

Review of the West Virginia
Child Support Guidelines:
Updated Table
and Findings
from Analysis of Case File Data

Submitted to:

West Virginia Department of Health & Human Resources
Bureau for Child Support Enforcement
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Points of view expressed in this document are those of the authors and do not necessarily represent the official position of BSCE or the Commission reviewing the guidelines. The authors are responsible for any errors and omissions.

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SECTION 1: INTRODUCTION

West Virginia sets its child support guidelines in state statute (West Virginia Code § 48-13). They are to be applied as a rebuttal presumption in any proceeding before a court for the award of children. The West Virginia legislature established the guidelines to ensure greater uniformity in their application and to increase the predictability for parents, children, and others directly affected by child support orders (West Virginia Code § 48-13-101). Federal regulation (45 C.F.R. § 302.56(a)) requires states to review their guidelines at least once every four years.

The purpose of this report is to:

- Document the analysis of data for the 2021-2022 West Virginia child support guidelines review, including the analysis of economic evidence on the cost of raising children;
- Use current economic evidence to develop a proposed, updated child support table for West Virginia;
- Document the basis of a proposed, updated table;
- Recommend an updated ability to pay calculation that is part of the current guidelines;
- Provide examples of provisions that West Virginia could adapt to meet new federal requirements (45 C.F.R. § 302.56(c)) concerning income imputation that are aimed at better serving low-income families and obligated parents with no or little earning capacity as well as no or limited financial resources.

Federal regulations pertaining to state child support guidelines and the periodic review of child support guidelines, which are listed at the end of this section, were expanded in December 2016. States have one year after the state's next review commencing after 2016 to fulfill the expanded federal requirements.¹ The federal government allowed states to request an extension due to the COVID-19 pandemic. West Virginia requested and received the extension. Nonetheless, since West Virginia is reviewing its guidelines now, it makes sense that West Virginia work toward complying with the requirements in this review.

Federal regulation (45 C.F.R. § 302.56(h)) also expanded the data analysis requirements of state guidelines reviews. To meet those requirements, this report contains the findings from analyzing data from three major sources: economic data on the cost of children, case file data, and labor market data. More current economic data on the cost of children is used to prepare an updated West Virginia child support table in this report. The analysis of case file data fulfills several specific federal requirements including the analysis of guidelines deviations to inform how the state can meet the goal of limiting the number of deviations, the analysis of income imputation to encourage the use of actual income to the extent feasible, the analysis of defaults to encourage parent engagement, and the analysis of the low-income adjustment (which is the ability to pay calculation in West Virginia) to expand its reach and improve its application among low-income parents. The intent is to set orders that can be paid in full so low-income families receive regular child support and to avoid punitive enforcement actions (e.g.,

¹ 45 C.F.R. § 302.56(a).

driver's license suspension) that can indirectly create other issues. In other words, the federal requirements recognize that some obligated parents do not have the ability to pay, while others have the ability to pay but do not want to pay. The federal requirements aim to be more sensitive to those whose nonpayment is purely driven by inability to pay. The federal requirement to analyze labor market data also appears to be aimed at encouraging better policies and practices for low-income parents and income imputation by better understanding low-paying jobs, particularly whether they are stable jobs and offer consistent hours and work throughout the month.

FEDERAL REQUIREMENTS OF STATE GUIDELINES

The existing federal regulations pertaining to state guidelines are shown at the end of the Section. Federal requirements for state guidelines were initially imposed in 1987 and 1989 and have had no major changes until recently—specifically, in December 2016 when the Modernization Rule (MR) was published.² The 1984 Child Support Amendments to the Social Security Act require each state with a government child support program through Title IV-D of the Social Security Act to have one set of child support guidelines to be used by all judicial or administrative tribunals having authority to determine child support orders within the state by 1987.³ The Family Support Act of 1988 expanded the requirement by requiring that the application of a state's guidelines be a rebuttable presumption and that states review their guidelines at least once every four years and, if appropriate, revise their guidelines.⁴ States can determine their own criteria for rebutting the guidelines; however, the federal requirements made it clear that states should aim to keep guidelines deviations at a minimum. For several decades, the federal requirements for state guidelines were to:

- Have one set of guidelines to be used by judges (and all persons within a state with the authority) to issue a child support order;
- Provide that the guidelines are rebuttal and develop state criteria for rebutting them;
- Consider all earnings and income of the noncustodial parent in the calculation of support;
- Produce a numeric, sum-certain amount;
- Provide for the child's healthcare coverage; and
- Review their guidelines at least once every four years and as part of that review analyze guidelines deviations.

In summary, the additional requirements of state guidelines are:

- At a minimum, they must consider other evidence of ability to pay in addition to a parent's earnings and income (45 C.F.R. § 302.56(c)(1)(i));

² 81 Fed. Reg. 244. (Dec. 20, 2016). Department of Health and Human Services Centers for Medicaid Services. *Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs*. Retrieved from <https://www.gpo.gov/fdsys/pkg/FR-2016-12-20/pdf/2016-29598.pdf>.

³ See 1984 Amendments of the Social Security Act (Pub. L. 98-378).

⁴ See 1988 Family Support Act (Pub. L. 100-485).

- They must consider the basic subsistence needs of the noncustodial parent who has a limited ability to pay (45 C.F.R. § 302.56(c)(1)(ii));
- If imputation of income is authorized, they must also consider, to the extent known, the specific circumstances of the noncustodial parent, such as the 14 specific factors identified in the federal rule (45 C.F.R. § 302.56((c)(1)(iii));⁵
- They may not treat incarceration⁶ as voluntary unemployment in establishing or modifying support orders (45 C.F.R. § 302.56(c)(3));⁷

The existing West Virginia guidelines (West Virginia Code § 48-13-403) already fulfills the requirement to consider the basic subsistence needs of the noncustodial parent through the ability to pay calculation that provides a self-support reserve (SSR) of \$500 per month, albeit it is significantly out of date. (The 2021 federal poverty guidelines for one person is \$1,073 per month—twice as much as the current West Virginia SSR.) The existing West Virginia guidelines also consider many of the factors listed in federal regulation when determining attributed income (West Virginia Code § 48-1-205) and potential income (West Virginia Code § 48-13-804). Both attributed and potential income are types of imputed income.

The federal rule changes are grounded in research that finds compliance is lower and unpayable arrears accrue when income is imputed.⁸ The specific concern is when income is imputed beyond what an obligated parent, particularly an obligated parent with income below or near poverty, actually has in income or the capacity to earn. The intent is to use the best evidence available on actual income, including income information from automated sources and verbal testimony.⁹ Addressing order amounts on the front-end can avoid the need for enforcement actions and is more responsive to the Supreme Court decision in *Turner v. Rogers*, 564 U.S. 431, 131 S Ct. 2507 (2011), which concerned a civil contempt action for noncompliance of a child support order, that was also an impetus for the rule changes.¹⁰ In addition, the federal rule changes recognize the importance of healthy parent–child relationships in the development of children and how unpaid child support in some situations can inadvertently create barriers to the healthy interaction between the child and the parent obligated to pay support.

The new federal requirements as part of a state’s guidelines review are to:

- Consider labor market data by occupation and skill level;

⁵ See the bottom of Exhibit 2 for the steps that the agency must take to gain a factual basis of income and earnings to be used in the guidelines calculation (45 C.F.R. § 303.4).

⁶ Several states specify incarceration of over 180 days to be congruent with the provision in 45 C.F.R. § 303.8 that is also shown in Exhibit 2.

⁷ There is a proposed federal rule change that would give states the options to provide for exceptions to the prohibition against treating incarceration as voluntary unemployment. See U.S. Department of Health and Human Services. (Sept. 17, 2020). “Optional Exceptions to the Prohibition Against Treating Incarceration as Voluntary Unemployment Under Child Support Guidelines.” 85 Fed. Reg. 244, p. 58029. Retrieved from [Federal Register: Optional Exceptions to the Prohibition Against Treating Incarceration as Voluntary Unemployment Under Child Support Guidelines](https://www.federalregister.gov/documents/2020/09/17/2020-09-17-prohibition-against-treating-incarceration-as-voluntary-unemployment-under-child-support-guidelines).

⁸ See pp. 68553–56 of U.S. Department of Health and Human Services. (Nov. 17, 2014). “Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs.” 79 Fed. Reg. 221. Retrieved from <https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

⁹ U.S. Department of Health and Human Services (2016). *Supra*, note 2, at 93495.

¹⁰ 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. 68555. Retrieved from <https://www.gpo.gov/fdsys/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

- Consider the impact of guidelines amounts on parties with incomes below 200 percent of the federal poverty guidelines;
- Consider factors that influence employment rates among noncustodial parents and compliance with child support orders;
- Analyze rates of default and imputed child support orders and orders determined using the adjustment for the noncustodial parent’s subsistence needs;
- Analyze payment patterns;
- Provide opportunity for public input, including input from low-income parents and their representatives and the state/local IV-D agency;
- Make all reports public and accessible online;
- Make membership of the reviewing body known; and
- Publish the effective date of the guidelines and the date of the next review.

This report fulfills all these requirements except providing opportunity for public input and publishing the report online; the West Virginia Bureau for Child Support Enforcement (BCSE) will be fulfilling these two requirements. This report will be reviewed by the Support Enforcement Commission, which consists of a wide range of stakeholders. West Virginia statute (West Virginia Code § 48-17-102–109) provides for the formation of the Commission and charges the Commission with the periodic review of the guidelines. All commission meetings are public and meeting notifications are published in advance. The Commission includes IV-D representation, which is a federal requirement, and will be seeking public comment from low-income parents and their representatives, as federally required. It is anticipated that any recommendations would be presented to the 2023 West Virginia legislative session—hence would become effective in 2023 or 2024. The next guidelines review would be 2026 or 2027, depending on when the Commission completes its work.

WEST VIRGINIA CHILDREN AND CHILD SUPPORT

Child support is an important source of income to many West Virginia children. Based on the U.S. Census American Community Survey, there were 357,533 children living in West Virginia in 2019.¹¹ The 2021 Kids Count reports several statistics mostly from 2019 that are relevant to child support.¹²

- The percentage of West Virginia children living in poverty is 20 percent, while it is 17 percent nationally.
- The percentage of West Virginia children whose parents lack secure employment is 34 percent, while it is 26 percent nationally.
- The percentage of West Virginia children living in single-parent families is 35 percent, while it is 34 percent nationally.

¹¹ U.S. Census American Community Survey 2019. Retrieved from <https://data.census.gov>.

¹² Annie E. Casey Foundation. (2021). *2021 Kids Count Data Book: State Trends in Child Well-Being*. Retrieved from <https://assets.aecf.org/m/resourcedoc/aecf-2021kidscountdatabook-2021.pdf>.

- The percentage of West Virginia female-headed families receiving child support is 28 percent, while it is 26 percent nationally.¹³

Many West Virginia families benefit from child support. In federal fiscal year (FFY) 2020, the BCSE served 94,763 cases.¹⁴ In FFY 2020, BCSE established 3,938 support orders and collected over \$182 million in child support. (The number of establishments may be understated because the time period included the beginning of the COVID-19 pandemic that affected normal court operations.) There are also child support cases that are not part of BCSE. Collections on non-BCSE cases generally are not reported to OCSE. Although the amount is unknown, it likely to exceed BCSE collections.¹⁵

Although state data are not available, a 2015 national study found that without child support, the child poverty rate would be 7.0 percentage points higher.¹⁶ Nonetheless, other national research finds that almost a quarter of nonresidential parents have no or limited reported earnings.¹⁷ In addition, a recent report by the Pew Foundation provides additional background information about the issue of incarcerated parents.¹⁸ It found that about 34,000 children in West Virginia (9% of all children in the state) experienced parental incarceration in 2011 or 2012, while the comparable percentage is 7 percent nationally.

CURRENT WEST VIRGINIA CHILD SUPPORT TABLE

The core of the West Virginia guidelines calculation is a lookup table of monthly basic obligations for a range of combined incomes and number of children. (Exhibit 1 shows an excerpt of the current table.) The basic obligations in the table reflect economic data on the costs of raising children in West Virginia when the table was last updated. They relate to the combined income of the parents. This would be the amount of income the parents would have if they lived together and combined financial resources.

The support award is determined by prorating the obligated parent's share of the basic obligation. For example, if each parent's gross income is \$1,500 per month, the combined gross income would be \$3,000 per month and, using the table in Exhibit 1, the basic obligation for one child is \$496 per month. The obligated parent's prorated amount in this example would be \$248 per month (i.e., 50% of \$496). This is the basis of the support award amount, although there may be additional adjustments for other

¹³ For this particular data field, the data is actually from 2018–2020. Retrieved from <https://datacenter.kidscount.org/data/tables/10453-female-headed-families-receiving-child-support?loc=52&loct=2#detailed/2/52/false/1985,1757,1687/any/20156,20157>.

¹⁴ Federal Office of Child Support Enforcement. (2021). *Office of Child Support Preliminary Report 2020*. Retrieved from <https://www.acf.hhs.gov/css/policy-guidance/fy-2020-preliminary-annual-report-and-data>.

¹⁵ The authors suggest this based on data from various sources that nongovernment child support cases tend to have higher orders and higher payments data.

¹⁶ Sorensen, Elaine. (Dec. 2016). "The Child Support Program Is a Good Investment." *The Story Behind the Numbers*. Federal Office of Child Support Enforcement. p. 8. Retrieved from https://www.acf.hhs.gov/sites/default/files/programs/css/sbtn_csp_is_a_good_investment.pdf.

¹⁷ Sorensen, Elaine. (Feb. 7, 2014). *Employment and Family Structure Changes: Implications for Child Support*. Presentation to the National Child Support Enforcement Association, Washington, D.C.

¹⁸ The Annie E. Casey Foundation. (Apr. 2016). *A Shared Sentence: The Devastating Toll of Parental Incarceration on Kids, Families and Communities*, p. 5. Retrieved from <http://www.aecf.org/m/resourcedoc/aecf-asharedsentence-2016.pdf>.

considerations such as the obligor’s ability to pay, work-related childcare expenses or the number of overnights the child spends with the parent obligated to pay support.

Exhibit 1: Excerpt of Current Child Support Table

Combined Gross Monthly Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3000	496	717	843	931	1010	1080
3050	500	723	850	939	1018	1089
3100	504	729	856	946	1026	1097
3150	509	735	863	953	1033	1106
3200	513	740	869	961	1041	1114
3250	517	746	876	968	1049	1123
3300	521	752	882	975	1057	1131
3350	524	757	888	981	1064	1138
3400	527	761	893	987	1070	1145
3450	531	766	899	993	1077	1152
3500	534	771	904	999	1083	1159
3550	537	775	910	1006	1090	1166
3600	541	780	916	1012	1097	1173
3650	544	785	921	1018	1103	1180
3700	547	790	927	1024	1110	1187

The existing West Virginia guidelines table is based on economic data available in 1999—specifically, a 1990 study of child-rearing expenditures developed by Professor David Betson, University of Notre Dame, using expenditures data collected from a nationally representative sample of households surveyed in 1980 through 1986.¹⁹ The measurements were updated to 1999 price levels and adjusted for West Virginia incomes. Most states (i.e., 31 states including West Virginia) base their child support guidelines tables/formula on Betson-Rothbarth

measurements of child-rearing expenditures, although most of these states rely on a more current Betson-Rothbarth study. “Betson” is the economist measuring child-rearing expenditures. “Rothbarth,” named after the British economist who developed it, is the methodology used to separate the child’s share of expenditures from total household expenditures because many expenditure items (e.g., housing) are not purchased separately for adults and children or tracked in expenditure data sets separately. As discussed in more detail later, Betson has updated his Rothbarth study for more current expenditures data several times. His latest study was published in 2020²⁰ and is used to develop an updated table for West Virginia.

ORGANIZATION OF REPORT

Section 2 reviews case file data and labor market data.

Section 3 reviews the current economic data on the cost of childrearing and develops updating table using more current economic data.

¹⁹ 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.

²⁰ 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>.

Section 4 examines how other states have met the new federal requirement to not consider incarceration to be voluntary unemployment and to consider the individual circumstances of the obligated parent when imputing income.

Section 5 analyzes the impact of the guidelines and proposed, updated table.

Section 6 provides conclusions.

Appendix A provides technical documentation of the data and steps used to develop the updated table.

Exhibit 2: Federal Regulations Pertaining to State Guidelines

45 C.F.R. § 302.56 Guidelines for setting child support orders

- (a) Within 1 year after completion of the State's next quadrennial review of its child support guidelines, that commences more than 1 year after publication of the final rule, in accordance with § 302.56(e), as a condition of approval of its State plan, the State must establish one set of child support guidelines by law or by judicial or administrative action for setting and modifying child support order amounts within the State that meet the requirements in this section.
- (b) The State must have procedures for making the guidelines available to all persons in the State.
- (c) The child support guidelines established under paragraph (a) of this section must at a minimum:
 - (1) Provide that the child support order is based on the noncustodial parent's earnings, income, and other evidence of ability to pay that:
 - (i) Takes into consideration all earnings and income of the noncustodial parent (and at the State's discretion, the custodial parent);
 - (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
 - (iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case.
 - (2) Address how the parents will provide for the child's health care needs through private or public health care coverage and/or through cash medical support;
 - (3) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders; and
 - (4) Be based on specific descriptive and numeric criteria and result in a computation of the child support obligation.
- (d) The State must include a copy of the child support guidelines in its State plan.
- (e) The State must review, and revise, if appropriate, the child support guidelines established under paragraph (a) of this section at least once every four years to ensure that their application results in the determination of appropriate child support order amounts. The State shall publish on the internet and make accessible to the public all reports of the guidelines reviewing body, the membership of the reviewing body, the effective date of the guidelines, and the date of the next quadrennial review.
- (f) The State must provide that there will be a rebuttable presumption, in any judicial or administrative proceeding for the establishment and modification of a child support order, that the amount of the order which would result from the application of the child support guidelines established under paragraph (a) of this section is the correct amount of child support to be ordered.
- (g) A written finding or specific finding on the record of a judicial or administrative proceeding for the establishment or modification of a child support order that the application of the child support guidelines established under paragraph (a) of this section would be unjust or inappropriate in a particular case will be sufficient to rebut the presumption in that case, as determined under criteria established by the State. Such criteria must take into consideration the best interests of the child. Findings that rebut the child support guidelines shall state the amount of support that would have been required under the guidelines and include a justification of why the order varies from the guidelines.
- (h) As part of the review of a State's child support guidelines required under paragraph (e) of this section, a State must:

- (1) Consider economic data on the cost of raising children, 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;
- (2) Analyze case data, gathered through sampling or 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 required under paragraph (c)(1)(ii) of this section. 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 required under paragraph (c)(1)(ii). 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 under paragraph (g); and
- (3) Provide a meaningful opportunity for public input, including input from low-income custodial and noncustodial parents and their representatives. The State must also obtain the views and advice of the State child support agency funded under title IV–D of the Act.

