). *Economic Review of the Massachusetts Child Support Guidelines 2020–2021*. Prepared for Commonwealth of Massachusetts Executive Office of the Trial Court 2020–2021 Child Support Guidelines Task Force. Page 2. Retrieved from <https://www.mass.gov/doc/economic-review-of-the-massachusetts-child-support-guidelines-2020-2021/download>.

³⁴ This is demonstrated by the comparisons in the report documenting New Hampshire's recent child support guidelines review on pp. 88–92. See Venohr, Jane, et al. (Dec. 2022). *Review of the New Hampshire Child Support Guidelines*.

Lewin Study for the U.S. Department of Health and Human Services

Through a contract with the U.S. Department of Health and Human Services, Lewin/ICF (1990)³⁵ assessed the various economic methodologies. One finding was that economists do not agree on which methodology best measures actual child-rearing expenditures. To this end, Lewin/ICF recommended that instead of relying on one measurement, it was appropriate for states to compare their guidelines amounts to the lowest and the highest credible measurements of child-rearing expenditures. If the state's guidelines amounts were below the lowest of the credible measurements, the state's guidelines amounts may be inadequate. Historically, the Rothbarth estimator has been used as the lower bound because it is known to understate actual child-rearing expenditures due to the substitution effect between expenditures on children and adult clothing.³⁶ If there was no substitution, there would be no downward bias.

Recent Studies of Child-Rearing Expenditures

Since Colorado last reviewed its child support guidelines in 2019, there has been four new studies of child-rearing expenditures. The most current Betson-Rothbarth (BR5) study clearly emerges as the study most appropriate for Colorado if Colorado decides to update its schedule for a more current study. None of the other studies are definitively better than the BR5 study. In addition, Colorado is already based on a BR study.

BR5 Study

The BR5 study is conducted by the same economist who developed the economic study underlying the current Colorado guidelines schedule, uses the same methodology, and uses same data and methodological assumptions. The only difference is that it uses more current CE data. As shown in Exhibit 1, there are small increases from the BR4 to BR5. Yet, the actual amounts vary by income. Exhibit 2, Exhibit 3, and Exhibit 4 compares the BR4 and BR5 measurements over a range of net incomes for one, two, and three children. They show small changes at low incomes and larger increases at high incomes. The comparisons consider the BR estimates before they are adjusted to exclude childcare expenses and all but the child(ren)'s ordinary medical expenses (The actual amount expended on these items is considered on a case-by-case basis in the calculation of support. To this end, they are excluded from the schedule to avoid double-accounting.) In addition, the comparisons are not converted to gross income, which is the basis of the Colorado child support schedule. Betson prepares his estimates as a percentage of total expenditures but provides data on expenditures and net incomes from the same families he used to produce his estimates. This is used to convert the BR5 expenditures to a net-income base in the exhibits. Updating it to gross income would consider the impact of 2017 federal tax reform that became effective in 2018. It increased the after-tax income of families, particularly at higher incomes.

³⁵ 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, VA.

³⁶ *Ibid.* at 2-14.

Exhibit 2: Comparison of BR4 and BR5 as a Percentage of the Combined Net Income of the Parents: One Child

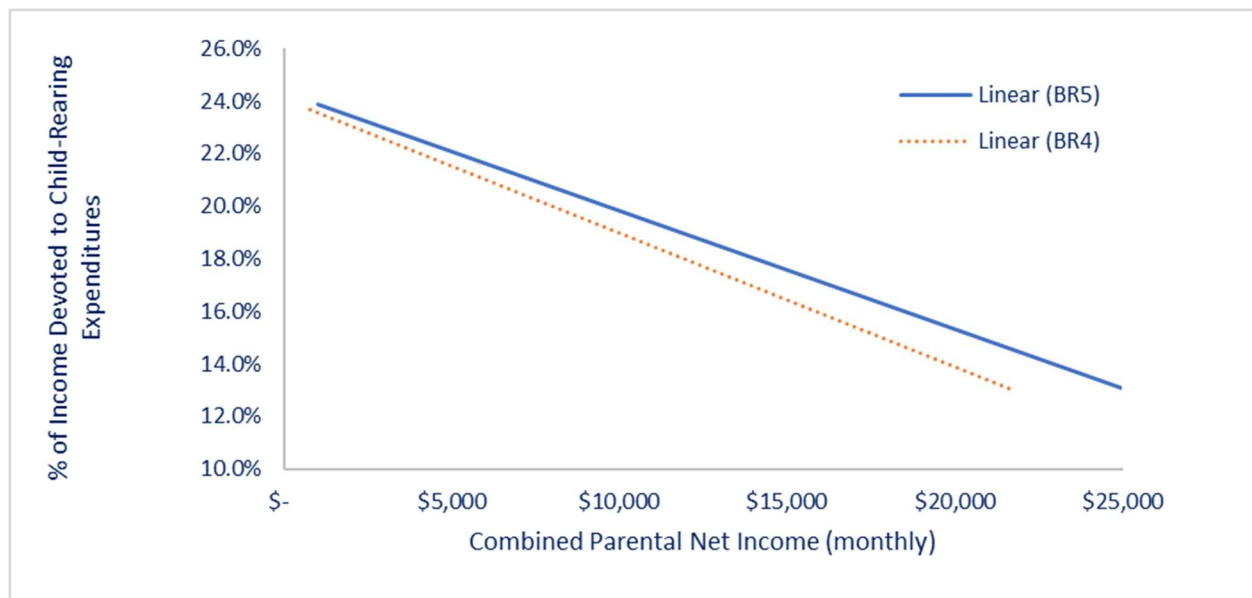
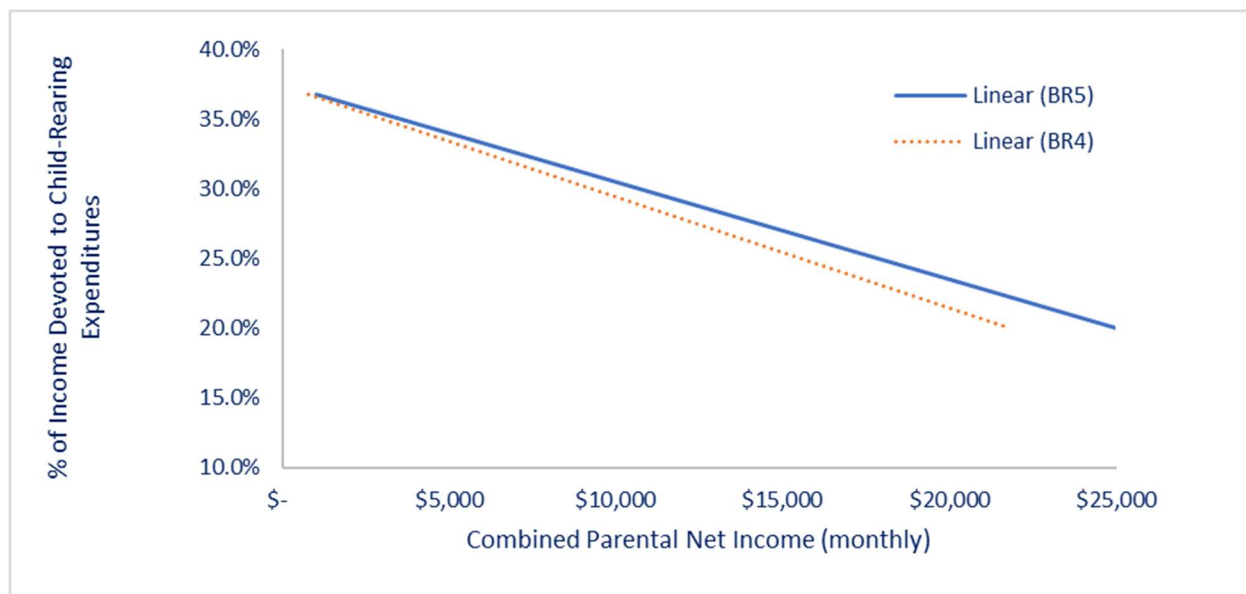


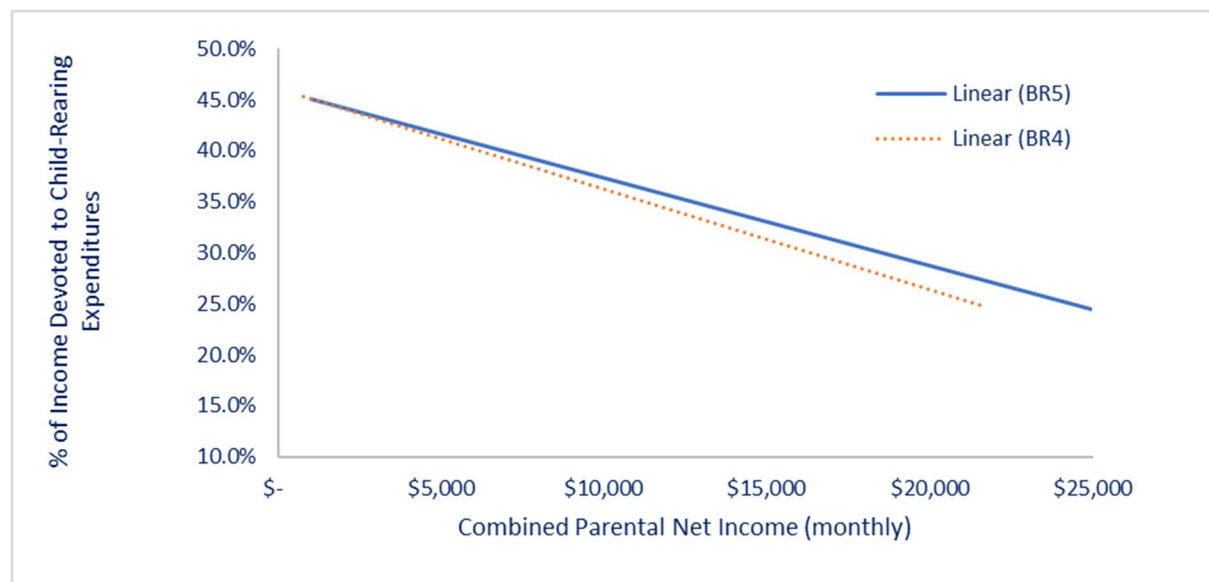
Exhibit 3: Comparison of BR4 and BR5 as a Percentage of the Combined Net Income of the Parents: Two Children



For Betson’s 2020 study, he developed estimates of child-rearing expenditures using a “baseline” based on the same assumptions he had used for his earlier studies, which is expenditures among husband–wife families of child-rearing age who have no other adults (including adult children) living in their household. He also explored three modifications to this baseline: the first included households with older children; the second included married couples with domestic partners; and the third alternative considered quarterly wage data rather than annualized data. In general, Betson found few differences in the results from these alternatives than the results from his baseline set of measurements. Betson found that estimated child-rearing expenditures when including domestic partners never exceeded 0.9% of the baseline estimates; that including families with adult children living in the household produced

lower estimates than the baseline but was a small share of families; and that using quarterly data produced higher estimates than the baseline but that expenditures averaged over the year may be a more appropriate reflection of expenditures.

Exhibit 4: Comparison of BR4 and BR5 as a Percentage of the Combined Net Income of the Parents: Three Children



Florida Study

The Florida researchers estimated child-rearing expenditures using both the Engel and Rothbarth approach. They reported their estimates as a percentage of consumption (total household expenditures) for five quintiles of income. Using the Engel methodology, the estimates ranged from 19.2–21.9% for one child, 30.9–35.1% for two children, and 39.0–44.1% for three children. Using the Rothbarth methodology, they ranged from 24.5–25.2% for one child, 37.7–38.8% for two children, and 46.2–47.4% for three children. For the Engel methodology, the percentages were highest at the lowest quintile of income and their lowest at the highest quintile of income. For the Rothbarth measurements, the converse was true. The Florida researchers also made a slight modification to their Engel and Rothbarth estimating equations to examine the impact of a variable indicating whether an examined household was from Florida. They found a slight increase. No state relies on the Florida study as the basis of its guidelines formula/schedule.

Betson-Engel Estimates

Since Georgia is based on the average of the second Betson-Rothbarth study (BR2) and Engel estimates he produced for the same study from the same CE data years, Georgia commissioned Betson to update his Engel estimates using 2013–2019 CE data. (Betson had updated his Rothbarth estimates using 2013–2019 data for Arizona.)

The Georgia report compares the Betson results to the Florida State results. It finds similarities between the Betson-Engel amounts and earlier Florida-Engel amounts. It also notes the latest Engel estimates

are significantly less than previous Betson-Engel estimates and that there are several nuanced difference between how Betson and the Florida researchers structure their estimating equations.

Explaining the drop in the Engel estimates was a major concern to Betson. He explored whether the drop reflected an actual decrease in child-rearing expenditures or a data/estimation issue. After examining 35 years of CE data, he noticed that the Engel estimates had been decreasing over time, as well as a major decrease beginning in 1988. The 1988 decrease coincides with a change in how the CE survey respondents about food consumption. This is a data issue. The second reason concerns the downward trend of the estimated Engel over time. This appears to be a methodological issue. Food consumption appears to become more discretionary over time rather than a necessity—that is, consumers can vary the food items they consume as family size and budgets change, rather than be stuck with the same food items. When food is purely a necessity, the amount needed to compensate a childless couple for the additional cost of children can be anchored by the percentage spent of necessary food. To retain that percentage, one could simply increase that childless couple's income by how much it costs to raise the children. However, when food consumption becomes more discretionary, there is substitution within the types of food purchased when there are children. These substitution effects are exacerbated by the substitution of food and other items (e.g., expenditures on adults goods and housing), particularly when some of those other items must also be consumed for the child (e.g., housing). (In contrast, expenditures on adult goods—which is the proxy of equally-well off families using by the Rothbarth methodology—does not contain the same issue because adults goods are consumed by just the two adults in the household, regardless of the family size.)

Direct Approaches

Historically, the USDA study is the most well-known of direct approaches. Betson tried to replicate the USDA direct approach using the same dataset he used to produce his most recent Rothbarth and Engel estimates.

USDA Estimates

The USDA methodology is considered a “direct” approach to measuring child-rearing expenditures, while both the Rothbarth and Engel methodologies are considered indirect approaches. Direct approaches attempt to enumerate expenditures for major categories of expenses (e.g., housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous expenses), then add them together to estimate the total cost of raising children. The major limitation to a direct approach is that there is still a need for a methodology to separate the child's share from the household total such as the situation for the child's housing expenses.

The last USDA study was released in 2017 and considered child-rearing expenditures in 2015. Prior to the 2017 study, the USDA published an updated study every year or two for several decades. The USDA first measures expenditures for seven different categories (i.e., housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous), then sums them to arrive at a total measurement of child-rearing expenditures. Some of the methodologies use a pro rata approach, which is believed to overstate child-rearing expenditures. The USDA reports its estimates on an annual basis for one child in a two-child household. The USDA provides measurements for the United States as a

whole and as four regions: the South, Midwest, Mid-Atlantic, and West. The amount varies by age of the child and household income. The USDA also produces measurements for rural areas and single-parent families. These measurements are for the nation as whole and not provided individually by region. The most recent USDA measurements are from expenditures data collected in 2011 through 2015, as shown by Exhibit 5. The amounts include expenditures for the child’s healthcare and childcare expenses.

Exhibit 5: Summary of Findings from 2017 USDA Study

		Married-Couple Families		Single-Parent Families (overall U.S.)
		Urban (overall U.S.)	Rural Areas (overall U.S.)	
Low Income (less than \$59,200 gross per year)	Child-rearing \$	\$9,330–\$9,980/year	\$7,650–\$8,630/year	\$8,800–\$10,540/year
	Average Gross Income	\$36,300	\$36,100	\$24,400
Middle Income (more than \$59,200 per year and less than \$107,400 for Urban South and Rural Only)	Child-rearing \$	\$12,680–\$13,900/year	\$10,090–\$11,590/year	\$16,370–\$20,190/year
	Average Gross Income	\$81,700	\$79,500	\$99,000
High Income (more than \$107,400 for Married Couples only)	Child-rearing \$	\$19,380–\$23,390/year	\$14,600–\$17,000/year	
	Average Gross Income	\$185,400	\$156,800	

Child-Rearing Expenditures by Single-Parent Families

One salient finding (as shown in Exhibit 5) that is pertinent to addressing concerns about using expenditures data from intact families as the basis of state child support guidelines is that single-parent families with low income and married-couple families with low income devote about the same amount to child-rearing expenditures. It should also be noted that the amounts for middle incomes and high incomes for single-parent families are not separated because they are too few high-income, single-parent families from which to produce measurements. More single-parent families with children live in poverty than married-couple families with children. The 2021 U.S. Census American Community Survey finds that 28% of Colorado female-headed families with minor children live in poverty, while 4% of Colorado married-couple families with minor children live in poverty.³⁷ (The comparable percentages nationally are 34% and 6%).

Betson’s Attempt to Directly Measure Child-Rearing Expenditures

For the direct methodology, Betson initially planned to replicate the USDA approach that measures child-rearing expenditures for seven categories of expenditures (e.g, the child’s housing, food, and transportation). He abandoned this approach because of insufficient documentation to replicate how the USDA arrived at the child’s share of housing and medical expenses. Still, Betson was able to use

³⁷ Calculated from 2020 U.S. Census American Community Survey 5-Year Estimates. *Table B17010: Poverty Status in the Past 12 Months of Families by Family Type and Presence of Children*. Retrieved from <https://data.census.gov>.

approaches similar to the USDA's to estimate the child's food costs, transportation costs, clothing, childcare, and miscellaneous expenses.

To arrive at the child's housing expenses, he used two different approaches. For one, he followed the current concept of the USDA approach, which is to base it on the cost of an additional bedroom. For the other, he relied on the old USDA approach that uses a per-capita approach to estimate the child's share of housing expenses. To arrive at the child's out-of-pocket medical expenses, he also relied on Medical Expenditure Panel Survey data, as does the USDA. His estimates varied significantly depending on how he measured housing. When he used the cost of an additional bedroom, he estimated that the percentage of total expenditures allocated to children was 22.5% for one child, 35.6% for two children, and 45.7% for three or more children. When he used the per-capita approach, he estimated that percentage of total expenditures allocated to children was 28.8% for one child, 43.7% for two children, and 54.8% for three or more children. The different results highlight how sensitive the overall estimate is to how the child's housing expenses are estimated. Housing expenses constitute the largest share of the total household budget. Betson suggests that the true value may be somewhere nearer the average of the two estimates: 25.7% for one child, 39.7% for two children, and 50.3% for three or more children.

Besides changes over time and differences in how housing and medical expenses were measured, Betson's direct measurement approach differed in other ways from the USDA approach. The USDA relies on quarterly data rather than annualized data, and quarterly data is known to produce larger estimates. The USDA restricts its measurements for individual expenses to those with nonzero amounts. For example, the USDA measurement of childcare and education includes only families that have some childcare and education expenses.

Comanor, et al. Study

Professor Emeritus William Comanor of the University of California at Santa Barbara led a 2015 study³⁸ with coauthors Mark Sarro and Mark Rogers. The CSR study was not funded by any state and does not form the basis of any state guidelines. Professor Comanor developed his own methodology for measuring child-rearing expenditures. It also compares expenditures between families with and without children. Gross income is used to equate equally well-off families. The difference in their expenditures is attributed to children. The CSR measurements rely on the 2004–2009 CE. In 2018, CSR reported child-rearing costs of \$3,421 per year for one child and \$4,291 per year for two children in low-income households.³⁹ For middle incomes (i.e., married couples with an average income of \$76,207 per year), CSR reported child-rearing costs of \$4,749 per year for one child and \$6,633 per year for two children. The amounts for low-income households are below poverty, and the amounts for middle incomes are just above poverty. The CSR study found negative expenditures for the child's healthcare expenses and did not estimate childrearing expenditures for entertainment and miscellaneous goods. Another limitation is the use of gross income to equate equally well-off families. This biases the results if parents

³⁸ Comanor, William, Sarro, Mark, & Rogers, Mark. (2015). "The Monetary Cost of Raising Children." In (ed.) Economic and Legal Issues in Competition, Intellectual Property, Bankruptcy, and the Cost of Raising Children (*Research in Law and Economics*), Vol. 27). Emerald Group Publishing Limited, pp. 209–51.

³⁹ Comanor, William. (Nov. 8, 2018). Presentation to Nebraska Child Support Advisory Commission. Lincoln, NE.

have an economic incentive to earn more income to support their families and do so. There is empirical evidence to support this.

Study Comparisons

Exhibit 6 and Exhibit 7 compare the current Colorado schedule for one and two children for findings from various studies updated to 2023 price levels. They generally show that the USDA amounts and the updated BR study are more than the current Colorado schedule. The Comanor et al. study is always less. There are some amounts at low incomes where the differences between the Colorado schedule and the BR5 amounts are negligible. This results from improvement to measurement of income in the CE and the cap on expenditures at low-incomes because low-income families spend more than their income.

Exhibit 6: Comparisons of Existing Schedule to More Current Studies of Child-Rearing Expenditures: One Child

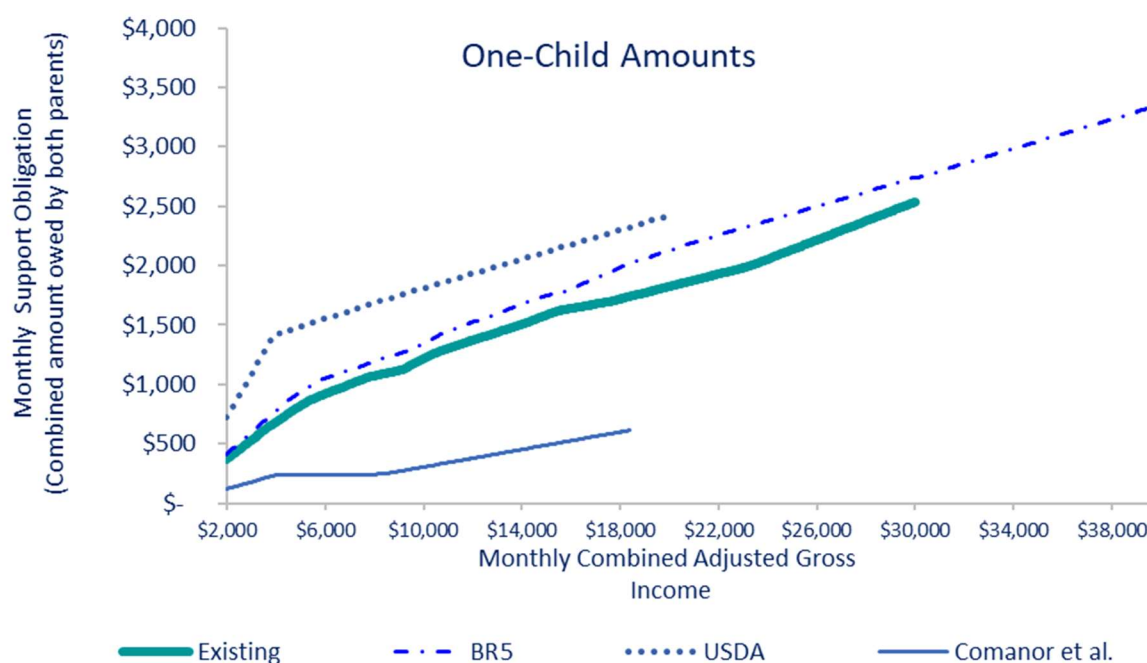
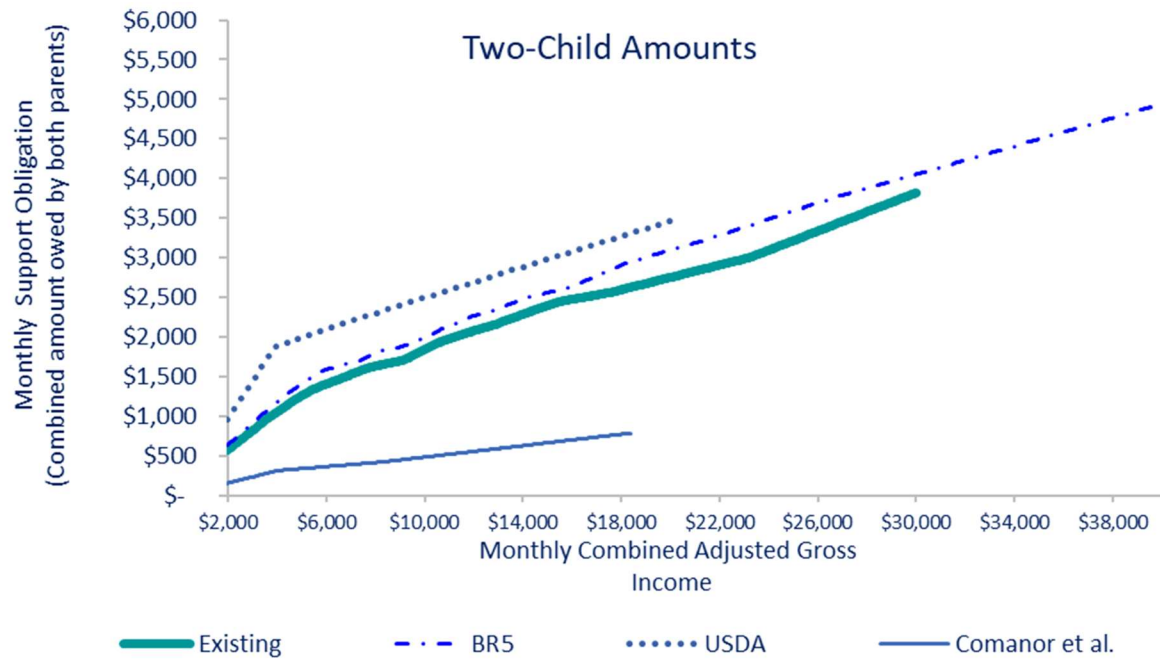


Exhibit 7: Comparisons of Existing Schedule to More Current Studies of Child-Rearing Expenditures: Two Children



SECTION 3: UPDATING THE SCHEDULE

This section documents the assumptions and steps used to update the schedule. The steps are generally the same as the steps and methods used to develop the existing schedule. However, there are two changes. The adjustment to the BR5 estimates (which are based on national data) for Colorado's higher cost of living is made using a different adjustment mechanism (i.e., Colorado's price parity rather than the difference in housing costs between the U.S. average and Colorado for homeowners). The second change is that the low-income adjustment is taken out of the schedule. As discussed in the next section, the Commission favors taking it out of the schedule.

SUMMARY OF DATA SOURCES AND KEY ASSUMPTIONS

- The existing and updated schedules are based on the income shares model, which seeks to apportion to the child the amount the parents would have spent if the parents and children lived in the same household and the parents shared financial resources.
- The measurements of child-rearing expenditures underlying the existing and updated schedules are based on the Betson-Rothbarth (BR) estimates of child-rearing expenditures.
- The BR measurements of child-rearing expenditures are converted from a percentage of total household expenditures to a gross-income basis using data on expenditures and 2023 monthly withholding formulas for federal and state income tax and FICA. (The existing schedule contained a similar conversion except using 2010 tax formulas.)
- The updated schedule is based on June 2023 price levels.
- The existing and updated schedules reflect average child-rearing expenditures from ages 0 through 17 years old.
- The existing and updated schedules exclude parental expenditures for childcare, the child's share of health insurance premiums, and ordinary, unreimbursed medical expenses incurred for the children except up to \$250 per child per year.⁴⁰ The intent is to cover common and ordinary, unreimbursed medical expenses such as over-the-counter medicines.
- Parenting expenses incurred by the lesser-time parent are not factored into the schedule. This is because the schedule is based on expenditures for children in intact households where there is no timesharing.

⁴⁰ Based on 2015 Medical Expenditure Panel Survey (MEPS) finds that the average out-of-pocket medical expense per child was \$248 per year, but varied depending on whether the child was enrolled in public insurance such as Medicaid or had private insurance. (Source: Calculated from the U.S. Department of Health and Human Services 2015 Medical Expenditure Panel Survey. Retrieved from https://meps.ahrq.gov/mepsweb/about_meps/survey_back.jsp.)

- The updated guidelines schedule considers combined parental incomes through \$40,000 gross per month. This is more than the current schedule, which considers combined incomes up to \$30,000. The more current data used for the latest BR study includes more higher income families.

ASSUMPTIONS AND STEPS USED TO DEVELOP THE UPDATED SCHEDULE

The schedule is updated using seven steps that are described in more detail in the remainder of this subsection. Appendix A provides more detail about these steps and the underlying data.

Step 1: Convert to current price levels

Betson developed his estimates based on May 2020 price levels from national expenditure data. They are updated to June 2023 price levels using changes in the Consumer Price Index developed by the U.S. Bureau of Labor Statistics. Prices have increased 40% since the current schedule was developed. This does not mean a 40% increase in the schedule amount because incomes have also increased.

Step 2: Subtract selected expenses

The studies measuring child-rearing expenditures include all expenditures on the children, including work-related childcare expenses, the cost of the child's health insurance benefit, and the child's uninsured medical expenses. Most income shares guidelines, including the existing Colorado guidelines, consider the actual amount of these expenses on a case-by-case basis when calculating the support award. Since the actual amounts are considered, they are not included in the guidelines schedule. Including them in both the guideline schedule and worksheet 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 for the purposes of developing a child support schedule/table. (This information is provided in Appendix A.) Using the same subset of the CE that he used to measure child-rearing expenditures, Betson measured the percentage of total expenditures devoted to childcare expenses; the percentage of total expenditures devoted to out-of-pocket healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios.

An additional assumption is needed to capture the child's share of the household's out-of-pocket medical expenses. The underlying economic data on expenditures does not attribute out-of-pocket medical expenses to the children. Instead, they are reported for the entire family. An assumption must be made about the child's share in the development of the schedule. For the existing and the proposed schedule, the child's share is estimated by applying the percentage of total expenditures to the family's total out-of-pocket medical expenses exceeding \$250 per person per year.

Step 3: Extend the estimates to four or more children

Betson's estimates only cover one, two, and three children, yet the updated schedule covers up to six children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For both the existing and updated schedules, the equivalence schedule of the National

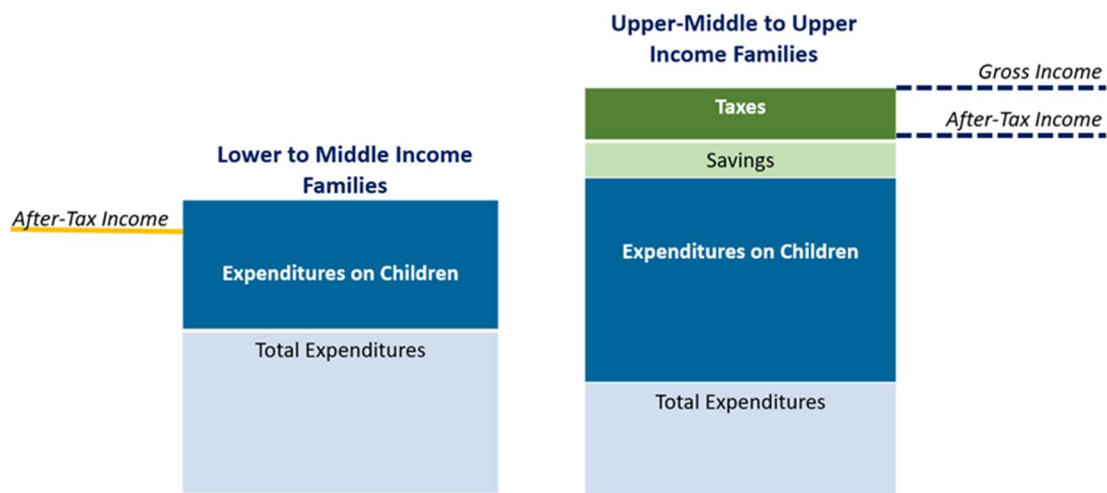
Research Council (NRC), as shown below, is used to extend the three-child estimate to four or more children.⁴¹

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

Step 4: Back out estimates to net income

The Betson-Rothbarth (BR) estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. Some families have savings and do not spend all of their after-tax income on their family. See Exhibit 8 for an illustration that compares expenditures between low-families that spend more than their after-tax income on average and upper-middle to upper income families who do not spend all of their after-tax income on average and generally have savings. Most income shares schedules, including the existing Colorado schedule, consider the expenditures to consumption ratios observed among the same sample of families in the CE used to calculate child-rearing expenditures. These ratios (which are also provided in Appendix A) are multiplied by the BR measurements to arrive at a percentage of total family after-tax income expended on children. For income ranges of families where the average expenditures to after-tax income is greater than one, the ratio is capped at one. This occurs at the lower income ranges. Setting at more than one would have the policy implication that parents should spend more than their income.