Other Provisions of the New Federal Rule that Indirectly Affect Low-Income Provisions of State Guidelines

§ 303.4 Establishment of support obligations.

(b) Use appropriate State statutes, procedures, and legal processes in establishing and modifying support obligations in accordance with §302.56 of this chapter, which must include, at a minimum: (1) Taking reasonable steps to develop a sufficient factual basis for the support obligation, through such means as investigations, case conferencing, interviews with both parties, appear and disclose procedures, parent questionnaires, testimony, and electronic data sources; (2) Gathering information regarding the earnings and income of the noncustodial parent and, when earnings and income information is unavailable or insufficient in a case gathering available information about the specific circumstances of the noncustodial parent, including such factors as those listed under §302.56(c)(1)(iii) of this chapter; (3) Basing the support obligation or recommended support obligation amount on the earnings and income of the noncustodial parent whenever available. If evidence of earnings and income is unavailable or insufficient to use as the measure of the noncustodial parent's ability to pay, then the support obligation or recommended support obligation amount should be based on available information about the specific circumstances of the noncustodial parent, including such factors as those listed in §302.56(c)(1)(iii) of this chapter. (4) Documenting the factual basis for the support obligation or the recommended support obligation in the case record.

§ 303.8 Review and adjustment of child support orders.

* * * * (b)

* * * (2) The State may elect in its State plan to initiate review of an order, after learning that a noncustodial parent will be incarcerated for more than 180 calendar days, without the need for a specific request and, upon notice to both parents, review, and if appropriate, adjust the order, in accordance with paragraph (b)(1)(i) of this section. * * * * (7) The State must provide notice— (i) Not less than once every 3 years to both parents subject to an order informing the parents of their right to request the State to review and, if appropriate, adjust the order consistent with this section. The notice must specify the place and manner in which the request should be made. The initial notice may be included in the order. (ii) If the State has not elected paragraph (b)(2) of this section, within 15 business days of when the IV–D agency learns that a noncustodial parent will be incarcerated for more than 180 calendar days, to both parents informing them of the right to request the State to review and, if appropriate, adjust the order, consistent with this section. The notice must specify, at a minimum, the place and manner in which the request should be made. Neither the notice nor a review is required under this paragraph if the State has a comparable law or rule that modifies a child support obligation upon incarceration by operation of State law. (c) * * * Such reasonable quantitative standard must not exclude incarceration as a basis for determining whether an inconsistency between the existing child support order amount and the amount of support determined as a result of a review is adequate grounds for petitioning for adjustment of the order.

SECTION 2: FINDINGS FROM THE ANALYSES OF CASE FILE DATA AND LABOR MARKET DATA

This section documents the findings from the analysis of case file data and labor market data considered for the 2021 review of the West Virginia child support guidelines. The analyses fulfill the federal requirements pertaining to case file and labor market data shown in Exhibit 3. (The analysis of economic data and the impact of guidelines amounts, which are other federal requirements shown in Exhibit 3, are discussed in later sections.)

Exhibit 3: Federal Requirement to Analyze Case File Data and Labor Market Data

45 C.F.R § 302.56

- (i) As part of the review of a State’s child support guidelines required under paragraph (e) of this section, a State must:
 - (4) Consider economic data on the cost of raising children, **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;
 - (5) **Analyze case data, gathered through sampling or 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 required under paragraph (c)(1)(ii) of this section. 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** required under paragraph (c)(1)(ii). 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 under paragraph (g); ...

ANALYSIS OF CASE FILE DATA

Description of the Data

The primary source of the case file data is a data extract from the automated system (called OSCAR) for the West Virginia Department of Health and Human Resources (DHHR) Bureau of Child Support Enforcement (BCSE). BCSE uses OSCAR to manage its child support caseload and track payments on cases. The extract included 3,300 orders for current support that were new or modified sometime in state fiscal year (SFY) 2019 (i.e., July 1, 2018–June 30, 2019). The orders used for analysis excluded vacated orders and orders entered in error. The sample also excluded interstate cases to avoid orders where another state’s guidelines may apply.²¹

Using SFY 2019 as the sample year allows for the tracking of payments for a full year following order establishment. Payments are tracked in SFY 2020 (i.e., July 1, 2019–June 30, 2020). Application of the criteria resulted in a total of 2,288 orders for analysis: 1,377 newly established orders and 911 modified orders.

Due to the age of OSCAR and the challenges of extracting data for research purposes, which is not what OSCAR was designed to do, BCSE believes this understates the actual number of new and modified orders within that 12-month sample period, but that the level of effort necessary to ensure a perfectly

²¹ Often, a state with controlling jurisdiction is generally where the party who will be receiving child support resides. Nonetheless, there are other criteria besides residency (e.g., where the child was born).

accurate count would be prohibitive. If the case had more than one order entry date, the information for the most current or last entry was retained for the analysis. Multiple entry dates for a case may exist because an order was changed from temporary to permanent, or the order was established and then later modified within the sample year. For the purposes of the analysis of payment patterns, closed cases are excluded because they would not have payment information once closed. (Analysis of payment data is a federal requirement.²²)

OSCAR did not contain reliable information that could be used to determine a guidelines deviation. Federal regulation requires the collection of case file data to analyze guideline deviations. To compensate, BCSE staff randomly selected about 200 orders from the extract and manually checked whether a deviation was noted and whether the order amount differed from the guidelines calculation. This sample size is adequate for reporting the deviation rate with 95 percent confidence. The findings from this manual sampling were merged with the OSCAR extract.

Exclusion of Cases Closed within a Year

The exclusion of closed cases reduced the number of cases available for analysis to 2,019: 1,209 newly established orders and 810 modified orders. In all, 11 percent of the extracted orders meeting the criteria described above were closed or pending closure within a year. The reasons for case closure varied. The three most common reasons for case closure included (1) case closure requested by the receiving party without a TANF case, with no current support order, and with less than \$500 in arrears (70% of closed cases); (2) there was no IV-D case (9% of closed cases); and (3) the case had no enforceable arrears (6% of closed cases). There were no notable differences between newly established and modified orders in closure rates.

Analysis

CPR uses descriptive statistics to analyze the data. Standard statistical tests are used (z-scores and t-tests and analysis of variance) to test for significant differences between subgroups. The data are presented separately for newly established and modified orders. Through other projects, CPR has observed substantial differences between newly established and modified orders. One common difference is payments tend to be better among modified orders than newly established orders. This may be because a modification is more likely to be pursued by a party if the order is paid (received) in full.

Available Data Fields and Data Limitations

The data are limited to the information posted in OSCAR. Since OSCAR is designed to track BCSE cases, the data extract excludes non-BCSE cases. Non-BCSE cases are essentially private cases. In general and across the nation, government child support cases tend to involve parties with lower incomes than private cases and are more likely to involve parties who were never married to each other. OSCAR includes an automated child support calculator that BCSE staff typically populate when an order is established or modified for a BCSE case, even if there is a deviation. However, a few orders may have no OSCAR guidelines calculations because a third party completed the calculation (e.g., a guardian *ad*

²² 45 C.F.R. § 302.56(h)(2).

litem). After applying the criteria above (e.g., non-interstate case and case was not closed), all analyzed orders did have guidelines calculations. BCSE staff may conduct more than one calculation; when there were multiple calculations for the same entry date, the last calculation was used for the analysis.

Like most state automated child support systems, not all critical data fields are populated for each order in OSCAR. (Critical data fields are those subject to audit and state and federal reporting requirements.) The primary purpose of OSCAR, like most state automated systems, is to track order establishment, payments, enforcement actions, and other child support actions. Most of the federally audited fields and the data a state must report up to the federal government pertain to these actions. Although to meet federal certification, states must have a data field that tracks guidelines deviations, they are often unpopulated in many states. One of the major reasons is that the staff uploading the data may not know whether the judge entered a guidelines deviation.

Availability of Specific Data Fields

Exhibit 4 explores the extent that key data fields were populated. Key data fields include those identified in federal regulation for analysis: guidelines deviations, income imputation, entry of an order by default, application of the state's low-income adjustment (which is a self-support reserve test in West Virginia), and payments. Exhibit 4 also shows other key data fields supplementing the analysis of the federally targeted data fields (e.g., order amounts and number of children).

Deviation Information. Exhibit 4 shows whether there was a guidelines deviation was only noted for 7 percent of all analyzed orders. As mentioned earlier, OSCAR does not track guidelines deviations, so BCSE manually reviewed a random sample of 179 of the selected orders. Among those, 150 orders met the criteria for cases selected for analysis, which is 7 percent of all analyzed orders. As BCSE improves its automation, BCSE should explore how to add a deviation field(s) to it and take measures (e.g., training or sending reminders) to ensure that the deviation field is populated. Other deviation fields common to other state's automated systems include the reason for deviation, direction of deviation, and amount of the deviation.

Information about Income Imputation/Attribution and Orders Entered by Default. Exhibit 4 shows that whether income was imputed (attributed)²³ to the obligated parent or receiving party was noted among all analyzed orders. Like most state automated child support systems, OSCAR does not track order entry method, such as whether the order was entered by a default judgment. BCSE should explore adding this data field for further reviews. For the purposes of this review, it is assumed that the default rate is less than the rate of income imputation (attribution) to obligated parents. This assumption is based on a national study that found income imputation and default are highly correlated but not synonymous.²⁴ This correlation is discussed in more detail later.

Information Used to Estimate Application of Low-Income Adjustment. The amount of the child support order, the number of children, and the obligated parent's income used for the guidelines calculation are

²³ Federal regulation uses the term "imputation," while West Virginia uses the term "attribution." They essentially mean the same thing.

²⁴ U.S. Department of Health and Human Services Office of Inspector General. (July 2000). *The Establishment of Child Support Orders for Low Income Non-custodial Parents*. p. 16. Retrieved from [The Establishment of Child Support Orders for Low Income Non-Custodial Parents \(OEI- 05-99-00390; 7/00\) \(hhs.gov\)](https://www.hhs.gov/oei-05-99-00390/7/00/).

used to estimate whether the low-income adjustment (i.e., the self-support reserve test) was applied. OSCAR does not note whether the final order was adjusted for the self-support reserve. BCSE should explore adding this field for future reviews.

Amount of Support Order and Amount Due Each Month. Exhibit 4 shows that 15 percent of the orders were set at zero, but most (80%) were set at an amount greater than zero. The order amount was missing in a small percentage (5%) of orders selected for analysis. Most of these were arrears only orders. The order amount for each month that payments were tracked had slightly larger percentage of zero and missing orders (4% and 12%, respectively). There may be no distinction between zero and missing orders. In other words, both are zero.

Exhibit 4: Availability of Key Data Fields among Analyzed Orders (% of orders)

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Guidelines Deviations			
Available	7%	7%	8%
Missing	93%	93%	92%
Income Imputed (Attributed) to Obligated Parent*			
Available/noted	100%	100%	100%
Missing/not populated	-	-	-
Income Imputed (Attributed) to Receiving Party*			
Available/noted	100%	100%	100%
Missing/not populated	-	-	-
Order Entered by Default			
Available/noted	--	--	--
Missing	100%	100%	100%
Amount of the Support Order			
\$0	15%	13%	17%
Amount greater than \$0	80%	86%	76%
Missing	5%	1%	7%
Amount of Support Due			
\$0 in all months	4%	2%	5%
More than \$0 in at least one month	85%	96%	77%
Missing in all months	12%	3%	18%
Amount of Support Paid			
\$0 in all months	22%	17%	25%
More than \$0 in at least one month	66%	80%	57%
Missing in all months	12%	3%	18%
Number of Children			
Available	100%	100%	100%
Missing	-	-	-
Obligated Parent's Income Used for Guidelines Calculation			
Zero	4%	5%	4%
More than zero	96%	95%	96%
Missing	-	-	-

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Receiving Party's Income Used for Guidelines Calculation			
Zero	25%	14%	33%
More than zero	75%	86%	67%
Missing	-	-	-
Obligated Parent's Quarterly Wage Data (Year of Sample Selection)			
Available for any quarters	59%	60%	58%
Missing for all quarters	41%	40%	42%
Obligated Parent's Quarterly Wage Data (Sample Payment Year)			
Available for any quarter	53%	53%	53%
Missing for all quarters	47%	47%	47%
Receiving Party's Quarterly Wage Data (Year of Sample Selection)			
Available for any quarter	5%	5%	5%
Missing for all quarters	95%	95%	95%
Receiving Party's Quarterly Wage Data (Sample Payment Year)			
Available for 1–3 quarters	4%	4%	4%
Missing for all quarters	96%	96%	96%
Detailed Information from OSCAR Guidelines Calculator			
Available	100%	100%	100%
Missing	-	-	-
Dates of Obligated Parent's Incarceration Noted			
Start date and/or release date	18%	21%	16%
No dates	82%	79%	84%

* Federal regulation uses the term "imputed," while West Virginia uses the term "attributed."

Quarterly Wage Data. Quarterly wage data from Workforce West Virginia, which is linked to OSCAR, is also useful to informing income imputation and in fulfilling the federal requirement to analyze factors that influence a parent's employment and compliance with the order. OSCAR only links quarterly wages for the obligated parent. However, Exhibit 4 shows that 5 percent of receiving parties had quarterly wage data available. The information is likely to be available because they are an obligated parent on another case.

Other Data. Exhibit 4 also shows that the information from the OSCAR guidelines calculator was available for every case and incarceration dates of the obligated parent were available for 18 percent of orders. The availability of information from the OSCAR guidelines calculator is important to the analysis because it is the source of detailed data about other factors considered in the guidelines calculation, such as childcare expenses and the cost of the child's portion of health insurance premium available. Incarceration is important because of recent federal rule changes that limit income imputation to incarcerated parents as well as essentially require the facilitation or opportunity to review and modify an order if appropriate upon the child support agency learning of incarceration of at least 180 days.²⁵

²⁵ 45 C.F.R. § 302.56(c)(3) and 45 C.F.R. § 303.8.

One of those rule changes is discussed more in Section 4 because of a new federal requirement of state guidelines to not consider incarceration of at least 180 days as voluntary unemployment.

General Characteristics of Orders, Children, and the Parties

Exhibit 5 shows that most (62%) of orders cover one child, most (56%) orders range from \$51 to \$400, the public assistance status of the case varied, and nearly half (48%) of orders were established in counties that had populations of less than 50,000. (The counties listed in Exhibit 5 each had a population of at least 50,000, according to 2019 U.S. Census data.²⁶) Public assistance status of the receiving party’s household can affect whether the household is in the BCSE caseload. Federal regulation requires parents receiving TANF benefits to cooperate with the establishment and enforcement of child support order and, if the children are enrolled in Medicaid, the state child support agency must pursue a medical support order for the child as long as it is available to the child and reasonable in cost. Custodial parents receiving Medicaid may also seek financial child support. The definition of available healthcare coverage and threshold for determining reasonableness in cost are determined individually at the state level.

Exhibit 5: General Characteristics of the Orders (% of orders)

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Number of Children on the Order			
1 child	62%	52%	68%
2 children	28%	34%	24%
3 children	8%	11%	7%
4 or more children	2%	3%	1%
Current Support Amount (% of Orders)			
Missing	5%	<1%	7%
\$0	15%	13%	17%
\$1–\$49/month	1%	<1%	1%
\$50/month	5%	5%	5%
\$51–\$200/month	14%	14%	13%
\$201–\$300/month	23%	22%	24%
\$301–\$400/month	14%	15%	13%
\$401–\$500/month	8%	9%	7%
\$501–\$600/month	5%	7%	4%
More than \$600/month	11%	14%	9%
Public Assistance Status of Receiving Party’s Household			
IV-D/TANF	9%	6%	11%
IV-D/former TANF	4%	3%	5%
IV-D/never TANF	29%	22%	34%
Current Medicaid (M)	33%	41%	28%
Former Medicaid	15%	21%	11%
Current or former foster care	1%	<1%	1%
Non-IV-D	9%	7%	10%

²⁶ See U.S. Census at <https://data.census.gov/>.

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
County Issuing the Order*			
Berkeley	4%	5%	2%
Cabell	8%	6%	9%
Harrison	4%	3%	5%
Kanawha	13%	16%	12%
Marion	3%	2%	3%
Mercer	4%	4%	3%
Monongalia	4%	4%	5%
Putman	3%	2%	3%
Raleigh	4%	4%	4%
Woods	5%	4%	6%
All other counties	48%	50%	48%

*The listed counties each had a population over 50,000.

Exhibit 5 also shows that 15 percent of orders for current support were set at zero per month. Another 5 percent were set at \$50 per month, which is the minimum order amount. The minimum support amount of \$50 per month is part of the low-income adjustment, which is discussed in more detail later, and applicable when the obligated parent’s adjusted gross income available for child support is below the self-support reserve. Exhibit 5 also shows that the order amount was missing for a few orders (5%). Most appear to be arrears only cases. It is not clear how they were included in the data selected for analysis.

Exhibit 6 shows that current support orders averaged \$299 per month and the median was \$254 per month. If the average and median were limited to non-zero orders, they would be \$356 per month and \$295 per month, respectively.

Exhibit 6: Amount of Current Support

	Orders Used for Analysis		
	Total	Modified	New
Monthly Order Amounts*	N=1,926	N=806	N=1,120
Mean	\$299	\$329	\$278
Median	\$254	\$290	\$248
Range	\$0–\$3,826	\$0–\$2,575	\$0–\$3,826

* Includes zero amounts.

Few orders had orders for additional support. Only one order for current support orders also had an order for spousal support. A few (9%) orders had a separate order for medical support, and only 13 percent of orders for current support also had arrears ordered at the time of establishment or modification.

Exhibit 7 shows that most (87%) obligated parents were fathers, and most (81%) receiving parties were mothers.

Exhibit 7: Characteristics of the Parties (% of orders)

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Relationship of Obligated Parent to Child			
Mother	12%	9%	14%
Father	87%	91%	85%
Relationship of Custodial Person to Child			
Mother	81%	85%	78%
Father	5%	6%	5%
Non-parent relative	13%	9%	15%
Other	1%	<1%	2%
Incarceration of the Obligated Parent			
No Incarceration dates noted	82%	79%	84%
Incarcerated, released before sample selection year	6%	8%	5%
Incarcerated for part or all of sample selection year	6%	8%	5%
Incarceration started after sample selection year	5%	5%	6%

Exhibit 7 also shows that the obligated parent was incarcerated in the sample year among 6 percent of all analyzed orders, 8 percent of modified orders, and 5 percent of newly established orders. In other words, some parents appeared to have an order established or modified while incarcerated. (This is estimated by the year rather than the precise date, so it may include some parents who were actually not incarcerated at the time of the order establishment or modification). Whether a parent is incarcerated is of interest to child support agencies because it affects the obligated parent’s ability to pay. As discussed more in Section 4, recent federal rule changes limit income imputation to incarcerated parents and promote the review and appropriate adjustment of order amounts for obligated parents who are incarcerated for at least 180 days once the incarceration becomes known to the child support agency. Even if an incarcerated parent is engaged in a prison industry (e.g., building furniture), earnings in prison are not on par with earnings outside of prison and are typically significantly less than minimum wage. Exacerbating the issue is that prisoners typically must purchase many basic things (e.g., toothbrushes). Previous incarceration is also an ability to pay issue because once released, job seekers with a history of incarceration have fewer job opportunities.