Exhibit 8: Relationship between Expenditures and Income



Step 5: Calculate marginal percentages

The application of the previous steps yields percentages of net income attributable to child-rearing expenditures that do not include childcare expenses, health insurance premiums, or uninsured, extraordinary medical expenses. The percentages are for several incomes ranges and for one to six children.. To gradually phase between income ranges, most income shares guidelines use marginal percentages that are developed by taking the ratio of (a) the difference in the base support amount

⁴¹ Citro, Constance F. & Robert T. Michael (eds.). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

between one income bracket and the next bracket and (b) the difference in the monthly net income between the same income brackets. In turn, basic obligations are calculated by applying the percentage of net income attributable to child-rearing expenditures to the midpoint of each income range.

Step 6: Conversion to Gross Income

After the measurements of child-rearing expenditures are converted to after-tax income as described above, they are then converted to gross income. This is because the schedule considers the gross incomes of the parties. For both the existing and updated schedules, the conversion to gross income relies on the federal withholding formula⁴² and state income tax rates. The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to \$160,200 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above \$200,000 per year is also considered.

The federal income withholding formula provides for different formulas depending on which year of the IRS W-4 form the employer uses to calculate income tax withholding. The alternative formulas produce the same amounts at lower and middle incomes, but there are slight differences at very high incomes. The IRS developed alternative methods to accommodate sweeping tax reform that became effective January 1, 2018, due to the Tax Cuts and Jobs Act of 2017 (Pub. L. 115-97), which increased the standard deduction and repealed personal exemptions. Earlier IRS W-4 forms still accommodate personal exemptions. The 2020 and later W-4 forms do not. It is assumed that the 2020 W-4 (or later) form is used and the manual percentage method formula for a single taxpayer is used. For state income taxes, the 2023 employer withholding formula is used.⁴³ It also assumes a single taxpayer, deducts \$375 per month (\$4,500 per year as instructed in the Colorado withholding formula), and applies a state tax rate of 4.4%.

Using federal and state income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states, and the assumption underlying the existing Colorado schedule. Most alternative federal tax assumptions would result in more after-tax income—hence, higher schedule amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children and expanded the federal child tax credit from \$1,000 per child to \$2,000 per child and higher during the COVID-19 pandemic. The 2018 federal tax changes are scheduled to expire in 2025.

Since the income conversion assumes single tax filing status, there is no adjustment for the child tax credit or the Earned Income Tax Credit (EITC). The child tax credit would be impossible to include in the

⁴² IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf>.

⁴³ Colorado Department of Revenue Taxation Division. (n.d.). DR1098: Colorado Withholding Worksheet for Employers. Retrieved from <https://tax.colorado.gov/DR1098>.

schedule since it applies to one parent and that parent's income must be within a certain range to receive the full child tax credit and another range to receive a partial child tax credit (which the IRS calls the additional child tax credit). In contrast, the schedule considers the combined gross income of the parents. Say the combined income of the parents is \$150,000 per year. If the parents have equal incomes (\$75,000 per year), either parent's income would make them income-eligible for the full child tax credit. Say, however, that the paying parent's income is \$150,000 and the other has no income, the parent without income would not be income-eligible for the child tax credit. The EITC is not considered because it is a means-tested program. Most states do not consider mean-tested income to be income available for child support.

The pro of considering an alternative tax assumption such as assuming the tax-filing status is married better aligns with the economic measurements of child-rearing expenditures because the measurements consider households in which the parents and children live together, so they would probably file as a married couple. They also could be set up to include the federal child tax credit, the additional child tax credit, the EITC, or a combination of these child-related tax credits. The con is that this would be a change in the previous assumption that is not necessarily justifiable and may not be consistent with current practices.

Step 7: Adjust for Colorado Prices

The Betson-Rothbarth (BR) measurements of child-rearing expenditures consider U.S. average incomes and prices. The existing schedule was adjusted to account for the difference in the median cost of owner-occupied housing in Colorado and the U.S. based on 2008 Census American Community Survey (ACS) data. That difference was 14.8%; since the BR4 estimates found that housing cost comprised 38% of child-rearing expenditures, this increased the amounts by 5.6% (14.8% multiplied by 38%) for incomes above about \$4,800 per month. Incomes above this threshold have savings on average, so it was assumed they also incurred additional housing costs. The adjustment was not applied to incomes below this level because they spend more than their income on average and it was assumed they rented and were struggling to make ends meet.

Early in 2023, the Commission considered updating the schedule using the same method for accounting for Colorado's higher housing cost and an alternative: adjust for Colorado's price parity. Using the same 2010 adjustment method and more current housing data (i.e., 2021) would produce an 8.15% increase applied to incomes above \$5,200 gross per month. There were some major limitations to this approach. Colorado rents had also increased significantly, so it made sense to factor that in to incomes below \$5,200 gross per month. That would mean two different adjustment measures: one to account for cost differential between U.S. and Colorado housing prices for homeowners, and another to account for the cost differential between U.S. and Colorado rents. Another limitation is lagged data. At the time, the most current housing cost data was from 2021. Colorado housing prices skyrocketed with the COVID-19 pandemic and there was some evidence that prices backed down in 2023, but that evidence was from another data source. To address this issue, there was also a concern about mixing data sources.

Use of the state's price parity offers a straightforward alternative. States have just begun to use price parity to adjust for their lower or higher prices in the past five years. Arkansas, Kentucky, Maine,

Nebraska, and New Mexico use price parity to adjust the BR measurements for their lower incomes and costs of living. Maryland uses its price parity to adjust the BR measurements upward.

The U.S. Bureau of Economic Analysis (BEA) has developed a price parity index to compare how less (or more) a state or region's prices are than the national average.⁴⁴ The BEA's price parity sets the U.S. average at 100.0. Those with price parities below 100 have below national average prices, and those with price parities above 100 have above national average prices. As of 2021, the BEA measures Colorado's price parity to be 103.0. A simple 3.0% increase was made to all BR amounts in the schedule.

There are some limitations to using the price parity. One weakness is that it is also dated: the most recent Colorado price parity is from 2021. Another weakness of the price parity method is that it is a uniform reduction and does not account for lower income families generally having different consumption bundles than higher income households (e.g., a greater share of total expenditures devoted to food) and that the price parity for food may differ from other items such as housing. The data needed to adjust for this limitation is not available. It would require price parities for various expenditure items (e.g., food and housing) and detailed data on the budget shares by income group. Another issue is recent price changes. They are not stagnant. Still, the price parity is a straightforward adjustment based on the best price index data available.

IMPACT OF UPDATING THE SCHEDULE

Exhibit 9 shows the average change by number of children for selected income ranges. These are schedule amounts before proration between the parents. The income ranges generally align to the distribution of Colorado families by income according to 2021 U.S. Census data—that is, about 20% of Colorado families have incomes below \$50,000 per year, about 29% have incomes between \$50,000 and \$100,000, 22% have incomes between \$100,000 and \$150,000, and 29% have incomes more than \$150,000 per year.

Generally, the largest increases are at higher incomes. **Error! Reference source not found.** shows the maximum percentage increase by number of children and update option. The increase is never more than 19%.

Appendix B shows side-by-side comparisons of the existing and updated schedules.

⁴⁴ U.S. Bureau of Economic Analysis. (Dec. 2022). *2021 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/news/2022/real-personal-consumption-expenditures-state-and-real-personal-income-state-and>.

Exhibit 9: Average Change to Schedule Amounts by Combined Income Ranges

Combined Monthly Incomes	One Child		Two Children		Three Children		Four Children		Five Children		Six Children	
All Incomes	\$220	14%	\$268	11%	\$249	9%	\$280	10%	\$310	10%	\$340	10%
From maximum income adjusted for SSR under existing schedule to \$5,000	\$71	11%	\$93	9%	\$110	9%	\$125	9%	\$146	9%	\$168	9%
\$5,001–\$9,000	\$ 137	14%	\$184	12%	\$198	11%	\$221	11%	\$243	11%	\$264	11%
\$9,001–\$12,000	\$ 152	12%	\$ 180	9%	\$61	7%	\$180	7%	\$198	7%	\$215	7%
Above \$12,000	\$ 276	14%	\$ 330	11%	\$296	9%	\$331	9%	\$364	9%	\$395	9%

Exhibit 10: Maximum Percentage Increase

One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19%	15%	13%	13%	13%	13%

SECTION 4: LOW-INCOME ADJUSTMENT

The federal requirement (45 C.F.R. § 302.56(c)(ii)) for a low-income adjustment, which can be a self-support reserve (SSR) test, is shown below.

(ii) Takes into consideration the basic subsistence needs of the noncustodial parent (and at the State's discretion, the custodial parent and children) who has a limited ability to pay by incorporating a low-income adjustment, such as a self-support reserve or some other method determined by the State; and

The intention of the low-income adjustment is to ensure that a low-income obligor could meet their basic subsistence need, pay the full amount of child support owed, and continue employment. In turn, this would result in the child receiving regular child support.

Colorado currently incorporates its low-income adjustment into its schedule. It is shown by the blue-shaded area in Exhibit 11. It produces amounts lower than what the BR amounts would be. It is not a true SSR, which is shown later.

The major limitation of the existing low-income adjustment is that it cannot be updated without changing the schedule, which is set in legislation. This results in the low-income adjustment becoming quickly outdated because the federal poverty guidelines and the state minimum wage change annually. Recent inflation exacerbates this. Another issue is there is a large gap between poverty and minimum wage earnings. The 2023 federal poverty guidelines (FPG) for one person is \$1,215 per month, while a 40-hour workweek at a state minimum wage (\$13.65 an hour in 2023) would produce a gross income of \$2,366 per month. Many poverty experts believe that the federal poverty level understates actual poverty.⁴⁵ To this end, some states are considering relating their low-income adjustment to the state minimum wage or increasing the FPG by a percentage similar to how the FPG is increased for program income eligibility (e.g., Colorado Health Plan *Plus* relies on 260% of FPG).

Exhibit 11: The Area of the Existing Schedule that Incorporates a Low-Income Adjustment Is Shaded in Blue

Obligor's Adjusted Gross Income	1 Child	2 Children	3 Children	4 Children	5 Children	6 or more Children
0-650	10	10	10	10	10	10
651-1500	50	70	90	110	130	150
Combined Adjusted Gross Income	1 Child	2 Children	3 Children	4 Children	5 Children	6 or more Children
1550	85	105	125	145	165	185
1600	120	140	160	180	200	220
1650	155	175	195	215	235	255
1700	190	210	230	250	270	290
1750	225	245	265	285	305	325
1800	260	280	300	320	340	360
1850	295	315	335	355	375	395
1900	330	350	370	390	410	430
1950	360	385	405	425	445	465
2000	368	420	440	460	480	500
2050	377	455	475	495	515	535
2100	385	490	510	530	550	570
2150	393	525	545	565	585	605
2200	401	560	580	600	620	640
2250	410	595	615	635	655	675
2300	418	630	650	670	690	710
2350	426	658	685	705	725	745
2400	435	671	720	740	760	780
2450	443	683	755	775	795	815
2500	451	696	790	810	830	850
2550	459	709	825	845	865	885
2600	468	722	860	880	900	920
2650	476	734	895	915	935	955
2700	484	747	913	950	970	990
2750	493	760	928	985	1005	1025
2800	501	772	944	1020	1040	1060
2850	509	785	959	1055	1075	1095
2900	517	797	974	1087	1110	1130
2950	525	809	988	1103	1145	1165
3000	533	821	1002	1119	1180	1200
3050	541	833	1016	1135	1215	1235
3100	548	844	1030	1150	1250	1270
3150	556	856	1044	1166	1283	1305
3200	564	868	1058	1182	1300	1340
3250	572	880	1072	1198	1318	1375
3300	580	892	1086	1214	1335	1410
3350	588	904	1101	1229	1352	1445
3400	596	915	1115	1245	1370	1480
3450	604	928	1129	1261	1388	1508
3500	612	940	1144	1278	1406	1529

⁴⁵ The federal poverty level (FPL) closely relates to the FPG. The FPG is updated in January or February of each calendar year. It is used for administrative purposes such as determining income eligibility for Medicaid. The FPL is released later in the year, updated for changes in price levels, and is used to measure the percentage or numbers of individuals or families in poverty.

OVERVIEW OF THE CURRENT ADJUSTMENT

There are three components to the existing Colorado low-income adjustment.

- A minimum order of \$10 per month for obligor's adjusted gross incomes of \$0–\$650;
- A minimum order of \$50 per month for one child, plus an additional \$20 per month per child for obligor's adjusted gross incomes of \$651–\$1,500 per month; and
- Reduced amounts for combined adjusted gross incomes of \$1,550 that consist of \$35 added to the minimum order for every \$50 more of combined gross incomes until the BR amount is less.

The last step causes the low-income adjustment to phase-out at different incomes depending on the number of children. The \$1,500 income threshold delineating when only the obligor's adjusted gross income is to be applied and when the combined income of the parties has led some to call \$1,500 a "self-support reserve (SSR)" including the 2019 Child Support Commission (see Exhibit 12) but it is not like how most states apply an SSR.

Exhibit 12: Explanation of the Colorado's Low-Income Adjustment in 2019 Commission Report

Excerpts from the 2019 Commission Report⁴⁶

A \$1,500 monthly income is the self-support reserve the Commission believes is needed for each parent to be adequately funded, without risking homelessness or hunger. This is the minimum needed to rent or share an apartment, pay basic utilities, eat, transport oneself, clothe oneself, and pay other basic bills. The old self-support reserve of \$1,100 did not adequately protect the parent from impoverishment and frequently resulted in a non-custodial parent choosing to pay no child support or go without basic necessities.

For the lowest income levels, the Commission felt a *de minimis* order was the right approach. This would apply to payors earning less than \$650 monthly who are: not voluntarily underemployed or unemployed; disabled and not receiving non-means-tested benefits greater than \$650 per month; or sentenced to 180 days or more of incarceration.

Once earning greater than \$650 in monthly income, up to the self-support reserve of \$1,500 per month, payors may be able to contribute additional money to their child(ren)'s support. The next tier allows for a \$50 contributory order if the non-custodial parent earns between \$651 and \$1,500 per month. Another \$20 is

Monthly Income	Combined Income or Paying Parent	Current Guidelines	Proposed Guidelines	Proposed Overnight Changes [†]
\$0–\$650	Paying Parent	\$50 plus \$20 for each add'l child up to 6	\$10	No
\$651–\$1,100	Paying Parent	\$50 plus \$20 for each add'l child up to 6	\$50 plus \$20 for each add'l child up to 6, not to exceed 20% of income after adjustments	Yes
\$1,101–\$1,500	Combined Income (Current); Paying Parent (Proposed)	Follow Guideline Schedule	\$50 plus \$20 for each add'l child up to 6	Yes
Greater than \$1,500	Combined Income	Follow Guideline Schedule	Follow Revised Guideline Schedule*	Yes

* Between \$2,000 and \$3,450 in combined income, based on the number of children, the proposed guideline schedule joins the current guideline schedule before adjustments.

[†] Proposed overnight changes were not part of the final version of HB19-1215.

⁴⁶ Colorado Child Support Commission. (Jul. 2019). *State of Colorado Child Support Commission Final Report*. Retrieved from <https://childsupport.state.co.us/sites/default/files/2019-08/DCSS%20Commission%20FINAL%20PRINT%20DOCUMENT%206-17-19-smaller%20file%20%281%29%20%281%29.pdf>.

A low-income adjustment that truly uses an SSR sets the guidelines amount such that it is never more than the obligor's income less the SSR (e.g., an obligor has an income of \$1,200 and the SSR is \$1,000, so the order would not be more than \$200 per month). This is not the outcome of the existing schedule. For example, an obligated parent whose gross income is \$1,550 per month and where the receiving parent has no income would have an order amount of \$185 per month for six children. The difference between the obligor's gross income (\$1,550) and the guidelines-determined amount (\$185) is \$1,365 per month, which is less than \$1,500 per month.

In all, Colorado's approach to the low-income adjustment meets federal requirements, is unique to Colorado, and most guidelines users report it is outdated. Most importantly, it does not clearly provide an SSR and an SSR that keeps up to date with changes in cost of living in Colorado such as the state minimum wage does.

Federal Guidance on Low-Income Adjustments

In drafting the rule change to consider the subsistence needs of the paying parent (and at state's discretion, the receiving parent's subsistence needs), the federal Office of Child Support Services (OCSS, which was previously known as the Office of Child Support Enforcement) made it clear that states should determine their own level of subsistence.⁴⁷ Still, OCSS referred to a dictionary definition of subsistence, which is the minimum necessary to support life, and used food and shelter as examples of necessary items.⁴⁸ In 2014, when the rule was first proposed, it did not mention the option of considering the subsistence needs of the custodial parent and the children, but this was later added to the final rule due to numerous commenters on the draft rules indicating that the basic subsistence needs of each parent and the children should be considered. In responding to these concerns, OCSS clarified that the purpose of the low-income adjustment was to ensure that low-income obligors could meet their basic subsistence need, pay the full amount of child support owed, and continue employment.

In the final rule, OCSS expanded the requirement to consider the subsistence needs of the paying parent and to encompass other low-income adjustment besides an SSR. The intent was to give states flexibility so they could develop a low-income adjustment appropriate for their state.

Federal Position on Minimum Orders

As shown in Exhibit 11, Colorado provides a two-tier minimum order: a minimum order of \$10 per month for paying parents whose incomes are up to \$650 gross per month and a minimum order of \$50 per month plus \$20 per additional child for incomes of \$651–\$1,500 per month. The \$10 minimum order sets a precedent to pay. It applies to incarcerated parents with no income or a limited stipend,

⁴⁷ U.S. Department of Health and Human Services Centers for Medicaid Services. (Dec. 2016). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 81 *Fed. Reg.* 224, p. 93,519. Retrieved from <https://www.gpo.gov/fdsys/pkg/FR-2016-12-20/pdf/2016-29598.pdf>.

⁴⁸ U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 79 *Fed. Reg.* 221, p. 68,555. Retrieved from <https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

and other circumstances. The second-tier minimum order recognizes the additional expense of more children. Anecdotal evidence suggests that these minimum orders are working for Colorado. The only other state to have a two-tier minimum order is New York (i.e., \$25 per month for those with incomes below poverty and \$50 per month if they are eligible for the SSR but their income is above poverty). New York’s approach is more similar to the minimum order in other states—that is, it applies to incomes below the state-determined SSR.

Some state guidelines have no minimum order, rather they leave it to court discretion. Most states with a minimum order set it at about \$50 per month. A few states set their minimum order at \$100 or more. All minimum orders should be subject to the rebuttal presumptive requirement of state guidelines—that is, the minimum order can be rebutted when inappropriate, based on the best interest of the child, or due to another state-determined deviation criterion.

The federal position on minimum orders is not firm. Exhibit 13 shows OCSS’s response to a question in its final rulemaking. OCSS makes clear that across-the-board, high minimum orders without regard to ability to pay are not in compliance. However, OCSS does not explicitly prohibit low minimum orders.

Exhibit 13: Federal Response to Question about Minimum Order

81 <i>Federal Register</i> 244 (Tuesday, Dec. 20, 2016), p. 93525
18. Comment: One commenter asked if a person should be ordered to pay a minimum amount of support regardless of his or her circumstances to recognize the responsibility for the child’s support, with less regard for the income capacity. The cases that the commenter noted included incarcerated individuals, minor parents, parents in drug or alcohol treatment programs, and others. The commenter further explained that while a strong argument can be made in these cases to set a minimum amount of support, setting a minimum order could be problematic. At one end is a token order (\$1.00 per month); on the other hand is a true minimum order (such as \$250 per month). This commenter suggested that these situations not be included in the “imputation of income” arguments as they are different. The commenter was helpful that the final regulation would leave setting the amount of a minimum order to State or local discretion and policy. Response. The foundation of Federal guidelines law and policy is the establishment of income-based orders. The rule is evidence-based and codifies longstanding Federal policy that orders must be based upon a determination of the noncustodial parent’s ability to pay. High minimum orders that are issued across-the-board without regard to the noncustodial parent’s ability to pay the amount do not comply with these regulations.

SELF-SUPPORT RESERVES (SSR)

A self-support reserve (SSR) test is a type of low-income adjustment. Most states rely on a SSR for their low-income adjustment. In 2016, there were 37 state guidelines that provided a self-support reserve.⁴⁹ The count is higher today since some states recently adapted an SSR (e.g., Arkansas and Wyoming) to conform to the 2016-added requirement to consider the subsistence needs of the children.

Exhibit 14 shows how the SSR works in Arizona. It is incorporated into the worksheet. Lines 1-6 of Exhibit 14 are similar to how Colorado income shares works; that is, the combined incomes of the

⁴⁹ Venohr, Jane. (2016). *Review of the Nevada Child Support Guidelines*. Retrieved from <https://www.leg.state.nv.us/Session/79th2017/Exhibits/Senate/JUD/SJUD144D.pdf>.

parents are considered and used to pull a basic obligation from the schedule (Line 4); then, each parent's prorated share of income is used (Line 5) to prorate the basic obligation between the parents on Line 6). Lines 7-9 show the self-support reserve adjustment. The order is set at the difference between the income of the paying parent and the SSR if it greater than zero and less than the regular guidelines calculation. This ensures that the paying parent has sufficient income after paying the guidelines amount to meet the SSR. If the difference is less than zero, then Arizona enters a zero order. Other states provide a minimum order. If the regular guidelines calculation is less, that amount is used. The strengths of this approach are that it clearly states the amount as the SSR, which is defined as subsistence needs, and ostensibly the SSR applies to each parent in the worksheet. The SSR could also be incorporated into the schedule, but it cannot apply to each parent when incorporated into the schedule.

Exhibit 14: Arizona's SSR Adjustment⁵⁰

	Mother (Receiving Parent)	Father (Paying Parent)	Combined
Line 1: Monthly gross income	\$1,600	\$2,400	\$4,000
Line 2: Monthly adjusted gross income	\$1,600	\$2,400	\$4,000
Line 4: Basic child support obligation for 3_child(ren)			\$1,306
Line 5: Percentage share of income (each parent's income on Line 2 divided by Combined Income)	40%	60%	100%
Line 6: Preliminary child support obligation (Multiple Line 4 by Line 5)	\$522	\$784	
Line 7: Self-support reserve for <i>paying parent</i>		\$1,921	
Line 8: Adjusted gross income less self-support reserve		\$ 479	
Line 9: Child support order to be paid by <i>paying parent</i> (lower of Line 6 and Line 8)		\$ 479	

Amount of the SSR

Most states relate their SSR to the FPG, and many rely on an amount greater than 100% of the FPG. Some of the states with higher SSRs are shown below.

- Arizona (80% of the state minimum wage, which is \$1,921 gross per month);
- Minnesota (120% of FPG applied to gross income, which is \$1,458 gross per month);
- New York (135% of FPG applied to gross income, which is \$1,640 gross per month);
- New Jersey (150% of FPG applied to net income, which is \$1,822 net per month);
- Oregon (117% of FPG applied to gross income, which is \$1,418 per month); and
- Washington (125% of FPG applied to net income, which is \$1,519 net per month or over \$1,900 gross).

⁵⁰ This is an abbreviated version of the Arizona child support guidelines worksheet provided by Arizona Judicial Branch. (n.d.). 2018–2021 Child Support Calculator. Retrieved from <https://www.azcourts.gov/familylaw/2018-Child-Support-Calculator>.

The higher the SSR, the lower the guidelines-determined amount.

Setting the Order as the Difference between the SSR and Income

A limitation to Arizona's application of the SSR test is all income above the SSR is assigned to child support (see Line 8). For example, the paying parent's gross income of \$2,400 in Exhibit 14 yields an order of \$479 per month; and, if the paying parent's gross income was increased to \$2,410 per month, it would yield an order of \$489 per month. The problems are that the paying parent has to pay taxes on that increased income and assigning all of the gross income to child support provides no economic incentive to increase earnings. Alabama addresses this issue by only taking 85% of the difference between the paying parent's gross income and the SSR. Exhibit 15 shows how the 85% works on Line 13. For the purposes of the illustration, an SSR of 150% of the FPG is applied. Alabama actually uses a lower SSR amount.

Exhibit 15: Modified Alabama Approach

	Mother	Father	Combined
Line 1: Monthly gross income	\$2,400	\$2,500	\$4,900
Line 2: Monthly adjusted gross income	\$2,400	\$2,500	\$4,900
Line 3: Percentage share of income (each parent's income on Line 2 divided by Combined Income)	49%	51%	100%
Line 4: Basic child support obligation for 2 child(ren) using updated schedule			\$1,381
Line 5: Each parent's share of basic obligation (Multiple Line 3 by Line 4)	\$676	\$705	
Line 6: Each parent's childcare expense (would add other lines for child's health insurance and etc.)	\$200	\$0	\$200
Line 7: Each parent's share of childcare expense (Multiple Line 3 by Line 6 combined)	\$98	\$102	
Line 8: Each parent's total obligation (sum Line 5 and Line 7)	\$774	\$807	
Line 9: Credit for childcare expenses paid (each parent's Line 6)	\$200	\$0	
Line 10: Preliminary order (Line 8 minus Line 9 for lesser-time parent)	\$574	\$807	
Line 11: Self-support reserve (\$1,699 = 150% of 2023 poverty)	\$1,699	\$1,699	
Line 12: Income available after SSR (Line 2 minus Line 11)	\$701	\$ 801	
Line 13: Paying parent's Income available for support (for the paying parent only, take 85% of Line 12, if less than minimum order, enter minimum order)		\$ 681	
Line 14: Recommended child support order (Lesser of Lines 10 and 13)		\$681	

Amount of SSR is a policy decision

Percentage is policy decision, but necessary because of payroll taxes

Appropriate SSR and Percentage for Colorado

At the time that this report was written, the Colorado Commission favored placing the SSR in the worksheet, relating the SSR to the State minimum wage, and using a percentage reduction. This makes the SSR transparent, allows the SSR to be updated annually and appropriately since it relates to the

State minimum wage, and the percentage reduction is fair and equitable. One amount being considered for the SSR is the minimum wage assuming a 32-hour workweek and 50 weeks per year. This reflects that many minimum-wage jobs do not offer a 40-hour workweek or paid work every week of the year. On average, this would yield \$1,820 gross per month. The percentage reduction is a policy decision but should be less than the 100% minus the effective income tax rate (e.g., if the effective income tax rate is 20% at a particular income range, the percentage reduction should be less than 80%). Colorado is considering percentage reductions in the range of 35–50%, while the effective income tax rate is about 18% when the paying parent’s gross income is \$3,000 per month.

OTHER LOW-INCOME ADJUSTMENTS

California and Michigan use a percentage reduction for income below their state-determined threshold. Utah and Nevada provide a separate low-income adjustment. The weaknesses of the percentage reduction are they are complicated to calculate, the income threshold has to be periodically updated, they do not clearly state a subsistence level, and they do not recognize that those with more children may need an adjustment at higher incomes because the schedule amounts are higher when there are more children. A perceived advantage is that they can be easily structured to yield an amount less than a SSR-adjustment would. The disadvantages of a separate low-income table are it makes the guideline longer and the parameters of the table still require policy decisions. An advantage of a separate low-income table is they are easy-to-understand lookup tables that do not require automation to figure out. They also avoid the confusion of the existing Colorado low-income adjustment that requires the consideration of the obligor income only for incomes below \$1,500 per month and the consideration of the combined incomes above that income.

SECTION 5: PARENTING-TIME ADJUSTMENT

Federal regulation does not require state guidelines to provide a parenting-time adjustment. Still, 42 states (including Colorado) and the District of Columbia provide formulas to adjust for timesharing in their guidelines. Most of these states recognize the importance of healthy relationships between the child and both parents; and want to fairly recognize that the lesser-time parent incurs direct expenses for the children when the children with the lesser-time parent.

Colorado, like 18 other states, relies on the cross-credit formula with a multiplier to adjust for timesharing. The Colorado adjustment applies when each parent has the child for at least 93 overnights (25% timesharing). The gist of the cross-credit is that a theoretical order is calculated for the parent, then each parent's theoretical order is weighed by the percentage of the child's time with the other parent. The parent with the larger weighed amount owes the difference between the time-weighted theoretical orders. Most states (including Colorado) also increase the basic obligation by 150% to account for some child support expenditures being duplicated between the two parents (e.g., housing expenses for the child). Older studies estimated that about 50% of child-rearing expenditures were devoted to housing and transportation expenses that would be duplicated between the parents. Newer studies suggest a higher amount. West Virginia just adopted a 160% multiplier.

The major limitations of the cross-credit formula are that it does not recognize the direct child-rearing expenses incurred for fewer overnights (e.g., 92 overnights), it can create a precipitous decrease in the order amount once the 93 overnight threshold is reached depending on the circumstances of the case, and there is no economic evidence to suggest that 92 overnights is when the paying parent begins to incur substantial direct expenses (e.g., food for the child) and the receiving parent begins to experience a cost savings in child-rearing expenditures (e.g., purchases less food) because the child is with the other parent.

The 2019 Colorado Commission tried to address this issue by recommending the Oregon formula, which produces a gradual decrease in the order amount as the lesser-time parent has more time with the child. One way that the Oregon formula accomplishes that is to start the adjustment with one overnight, albeit the adjustment is very small (i.e., 0.07% of the basic obligation is subtracted from the paying parent's prorated share of the basic obligation). At the time, Colorado did not have the resources to develop the automation to support the Oregon formula. Although Oregon has converted its timesharing formula to a simplified lookup table, the actual formula is a complicated mathematical formula not easily calculated manually.

The 2023 Colorado Commission revisited the issue. It not only explored the Oregon formula but also the Michigan/Minnesota formula, which also provides gradual changes, and whether the existing Colorado cross-credit formula could be modified to work. Automation is no longer a barrier. The Michigan/Minnesota formula also require automation to calculate.

OVERVIEW OF THE OREGON FORMULA

Oregon consulted with a mathematics professor to develop an adjustment that gradually changes as the paying parent had more time with the child, but results in a zero order when the parents have equal time with the child and equal incomes.⁵¹ The Oregon formula⁵² for determining each parent's parenting time credit percentage is:

$$1/(1+e^{(-7.14*((\text{overnights}/365)-0.5))}-2.74\%+(2*2.74\%*(\text{overnights}/365))})$$

Oregon converted the formula into a table for ease of use. (Exhibit 16 shows an excerpt of the table.) It results in a 0.07% credit for one overnight per year, a 0.14% credit for two overnights per year, a 0.21% credit for three overnights per year, and so forth, up to a 49.75% credit for 182 overnights—effectively a 50.0% credit for 182.5 overnights.

The Colorado Commission has heard from representatives of Oregon on how well their formula works. Like Colorado, Oregon previously used a cross-credit formula with a 1.5 multiplier and 25% timesharing threshold. Oregon also faced issues with the cliff effect and had concerns that parents with less than 25% timesharing were not receiving credit for their direct child-rearing expenditures when the child was in their care. The 2011–2012 Oregon Guidelines Advisory Committee set five main goals to improve the formula:

- Ensure the credit reflected actual costsharing which the committee perceived to be low when the child spend little time with the paying parent and significant when timesharing approaches equal time with each parent;
- Eliminate the 25% threshold because it was not fair to give zero credit at 24% parenting time, then a 25% credit just because the child's time with the paying parent reached 25%;
- Reduce the occurrence of the “flip” between which parent owed support in situations where the lesser-time parent was also the lesser-income parent, causing the parent with more time to owe support;
- Simplify the adjustment so it was more transparent and easier to use; and
- Minimize change to the current model—that is, the improvement should produce incremental changes to the outcomes to the current formula.

The goals translated into a graduated curve that started with zero credit for no parenting time, produces small percentage credits as the lesser-time parent gains more parenting time, increases rapidly to 50% credit near 50% parenting time, and then gradually increases again to 100% credit at 100% parenting time. Mathematically, the shape of the curve is known as a sigmoid function or double logistic curve.

⁵¹ Oregon Guidelines Advisory Committee. (May 27, 2012). *Oregon Child Support Program 2011-12 Child Support Guidelines Review: Report and Recommendations*. Retrieved from https://justice.oregon.gov/child-support/pdf/guidelines_advisory_committee_report_and_recommendations_2011-12.pdf.

⁵² Oregon Child Support Guidelines Rule OAR 137-050-07030. Retrieved from <https://justice.oregon.gov/child-support/pdf/137-050-0730.pdf>.

Exhibit 16: Oregon's Guidelines Provision to Adjust for Overnights and Excerpt of Adjustment Table

137-050-0730 Parenting Time Credit

(1) For the purposes of this rule:

(a) "Primary physical custody" means the parent provides the primary residence for the child and is responsible for the majority of the day-to-day decisions concerning the child.¹

(b) "Split custody" means that there are two or more children and each parent has at least one child more than 50 percent of the time.

(2) If there is a current² written parenting time agreement or court order providing for parenting time, calculate each parent's overnights for the minor children³ as follows⁴:

(a) Determine the average number of overnights using two consecutive years.⁵

(b) Add the total number of overnights the parent is allowed with each minor child and divide by the total number of minor children

(c) Notwithstanding the calculation provided in subsections (2)(a)

and (2)(b), parenting time may be determined using a method other than overnights if the parents have an alternative parenting time schedule in which a parent has significant time

periods where the minor child is in the parent's physical custody but does not stay overnight. For example, in lieu of overnights, 12 continuous hours may be counted as one day. Additionally, blocks of time of four hours up to 12-hours may be counted as half-days, but not in conjunction with overnights. Regardless of the method used, blocks of time may not be used to equal more than one full day per 24-hour period.

(3) If the parents have split custody but no written parenting time agreement, determine each parent's parenting time overnights by dividing the number of minor children with the parent by the total number of children and multiplying by 365.

(4) If there is no current written parenting time agreement or court order providing for parenting time, the parent or party having primary physical custody of the minor child will be treated as having all of the parenting time for that child unless a court or administrative law judge determines actual parenting time.

(5) If the court or administrative law judge determines actual parenting time exercised by a parent is different than what is provided in a written parenting plan or court order, the parenting time overnights may be calculated using the actual parenting time exercised by the parent.⁶

(6) Determine each parent's parenting time credit percentage as follows: $\text{credit percentage} = 1 / (1 + e^{(-7.14 * ((\text{overnights} / 365) - 0.5)))} - 2.74\% + (2 * 2.74\% * (\text{overnights} / 365))$. The precisely computed credit percentage is preferred. However, where this is impractical (for example, when calculating support by hand) an approximate credit percentage can be determined by referencing the table at the end of this rule using the parents' average overnights determined in step 2, 3, or 4, rounding up or down to the nearest whole number of overnights.

(7) To determine the amount of each parent's parenting time credit:^{7 8}

(a) Determine the minor children's portion of the combined basic support obligation, as determined in OAR 137-050-0725(2), by dividing the combined basic support obligation by the total number of minor children and children attending school and multiply the result by the number of minor children only. (b) Multiply the result by each parent's parenting time credit percentage.

0	0.00%	36	3.19%	72	8.67%	108	17.77%
1	0.07%	37	3.30%	73	8.87%	109	18.09%
2	0.14%	38	3.42%	74	9.07%	110	18.41%
3	0.21%	39	3.54%	75	9.27%	111	18.73%
4	0.28%	40	3.66%	76	9.48%	112	19.06%
5	0.35%	41	3.78%	77	9.68%	113	19.39%
6	0.42%	42	3.91%	78	9.90%	114	19.72%
7	0.49%	43	4.04%	79	10.11%	115	20.06%
8	0.57%	44	4.16%	80	10.33%	116	20.40%
9	0.65%	45	4.30%	81	10.55%	117	20.75%
10	0.72%	46	4.43%	82	10.77%	118	21.10%
11	0.80%	47	4.56%	83	11.00%	119	21.45%
12	0.88%	48	4.70%	84	11.23%	120	21.81%
13	0.96%	49	4.84%	85	11.47%	121	22.17%
14	1.04%	50	4.98%	86	11.70%	122	22.54%
15	1.13%	51	5.12%	87	11.94%	123	22.90%
16	1.21%	52	5.27%	88	12.19%	124	23.27%
17	1.29%	53	5.41%	89	12.43%	125	23.65%
18	1.38%	54	5.56%	90	12.68%	126	24.03%
19	1.47%	55	5.71%	91	12.94%	127	24.41%
20	1.56%	56	5.87%	92	13.19%	128	24.80%
21	1.65%	57	6.02%	93	13.45%	129	25.19%
22	1.74%	58	6.18%	94	13.72%	130	25.58%
23	1.84%	59	6.34%	95	13.98%	131	25.98%
24	1.93%	60	6.51%	96	14.25%	132	26.38%
25	2.03%	61	6.67%	97	14.53%	133	26.78%
26	2.12%	62	6.84%	98	14.80%	134	27.19%
27	2.22%	63	7.01%	99	15.08%	135	27.60%
28	2.32%	64	7.19%	100	15.37%	136	28.01%
29	2.43%	65	7.36%	101	15.66%	137	28.43%
30	2.53%	66	7.54%	102	15.95%	138	28.85%
31	2.64%	67	7.72%	103	16.24%	139	29.27%
32	2.74%	68	7.91%	104	16.54%	140	29.70%
33	2.85%	69	8.09%	105	16.84%	141	30.13%
34	2.96%	70	8.28%	106	17.15%	142	30.56%
35	3.08%	71	8.47%	107	17.46%	143	31.00%

Oregon relied on a mathematics professor emeritus and a computer engineer to model and operationalize the formula.⁵³

Exhibit 17 shows an abbreviated version of the calculation. The actual calculation in the worksheet is more complicated due to the interaction with adjustments for childcare costs, healthcare coverage costs, and the low-income adjustment, and if there is more than one joint child and those children have different parenting-time arrangements (e.g., the parents have equal custody with one child while the other child is in sole custody of the other parent). Consideration of any of these factors can alter which parent owes support. In circumstances where the children have different timesharing arrangement, the Oregon guidelines average the time. This is also common in other state guidelines.

Exhibit 17: Illustration of Parenting Time Credit Assuming 1 Child

Line		Parent A	Parent B	Combined
1h	Adjusted income	\$3,100	\$4,300	\$7,400
1i	Each parent's income share percentage	41.89%	58.11%	100%
1j	Income available for support (subtract the \$1,322 self-support reserve from each parent's adjusted income (line 1h); if less than zero, enter \$0)	\$1,778	\$2,978	
2a	Basic support obligation (from obligation scale)			\$922
2b	Basic support obligation after self-support reserve (enter the lesser of basic support obligation from line 2a multiplied by each parent's income percentage or the parent's available for support from line 1j)	\$386	\$536	
6a	Average number of overnights (or equivalent) (enter each parent's and caretaker's average number of overnights with the joint children)	265	100	365
6b	Parenting time credit percentage (from parenting time adjustment table)	.8463	.1537	
6c	Parenting time credit (basic obligation from Line 2a multiplied by parenting time credit on Line 6b)	\$780	\$142	
6f	Support after credits	-\$394	\$394	
7c	Which parent(s) should pay support for minor children? (enter "yes" in the column of the parent with the higher net support)		yes	
9a	Cash child support for minor children (Line 7c if no other adjustments)		\$394	

The calculation shows two parents: Parent A with an adjusted gross income of \$3,100 per month and Parent B with an adjusted gross income of \$4,300 per month. The basic support obligation from the Oregon scale would be \$922 per month for one child. Parent A's prorated share is \$386, and Parent B's prorated share is \$536. The child spends 100 overnights per year with Parent B. Using the Parenting Time Adjustment Table, this allows Parent B a 15.37% adjustment to the basic support obligation of \$922. This is shown as a credit of \$142 per month (\$922 multiplied by .1537) on Line 6c. It is subtracted from Parent B's share of \$536. The remainder, \$394 per month, is the child support order.

⁵³ In the 2012 report, Oregon credits Professor Emeritus Bruce Gates of Willamette University and Raution Jaiswal of Ramssoft Systems, Inc., as well as Joshua Sweet of the Oregon Department of Justice for his initial identification of the type of formula needed.

OVERVIEW OF MINNESOTA/MICHIGAN FORMULA

Michigan has been using a nonlinear formula for almost 20 years. It takes the cross-credit formula a step further. Not only does it consider each parent's prorated share of the basic obligation and weighs it by the time with the other parent, but it also weighs it by the time with the other parent squared or to some other exponent. Further, it divides that difference by the sum of each parent's percentage time squared. The use of the exponent produces a gradual change at low levels of timesharing that increases when timesharing approaches equal. Michigan started with an exponent of 2, switched to an exponent of 3, and now uses an exponent of 2.5. The higher the exponent, the higher the resulting order amount. Minnesota adopted its adjustment just a few years ago. Minnesota debated whether to use an exponent of 2 or 3 and settled on 3. Minnesota's formula is shown below.

$$\frac{(A_o)^3(B_s) - (B_o)^3(A_s)}{(A_o)^3 + (B_o)^3}$$

Where

A_o – Approximate annual number of overnights the children will spend with parent A

B_o – Approximate annual number of overnights the children will spend with parent B

A_s – Parent A's base support obligation

B_s – Parent B's base support obligation

Using an exponent of 1.75 comes close to achieving the results of the Oregon formula. There is no theoretical basis for the amount of the exponent. It does not relate to what percentage of child-rearing expenditures are believed to be duplicated like the multiplier in the cross-credit formula does.

The Minnesota/Michigan formula cannot be converted to a lookup table like the Oregon adjustment can. Neither Minnesota or Michigan step out the formula in lines of their respective worksheet. Rather, each state instructs the guidelines user to insert the number of overnights into an automated guidelines calculator. In turn, the automated guidelines calculator calculates the adjustment amount. It is impossible to calculate the Minnesota/Michigan adjustment by hand.

FIXING THE CROSS-CREDIT FORMULA

One way to fix the problem with the cross-credit formula is to eliminate the timesharing threshold. The problem with that, however, is due to the 150% multiplier to account for duplicated expenses, the cross-credit formula produces amounts more than what would result from applying Colorado's existing Worksheet A, which is for sole custody situations. The Colorado guidelines already provide that if the sole custody amount is more than the amount when using the cross-credit formula, use the sole custody amount. This can occur when the lesser-time parent has significantly more income than the parent with more time. The consequence is that two cases may have the same timesharing arrangement but the application of the timesharing adjustment is totally driven by income: specifically, if the lesser-time parent has substantially more income there may not be adjustment, while if the parents have equal incomes, there will be an adjustment.

COMPARISON OF TIMESHARING FORMULAS

Case scenarios are used to examine the impact of the different timesharing formulas. The Michigan/Minnesota relies on an exponent of 2.0. Exhibit 18 shows the case scenarios. For each scenario, four different timesharing scenarios are considered. Parent A has the child for 52 overnights, 78 overnights, 120 overnights, or 182.5 overnights. The updated schedule is used for the comparisons. Exhibit 19 shows the differences in the order amounts when using the existing and updated schedule.

Exhibit 18: Case Scenarios Used to Compare Timesharing Formulas

Case Scenario	Gross Monthly Income of Parent A	Gross Monthly Income of Parent B	Parent A's Share of Combined Income
1. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is some college or an associate's degree	\$4,263	\$3,024	59%
2. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is a college degree	\$6,311	\$4,389	59%
3. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is graduate degree	\$8,046	\$5,558	59%
4. Manager and minimum wage earner	\$12,442	\$2,400	84%
5. Managers with average and median earnings	\$12,442	\$11,013	53%
6. The above only flip earnings	\$11,013	\$12,442	47%
7. Experienced and entry-level manager	\$15,331	\$6,576	70%
8. The above only flipped	\$6,576	\$15,331	30%

Exhibit 19: Order Amounts when Zero Timesharing: Comparison of Existing and Updated Schedule Amounts

Case Scenario	Existing	Updated Schedule
1. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is some college or an associate's degree	\$600	\$672
2. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is a college degree	\$755	\$840
3. Parent's earnings are equivalent to median earnings of Colorado workers whose highest educational attainment is graduate degree	\$875	\$975
4. Manager and minimum wage earner	\$1,318	\$1,466
5. Managers with average and median earnings	\$1,066	\$1,258
6. The above only flip earnings	\$944	\$1,113
7. Experienced and entry-level manager	\$1,346	\$1,594
8. The above only flipped	\$577	\$684

As evident in the comparisons, in some situations, the cross-credit with the multiplier produces more than the sole custody amount. When this result occurs, the existing Colorado guidelines provides for

the sole custody amount to be used. The situation typically occurs when there is a low level of timesharing (e.g., 52 overnights per year) but may occur at 78 overnights, as well when the lesser-time parent has substantially more income. The comparisons also show that the obligated parent flips from Parent A to Parent B for many of the cases where there is equal timesharing regardless which timesharing formula is applied.

Exhibit 20: Comparisons of Timesharing Formulas

Case Scenario: 52 overnights	Col. 1. Using Existing Schedule and Cross-Credit	Col. 2 Updated Schedule and Cross-Credit Applied to Any Timesharing (sole applies if 150% cross-credit is more)	Col. 3 Using Updated Schedule and Oregon	Col. 4 Updated Schedule and MI/MN to 2nd Power
1. Median earnings of some college or an associate's degree	\$600	\$672 (1.5 cross-credit = \$762)	\$611	\$641
2. Median earnings of college degree	\$755	\$840 (1.5 cross-credit = \$956)	\$765	\$802
3. Median earnings of graduate degree	\$875	\$975 (1.5 cross-credit = \$1,111)	\$888	\$931
4. Manager and minimum wage earner	\$1,318	\$1,466 (1.5 cross-credit = \$1,826)	\$1,374	\$1,419
5. Managers with average and median earnings	\$1,066	\$1,258 (1.5 cross-credit = \$1,380)	\$1,133	\$1,194
6. The above only flip earnings	\$944	\$1,113 (1.5 cross-credit = \$1,163)	\$988	\$1,050
7. Experienced and entry-level manager	\$1,346	\$1,594 (1.5 cross-credit = \$1,904)	\$1,474	\$1,533
8. The above only flipped	\$577	\$539	\$564	\$623
Case Scenario: 78 overnights				
1. Median earnings of some college or an associate's degree	\$600	\$639	\$558	\$593
2. Median earnings of college degree	\$755	\$804	\$699	\$742
3. Median earnings of graduate degree	\$838	\$934	\$812	\$862
4. Manager and minimum wage earner	\$1,318	\$1,466 (1.5 cross-credit = \$1,639)	\$1,293	\$1,346
5. Managers with average and median earnings	\$955	\$1,113 (1.5 cross-credit = \$1,127)	\$1,023	\$1,095
6. The above only flip earnings	\$771	\$910	\$879	\$950
7. Experienced and entry-level manager	\$1,346	\$1,594 (1.5 cross-credit = \$1,661)	\$1,369	\$1,438
8. The above only flipped	\$249	\$296	\$458	\$527
Case Scenario: 120 overnights				
1. Median earnings of some college or an associate's degree	\$394	\$441	\$421	\$449
2. Median earnings of college degree	\$501	\$558	\$530	\$565
3. Median earnings of graduate degree	\$583	\$650	\$616	\$656
4. Manager and minimum wage earner	\$1,201	\$1,337	\$1,085	\$1,128

5. Managers with average and median earnings	\$608	\$717	\$741	\$799
6. The above only flip earnings	\$424	\$501	\$596	\$655
7. Experienced and entry-level manager	\$1,070	\$1,268	\$1,097	\$1,153
8. The above only flipped	(\$82) Parent B pays	(\$98) Parent B pays	\$187	\$243
Equal Custody (50%/50%)				
1. Median earnings of some college or an associate's degree	\$98	\$131	\$98	\$98
2. Median earnings of college degree	\$172	\$192	\$128	\$128
3. Median earnings of graduate degree	\$203	\$226	\$151	\$151
4. Manager and minimum wage earner	\$798	\$888	\$592	\$592
5. Managers with average and median earnings	\$92	\$108	\$72	\$72
6. The above only flip earnings	(\$92) Parent B pays	(\$108) Parent B pays	(\$72) Parent B pays	(\$72) Parent B pays
7. Experienced and entry-level manager	\$576	\$683	\$455	\$455
8. The above only flipped	(\$576) Parent B pays	(\$683) Parent B pays	(\$455) Parent B pays	(\$455) Parent B pays

SECTION 6: FINDINGS FROM ANALYSIS OF LABOR MARKET DATA

Federal Regulation (45 C.F.R. § 302.56(h)(1)) requires the consideration of:

... labor market data (such as unemployment rates, employment rates, hours worked, and earnings) by occupation and skill-level for the State and local job markets, the impact of guidelines policies and amounts on custodial and noncustodial parents who have family incomes below 200 percent of the Federal poverty level, and factors that influence employment rates among noncustodial parents and compliance with child support orders . . .

This review of labor market information can be informative to improving child support guidelines provisions for income imputation and low-income parents and families.

Unless noted, the Colorado labor market statistics are extracted from the Colorado Department of Labor and Employment Labor Market Information Gateway.⁵⁴

Unemployment, Employment, and Labor Force Participation

In general, the COVID-19 pandemic is the dominant factor influencing recent statistics on unemployment, employment, and labor force participation. These factors affect how much income parents have available to support their children and the appropriate level to which income shall be imputed when income imputation is authorized to a party. Income may be imputed if a parent is voluntarily unemployed or underemployed or if an employable parent is between jobs or has limited employment history. The employability of the parent and the availability of jobs matching that parent's skills, educational level, and other factors are considerations when imputing income. Labor market data can inform about the availability of jobs.

Official Definitions

There are official definitions of unemployment, employment, and labor force participation. Not everyone not working is "unemployed." To be counted as officially unemployed, the worker must be in the civilian labor force. The unemployment rate is a percentage of the amount of people within the labor force who "do not have a job, have actively looked for work in the prior four weeks, and are currently available for work."⁵⁵ To be considered actively looking for work, an individual must have submitted a résumé or application, used an employment service, discussed employment with an employer, or met other criteria within the designated time. Employment refers to people "who did any work for pay or profit during the survey reference week; persons who did at least 15 hours of unpaid work in a family-operated enterprise; and persons who were temporarily absent from their regular jobs because of illness, vacation, bad weather, industrial dispute, or various personal reasons."⁵⁶ The labor

⁵⁴ Colorado Employment Situation: September 2022. (Oct. 21, 2022). *Colorado LMI Gateway*. <https://www.colmigateway.com/admin/gsipub/htmlarea/Uploads/Sep22PR.pdf>.

⁵⁵ U.S. Bureau of Labor Statistics. *Alternative Measures of Labor Underutilization for States, 2021 Annual Averages*. Retrieved from <https://www.bls.gov/lau/stalt.htm>.

⁵⁶ U.S. Bureau of Labor Statistics. (n.d.). *Labor Force Statistics from the Current Population Survey*. Retrieved from <https://www.bls.gov/cps/lfcharacteristics.htm#emp>.

force is defined as “the sum of employed and unemployed persons.”⁵⁷ The labor force participation rate is “the labor force as a percent of the civilian noninstitutional population.”

Unemployment

The seasonally adjusted⁵⁸ unemployment rate in Colorado remained flat at 3.4% in September 2022,⁵⁹ which was 0.1 percentage points lower than the seasonally adjusted unemployment rate in the United States during the same month (3.5%).⁶⁰ In September 2021, both Colorado and the United States had an unemployment rate of 4.7% and have steadily declined at similar rates since then. Following the beginning of the pandemic, Colorado’s unemployment rate has been steadily declining since reaching a peak rate of 11.8% in May 2020 and began stabilizing between (but not including) 3.9% and 3.0% since March 2022. Federal unemployment benefits were expanded early in the pandemic to include gig workers and self-employed workers for the first time ever. That federal program ended September 2021 and affected more than 116,000 out-of-work Coloradans.⁶¹

Most counties in Colorado had unemployment rates between 2.0 and 4.5%.⁶² However, there were a few exceptions to the range. Exhibit 21 shows the highest, lowest, and average seasonally adjusted unemployment rates by county within the four geographic regions of the state.

Exhibit 21: Counties with the Highest and Unemployment Rates within Geographic Regions

Region	Highest Unemployment Rate in the Region	Lowest Unemployment Rate in Region	Average ⁶³ Unemployment Rate
Northeast	Adams County: 3.7%	Yuma, Kit Carson and, Phillips counties: 1.9%	2.7%
Northwest	Rio Blanco County: 3.6%	Jackson County: 1.8%	2.7%
Southwest	Fremont County: 4.8%	San Juan County: 1.4%	2.9%
Southeast	Huerfano County: 6.8%	Baca County: 1.6%	3.6%

⁵⁷ Definitions pertaining to the labor force can be found on the Bureau of Labor Statistics website:

<https://www.bls.gov/cps/lfcharacteristics.htm#laborforce>.

⁵⁸ Seasonal adjustment refers to a statistic that accounts for any seasonal influences on the economy, such as boosts in consumption during holiday seasons. A nonseasonal adjustment does not account for seasonal influences.

⁵⁹ Colorado Employment Situation: September 2022. (Oct. 21, 2022). *Colorado LMI Gateway*.

<https://www.colmigateway.com/admin/gsipub/htmlarea/Uploads/Sep22PR.pdf>.

⁶⁰ The Employment Situation: September 2022. (Oct. 7, 2022). *Bureau of Labor Statistics*.

<https://www.bls.gov/news.release/pdf/empst.pdf>.

⁶¹ Chuang, Tamara. (Aug. 20, 2021). “At Least 87,000 Coloradans will lose all pandemic unemployment benefits in two weeks.” *Colorado Sun*. Retrieved from <https://coloradosun.com/2021/08/20/coloradans-pandemic-unemployment-benefits-ending/>.

⁶² Colorado Dep’t of Labor and Employment. (2022). *Unemployment Rate by County* [Published Data].

<https://www.colmigateway.com/vosnet/analyzer/resultsNew.aspx?session=labforce&plang=E&pu=1&plang=E>.

⁶³ “Average” refers to all county rates within the region, not just the highest and lowest rates.

Employment

According to the *Colorado Employment Situation* report, while the number of employed individuals declined by 600 workers, 5,600 nonfarm jobs were added in September 2022 over the prior month, and 113,000 jobs over the prior year. Total nonfarm employment in the United States, on the other hand, increased by 263,000 workers in September, according to the *National Employment Situation* report. Colorado made up approximately 1.8% of the total employed population in the United States. In comparison, the total Colorado population made up approximately 1.7% of the national population, based on 2021 population data.⁶⁴

In Colorado, most industries maintained steady employment in September 2022. However, some industries felt significant job gains,⁶⁵ such as leisure and hospitality services (3,500), education and health services (2,000), and other services (2,300). The only industry with as significant over-the-month decline was government services, which lost 2,000 jobs. In the United States, several nonfarm industries added more than 20,000 jobs in September: leisure and hospitality services added 83,000 jobs, healthcare added 60,000 jobs, professional and business services added 46,000 jobs, and manufacturing added 22,000 jobs. Some of the industries with significant gains also had some of the greatest losses when the pandemic began in 2020.

Nationally, there was little change in other industries during this month, with the largest by-the-month decline only being a combined loss of 16,000 jobs in financial activities and transportation and warehousing.

Labor Force and the Labor Force Participation Rate

In September 2022, the Colorado labor force reduced by 2,800, while the labor force participation remained relatively stable at 69.4%, only dropping by 0.2 percentage points since August 2022. Colorado's labor force participation rate remained higher than the United States's average participation rate, which was 62.3% (seasonally adjusted) in September. Overall, Colorado and the United States exceeded their labor force participation rates from the prior year, which were 68.3% and 61.7% respectively, and while the United States has yet to return to its pre-pandemic labor force participation rate of 63.4% (February 2020),⁶⁶ Colorado is only 0.2 percentage points away from reaching its pre-pandemic rate (69.6% in March 2020).⁶⁷

The labor force participation rate for all states significantly dropped during the pandemic and was led by the shutdown of any business deemed "non-essential." As a result of this economic shutdown, many workers who were either employed or actively seeking employment were unable either to maintain employment due to their place of work being deemed nonessential or to find employment. The effects

⁶⁴ National, state, city, and local population data can be found at <https://www.census.gov/popclock/>.

⁶⁵ Colorado Dep't of Labor and Employment (2022). *Current Employment Statistics* [Published Data]. <https://www.colmigateway.com/vosnet/analyzer/resultsNew.aspx?session=indces&plang=E&pu=1&plang=E>.

⁶⁶ *Civilian labor force participation rate*. (n.d.). Retrieved Oct. 25, 2022, from <https://www.bls.gov/charts/employment-situation/civilian-labor-force-participation-rate.htm>.

⁶⁷ *Labor force participation rate for Colorado*. FRED. (October 21, 2022). Retrieved Oct. 27, 2022, from <https://fred.stlouisfed.org/series/LBSSA08>.

of the shutdown are still felt by workers in certain socioeconomic groups today. For instance, in September 2022, about 815,000 workers in the United States aged 25–54 were unable to work in the last four weeks because their employer closed or lost business due to COVID-19.⁶⁸ While it is unknown how many of the workers were parents with child support cases, it is important to understand that each case is different, and these statistics could be a factor that affects income for low-earning parents with child support cases.

A Brookings Institute report suggests that women dropped out of the labor force to care for young children during the pandemic.⁶⁹ The report found a 6% drop in the participation rate among women with young children, while the drop was only 4% among women and men without young children. It also found some, but a modest, association between decreases in female labor force participation and the share of children in virtual or hybrid schooling in any given state. A Federal Reserve study estimates that one-third of the overall decline in the labor force participation rate during the pandemic is attributable to caretaking, but not always parents caretaking their own minor children.⁷⁰

The relevance to child support is whether these are valid reasons not to presume an unemployed parent can work and hence not impute income to that parent. Some state guidelines actually have provisions that address extreme circumstances that share some similarities to the pandemic. For example, the Louisiana guidelines specifically mention that a party temporarily unable to find work or temporarily forced to take a lower-paying job as a direct result of Hurricanes Katrina or Rita shall not be deemed voluntarily unemployed or underemployed.⁷¹ Similarly, the Indiana guidelines provides for the consideration of a natural disaster when considering when a parent's low income should be adjusted for a self-support or a subsistence level.⁷²

Alternative Measures of Employment

The U-3 is the standard measure of unemployment used in the United States by media outlets, politicians, and most economists. However, this measure of unemployment does not include underemployed and discouraged workers. Underemployment refers to the condition in which people in the labor force are employed at less than their abilities and economic needs. Discouraged workers are workers who want a job but have given up looking for one due to their belief that there are no jobs

⁶⁸ U.S. Bureau of Labor Statistics. (n.d.). Table 3. Persons unable to work at some point in the last four weeks because their employer closed or lost business due to the coronavirus pandemic. Retrieved from <https://www.bls.gov/cps/effects-of-the-coronavirus-covid-19-pandemic.htm>.

⁶⁹ Aaronson, Stephanie, & Alba, Francisca. (Nov. 3, 2021). *The Relationship between School Closures and Female Labor Force Participation during the Pandemic*. Brookings Institute. Retrieved from <https://www.brookings.edu/research/the-relationship-between-school-closures-and-female-labor-force-participation-during-the-pandemic/>.

⁷⁰ Montes, Joshua, Smith, Christopher, & Leigh, Isabel. (Nov. 5, 2021). *Caregiving for Children and Parental Labor Force Participation during the Pandemic*. Board of Governors of the Federal Reserve System. Retrieved from <https://www.federalreserve.gov/econres/notes/feds-notes/caregiving-for-children-and-parental-labor-force-participation-during-the-pandemic-20211105.htm>.

⁷¹ Louisiana Revised Statute 9:315.11 C.(1).

⁷² Indiana Rules of Court. (Amended Jan. 1, 2020). *Guideline 2. Use of the Guidelines Commentary*. Retrieved from [Indiana Child Support Rules and Guidelines](#).

available.⁷³ The U.S. Bureau of Labor Statistics has alternative measures that better reflect all persons who are unemployed, including those not included in the U-3, also known as the U-6. The United States U-6 unemployment rate (seasonally adjusted) was 6.7% as of September 2022,⁷⁴ whereas the Colorado U-6 unemployment rate was 6.8% between the fourth quarter of 2021 and third quarter of 2022.⁷⁵

Hours Worked and Income Imputation

The average hours worked per week is used to inform income imputation policies. The process, depending on the state or court or whether presumed in a state's guidelines or statute or administrative rules, typically relies on an assumption of hours worked per week. The Colorado guidelines does not presume a certain number of hours when income is imputed, but Colorado statute does presume a 40-hour workweek.⁷⁶ Nationally, total private employees worked 34.5 seasonally adjusted hours per week, on average, in September 2022,⁷⁷ even though the standard workweek is still 40 hours in the United States. Hours worked in Colorado were not readily available for any month in 2022, but in 2021, Colorado averaged 33.5 hours per week.⁷⁸

Some states incorporate the average hours worked in their state into their income imputation provisions. For example, the South Dakota child support guidelines use to contain a rebuttal presumption that each parent could work 40 hours per week. South Dakota reduced that presumption to 35 hours per week based on the average hours worked in South Dakota and cognizant that many low-paying jobs offered less than 40 hours per week. With that said, South Dakota has also adapted language to comply with the 2016-added federal requirement to consider the specific circumstances of the parent when income imputation is authorized (e.g., guidelines provisions that consider the employability of the parent such as that parent's highest educational attainment and the availability of jobs in the local labor market that match that parent's qualifications when income imputation is authorized).⁷⁹

Hours worked per week can vary depending on industry and could be considered when making presumptions on how much income to impute. Colorado data on hours worked per week, categorized by industry, was not readily available, but national data provides insight on industries with lower amounts of hours worked per week. For instance, in the United States, the average workweek for

⁷³ Ravikumar, B., & Shao, L. (n.d.). *Discouraged workers: What do we know?* Economic Research, Federal Reserve Bank of St. Louis. Retrieved Oct. 30, 2022, from <https://research.stlouisfed.org/publications/economic-synopses/2014/03/14/discouraged-workers-what-do-we-know/>.