Exhibit 8 shows that the West Virginia guidelines essentially provide for a downward modification for recently released inmates with limited ability to pay. More importantly, it appears that West Virginia is already not presuming (imputing) income to many incarcerated parents. (This is essentially the desired outcome of a new federal regulation discussed in in Section 4.) Exhibit 9 shows that the median order amount among incarcerated parents was \$50 per month for modified orders (which is the minimum order amount provided for in the guidelines) and zero dollars per month among newly established orders. Most (63%) of orders among incarcerated parents are set \$0 or \$50 per month. These obligors tended to have no to little income. Just over a third (36%) of incarcerated parents had orders above \$50 per month. The maximum amount was \$1,220 per month. This particular order appeared to be an outlier. Still, incarcerated parents with orders more than \$50 had significantly more income than those

with lower orders. It is not clear whether their actual income was more or if they were just older orders based on a presumed income amount and never modified.

Exhibit 8: Guidelines Excerpt that Provides for Payment Restructuring among Released Inmates

W. Va. Code § 48-13-703. Restructuring of payments upon release of inmate
<p>48-13-703. Restructuring of payments upon release of inmate. Upon his or her release from the custody of the Division of Corrections or the United States Bureau of Prisons, a person who is gainfully employed and is subject to a child support obligation or obligations and from whose weekly disposable earnings an amount in excess of forty percent is being withheld for the child support obligation or obligations may, within eighteen months of his or her release, petition the court having jurisdiction over the case or cases to restructure the payments to an amount that allows the person to pay his or her necessary living expenses. In order to achieve consistency and fairness, one judge may assume jurisdiction over all the cases the person may have within that circuit of the court. In apportioning the available funds, the court shall give priority to the person’s current child support obligations: Provided, that a minimum of \$50 per month shall be paid in each case.</p>

Exhibit 9: Order Amounts for Obligated Parents Incarcerated During the Sample Year

	Obligated Parents Incarcerated in Sample Year		
	Total (N=127)	Modified (N=67)	New (N=60)
Monthly Order Amounts	(N=127)	(N=67)	(N=60)
Average	\$113	\$132	\$91
Median	\$50	\$50	\$0
Range	\$0 – \$1,220	\$0 – \$554	\$0 – \$1,220
Percentage with Order Amounts set at...			
\$0	45%	35%	57%
\$50	18%	20%	17%
>\$50	36%	45%	26%

Income of the Parties

Income data is available from two sources:

- The income that was used for the guidelines calculation; and
- Quarterly wage data.

As discussed later, they are not necessarily equal.

Income Used for Guidelines Calculation

Exhibit 10 shows the gross guidelines incomes of the parties for specific income ranges. The first few income ranges coincide with the self-support reserve (which is \$500 per month), minimum wage, and the threshold for conducting the self-support reserve test. A minimum order of \$50 effectively applies if the obligated parent’s adjusted gross income is below the self-support reserve plus the minimum order (\$500 plus \$50 per month.) This is why the first income range is \$550 and not \$500. The guidelines provide that the self-support reserve test (which is called the “ability to pay calculation” in the West Virginia guidelines) is to be conducted if the obligated parent’s adjusted monthly gross income is below \$1,550 per month.

Federal minimum wage for the sample year was \$7.25 per hour. Assuming full-time employment (40 hours per week) at federal minimum wage would yield a monthly income of \$1,256.67 per month. West Virginia’s minimum wage is above the federal minimum wage: it has been \$8.75 per hour since 2016.²⁷ Full-time employment at the state’s minimum wage of \$8.75 per hour would yield a monthly income of \$1,516.67 per month. As shown in Exhibit 10, the income range between full-time federal minimum wage earnings and state minimum wage earnings comprises the largest share of income ranges (32% for obligated parents, and 24% for receiving parties). Within this grouping, 9 percent of both obligated parents and receiving parties had incomes exactly equal to federal full-time minimum wage earnings (\$1,257 per month), and 12 percent of parties had incomes exactly equal to the state’s full-time minimum-wage earnings (\$1,517 per month).

For obligated parents with incomes above zero, their average and median gross incomes were \$2,314 and \$1,517 per month, respectively. For receiving parties with incomes above zero, their average and median incomes were \$1,842 and \$1,517 per month, respectively. In other words, the median income of both parties was equivalent to full-time earnings from the state’s minimum wage.

Exhibit 10: Incomes of the Parties Used for Guidelines Calculation (% of orders)

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Monthly Gross Income of the Obligated Parent			
\$0	4%	5%	4%
\$1 – \$550	<1%	-	<1%
\$551 – \$1,000	7%	6%	7%
\$1,001 – \$1,250	16%	14%	17%
\$1,251 – \$1,550	32%	25%	36%
\$1,551 – \$2,000	9%	10%	8%
\$2,000 – \$3,000	13%	13%	13%
\$3,001 – \$5,000	13%	17%	10%
More than \$5,000	7%	10%	5%
Monthly Gross Income of the Receiving Party			
\$0	25%	14%	33%
\$1 – \$550	2%	1%	2%
\$551 – \$1,000	9%	8%	9%
\$1,001 – \$1,250	11%	15%	9%
\$1,251 – \$1,550	24%	25%	23%
\$1,551 – \$2,000	9%	10%	8%
\$2,000 – \$3,000	11%	14%	9%
\$3,001 – \$5,000	6%	10%	4%
More than \$5,000	2%	3%	2%

²⁷ U.S. Department of Labor. (Updated May 1, 2021.) *State Minimum Wage Laws*. Retrieved from <https://www.dol.gov/agencies/whd/minimum-wage/state>.

Order Amounts by Income Range

Exhibit 11 shows the average order amount for each of the income ranges of the obligated parent. It generally shows that the average order increases as the income range rises. (The only exception is the \$1–\$550 income range, but there were only four obligated parents with income in this range.)

Exhibit 11: Average Order by Obligated Parent’s Monthly Gross Income

	All Orders Used for Analysis		
	Total (N=1,926)	Modified (N=806)	New (N=1,120)
Monthly Gross Income of the Obligated Parent			
All (N=1,926)	\$299	\$329	\$278
\$0 (N=84)	\$118	\$130	\$110
\$1 – \$550 (N=4)	\$25	-	\$25
\$551 – \$1,000 (N=125)	\$139	\$170	\$118
\$1,000 – \$1,250 (N=299)	\$194	\$204	\$188
\$1,251 – \$1,550 (N=594)	\$217	\$228	\$211
\$1,551 – \$2,000 (N=166)	\$292	\$296	\$288
\$2,000 – \$3,000 (N=255)	\$333	\$333	\$333
\$3,001 – \$5,000 (N=258)	\$489	\$468	\$514
More than \$5,000 (N=141)	\$725	\$731	\$715

The federal Office of Child Support Enforcement (OCSE) cited a research study in its proposed 2016 rule changes that found child support compliance declined when the support order is set above 19 percent of the income of the obligor.²⁸ Exhibit 12 explores whether this is an issue in West Virginia. It finds that the average order as a percentage of obligated parent’s monthly gross income is 15 percent. Exhibit 12 shows the average percentage is never more than 18 percent for any income range.

Exhibit 12: Order as a Percentage of the Obligated Parent’s Monthly Gross Income (Average)

	All Orders Used for Analysis		
	Total (N=1,842)	Modified (N=769)	New (N=1,073)
Monthly Gross Income of the Obligated Parent			
All (N=1,842)	15%	15%	15%
\$0 (N=0)	-	-	-
\$1– \$550 (N=4)	5%	-	5%
\$551 – \$1,000 (N=125)	15%	18%	13%
\$1,001 – \$1,250 (N=299)	17%	18%	17%
\$1,251 – \$1,550 (N=594)	16%	16%	15%
\$1,551 – \$2,000 (N=166)	16%	17%	16%
\$2,000 – \$3,000 (N=255)	13%	14%	13%
\$3,001 – \$5,000 (N=258)	13%	12%	13%
More than \$5,000 (N=141)	10%	10%	9%

²⁸ 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. 68,554. Retrieved from <https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

The OCSE-cited study about the 19 percent threshold was published in 2011 and relied on California data.²⁹ A 2021 study using more current California study found that the decrease was not as distinct as its previous study and concluded that income source (i.e., imputed/presumed income) and order entry method (i.e., default) were better predictors of payment compliance than the ratio of the child support order to the gross income of the obligor.³⁰

Other states analyzing the issue using data from their state are mixed: some corroborate the 19 percent threshold,³¹ and others find no correlation.³² One of the most rigorous state studies was conducted by University of Wisconsin researchers using Wisconsin data.³³ They made a distinction between payment (which is the dollar amount paid) and compliance (which is the percentage of support due that is paid). They noted that higher orders may not result in 100 percent of compliance but may result in more dollars being paid even if the compliance rate is lower. At a policy level, the distinction has important ramifications. Full compliance may be an important policy goal when setting support orders for low-income obligors to reduce the “negative consequences of child support enforcement for low-income families.”³⁴ Although not specifically mentioned in the Wisconsin study, this can include driver’s license suspension and other enforcement remedies that impede work and contact with the child among low-income, obligated parents who simply do not have the means to pay current child support or past-due child support. Still, if the policy goal is to maximize child support dollars received for the children’s benefit, full compliance may not be achieved in every case or for every income situation for a variety of reasons, including willingness to pay, rather than just ability to pay.

Sources and Types of Income

Exhibit 13 shows how income available for the calculation of child support using the guidelines (i.e., guidelines income) is defined. Essentially, income available for child support may include earned and unearned income. Earnings may be wage or salary income, from self-employment, investment income, overtime income under specific circumstances provided for in Domestic Relations code, and other sources. Few (less than 1% for each, respectively) of obligated parents and receiving parties had income from self-employment. Similarly, few (less than 1%) of obligated parents had investment income and no receiving parties had investment income. Few (4%) obligated parents had overtime income, while less than one percent of receiving parties had overtime income.

²⁹ Orange County Department of Child Support Services Research Unit (Oct. 2011). *How Do Child Support Order Amounts Affect Payments and Compliance*. Orange County, CA Department of Child Support Services. Retrieved from <https://www.css.ocgov.com/sites/css/files/import/data/files/blobid=27829.pdf>.

³⁰ Orange County Department of Child Support Services. (June 2021). *Revisiting the 19 Percent Ratio of Order to Wage Threshold on Payment Compliance*. Retrieved from https://www.css.ocgov.com/sites/css/files/2021-06/Revisiting%2019%20Percent%20Ratio%20of%20Order%20to%20Wage%20FINAL%20June%2021_0.pdf

³¹ For example, see Natalie Demyan & Letitia Logan Passarella. (2018). *Actual Earnings and Payment Outcomes Among Obligor with Imputed Income*, University of Maryland Social of Social Work. Retrieved from https://www.ssw.umaryland.edu/media/ssw/fwrta/child-support-research/cs-guidelines/guidelines_imputedincome.pdf.

³² For example, see Venohr, Jane. (Mar. 2016.) *2015–2016 Pennsylvania Child Support Guidelines Review; Economic Review and Analysis of Case File Data*. Retrieved from <https://www.humanservices.state.pa.us/cs/ws/cs/ws/forms/paguidelines.pdf>.

³³ Leslie Hodges, Daniel R. Meyer, & Maria Cancian. “What Happens When the Amount of Child Support Due is a Burden? Revisiting the Relationship Between Child Support Orders and Child Support Payments.” *Social Service Review*, 94(2), p. 247. Retrieved from <https://www.journals.uchicago.edu/doi/abs/10.1086/709279>.

³⁴ *Ibid.* p. 276.

Exhibit 13: Excerpts of West Virginia Code Defining Gross Income and Adjusted Gross Income

2019 West Virginia Code Chapter 48. Domestic Relations Article 1. General Provisions; Definitions

§48-1-228. Gross Income Defined

(a) "Gross income" means all earned and unearned income. The word "income" means gross income unless the word is otherwise qualified or unless a different meaning clearly appears from the context. When determining whether an income source should be included in the child support calculation, the court shall consider the income source if it would have been available to pay child-rearing expenses had the family remained intact or, in cases involving a nonmarital birth, if a household had been formed.

(b) "Gross income" includes, but is not limited to, the following:

- (1) Earnings in the form of salaries, wages, commissions, fees, bonuses, profit sharing, tips and other income;
 - (2) Any payment from a pension plan, an insurance contract, an annuity, social security benefits, unemployment compensation, supplemental employment benefits, workers' compensation benefits and state lottery winnings and prizes;
 - (3) Interest, dividends or royalties;
 - (4) In kind payments such as business expense accounts, business credit accounts and tangible property such as automobiles and meals, to the extent that they provide the parent with property or services he or she would otherwise have to provide: Provided, That reimbursement of actual expenses incurred and documented shall not be included as gross income;
 - (5) Attributed income of the parent, calculated in accordance with the provisions of section 1-205;
 - (6) An amount equal to fifty percent of the average compensation paid for personal services as overtime compensation during the preceding thirty-six months: Provided, That overtime compensation may be excluded from gross income if the parent with the overtime income demonstrates to the court that the overtime work is voluntarily performed and that he or she did not have a previous pattern of working overtime hours prior to separation or the birth of a nonmarital child;
 - (7) Income from self-employment or the operation of a business, minus ordinary and necessary expenses which are not reimbursable, and which are lawfully deductible in computing taxable income under applicable income tax laws, and minus FICA and Medicare contributions made in excess of the amount that would be paid on an equal amount of income if the parent was not self-employed: Provided, That the amount of monthly income to be included in gross income shall be determined by averaging the income from such employment during the previous thirty-six-month period or during a period beginning with the month in which the parent first received such income, whichever period is shorter;
 - (8) Income from seasonal employment or other sporadic sources: Provided, That the amount of monthly income to be included in gross income shall be determined by averaging the income from seasonal employment or other sporadic sources received during the previous thirty-six-month period or during a period beginning with the month in which the parent first received such compensation, whichever period is shorter; and
 - (9) Spousal support and separate maintenance receipts.
- (c) Depending on the circumstances of the particular case, the court may also include severance pay, capital gains and net gambling, gifts or prizes as gross income.
- (d) "Gross income" does not include:
- (1) Income received by other household members such as a new spouse;
 - (2) Child support received for the children of another relationship;
 - (3) Means-tested assistance such as temporary assistance for needy families, supplemental security income and food stamps; and
 - (4) A child's income unless the court determines that the child's income substantially reduces the family's living expenses.

§48-1-202. Adjusted gross income defined.

(a) "Adjusted gross income" means gross income less the payment of previously ordered child support, spousal support or separate maintenance.

(b) A further deduction from gross income for additional dependents may be allowed by the court if the parent has legal dependents other than those for whom support is being determined. An adjustment may be used in the establishment of a child support order or in a review of a child support order. However, in cases where a modification is sought, the adjustment should not be used to the extent that it results in a support amount lower than the previously existing order for the children who are the subject of the modification. The court may elect to use the following adjustment because it allots equitable shares of support to all of the support obligor's legal dependents. Using the income of the support obligor only, determine the basic child support obligation (from the table of basic child support obligations in section 13-301 of this chapter) for the number of additional legal dependents living with the support obligor. Multiply this figure by 0.75 and subtract this amount from the support obligor's gross income.

(c) As used in this section, the term "legal dependents" means:

- (1) Minor natural or adopted children who live with the parent; and
- (2) Natural or adopted adult children who are totally incapacitated because of physical or emotional disabilities and for whom the parent owes a duty of support.

Few obligated parents and receiving parties had income from a Social Security Administration (SSA) program: 2 percent of obligated parents and 1 percent of receiving parents. This may include social security disability income or old age social security.

Deductions from Income

Exhibit 14 shows the frequency that adjustments were made to income for permissible deductions. In general, adjustments for pre-existing child support orders and additional dependents (other children who were not part of a child support order such as children in the home) were the most frequently applied. The average and median adjustment to an obligated parent’s income for a pre-existing child support order was \$330 and \$253, respectively. The average and median adjustment to an obligated parent’s income for additional dependents was \$321 and \$256, respectively. The average and median adjustment to a receiving party’s income for additional dependents was \$206 and \$186, respectively.

Exhibit 14: Income Adjustments

	All Orders Used for Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Adjustments to Income of Obligated Parent			
Pre-existing child support order only	12%	12%	12%
Spousal maintenance paid only	<1%	1%	<1%
Additional dependents adjustment only	9%	10%	8%
Multiple adjustments	1%	1%	1%
No adjustment	78%	76%	79%
Adjustments to Income of Receiving Party			
Preexisting child support order only	1%	1%	1%
Spousal maintenance paid only	-	-	-
Additional dependents adjustment only	21%	23%	20%
Multiple adjustments	<1%	<1%	<1%
No adjustments	77%	75%	78%

Quarterly Wage Income

West Virginia employers report quarterly wages to the State Department of Commerce: Workforce West Virginia for the purposes of the State’s unemployment insurance and worker’s compensation programs. In turn, that information is matched to the BCSE caseload. BCSE may use the information to identify an obligated parent’s employer for the purposes of wage assignment or for the establishment or enforcement of an order. Employers report that information to Workforce West Virginia quarterly. Federal regulation authorizes child support agencies (i.e., the IV-D agency) access to quarterly wage data to help establish and enforce child support orders.

Quarterly wage data is not available for all workers. A small number of employers are exempted from the requirement mostly because they have their own program (e.g., railroad workers). Self-employed individuals are not captured by quarterly wage reporting. Still, a significant share of employers and self-

employed individuals do not comply with government reporting requirements.³⁵ Some do not report it to avoid taxes. This unreported income is also known as income from the underground economy or black market.

BCSE only receives quarterly wage data for obligated parents: it does not receive it for receiving parties. Exhibit 15 shows that quarterly wage data was available for 59 percent of obligated parents in the sample selection year and available for 53 percent of the obligated parents in the next year, which is the sample payment year. Among all examined orders, 36 percent did not have quarterly wage data available for either year, 47 percent had quarterly wage data available for both the sample selection year and sample payment year, 11 percent had it available only in the sample selection year, and 6 percent did not have it available in the sample selection year but had it available in the sample payment year.

Exhibit 15: Availability of Quarterly Wage Data for the Obligated Parent

	All Orders Used for the Analysis		
	Total (N=2,019)	Modified (N=810)	New (N=1,209)
Has Quarterly Wage Data available for Obligated Parent in...			
Neither year	36%	35%	36%
Sample selection year only	11%	11%	11%
Sample payment year only	6%	5%	6%
Both years	47%	48%	46%
Any Quarterly Wage Data Available for Obligated Parent in...			
Sample selection year	59%	60%	58%
Sample payment year	53%	53%	53%
Obligated Parent Has Gainful or Steady Quarterly Wage Income*			
Yes	13%	15%	12%
No	87%	85%	88%

*CPR defines gainful or steady income as four quarters of income available from the sample year (FY 2018–2019) as well as available for all four quarters of the sample payment year (FY 2019–2020) and the annualized income from FY2019–2020 being more or equal to FY2018–2019 income. Missing quarterly wage income is not considered evidence of gainful or steady quarterly wage income.

Of special interest is the 11 percent of obligated parents who had quarterly wage data in the sample selection year, but no longer had quarterly wage data available in the second year. This suggests a change in employment for these 11 percent of obligated parents. That change may be a quit or fire. Of specific concern is whether the parent quit in order to avoid child support; however, there is not sufficient information to know the reason. Among the 11 percent who had wages for the sample selection year but not the sample payment year, the average guidelines income was \$2,019 per month, and the average monthly order amount was \$253. In contrast, the average guidelines income was \$2,558 per month and the average order amount was \$355 per month for those that had quarterly wage data available for both years. Although the average income of those who remained employed was statistically greater than those who did not, their average order amount was also statistically greater

³⁵ More information about the underground economy and its negative impact on families and state tax revenues is detailed in Michigan Supreme Court. (June 2010). *The Underground Economy: Report of the Underground Economic Task Force*. Retrieved from <https://courts.michigan.gov/Administration/SCAO/Resources/Documents/Publications/Reports/UETF-2010.pdf>.

than those that did not remain employed by an employer reporting quarterly wage data.³⁶ This pattern is not consistent with a pattern that would be expected if child support was the economic disincentive behind the employment change.

Exhibit 15 also shows the percentage of obligated parents who had gainful or steady quarterly wage income over the two years examined. Gainful or steady quarterly wage income is defined as quarterly wage income being available for all quarters examined and the annual income from the second year being more or equal to the annual income from the first year. Only 13 percent of obligated parents had gainful or steady quarterly wage income. As shown later, payment of child support is more likely to be regular for these orders, particularly if there is wage assignment. If there is quarterly wage data, the parent is probably employed by an employer where income withholding can be ordered and enforced.

Exhibit 16 shows the average and monthly income as calculated from quarterly wage data available for the obligated parent. Monthly income is calculated by summing the quarterly wage data over the year and dividing it by the number of months for which quarterly wage data was available.³⁷ The difference between the average incomes between the two time periods are not statistically different.

Exhibit 16: Average and Median Monthly Income as Calculated from Quarterly Wage Data

	Obligated Parents with Quarterly Wage Data Available		
	Total	Modified	New
Monthly Income Calculated from Available Quarterly Wage Data	N=1,182	N=483	N=699
Average in sample selection year	\$2,872	\$3,300	\$2,577
Median in sample selection year	\$1,816	\$2,291	\$1,594
Monthly Income Calculated from Available Quarterly Wage Data	N=1,069	N=431	N=638
Average in sample payment year	\$2,730	\$3,295	\$2,347
Median in sample payment year	\$1,707	\$2,328	\$1,403

Comparison of Guidelines Income and Quarterly Wage Income

When the analysis is limited to orders that have both guidelines income and quarterly wage data during the sample selection year for the obligated parent (1,153 orders, which is 57% of all analyzed orders), the monthly quarterly wage income was less than the guidelines income about half of the time (53%).

Exhibit 17 compares the guidelines income of the obligated parent to the monthly income as calculated from the obligated parent’s quarterly wage data in the sample selection year. Guidelines income and quarterly wage income are considered about equal if they are within 10 percent of each other. Quarterly wage is considered significantly less if it is at least 10 percent less than the obligated parent’s guidelines income and significantly more if it is at least 10 percent more than the obligated parent’s guidelines income.

³⁶ The statistical difference is significant at $p < .05$.

³⁷ If quarterly wage data is available for all four quarters, it is simply summed and divided by 12 months. If it is available for less than four quarters, it is adjusted appropriately. For example, if quarterly wage data is available for three quarters, income is summed across those three quarters and divided by nine months to arrive at a monthly amount.

Exhibit 17: Percentage of Obligated Parents Where Quarterly Wage Income Is Less than, Equal to, or More than Guidelines Income*

	All Orders where There Was Quarterly Wage Data Available		
	Total	Modified	New)
All Obligated Parents with Quarterly Wage Data	N=1,153	N=470	N=683
Quarterly wage is significantly less	46%	41%	50%
Quarterly wage is about equal	16%	19%	15%
Quarterly wage is significantly more	37%	40%	36%
Guidelines Income Is Less than Federal Minimum Wage (\$1,257 per month)	N=217	N=72	N=145
Quarterly wage is significantly less	63%	72%	59%
Quarterly wage is about equal	6%	1%	8%
Quarterly wage is significantly more	31%	26%	33%
Guidelines Income Is Between Federal and State Minimum Wage (\$1,257–\$1,517 per month)	N=313	N=106	N=207
Quarterly wage is significantly less	65%	56%	69%
Quarterly wage is about equal	10%	13%	9%
Quarterly wage is significantly more	25%	31%	22%
Guidelines Income is between \$1,517–\$3,000 per month	N=342	N=140	N=202
Quarterly wage is significantly less	35%	35%	36%
Quarterly wage is about equal	20%	20%	20%
Quarterly Wage is significantly more	45%	45%	44%
Monthly Guidelines Income Is more than \$3,000 per month	N=281	N=152	N=129
Quarterly wage is significantly less	25%	20%	31%
Quarterly wage is about equal	27%	31%	22%
Quarterly wage is significantly more	48%	49%	47%

* “Significantly less” mean at least 10% less, “about equal” means the difference is less than 10% either upward or downward, and “significantly more” means at least 10% more.

For all orders with both quarterly wage data and guidelines income available, Exhibit 17 shows that the quarterly wage income was significantly less than guidelines income in almost half (46%) of the analyzed orders. This indicates that income is imputed beyond what the parent’s actual quarterly wage income is. The percentage is higher at low incomes. It is almost two-thirds (63%) of obligated parents with guidelines incomes less than minimum wage and almost two-thirds (65%) of obligated parents with incomes between federal and state minimum wage. In contrast, the percentage is 25 percent for obligated parents with guidelines income more than \$3,000 per month. This is consistent with federal concern about income imputation: that is, it affects lower income parents more and income may be imputed beyond what the parent actually earns. The counterargument is that quarterly wage data is only a snapshot of the parent’s income. It does not capture income that is not reported to the state agency overseeing unemployment benefits. It is also dated by the time the child support agency receives it.

Income Imputation (Attribution) and Default Orders

Federal regulation requires the examination of income imputation and default orders. Instead of the term “income imputation,” West Virginia uses the term “attributed income.” As shown in Exhibit 18, income may be attributed to a parent if the parent is unemployed or underemployed, or has earnings or income from assets below full earning capacity.

Exhibit 18: Excerpts of West Virginia Code Defining Attributed Income.

2019 West Virginia Code Chapter 48. Domestic Relations Article 1. General Provisions; Definitions
<p>§48-1-205. Attributed Income Defined</p> <p>(a) “Attributed income” means income not actually earned by a parent but which may be attributed to the parent because he or she is unemployed, is not working full time or is working below full earning capacity or has nonperforming or underperforming assets. Income may be attributed to a parent if the court evaluates the parent’s earning capacity in the local economy (giving consideration to relevant evidence that pertains to the parent’s work history, qualifications, education and physical or mental condition) and determines that the parent is unemployed, is not working full time or is working below full earning capacity. Income may also be attributed to a parent if the court finds that the obligor has nonperforming or underperforming assets.</p> <p>(b) If an obligor: (1) Voluntarily leaves employment or voluntarily alters his or her pattern of employment so as to be unemployed, underemployed or employed below full earning capacity; (2) is able to work and is available for full-time work for which he or she is fitted by prior training or experience; and (3) is not seeking employment in the manner that a reasonably prudent person in his or her circumstances would do, then an alternative method for the court to determine gross income is to attribute to the person an earning capacity based on his or her previous income. If the obligor’s work history, qualifications, education or physical or mental condition cannot be determined, or if there is an inadequate record of the obligor’s previous income, the court may, as a minimum, base attributed income on full-time employment (at forty hours per week) at the federal minimum wage in effect at the time the support obligation is established. In order for the court to consider attribution of income, it is not necessary for the court to find that the obligor’s termination or alteration of employment was for the purpose of evading a support obligation.</p> <p>(c) Income shall not be attributed to an obligor who is unemployed or underemployed or is otherwise working below full earning capacity if any of the following conditions exist:</p> <p>(1) The parent is providing care required by the children to whom both of the parties owe a legal responsibility for support and such children are of preschool age or are handicapped or otherwise in a situation requiring particular care by the parent;</p> <p>(2) The parent is pursuing a plan of economic self-improvement which will result, within a reasonable time, in an economic benefit to the children to whom the support obligation is owed, including, but not limited to, self-employment or education: Provided, That if the parent is involved in an educational program, the court shall ascertain that the person is making substantial progress toward completion of the program;</p> <p>(3) The parent is, for valid medical reasons, earning an income in an amount less than previously earned; or</p> <p>(4) The court makes a written finding that other circumstances exist which would make the attribution of income inequitable: Provided, That in such case the court may decrease the amount of attributed income to an extent required to remove such inequity.</p> <p>(d) The court may attribute income to a parent’s nonperforming or underperforming assets, other than the parent’s primary residence. Assets may be considered to be nonperforming or underperforming to the extent that they do not produce income at a rate equivalent to the current six-month certificate of deposit rate or such other rate that the court determines is reasonable.</p>

Income imputation is common: 27 percent of obligated parents had income imputed (attributed) and 18 percent of receiving parties had income imputed (attributed).

Income imputation is more common for certain case circumstances.

- Income imputation (attribution) to obligated parents was more common among newly established orders than modified orders (i.e., 29% of obligated parents with newly established orders compared to 23% of obligated parents with modified orders);³⁸
- Income imputation (attribution) to receiving parties is less common among newly established orders

Twenty-seven percent of obligated parents had income imputed (attributed) and 18 percent of receiving parties had income imputed (attributed).

³⁸ The difference is statistically significant at $p < 0.01$.

than modified orders (i.e., 16% of receiving parties with newly established orders, compared to 22% of receiving parties with modified orders),³⁹

- 38 percent of obligated parents with any incarceration had income imputed (attributed), while only 24 percent of those with no incarceration had income imputed (attributed);⁴⁰
- 35 percent of obligated parents with no quarterly wage data available in the sample selection year had income imputed (attributed); and
- Most obligated parents and receiving parties with imputed (attributed) income (51% for obligated parents and 51% for receiving parties) had their income imputed at a monthly income equivalent to either federal or state minimum wage at 40 hours per week or less.⁴¹ (More than half had it attributed at the state minimum wage and less than half had it attributed at the federal minimum wage.) Besides income imputation at the federal or state minimum wage, judges also may use less than 40 hours per week to reflect the typical workweek of the service industry and other minimum-wage occupations, which is typically less than 40 hours per week. For example, 10 percent of obligated parents with income imputation had income imputed at \$943 per month, which is 25 hours per week at the state minimum wage).

Default Orders

Income imputation and zero orders can be used as a proxy for an order entered by default. Exhibit 19 shows the guidelines provision that provides for income imputation and zero orders when an order is established by default. As mentioned earlier, 15 percent of orders are set at zero, and income imputation to the obligated parent was noted among 27 percent of orders. Only 32 percent of zero-orders also were orders where income was also imputed to the obligated parent.

Exhibit 19: West Virginia Guidelines Provision for Default

W. Va. Code § 48-13-804. Default Orders
<p>a) In any proceeding in which support is to be established, if a party has been served with proper pleadings and notified of the date, time and place of a hearing before a family court judge and does not enter an appearance or file a response, the family court judge shall prepare a default order for entry establishing the defaulting party's child support obligation consistent with the child support guidelines contained in this article.</p> <p>(1) When applying the child support guidelines, the court may accept financial information from the other party as accurate, pursuant to rule 13(b) of the Rules of Practice and Procedure for Family Court; or</p> <p>(2) If financial information is not available, the court may attribute income to the party based upon either:</p> <p>(i) The party's work history;</p> <p>(ii) Minimum wage, if appropriate; or</p> <p>(iii) At a minimum, enter a child support order in a nominal amount unless, in the court's discretion, a zero support order should be entered.</p> <p>(b) All orders shall provide for automatic withholding from income of the obligor pursuant to part 4, article fourteen of this chapter.</p>

³⁹ The difference is statistically significant at $p < 0.01$.

⁴⁰ The difference is statistically significant at $p < 0.01$.

⁴¹ Ten percent of obligated parents and 13 percent of receiving parties had income attributed \$943 per month, which would be 30 hours per week at federal minimum wage, or 25 hours per week at state minimum wage. Twenty-three percent of obligated parents and 20 percent of receiving parties had income attributed at \$1,138 per month, which would be 36 hours a week at federal minimum wage, or 30 hours a week at state minimum wage.

A national study found that income was imputed to 37 percent of the obligated parents in low-income cases because the parent was unemployed or underemployed.⁴² The same study found that 46 percent of those with income imputation also had orders entered by default. One possible explanation for the high correlation is that the same parents who do not supply income information for the purposes of calculating the guidelines amount are not likely to show up for their child support hearing. In turn, the order is entered by default. Still, other evidence of income could be used, such as quarterly wage data, documentation of the parent's incarceration, or the other parent's verbal testimony, including testimony of occupation (e.g., the other parent identifies the occupation of the parent who did not supply income information as a roofer and state labor market information on the median income of roofers is used as that parent's imputed income). However, an order entered by default does not always mean non-cooperation. It could also mean the parent agreed with whatever the default order would be.

Other Consideration in the Guidelines Calculation

Besides the basic obligation from the guidelines table, the child support calculation considers the actual cost of work-related childcare costs; extraordinary, uninsured medical expense; the children's portion of health insurance premium; extraordinary expenses agreed to by the parents or by order of the court; or a combination of these actual expenses. Childcare expenses are not included in the table. All medical expenses are excluded from the table except a small amount to cover common, out-of-pocket medical expenses (e.g., child's aspirin). The amount in the table does not exceed \$250 per child per year. In general, the child support table reflects average child-rearing expenditures in 1999⁴³ for a household with an income equivalent to the combined income of the parties and number of children for whom support is being determined.

Childcare Expenses. Few (5%) orders factored in the amount of work-related childcare expenses into the calculation of the order amount. The receiving party incurred the childcare expense in the vast majority of orders where childcare expenses were factored into the calculation. Childcare expenses averaged \$278 per month when considered. The median amount considered was \$203 per month. Childcare expenses were adjusted for the childcare tax credit in 87 percent of the orders with a childcare adjustment. Parents with low incomes would not have sufficient tax liability to be eligible for a childcare tax credit. The average and median incomes of parents where childcare expenses were factored into the guidelines calculation were \$2,510 and \$2,210, respectively.

Cost of the Child's Health Insurance. Some (10%) of orders considered the cost of the children's share of the health insurance premium. Only the obligated parent incurred the cost in 51 percent of all orders, only the receiving party incurred the cost in 43 percent of all orders, and both parents incurred the expense in 6 percent of all orders. The cost averaged \$138 per month when considered, while the median cost was \$101 per month.

⁴² U.S. Department of Health and Human Services Office of Inspector General. (July 2000). *The Establishment of Child Support Orders for Low Income Non-custodial Parents*. p. 16. Retrieved from [The Establishment of Child Support Orders for Low Income Non-Custodial Parents \(OEI- 05-99-00390; 7/00\) \(hhs.gov\)](https://www.hhs.gov/oei/05-99-00390/7/00/).

⁴³ The year 1999 is important because that is the year that the guidelines table was developed so it reflects child-rearing expenditures in that year.

Uninsured, Extraordinary Medical Expenses. Less than 1 percent of orders considered the child’s extraordinary, uninsured medical expenses. When it was considered, it was always incurred by the obligated parent.

Additional Expenses. These are expenses ordered by the court or agreed to by the party. Less than 1 percent of orders considered additional expenses of the child. When it was considered, it was always incurred by the obligated parent.

Low-Income Adjustment/Ability to Pay Calculation (Self-Support Reserve Test)

As shown below, federal regulation requires the consideration of the subsistence needs of the obligated parent, and at state’s discretion, a state may also consider the subsistence needs of the receiving party.

45 C.F.R 302.56 (c)(1)(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;

Nationally, factoring the subsistence needs in the guidelines calculation is typically called a “low-income adjustment.” In West Virginia, it is called an “ability to pay calculation.” A low-income adjustment (ability to pay calculation) typically consists of some or all of these four components: a self-support reserve (SSR), a minimum order, a formula for applying it, and an income threshold for applying the formula.

- **SSR Amount.** The West Virginia SSR of \$500 per month applies to both parents. The \$500 level dates back to 1999, when the federal poverty guidelines (FPG) for one person was \$687 per month. The amount was rounded down to \$500 to reflect that West Virginia’s cost of living, which was and still is below the national average. Most states relate the SSR to the federal poverty guidelines (FPG) for one person. The 2021 federal poverty guidelines for one person is \$1,073 per month.⁴⁴ Based on CPR’s knowledge, West Virginia is one of three states not to update its SSR in over two decades.
- **Minimum Order.** If the difference between the obligated parent’s adjusted gross income and the SSR is less than \$50, the guidelines provide for a minimum order of \$50 per month. This is a common amount among other states, although more states are providing for zero orders for certain circumstances such as incarceration or a disability that impedes employment.
- **Formula for Applying the SSR.** West Virginia, like several states, sets the order amount at the lower of two calculations: the standard calculation of child support that considers the obligated parent’s prorated share of the table amount, and an amount based on the difference between the obligated parent’s adjusted gross income and the SSR. Because the order amount is the lower of the two calculations, it is considered a “self-support reserve test.” For West Virginia, the difference is multiplied by 80 percent. Without the percentage adjustment, every additional dollar of gross income would be assigned to child support. Essentially, the 80 percent recognizes

⁴⁴ U.S. Department of Health and Human Services. (Jan. 2021). Retrieved from <https://aspe.hhs.gov/2021-poverty-guidelines#guidelines>.

some of that additional gross income will be withheld for payroll taxes. Further, applying all of the difference to child support could be an economic disincentive to increase earnings.