⁷⁴ U.S. Bureau of Labor Statistics. (Oct. 7, 2022). *Table A-15. alternative measures of labor underutilization—2022 Q03 results*. U.S. Bureau of Labor Statistics. Retrieved Oct. 28, 2022, from <https://www.bls.gov/news.release/empsit.t15.htm>.

⁷⁵ U.S. Bureau of Labor Statistics. (Oct. 28, 2022). *Alternative measures of labor underutilization for States*. U.S. Bureau of Labor Statistics. Retrieved Oct. 28, 2022, from <https://www.bls.gov/lau/stalt.htm>.

⁷⁶ This was subsequently changed after this analysis was conducted.

⁷⁷ *Table B-2. Average weekly hours and overtime of all employees on private nonfarm payrolls by industry sector, seasonally adjusted—2022 Q03 Results*. (n.d.). Retrieved Oct. 25, 2022, from <https://www.bls.gov/news.release/empsit.t18.htm>.

⁷⁸ U.S. Bureau of Labor Statistics. (n.d.). *Establishment Data: State Hours and Earnings: Annual Averages: Table 4: Average hours and earnings of all employees on private nonfarm payrolls, by State*. Retrieved from <https://www.bls.gov/sae/tables/annual-average/table-4-average-hours-and-earnings-of-all-employees-on-private-nonfarm-payrolls-by-state.htm>.

⁷⁹ See 45 C.F.R. § 302.56(c)(2).

leisure and hospitality services was 25.6 hours per week, which is almost nine hours less than the national total private average (34.5 hours). Other industries where employees work less than 35 hours per week included retail trade (30 hours), education and health services (33.4 hours), and other services (32.4 hours). This could be considered when imputing income because these industries, especially leisure and hospitality, pay less on average than other industries.⁸⁰

Factors Affecting Full-Time, Year-Round Work among Low-Wage Earners

There are several factors that contribute to a lack of full-time, year-round work. One major contributing factor is the employability of a parent. According to the Colorado Department of Education, some barriers to employment include people being displaced homemakers,⁸¹ low-income individuals, individuals with a criminal record or homelessness, and understanding or speaking limited or no English.⁸² Other factors pertain to the structure of low-wage employment. In 2021, for example, people aged 25 years and older comprised 80% of the total hourly-rate working population, aged 16 and older.⁸³ Of the total hourly paid population, 1.4% were paid below or at the federal minimum wage (\$7.25 per hour). The Colorado minimum wage was \$12.56 per hour in 2022, and the tipped employee minimum wage was \$9.56 per hour. It is scheduled to increase to \$13.65 per hour in 2023. Before the pandemic, low-wage jobs made up more than one-fourth of all Colorado jobs. While 2022 Colorado minimum wage employment data was not available, a Brookings study reported that industries with the lowest paying wages saw substantial increases to their workforces after the pandemic began.⁸⁴ This suggests that the number of low-wage earners increased nationwide, and Colorado workers could be following a similar trend.

In 2021, the Colorado Department of Labor and Employment projected the five occupations with the most job openings in the next ten years to be food preparation and serving occupations (50,996 jobs), sales and related occupations (42,741), office and administrative support (39,660), transportation and material moving occupations (34,112) and business and financial operations occupations (26,925). Many of these occupations require a high school degree or less.⁸⁵ The wages are generally low. In 2021,

⁸⁰ U.S. Bureau of Labor Statistics. (n.d.). *Charts related to the latest "The employment situation" news release | more chart packages*. U.S. Bureau of Labor Statistics. Retrieved Oct. 29, 2022, from <https://www.bls.gov/charts/employment-situation/employment-and-average-hourly-earnings-by-industry-bubble.htm>.

⁸¹ Displaced homemakers are stay-at-home parents who are unemployed or underemployed and who are no longer financially supported by their spouse. They can also include people who provided unpaid services to family members in the family home.

⁸² Specifications, definitions, and other examples of barriers to employment can be found here: *barriers to employment at entry definitions*. CDE. (n.d.). Retrieved Oct. 29, 2022, from <https://www.cde.state.co.us/cdeadult/grantees/laces-data-dictionary/barriers-to-employment-at-entry-definitions>.

⁸³ *Wage and salary workers paid hourly rates with earnings at or below the prevailing Federal minimum wage by selected characteristics*. (Jan. 20, 2022). <https://www.bls.gov/cps/cpsaat44.htm>.

⁸⁴ Bateman, N., & Ross, M. (Mar. 9, 2022). *The pandemic hurt low-wage workers the most-and so far, the recovery has helped them the least*. Brookings. Retrieved Oct. 29, 2022, from <https://www.brookings.edu/research/the-pandemic-hurt-low-wage-workers-the-most-and-so-far-the-recovery-has-helped-them-the-least/#:~:text=Pandemic%2Dinduced%20job%20losses%20hit,been%20the%20slowest%20to%20return>.

⁸⁵ Colorado Department of Labor and Employment. (n.d.). *Occupational Employment Projections—Long Term*. Retrieved from <https://www.colmigateway.com/vosnet/analyzer/resultsNew.aspx?session=occproj&plang=E&pu=1&plang=E>.

the entry-level wage for food preparation and serving-related occupations was \$27,290 per year and transportation and material moving occupations was \$29,340 per year.⁸⁶

According to a 2021 Congressional Research Service study that investigated the demographic and socioeconomic characteristics of nonresidential parents, “more than one-third of nonresidential parents nationally (3.4 million) reported having low income,” which is defined as a family income less than 200% of the official poverty thresholds in 2017. The report also showed that *low-income* nonresidential parents were more likely to be female (although males made up 75% of the overall population of nonresidents) and non-Hispanic Black, report less formal education, have two or more childbearing unions, and were less likely to have worked full-time, year-round. Additionally, while child support payments were less likely to be paid by low-income nonresidential parents, their payments were “more likely to be large relative to their income.”⁸⁷

Low-wage jobs do not always provide consistent hours week to week or an opportunity to work every week of the year. This causes unpredictable and erratic income, which can affect child support compliance. These lower hours can create vulnerable, unstable work for low-income parents required to pay child support. A Brookings Institute study defined vulnerable workers as those earning less than median earnings and having no healthcare benefits.⁸⁸ Most vulnerable workers are concentrated in the hospitality, retail, and healthcare sectors. There is considerable turnover in some of these industries. The Colorado Department of Labor and Employment, for example, reported in July 2020 that there were 17,752 job openings in the healthcare and social assistance industry,⁸⁹ the highest out of all industries listed.

In March 2022, BLS released a report on the employee benefits within the United States. Within the private sector, almost 60% of workers had access to life insurance, about 43% had access to short-disability insurance, and only 38% had access to long-term disability insurance.⁹⁰ The leisure and hospitality industry showed the lowest percentage of workers with access to long-term disability insurance: 4%. Information industries, on the other hand, showed the highest: 71%. Employee benefits are often less available for lower-wage workers. In March 2019, the Bureau of Labor Statistics reported that 24% of private industry workers in the lowest 10 percentile of wages had access to employer-

⁸⁶ Colorado Department of Labor and Employment. (n.d.). *Occupational Employment and Wage Statistics (OEWS): Colorado 2021*: Retrieved from

<https://www.colmigateway.com/vosnet/analyzer/resultsNew.aspx?session=oeswage&plang=E&pu=1&plang=E>.

⁸⁷ Direct Quote from *Demographic and Socioeconomic Characteristics of Nonresident Parents*. (Oct. 18, 2021). Congressional Research Services. <https://crsreports.congress.gov/product/pdf/R/R46942>.

⁸⁸ Jund-Mejean, Martina & Escobari, Marcela. (Apr. 2020). Our employment system has failed low-wage workers. How can we rebuild. Brookings Institute. Retrieved from <https://www.brookings.edu/blog/up-front/2020/04/28/our-employment-system-is-failing-low-wage-workers-how-do-we-make-it-more-resilient/>.

⁸⁹ *Job Openings by Industry for All Sectors in Colorado July 2020*. CO LMI Gateway. (n.d.). Retrieved Oct. 28, 2022, from <https://www.colmigateway.com/vosnet/analyzer/results.aspx?enc=SDRFVtU%2B8LHqz4V4DQvFsINYUbs2uQwnjyMlwOcYTcIV1RP5TGjhzQ7N17TppfOM0Y5uzMQjlg9mywcGbg%2F%2Bc1i2rRjKVCYCS7uye86QymEOCVwMIRKaBZssTHWf4SYMPiQBSWZ0td1ih088NsZtILxgai7c8YAfpRZlfgDD7VaeXoxgwhMxHJLaPhSpzWXTEMKETXCNBtEslqn1AEBa5Hw>.

⁹⁰ Data used can be found on pp. 1–3: *Employee Benefits in the United States—March 2022*. (Sept. 22, 2022). Bureau of Labor Statistics. Retrieved from <https://www.bls.gov/news.release/pdf/ebs2.pdf>.

sponsored medical plans, whereas 94% of workers with an average wage in the highest 10% did have access to such plans.⁹¹

Quality-of-life benefits are work benefits that increase flexibility for employment, such as increased time, flexible work hours, wellness programs, childcare, and vacation time. In March 2022, less than 10% of private businesses and establishments that had between 100 to 499 employees were able to provide childcare services. For parents in vulnerable industries, this can affect the time necessary to take care of children and potentially result in low-wage earners who are parents to leave the labor force.

Factors that Influence Employment Rates and Compliance

Federal regulation requires the consideration of factors that influence employment rates and compliance. While there is older academic research that finds child support can affect employment among obligated parents,⁹² there is not current research. Although child support agencies have access to a wide range of electronic data on income and earnings (e.g., quarterly wage data reported to a state's department of labor), anecdotes suggest some parents quit work or fail to report income from all employment sources (e.g., income from the underground labor economy) to affect the income used in the calculation of the child support order or to avoid wage garnishment. Further, once the order is established, there are several anecdotes of quitting jobs to avoid wage garnishment for child support.

There are no recent studies pertaining to Colorado regarding factors that influence employment rates and child support compliance. Moreover, the impact of child support on employment may be overshadowed by the effect of the pandemic on employment rates. Another concern is unreported employment because it is becoming more common, especially for people with multiple jobs. Modern employment with unreported income includes earnings from Uber and Doordash; streamer services such as Twitch, in which people who "stream" rely on viewer donations; etc. These types of jobs operate under what is considered a "gig economy," or labor markets that are known for their short-term contracts and freelance jobs in preference to permanent work. While more is being done to understand gig economies, the earnings from unreported employment are often inconsistently identified in surveys, exacerbating any attempt to study them within a short period.

⁹¹ U.S. Bureau of Labor Statistics. (n.d.). *Lower-wage workers less likely than other workers to have medical care benefits in 2019*. U.S. Bureau of Labor Statistics. Retrieved Oct. 30, 2022, from <https://www.bls.gov/opub/ted/2020/lower-wage-workers-less-likely-than-other-workers-to-have-medical-care-benefits-in-2019.htm>.

⁹² Holzer, Harry J. Offner, Paul, & Sorensen, Elaine. (Mar. 2005). "Declining employment among young black less-educated men: The role of incarceration and child support." *Journal of Policy Analysis and Management*.

SECTION 7: CONCLUSION

Federal regulation requires states to periodically review their child support guidelines. As part of the review, a state must consider economic data on the cost of raising children and labor market data. This report fulfills these requirements. This report also uses more current economic data on the cost of raising children to prepare an updated child support schedule. The update also considers recent inflation, the difference between Colorado prices and national prices (since the economic data on the cost of raising children is national) and changes in federal and state income tax rates and FICA that affect how much after-tax income a family has available to spend on their children. Price levels have increased 40% since the existing schedule was developed. Still, the impact on the schedule amounts is much less. It never exceeds more than a 19% increase and is generally in the range of 9–14%. This is because income has increased also.

This report also considered improvements to Colorado’s low-income adjustment and timesharing formula. Federal regulation requires states to address the subsistence needs of low-income parents with limited ability to pay through a low-income adjustment. Federal regulation does not require timesharing formulas, but most state guidelines including the Colorado guidelines has a timesharing adjustment.

The existing Colorado low-income adjustment is incorporated into the schedule, which is set in statute. This prevents the annual update of the low-income adjustment for changes in poverty and the state minimum wage, which is updated annually. This is a major problem, particularly in light of recent inflation. The low-income adjustment does not serve the families for which it is intended. The intention of the low-income adjustment is to ensure that a low-income, obligor could meet his or her basic subsistence need, pay the full amount of child support owed, and continue employment. In turn, this would result in the child receiving regular child support.

The existing timesharing adjustment is not working for Colorado. It does not apply until each parent has the child for at least 93 overnights. This produces a precipitous decrease in the guidelines-determined amount for some scenarios when the timesharing threshold is met, and it means that a parent with 92 overnights receives no adjustment, albeit that parent may make direct expenditures on the child for the child’s food and other expenses. This report reviews the Oregon timesharing adjustment and other options to improve the Colorado timesharing adjustment.

In all, updating the schedule is appropriate, given recent inflation changes and better and more current economic data on the cost of raising children and changes in effective tax rates.

APPENDIX A: TECHNICAL CONSIDERATIONS IN UPDATING THE SCHEDULE

There are several technical considerations and steps taken to develop a schedule. Identical steps must be taken to convert the economic estimates of child-rearing expenditures for comparison purposes. The conversion for the USDA amounts is straightforward. The steps necessary to convert the Betson-Rothbarth estimates to amounts comparable to the Colorado schedule are more complicated. Still, they are almost identical to those used for the existing schedule.

USDA CONVERSION

The USDA amounts are from Table 1 of the USDA report, which considers estimated annual child-rearing expenditures for the US as a whole in 2015. Expenses are averaged across all age groups, and “childcare and education” expenses are excluded, as are all healthcare costs except \$250 per child per year. There is insufficient information to separate childcare expenses and education expenses. In turn, these adjusted average amounts are updated to 2023 price levels. Incomes are also adjusted using 2023 price levels. There are several limitations to this approach. Expenditures and income may not have changed at the same rate that price levels did. Of particular concern is that the USDA presents its findings in relationship to gross income, but expenditures are made based on spendable income, which is after-tax income. The data used for the USDA study was collected before major tax reform became effective in 2018. The pandemic also is likely to have affected expenditure patterns.

The adjusted average expenses for each of the three income ranges used by the USDA is divided by the average income for that range to arrive at a ratio of child-rearing expenditures to gross income. Marginal percentages are derived between the average ratio of the lowest and middle-income ranges, as well as the middle income range and the high income range. The ratio for the highest income is applied to incomes above the average income of that range. The result is a tax-like schedule that is applied to gross incomes of \$15,000 to \$30,000 per month. The multipliers in Table 1 of the USDA report are used to adjust for the number of children.

ROTHBARTH CONVERSION

Exhibit A-1 shows the national data that Betson provided the Center for Policy Research (CPR) to convert the Rothbarth measurements to amounts comparable to the Colorado schedule. For Exhibit A-1, which considers national data, Betson provided CPR with information for 20 income ranges that were generally income intervals of \$5,000 to \$20,000 per year. CPR collapsed a few of them to average out some anomalies (e.g., a spike in the percentage of total expenditures devoted to child-rearing expenditures once childcare and extraordinary medical expenses were excluded from a particular income range).

Exhibit A-1: Parental Expenditures on Children and Other Expenditures by Income Range Used in the BR5 Measurements (National Data)								
Annual After-Tax Income Range (2020 dollars)	Number of Observa- tions	Total Expenditures as a % of After-Tax Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 2013–2019 data)			Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 2013–2019 data)	Total Excess Medical \$ as a % of Consumption	
			1 Child	2 Children	3 Children		(per capita)	(total)
\$ 0 – \$19,999	283	>200%	22.433%	34.670%	42.514%	0.473%	0.870	3.005%
\$20,000 – \$29,999	306	134.235%	23.739%	36.642%	44.893%	0.437%	0.894	3.208%
\$30,000 – \$34,999	306	107.769%	24.057%	37.118%	45.462%	0.407%	1.047	3.722%
\$35,000 – \$39,999	409	103.780%	24.222%	37.364%	45.755%	0.647%	1.390	4.878%
\$40,000 – \$44,999	428	100.064%	24.362%	37.571%	46.002%	0.721%	1.468	5.301%
\$45,000 – \$49,999	416	97.195%	24.452%	37.705%	46.161%	0.747%	1.539	5.485%
\$50,000 – \$54,999	399	92.716%	24.509%	37.789%	46.261%	0.855%	1.609	5.887%
\$55,000 – \$59,999	367	90.548%	24.580%	37.894%	46.386%	1.210%	2.166	7.389%
\$60,000 – \$64,999	335	86.130%	24.615%	37.945%	46.447%	0.776%	2.071	7.474%
\$65,000 – \$69,999	374	84.016%	24.668%	38.025%	46.541%	1.255%	2.114	7.525%
\$70,000 – \$74,999	333	82.671%	24.725%	38.108%	46.640%	1.586%	2.121	7.375%
\$74,999 – \$84,999	615	82.690%	24.820%	38.249%	46.807%	1.743%	2.343	7.894%
\$85,000 – \$89,999	318	78.663%	24.863%	38.311%	46.880%	1.392%	2.155	8.331%
\$90,000 – \$99,999	565	76.240%	24.912%	38.384%	46.966%	1.658%	2.000	7.888%
\$100,000 – \$109,999	493	75.488%	24.996%	38.508%	47.113%	2.159%	1.946	7.121%
\$110,000 – \$119,999	374	73.058%	25.054%	38.593%	47.213%	2.523%	1.942	7.583%
\$120,000 – \$139,999	468	71.731%	25.142%	38.722%	47.365%	2.477%	1.893	6.494%
\$140,000 – \$159,999	240	70.658%	25.266%	38.904%	47.579%	3.073%	1.855	7.516%
\$160,000 – \$199,999	512	62.753%	25.322%	38.986%	47.676%	1.790%	1.806	7.037%
\$200,000 or more	498	58.427%	25.571%	39.350%	48.103%	2.459%	1.554	6.501%

Detailed Steps Used for Conversion

The steps used to convert the information from Exhibit A-1 to amounts comparable to the Colorado schedule are the same steps used to develop the existing schedule. The steps relate to the factors discussed in Section 3. The steps are presented in the order they occur, not in the order of the factors discussed in Section 3.

The steps consist of:

Step 1: Exclude childcare expenses;

Step 2: Exclude child’s healthcare expenses except up to the first \$250 per year per child that is used to cover ordinary, out-of-pocket medical expenses for the child;

Step 3: Adjust for ratio of expenditures to after-tax income;

Step 4: Update for current price levels;

Step 5: Develop marginal percentages;

Step 6: Extend measurements to four and more children;

Step 7: Convert to gross income; and

Step 8: Adjust for Colorado price parity.

Step 1: Exclude Childcare Expenses

Childcare expenses are excluded because the actual amount of work-related childcare expenses is considered in the guidelines calculation on a case-by-case basis. The actual amount is considered because of the large variation in childcare expenses: the childcare expense is none for some children (e.g., older children) and substantial for others (e.g., infants in center-based care). Not to exclude them from the schedule and to include the actual amount in the guidelines calculation (typically as a line item in the worksheet) would be double-accounting.

Starting with the expenditures on children, which is shown in fourth column of Exhibit A-1, average childcare expenses are subtracted from the percentage of total income devoted to child-rearing. For example, at combined incomes of \$60,000 to \$64,999 per year, 37.945% of total expenditures is devoted to child-rearing expenditures for two children. Childcare comprises 0.776% of total expenditures per child. The percentage may appear small compared to the cost of childcare, but it reflects the average across all children regardless of whether they incur childcare expenses. Childcare expenses may not incur because the children are older, a relative provides childcare at no expense, or another situation.

The percentage of total expenditures devoted to childcare is multiplied by the number of children (e.g., 0.776 multiplied by children is 1.552%). Continuing with the example of a combined income of \$60,000 to \$64,999 net per year, 1.552% is subtracted from 37.945%. The remainder, 36.393% (37.945 minus 1.552 equals 36.393), is the adjusted percentage devoted to child-rearing expenditures for two children that excludes childcare expenses.

One limitation is that the CE does not discern between work-related childcare expenses and childcare expenses the parents incurred due to entertainment (e.g., they incurred childcare expenses when they went out to dinner.) This means that work-related childcare expenses may be slightly overstated. In turn, this would understate the schedule amounts. Similarly, if there are economies to schedule for childcare, multiplying the number of children by the percentage per child would overstate actual childcare expenses. When subtracted from the schedule, this would reduce the schedule too much. However, due to the small percentage devoted to childcare expenses, any understatement is likely to be small.

Step 2: Exclude Medical Expenses

A similar adjustment is made for the child's medical expenses except an additional step is taken. Exhibit A-1 shows the excess medical percentage, which is defined as the cost of health insurance and out-of-pocket medical expenses exceeding \$250 per person per year. It is shown two ways: the per-capita amount and the average amount for the entire household. Either way considers expenditures on the two adults in the household. It is adjusted to a per-child amount since medical expenses of children are less. The underlying data do not track whether the insurance premium or medical expense was made for an adult's or a child's healthcare needs.

Based on the 2017 National Medical Expenditure survey, the annual out-of-pocket medical expense per child is \$270, while it is \$615 for an adult between the ages of 18 and 64.⁹³ In other words, an adult's out-of-medical expenses are 2.28 times that of a child. This information is used to recalibrate the per-person excessive medical amount shown in Exhibit A-1 to a per-child amount. For example, at combined incomes of \$60,000 to \$64,999 per year, the total excess medical expense is 7.474%. The adjusted child amount is 7.474 divided by the weighted amounts for family members (6.1684 based on 2.28 times two adults plus the average number of children for this income range, 1.6084). The quotient, 1.212%, is the per-child amount for excess medical. It is less than the per-capita amount of 2.071%.

Continuing from the example in Step 1, where 36.393 is the percentage that excludes childcare for two children at a combined income of \$60,000 to \$64,999 per year, 1.212 multiplied by two children is subtracted to exclude the children's excessive medical expenses. This leaves 33.969 as the percentage of total expenditures devoted to raising two children, less childcare expenses and excess medical expenses.

Step 3: Convert to After-Tax Income

The next step is to convert the percentage from above to an after-tax income by multiplying it by expenditures to after-tax income ratios. Continuing using the example of combined income of \$60,000 to \$64,999 per year, the ratio is 86.130. When multiplied by 33.969, this yields 29.257% of after-tax income being the percentage of after-tax income devoted to raising two children, excluding their childcare and excess medical expenses.

An exception is made at lower incomes because, as shown in Exhibit A-1, they spend more than their after-tax income on average. This applies to net incomes below \$45,000 in 2020 dollars. For these amounts, the ratio of expenditures to after-tax income is capped at 100%. An identical cap was imposed when expenditures exceeded income in the development of the existing schedule. For the existing table, the ratio of expenditures to income was from the same families that Betson used to develop his estimates. The data were from 1996–1999.

Step 4: Adjust to Current Price Levels

The amounts in Exhibit A-1 are based on May 2020 price levels. They are converted to June 2023 price levels using changes to the Consumer Price Index (CPI-U), which is the most used price index.⁹⁴ The adjustment is applied to the midpoint of each after-tax income range. Exhibit A-2 shows the midpoint in January 2022 dollars for the Betson-Rothbarth estimates.

⁹³ Agency for Healthcare Research and Quality. (Jun. 2020). *Mean expenditure per person by source of payment and age groups, United States, 2017. Medical Expenditure Panel Survey*. Generated interactively on Jun. 12, 2020, from https://www.meps.ahrq.gov/mepstrends/hc_use/.

⁹⁴ U.S. Bureau of Labor Statistics. (n.d.). *Consumer Price Index*. Retrieved from https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical_us_schedule.htm.

Exhibit A-2: Schedule of Proportions for One, Two, and Three Children using the Betson-Rothbarth Measurements							
Annual After-Tax Income Range (May 2020 dollars)	Annual Midpoint of Income Range (Jan. 2022 Dollars)	One Child		Two Children		Three Children	
		Midpoint	Marginal Percentage	Midpoint	Marginal Percentage	Midpoint	Marginal Percentage
< \$30,000	\$0	23.041%	23.041%	35.086%	35.086%	42.414%	42.414%
\$30,000 – \$34,999	\$35,638	23.041%	23.041%	35.086%	30.397%	42.414%	34.813%
\$35,000 – \$39,999	\$41,121	23.041%	20.834%	34.461%	34.031%	41.401%	40.211%
\$40,000 – \$44,999	\$46,603	22.782%	16.965%	34.410%	25.320%	41.261%	30.000%
\$45,000 – \$49,999	\$52,086	22.169%	10.445%	33.453%	14.985%	40.075%	17.008%
\$50,000 – \$54,999	\$57,569	21.053%	9.406%	31.694%	10.817%	37.879%	8.818%
\$55,000 – \$59,999	\$63,051	20.040%	13.143%	29.879%	22.110%	35.351%	29.299%
\$60,000 – \$64,999	\$68,534	19.488%	7.992%	29.257%	9.168%	34.867%	7.438%
\$65,000 – \$69,999	\$74,017	18.637%	11.118%	27.769%	14.584%	32.835%	14.789%
\$70,000 – \$74,999	\$79,500	18.118%	16.525%	26.860%	23.208%	31.591%	25.699%
\$74,999 – \$84,999	\$87,724	17.969%	12.081%	26.518%	19.891%	31.038%	25.883%
\$85,000 – \$89,999	\$95,948	17.464%	9.419%	25.950%	13.114%	30.597%	14.370%
\$90,000 – \$99,999	\$104,172	16.829%	12.140%	24.936%	16.107%	29.315%	16.595%
\$100,000 – \$109,999	\$115,137	16.382%	7.712%	24.095%	9.708%	28.104%	9.272%
\$110,000 – \$119,999	\$126,103	15.628%	14.265%	22.844%	21.151%	26.466%	24.896%
\$120,000 – \$139,999	\$142,551	15.471%	11.375%	22.649%	15.036%	26.285%	15.418%
\$140,000 – \$159,999	\$164,482	14.925%	9.996%	21.634%	17.177%	24.836%	23.161%
\$160,000 – \$199,999	\$197,378	14.103%	10.376%	20.891%	14.835%	24.557%	16.780%
\$200,000 or more	\$283,881	12.968%		19.046%		22.187%	

Step 5: Develop Marginal Percentages

In this step, the information from the previous steps is used to compute a tax-table-like schedule of proportions for one, two, and three children that is shown in Exhibit A-2. The percentages from above (e.g., 29.257% for two children for the combined income of \$60,000 to \$64,999 per year in 2020 dollars) are assigned to the midpoint of that income range adjusted for inflation (\$68,534 in 2022 dollars). Marginal percentages are created by interpolating between income ranges. For the highest income range, the midpoint was supplied by Betson: \$258,887 per year in May 2020 dollars.

Another adjustment was made at low incomes. The percentages for incomes below \$30,000 net per year were less than the amounts for the net income range \$30,000 to \$34,999 per year. This is an artificial result caused by the cap on expenditures in Step 3 because families of this income range spend more than their after-tax income, on average. Decreasing percentages result in a smooth decrease when the parent receiving support has more income. This is the general result of the steps so far. The exception is at low incomes because of the cap. Without the cap, it will also produce decreasing percentages. For the purposes of the child support schedule, the percentage from the \$30,000 to \$34,999 are applied to all incomes less than \$30,000 per year. For one child, the percentages are actually from the \$35,000 to \$39,999 income range. To be clear, this is still less than what families of this income range actually spend on children.

Step 6: Extend to More Children

Most of the measurements only cover one, two, and three children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council's (NRC) equivalence schedule, as shown below, is used to extend the three-child estimate to four and more children:⁹⁵

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

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

Step 7: Convert to Gross Income

The final step to arriving at basic obligations is to convert the schedule to a gross-income base. This is done by calculating the after-tax incomes for the gross incomes appearing in the schedule. The after-tax income equivalent is shown as a hidden column in Exhibit A-3. The schedule amounts are calculated based on the after-tax income using the information in Exhibit A-2 for one, two, and three children. The amounts for four and more children are calculated from the three-child amounts in Exhibit A-3 multiplied by the equivalence schedules shown in Step 6. The amounts for two or more children are also divided by the number of children to show a per-child amount. They are also divided by 12 to arrive at a monthly amount.

As identified in Section 3, the conversion to gross income relies on the federal and state withholding formulas.⁹⁶ The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to \$160,200 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above \$200,000 per year is also considered. The IRS formula assume a manual calculation using a current IRS W-4 form. (The IRS revised the form in 2020 to reflect 2018 federal tax reform that increased the standard deduction and repealed personal exemptions.) It is assumed that the tax filing status is single.

Using federal and state income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states and the assumption underlying the existing Colorado schedule. Most alternative federal tax assumptions would result in more after-tax income and, hence, higher schedule amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children and expanded the federal child tax credit from \$1,000 per child to

⁹⁵ Citro, Constance F., & Robert T. Michael (eds.). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

⁹⁶ IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf>.

\$2,000 per child and higher for tax year 2022. The 2018 federal tax changes are scheduled to expire in 2025.

Exhibit A-3: Illustration of Hidden After-Tax Income Column in Updated Schedule							
Hidden After-Tax Income	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3211.32	4000	762	1161	1403	1567	1724	1874
3249.30	4050	771	1173	1417	1583	1742	1893
3287.27	4100	780	1185	1431	1598	1758	1911
3325.25	4150	789	1197	1445	1614	1775	1930
3363.22	4200	798	1209	1458	1629	1792	1948
3401.20	4250	807	1221	1472	1644	1809	1966
3439.17	4300	816	1232	1486	1659	1825	1984
3477.15	4350	825	1244	1499	1675	1842	2002

Since the income conversion assumes single tax filing status, there is no adjustment for the child tax credit or the Earned Income Tax Credit (EITC). The child tax credit would be impossible to include in the schedule since it applies to one parent and that parent's income must be within a certain range to receive the full child tax credit and another range to receive a partial child tax credit (which the IRS calls the additional child tax credit). In contrast, the schedule considers the combined gross income of the parents. Say the combined income of the parents is \$150,000 per year. If the parents have equal incomes (e.g., \$75,000 per year), either parent's income would make them income-eligible for the full child tax credit. Say, however, that the obligated parent's income is \$150,000 and the other has no income, the parent without income would not be income-eligible for the child tax credit. The EITC is not considered because it is a means-tested program. Most states do not consider mean-tested income to be income available for child support.

The pro of considering an alternative tax assumption such as assuming the tax-filing status is married better aligns with the economic measurements of child-rearing expenditures because the measurements consider households in which the parents and children live together, so they would probably file as a married couple. They also could be set up to include the federal child tax credit, the additional child tax credit, the earned income tax credit, or a combination of these child-related tax credits. The cons are that this would be a change in the previous assumption that is not necessarily.

Step 8: Adjust for Colorado Price Parity

The U.S. Bureau of Economic Statistics reports that Colorado's price parity is 103.0—that is, Colorado price levels are 3% more than the national average. The basic obligations in the schedule are multiplied by 3% to account for this price difference.