- ***Income Threshold for Applying the SSR Test.*** Some states (including West Virginia) note what incomes that the SSR test may make a difference. Mathematically, it is always at lower incomes because higher incomes have incomes considerably above the SSR, hence have sufficient income to cover both the SSR and the prorated share of the basic child support obligation. Further, by specifying this, it eliminates the need to do two calculations at higher incomes. West Virginia uses an income threshold of \$1,550 per month.

A notable share of obligated parents (58%) was eligible for the ability-to-pay calculation because their gross income was less than \$1,550 per month. Although the OSCAR guidelines calculator does not track whether a self-support reserve adjustment was actually made, it appears that it was. The average order for obligated parents with gross income less than \$1,550 per month was \$194 per month. The median order amount was \$200 per month. When adjusted for the number of children and the obligated parent's actual adjusted income, this is significantly less than the obligated parent's prorated share of the basic obligation at this income.

Few obligated parents (5%) were eligible for the minimum order because their income was less than \$550 per month (which is the sum of the SSR and the minimum order). The average order for obligated parents with gross income less than \$550 per month was \$114 per month. The median order amount was \$50 per month, and 27 percent of orders were set at exactly \$50. Only 33 percent of obligated parents with gross incomes of \$550 or less had an order of more than \$50 per month. Many (40%) with gross incomes less than \$550 per month had zero orders.

Guidelines Deviations

Federal regulation (45 C.F.R. § 302.56(h)(2)) requires each state to have a statewide, rebuttal presumptive guidelines. In short, the guidelines must be presumptively applied to all orders being set in the state but may be rebutted based on state-determined deviation criteria that consider the best interest of the child. In addition, federal regulation (45 C.F.R. § 302.56(c)–(f)) requires the analysis of guidelines deviations as part of a state's periodic review and that the state use the analysis "to ensure that deviations from the guidelines are limited and guideline amounts are appropriate" Exhibit 20 provides an excerpt of the West Virginia guidelines pertaining to guidelines deviations.

As mentioned earlier, OSCAR does not contain reliable information on guidelines deviations, so BCSE manually reviewed a random subset of orders from the data extract. They reviewed the subset to determine whether each of those orders had a deviation, but other information of interest, such as the reason for the deviation, was not readily available. That subset consisted of 150 orders in the dataset of analyzed orders. Almost half (47%) of the 150 orders had a deviation. This is significantly more than the deviation rate of 14.6 percent that was reported in West Virginia's 2014 guidelines review.⁴⁵ However, some of the differences may be

Deviations were noted in 47 percent of the orders sampled for deviations.

⁴⁵ Venohr, Jane. (Feb. 2014.) *Economic Review of the West Virginia Child Support Table*. Report to West Virginia Department of Health & Human Resources Bureau of Child Support Enforcement. Page 4.

explained by a change in the methodology. The 2014 review relied on a sample of recently established or modified orders set by 15 of the 45 judges hearing family law cases in the state at the time. It is believed that a deviation was specifically mentioned for the 2014 review for the order to be considered a deviation. In contrast, for this review, an order was considered to be based on a deviation if a deviation was specifically mentioned in case notes or if the guidelines amount did not match the order amount.

Exhibit 20: West Virginia Deviation Criteria

W. Va. Code § 48-13-702. Disregard of Formula
<p>§48-13-702. Disregard of formula.</p> <p>(a) If the court finds that the guidelines are inappropriate in a specific case, the court may either disregard the guidelines or adjust the guidelines-based award to accommodate the needs of the child or children or the circumstances of the parent or parents. In either case, the reason for the deviation and the amount of the calculated guidelines award must be stated on the record (preferably in writing on the worksheet or in the order). Such findings clarify the basis of the order if appealed or modified in the future.</p> <p>(b) These guidelines do not take into account the economic impact of the following factors that may be possible reasons for deviation:</p> <ol style="list-style-type: none">(1) Special needs of the child or support obligor, including, but not limited to, the special needs of a minor or adult child who is physically or mentally disabled;(2) Educational expenses for the child or the parent (i.e. those incurred for private, parochial, or trade schools, other secondary schools, or post-secondary education where there is tuition or costs beyond state and local tax contributions);(3) Families with more than six children;(4) Long distance visitation costs;(5) The child resides with third party;(6) The needs of another child or children to whom the obligor owes a duty of support;(7) The extent to which the obligor's income depends on nonrecurring or nonguaranteed income; or(8) Whether the total of spousal support, child support and child care costs subtracted from an obligor's income reduces that income to less than the federal poverty level and conversely, whether deviation from child support guidelines would reduce the income of the child's household to less than the federal poverty level.

Although the reasons for deviation were not captured for this review, the 2014 review found that the three most common reasons for deviations were:

- The obligated parent was incarcerated (32% of 2014 reported deviations);
- The obligated parent received SSI benefits (19% of 2014 reported deviations); and
- Agreement between the parties (10% of the 2014 deviations).

In 2014, the order was set at zero for all but two orders that had deviations due to incarceration or SSI benefits. For this review, the deviation rate was not statistically higher among those with any history for incarceration than it was for those without. The deviation rate also did not vary by the obligated parent's income or whether income was imputed (attributed). This may reflect a change in practices in West Virginia. Many states and local child support agencies changed their approaches to incarcerated parents and income imputation when the federal proposed rule changes were published in 2014.

Exhibit 21 compares the average order amounts between orders with deviations and those without deviations. It generally shows that order amounts were about \$300 to \$350 per month on average regardless of whether there was a deviation. None of the differences were statistically significant. The small difference suggests that although there were many deviations, the deviations may have been of

small amounts. The average income of obligated parents with deviations was more than those without but the difference was not statistically significant.

Exhibit 21: Comparison of Order Amounts among Deviated and Non-Deviated Orders

	All Orders		
	Total	Modified	New
All Orders			
With deviations	\$316 (N=70)	\$336 (N=28)	\$283 (N=42)
Without deviations	\$353 (N=76)	\$347 (N=30)	\$356 (N=46)

Deviation Rates in Other States

West Virginia’s guidelines deviation rate is high compared to other states, but again, this may reflect the methodology. For West Virginia, it was considered a deviation if the guidelines-calculated amount did not match the order amount. Most other states do not consider it to be a deviation unless specifically stated. There may be another consideration on oral record, there may be multiple guidelines worksheets, or a difference between the worksheet-calculated amount and the order amount may be rounded off.

Pennsylvania just completed its review and found a deviation rate of 25 percent.⁴⁶ Georgia found different deviation rates depending on whether the data was collected from court records or an extract from its IV-D automated system: the deviation rate was 47 percent among court-sampled private cases, 35 percent among court-sampled IV-D cases, and 11 percent among orders extracted from its automated system.⁴⁷ Delaware last reported its deviation rate in 2017.⁴⁸ Rather than reporting the deviations, Delaware reports the percentage of orders based on the application of the guidelines. With a reported application rate of 78 percent, it can be assumed that Delaware’s guidelines deviation rate was 22 percent. Maryland published its most recent findings from an analysis of child support cases in 2020. This study found a guidelines deviation rate of 23 percent among orders that were established or modified in 2015–2018.⁴⁹ Ohio conducted its last review in 2017 and found a guidelines deviation rate of 22 percent.⁵⁰ Using data from its automated system, Tennessee found a deviation rate of 4 percent.⁵¹ Most states find that deviation data is not always recorded on their automated system partially because

⁴⁶ *Review of the Pennsylvania Child Support Guidelines*. (Nov. 2021). Retrieved from <https://www.pacourts.us/storage/rules/Preliminary%20Report%20Jan%206%202021%20-%20011012.pdf>.

⁴⁷ Georgia Commission on Child Support: Final Report. Retrieved from <https://csc.georgiacourts.gov/wp-content/uploads/sites/8/2020/08/GACommChildSupportRptFullPDF2018.pdf>.

⁴⁸ State of Delaware: Family Court. (Nov. 2018). *The Delaware Child Support Formula: Evaluation and Update*, p. 6. Retrieved from <https://courts.delaware.gov/forms/download.aspx?id=39228>.

⁴⁹ Demyan, Natalie, and Logan Passarella, Letitia. (Nov. 2020). *Maryland Child Support Guidelines: 2015–2018 Case-Level Review*, University of Maryland School of Social Work. Retrieved from <https://www.ssw.umaryland.edu/media/ssw/fwrtg/child-support-research/cs-guidelines/Maryland-Child-Support-Guidelines-Case-Level-Review-2015-to-2018-2.pdf>.

⁵⁰ Ohio Department of Job and Family Services. (n.d.). 2017 *Child Support Guidelines Review: Report to the General Assembly*. Retrieved from <https://jfs.ohio.gov/Ocs/pdf/2017CSGuidelinesRev.stm>

⁵¹ State of Tennessee. (Apr. 2019.) *Tennessee Child Support Guidelines Review: Findings and Recommendations*. Retrieved from https://www.tn.gov/content/dam/tn/human-services/documents/Tennessee%20Child%20Support%20Guidelines_report_6.17.2020.pdf.

the staff entering the information does not receive all of the information from the court or the deviation is not obvious in the information that is received.

Analysis of Payments

Federal regulation (45 C.F.R. § 302.56(h)(2)) requires the analysis of payment data, specifically by “case characteristics, including whether the order was entered by default, based on imputed income, or determined using the low-income adjustment” Payment data was tracked for each month of SFY 2019, which is the year after the order was established or modified.

As shown in Exhibit 2, most of the analyzed orders (79% or 1,591 orders) contained information about the amount due and paid in SFY2020. Exhibit 22 shows payment patterns for all charging orders (these are orders where the total amount due for the payment year was greater than \$0). As shown, modified orders generally had better payment patterns than new orders. The average and median monthly payments for modified orders were \$265 and \$195, respectively, while the average and median monthly payments for new orders were \$202 and \$118, respectively. However, modified orders typically also have higher order amounts. The average monthly order amount for modified orders with payment information was \$373, compared to \$333 for new orders.

The findings from other assessments of payments are also shown in Exhibit 22. They include the percentage that made any payments, the average number of months with payment, and the average percent of support due that was paid. As shown, modified orders still have better payment patterns than new orders according to these metrics. On average, 91 percent of modified orders made any payment in the payment year, the average number of months with payments was 8.1, and they paid an average of 65 percent of the support that was due. For new orders, an average of 85 percent of them made payments within the year, the average number of months with payments was 6.9, and they paid an average of 53 percent of the support that was due.

Exhibit 22: Payment Patterns for All Charging Orders by New or Modified

	All Charging Orders		
	Total (N=1,591)	Modified (N=668)	New (N=923)
Percentage that Made Payments			
Yes	88%	91%	85%
No	12%	9%	15%
Total Support Paid Over Year			
Mean	\$2,741	\$3,186	\$2,419
Median	\$1,859	\$2,391	\$1,414
Average Monthly Support Paid			
Mean	\$228	\$265	\$202
Median	\$155	\$199	\$118
Months with Payment			
Mean	7.4	8.1	6.9
Median	9.0	11.0	8.0
Percentage of Support Due that was Paid			
Mean	58%	65%	53%
Median	69%	83%	58%

The differences between modified and new orders are statistically significant at $p < 0.05$.

Exhibit 23 shows these same payment patterns by whether income was imputed (attributed) to the obligated parent. As noted earlier, the amount of income imputed (attributed) to the obligated parent varied. Sometimes, it was based on federal minimum wage, other times it was based on state minimum wage, and still, in other situations, it assumed a 30-hour workweek instead of a 40-hour workweek. In general, there were no significant differences among the various groupings of obligated parents with imputed income.⁵² Those with income imputed at any amount, however, had significantly worse payment patterns than those who did not have income imputed. In other words, income imputation matters, but the amount that income is imputed at does not matter as much. While most (74%) obligated parents with imputed income did make payments, 92 percent of obligated parents without income imputation made payments. Obligated parents with income imputation also paid fewer months than those without (4.7 compared to 8.4 months, respectively) and paid nearly half the share of what was due than those without imputation (34% compared to 67%, respectively).

Exhibit 23: Payment Patterns by Whether Obligated Parent had Income Imputed (Attributed)

	All Charging Orders		
	Total (N=1,518)	Modified (N=665)	New (N=853)
Average Monthly Support Due			
Income Imputed (attributed) to Obligated Parent (N=396)	\$246	\$256	\$240
Income Not Imputed (attributed) (N=1,122)	\$387	\$407	\$370
	Total (N=1,591)	Modified (N=668)	New (N=923)
Percentage that Made Payments			
Income imputed (attributed) to obligated parent (N=415)	74%	78%	73%
Income not imputed (attributed) (N=1,176)	92%	96%	90%
Average Total Support Paid Over Year			
Income imputed (attributed) to obligated parent (N=415)	\$1,053	\$1,151	\$996
Income not imputed (attributed) (N=1,176)	\$3,337	\$3,785	\$2,986
Average Monthly Support Paid			
Income imputed (attributed) to obligated parent (N=415)	\$88	\$96	\$83
Income not imputed (attributed) (N=1,176)	\$278	\$315	\$249
Average Number of Months with Payments			
Income imputed (attributed) to obligated parent (N=415)	4.7	5.1	4.5
Income not imputed (attributed) (N=1,176)	8.4	9.0	7.9
Average Percentage of Support Due that was Paid			
Income imputed (attributed) to obligated parent (N=415)	34%	38%	32%
Income not imputed (attributed) (N=1,176)	67%	73%	62%

The differences between those with income imputed and income not imputed are statistically significant at $p < 0.05$.

Exhibit 24 shows the payment patterns of new and modified orders by whether the obligated parent's adjusted gross income was less than or equal to \$1,550 per month, which is the threshold at which West Virginia guidelines stipulate that the parent is eligible for the self-support reserve test. As shown, those obligated parents who qualified for the self-support reserve test had significantly worse payment patterns than those with incomes above \$1,550 per month. In general, those below the threshold paid

⁵² Those with imputed income of \$1,138 per month (30-hour workweek at the state's minimum wage) (\$1,138 per month) had slightly worse payment rates but did not achieve statistical significance compared to other imputed wages. For example, only 65 percent made payments, paid an average of 4.0 months, and paid 30 percent of what was due.

less on average; however, this likely corresponds to having lower overall order amounts as a result of lower incomes. Regardless, those with incomes below the threshold were also less likely to make payments (85%, compared to 98% for those above the threshold), made fewer payments (paid in an average of 5.5 months, compared to 9.9 months), and paid an average of only 41 percent of the total support due, compared to those above the threshold, who paid an average of 80 percent of the total support due.

Exhibit 24: Payment Patterns by Whether Obligated Parent Qualified for Self-Support Reserve Test (i.e., the obligated parent's income was less than \$1,550/month)

	All Charging Orders		
	Total (N=1,518)	Modified (N=665)	New (N=853)
Average Monthly Support Due			
Income of obligated parent less than or equal to \$1,550/month (N=829)	\$240	\$246	\$236
Income of obligated parent greater than \$1,550/month (N=689)	\$483	\$489	\$477
	Total (N=1,591)	Modified (N=668)	New (N=923)
Percentage that Made Payments			
Income of obligated parent less than or equal to \$1,550/month (N=883)	80%	83%	77%
Income of obligated parent greater than \$1,550/month (N=708)	98%	99%	96%
Average Total Support Paid Over Year			
Income of obligated parent less than or equal to \$1,550/month (N=883)	\$1,213	\$1,297	\$1,166
Income of obligated parent greater than \$1,550/month (N=708)	\$4,646	\$4,913	\$4,387
Average Monthly Support Paid			
Income of obligated parent less than or equal to \$1,550/month (N=883)	\$101	\$108	\$97
Income of obligated parent greater than \$1,550/month (N=708)	\$387	\$409	\$366
Average Number of Months with Payments			
Income of obligated parent less than or equal to \$1,550/month (N=883)	5.5	5.7	5.3
Income of obligated parent greater than \$1,550/month (N=708)	9.9	10.4	9.4
Average Percentage of Support Due that was Paid			
Income of obligated parent less than or equal to \$1,550/month (N=883)	41%	44%	40%
Income of obligated parent greater than \$1,550/month (N=708)	80%	84%	75%

The differences between those eligible and not eligible for the SSR test are statistically significant at $p < 0.05$.

Exhibit 25 shows the payment patterns of order by whether there was a deviation. As mentioned previously, deviation information was only available for a small subset of orders. Not all of the subset had payment information. Overall, payment patterns for orders with deviations appeared to be generally better amongst new orders than for those without deviations; however, this difference did not reach statistical significance.

Exhibit 25: Payment Patterns by Deviation

	Charging Orders for Which Deviation Information was Available		
	Total (N=125)	Modified (N=51)	New (N=74)
Average Monthly Order	125	51	74
Guidelines deviation(N=54)	\$407	\$427	\$392
No deviation (N=71)	\$360	\$363	\$358
	Total (N=129)	Modified (N=51)	New (N=78)
Percentage that Made Payments			
Guidelines deviation (N=54)	91%	92%	90%
No deviation (N=75)	87%	96%	81%
Average Total Support Paid Over Year			
Guidelines deviation	\$3,453	\$3,735	\$3,227
No deviation	\$2,869	\$3,471	\$2,530
Average Monthly Support Paid			
Guidelines deviation	\$288	\$311	\$269
No deviation	\$239	\$289	\$211
Average Number of Months with Payments			
Guidelines deviation	8.2	8.7	7.9
No deviation	8.0	8.9	7.5
Average Percentage of Support Due that was Paid			
Guidelines deviation	67%	72%	63%
No deviation	62%	71%	58%

The differences between those with deviations and those without are not statistically significant at $p < 0.05$ except the average percentage of current support due that was paid among new orders.

Exhibit 26 shows the payment patterns by whether the obligated parent had steady or gainful employment between the two years of quarterly wage data. As shown, parents with gainful or steady employment were more likely to have better payment patterns, with 100 percent of obligated parents with gainful or steady employment making payments over an average of 10.9 months and paying 89 percent of what was due. This is considerably higher than parents who did not see gainful or steady employment, with 85 percent making payments over 6.8 months and paying an average of 53 percent of what was due.