Grey shading indicates downward adjusted for low-income

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
2000	368	401	33	9.0%	420	611	191	45.5%	440	739	299	67.9%
2050	377	411	34	9.0%	455	625	170	37.4%	475	756	281	59.1%
2100	385	420	35	9.1%	490	639	149	30.4%	510	772	262	51.5%
2150	393	429	36	9.0%	525	653	128	24.3%	545	789	244	44.8%
2200	401	438	36	9.0%	560	666	106	19.0%	580	806	226	38.9%
2250	410	447	37	9.0%	595	680	85	14.3%	615	822	207	33.7%
2300	418	456	38	9.0%	630	694	64	10.1%	650	839	189	29.1%
2350	426	465	38	9.0%	658	708	50	7.5%	685	855	170	24.9%
2400	435	474	39	9.0%	671	721	51	7.6%	720	872	152	21.1%
2450	443	483	40	9.0%	683	735	52	7.6%	755	889	134	17.7%
2500	451	492	41	9.0%	696	749	53	7.6%	790	905	115	14.6%
2550	459	501	41	9.0%	709	763	54	7.6%	825	922	97	11.7%
2600	468	510	42	9.0%	722	776	55	7.6%	860	938	78	9.1%
2650	476	519	43	9.0%	734	790	56	7.6%	895	955	60	6.7%
2700	484	528	44	9.0%	747	804	57	7.6%	913	972	59	6.4%
2750	493	537	44	9.0%	760	817	58	7.6%	928	988	60	6.5%
2800	501	546	45	9.0%	772	831	59	7.6%	944	1005	61	6.5%
2850	509	555	46	9.0%	785	845	60	7.6%	959	1021	62	6.5%
2900	517	564	47	9.1%	797	859	62	7.7%	974	1038	64	6.6%
2950	525	573	48	9.1%	809	872	63	7.8%	988	1055	67	6.8%
3000	533	582	49	9.2%	821	886	65	8.0%	1002	1071	69	6.9%
3050	541	591	50	9.3%	833	900	67	8.1%	1016	1088	72	7.1%
3100	548	600	51	9.4%	844	913	69	8.2%	1030	1104	74	7.2%
3150	556	609	53	9.5%	856	927	71	8.3%	1044	1121	77	7.4%
3200	564	618	54	9.5%	868	941	73	8.4%	1058	1137	79	7.5%
3250	572	627	55	9.6%	880	955	75	8.5%	1072	1154	82	7.6%
3300	580	636	56	9.7%	892	968	77	8.6%	1086	1171	84	7.8%
3350	588	645	57	9.7%	904	982	79	8.7%	1101	1187	87	7.9%
3400	596	654	58	9.8%	915	996	80	8.8%	1115	1204	89	8.0%
3450	604	663	59	9.8%	928	1010	82	8.8%	1129	1220	91	8.1%
3500	612	672	60	9.8%	940	1023	83	8.8%	1144	1237	93	8.1%
3550	620	681	61	9.8%	953	1037	84	8.8%	1160	1254	94	8.1%
3600	628	690	62	9.8%	965	1051	85	8.8%	1175	1270	95	8.1%
3650	636	699	63	10.0%	977	1064	88	9.0%	1189	1287	98	8.3%
3700	643	708	65	10.2%	987	1078	91	9.2%	1202	1303	102	8.5%
3750	650	717	67	10.3%	998	1092	94	9.4%	1215	1320	105	8.7%
3800	657	726	69	10.5%	1009	1106	96	9.6%	1228	1337	109	8.8%
3850	666	735	69	10.4%	1023	1119	96	9.4%	1245	1353	109	8.7%
3900	671	744	73	10.9%	1031	1133	102	9.9%	1254	1370	116	9.2%
3950	678	753	75	11.0%	1042	1147	105	10.1%	1267	1386	119	9.4%
4000	685	762	77	11.2%	1053	1161	108	10.3%	1280	1403	123	9.6%
4050	692	771	79	11.4%	1063	1173	110	10.3%	1294	1417	124	9.6%
4100	699	780	81	11.6%	1074	1185	111	10.3%	1306	1431	125	9.6%
4150	706	789	83	11.8%	1084	1197	112	10.4%	1319	1445	126	9.6%
4200	713	798	85	11.9%	1095	1209	114	10.4%	1331	1458	127	9.6%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
4250	720	807	87	12.1%	1105	1221	115	10.4%	1344	1472	128	9.6%
4300	727	816	89	12.3%	1115	1232	117	10.5%	1356	1486	130	9.6%
4350	734	825	92	12.5%	1126	1244	118	10.5%	1368	1499	131	9.6%
4400	741	834	94	12.6%	1136	1256	120	10.6%	1381	1513	132	9.5%
4450	747	843	96	12.8%	1147	1268	121	10.6%	1393	1526	133	9.5%
4500	754	852	98	13.0%	1157	1280	123	10.6%	1406	1540	134	9.5%
4550	761	861	100	13.1%	1167	1292	124	10.7%	1418	1554	135	9.5%
4600	768	870	102	13.3%	1178	1304	126	10.7%	1431	1567	136	9.5%
4650	775	879	104	13.5%	1188	1316	127	10.7%	1443	1581	138	9.5%
4700	782	888	106	13.5%	1199	1328	130	10.8%	1456	1596	140	9.6%
4750	788	896	107	13.6%	1209	1342	133	11.0%	1467	1612	144	9.8%
4800	795	904	109	13.7%	1218	1355	137	11.3%	1478	1627	149	10.1%
4850	801	912	111	13.8%	1227	1368	141	11.5%	1489	1643	154	10.3%
4900	808	920	112	13.9%	1237	1381	144	11.7%	1500	1658	157	10.5%
4950	814	927	113	13.9%	1246	1393	146	11.7%	1511	1672	160	10.6%
5000	820	934	114	13.9%	1256	1404	149	11.8%	1523	1685	163	10.7%
5050	827	941	114	13.8%	1265	1416	151	11.9%	1534	1699	165	10.8%
5100	833	948	115	13.8%	1274	1427	153	12.0%	1545	1713	168	10.9%
5150	840	955	116	13.8%	1284	1439	155	12.1%	1556	1726	171	11.0%
5200	846	962	116	13.8%	1293	1450	157	12.1%	1567	1740	173	11.1%
5250	852	969	117	13.8%	1303	1462	159	12.2%	1578	1754	176	11.2%
5300	859	977	118	13.7%	1312	1473	161	12.3%	1589	1767	179	11.2%
5350	865	984	119	13.7%	1322	1485	163	12.4%	1600	1781	181	11.3%
5400	871	990	119	13.7%	1330	1496	165	12.4%	1610	1794	184	11.4%
5450	875	996	121	13.8%	1337	1504	168	12.6%	1617	1804	187	11.5%
5500	879	1002	123	14.0%	1343	1513	170	12.7%	1624	1814	190	11.7%
5550	883	1008	124	14.1%	1349	1522	173	12.8%	1631	1824	193	11.8%
5600	887	1013	126	14.2%	1355	1530	175	13.0%	1639	1834	196	11.9%
5650	891	1019	128	14.3%	1361	1539	178	13.1%	1646	1845	199	12.1%
5700	896	1025	129	14.4%	1367	1547	180	13.2%	1653	1855	202	12.2%
5750	900	1031	131	14.6%	1373	1556	183	13.3%	1660	1865	205	12.3%
5800	904	1036	133	14.7%	1379	1565	185	13.4%	1667	1875	208	12.5%
5850	908	1042	134	14.8%	1385	1573	188	13.6%	1674	1885	211	12.6%
5900	912	1048	136	14.9%	1391	1582	190	13.7%	1682	1896	214	12.7%
5950	916	1054	138	15.0%	1397	1590	193	13.8%	1689	1906	217	12.8%
6000	920	1060	139	15.1%	1404	1599	196	13.9%	1696	1916	220	13.0%
6050	924	1065	141	15.3%	1410	1608	198	14.0%	1703	1926	223	13.1%
6100	928	1071	143	15.4%	1416	1616	201	14.2%	1710	1936	226	13.2%
6150	932	1076	144	15.4%	1422	1624	202	14.2%	1717	1946	228	13.3%
6200	937	1080	143	15.3%	1428	1629	201	14.1%	1725	1951	227	13.1%
6250	941	1083	143	15.2%	1434	1634	200	14.0%	1732	1957	225	13.0%
6300	945	1087	142	15.1%	1440	1639	199	13.9%	1739	1963	224	12.9%
6350	949	1091	142	15.0%	1446	1644	199	13.7%	1746	1969	223	12.8%
6400	953	1094	142	14.9%	1452	1650	198	13.6%	1753	1974	222	12.7%
6450	957	1098	141	14.8%	1458	1655	197	13.5%	1760	1980	220	12.5%
6500	961	1101	141	14.6%	1464	1660	196	13.4%	1767	1986	219	12.4%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
6550	965	1105	140	14.5%	1470	1665	195	13.3%	1774	1992	217	12.3%
6600	969	1108	140	14.4%	1476	1670	194	13.1%	1782	1998	216	12.1%
6650	973	1112	139	14.3%	1482	1675	193	13.0%	1789	2003	215	12.0%
6700	977	1115	139	14.2%	1488	1680	192	12.9%	1796	2009	213	11.9%
6750	981	1119	138	14.1%	1494	1685	191	12.8%	1803	2015	212	11.7%
6800	985	1122	138	14.0%	1500	1690	190	12.7%	1810	2021	210	11.6%
6850	989	1126	137	13.9%	1506	1695	189	12.6%	1818	2026	209	11.5%
6900	993	1129	137	13.8%	1512	1700	188	12.4%	1825	2032	207	11.3%
6950	997	1133	136	13.6%	1518	1704	186	12.2%	1832	2035	203	11.1%
7000	1001	1136	135	13.5%	1524	1708	183	12.0%	1839	2038	198	10.8%
7050	1005	1139	134	13.4%	1530	1711	181	11.8%	1847	2041	194	10.5%
7100	1009	1142	133	13.2%	1536	1715	179	11.6%	1854	2044	190	10.2%
7150	1013	1145	133	13.1%	1542	1719	176	11.4%	1861	2047	186	10.0%
7200	1017	1149	132	13.0%	1548	1722	174	11.2%	1868	2050	181	9.7%
7250	1021	1152	131	12.8%	1554	1726	171	11.0%	1876	2053	177	9.4%
7300	1025	1155	130	12.7%	1560	1730	169	10.8%	1883	2056	173	9.2%
7350	1029	1158	129	12.6%	1567	1733	167	10.6%	1890	2059	169	8.9%
7400	1033	1161	129	12.4%	1573	1737	164	10.5%	1897	2062	165	8.7%
7450	1037	1165	128	12.3%	1579	1741	162	10.3%	1904	2065	160	8.4%
7500	1041	1168	127	12.2%	1585	1744	160	10.1%	1912	2068	156	8.2%
7550	1045	1171	126	12.1%	1591	1748	157	9.9%	1919	2071	152	7.9%
7600	1049	1174	125	11.9%	1597	1752	155	9.7%	1926	2074	148	7.7%
7650	1053	1178	125	11.8%	1603	1756	153	9.6%	1933	2078	144	7.5%
7700	1057	1182	125	11.9%	1608	1763	155	9.6%	1940	2088	147	7.6%
7750	1061	1187	126	11.9%	1614	1771	157	9.7%	1947	2098	151	7.7%
7800	1063	1191	128	12.0%	1618	1778	160	9.9%	1952	2107	155	8.0%
7850	1066	1195	130	12.2%	1622	1786	164	10.1%	1956	2117	162	8.3%
7900	1068	1200	132	12.4%	1625	1793	169	10.4%	1959	2127	168	8.6%
7950	1070	1204	134	12.6%	1628	1801	173	10.6%	1963	2137	174	8.9%
8000	1072	1209	137	12.7%	1631	1808	177	10.9%	1967	2147	181	9.2%
8050	1074	1213	139	12.9%	1634	1816	181	11.1%	1970	2157	187	9.5%
8100	1077	1218	141	13.1%	1638	1823	186	11.3%	1974	2167	193	9.8%
8150	1079	1222	143	13.3%	1641	1831	190	11.6%	1978	2177	199	10.1%
8200	1081	1227	146	13.5%	1644	1838	194	11.8%	1982	2187	205	10.4%
8250	1083	1231	148	13.7%	1647	1846	199	12.1%	1985	2197	212	10.7%
8300	1085	1236	150	13.8%	1651	1853	203	12.3%	1989	2207	218	10.9%
8350	1088	1240	152	14.0%	1654	1861	207	12.5%	1993	2217	224	11.2%
8400	1090	1244	154	14.2%	1657	1868	211	12.7%	1997	2226	229	11.5%
8450	1092	1247	155	14.2%	1660	1871	211	12.7%	2000	2229	228	11.4%
8500	1094	1250	155	14.2%	1664	1874	211	12.7%	2004	2231	227	11.3%
8550	1097	1253	156	14.2%	1667	1877	210	12.6%	2008	2234	226	11.2%
8600	1099	1255	156	14.2%	1670	1881	210	12.6%	2012	2236	225	11.2%
8650	1101	1258	157	14.3%	1673	1884	210	12.6%	2015	2239	223	11.1%
8700	1103	1261	157	14.3%	1677	1887	210	12.5%	2019	2241	222	11.0%
8750	1105	1263	158	14.3%	1680	1890	210	12.5%	2023	2244	221	10.9%
8800	1108	1266	158	14.3%	1683	1893	210	12.5%	2027	2246	220	10.8%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
8850	1110	1269	159	14.3%	1686	1896	210	12.4%	2030	2249	218	10.8%
8900	1112	1272	159	14.3%	1690	1899	210	12.4%	2034	2251	217	10.7%
8950	1115	1274	160	14.3%	1693	1902	209	12.3%	2038	2254	216	10.6%
9000	1117	1277	160	14.3%	1697	1905	209	12.3%	2042	2256	214	10.5%
9050	1119	1280	160	14.3%	1700	1909	208	12.2%	2047	2259	212	10.4%
9100	1122	1282	160	14.3%	1704	1912	208	12.2%	2051	2261	211	10.3%
9150	1125	1285	160	14.3%	1708	1915	207	12.1%	2055	2264	209	10.2%
9200	1130	1289	159	14.1%	1716	1920	204	11.9%	2065	2269	204	9.9%
9250	1135	1292	157	13.8%	1724	1924	200	11.6%	2075	2274	199	9.6%
9300	1141	1296	155	13.6%	1732	1929	197	11.4%	2084	2279	194	9.3%
9350	1146	1300	154	13.4%	1740	1934	194	11.1%	2094	2284	190	9.1%
9400	1151	1303	152	13.2%	1748	1939	191	10.9%	2103	2288	185	8.8%
9450	1157	1307	150	13.0%	1756	1944	187	10.7%	2113	2293	180	8.5%
9500	1162	1311	149	12.8%	1764	1948	184	10.4%	2123	2298	175	8.3%
9550	1167	1314	147	12.6%	1772	1953	181	10.2%	2132	2303	171	8.0%
9600	1172	1318	146	12.4%	1780	1958	178	10.0%	2142	2308	166	7.7%
9650	1178	1322	144	12.2%	1788	1963	175	9.8%	2152	2313	161	7.5%
9700	1183	1325	142	12.0%	1796	1968	171	9.5%	2161	2318	156	7.2%
9750	1188	1329	141	11.8%	1804	1972	168	9.3%	2171	2322	152	7.0%
9800	1194	1333	139	11.6%	1812	1977	165	9.1%	2181	2327	147	6.7%
9850	1199	1336	137	11.4%	1820	1982	162	8.9%	2190	2332	142	6.5%
9900	1204	1340	136	11.3%	1828	1987	158	8.7%	2200	2337	137	6.2%
9950	1210	1345	135	11.1%	1836	1993	157	8.5%	2209	2344	134	6.1%
10000	1215	1350	135	11.1%	1844	2001	156	8.5%	2219	2352	133	6.0%
10050	1220	1355	135	11.1%	1852	2008	156	8.4%	2229	2361	132	5.9%
10100	1226	1361	135	11.0%	1860	2016	156	8.4%	2238	2369	131	5.8%
10150	1231	1366	135	11.0%	1868	2024	155	8.3%	2248	2378	130	5.8%
10200	1236	1372	135	11.0%	1876	2031	155	8.3%	2258	2386	129	5.7%
10250	1242	1377	136	10.9%	1884	2039	154	8.2%	2267	2395	127	5.6%
10300	1247	1383	136	10.9%	1892	2047	154	8.1%	2277	2403	126	5.5%
10350	1252	1388	136	10.8%	1901	2054	154	8.1%	2287	2412	125	5.5%
10400	1258	1394	136	10.8%	1909	2062	153	8.0%	2296	2420	124	5.4%
10450	1262	1399	137	10.9%	1914	2070	155	8.1%	2303	2429	125	5.4%
10500	1265	1404	139	11.0%	1920	2077	157	8.2%	2309	2437	128	5.5%
10550	1269	1410	141	11.1%	1925	2085	160	8.3%	2315	2445	130	5.6%
10600	1272	1415	143	11.2%	1930	2092	162	8.4%	2322	2454	132	5.7%
10650	1276	1421	145	11.3%	1936	2100	164	8.5%	2328	2462	135	5.8%
10700	1280	1426	147	11.5%	1941	2108	167	8.6%	2334	2471	137	5.9%
10750	1283	1432	148	11.6%	1946	2115	169	8.7%	2340	2479	139	5.9%
10800	1287	1437	150	11.7%	1952	2123	171	8.8%	2346	2488	141	6.0%
10850	1291	1443	152	11.8%	1957	2131	174	8.9%	2353	2496	144	6.1%
10900	1294	1448	154	11.9%	1962	2138	176	9.0%	2359	2505	146	6.2%
10950	1298	1453	156	12.0%	1968	2146	178	9.1%	2365	2513	148	6.3%
11000	1301	1459	157	12.1%	1973	2154	180	9.1%	2371	2522	150	6.3%
11050	1305	1464	159	12.2%	1978	2161	183	9.2%	2377	2530	153	6.4%
11100	1309	1469	161	12.3%	1984	2169	185	9.3%	2383	2539	155	6.5%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
11150	1312	1473	161	12.3%	1989	2175	186	9.4%	2390	2547	157	6.6%
11200	1316	1477	161	12.3%	1994	2182	187	9.4%	2396	2556	160	6.7%
11250	1320	1481	162	12.3%	2000	2188	188	9.4%	2402	2564	162	6.7%
11300	1323	1485	162	12.2%	2005	2195	190	9.5%	2408	2573	164	6.8%
11350	1327	1489	162	12.2%	2010	2201	191	9.5%	2414	2581	167	6.9%
11400	1330	1493	163	12.2%	2016	2208	192	9.5%	2421	2590	169	7.0%
11450	1334	1497	163	12.2%	2021	2214	193	9.6%	2427	2598	171	7.1%
11500	1338	1501	163	12.2%	2026	2221	195	9.6%	2433	2607	174	7.1%
11550	1341	1505	164	12.2%	2032	2228	196	9.6%	2439	2615	176	7.2%
11600	1345	1509	164	12.2%	2037	2234	197	9.7%	2445	2624	178	7.3%
11650	1349	1513	165	12.2%	2043	2241	198	9.7%	2452	2632	181	7.4%
11700	1352	1517	165	12.2%	2048	2247	200	9.8%	2457	2641	184	7.5%
11750	1355	1521	166	12.2%	2052	2254	202	9.8%	2463	2649	187	7.6%
11800	1359	1525	166	12.3%	2057	2260	203	9.9%	2468	2658	190	7.7%
11850	1362	1529	167	12.3%	2062	2267	205	10.0%	2473	2666	193	7.8%
11900	1365	1533	168	12.3%	2066	2273	207	10.0%	2479	2675	196	7.9%
11950	1368	1537	169	12.3%	2071	2280	209	10.1%	2484	2683	200	8.0%
12000	1372	1541	169	12.3%	2076	2287	211	10.2%	2489	2692	203	8.1%
12050	1375	1545	170	12.4%	2080	2293	213	10.2%	2495	2701	206	8.3%
12100	1378	1549	171	12.4%	2085	2300	214	10.3%	2500	2709	209	8.4%
12150	1382	1553	171	12.4%	2090	2306	216	10.4%	2505	2718	212	8.5%
12200	1385	1557	172	12.4%	2095	2313	218	10.4%	2511	2726	215	8.6%
12250	1388	1561	173	12.4%	2099	2319	220	10.5%	2516	2735	219	8.7%
12300	1391	1564	173	12.4%	2104	2324	220	10.4%	2521	2739	218	8.6%
12350	1395	1567	172	12.4%	2109	2328	219	10.4%	2527	2744	217	8.6%
12400	1398	1570	172	12.3%	2113	2332	219	10.4%	2532	2749	217	8.6%
12450	1401	1573	172	12.3%	2118	2337	218	10.3%	2537	2754	216	8.5%
12500	1405	1576	172	12.2%	2123	2341	218	10.3%	2543	2758	216	8.5%
12550	1408	1579	172	12.2%	2128	2345	218	10.2%	2548	2763	215	8.4%
12600	1411	1583	171	12.2%	2132	2349	217	10.2%	2553	2768	214	8.4%
12650	1414	1586	171	12.1%	2137	2354	217	10.1%	2559	2772	214	8.4%
12700	1418	1589	171	12.1%	2142	2358	217	10.1%	2564	2777	213	8.3%
12750	1421	1592	171	12.0%	2146	2362	216	10.1%	2569	2782	213	8.3%
12800	1424	1595	171	12.0%	2151	2367	216	10.0%	2575	2787	212	8.2%
12850	1427	1598	171	12.0%	2156	2371	215	10.0%	2580	2791	211	8.2%
12900	1431	1601	170	11.9%	2160	2375	215	9.9%	2585	2796	211	8.2%
12950	1434	1604	170	11.9%	2165	2380	214	9.9%	2591	2801	210	8.1%
13000	1438	1607	170	11.8%	2171	2384	213	9.8%	2598	2806	207	8.0%
13050	1441	1610	170	11.8%	2177	2388	212	9.7%	2606	2810	204	7.8%
13100	1444	1614	169	11.7%	2183	2393	210	9.6%	2613	2815	202	7.7%
13150	1448	1617	169	11.7%	2188	2397	209	9.5%	2621	2820	199	7.6%
13200	1451	1620	168	11.6%	2194	2401	207	9.4%	2628	2824	196	7.5%
13250	1455	1623	168	11.6%	2200	2406	206	9.4%	2636	2829	193	7.3%
13300	1458	1626	168	11.5%	2205	2410	204	9.3%	2643	2834	191	7.2%
13350	1462	1629	167	11.5%	2211	2414	203	9.2%	2651	2839	188	7.1%
13400	1465	1633	167	11.4%	2217	2419	202	9.1%	2658	2844	186	7.0%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
13450	1469	1637	168	11.5%	2223	2425	202	9.1%	2666	2850	184	6.9%
13500	1472	1641	169	11.5%	2228	2430	202	9.1%	2673	2856	183	6.8%
13550	1475	1646	170	11.5%	2234	2436	202	9.1%	2680	2862	181	6.8%
13600	1479	1650	171	11.6%	2240	2442	202	9.0%	2688	2868	180	6.7%
13650	1482	1654	172	11.6%	2246	2448	202	9.0%	2695	2874	178	6.6%
13700	1486	1659	173	11.6%	2251	2454	202	9.0%	2703	2880	177	6.5%
13750	1489	1663	174	11.7%	2257	2460	203	9.0%	2710	2886	175	6.5%
13800	1493	1667	175	11.7%	2263	2465	203	9.0%	2718	2892	174	6.4%
13850	1496	1672	176	11.7%	2268	2471	203	8.9%	2725	2898	173	6.3%
13900	1500	1676	177	11.8%	2274	2477	203	8.9%	2733	2904	171	6.3%
13950	1503	1681	178	11.8%	2280	2483	203	8.9%	2740	2910	170	6.2%
14000	1506	1685	179	11.9%	2286	2489	203	8.9%	2748	2916	168	6.1%
14050	1510	1689	180	11.9%	2291	2495	203	8.9%	2755	2922	167	6.1%
14100	1513	1694	180	11.9%	2297	2500	203	8.8%	2762	2928	165	6.0%
14150	1517	1698	181	12.0%	2303	2506	203	8.8%	2770	2934	164	5.9%
14200	1520	1703	182	12.0%	2309	2512	203	8.8%	2777	2940	162	5.8%
14250	1524	1707	183	12.0%	2314	2518	204	8.8%	2783	2946	163	5.8%
14300	1528	1711	183	12.0%	2319	2524	204	8.8%	2789	2952	163	5.8%
14350	1532	1716	184	12.0%	2325	2529	205	8.8%	2795	2958	163	5.8%
14400	1536	1720	184	12.0%	2330	2535	205	8.8%	2800	2964	163	5.8%
14450	1540	1724	184	12.0%	2336	2541	206	8.8%	2806	2970	164	5.8%
14500	1544	1729	185	12.0%	2341	2547	206	8.8%	2812	2976	164	5.8%
14550	1548	1733	185	12.0%	2346	2553	206	8.8%	2817	2982	164	5.8%
14600	1552	1738	186	12.0%	2352	2559	207	8.8%	2823	2988	165	5.8%
14650	1556	1742	186	12.0%	2357	2564	207	8.8%	2829	2994	165	5.8%
14700	1560	1746	186	11.9%	2362	2570	208	8.8%	2835	3000	165	5.8%
14750	1564	1751	187	11.9%	2368	2576	208	8.8%	2840	3006	165	5.8%
14800	1568	1755	187	11.9%	2373	2582	209	8.8%	2846	3012	166	5.8%
14850	1572	1759	187	11.9%	2379	2586	208	8.7%	2852	3016	164	5.8%
14900	1576	1761	185	11.8%	2384	2590	206	8.6%	2857	3019	162	5.7%
14950	1580	1764	184	11.7%	2389	2593	204	8.5%	2863	3023	160	5.6%
15000	1584	1767	183	11.6%	2395	2597	202	8.4%	2869	3026	157	5.5%
15050	1588	1770	182	11.4%	2400	2600	200	8.3%	2875	3029	155	5.4%
15100	1592	1773	181	11.3%	2406	2604	198	8.2%	2880	3033	153	5.3%
15150	1596	1775	180	11.3%	2411	2607	197	8.2%	2886	3036	151	5.2%
15200	1599	1778	179	11.2%	2416	2611	195	8.1%	2891	3040	149	5.1%
15250	1603	1781	178	11.1%	2421	2614	194	8.0%	2896	3043	147	5.1%
15300	1607	1784	177	11.0%	2426	2618	192	7.9%	2901	3046	145	5.0%
15350	1610	1786	176	10.9%	2431	2621	191	7.8%	2907	3050	143	4.9%
15400	1614	1789	175	10.9%	2436	2625	189	7.8%	2912	3053	141	4.8%
15450	1618	1792	174	10.8%	2441	2628	188	7.7%	2917	3056	139	4.8%
15500	1621	1795	173	10.7%	2445	2632	187	7.6%	2922	3060	137	4.7%
15550	1623	1798	174	10.7%	2448	2635	187	7.6%	2926	3063	137	4.7%
15600	1625	1800	175	10.8%	2451	2639	188	7.7%	2929	3066	137	4.7%
15650	1627	1803	176	10.8%	2454	2642	189	7.7%	2933	3070	137	4.7%
15700	1629	1806	177	10.9%	2457	2646	189	7.7%	2936	3073	137	4.7%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
15750	1630	1809	178	10.9%	2459	2649	190	7.7%	2939	3076	137	4.7%
15800	1632	1812	179	11.0%	2462	2653	191	7.7%	2943	3080	137	4.7%
15850	1634	1814	180	11.0%	2465	2656	191	7.8%	2946	3083	137	4.6%
15900	1636	1817	181	11.1%	2468	2660	192	7.8%	2950	3086	137	4.6%
15950	1638	1820	182	11.1%	2471	2663	193	7.8%	2953	3090	137	4.6%
16000	1639	1823	183	11.2%	2473	2667	194	7.8%	2957	3093	137	4.6%
16050	1641	1825	184	11.2%	2476	2670	194	7.8%	2960	3096	137	4.6%
16100	1643	1828	185	11.3%	2479	2674	195	7.9%	2963	3100	136	4.6%
16150	1645	1831	186	11.3%	2482	2677	196	7.9%	2967	3103	136	4.6%
16200	1647	1834	187	11.4%	2485	2681	196	7.9%	2970	3107	136	4.6%
16250	1649	1837	189	11.5%	2487	2686	198	8.0%	2974	3112	138	4.6%
16300	1650	1843	192	11.6%	2490	2693	203	8.2%	2977	3121	144	4.8%
16350	1652	1847	195	11.8%	2493	2701	208	8.3%	2980	3129	149	5.0%
16400	1654	1852	198	12.0%	2496	2707	212	8.5%	2984	3137	153	5.1%
16450	1656	1857	201	12.1%	2499	2714	216	8.6%	2987	3145	158	5.3%
16500	1658	1861	204	12.3%	2501	2721	220	8.8%	2991	3153	162	5.4%
16550	1659	1866	206	12.4%	2504	2728	224	8.9%	2994	3161	167	5.6%
16600	1661	1870	209	12.6%	2507	2735	228	9.1%	2998	3169	172	5.7%
16650	1663	1875	212	12.7%	2510	2741	232	9.2%	3001	3177	176	5.9%
16700	1665	1879	214	12.9%	2513	2748	235	9.4%	3004	3185	181	6.0%
16750	1667	1884	217	13.0%	2515	2755	239	9.5%	3008	3193	185	6.1%
16800	1668	1888	220	13.2%	2518	2761	243	9.7%	3011	3201	189	6.3%
16850	1670	1893	223	13.3%	2521	2768	247	9.8%	3015	3208	194	6.4%
16900	1672	1897	225	13.5%	2524	2775	251	9.9%	3018	3216	198	6.6%
16950	1674	1902	228	13.6%	2527	2781	255	10.1%	3021	3224	203	6.7%
17000	1676	1906	231	13.8%	2529	2788	259	10.2%	3025	3232	207	6.8%
17050	1678	1911	233	13.9%	2532	2795	263	10.4%	3028	3240	212	7.0%
17100	1679	1915	236	14.1%	2535	2801	266	10.5%	3032	3248	216	7.1%
17150	1681	1920	239	14.2%	2538	2808	270	10.7%	3035	3256	220	7.3%
17200	1683	1924	241	14.3%	2541	2815	274	10.8%	3039	3263	225	7.4%
17250	1685	1929	244	14.5%	2543	2821	278	10.9%	3042	3271	229	7.5%
17300	1687	1933	247	14.6%	2546	2828	282	11.1%	3045	3279	234	7.7%
17350	1688	1938	249	14.8%	2549	2835	286	11.2%	3049	3287	238	7.8%
17400	1690	1942	252	14.9%	2552	2841	290	11.4%	3052	3295	243	7.9%
17450	1692	1947	255	15.1%	2555	2848	294	11.5%	3056	3303	247	8.1%
17500	1694	1951	258	15.2%	2557	2855	297	11.6%	3059	3311	251	8.2%
17550	1696	1956	260	15.3%	2560	2861	301	11.8%	3063	3318	256	8.4%
17600	1698	1960	262	15.4%	2564	2868	304	11.9%	3067	3326	259	8.4%
17650	1701	1965	264	15.5%	2568	2875	307	11.9%	3072	3334	262	8.5%
17700	1704	1969	266	15.6%	2572	2881	310	12.0%	3076	3342	266	8.6%
17750	1706	1974	268	15.7%	2576	2888	312	12.1%	3081	3350	269	8.7%
17800	1709	1978	270	15.8%	2580	2895	315	12.2%	3085	3358	272	8.8%
17850	1711	1983	271	15.9%	2583	2901	318	12.3%	3090	3366	276	8.9%
17900	1714	1987	273	15.9%	2587	2908	321	12.4%	3095	3373	279	9.0%
17950	1717	1992	275	16.0%	2591	2915	324	12.5%	3099	3381	282	9.1%
18000	1719	1996	277	16.1%	2595	2921	326	12.6%	3104	3389	285	9.2%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
18050	1722	2001	279	16.2%	2599	2928	329	12.7%	3108	3397	289	9.3%
18100	1724	2005	281	16.3%	2603	2935	332	12.7%	3113	3405	292	9.4%
18150	1727	2010	283	16.4%	2607	2941	335	12.8%	3117	3413	295	9.5%
18200	1730	2014	285	16.5%	2611	2948	337	12.9%	3122	3420	299	9.6%
18250	1732	2019	287	16.5%	2615	2955	340	13.0%	3127	3428	302	9.7%
18300	1735	2023	288	16.6%	2618	2961	343	13.1%	3131	3436	305	9.7%
18350	1738	2028	290	16.7%	2622	2968	346	13.2%	3136	3444	308	9.8%
18400	1740	2032	292	16.8%	2626	2975	349	13.3%	3140	3452	312	9.9%
18450	1743	2037	294	16.9%	2630	2982	351	13.4%	3145	3460	315	10.0%
18500	1745	2041	296	17.0%	2634	2988	354	13.4%	3149	3468	318	10.1%
18550	1748	2046	298	17.0%	2638	2995	357	13.5%	3154	3475	321	10.2%
18600	1751	2050	300	17.1%	2642	3002	360	13.6%	3159	3483	325	10.3%
18650	1753	2055	302	17.2%	2646	3008	362	13.7%	3163	3491	328	10.4%
18700	1756	2058	303	17.2%	2650	3013	363	13.7%	3168	3496	328	10.4%
18750	1758	2062	303	17.3%	2653	3017	364	13.7%	3172	3501	328	10.3%
18800	1761	2065	304	17.3%	2657	3022	365	13.7%	3177	3505	329	10.3%
18850	1764	2069	305	17.3%	2661	3027	366	13.7%	3181	3510	329	10.3%
18900	1766	2073	306	17.3%	2665	3032	367	13.8%	3186	3515	329	10.3%
18950	1769	2076	307	17.4%	2669	3036	367	13.8%	3191	3520	329	10.3%
19000	1771	2080	308	17.4%	2673	3041	368	13.8%	3195	3525	330	10.3%
19050	1774	2083	309	17.4%	2677	3046	369	13.8%	3200	3530	330	10.3%
19100	1777	2087	310	17.5%	2681	3051	370	13.8%	3204	3535	330	10.3%
19150	1779	2091	311	17.5%	2685	3055	371	13.8%	3209	3539	331	10.3%
19200	1782	2094	312	17.5%	2689	3060	372	13.8%	3213	3544	331	10.3%
19250	1785	2098	313	17.6%	2692	3065	372	13.8%	3218	3549	331	10.3%
19300	1787	2101	314	17.6%	2696	3070	373	13.8%	3223	3554	331	10.3%
19350	1790	2105	315	17.6%	2700	3074	374	13.9%	3227	3559	332	10.3%
19400	1792	2109	316	17.6%	2704	3079	375	13.9%	3232	3564	332	10.3%
19450	1795	2112	317	17.7%	2708	3084	376	13.9%	3236	3569	332	10.3%
19500	1798	2116	318	17.7%	2712	3089	377	13.9%	3241	3573	333	10.3%
19550	1800	2119	319	17.7%	2716	3093	378	13.9%	3245	3578	333	10.3%
19600	1803	2123	320	17.8%	2720	3098	378	13.9%	3250	3583	333	10.3%
19650	1805	2126	321	17.8%	2724	3103	379	13.9%	3255	3588	333	10.2%
19700	1808	2130	322	17.8%	2727	3108	380	13.9%	3259	3593	334	10.2%
19750	1811	2134	323	17.8%	2731	3112	381	14.0%	3264	3598	334	10.2%
19800	1813	2137	324	17.9%	2735	3117	382	14.0%	3268	3603	334	10.2%
19850	1816	2141	325	17.9%	2739	3122	383	14.0%	3273	3608	335	10.2%
19900	1819	2144	326	17.9%	2743	3127	384	14.0%	3277	3612	335	10.2%
19950	1821	2148	327	17.9%	2747	3131	384	14.0%	3282	3617	335	10.2%
20000	1824	2152	328	18.0%	2751	3136	385	14.0%	3287	3622	336	10.2%
20050	1826	2155	329	18.0%	2755	3141	386	14.0%	3291	3627	336	10.2%
20100	1829	2159	330	18.0%	2759	3146	387	14.0%	3296	3632	336	10.2%
20150	1832	2162	331	18.1%	2762	3150	388	14.0%	3300	3637	336	10.2%
20200	1834	2166	332	18.1%	2766	3155	389	14.1%	3305	3642	337	10.2%
20250	1837	2170	333	18.1%	2770	3160	390	14.1%	3309	3646	337	10.2%
20300	1839	2173	334	18.1%	2774	3164	390	14.1%	3314	3651	337	10.2%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
20350	1842	2177	335	18.2%	2778	3169	391	14.1%	3319	3656	338	10.2%
20400	1845	2180	336	18.2%	2782	3174	392	14.1%	3323	3661	338	10.2%
20450	1847	2184	336	18.2%	2786	3179	393	14.1%	3328	3666	338	10.2%
20500	1850	2187	337	18.2%	2790	3183	393	14.1%	3332	3670	338	10.1%
20550	1853	2191	338	18.2%	2794	3188	394	14.1%	3337	3675	338	10.1%
20600	1855	2194	339	18.3%	2797	3192	395	14.1%	3341	3680	338	10.1%
20650	1858	2197	340	18.3%	2801	3197	395	14.1%	3346	3684	338	10.1%
20700	1860	2201	340	18.3%	2805	3201	396	14.1%	3351	3689	338	10.1%
20750	1863	2204	341	18.3%	2809	3206	397	14.1%	3355	3694	338	10.1%
20800	1866	2208	342	18.3%	2813	3210	397	14.1%	3360	3698	338	10.1%
20850	1868	2211	343	18.4%	2817	3215	398	14.1%	3364	3703	338	10.1%
20900	1871	2215	344	18.4%	2821	3219	398	14.1%	3369	3707	338	10.0%
20950	1873	2218	344	18.4%	2825	3224	399	14.1%	3373	3712	339	10.0%
21000	1876	2221	345	18.4%	2829	3228	400	14.1%	3378	3717	339	10.0%
21050	1879	2225	346	18.4%	2832	3233	400	14.1%	3383	3721	339	10.0%
21100	1881	2228	347	18.4%	2836	3237	401	14.1%	3387	3726	339	10.0%
21150	1884	2232	348	18.5%	2840	3242	402	14.1%	3392	3731	339	10.0%
21200	1887	2235	348	18.5%	2844	3246	402	14.1%	3396	3735	339	10.0%
21250	1889	2238	349	18.5%	2848	3251	403	14.1%	3401	3740	339	10.0%
21300	1892	2242	350	18.5%	2852	3255	403	14.1%	3405	3744	339	10.0%
21350	1894	2245	351	18.5%	2856	3260	404	14.1%	3410	3749	339	9.9%
21400	1897	2249	352	18.5%	2860	3264	405	14.2%	3415	3754	339	9.9%
21450	1900	2252	352	18.6%	2864	3269	405	14.2%	3419	3758	339	9.9%
21500	1902	2255	353	18.6%	2867	3273	406	14.2%	3424	3763	339	9.9%
21550	1905	2259	354	18.6%	2871	3278	407	14.2%	3428	3768	339	9.9%
21600	1907	2262	355	18.6%	2875	3282	407	14.2%	3433	3772	339	9.9%
21650	1910	2266	356	18.6%	2879	3287	408	14.2%	3438	3777	339	9.9%
21700	1913	2269	356	18.6%	2883	3291	408	14.2%	3442	3781	339	9.9%
21750	1915	2273	357	18.7%	2887	3296	409	14.2%	3447	3786	339	9.8%
21800	1918	2276	358	18.7%	2891	3300	410	14.2%	3451	3791	339	9.8%
21850	1921	2279	359	18.7%	2895	3305	410	14.2%	3456	3795	339	9.8%
21900	1923	2283	360	18.7%	2899	3309	411	14.2%	3460	3800	340	9.8%
21950	1926	2286	360	18.7%	2902	3314	412	14.2%	3465	3805	340	9.8%
22000	1928	2289	361	18.7%	2906	3319	413	14.2%	3470	3811	342	9.8%
22050	1931	2292	361	18.7%	2910	3324	414	14.2%	3474	3818	344	9.9%
22100	1934	2295	362	18.7%	2914	3329	415	14.2%	3479	3825	346	10.0%
22150	1936	2298	362	18.7%	2918	3334	416	14.3%	3483	3832	349	10.0%
22200	1939	2301	362	18.7%	2922	3340	418	14.3%	3488	3839	351	10.1%
22250	1941	2304	363	18.7%	2926	3345	419	14.3%	3492	3846	353	10.1%
22300	1944	2307	363	18.7%	2930	3350	420	14.3%	3497	3853	356	10.2%
22350	1947	2310	364	18.7%	2934	3355	422	14.4%	3502	3860	358	10.2%
22400	1949	2313	364	18.7%	2937	3360	423	14.4%	3506	3867	361	10.3%
22450	1952	2316	364	18.7%	2941	3365	424	14.4%	3511	3874	363	10.3%
22500	1955	2319	365	18.7%	2945	3371	425	14.4%	3515	3881	365	10.4%
22550	1957	2322	365	18.7%	2949	3376	427	14.5%	3520	3888	368	10.4%
22600	1960	2325	365	18.6%	2953	3381	428	14.5%	3524	3895	370	10.5%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
22650	1962	2328	366	18.6%	2957	3386	429	14.5%	3529	3901	372	10.6%
22700	1965	2331	366	18.6%	2961	3391	430	14.5%	3534	3908	375	10.6%
22750	1968	2334	367	18.6%	2965	3396	432	14.6%	3538	3915	377	10.7%
22800	1970	2337	367	18.6%	2969	3401	433	14.6%	3543	3922	380	10.7%
22850	1973	2340	367	18.6%	2972	3407	434	14.6%	3547	3929	382	10.8%
22900	1975	2343	368	18.6%	2976	3412	435	14.6%	3552	3936	384	10.8%
22950	1978	2346	368	18.6%	2980	3417	437	14.7%	3556	3943	387	10.9%
23000	1981	2349	369	18.6%	2984	3422	438	14.7%	3561	3950	389	10.9%
23050	1983	2352	369	18.6%	2988	3427	439	14.7%	3566	3957	391	11.0%
23100	1986	2355	369	18.6%	2992	3432	440	14.7%	3570	3964	394	11.0%
23150	1989	2358	370	18.6%	2996	3437	442	14.7%	3575	3971	396	11.1%
23200	1991	2361	370	18.6%	3000	3443	443	14.8%	3579	3978	399	11.1%
23250	1994	2364	370	18.6%	3004	3448	444	14.8%	3584	3985	401	11.2%
23300	1998	2367	369	18.5%	3010	3453	443	14.7%	3591	3992	401	11.2%
23350	2002	2370	368	18.4%	3016	3458	442	14.7%	3598	3999	400	11.1%
23400	2006	2373	367	18.3%	3022	3463	442	14.6%	3606	4006	400	11.1%
23450	2010	2376	366	18.2%	3028	3468	441	14.6%	3613	4013	400	11.1%
23500	2014	2379	365	18.1%	3034	3474	440	14.5%	3620	4020	400	11.0%
23550	2018	2382	364	18.1%	3040	3479	439	14.4%	3627	4027	399	11.0%
23600	2022	2385	363	18.0%	3046	3484	438	14.4%	3634	4033	399	11.0%
23650	2026	2388	362	17.9%	3052	3489	437	14.3%	3642	4040	399	11.0%
23700	2030	2391	361	17.8%	3058	3494	436	14.3%	3649	4047	399	10.9%
23750	2034	2394	360	17.7%	3064	3499	435	14.2%	3656	4054	398	10.9%
23800	2038	2397	359	17.6%	3070	3504	434	14.1%	3663	4061	398	10.9%
23850	2042	2400	358	17.5%	3076	3510	434	14.1%	3670	4068	398	10.8%
23900	2046	2403	357	17.5%	3082	3515	433	14.0%	3678	4075	397	10.8%
23950	2050	2406	356	17.4%	3088	3520	432	14.0%	3685	4082	397	10.8%
24000	2054	2409	355	17.3%	3094	3525	431	13.9%	3692	4089	397	10.8%
24050	2058	2412	354	17.2%	3100	3530	430	13.9%	3699	4096	397	10.7%
24100	2062	2415	353	17.1%	3106	3535	429	13.8%	3707	4103	396	10.7%
24150	2066	2418	352	17.0%	3112	3541	428	13.8%	3714	4110	396	10.7%
24200	2070	2421	351	17.0%	3118	3546	427	13.7%	3721	4117	396	10.6%
24250	2074	2424	350	16.9%	3124	3551	426	13.6%	3728	4124	396	10.6%
24300	2078	2427	349	16.8%	3130	3556	426	13.6%	3735	4131	395	10.6%
24350	2082	2430	348	16.7%	3137	3561	425	13.5%	3743	4138	395	10.6%
24400	2086	2433	347	16.6%	3143	3566	424	13.5%	3750	4145	395	10.5%
24450	2090	2436	346	16.6%	3149	3571	423	13.4%	3757	4152	395	10.5%
24500	2094	2439	345	16.5%	3155	3577	422	13.4%	3764	4159	394	10.5%
24550	2098	2442	344	16.4%	3161	3582	421	13.3%	3771	4165	394	10.4%
24600	2102	2445	343	16.3%	3167	3587	420	13.3%	3779	4172	394	10.4%
24650	2106	2448	342	16.2%	3173	3592	419	13.2%	3786	4179	394	10.4%
24700	2110	2451	341	16.2%	3179	3597	418	13.2%	3793	4186	393	10.4%
24750	2114	2454	340	16.1%	3185	3602	417	13.1%	3800	4193	393	10.3%
24800	2118	2457	339	16.0%	3191	3608	417	13.1%	3807	4200	393	10.3%
24850	2122	2460	338	15.9%	3197	3613	416	13.0%	3815	4207	393	10.3%
24900	2126	2463	337	15.8%	3203	3618	415	13.0%	3822	4214	392	10.3%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
24950	2130	2466	336	15.8%	3209	3623	414	12.9%	3829	4221	392	10.2%
25000	2134	2469	335	15.7%	3215	3628	413	12.8%	3836	4228	392	10.2%
25050	2138	2472	334	15.6%	3221	3633	412	12.8%	3844	4235	391	10.2%
25100	2142	2475	333	15.5%	3227	3638	411	12.7%	3851	4242	391	10.2%
25150	2146	2478	332	15.5%	3233	3644	410	12.7%	3858	4249	391	10.1%
25200	2150	2481	331	15.4%	3239	3649	409	12.6%	3865	4256	391	10.1%
25250	2154	2484	330	15.3%	3245	3654	409	12.6%	3872	4263	390	10.1%
25300	2158	2487	329	15.2%	3251	3659	408	12.5%	3880	4270	390	10.1%
25350	2162	2490	328	15.2%	3257	3664	407	12.5%	3887	4277	390	10.0%
25400	2166	2493	327	15.1%	3263	3669	406	12.4%	3894	4284	390	10.0%
25450	2170	2496	326	15.0%	3269	3675	405	12.4%	3901	4291	389	10.0%
25500	2174	2499	325	14.9%	3276	3680	404	12.3%	3908	4297	389	10.0%
25550	2178	2502	324	14.9%	3282	3685	403	12.3%	3916	4304	389	9.9%
25600	2182	2505	323	14.8%	3288	3690	402	12.2%	3923	4311	389	9.9%
25650	2186	2508	322	14.7%	3294	3695	401	12.2%	3930	4318	388	9.9%
25700	2190	2511	321	14.6%	3300	3700	401	12.1%	3937	4325	388	9.9%
25750	2194	2514	320	14.6%	3306	3705	400	12.1%	3944	4332	388	9.8%
25800	2198	2517	319	14.5%	3312	3711	399	12.0%	3952	4339	388	9.8%
25850	2202	2520	318	14.4%	3318	3716	398	12.0%	3959	4346	387	9.8%
25900	2206	2523	317	14.4%	3324	3721	397	11.9%	3966	4353	387	9.8%
25950	2210	2526	316	14.3%	3330	3726	396	11.9%	3973	4360	387	9.7%
26000	2214	2529	315	14.2%	3336	3731	395	11.8%	3981	4367	386	9.7%
26050	2218	2532	314	14.1%	3342	3736	394	11.8%	3988	4374	386	9.7%
26100	2222	2535	313	14.1%	3348	3742	393	11.8%	3995	4381	386	9.7%
26150	2226	2538	312	14.0%	3354	3747	393	11.7%	4002	4388	386	9.6%
26200	2230	2541	311	13.9%	3360	3752	392	11.7%	4009	4395	385	9.6%
26250	2234	2544	310	13.9%	3366	3757	391	11.6%	4017	4402	385	9.6%
26300	2238	2547	309	13.8%	3372	3762	390	11.6%	4024	4409	385	9.6%
26350	2242	2550	308	13.7%	3378	3767	389	11.5%	4031	4416	385	9.5%
26400	2247	2553	307	13.6%	3384	3772	388	11.5%	4038	4423	384	9.5%
26450	2251	2556	306	13.6%	3390	3778	387	11.4%	4045	4430	384	9.5%
26500	2255	2559	305	13.5%	3396	3783	386	11.4%	4053	4436	384	9.5%
26550	2259	2562	304	13.4%	3402	3788	385	11.3%	4060	4443	384	9.4%
26600	2263	2565	303	13.4%	3408	3793	385	11.3%	4067	4450	383	9.4%
26650	2267	2568	302	13.3%	3415	3798	384	11.2%	4074	4457	383	9.4%
26700	2271	2571	301	13.2%	3421	3803	383	11.2%	4081	4464	383	9.4%
26750	2275	2574	300	13.2%	3427	3808	382	11.1%	4089	4471	383	9.4%
26800	2279	2577	299	13.1%	3433	3814	381	11.1%	4096	4478	382	9.3%
26850	2283	2580	297	13.0%	3439	3819	380	11.1%	4103	4485	382	9.3%
26900	2287	2583	296	13.0%	3445	3824	379	11.0%	4110	4492	382	9.3%
26950	2291	2586	295	12.9%	3451	3829	378	11.0%	4118	4499	381	9.3%
27000	2295	2589	294	12.8%	3457	3834	377	10.9%	4125	4506	381	9.2%
27050	2299	2592	293	12.8%	3463	3839	377	10.9%	4132	4513	381	9.2%
27100	2303	2595	293	12.7%	3469	3844	375	10.8%	4139	4518	379	9.2%
27150	2307	2598	292	12.6%	3475	3849	374	10.8%	4146	4524	377	9.1%
27200	2311	2601	291	12.6%	3481	3853	372	10.7%	4154	4529	375	9.0%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
27250	2315	2605	290	12.5%	3487	3857	370	10.6%	4161	4534	373	9.0%
27300	2319	2608	289	12.5%	3493	3862	369	10.6%	4168	4539	371	8.9%
27350	2323	2611	288	12.4%	3499	3866	367	10.5%	4175	4544	368	8.8%
27400	2327	2614	287	12.3%	3505	3871	366	10.4%	4182	4549	366	8.8%
27450	2331	2617	286	12.3%	3511	3875	364	10.4%	4190	4554	364	8.7%
27500	2335	2620	285	12.2%	3517	3880	362	10.3%	4197	4559	362	8.6%
27550	2339	2623	284	12.2%	3523	3884	361	10.2%	4204	4564	360	8.6%
27600	2343	2626	284	12.1%	3529	3889	359	10.2%	4211	4569	358	8.5%
27650	2347	2629	283	12.0%	3535	3893	358	10.1%	4218	4574	355	8.4%
27700	2351	2633	282	12.0%	3541	3897	356	10.1%	4226	4579	353	8.4%
27750	2355	2636	281	11.9%	3547	3902	354	10.0%	4233	4584	351	8.3%
27800	2359	2639	280	11.9%	3554	3906	353	9.9%	4240	4589	349	8.2%
27850	2363	2642	279	11.8%	3560	3911	351	9.9%	4247	4594	347	8.2%
27900	2367	2645	278	11.8%	3566	3915	350	9.8%	4255	4599	345	8.1%
27950	2371	2648	277	11.7%	3572	3920	348	9.7%	4262	4604	342	8.0%
28000	2375	2651	276	11.6%	3578	3924	346	9.7%	4269	4609	340	8.0%
28050	2379	2654	275	11.6%	3584	3929	345	9.6%	4276	4614	338	7.9%
28100	2383	2657	275	11.5%	3590	3933	343	9.6%	4283	4619	336	7.8%
28150	2387	2661	274	11.5%	3596	3938	342	9.5%	4291	4624	334	7.8%
28200	2391	2664	273	11.4%	3602	3942	340	9.4%	4298	4629	331	7.7%
28250	2395	2667	272	11.4%	3608	3946	339	9.4%	4305	4634	329	7.6%
28300	2399	2670	271	11.3%	3614	3951	337	9.3%	4312	4639	327	7.6%
28350	2403	2673	270	11.2%	3620	3955	335	9.3%	4319	4644	325	7.5%
28400	2407	2676	269	11.2%	3626	3960	334	9.2%	4327	4649	323	7.5%
28450	2411	2679	268	11.1%	3632	3964	332	9.1%	4334	4654	321	7.4%
28500	2415	2682	267	11.1%	3638	3969	331	9.1%	4341	4659	318	7.3%
28550	2419	2685	266	11.0%	3644	3973	329	9.0%	4348	4664	316	7.3%
28600	2423	2689	266	11.0%	3650	3978	327	9.0%	4355	4669	314	7.2%
28650	2427	2692	265	10.9%	3656	3982	326	8.9%	4363	4675	312	7.1%
28700	2431	2695	264	10.8%	3662	3986	324	8.9%	4370	4680	310	7.1%
28750	2435	2698	263	10.8%	3668	3991	323	8.8%	4377	4685	308	7.0%
28800	2439	2701	262	10.7%	3674	3995	321	8.7%	4384	4690	305	7.0%
28850	2443	2704	261	10.7%	3680	4000	319	8.7%	4392	4695	303	6.9%
28900	2447	2707	260	10.6%	3686	4004	318	8.6%	4399	4700	301	6.8%
28950	2451	2710	259	10.6%	3692	4009	316	8.6%	4406	4705	299	6.8%
29000	2455	2713	258	10.5%	3699	4013	315	8.5%	4413	4710	297	6.7%
29050	2459	2717	257	10.5%	3705	4018	313	8.5%	4420	4715	294	6.7%
29100	2463	2720	257	10.4%	3711	4022	311	8.4%	4428	4720	292	6.6%
29150	2467	2723	256	10.4%	3717	4027	310	8.3%	4435	4725	290	6.5%
29200	2471	2726	255	10.3%	3723	4031	308	8.3%	4442	4730	288	6.5%
29250	2475	2729	254	10.3%	3729	4035	307	8.2%	4449	4735	286	6.4%
29300	2479	2732	253	10.2%	3735	4040	305	8.2%	4456	4740	284	6.4%
29350	2483	2735	252	10.2%	3741	4044	303	8.1%	4464	4745	281	6.3%
29400	2487	2738	251	10.1%	3747	4049	302	8.1%	4471	4750	279	6.2%
29450	2491	2741	250	10.0%	3753	4053	300	8.0%	4478	4755	277	6.2%
29500	2495	2745	249	10.0%	3759	4058	299	7.9%	4485	4760	275	6.1%