Exhibit 26: Payment Patterns by Whether Obligated Parent had Gainful or Steady Wages Over Two Years

	All Orders Used for Analysis		
	Total (N=1,518)	Modified (N=665)	New (N=853)
Average Monthly Order			
Obligated parents without gainful/steady employment (N=1,280)	\$340	\$359	\$325
Obligated parents with gainful or steady employment (N=238)	\$405	\$440	\$374
	Total (N=1,591)	Modified (N=668)	New (N=923)
Percentage that Made Payments			
Obligated parents without gainful/steady employment (N=1,348)	85%	90%	82%
Obligated parents with gainful or steady employment (N=243)	100%	100%	99%
Average Total Support Paid Over Year			
Obligated parents without gainful/steady employment (N=1,348)	\$2,456	\$2,854	\$2,177
Obligated parents with gainful or steady employment (N=243)	\$4,320	\$4,836	\$3,880
Average Monthly Support Paid			
Obligated parents without gainful/steady employment (N=1,348)	\$205	\$238	\$181
Obligated parents with gainful or steady employment (N=243)	\$360	\$403	\$323
Average Number of Months with Payments			
Obligated parents without gainful/steady employment (N=1,348)	6.8	7.5	6.3
Obligated parents with gainful or steady employment (N=243)	10.9	11.4	10.6
Average Percentage of Support Due that was Paid			
Obligated parents without gainful/steady employment (N=1,348)	53%	59%	48%
Obligated parents with gainful or steady employment (N=243)	89%	93%	85%

The differences between those with and without steady or gainful employment are statistically significant at $p < 0.05$.

Exhibit 27, Exhibit 28, and Exhibit 29 show side-by-side comparisons of the above analysis. Exhibit 27 compares monthly order amounts and payments from the various subgroups. In general, larger order amounts correlate with higher monthly payments for all subgroups. Exhibit 28 shows the average number of months with payment, while Exhibit 29 shows the average percentage of support due that was paid. The worst payment patterns were by parents with imputed income and parents whose adjusted gross income fell below the income threshold for the self-support reserve test (\$1,550 per month).

Exhibit 27: Orders and Payments by Subgroup

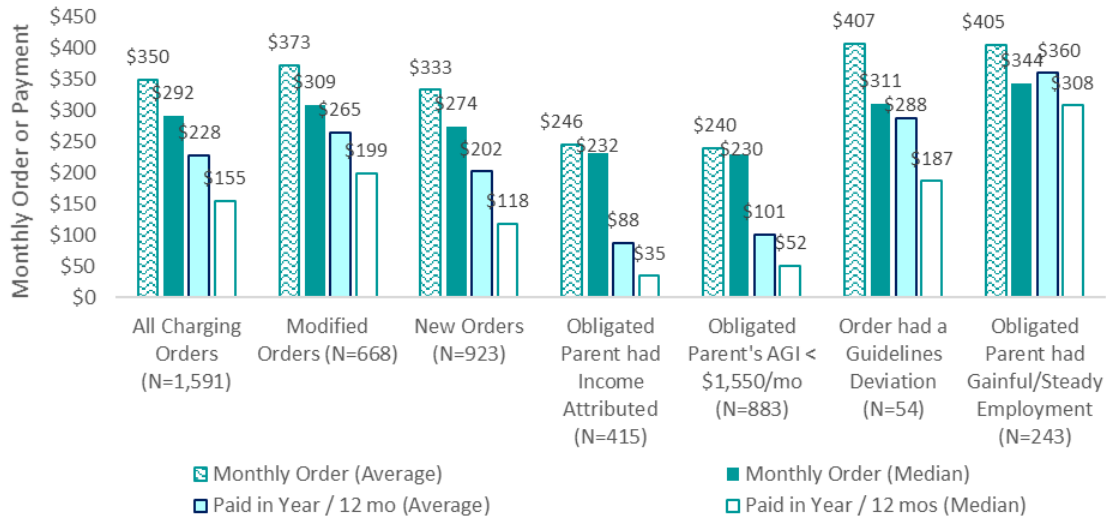


Exhibit 28: Months with Payment by Subgroup

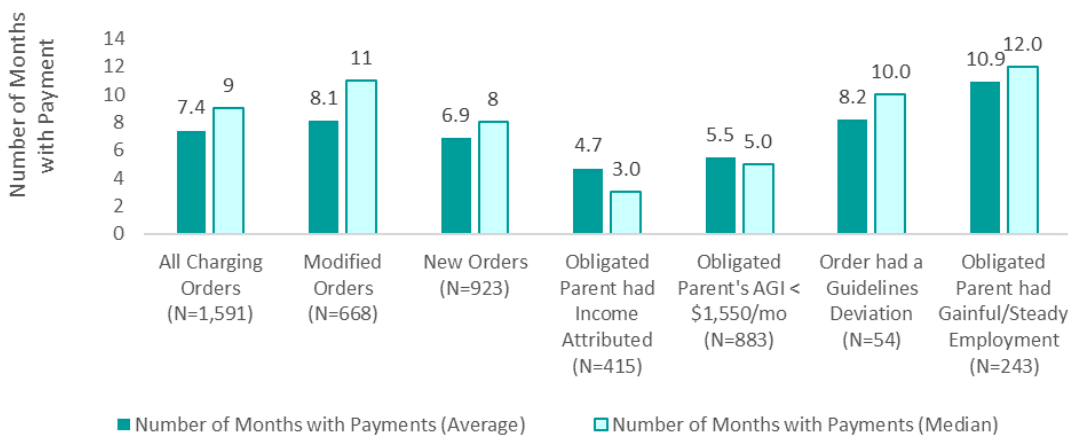
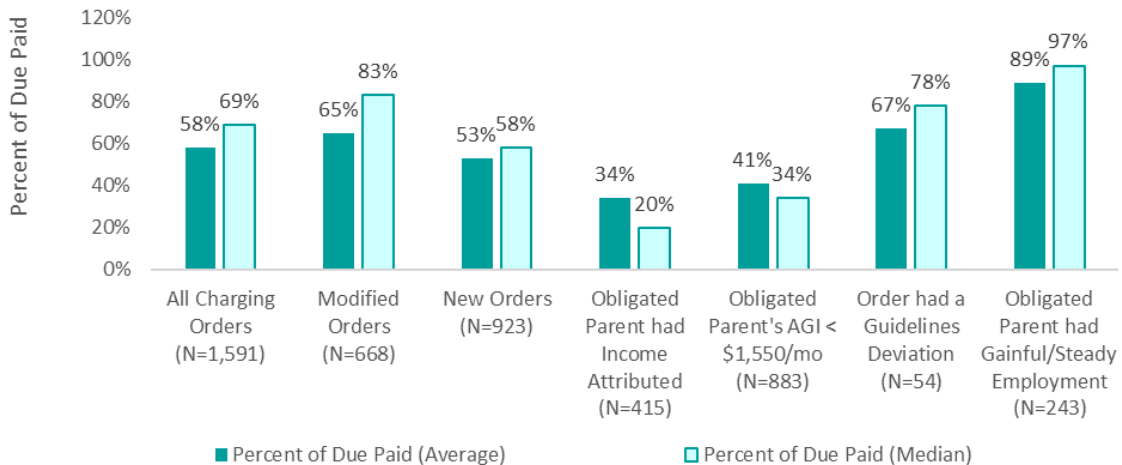


Exhibit 29: Percentage of Support Due that was Paid by Subgroup



Analysis of Payments by Obligor's Monthly Income

This subsection explores whether payments vary by income. Exhibit 30 explores the percentage with any payments by ranges of gross incomes of obligated parents (i.e., the income used for the guidelines calculation). Exhibit 30 shows that the percentage with any payment generally increases for incomes between \$551 per month to \$5,000 per month. It is not clear how those with zero income make payments and why not all those with gross incomes of more than \$5,000 per month do not make payments.

Exhibit 30: Percentage with Any Payment by Obligor's Monthly Gross Income

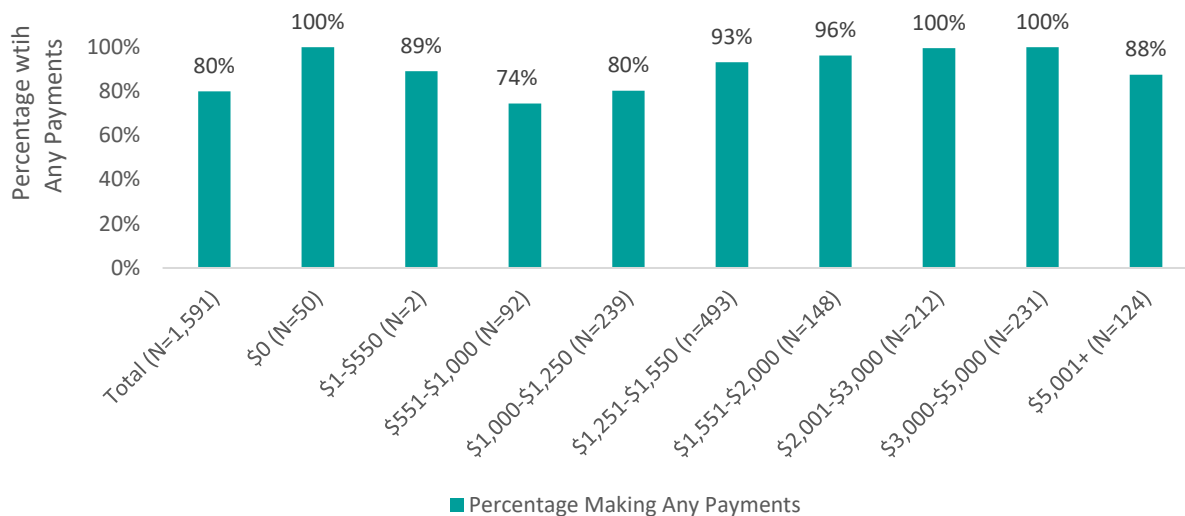


Exhibit 31 explores the average and median order amounts and payment amounts by the gross income ranges of the obligated parent. Exhibit 31 generally shows that order amounts and monthly payments are more the higher the income of the obligated parent. The lowest payments are in the range that contain typical imputed (potential) income amount (\$1,251–\$1,550 per month). The average payment is \$110 per month and the median is \$60 per month in this income range.

Exhibit 32 shows that the average and median numbers of months with payment over the sample payment year increase for obligated parents whose income is more than \$1,000 per month. (There are some anomalies for incomes below \$1,000 per month.)

Exhibit 33 shows the average and median compliance rates also increase for obligated parents whose income is more than \$1,000 per month. (There are also some anomalies for incomes below \$1,000 per month.)

All of the exhibits analyzing payments by income range find that payment indicators generally increase when the income of the obligated parent exceeds \$1,550 per month, which is above the income level that income is typically imputed at. In other words, income imputation/attribution overshadows other factors correlated with poor payments.

Exhibit 31: Monthly Order and Payment by Gross Income of Obligated Parent

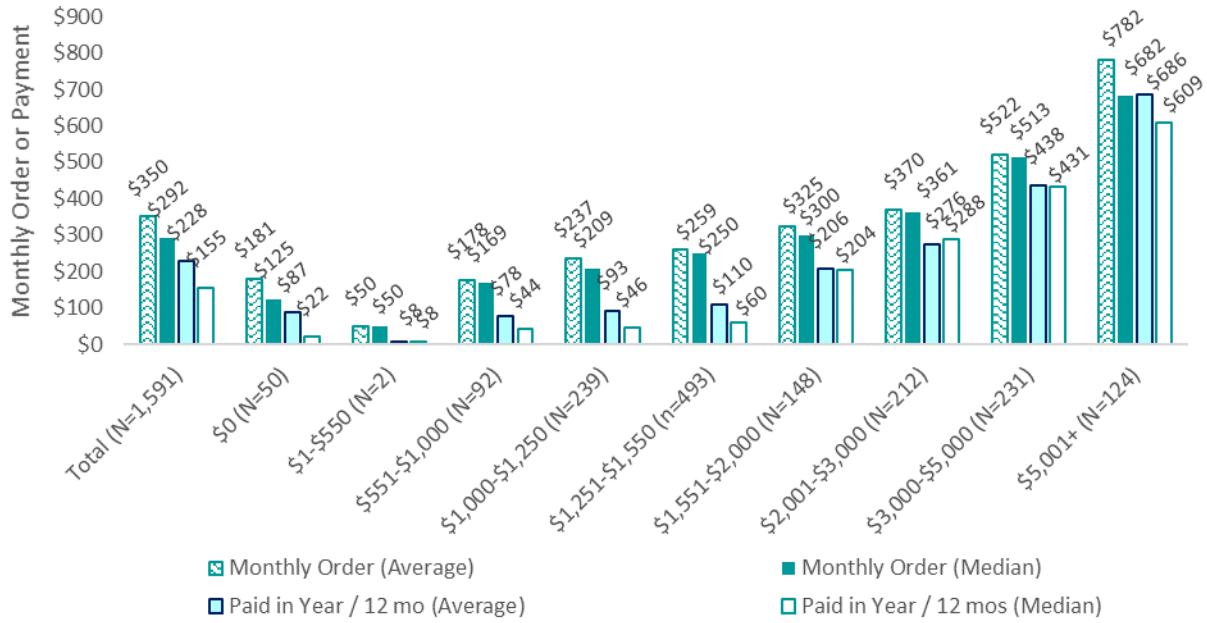


Exhibit 32: Number of Months with Payment by Gross Income of Obligated Parent

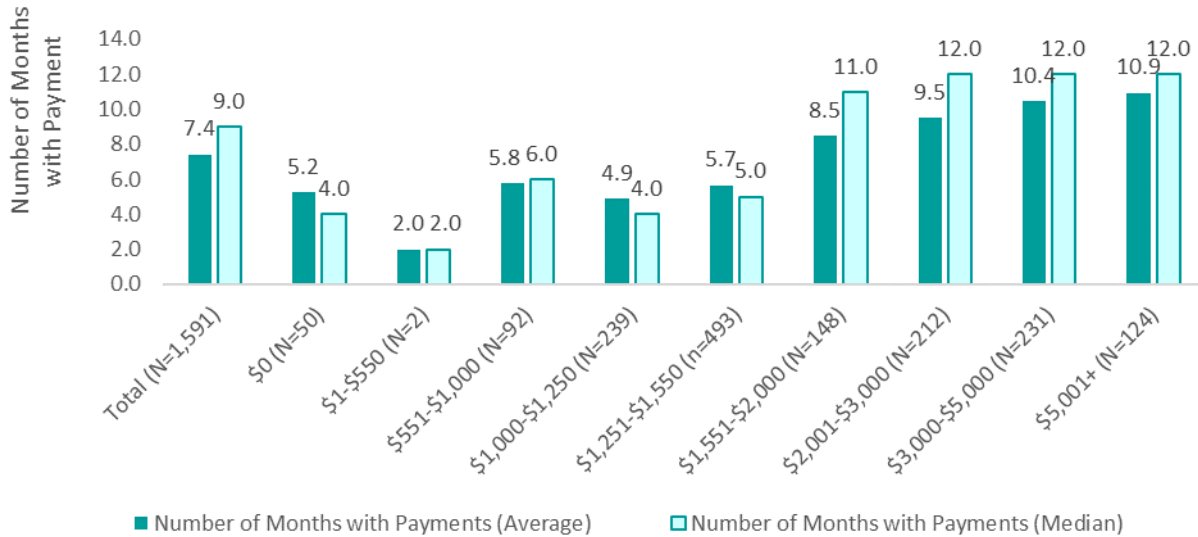
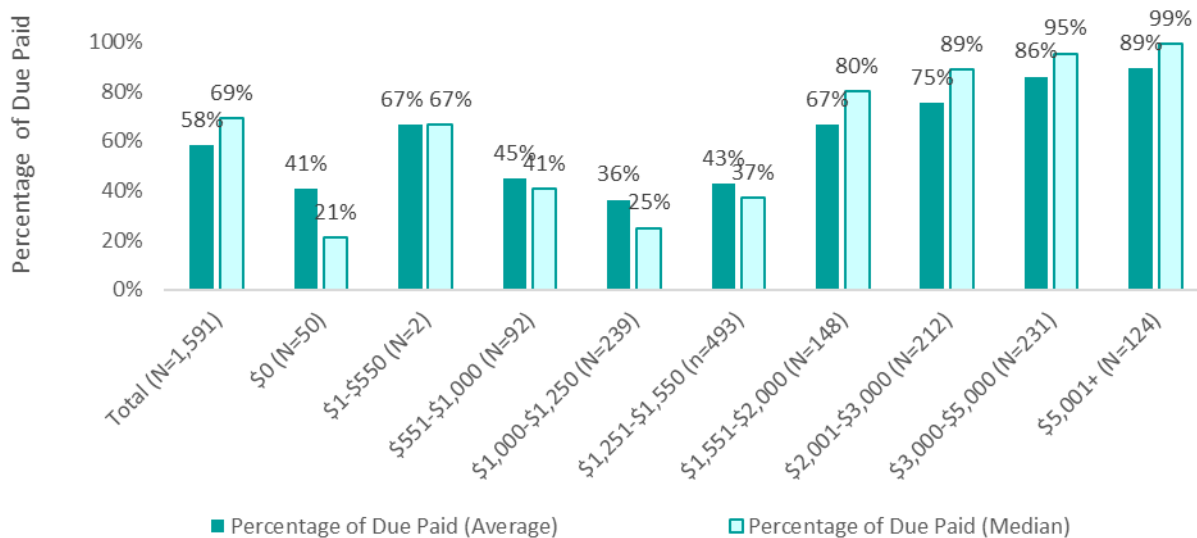


Exhibit 33: Compliance Rates by Income of the Obligated Parent



EXAMINATION 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

The review of labor market data appears to be aimed at informing recommendations for guidelines provisions for income imputation and low-income adjustments. Recent national research found that one-third (35 percent) of nonresidential parents not living with one or more of their children under age 21 had incomes below 200 percent of poverty.⁵³ These low-income nonresident parents were more likely to not work full-time and year-round than moderate- and higher-income nonresident parents were. About a quarter (27 percent) of low-income, nonresidents parents worked full-time year-round compared to 73 percent of moderate- and higher-income nonresident parents. An examination of labor market data helps inform why this occurs.

Further, one of the new federal requirements concerns considering the individual circumstances of the obligated parent when income imputation is authorized. This typically includes consideration of the employment opportunities available to the parent given local labor market conditions. Since labor market conditions may change more frequently than every four years, which is the minimum amount of time in which a state’s guidelines must be reviewed, it also makes sense to simply adopt the federal

⁵³ U.S. Congressional Research Service. (Oct. 2021). *Demographic and Socioeconomic Characteristics of Nonresident Parents*. Retrieved from <https://crsreports.congress.gov/product/pdf/R/R46942>.