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
29550	2499	2748	248	9.9%	3765	4062	297	7.9%	4492	4765	273	6.1%
29600	2503	2751	248	9.9%	3771	4067	296	7.8%	4500	4770	271	6.0%
29650	2507	2754	247	9.8%	3777	4071	294	7.8%	4507	4775	268	6.0%
29700	2511	2757	246	9.8%	3783	4075	292	7.7%	4514	4780	266	5.9%
29750	2515	2760	245	9.7%	3789	4080	291	7.7%	4521	4785	264	5.8%
29800	2519	2763	244	9.7%	3795	4084	289	7.6%	4529	4790	262	5.8%
29850	2523	2766	243	9.6%	3801	4089	288	7.6%	4536	4795	260	5.7%
29900	2527	2769	242	9.6%	3807	4093	286	7.5%	4543	4800	257	5.7%
29950	2531	2773	241	9.5%	3813	4098	284	7.5%	4550	4805	255	5.6%
30000	2535	2776	240	9.5%	3819	4102	283	7.4%	4557	4810	253	5.6%
30050		2779				4107				4815		
30100		2782				4111				4821		
30150		2785				4116				4826		
30200		2788				4120				4831		
30250		2791				4124				4836		
30300		2794				4129				4841		
30350		2798				4133				4846		
30400		2801				4138				4851		
30450		2804				4142				4856		
30500		2807				4147				4861		
30550		2810				4151				4866		
30600		2813				4156				4871		
30650		2816				4160				4876		
30700		2819				4164				4881		
30750		2822				4169				4886		
30800		2826				4173				4891		
30850		2829				4178				4896		
30900		2832				4182				4901		
30950		2835				4187				4906		
31000		2838				4191				4911		
31050		2841				4196				4916		
31100		2844				4200				4921		
31150		2847				4205				4926		
31200		2850				4209				4931		
31250		2854				4213				4936		
31300		2857				4218				4941		
31350		2860				4222				4946		
31400		2863				4227				4951		
31450		2866				4231				4956		
31500		2869				4236				4961		
31550		2872				4240				4966		
31600		2875				4245				4972		
31650		2878				4249				4977		
31700		2882				4253				4982		
31750		2885				4258				4987		
31800		2888				4262				4992		

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
31850		2891				4267				4997		
31900		2894				4271				5002		
31950		2897				4276				5007		
32000		2900				4280				5012		
32050		2903				4285				5017		
32100		2906				4289				5022		
32150		2910				4294				5027		
32200		2913				4298				5032		
32250		2916				4302				5037		
32300		2919				4307				5042		
32350		2922				4311				5047		
32400		2925				4316				5052		
32450		2928				4320				5057		
32500		2931				4325				5062		
32550		2934				4329				5067		
32600		2938				4334				5072		
32650		2941				4338				5077		
32700		2944				4342				5082		
32750		2947				4347				5087		
32800		2950				4351				5092		
32850		2953				4356				5097		
32900		2956				4360				5102		
32950		2959				4365				5107		
33000		2962				4369				5112		
33050		2966				4374				5117		
33100		2969				4378				5123		
33150		2972				4383				5128		
33200		2975				4387				5133		
33250		2978				4391				5138		
33300		2981				4396				5143		
33350		2984				4400				5148		
33400		2987				4405				5153		
33450		2990				4409				5158		
33500		2994				4414				5163		
33550		2997				4418				5168		
33600		3000				4423				5173		
33650		3003				4427				5178		
33700		3006				4431				5183		
33750		3009				4436				5188		
33800		3012				4440				5193		
33850		3015				4445				5198		
33900		3019				4449				5203		
33950		3022				4454				5208		
34000		3025				4458				5213		
34050		3028				4463				5218		
34100		3031				4467				5223		

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
34150		3034				4472				5228		
34200		3037				4476				5233		
34250		3040				4480				5238		
34300		3043				4485				5243		
34350		3047				4489				5248		
34400		3050				4494				5253		
34450		3053				4498				5258		
34500		3056				4503				5263		
34550		3059				4507				5269		
34600		3062				4512				5274		
34650		3065				4516				5279		
34700		3068				4521				5284		
34750		3071				4525				5289		
34800		3075				4529				5294		
34850		3078				4534				5299		
34900		3081				4538				5304		
34950		3084				4543				5309		
35000		3087				4547				5314		
35050		3090				4552				5319		
35100		3093				4556				5324		
35150		3096				4561				5329		
35200		3099				4565				5334		
35250		3103				4569				5339		
35300		3106				4574				5344		
35350		3109				4578				5349		
35400		3112				4583				5354		
35450		3115				4587				5359		
35500		3118				4592				5364		
35550		3121				4596				5369		
35600		3124				4601				5374		
35650		3127				4605				5379		
35700		3131				4610				5384		
35750		3134				4614				5389		
35800		3137				4618				5394		
35850		3140				4623				5399		
35900		3143				4627				5404		
35950		3146				4632				5409		
36000		3149				4636				5414		
36050		3152				4641				5420		
36100		3155				4645				5425		
36150		3159				4650				5430		
36200		3162				4654				5435		
36250		3165				4658				5440		
36300		3168				4663				5445		
36350		3171				4667				5450		
36400		3174				4672				5455		

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
36450		3177				4676				5460		
36500		3180				4681				5465		
36550		3183				4685				5470		
36600		3187				4690				5475		
36650		3190				4694				5480		
36700		3193				4699				5485		
36750		3196				4703				5490		
36800		3199				4707				5495		
36850		3202				4712				5500		
36900		3205				4716				5505		
36950		3208				4721				5510		
37000		3211				4725				5515		
37050		3215				4730				5520		
37100		3218				4734				5525		
37150		3221				4739				5530		
37200		3224				4743				5535		
37250		3227				4747				5540		
37300		3230				4752				5545		
37350		3233				4756				5550		
37400		3236				4761				5555		
37450		3240				4765				5560		
37500		3243				4770				5565		
37550		3246				4774				5571		
37600		3249				4779				5576		
37650		3252				4783				5581		
37700		3255				4788				5586		
37750		3258				4792				5591		
37800		3261				4796				5596		
37850		3264				4801				5601		
37900		3268				4805				5606		
37950		3271				4810				5611		
38000		3274				4814				5616		
38050		3277				4819				5621		
38100		3280				4823				5626		
38150		3283				4828				5631		
38200		3286				4832				5636		
38250		3289				4836				5641		
38300		3292				4841				5646		
38350		3296				4845				5651		
38400		3299				4850				5656		
38450		3302				4854				5661		
38500		3305				4859				5666		
38550		3308				4863				5671		
38600		3311				4868				5676		
38650		3314				4872				5681		
38700		3317				4877				5686		

	1 Child				2 Children				3 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
38750		3320				4881				5691		
38800		3324				4885				5696		
38850		3327				4890				5701		
38900		3330				4894				5706		
38950		3333				4899				5711		
39000		3336				4903				5717		
39050		3339				4908				5722		
39100		3342				4912				5727		
39150		3345				4917				5732		
39200		3348				4921				5737		
39250		3352				4925				5742		
39300		3355				4930				5747		
39350		3358				4934				5752		
39400		3361				4939				5757		
39450		3364				4943				5762		
39500		3367				4948				5767		
39550		3370				4952				5772		
39600		3373				4957				5777		
39650		3376				4961				5782		
39700		3380				4966				5787		
39750		3383				4970				5792		
39800		3386				4974				5797		
39850		3389				4979				5802		
39900		3392				4983				5807		
39950		3395				4988				5812		
40000		3398				4992				5817		

	\$ change		% change			\$ change		% change	
average	220		13.7%			267.6		11.3%	
median	186		13.1%			216.9		10.9%	
minimur	33.1		9.0%			50		7.4%	
maximu	370		18.7%			444.2		45.5%	

Grey shading indicates downward adjusted for low-income

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
2000	460	825	365	79.4%	480	908	428	89.1%	500	987	487	97.3%
2050	495	844	349	70.5%	515	929	414	80.3%	535	1009	474	88.7%
2100	530	863	333	62.8%	550	949	399	72.6%	570	1032	462	81.0%
2150	565	881	316	56.0%	585	970	385	65.7%	605	1054	449	74.2%
2200	600	900	300	50.0%	620	990	370	59.7%	640	1076	436	68.1%
2250	635	918	283	44.6%	655	1010	355	54.2%	675	1098	423	62.7%
2300	670	937	267	39.9%	690	1031	341	49.4%	710	1120	410	57.8%
2350	705	956	251	35.5%	725	1051	326	45.0%	745	1143	398	53.4%
2400	740	974	234	31.6%	760	1071	311	41.0%	780	1165	385	49.3%
2450	775	993	218	28.1%	795	1092	297	37.3%	815	1187	372	45.6%
2500	810	1011	201	24.8%	830	1112	282	34.0%	850	1209	359	42.2%
2550	845	1030	185	21.9%	865	1133	268	30.9%	885	1231	346	39.1%
2600	880	1048	168	19.1%	900	1153	253	28.1%	920	1253	333	36.2%
2650	915	1067	152	16.6%	935	1173	238	25.5%	955	1275	320	33.6%
2700	950	1085	135	14.2%	970	1194	224	23.1%	990	1298	308	31.1%
2750	985	1104	119	12.1%	1005	1214	209	20.8%	1025	1320	295	28.8%
2800	1020	1122	102	10.0%	1040	1235	195	18.7%	1060	1342	282	26.6%
2850	1055	1141	86	8.1%	1075	1255	180	16.7%	1095	1364	269	24.6%
2900	1087	1159	72	6.6%	1110	1275	165	14.9%	1130	1386	256	22.7%
2950	1103	1178	75	6.8%	1145	1296	151	13.2%	1165	1408	243	20.9%
3000	1119	1196	77	6.9%	1180	1316	136	11.5%	1200	1431	231	19.2%
3050	1135	1215	80	7.1%	1215	1336	121	10.0%	1235	1453	218	17.6%
3100	1150	1234	83	7.2%	1250	1357	107	8.5%	1270	1475	205	16.1%
3150	1166	1252	86	7.4%	1283	1377	94	7.4%	1305	1497	192	14.7%
3200	1182	1271	89	7.5%	1300	1398	97	7.5%	1340	1519	179	13.4%
3250	1198	1289	91	7.6%	1318	1418	100	7.6%	1375	1541	166	12.1%
3300	1214	1308	94	7.8%	1335	1438	103	7.8%	1410	1564	154	10.9%
3350	1229	1326	97	7.9%	1352	1459	107	7.9%	1445	1586	141	9.7%
3400	1245	1345	100	8.0%	1370	1479	110	8.0%	1480	1608	128	8.6%
3450	1261	1363	102	8.1%	1388	1500	112	8.1%	1508	1630	122	8.1%
3500	1278	1382	103	8.1%	1406	1520	114	8.1%	1529	1652	124	8.1%
3550	1295	1400	105	8.1%	1425	1540	115	8.1%	1549	1674	125	8.1%
3600	1312	1419	106	8.1%	1444	1561	117	8.1%	1569	1696	127	8.1%
3650	1328	1437	110	8.3%	1460	1581	121	8.3%	1587	1719	131	8.3%
3700	1342	1456	114	8.5%	1477	1601	125	8.5%	1605	1741	136	8.5%
3750	1357	1474	117	8.7%	1493	1622	129	8.7%	1622	1763	140	8.7%
3800	1372	1493	121	8.8%	1509	1642	133	8.8%	1640	1785	145	8.8%
3850	1390	1511	121	8.7%	1529	1663	133	8.7%	1662	1807	145	8.7%
3900	1401	1530	129	9.2%	1541	1683	142	9.2%	1675	1829	154	9.2%
3950	1416	1549	133	9.4%	1557	1703	146	9.4%	1693	1852	159	9.4%
4000	1430	1567	137	9.6%	1573	1724	151	9.6%	1710	1874	164	9.6%
4050	1445	1583	138	9.6%	1589	1742	152	9.6%	1728	1893	166	9.6%
4100	1459	1598	140	9.6%	1605	1758	153	9.6%	1744	1911	167	9.6%
4150	1473	1614	141	9.6%	1620	1775	155	9.6%	1761	1930	168	9.6%
4200	1487	1629	142	9.6%	1635	1792	156	9.6%	1778	1948	170	9.6%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
4250	1501	1644	143	9.6%	1651	1809	158	9.6%	1794	1966	171	9.6%
4300	1515	1659	145	9.6%	1666	1825	159	9.6%	1811	1984	173	9.6%
4350	1529	1675	146	9.6%	1681	1842	161	9.6%	1828	2002	175	9.6%
4400	1542	1690	147	9.5%	1697	1859	162	9.5%	1844	2020	176	9.5%
4450	1556	1705	149	9.5%	1712	1875	163	9.5%	1861	2039	178	9.5%
4500	1570	1720	150	9.5%	1727	1892	165	9.5%	1878	2057	179	9.5%
4550	1584	1735	151	9.5%	1743	1909	166	9.5%	1894	2075	181	9.5%
4600	1598	1751	152	9.5%	1758	1926	168	9.5%	1911	2093	182	9.5%
4650	1612	1766	154	9.5%	1773	1942	169	9.5%	1928	2111	184	9.5%
4700	1626	1783	157	9.6%	1789	1961	172	9.6%	1944	2131	187	9.6%
4750	1639	1800	161	9.8%	1803	1980	177	9.8%	1960	2152	192	9.8%
4800	1651	1818	166	10.1%	1817	1999	183	10.1%	1975	2173	199	10.1%
4850	1664	1835	171	10.3%	1830	2019	189	10.3%	1989	2194	205	10.3%
4900	1676	1852	176	10.5%	1844	2037	193	10.5%	2004	2214	210	10.5%
4950	1688	1867	179	10.6%	1857	2054	197	10.6%	2019	2233	214	10.6%
5000	1701	1882	182	10.7%	1871	2071	200	10.7%	2033	2251	217	10.7%
5050	1713	1898	185	10.8%	1884	2087	203	10.8%	2048	2269	221	10.8%
5100	1725	1913	188	10.9%	1898	2104	206	10.9%	2063	2287	224	10.9%
5150	1738	1928	191	11.0%	1911	2121	210	11.0%	2078	2306	228	11.0%
5200	1750	1943	194	11.1%	1925	2138	213	11.1%	2092	2324	232	11.1%
5250	1762	1959	197	11.2%	1938	2155	216	11.2%	2107	2342	235	11.2%
5300	1774	1974	200	11.2%	1952	2171	219	11.2%	2122	2360	239	11.2%
5350	1787	1989	202	11.3%	1965	2188	223	11.3%	2136	2379	242	11.3%
5400	1798	2004	205	11.4%	1978	2204	226	11.4%	2150	2396	245	11.4%
5450	1806	2015	209	11.5%	1987	2216	229	11.5%	2160	2409	249	11.5%
5500	1814	2026	212	11.7%	1996	2229	233	11.7%	2169	2423	253	11.7%
5550	1822	2038	215	11.8%	2005	2241	237	11.8%	2179	2436	257	11.8%
5600	1830	2049	219	11.9%	2013	2254	241	11.9%	2189	2450	262	11.9%
5650	1838	2060	222	12.1%	2022	2266	244	12.1%	2198	2464	266	12.1%
5700	1846	2072	225	12.2%	2031	2279	248	12.2%	2208	2477	270	12.2%
5750	1854	2083	229	12.3%	2040	2292	252	12.3%	2217	2491	274	12.3%
5800	1862	2095	232	12.5%	2049	2304	255	12.5%	2227	2504	278	12.5%
5850	1870	2106	236	12.6%	2057	2317	259	12.6%	2236	2518	282	12.6%
5900	1878	2117	239	12.7%	2066	2329	263	12.7%	2246	2532	286	12.7%
5950	1886	2129	242	12.8%	2075	2342	267	12.8%	2256	2545	290	12.8%
6000	1894	2140	246	13.0%	2084	2354	270	13.0%	2265	2559	294	13.0%
6050	1902	2151	249	13.1%	2093	2367	274	13.1%	2275	2573	298	13.1%
6100	1910	2163	252	13.2%	2101	2379	278	13.2%	2284	2586	302	13.2%
6150	1918	2173	255	13.3%	2110	2391	280	13.3%	2294	2598	305	13.3%
6200	1926	2180	253	13.1%	2119	2398	279	13.1%	2303	2606	303	13.1%
6250	1934	2186	252	13.0%	2128	2405	277	13.0%	2313	2614	301	13.0%
6300	1942	2193	250	12.9%	2136	2412	275	12.9%	2322	2622	299	12.9%
6350	1950	2199	249	12.8%	2145	2419	274	12.8%	2332	2629	298	12.8%
6400	1958	2205	248	12.7%	2154	2426	272	12.7%	2341	2637	296	12.7%
6450	1966	2212	246	12.5%	2162	2433	271	12.5%	2351	2645	294	12.5%
6500	1974	2218	244	12.4%	2171	2440	269	12.4%	2360	2652	292	12.4%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
6550	1982	2225	243	12.3%	2180	2447	267	12.3%	2370	2660	290	12.3%
6600	1990	2231	241	12.1%	2189	2454	265	12.1%	2379	2668	288	12.1%
6650	1998	2238	240	12.0%	2198	2461	264	12.0%	2389	2676	286	12.0%
6700	2006	2244	238	11.9%	2207	2469	262	11.9%	2399	2683	285	11.9%
6750	2014	2251	236	11.7%	2216	2476	260	11.7%	2408	2691	283	11.7%
6800	2022	2257	235	11.6%	2225	2483	258	11.6%	2418	2699	281	11.6%
6850	2030	2264	233	11.5%	2233	2490	256	11.5%	2428	2707	279	11.5%
6900	2038	2269	231	11.3%	2242	2496	254	11.3%	2437	2714	276	11.3%
6950	2047	2273	226	11.1%	2251	2500	249	11.1%	2447	2718	271	11.1%
7000	2055	2276	222	10.8%	2260	2504	244	10.8%	2457	2722	265	10.8%
7050	2063	2279	217	10.5%	2269	2507	238	10.5%	2466	2726	259	10.5%
7100	2071	2283	212	10.2%	2278	2511	233	10.2%	2476	2730	254	10.2%
7150	2079	2286	207	10.0%	2287	2515	228	10.0%	2486	2734	248	10.0%
7200	2087	2290	203	9.7%	2296	2518	223	9.7%	2495	2738	242	9.7%
7250	2095	2293	198	9.4%	2304	2522	218	9.4%	2505	2742	237	9.4%
7300	2103	2296	193	9.2%	2313	2526	213	9.2%	2515	2746	231	9.2%
7350	2111	2300	188	8.9%	2322	2530	207	8.9%	2524	2750	225	8.9%
7400	2119	2303	184	8.7%	2331	2533	202	8.7%	2534	2754	220	8.7%
7450	2127	2306	179	8.4%	2340	2537	197	8.4%	2544	2758	214	8.4%
7500	2135	2310	174	8.2%	2349	2541	192	8.2%	2553	2762	208	8.2%
7550	2143	2313	170	7.9%	2358	2544	187	7.9%	2563	2766	203	7.9%
7600	2151	2316	165	7.7%	2367	2548	181	7.7%	2572	2770	197	7.7%
7650	2159	2321	161	7.5%	2375	2553	177	7.5%	2582	2775	193	7.5%
7700	2167	2332	165	7.6%	2384	2565	181	7.6%	2591	2788	197	7.6%
7750	2175	2343	168	7.7%	2392	2577	185	7.7%	2600	2801	201	7.7%
7800	2180	2354	174	8.0%	2398	2589	191	8.0%	2607	2815	208	8.0%
7850	2184	2365	181	8.3%	2403	2602	199	8.3%	2612	2828	216	8.3%
7900	2188	2376	188	8.6%	2407	2614	207	8.6%	2617	2841	225	8.6%
7950	2193	2387	195	8.9%	2412	2626	214	8.9%	2622	2855	233	8.9%
8000	2197	2398	202	9.2%	2416	2638	222	9.2%	2627	2868	241	9.2%
8050	2201	2410	209	9.5%	2421	2651	229	9.5%	2632	2881	249	9.5%
8100	2205	2421	216	9.8%	2426	2663	237	9.8%	2637	2894	258	9.8%
8150	2209	2432	222	10.1%	2430	2675	245	10.1%	2642	2908	266	10.1%
8200	2214	2443	229	10.4%	2435	2687	252	10.4%	2647	2921	274	10.4%
8250	2218	2454	236	10.7%	2439	2699	260	10.7%	2652	2934	283	10.7%
8300	2222	2465	243	10.9%	2444	2712	268	10.9%	2657	2948	291	10.9%
8350	2226	2476	250	11.2%	2449	2724	275	11.2%	2662	2961	299	11.2%
8400	2230	2487	256	11.5%	2453	2735	282	11.5%	2667	2973	306	11.5%
8450	2234	2489	255	11.4%	2458	2738	280	11.4%	2672	2977	305	11.4%
8500	2239	2492	254	11.3%	2463	2741	279	11.3%	2677	2980	303	11.3%
8550	2243	2495	252	11.2%	2467	2745	277	11.2%	2682	2983	302	11.2%
8600	2247	2498	251	11.2%	2472	2748	276	11.2%	2687	2987	300	11.2%
8650	2251	2501	249	11.1%	2476	2751	274	11.1%	2692	2990	298	11.1%
8700	2255	2504	248	11.0%	2481	2754	273	11.0%	2697	2993	297	11.0%
8750	2260	2506	247	10.9%	2486	2757	271	10.9%	2702	2997	295	10.9%
8800	2264	2509	245	10.8%	2490	2760	270	10.8%	2707	3000	293	10.8%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
8850	2268	2512	244	10.8%	2495	2763	268	10.8%	2712	3004	292	10.8%
8900	2272	2515	243	10.7%	2499	2766	267	10.7%	2717	3007	290	10.7%
8950	2277	2518	241	10.6%	2504	2769	265	10.6%	2722	3010	288	10.6%
9000	2281	2520	239	10.5%	2510	2772	263	10.5%	2728	3014	286	10.5%
9050	2286	2523	237	10.4%	2515	2776	261	10.4%	2733	3017	284	10.4%
9100	2291	2526	235	10.3%	2520	2779	259	10.3%	2739	3020	282	10.3%
9150	2296	2529	233	10.2%	2525	2782	257	10.2%	2745	3024	279	10.2%
9200	2307	2534	228	9.9%	2537	2788	251	9.9%	2758	3030	272	9.9%
9250	2317	2540	223	9.6%	2549	2794	245	9.6%	2771	3037	266	9.6%
9300	2328	2545	217	9.3%	2561	2800	239	9.3%	2784	3043	260	9.3%
9350	2339	2551	212	9.1%	2573	2806	233	9.1%	2796	3050	253	9.1%
9400	2350	2556	207	8.8%	2585	2812	227	8.8%	2809	3056	247	8.8%
9450	2360	2562	201	8.5%	2596	2818	221	8.5%	2822	3063	241	8.5%
9500	2371	2567	196	8.3%	2608	2824	216	8.3%	2835	3069	234	8.3%
9550	2382	2572	191	8.0%	2620	2830	210	8.0%	2848	3076	228	8.0%
9600	2393	2578	185	7.7%	2632	2836	204	7.7%	2861	3082	222	7.7%
9650	2403	2583	180	7.5%	2644	2842	198	7.5%	2874	3089	215	7.5%
9700	2414	2589	175	7.2%	2656	2848	192	7.2%	2887	3095	209	7.2%
9750	2425	2594	169	7.0%	2667	2854	186	7.0%	2899	3102	202	7.0%
9800	2436	2600	164	6.7%	2679	2860	180	6.7%	2912	3108	196	6.7%
9850	2446	2605	159	6.5%	2691	2866	175	6.5%	2925	3115	190	6.5%
9900	2457	2611	153	6.2%	2703	2872	169	6.2%	2938	3121	183	6.2%
9950	2468	2618	150	6.1%	2715	2880	165	6.1%	2951	3130	180	6.1%
10000	2479	2628	149	6.0%	2727	2890	164	6.0%	2964	3142	178	6.0%
10050	2489	2637	148	5.9%	2738	2901	162	5.9%	2977	3153	176	5.9%
10100	2500	2646	146	5.8%	2750	2911	161	5.8%	2990	3164	175	5.8%
10150	2511	2656	145	5.8%	2762	2922	159	5.8%	3002	3176	173	5.8%
10200	2522	2665	144	5.7%	2774	2932	158	5.7%	3015	3187	172	5.7%
10250	2533	2675	142	5.6%	2786	2942	157	5.6%	3028	3198	170	5.6%
10300	2543	2684	141	5.5%	2798	2953	155	5.5%	3041	3210	169	5.5%
10350	2554	2694	140	5.5%	2809	2963	154	5.5%	3054	3221	167	5.5%
10400	2565	2703	138	5.4%	2821	2973	152	5.4%	3067	3232	165	5.4%
10450	2572	2713	140	5.4%	2830	2984	154	5.4%	3076	3243	168	5.4%
10500	2579	2722	143	5.5%	2837	2994	157	5.5%	3084	3255	171	5.5%
10550	2586	2732	145	5.6%	2845	3005	160	5.6%	3092	3266	174	5.6%
10600	2593	2741	148	5.7%	2853	3015	163	5.7%	3101	3277	177	5.7%
10650	2600	2750	150	5.8%	2860	3025	165	5.8%	3109	3289	180	5.8%
10700	2607	2760	153	5.9%	2868	3036	168	5.9%	3117	3300	183	5.9%
10750	2614	2769	155	5.9%	2875	3046	171	5.9%	3126	3311	186	5.9%
10800	2621	2779	158	6.0%	2883	3057	174	6.0%	3134	3323	189	6.0%
10850	2628	2788	160	6.1%	2891	3067	177	6.1%	3142	3334	192	6.1%
10900	2635	2798	163	6.2%	2898	3077	179	6.2%	3150	3345	195	6.2%
10950	2642	2807	166	6.3%	2906	3088	182	6.3%	3159	3357	198	6.3%
11000	2649	2817	168	6.3%	2913	3098	185	6.3%	3167	3368	201	6.3%
11050	2655	2826	171	6.4%	2921	3109	188	6.4%	3175	3379	204	6.4%
11100	2662	2836	173	6.5%	2929	3119	191	6.5%	3183	3390	207	6.5%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
11150	2669	2845	176	6.6%	2936	3130	193	6.6%	3192	3402	210	6.6%
11200	2676	2855	178	6.7%	2944	3140	196	6.7%	3200	3413	213	6.7%
11250	2683	2864	181	6.7%	2951	3151	199	6.7%	3208	3425	216	6.7%
11300	2690	2874	184	6.8%	2959	3161	202	6.8%	3216	3436	220	6.8%
11350	2697	2883	186	6.9%	2967	3171	205	6.9%	3225	3447	223	6.9%
11400	2704	2893	189	7.0%	2974	3182	208	7.0%	3233	3459	226	7.0%
11450	2711	2902	191	7.1%	2982	3192	211	7.1%	3241	3470	229	7.1%
11500	2718	2912	194	7.1%	2989	3203	213	7.1%	3250	3482	232	7.1%
11550	2725	2921	197	7.2%	2997	3213	216	7.2%	3258	3493	235	7.2%
11600	2731	2931	199	7.3%	3005	3224	219	7.3%	3266	3504	238	7.3%
11650	2738	2940	202	7.4%	3012	3234	222	7.4%	3274	3516	241	7.4%
11700	2745	2950	205	7.5%	3019	3245	226	7.5%	3282	3527	245	7.5%
11750	2751	2959	209	7.6%	3026	3255	229	7.6%	3289	3538	249	7.6%
11800	2757	2969	212	7.7%	3032	3266	233	7.7%	3296	3550	254	7.7%
11850	2763	2978	216	7.8%	3039	3276	237	7.8%	3303	3561	258	7.8%
11900	2769	2988	219	7.9%	3045	3287	241	7.9%	3310	3573	262	7.9%
11950	2775	2997	223	8.0%	3052	3297	245	8.0%	3318	3584	266	8.0%
12000	2781	3007	226	8.1%	3059	3308	249	8.1%	3325	3595	271	8.1%
12050	2786	3016	230	8.3%	3065	3318	253	8.3%	3332	3607	275	8.3%
12100	2792	3026	234	8.4%	3072	3329	257	8.4%	3339	3618	279	8.4%
12150	2798	3036	237	8.5%	3078	3339	261	8.5%	3346	3630	284	8.5%
12200	2804	3045	241	8.6%	3085	3350	265	8.6%	3353	3641	288	8.6%
12250	2810	3055	244	8.7%	3091	3360	269	8.7%	3360	3652	292	8.7%
12300	2816	3060	244	8.6%	3098	3366	268	8.6%	3367	3659	291	8.6%
12350	2822	3065	243	8.6%	3104	3372	267	8.6%	3375	3665	290	8.6%
12400	2828	3070	242	8.6%	3111	3377	266	8.6%	3382	3671	290	8.6%
12450	2834	3076	242	8.5%	3118	3383	266	8.5%	3389	3678	289	8.5%
12500	2840	3081	241	8.5%	3124	3389	265	8.5%	3396	3684	288	8.5%
12550	2846	3086	240	8.4%	3131	3395	264	8.4%	3403	3690	287	8.4%
12600	2852	3092	240	8.4%	3137	3401	264	8.4%	3410	3697	286	8.4%
12650	2858	3097	239	8.4%	3144	3406	263	8.4%	3417	3703	286	8.4%
12700	2864	3102	238	8.3%	3150	3412	262	8.3%	3424	3709	285	8.3%
12750	2870	3107	238	8.3%	3157	3418	261	8.3%	3431	3715	284	8.3%
12800	2876	3113	237	8.2%	3163	3424	261	8.2%	3439	3722	283	8.2%
12850	2882	3118	236	8.2%	3170	3430	260	8.2%	3446	3728	282	8.2%
12900	2888	3123	236	8.2%	3176	3436	259	8.2%	3453	3734	282	8.2%
12950	2894	3129	234	8.1%	3184	3441	258	8.1%	3461	3741	280	8.1%
13000	2903	3134	231	8.0%	3193	3447	254	8.0%	3471	3747	277	8.0%
13050	2911	3139	228	7.8%	3202	3453	251	7.8%	3480	3753	273	7.8%
13100	2919	3144	225	7.7%	3211	3459	248	7.7%	3490	3760	269	7.7%
13150	2927	3150	222	7.6%	3220	3465	244	7.6%	3500	3766	266	7.6%
13200	2936	3155	219	7.5%	3229	3470	241	7.5%	3510	3772	262	7.5%
13250	2944	3160	216	7.3%	3239	3476	238	7.3%	3520	3779	258	7.3%
13300	2952	3166	213	7.2%	3248	3482	234	7.2%	3530	3785	255	7.2%
13350	2961	3171	210	7.1%	3257	3488	231	7.1%	3540	3791	251	7.1%
13400	2969	3177	208	7.0%	3266	3494	228	7.0%	3550	3798	248	7.0%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
13450	2977	3183	206	6.9%	3275	3502	226	6.9%	3560	3806	246	6.9%
13500	2986	3190	204	6.8%	3284	3509	225	6.8%	3570	3814	244	6.8%
13550	2994	3197	202	6.8%	3293	3516	223	6.8%	3580	3822	242	6.8%
13600	3002	3203	201	6.7%	3303	3524	221	6.7%	3590	3830	240	6.7%
13650	3011	3210	199	6.6%	3312	3531	219	6.6%	3600	3838	238	6.6%
13700	3019	3217	198	6.5%	3321	3538	217	6.5%	3610	3846	236	6.5%
13750	3027	3223	196	6.5%	3330	3546	216	6.5%	3620	3854	234	6.5%
13800	3036	3230	194	6.4%	3339	3553	214	6.4%	3630	3862	232	6.4%
13850	3044	3237	193	6.3%	3348	3560	212	6.3%	3640	3870	230	6.3%
13900	3052	3243	191	6.3%	3358	3568	210	6.3%	3650	3878	229	6.3%
13950	3061	3250	189	6.2%	3367	3575	208	6.2%	3660	3886	227	6.2%
14000	3069	3257	188	6.1%	3376	3583	207	6.1%	3670	3894	225	6.1%
14050	3077	3264	186	6.1%	3385	3590	205	6.1%	3680	3902	223	6.1%
14100	3086	3270	185	6.0%	3394	3597	203	6.0%	3690	3910	221	6.0%
14150	3094	3277	183	5.9%	3403	3605	201	5.9%	3699	3918	219	5.9%
14200	3102	3284	181	5.8%	3413	3612	199	5.8%	3709	3926	217	5.8%
14250	3109	3290	182	5.8%	3420	3619	200	5.8%	3717	3934	217	5.8%
14300	3115	3297	182	5.8%	3427	3627	200	5.8%	3725	3942	217	5.8%
14350	3122	3304	182	5.8%	3434	3634	200	5.8%	3732	3950	218	5.8%
14400	3128	3310	183	5.8%	3441	3641	201	5.8%	3740	3958	218	5.8%
14450	3134	3317	183	5.8%	3448	3649	201	5.8%	3748	3966	219	5.8%
14500	3141	3324	183	5.8%	3455	3656	201	5.8%	3755	3974	219	5.8%
14550	3147	3331	183	5.8%	3462	3664	202	5.8%	3763	3982	219	5.8%
14600	3153	3337	184	5.8%	3469	3671	202	5.8%	3771	3990	220	5.8%
14650	3160	3344	184	5.8%	3476	3678	203	5.8%	3778	3998	220	5.8%
14700	3166	3351	184	5.8%	3483	3686	203	5.8%	3786	4006	221	5.8%
14750	3173	3357	185	5.8%	3490	3693	203	5.8%	3793	4014	221	5.8%
14800	3179	3364	185	5.8%	3497	3700	204	5.8%	3801	4022	221	5.8%
14850	3185	3369	184	5.8%	3504	3706	202	5.8%	3809	4028	220	5.8%
14900	3192	3373	181	5.7%	3511	3710	199	5.7%	3816	4033	216	5.7%
14950	3198	3376	178	5.6%	3518	3714	196	5.6%	3824	4037	213	5.6%
15000	3204	3380	176	5.5%	3525	3718	193	5.5%	3832	4042	210	5.5%
15050	3211	3384	173	5.4%	3532	3722	190	5.4%	3839	4046	207	5.4%
15100	3217	3388	170	5.3%	3539	3726	188	5.3%	3847	4051	204	5.3%
15150	3223	3391	168	5.2%	3545	3731	185	5.2%	3854	4055	201	5.2%
15200	3229	3395	166	5.1%	3552	3735	183	5.1%	3861	4060	199	5.1%
15250	3235	3399	164	5.1%	3558	3739	180	5.1%	3868	4064	196	5.1%
15300	3241	3403	162	5.0%	3565	3743	178	5.0%	3875	4069	194	5.0%
15350	3247	3406	160	4.9%	3571	3747	176	4.9%	3882	4073	191	4.9%
15400	3253	3410	158	4.8%	3578	3751	173	4.8%	3889	4077	188	4.8%
15450	3258	3414	155	4.8%	3584	3755	171	4.8%	3896	4082	186	4.8%
15500	3264	3418	153	4.7%	3591	3759	169	4.7%	3903	4086	183	4.7%
15550	3268	3421	153	4.7%	3595	3763	169	4.7%	3908	4091	183	4.7%
15600	3272	3425	153	4.7%	3599	3768	169	4.7%	3912	4095	183	4.7%
15650	3276	3429	153	4.7%	3603	3772	168	4.7%	3917	4100	183	4.7%
15700	3280	3433	153	4.7%	3607	3776	168	4.7%	3921	4104	183	4.7%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
15750	3283	3436	153	4.7%	3612	3780	168	4.7%	3926	4109	183	4.7%
15800	3287	3440	153	4.7%	3616	3784	168	4.7%	3930	4113	183	4.7%
15850	3291	3444	153	4.6%	3620	3788	168	4.6%	3935	4118	183	4.6%
15900	3295	3448	153	4.6%	3624	3792	168	4.6%	3940	4122	183	4.6%
15950	3299	3451	153	4.6%	3628	3796	168	4.6%	3944	4127	183	4.6%
16000	3302	3455	153	4.6%	3633	3801	168	4.6%	3949	4131	182	4.6%
16050	3306	3459	153	4.6%	3637	3805	168	4.6%	3953	4136	182	4.6%
16100	3310	3463	152	4.6%	3641	3809	168	4.6%	3958	4140	182	4.6%
16150	3314	3466	152	4.6%	3645	3813	168	4.6%	3962	4145	182	4.6%
16200	3318	3470	152	4.6%	3649	3817	168	4.6%	3967	4149	182	4.6%
16250	3322	3476	154	4.6%	3654	3823	170	4.6%	3972	4156	184	4.6%
16300	3325	3486	160	4.8%	3658	3834	176	4.8%	3976	4168	192	4.8%
16350	3329	3495	166	5.0%	3662	3845	183	5.0%	3981	4179	199	5.0%
16400	3333	3504	171	5.1%	3666	3855	188	5.1%	3985	4190	205	5.1%
16450	3337	3513	176	5.3%	3670	3864	194	5.3%	3990	4201	211	5.3%
16500	3341	3522	181	5.4%	3675	3874	200	5.4%	3994	4211	217	5.4%
16550	3344	3531	186	5.6%	3679	3884	205	5.6%	3999	4222	223	5.6%
16600	3348	3540	192	5.7%	3683	3894	211	5.7%	4004	4233	229	5.7%
16650	3352	3549	197	5.9%	3687	3904	216	5.9%	4008	4243	235	5.9%
16700	3356	3558	202	6.0%	3691	3913	222	6.0%	4013	4254	241	6.0%
16750	3360	3566	207	6.1%	3696	3923	227	6.1%	4017	4264	247	6.1%
16800	3364	3575	212	6.3%	3700	3933	233	6.3%	4022	4275	253	6.3%
16850	3367	3584	217	6.4%	3704	3942	238	6.4%	4026	4285	259	6.4%
16900	3371	3593	221	6.6%	3708	3952	244	6.6%	4031	4296	265	6.6%
16950	3375	3601	226	6.7%	3712	3962	249	6.7%	4035	4306	271	6.7%
17000	3379	3610	231	6.8%	3717	3971	255	6.8%	4040	4317	277	6.8%
17050	3383	3619	236	7.0%	3721	3981	260	7.0%	4045	4327	283	7.0%
17100	3386	3628	241	7.1%	3725	3990	265	7.1%	4049	4338	288	7.1%
17150	3390	3636	246	7.3%	3729	4000	271	7.3%	4054	4348	294	7.3%
17200	3394	3645	251	7.4%	3733	4010	276	7.4%	4058	4359	300	7.4%
17250	3398	3654	256	7.5%	3738	4019	282	7.5%	4063	4369	306	7.5%
17300	3402	3663	261	7.7%	3742	4029	287	7.7%	4067	4380	312	7.7%
17350	3406	3672	266	7.8%	3746	4039	293	7.8%	4072	4390	318	7.8%
17400	3409	3680	271	7.9%	3750	4048	298	7.9%	4077	4401	324	7.9%
17450	3413	3689	276	8.1%	3754	4058	304	8.1%	4081	4411	330	8.1%
17500	3417	3698	281	8.2%	3759	4068	309	8.2%	4086	4422	336	8.2%
17550	3421	3707	286	8.4%	3763	4077	314	8.4%	4090	4432	342	8.4%
17600	3426	3715	289	8.4%	3769	4087	318	8.4%	4096	4443	346	8.4%
17650	3431	3724	293	8.5%	3774	4097	322	8.5%	4103	4453	351	8.5%
17700	3436	3733	297	8.6%	3780	4106	326	8.6%	4109	4464	355	8.6%
17750	3441	3742	300	8.7%	3785	4116	331	8.7%	4115	4474	359	8.7%
17800	3446	3751	304	8.8%	3791	4126	335	8.8%	4121	4484	364	8.8%
17850	3451	3759	308	8.9%	3797	4135	339	8.9%	4127	4495	368	8.9%
17900	3457	3768	311	9.0%	3802	4145	343	9.0%	4133	4505	372	9.0%
17950	3462	3777	315	9.1%	3808	4155	347	9.1%	4139	4516	377	9.1%
18000	3467	3786	319	9.2%	3813	4164	351	9.2%	4145	4526	381	9.2%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
18050	3472	3794	322	9.3%	3819	4174	355	9.3%	4151	4537	386	9.3%
18100	3477	3803	326	9.4%	3825	4183	359	9.4%	4157	4547	390	9.4%
18150	3482	3812	330	9.5%	3830	4193	363	9.5%	4164	4558	394	9.5%
18200	3487	3821	333	9.6%	3836	4203	367	9.6%	4170	4568	399	9.6%
18250	3492	3829	337	9.7%	3842	4212	371	9.7%	4176	4579	403	9.7%
18300	3497	3838	341	9.7%	3847	4222	375	9.7%	4182	4589	407	9.7%
18350	3503	3847	344	9.8%	3853	4232	379	9.8%	4188	4600	412	9.8%
18400	3508	3856	348	9.9%	3858	4241	383	9.9%	4194	4610	416	9.9%
18450	3513	3865	352	10.0%	3864	4251	387	10.0%	4200	4621	421	10.0%
18500	3518	3873	355	10.1%	3870	4261	391	10.1%	4206	4631	425	10.1%
18550	3523	3882	359	10.2%	3875	4270	395	10.2%	4212	4642	429	10.2%
18600	3528	3891	363	10.3%	3881	4280	399	10.3%	4219	4652	434	10.3%
18650	3533	3899	366	10.4%	3887	4289	403	10.4%	4225	4662	438	10.4%
18700	3538	3905	366	10.4%	3892	4295	403	10.4%	4231	4669	438	10.4%
18750	3543	3910	367	10.3%	3898	4301	403	10.3%	4237	4675	438	10.3%
18800	3549	3916	367	10.3%	3903	4307	404	10.3%	4243	4682	439	10.3%
18850	3554	3921	367	10.3%	3909	4313	404	10.3%	4249	4688	439	10.3%
18900	3559	3926	368	10.3%	3915	4319	404	10.3%	4255	4695	440	10.3%
18950	3564	3932	368	10.3%	3920	4325	405	10.3%	4261	4701	440	10.3%
19000	3569	3937	368	10.3%	3926	4331	405	10.3%	4267	4708	440	10.3%
19050	3574	3943	369	10.3%	3931	4337	405	10.3%	4274	4714	441	10.3%
19100	3579	3948	369	10.3%	3937	4343	406	10.3%	4280	4721	441	10.3%
19150	3584	3954	369	10.3%	3943	4349	406	10.3%	4286	4727	442	10.3%
19200	3589	3959	370	10.3%	3948	4355	407	10.3%	4292	4734	442	10.3%
19250	3595	3964	370	10.3%	3954	4361	407	10.3%	4298	4740	442	10.3%
19300	3600	3970	370	10.3%	3960	4367	407	10.3%	4304	4747	443	10.3%
19350	3605	3975	371	10.3%	3965	4373	408	10.3%	4310	4753	443	10.3%
19400	3610	3981	371	10.3%	3971	4379	408	10.3%	4316	4760	443	10.3%
19450	3615	3986	371	10.3%	3976	4385	408	10.3%	4322	4766	444	10.3%
19500	3620	3992	372	10.3%	3982	4391	409	10.3%	4328	4773	444	10.3%
19550	3625	3997	372	10.3%	3988	4397	409	10.3%	4335	4779	445	10.3%
19600	3630	4002	372	10.3%	3993	4403	409	10.3%	4341	4786	445	10.3%
19650	3635	4008	373	10.2%	3999	4409	410	10.2%	4347	4792	445	10.2%
19700	3640	4013	373	10.2%	4005	4415	410	10.2%	4353	4799	446	10.2%
19750	3646	4019	373	10.2%	4010	4421	410	10.2%	4359	4805	446	10.2%
19800	3651	4024	373	10.2%	4016	4427	411	10.2%	4365	4812	447	10.2%
19850	3656	4030	374	10.2%	4021	4433	411	10.2%	4371	4818	447	10.2%
19900	3661	4035	374	10.2%	4027	4439	412	10.2%	4377	4825	447	10.2%
19950	3666	4040	374	10.2%	4033	4445	412	10.2%	4383	4831	448	10.2%
20000	3671	4046	375	10.2%	4038	4451	412	10.2%	4390	4838	448	10.2%
20050	3676	4051	375	10.2%	4044	4456	413	10.2%	4396	4844	449	10.2%
20100	3681	4057	375	10.2%	4049	4462	413	10.2%	4402	4851	449	10.2%
20150	3686	4062	376	10.2%	4055	4468	413	10.2%	4408	4857	449	10.2%
20200	3692	4068	376	10.2%	4061	4474	414	10.2%	4414	4864	450	10.2%
20250	3697	4073	376	10.2%	4066	4480	414	10.2%	4420	4870	450	10.2%
20300	3702	4079	377	10.2%	4072	4486	414	10.2%	4426	4877	450	10.2%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
20350	3707	4084	377	10.2%	4078	4492	415	10.2%	4432	4883	451	10.2%
20400	3712	4089	377	10.2%	4083	4498	415	10.2%	4438	4890	451	10.2%
20450	3717	4095	378	10.2%	4089	4504	415	10.2%	4445	4896	451	10.2%
20500	3722	4100	378	10.1%	4094	4510	415	10.1%	4451	4902	452	10.1%
20550	3727	4105	378	10.1%	4100	4516	415	10.1%	4457	4908	452	10.1%
20600	3732	4110	378	10.1%	4106	4521	416	10.1%	4463	4915	452	10.1%
20650	3738	4115	378	10.1%	4111	4527	416	10.1%	4469	4921	452	10.1%
20700	3743	4121	378	10.1%	4117	4533	416	10.1%	4475	4927	452	10.1%
20750	3748	4126	378	10.1%	4123	4538	416	10.1%	4481	4933	452	10.1%
20800	3753	4131	378	10.1%	4128	4544	416	10.1%	4487	4939	452	10.1%
20850	3758	4136	378	10.1%	4134	4550	416	10.1%	4493	4945	452	10.1%
20900	3763	4141	378	10.0%	4139	4555	416	10.0%	4500	4952	452	10.0%
20950	3768	4146	378	10.0%	4145	4561	416	10.0%	4506	4958	452	10.0%
21000	3773	4152	378	10.0%	4151	4567	416	10.0%	4512	4964	452	10.0%
21050	3778	4157	378	10.0%	4156	4572	416	10.0%	4518	4970	452	10.0%
21100	3784	4162	378	10.0%	4162	4578	416	10.0%	4524	4976	452	10.0%
21150	3789	4167	378	10.0%	4167	4584	416	10.0%	4530	4982	452	10.0%
21200	3794	4172	378	10.0%	4173	4589	416	10.0%	4536	4989	453	10.0%
21250	3799	4177	378	10.0%	4179	4595	416	10.0%	4542	4995	453	10.0%
21300	3804	4183	379	10.0%	4184	4601	416	10.0%	4548	5001	453	10.0%
21350	3809	4188	379	9.9%	4190	4606	416	9.9%	4554	5007	453	9.9%
21400	3814	4193	379	9.9%	4196	4612	417	9.9%	4561	5013	453	9.9%
21450	3819	4198	379	9.9%	4201	4618	417	9.9%	4567	5020	453	9.9%
21500	3824	4203	379	9.9%	4207	4623	417	9.9%	4573	5026	453	9.9%
21550	3829	4208	379	9.9%	4212	4629	417	9.9%	4579	5032	453	9.9%
21600	3835	4213	379	9.9%	4218	4635	417	9.9%	4585	5038	453	9.9%
21650	3840	4219	379	9.9%	4224	4641	417	9.9%	4591	5044	453	9.9%
21700	3845	4224	379	9.9%	4229	4646	417	9.9%	4597	5050	453	9.9%
21750	3850	4229	379	9.8%	4235	4652	417	9.8%	4603	5057	453	9.8%
21800	3855	4234	379	9.8%	4241	4658	417	9.8%	4609	5063	453	9.8%
21850	3860	4239	379	9.8%	4246	4663	417	9.8%	4616	5069	453	9.8%
21900	3865	4244	379	9.8%	4252	4669	417	9.8%	4622	5075	453	9.8%
21950	3870	4250	379	9.8%	4257	4675	417	9.8%	4628	5081	454	9.8%
22000	3875	4257	382	9.8%	4263	4683	420	9.8%	4634	5090	456	9.8%
22050	3881	4265	384	9.9%	4269	4691	423	9.9%	4640	5099	459	9.9%
22100	3886	4273	387	10.0%	4274	4700	426	10.0%	4646	5109	463	10.0%
22150	3891	4280	390	10.0%	4280	4708	428	10.0%	4652	5118	466	10.0%
22200	3896	4288	392	10.1%	4285	4717	431	10.1%	4658	5127	469	10.1%
22250	3901	4296	395	10.1%	4291	4725	434	10.1%	4664	5137	472	10.1%
22300	3906	4304	398	10.2%	4297	4734	437	10.2%	4671	5146	475	10.2%
22350	3911	4311	400	10.2%	4302	4743	440	10.2%	4677	5155	478	10.2%
22400	3916	4319	403	10.3%	4308	4751	443	10.3%	4683	5164	482	10.3%
22450	3921	4327	405	10.3%	4314	4760	446	10.3%	4689	5174	485	10.3%
22500	3927	4335	408	10.4%	4319	4768	449	10.4%	4695	5183	488	10.4%
22550	3932	4342	411	10.4%	4325	4777	452	10.4%	4701	5192	491	10.4%
22600	3937	4350	413	10.5%	4330	4785	455	10.5%	4707	5201	494	10.5%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
22650	3942	4358	416	10.6%	4336	4794	458	10.6%	4713	5211	497	10.6%
22700	3947	4366	419	10.6%	4342	4802	461	10.6%	4719	5220	501	10.6%
22750	3952	4373	421	10.7%	4347	4811	464	10.7%	4725	5229	504	10.7%
22800	3957	4381	424	10.7%	4353	4819	466	10.7%	4732	5239	507	10.7%
22850	3962	4389	427	10.8%	4359	4828	469	10.8%	4738	5248	510	10.8%
22900	3967	4397	429	10.8%	4364	4836	472	10.8%	4744	5257	513	10.8%
22950	3973	4404	432	10.9%	4370	4845	475	10.9%	4750	5266	517	10.9%
23000	3978	4412	435	10.9%	4375	4853	478	10.9%	4756	5276	520	10.9%
23050	3983	4420	437	11.0%	4381	4862	481	11.0%	4762	5285	523	11.0%
23100	3988	4428	440	11.0%	4387	4871	484	11.0%	4768	5294	526	11.0%
23150	3993	4436	443	11.1%	4392	4879	487	11.1%	4774	5304	529	11.1%
23200	3998	4443	445	11.1%	4398	4888	490	11.1%	4780	5313	532	11.1%
23250	4003	4451	448	11.2%	4404	4896	493	11.2%	4787	5322	535	11.2%
23300	4011	4459	448	11.2%	4412	4905	492	11.2%	4796	5331	535	11.2%
23350	4019	4467	447	11.1%	4421	4913	492	11.1%	4806	5341	535	11.1%
23400	4027	4474	447	11.1%	4430	4922	492	11.1%	4816	5350	534	11.1%
23450	4035	4482	447	11.1%	4439	4930	491	11.1%	4825	5359	534	11.1%
23500	4044	4490	446	11.0%	4448	4939	491	11.0%	4835	5369	534	11.0%
23550	4052	4498	446	11.0%	4457	4947	491	11.0%	4844	5378	533	11.0%
23600	4060	4505	446	11.0%	4466	4956	490	11.0%	4854	5387	533	11.0%
23650	4068	4513	445	11.0%	4474	4964	490	11.0%	4864	5396	533	11.0%
23700	4076	4521	445	10.9%	4483	4973	490	10.9%	4873	5406	532	10.9%
23750	4084	4529	445	10.9%	4492	4982	489	10.9%	4883	5415	532	10.9%
23800	4092	4536	445	10.9%	4501	4990	489	10.9%	4893	5424	532	10.9%
23850	4100	4544	444	10.8%	4510	4999	489	10.8%	4902	5433	531	10.8%
23900	4108	4552	444	10.8%	4519	5007	488	10.8%	4912	5443	531	10.8%
23950	4116	4560	444	10.8%	4528	5016	488	10.8%	4922	5452	531	10.8%
24000	4124	4567	443	10.8%	4536	5024	488	10.8%	4931	5461	530	10.8%
24050	4132	4575	443	10.7%	4545	5033	487	10.7%	4941	5471	530	10.7%
24100	4140	4583	443	10.7%	4554	5041	487	10.7%	4950	5480	529	10.7%
24150	4148	4591	443	10.7%	4563	5050	487	10.7%	4960	5489	529	10.7%
24200	4156	4599	442	10.6%	4572	5058	486	10.6%	4970	5498	529	10.6%
24250	4164	4606	442	10.6%	4581	5067	486	10.6%	4979	5508	528	10.6%
24300	4172	4614	442	10.6%	4590	5075	486	10.6%	4989	5517	528	10.6%
24350	4180	4622	441	10.6%	4598	5084	485	10.6%	4999	5526	528	10.6%
24400	4188	4630	441	10.5%	4607	5093	485	10.5%	5008	5536	527	10.5%
24450	4197	4637	441	10.5%	4616	5101	485	10.5%	5018	5545	527	10.5%
24500	4205	4645	440	10.5%	4625	5110	485	10.5%	5027	5554	527	10.5%
24550	4213	4653	440	10.4%	4634	5118	484	10.4%	5037	5563	526	10.4%
24600	4221	4661	440	10.4%	4643	5127	484	10.4%	5047	5573	526	10.4%
24650	4229	4668	440	10.4%	4652	5135	484	10.4%	5056	5582	526	10.4%
24700	4237	4676	439	10.4%	4661	5144	483	10.4%	5066	5591	525	10.4%
24750	4245	4684	439	10.3%	4669	5152	483	10.3%	5076	5601	525	10.3%
24800	4253	4692	439	10.3%	4678	5161	483	10.3%	5085	5610	525	10.3%
24850	4261	4699	438	10.3%	4687	5169	482	10.3%	5095	5619	524	10.3%
24900	4269	4707	438	10.3%	4696	5178	482	10.3%	5104	5628	524	10.3%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
24950	4277	4715	438	10.2%	4705	5186	482	10.2%	5114	5638	524	10.2%
25000	4285	4723	438	10.2%	4714	5195	481	10.2%	5124	5647	523	10.2%
25050	4293	4730	437	10.2%	4723	5204	481	10.2%	5133	5656	523	10.2%
25100	4301	4738	437	10.2%	4731	5212	481	10.2%	5143	5665	522	10.2%
25150	4309	4746	437	10.1%	4740	5221	480	10.1%	5153	5675	522	10.1%
25200	4317	4754	436	10.1%	4749	5229	480	10.1%	5162	5684	522	10.1%
25250	4325	4762	436	10.1%	4758	5238	480	10.1%	5172	5693	521	10.1%
25300	4333	4769	436	10.1%	4767	5246	479	10.1%	5182	5703	521	10.1%
25350	4342	4777	435	10.0%	4776	5255	479	10.0%	5191	5712	521	10.0%
25400	4350	4785	435	10.0%	4785	5263	479	10.0%	5201	5721	520	10.0%
25450	4358	4793	435	10.0%	4793	5272	478	10.0%	5210	5730	520	10.0%
25500	4366	4800	435	10.0%	4802	5280	478	10.0%	5220	5740	520	10.0%
25550	4374	4808	434	9.9%	4811	5289	478	9.9%	5230	5749	519	9.9%
25600	4382	4816	434	9.9%	4820	5297	477	9.9%	5239	5758	519	9.9%
25650	4390	4824	434	9.9%	4829	5306	477	9.9%	5249	5768	519	9.9%
25700	4398	4831	433	9.9%	4838	5314	477	9.9%	5259	5777	518	9.9%
25750	4406	4839	433	9.8%	4847	5323	476	9.8%	5268	5786	518	9.8%
25800	4414	4847	433	9.8%	4855	5332	476	9.8%	5278	5795	518	9.8%
25850	4422	4855	433	9.8%	4864	5340	476	9.8%	5287	5805	517	9.8%
25900	4430	4862	432	9.8%	4873	5349	476	9.8%	5297	5814	517	9.8%
25950	4438	4870	432	9.7%	4882	5357	475	9.7%	5307	5823	517	9.7%
26000	4446	4878	432	9.7%	4891	5366	475	9.7%	5316	5833	516	9.7%
26050	4454	4886	431	9.7%	4900	5374	475	9.7%	5326	5842	516	9.7%
26100	4462	4893	431	9.7%	4909	5383	474	9.7%	5336	5851	515	9.7%
26150	4470	4901	431	9.6%	4917	5391	474	9.6%	5345	5860	515	9.6%
26200	4478	4909	431	9.6%	4926	5400	474	9.6%	5355	5870	515	9.6%
26250	4486	4917	430	9.6%	4935	5408	473	9.6%	5365	5879	514	9.6%
26300	4495	4924	430	9.6%	4944	5417	473	9.6%	5374	5888	514	9.6%
26350	4503	4932	430	9.5%	4953	5425	473	9.5%	5384	5897	514	9.5%
26400	4511	4940	429	9.5%	4962	5434	472	9.5%	5393	5907	513	9.5%
26450	4519	4948	429	9.5%	4971	5443	472	9.5%	5403	5916	513	9.5%
26500	4527	4956	429	9.5%	4979	5451	472	9.5%	5413	5925	513	9.5%
26550	4535	4963	428	9.4%	4988	5460	471	9.4%	5422	5935	512	9.4%
26600	4543	4971	428	9.4%	4997	5468	471	9.4%	5432	5944	512	9.4%
26650	4551	4979	428	9.4%	5006	5477	471	9.4%	5442	5953	512	9.4%
26700	4559	4987	428	9.4%	5015	5485	470	9.4%	5451	5962	511	9.4%
26750	4567	4994	427	9.4%	5024	5494	470	9.4%	5461	5972	511	9.4%
26800	4575	5002	427	9.3%	5033	5502	470	9.3%	5470	5981	511	9.3%
26850	4583	5010	427	9.3%	5041	5511	469	9.3%	5480	5990	510	9.3%
26900	4591	5018	426	9.3%	5050	5519	469	9.3%	5490	6000	510	9.3%
26950	4599	5025	426	9.3%	5059	5528	469	9.3%	5499	6009	510	9.3%
27000	4607	5033	426	9.2%	5068	5536	468	9.2%	5509	6018	509	9.2%
27050	4615	5041	426	9.2%	5077	5545	468	9.2%	5519	6027	509	9.2%
27100	4623	5047	424	9.2%	5086	5552	466	9.2%	5528	6035	507	9.2%
27150	4631	5053	421	9.1%	5095	5558	463	9.1%	5538	6042	504	9.1%
27200	4640	5058	419	9.0%	5103	5564	461	9.0%	5547	6048	501	9.0%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
27250	4648	5064	416	9.0%	5112	5570	458	9.0%	5557	6055	498	9.0%
27300	4656	5070	414	8.9%	5121	5577	455	8.9%	5567	6062	495	8.9%
27350	4664	5075	412	8.8%	5130	5583	453	8.8%	5576	6068	492	8.8%
27400	4672	5081	409	8.8%	5139	5589	450	8.8%	5586	6075	489	8.8%
27450	4680	5087	407	8.7%	5148	5595	447	8.7%	5596	6082	486	8.7%
27500	4688	5092	404	8.6%	5157	5601	445	8.6%	5605	6089	483	8.6%
27550	4696	5098	402	8.6%	5165	5608	442	8.6%	5615	6095	480	8.6%
27600	4704	5103	399	8.5%	5174	5614	439	8.5%	5625	6102	478	8.5%
27650	4712	5109	397	8.4%	5183	5620	437	8.4%	5634	6109	475	8.4%
27700	4720	5115	395	8.4%	5192	5626	434	8.4%	5644	6116	472	8.4%
27750	4728	5120	392	8.3%	5201	5632	431	8.3%	5653	6122	469	8.3%
27800	4736	5126	390	8.2%	5210	5638	429	8.2%	5663	6129	466	8.2%
27850	4744	5131	387	8.2%	5219	5645	426	8.2%	5673	6136	463	8.2%
27900	4752	5137	385	8.1%	5228	5651	423	8.1%	5682	6142	460	8.1%
27950	4760	5143	382	8.0%	5236	5657	421	8.0%	5692	6149	457	8.0%
28000	4768	5148	380	8.0%	5245	5663	418	8.0%	5702	6156	454	8.0%
28050	4776	5154	378	7.9%	5254	5669	415	7.9%	5711	6163	451	7.9%
28100	4785	5160	375	7.8%	5263	5676	413	7.8%	5721	6169	449	7.8%
28150	4793	5165	373	7.8%	5272	5682	410	7.8%	5730	6176	446	7.8%
28200	4801	5171	370	7.7%	5281	5688	407	7.7%	5740	6183	443	7.7%
28250	4809	5176	368	7.6%	5290	5694	405	7.6%	5750	6190	440	7.6%
28300	4817	5182	365	7.6%	5298	5700	402	7.6%	5759	6196	437	7.6%
28350	4825	5188	363	7.5%	5307	5706	399	7.5%	5769	6203	434	7.5%
28400	4833	5193	361	7.5%	5316	5713	397	7.5%	5779	6210	431	7.5%
28450	4841	5199	358	7.4%	5325	5719	394	7.4%	5788	6216	428	7.4%
28500	4849	5205	356	7.3%	5334	5725	391	7.3%	5798	6223	425	7.3%
28550	4857	5210	353	7.3%	5343	5731	389	7.3%	5808	6230	422	7.3%
28600	4865	5216	351	7.2%	5352	5737	386	7.2%	5817	6237	419	7.2%
28650	4873	5221	348	7.1%	5360	5744	383	7.1%	5827	6243	417	7.1%
28700	4881	5227	346	7.1%	5369	5750	381	7.1%	5836	6250	414	7.1%
28750	4889	5233	343	7.0%	5378	5756	378	7.0%	5846	6257	411	7.0%
28800	4897	5238	341	7.0%	5387	5762	375	7.0%	5856	6263	408	7.0%
28850	4905	5244	339	6.9%	5396	5768	372	6.9%	5865	6270	405	6.9%
28900	4913	5250	336	6.8%	5405	5775	370	6.8%	5875	6277	402	6.8%
28950	4921	5255	334	6.8%	5414	5781	367	6.8%	5885	6284	399	6.8%
29000	4929	5261	331	6.7%	5422	5787	364	6.7%	5894	6290	396	6.7%
29050	4938	5266	329	6.7%	5431	5793	362	6.7%	5904	6297	393	6.7%
29100	4946	5272	326	6.6%	5440	5799	359	6.6%	5913	6304	390	6.6%
29150	4954	5278	324	6.5%	5449	5805	356	6.5%	5923	6311	387	6.5%
29200	4962	5283	322	6.5%	5458	5812	354	6.5%	5933	6317	385	6.5%
29250	4970	5289	319	6.4%	5467	5818	351	6.4%	5942	6324	382	6.4%
29300	4978	5295	317	6.4%	5476	5824	348	6.4%	5952	6331	379	6.4%
29350	4986	5300	314	6.3%	5484	5830	346	6.3%	5962	6337	376	6.3%
29400	4994	5306	312	6.2%	5493	5836	343	6.2%	5971	6344	373	6.2%
29450	5002	5311	309	6.2%	5502	5843	340	6.2%	5981	6351	370	6.2%
29500	5010	5317	307	6.1%	5511	5849	338	6.1%	5990	6358	367	6.1%