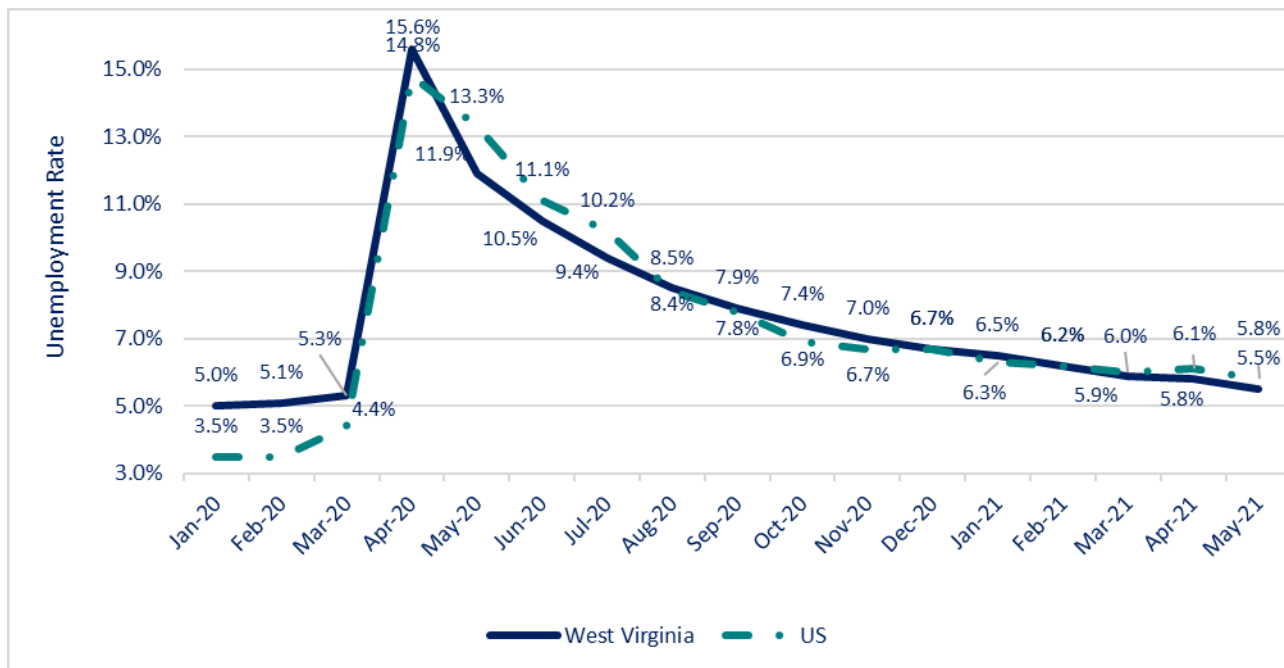
language about considering employment opportunities available to a parent given local labor market conditions. The primary data sources for this section include the West Virginia⁵⁴ and U.S. Bureau of Labor Statistics.

Most of the analysis was conducted Summer 2021. The national and state labor market has had many changes since the COVID-19 pandemic began in March 2020.

Unemployment and Employment Rates

Exhibit 34 compares the West Virginia and U.S. unemployment rates over 17 months beginning January 2020. It includes the height of the COVID-19 recession, which was April 2020. It shows that recently West Virginia’s unemployment rate has generally tracked closely to the U.S. unemployment rate, but prior to the COVID-19 pandemic, West Virginia’s unemployment rate was significantly higher than the U.S. unemployment rate (e.g., in January 2020, the West Virginia unemployment rate was 5.0%, while the U.S. rate was 3.5%).

Exhibit 34: Comparison of West Virginia and U.S. Unemployment Rates in Last 17 Months (Data source: West Virginia WorkForce)



Impact of the COVID-19 Recession and Labor Force Participation

Workforce West Virginia summarized some of the impact that the COVID-19 pandemic had on the West Virginia labor market: West Virginia employment declined by about 12 percent, and the hardest-hit industries were accommodations and food service (36% decline) and the arts, entertainment, and recreation industry (43% decline).⁵⁵ Nonetheless, the West Virginia economy, like the U.S. economy, in

⁵⁴ WorkForce West Virginia. (n.d.) *Labor Market Information: Economic Indicators*. Retrieved from <http://lmi.workforcewv.org/>.

⁵⁵ Workforce West Virginia (n.d.) *COVID-19 Pandemic Effects: Reviewing the Impact of the COVID-19 Pandemic on Industry Employment in West Virginia*. Retrieved from http://lmi.workforcewv.org/COVID-19_Effects.html.

general, is rebounding. Recent West Virginia data notes a civilian labor force of about 790,100 workers, with about 751,000 of them employed.⁵⁶

At the time of this report, there was a national concern about labor shortages. The labor force participation rate, which essentially includes those who work and those who want a job and are looking, declined during the height of the COVID-19 recession and has not rebounded as quickly as job opportunities have grown. There is some evidence that workers dropped out of the labor force during the pandemic for a variety of reasons. For example, a recent Pew Research Center publication implies that parents with young children may have dropped out of the labor force due to child care, homeschooling issues, and sick children.⁵⁷ Regardless, the relevance to child support is whether these are valid reasons not to presume a non-employed 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.⁵⁸ Similarly, in the circumstances to be considered to ensure that the obligated parent is not denied a means of self-support or a subsistence level, the Indiana guidelines provide for the consideration of “a natural disaster.”⁵⁹

As of June 2021, the national labor force participation rate was 61.6 percent, which is 1.7 percent lower than in February 2020, the month before the COVID-19 pandemic began.⁶⁰ The BLS estimated West Virginia’s labor force participation rate to be 55.3 percent as of May 2021.⁶¹ This differs little from West Virginia’s 2019 labor force participation rate, which was 55.1 percent.⁶² On a related and separate issue, regardless of the impact of the COVID-19 pandemic, West Virginia’s labor force participation has historically been below the national rate. In fact, West Virginia ranks the lowest among states in labor force participation rate. One reason is West Virginia has a higher level of disabilities. Most (69.6%) of those not in the labor force in West Virginia have a disability. In contrast, the percentage of people with a disability not in the labor force nationally is 59.0 percent.⁶³ The percentage of West Virginians receiving Supplemental Security Income (SSI, which is a means-tested disability program) and Social

⁵⁶ WorkForce West Virginia. (n.d.). *Monthly Report on the Civilian Labor Force, Employment, and Unemployment: 2021*. Retrieved from <http://lmi.workforcewv.org/table2.html>.

⁵⁷ Kochhar, Rakesh. (Oct. 22, 2020). *Fewer mothers and fathers in U.S. are working due to COVID-19 downturn; those at work have cut hours*. Pew Research Center. Retrieved from [Fewer U.S. mothers and fathers are working due to COVID-19, many are working less | Pew Research Center](https://www.pewresearch.org/short-reads/2020/10/22/fewer-u-s-mothers-and-fathers-are-working-due-to-covid-19-many-are-working-less/).

⁵⁸ Louisiana Revised Statute 9:315.11 C.(1).

⁵⁹ Indiana Rules of Court. (amended Jan. 1, 2020). *Guideline 2. Use of the Guidelines Commentary*. Retrieved from [from Indiana Child Support Rules and Guidelines](https://www.incourts.gov/child-support-rules-and-guidelines/).

⁶⁰ U.S. Bureau of Labor Statistics. (Jul. 2, 2021). *Employment Situation Summary: June 2021*. Retrieved from <https://www.bls.gov/news.release/emp/sit.nr0.htm>.

⁶¹ U.S. Bureau of Labor Statistics. (n.d.). <https://www.bls.gov/web/laus/lalfprdrerr.xlsx>.

⁶² WorkForce West Virginia. (n.d.). Labor Market Information: Economic Indicators. Retrieved from <http://lmi.workforcewv.org/>.

⁶³ Center on Disability. *Percentage of People with and without Disabilities Not in the Labor Force, Age 18 to 64, 2016*. Retrieved from https://www.centerondisability.org/ada_parc/utills/indicators.php?id=22&palette=3.

Security Disability Insurance (SSDI, which is essentially based on how much a worker pays in social security payroll taxes) is about twice as high as the nation as a whole.⁶⁴

Other Unemployment Measures

Unemployment rates also varied by geographical area, reflected as Metropolitan Statistical Areas, which often cover multiple counties. The Winchester MSA (which encompasses Hampshire and Frederick counties) had the lowest unemployment at 3.1 percent, while Weirton (Brooke and Hancock counties) had the highest at 6.0 percent.

The unemployment rates above reflect the official unemployment rate (the U-3 measurement), which only measures the total percentage of the civilian labor force that is unemployed. The U.S. Bureau of Labor Statistics, however, has developed alternative measures that better reflect all persons who are unemployed, including those who are marginally attached workers (i.e., those who want to work but are discouraged and not looking) and workers employed part-time but who would work full-time if they could. The average West Virginia unemployment rate from April 2020 through March 2021, according to this measure (called the U-6), is 13.7 percent, which is lower than the national of 14.5 percent.⁶⁵ While the U-6 has not been reported for the state yet, the national U-6 unemployment measure as of June 2021 is 9.8, reflecting an overall decrease in unemployment after the height of the coronavirus's impact on employment.⁶⁶

Hours Worked and Income Imputation

Hours worked has been used to inform income imputation policies. For example, South Dakota used labor market data on hours worked to reduce the presumption of a 40-hour workweek when imputing income since labor market data indicates South Dakota workers usually work 35 hours per week. As of June 2021, the average weekly work hours in West Virginia was 34.1 hours.⁶⁷ National data suggests that the average weekly hours vary by employment sector. For example, as of June 2021, employment in the leisure and hospitality industry averages 25.1 hours per week, retail averages 30.8 hours per week, and construction averages 39.3 hours per week.⁶⁸ The data underscore the importance of considering usual hours worked for the parent's specific occupation when imputing income. Hours worked by industry was not clearly available for West Virginia.

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

There are many factors that contribute to the lack of full-time, year-round work. Some pertain to the employability of low-income, obligated parents, and other factors pertain to the structure of low-wage

⁶⁴ For example, in West Virginia, 4.9 percent of the population receives SSI compared to 2.0% on average nationally. (Data Source: Center on Disability. *Percentage of Total Population Receiving SSI, 2016*. Retrieved from https://www.centerondisability.org/ada_parcs/utills/indicators.php?id=34&palette=3.)

⁶⁵ 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>.

⁶⁶ U.S. Bureau of Labor Statistics. U.S. Department of Labor. *News Release: June Employment Situation June 2021*. Retrieved from <https://www.bls.gov/news.release/pdf/empst.pdf>.

⁶⁷ U.S. Bureau of Labor Statistics Data Viewer. Retrieved from <https://beta.bls.gov/dataViewer/view/timeseries/CES0500000002>

⁶⁸ U.S. Bureau of Labor Statistics. (Jul. 2, 2021). *Table B-7. Average weekly hours and overtime of production and nonsupervisory employees on private nonfarm payrolls by industry sector, seasonally adjusted*. Retrieved from <https://www.bls.gov/news.release/empst.t23.htm>.

employment. A national study found that the highest educational attainment of 60 percent of the low-income, nonresident parents was a high school degree or less.⁶⁹ Obligated parents also face other barriers to employment. A multisite national evaluation of obligor in a work demonstration program provides some insights on this.⁷⁰ It found that 64 percent of program participants had at least one employment barrier that made it difficult to find or keep a job. Common employment barriers consisted of problems getting to work (30 percent), criminal records (30 percent), and lack of a steady place to live (20 percent). Other employment barriers noted not having the skills sought by employers, taking care of other family members, health issues, and alcohol or drug problems. Many of the participants also cited mental health issues, but few noted it as being a major barrier to employment.

Low-wage jobs do not always provide consistent hours week to week or an opportunity to work every week of the year. This causes uncertain income, which can affect child support compliance. Over half (58 percent) of workers are paid hourly.⁷¹ As mentioned previously, the usual weekly hours are considerably less in some industries (e.g., leisure and hospitality). A Brookings Institute study defines vulnerable workers as those earning less than median earnings and having no healthcare benefits.⁷² Most vulnerable workers are concentrated in the hospitality, retail, and healthcare sectors. There is considerable turnover in some of these industries. For example, the leisure and hospitality industry has an annual quit rate of 55.4 percent and a 21.5 percent annual rate of layoffs and discharges.⁷³ High levels of turnover contribute to periods of non-work that can depress earnings.

The lack of healthcare benefits also contributes to fewer hours, fewer weeks worked, and voluntary and involuntary employment separations. Only one-third of workers in the lowest 10th percentile of wages have access to paid sick time, compared to 78 percent among all civilian workers.⁷⁴ For those with access to paid sick time, the average is eight days per year. Similarly, those in the lowest 10th percentile of wages are less likely to have access to paid vacation time: 40 percent have access, compared to 76 percent of all workers. Those with paid vacation time have an average of 11 days per year. Without paid sick time or vacation time, a worker may terminate employment voluntarily or be involuntarily terminated when the worker needs to take time off due to an illness or to attend to personal matters. If a parent without access to paid sick time and paid vacation time did not work for 19 days (which is the sum of the average number of paid sick days and paid vacation days), they would miss about four weeks of work throughout the year.

⁶⁹ U.S. Congressional Research Service. (Oct. 2021). *Demographic and Socioeconomic Characteristics of Nonresident Parents*. Retrieved from <https://crsreports.congress.gov/product/pdf/R/R46942>.

⁷⁰ Canican, Maria, Meyer, Daniel, & Wood, Robert. (Dec. 2018). Characteristics of Participants in the Child Support Noncustodial Parent Employment demonstration (CSPED) Evaluation, at 20. Retrieved from <https://www.irp.wisc.edu/wp/wp-content/uploads/2019/05/CSPED-Final-Characteristics-of-Participants-Report-2019-Compliant.pdf>.

⁷¹ Ross, Martha & Bateman, Nicole. (Nov. 2019). Meet the Low-Wage Workforce. Brookings Institute. Retrieved from https://www.brookings.edu/wp-content/uploads/2019/11/201911_Brookings-Metro_low-wage-workforce_Ross-Bateman.pdf.

⁷² 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/>.

⁷³ Bahn, Kate & Sanchez Cumming, Carmen. (Dec. 31, 2020). Improving U.S. Labor Standards and the Quality of Jobs to Reduce the Costs of Employee Turnover to U.S. Companies. Retrieved from <https://equitablegrowth.org/improving-u-s-labor-standards-and-the-quality-of-jobs-to-reduce-the-costs-of-employee-turnover-to-u-s-companies>.

⁷⁴ U.S. Bureau of Labor Statistics. Table 6. Selected Paid Leave Benefits: Access (March 2020). Retrieved from <https://www.bls.gov/news.release/ebs2.t06.htm>.

Another indicator of the economic challenges of low-wage parents is the percentage of households that cannot cover a \$400 emergency expense. A Federal Reserve survey finds that 36 percent of households could not cover a \$400 emergency expense in 2020.⁷⁵ Although the Federal Reserve survey does not specifically address child support debt and considers all households and not just those where a household member owes child support, it is a salient finding when considering low-income obligated parents in a vulnerable labor market where automated child support enforcement actions (e.g., driver's license and professional license suspension) are triggered when child support is 30 days past due. The \$400 level in the Federal Reserve study is less than some child support orders.

Low-Skilled Jobs and Employment Opportunities

Low-skilled occupations are generally considered occupations that require a high school education or below and little experience and training. There is a limited amount of recent data published about the availability of jobs in West Virginia and their pay. One recent source is a U.S. Bureau of Labor Statistics (BLS) estimate for West Virginia as of May 2020.⁷⁶ Exhibit 35 displays some of the information from the BLS estimates—namely, the number employed in a particular occupational category in West Virginia and their average wage. The most common broad categories of occupations include office and administrative, sales and related, food service and preparation, and healthcare support occupations. Exhibit 35 also shows the number employed for selected specific occupations within a particular occupational category. Earnings of specific occupations within an industry sector vary. For example, although the average annual earnings of someone working in the construction sector was \$23.59 per hour, when drilled down to construction laborers (which often has less educational requirements than other occupations in the construction sector), the average wage \$17.50 per hour.

The occupation with the lowest mean hourly wage shown in Exhibit 35 is fast food and counter workers, which generally requires nominal education attainment and little experience. The average hourly wage of West Virginia fast food and counter workers was \$10.29 per hour. The data suggests that the rate is even higher in some areas. For example, food preparation and serving related occupations in the Charleston metropolitan area boasts an average hourly wage of \$13.30.⁷⁷

In contrast, the West Virginia minimum wage is \$8.75 per hour.⁷⁸ As shown in the case file data, minimum wage is often the basis of the imputed income amount. West Virginia's minimum wage is more than the federal minimum wage of \$7.25 per hour and has been \$8.75 per hour since 2016. Generally, entry-level jobs may pay less than the average wage for a particular occupation. In other words, entry-level jobs may pay close to the state minimum wage. This suggests that income imputation

⁷⁵ Federal Reserve. (May 2021). *Report on the Economic Well-Being of U.S. Households in 2020*. Retrieved from <https://www.federalreserve.gov/publications/2021-economic-well-being-of-us-households-in-2020-dealing-with-unexpected-expenses.htm>.

⁷⁶ Bureau of Labor Statistics. (n.d.). *May 2020 State Occupational Employment and Wage Estimates: West Virginia*. Retrieved from https://www.bls.gov/oes/current/oes_wv.htm#35-0000.

⁷⁷ Bureau of Labor Statistics. *Occupational Employment and Wages in Charleston May 2020*. Retrieved from https://www.bls.gov/regions/mid-atlantic/news-release/occupationalemploymentandwages_charleston.htm.

⁷⁸ U.S. Department of Labor. (Jul. 1, 2021). *State Minimum Wage Laws*. Retrieved from <https://www.dol.gov/agencies/whd/minimum-wage/state>.

to parents with little job skills and low educational attainment at minimum wage is probably appropriate since the gap between the average pay and minimum wage is not large.

Exhibit 35: Wages and Prevalence of Selected Occupations West Virginia

	Employment per 1,000 jobs	Mean Hourly Wage
Office and Administrative Support Occupations	133.764	\$17.01
Receptionists and information clerks	7.645	\$13.39
Sales and Related	92.088	\$15.64
Cashiers	28.813	\$10.88
Retail salespersons	28.692	\$12.95
Transportation and Material Moving	85.176	\$17.18
Laborers and freight, stock, and material mover	14.695	\$14.72
Food Preparation and Serving	84.275	\$11.75
Fast food and counter workers	32.052	\$10.29
Waiters and waitresses	13.314	\$13.06
Construction and Extraction Occupations	61.454	\$23.59
Construction laborers	10.975	\$17.50
Healthcare Support Occupations	51.405	\$12.94
Home health and personal care Aides	23.693	\$10.45

Factors that Influence Employment Rates and Compliance

Federal regulation requires the consideration of factors that influence employment rates and compliance. As already mentioned, some obligated parents who were obviously employed in the year that the order was established or modified were no longer employed in the next year (i.e., 12% of all obligated parents with analyzed orders fit into this category.) Data are insufficient to determine whether child support was a factor contributing to these obligated parents losing or quitting a job. There is some older academic research, however, that finds child support can affect employment among obligated parents.⁷⁹ Another study finds some weak association of changes in father’s earnings with changes in orders among fathers in couples that had their first child support ordered in 2000.⁸⁰ Further, there are many anecdotes of obligated parents who quit working or turn to unreported employment (also called the underground economy) once wages are garnished for child support.