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
29550	5018	5323	305	6.1%	5520	5855	335	6.1%	6000	6364	364	6.1%
29600	5026	5328	302	6.0%	5529	5861	332	6.0%	6010	6371	361	6.0%
29650	5034	5334	300	6.0%	5538	5867	330	6.0%	6019	6378	358	6.0%
29700	5042	5340	297	5.9%	5546	5873	327	5.9%	6029	6384	355	5.9%
29750	5050	5345	295	5.8%	5555	5880	324	5.8%	6039	6391	353	5.8%
29800	5058	5351	292	5.8%	5564	5886	322	5.8%	6048	6398	350	5.8%
29850	5066	5356	290	5.7%	5573	5892	319	5.7%	6058	6405	347	5.7%
29900	5074	5362	288	5.7%	5582	5898	316	5.7%	6068	6411	344	5.7%
29950	5083	5368	285	5.6%	5591	5904	314	5.6%	6077	6418	341	5.6%
30000	5091	5373	283	5.6%	5600	5911	311	5.6%	6087	6425	338	5.6%
30050		5379				5917				6432		
30100		5385				5923				6438		
30150		5390				5929				6445		
30200		5396				5935				6452		
30250		5401				5942				6458		
30300		5407				5948				6465		
30350		5413				5954				6472		
30400		5418				5960				6479		
30450		5424				5966				6485		
30500		5429				5972				6492		
30550		5435				5979				6499		
30600		5441				5985				6505		
30650		5446				5991				6512		
30700		5452				5997				6519		
30750		5458				6003				6526		
30800		5463				6010				6532		
30850		5469				6016				6539		
30900		5474				6022				6546		
30950		5480				6028				6553		
31000		5486				6034				6559		
31050		5491				6040				6566		
31100		5497				6047				6573		
31150		5503				6053				6579		
31200		5508				6059				6586		
31250		5514				6065				6593		
31300		5519				6071				6600		
31350		5525				6078				6606		
31400		5531				6084				6613		
31450		5536				6090				6620		
31500		5542				6096				6627		
31550		5548				6102				6633		
31600		5553				6109				6640		
31650		5559				6115				6647		
31700		5564				6121				6653		
31750		5570				6127				6660		
31800		5576				6133				6667		

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
31850		5581				6139				6674		
31900		5587				6146				6680		
31950		5593				6152				6687		
32000		5598				6158				6694		
32050		5604				6164				6700		
32100		5609				6170				6707		
32150		5615				6177				6714		
32200		5621				6183				6721		
32250		5626				6189				6727		
32300		5632				6195				6734		
32350		5638				6201				6741		
32400		5643				6207				6748		
32450		5649				6214				6754		
32500		5654				6220				6761		
32550		5660				6226				6768		
32600		5666				6232				6774		
32650		5671				6238				6781		
32700		5677				6245				6788		
32750		5683				6251				6795		
32800		5688				6257				6801		
32850		5694				6263				6808		
32900		5699				6269				6815		
32950		5705				6276				6821		
33000		5711				6282				6828		
33050		5716				6288				6835		
33100		5722				6294				6842		
33150		5727				6300				6848		
33200		5733				6306				6855		
33250		5739				6313				6862		
33300		5744				6319				6869		
33350		5750				6325				6875		
33400		5756				6331				6882		
33450		5761				6337				6889		
33500		5767				6344				6895		
33550		5772				6350				6902		
33600		5778				6356				6909		
33650		5784				6362				6916		
33700		5789				6368				6922		
33750		5795				6374				6929		
33800		5801				6381				6936		
33850		5806				6387				6942		
33900		5812				6393				6949		
33950		5817				6399				6956		
34000		5823				6405				6963		
34050		5829				6412				6969		
34100		5834				6418				6976		

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
34150		5840				6424				6983		
34200		5846				6430				6990		
34250		5851				6436				6996		
34300		5857				6442				7003		
34350		5862				6449				7010		
34400		5868				6455				7016		
34450		5874				6461				7023		
34500		5879				6467				7030		
34550		5885				6473				7037		
34600		5891				6480				7043		
34650		5896				6486				7050		
34700		5902				6492				7057		
34750		5907				6498				7063		
34800		5913				6504				7070		
34850		5919				6511				7077		
34900		5924				6517				7084		
34950		5930				6523				7090		
35000		5936				6529				7097		
35050		5941				6535				7104		
35100		5947				6541				7111		
35150		5952				6548				7117		
35200		5958				6554				7124		
35250		5964				6560				7131		
35300		5969				6566				7137		
35350		5975				6572				7144		
35400		5981				6579				7151		
35450		5986				6585				7158		
35500		5992				6591				7164		
35550		5997				6597				7171		
35600		6003				6603				7178		
35650		6009				6609				7185		
35700		6014				6616				7191		
35750		6020				6622				7198		
35800		6025				6628				7205		
35850		6031				6634				7211		
35900		6037				6640				7218		
35950		6042				6647				7225		
36000		6048				6653				7232		
36050		6054				6659				7238		
36100		6059				6665				7245		
36150		6065				6671				7252		
36200		6070				6678				7258		
36250		6076				6684				7265		
36300		6082				6690				7272		
36350		6087				6696				7279		
36400		6093				6702				7285		

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
36450		6099				6708				7292		
36500		6104				6715				7299		
36550		6110				6721				7306		
36600		6115				6727				7312		
36650		6121				6733				7319		
36700		6127				6739				7326		
36750		6132				6746				7332		
36800		6138				6752				7339		
36850		6144				6758				7346		
36900		6149				6764				7353		
36950		6155				6770				7359		
37000		6160				6776				7366		
37050		6166				6783				7373		
37100		6172				6789				7379		
37150		6177				6795				7386		
37200		6183				6801				7393		
37250		6189				6807				7400		
37300		6194				6814				7406		
37350		6200				6820				7413		
37400		6205				6826				7420		
37450		6211				6832				7427		
37500		6217				6838				7433		
37550		6222				6845				7440		
37600		6228				6851				7447		
37650		6234				6857				7453		
37700		6239				6863				7460		
37750		6245				6869				7467		
37800		6250				6875				7474		
37850		6256				6882				7480		
37900		6262				6888				7487		
37950		6267				6894				7494		
38000		6273				6900				7500		
38050		6279				6906				7507		
38100		6284				6913				7514		
38150		6290				6919				7521		
38200		6295				6925				7527		
38250		6301				6931				7534		
38300		6307				6937				7541		
38350		6312				6943				7548		
38400		6318				6950				7554		
38450		6323				6956				7561		
38500		6329				6962				7568		
38550		6335				6968				7574		
38600		6340				6974				7581		
38650		6346				6981				7588		
38700		6352				6987				7595		

	4 Children				5 Children				6 Children			
Combined Gross Income	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change	Existing	Updated	\$ change	% Change
38750		6357				6993				7601		
38800		6363				6999				7608		
38850		6368				7005				7615		
38900		6374				7012				7622		
38950		6380				7018				7628		
39000		6385				7024				7635		
39050		6391				7030				7642		
39100		6397				7036				7648		
39150		6402				7042				7655		
39200		6408				7049				7662		
39250		6413				7055				7669		
39300		6419				7061				7675		
39350		6425				7067				7682		
39400		6430				7073				7689		
39450		6436				7080				7695		
39500		6442				7086				7702		
39550		6447				7092				7709		
39600		6453				7098				7716		
39650		6458				7104				7722		
39700		6464				7110				7729		
39750		6470				7117				7736		
39800		6475				7123				7743		
39850		6481				7129				7749		
39900		6487				7135				7756		
39950		6492				7141				7763		
40000		6498				7148				7769		

	\$ change		% change			\$ change		% change	
average	280		9.6%			310.1		9.9%	
median	248		9.4%			274		9.4%	
minimum	72		4.6%			94		4.6%	
maximum	448		79.4%			492.6		89.1%	