These studies are of limited value for this analysis because they are dated (hence do not consider today’s labor market and child support enforcement practices) and not specific to West Virginia. Another issue is that opportunities for income from unreported employment are rapidly changing and even more difficult to research. It is becoming more common to have multiple jobs where one may be unreported employment and the other may be reported employment. Still, more mechanisms are being

⁷⁹ 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*.

⁸⁰ Ha, Yoonsook, Cancian, Maria, & Meyer, Daniel, R. (Fall 2010). “Unchanging Child Support Orders in the Face of Unstable Earnings.” *29 Journal of Policy Analysis and Management* 4, pp. 799–820.

developed to facilitate the reporting of gig economy jobs (e.g., drivers for ridesharing). The earnings from unreported employment are often sporadic and yield inconsistent earnings. This exacerbates any attempt to study them within a short period.

SECTION 3: COST OF RAISING CHILDREN AND UPDATING THE CHILD SUPPORT TABLE

Child support tables and formulas are part policy and part economic data. Most state guidelines, including West Virginia rely on studies of child-rearing expenditures as the underlying basis of their child support table or formula. There are ten different studies that form the basis of state child support guidelines. The studies vary in their age and methodology used to separate the child's share of expenditures from total household expenditures. The existing West Virginia table relies on one of the older studies of child-rearing expenditures. The study dates to 1990 and considers expenditures data from families surveyed in 1980–1986.⁸¹ It was last updated in 1999 to consider 1999 price levels and federal and state income taxes and FICA. It also was adjusted to consider the differences in West Virginia and U.S. average incomes using 1990 Census data. Obviously, the older the study and underlying data, the less appropriate it is as the basis of guidelines tables and formulas used today.

Economists do not agree which methodology best measures actual child-rearing expenditures. Nonetheless, all the studies consider what families actually spend on children rather than the minimum or basic needs of children. This is because the premise of most state guidelines is that children should share in the lifestyle afforded by their parents; that is, if the obligated parent's income affords the obligated parent a higher standard of living, the support order should also be more for that higher-income parent. Most states rely on one of the five studies conducted by Professor David Betson, University of Notre Dame, using the Rothbarth methodology to separate the child's share of expenditures from total household expenditures. Most (28 states, including West Virginia) and the District of Columbia and Guam rely on a BR study as the basis of their guidelines schedule or formula. West Virginia relies on the first BR study. The most current BR study was published in 2021 and considers expenditures data from families surveyed in 2013–2019.⁸² It is used to develop an updated child support table for West Virginia.

Besides the economic basis of an updated table, there are many other factors considered in the development of a child support table:

1. The guidelines model is a policy decision that directs what type of economic study of child-rearing expenditures to use;
2. Which economic study to use;
3. Adjust the study results for current price levels since there are lags between when expenditures data are collected and analyzed and available for use;
4. Adjust for West Virginia's below average income or cost of living because most studies are based on national data;

⁸¹Betson, 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.

⁸²Betson, 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>.

5. Exclude childcare, child's health insurance premium, and extraordinary out-of-pocket medical expenses since the actual amount expended for each of these items is considered on a case-by-case basis;
6. Consider expenditures to net income ratio, which is the first step to converting BR measurements, which are measured as a percentage of total household expenditures, to gross-income basis because the child support table related to the combined gross income of the parents;
7. Consider federal and state income taxes and FICA, which is the second step to converting BR measurements to gross income basis;
8. Extending the table to higher incomes; and
9. Providing for the consideration of the subsistence needs of the obligated parent.

Appendix A provides technical documentation of how these factors are used to develop updated tables. Exhibit 36 lists the economic data and assumption underlying the existing table regarding each of these factors. It also summarizes what data are available to update the table and common alternative assumptions used in other states. The intent is for the Commission to review Exhibit 36 to determine what updated table is most appropriate for West Virginia. Appendix B provides two alternative updated tables. They vary by how they are adjusted for West Virginia's below-average income and price levels. An adjustment is necessary because there is no economic study of child-rearing expenditures in West Virginia. The studies are generally conducted at a national level because detailed expenditures data is collected at the national level. Specifically, most studies of child-rearing expenditures draw on expenditures data collected from families participating in the Consumers Expenditures Survey (CE) that is administered by the U.S. Bureau of Labor Statistics (BLS).⁸³ Economists use the CE because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. Replicating the CE at the state level would require a prohibitive number of resources and time to implement and conduct. Appendix A contains more information about the CE.

⁸³ More information about the Consumer Expenditure Survey can be found at <https://www.bls.gov/opub/hom/cex/pdf/cex.pdf>.

Exhibit 36: Summary of Economic Data and Assumptions underlying West Virginia’s Current Child Support Table

Factor	Basis of Existing	Basis of Updated Tables	Other Alternatives/Notes
1. Guidelines model	<ul style="list-style-type: none"> Income shares model 	<ul style="list-style-type: none"> Income shares model 	<ul style="list-style-type: none"> 41 states use the income shares model
2. Economic study	<ul style="list-style-type: none"> First Betson-Rothbarth (BR) study (1990) 	<ul style="list-style-type: none"> Most current Betson-Rothbarth study (2021) 	<ul style="list-style-type: none"> Other studies of child-rearing expenditures
3. Price levels	<ul style="list-style-type: none"> Jan. 1999 	<ul style="list-style-type: none"> Nov. 2021 	<ul style="list-style-type: none"> Prices have increased 69 percent between the two time periods
4. Adjust for West Virginia’s incomes/cost of living	<ul style="list-style-type: none"> Income realignment using 1990 Census data on West Virginia and U.S. average Incomes 	<ul style="list-style-type: none"> Option 1: income realignment using 2019 data Option 2: 2020 West Virginia price parity 	<ul style="list-style-type: none"> Price parity is a new measurement. The most recent data is from 2020: West Virginia prices are 88 percent of the national average
5. Exclude childcare, child’s health insurance premium, and extraordinary out-of-pocket medical expenses	<ul style="list-style-type: none"> Excludes all but the first \$250 per child per year in ordinary, out-of-pocket medical expenses 	<ul style="list-style-type: none"> No change 	<ul style="list-style-type: none"> Retain assumption Exclude all Ohio approach
6. Consider expenditures to gross income Step 1: Convert to net income Step 2: Consider federal and state income taxes and FICA	<ul style="list-style-type: none"> Converts expenditures to net income using data from same families in CE that Betson uses Caps expenditures at 100% 1999 federal and state income tax withholding formulas for a single taxpayer 	<ul style="list-style-type: none"> No change to Step 1 2021 tax rates for single taxpayer 	<ul style="list-style-type: none"> Assume all after-tax income is spent Various tax assumptions, including tax rates of married couple with children
7. Table/formula for high incomes	<ul style="list-style-type: none"> Table considers incomes up to \$15,000 per month with formula above that 	<ul style="list-style-type: none"> Extend table to \$35,000 per month 	<ul style="list-style-type: none"> Provide formula above combined gross incomes of \$35,000 per month
8. Provide for consideration of the parent’s basic subsistence needs	<ul style="list-style-type: none"> Adjustment made in worksheet Self-support reserve of \$500 per month 	<ul style="list-style-type: none"> Update the SSR amount 	<ul style="list-style-type: none"> Other adjustments 2021 federal poverty guidelines for 1 person = \$1,073

FACTOR 1: GUIDELINES MODEL

The guidelines model, which is a policy decision, is important to directing what economic data on the cost of raising children to use. The most common principle used for state guidelines models is what University of Wisconsin researchers call the “continuity of expenditures model”—that is, the child support award should allow the children to benefit from the same level of expenditures had the children and both parents lived together.⁸⁴ In the income shares guidelines model—which is used by 41 states, including West Virginia—the obligated parent’s prorated share of that amount forms the basis of the guidelines-determined amount. Most states that use the percentage-of-obligor income guidelines model use the same economic studies but presume that the custodial parent contributes an equal dollar amount or percentage of income to child-rearing expenditures.

Besides the income shares and the percentage-of-obligor income guidelines model, three states (i.e., Delaware, Hawaii, and Montana) use the Melson formula, which 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 obligated parent has any income remaining after meeting his or her share of the child’s primary support, his or her own basic needs, and payroll taxes, an additional percentage of his or her income is added to his or her share of the child’s primary support. West Virginia switched from the Melson formula to the income shares model in the late 1990s.

Research finds that other factors (e.g., economic basis, whether the table has been updated for changes in price levels, and adjustments for low-income parents) affect state differences in guidelines more than the guidelines model.⁸⁵ All states that have switched guidelines models in the last two decades have switched to the income shares model (i.e., Arkansas, District of Columbia, Georgia, Illinois, Massachusetts, Minnesota, and Tennessee). Common reasons for switching to the income shares model are its perception of equity because it considers each parent’s income in the calculation of support and its flexibility to consider individual case circumstances such as extraordinary child-rearing expenses that vary from case to case (e.g., childcare expenses) and timesharing arrangements. Besides the guidelines models in use, there are several other guidelines models not in use that have been proposed in several states.⁸⁶ Each have failed for various reasons. In general, there is no overwhelming reason for West Virginia to consider switching guidelines models.

⁸⁴ Ingrid Rothe & Lawrence Berger. (Apr. 2007). “Estimating the Costs of Children: Theoretical Considerations Related to Transitions to Adulthood and the Valuation of Parental Time for Developing Child Support Guidelines.” *IRP Working Paper*, University of Wisconsin: Institute for Research on Poverty, Madison, WI.

⁸⁵ 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*.

⁸⁶ 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>.

There are several measurements of child-rearing expenditures that form the basis of state guidelines. The newest Betson-Rothbarth (BR5) clearly emerges as the most appropriate study to use for updating the West Virginia table. Its underlying data is more current than that of any other study. It also essentially uses the same methodology and assumptions as the basis of the existing table, which is an earlier Betson-Rothbarth (BR) study. Most states rely on a BR study.

Betson-Rothbarth Studies

Historical Overview

When Congress first passed legislation (i.e., the Family Support Act of 1988) requiring presumptive state child support guidelines, they also mandated the U.S. Department of Health and Human Services to develop a report analyzing expenditures on children and explain how the analysis could be used to help states develop child support guidelines. This was fulfilled by two reports that were both released in 1990. One was by Professor David Betson, University of Notre Dame.⁸⁷ Using five different economic methodologies to measure child-rearing expenditures, Betson concluded that the Rothbarth methodology was the most robust⁸⁸ and, hence, recommended that it be used for state guidelines. The second study resulting from the Congressional mandate was by Lewin/ICF.⁸⁹ It assessed the use of measurements of child-rearing expenditures, including the Betson measurements, for use by state child support guidelines.

The Rothbarth methodology is named after the economist, Irwin Rothbarth, who developed it. It is considered a marginal cost approach; that is, it considers how much more is spent by a couple with children than a childless couple of child-rearing age. To that end, the methodology compares expenditures of two sets of equally well-off families: one with children and one without children. The difference in expenditures between the two sets is deemed to be child-rearing expenditures. The Rothbarth methodology relies on expenditures for adult goods to determine equally well-off families.⁹⁰ Through calculus, economists have proven that using expenditures on adult goods understates actual child-rearing expenditures because parents essentially substitute away from adult goods when they have children.⁹¹ In contrast, the Engel methodology, which is also a marginal cost approach but relies on

⁸⁷ 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, Wisconsin.

⁸⁸ In statistics, the term “robust” means the statistics yield good performance that are largely unaffected by outliers or sensitive to small changes to the assumptions.

⁸⁹ 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.

⁹⁰ Specifically, Betson uses adult clothes, whereas others applying the Rothbarth estimator use adult clothing, alcohol, and tobacco regardless of whether expenditures are made on these items. Betson (1990) conducted sensitivity analysis and found little difference in using the alternative definitions of adult goods.

⁹¹ A layperson’s description of how the Rothbarth estimator overstates actual child-rearing expenditures is also provided in Lewin/ICF (1990) on p. 2-29.

food shares to determine equally well-off families overstates actual child-rearing expenditures because children are relatively food intensive.⁹²

At the time of Betson's 1990 study, most states had already adopted guidelines to meet the 1987 federal requirement to have advisory child support guidelines. (The requirement was extended to be rebuttal presumptive guidelines in 1989.) Most states were using older measurements of child-rearing expenditures,⁹³ but many (including West Virginia) began using the Betson-Rothbarth 1990 (BR1) study in the mid- to late 1990s. Subsequently, various states and the University of Wisconsin Institute of Research commissioned updates to the BR study over time.⁹⁴

Although Betson recommended the Rothbarth methodology for state guidelines usage in his 1990 report, another study commissioned by the U.S. Department of Health and Human Services in 1990 by Lewin/ICF suggested that states assess their guidelines using more than one study since not all economists agree on which methodology best measures actual child-rearing expenditures.⁹⁵ For its 1990 report, Lewin/ICF assessed state guidelines by generally examining whether a state's guidelines amount was between the lowest and the highest of credible measurements of child-rearing expenditures. Lewin/ICF used the Rothbarth measurements as the lower bound. Amounts that were above the lowest credible measurement of child-rearing expenditures were deemed as adequate support for children. This also responded to a major concern in the 1980s that state child support guidelines provided inadequate amounts for children.⁹⁶ Since then, most states have adapted a BR measurement as the basis of their guidelines table or formula.

Changes in the BR Measurements over Time

Changes in the Betson-Rothbarth (BR) measurements of child-rearing expenditures over time may reflect actual changes in how much families spend on their children, sampling differences in the different study years, changes in the underlying expenditures data used to develop the measurements, or a combination of these factors. In addition, changes in other factors (e.g., the ratio of expenditures to after-tax income) considered in the conversion of the BR measurements, which are expressed as a percentage of total household expenditures, to a gross-income based schedule may have changed so also affect perceived changes to the BR measurements over time. Understanding the root of the changes is important to West Virginia if West Virginia updates its table using the BR 2021 study.

⁹² A layperson's description of how the Engel estimator overstates actual child-rearing expenditures is also provided in Lewin/ICF (1990) on p. 2-28. 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.

⁹³ Many states used Espenshade, Thomas J. (1984). *Investing in Children: New Estimates of Parental Expenditures*. Urban Institute Press: Washington, D.C.

⁹⁴ See Appendix A for more information about the earlier BR studies.

⁹⁵ 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.

⁹⁶ 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. p. I-6.

The five Betson studies using the Rothbarth methodology were published in 1990,⁹⁷ 2000,⁹⁸ 2006,⁹⁹ 2010,¹⁰⁰ and 2021.¹⁰¹

Overview of the Consumer Expenditure (CE) Survey

Each BR study used more current Consumer Expenditure (CE) data. The 1990 study relied on the 1980–86 CE and the 2021 study relied on the 2013–2021 CE. Conducted by the U.S. Bureau of Labor Statistics (BLS), the CE is a comprehensive and rigorous survey with over a hundred-year history.¹⁰² Today, the CE surveys about 6,000 households a quarter on hundreds of expenditures items.¹⁰³ Households stay in the survey for four quarters, yet households rotate in and out each quarter. The primary purpose of the CE is to calibrate the market basket used to measure changes in price levels over time. Committed to producing data that are of consistently high statistical quality, relevance, and timeliness, the BLS closely monitors and continuously assesses the quality of the CE and makes improvements when appropriate. Some of these improvements have occurred in between BR studies and, hence, can affect differences between BR study years.

The sampling of the CE is not designed to produce state-specific measurements of expenditures. To expand the CE so it could produce state-specific measurements would require a much larger sample and other resources and would take several years. Instead, Betson develops national measurements of child-rearing expenditures from the CE. Multiple data years are pooled to obtain an adequate sample size. Betson’s sample selection is described more thoroughly in Appendix A.

Betson compiles other statistics from the same subset of CE families that he uses to measure child-rearing expenditures. These other statistics are used to develop a child support table. This includes the average ratio of expenditures to income, average childcare expenditures, and average healthcare expenses for several income ranges. This additional data is shown and explained in Appendix A.

⁹⁷ 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.

⁹⁸ Betson, David (2000) “Parental Spending on Children: A Preliminary Report.” Memo, University of Notre Dame. Funded by a grant from the Institute for Research on Poverty, Madison, WI.

⁹⁹ David M. Betson (2006). “Appendix I: New Estimates of Child-Rearing Costs” in PSI, *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations*, Report to State of Oregon, Policy Studies Inc., Denver, CO. Retrieved from https://justice.oregon.gov/child-support/pdf/psi_guidelines_review_2006.pdf

¹⁰⁰ 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>.

¹⁰¹ 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>.

¹⁰² U.S. Bureau of Labor Statistics (BLS). (June 28, 2018). *130 Years of Consumer Expenditures*. Retrieved from <https://www.bls.gov/cex/csxhistorical.htm>.

¹⁰³ There are two components to the CE survey. Each starts with a sample of about 12,000 households. One component is a diary survey, and the other is an interview survey. The results from the interview survey are the primary data source for measuring child-rearing expenditures. Nonetheless, the BLS uses both components to cross check the quality of the data. More information can be found at U.S. Bureau of Labor Statistics. (n.d.). *Handbook of Methods: Consumer Expenditures and Income*. p. 16. Retrieved from <https://www.bls.gov/opub/hom/cex/pdf/cex.pdf>.

Comparisons of BR Percentages over Time

The two major factors in determining child support are the number of children and the incomes of the parties. Child support tables provide higher amounts when there are more children because the economic evidence on child-rearing expenditures finds more is spent when there are more children. Further, the economic evidence suggests some economies of scale: expenditures for two children are not twice that of expenditures for one child; rather, they are less than double.

Income follows a similar pattern; that is, economic evidence finds that higher incomes spend more on children and the table amounts reflect that. Underlying the premise of most state guidelines is that if child has a parent living outside the home whose income affords that parent a higher standard of living, that child should share that parent's standard of living. (Obviously, the situation is more complicated in extended shared parenting situations, but that adjustment is layered on to the table through a formula that is applied later in the child support calculation.)

Comparisons by Number of Children

Exhibit 37 compares the percentage of total family expenditures devoted to child rearing for the five BR studies. Exhibit 37 shows the percentages for one, two, and three children. The sample size of families with four or more children is too small to produce measurements for larger families. Instead, as discussed in Appendix A, equivalence scales are used to adjust the measurements for larger family sizes.

Exhibit 37: Comparisons of Betson-Rothbarth (BR) Measurements over Time

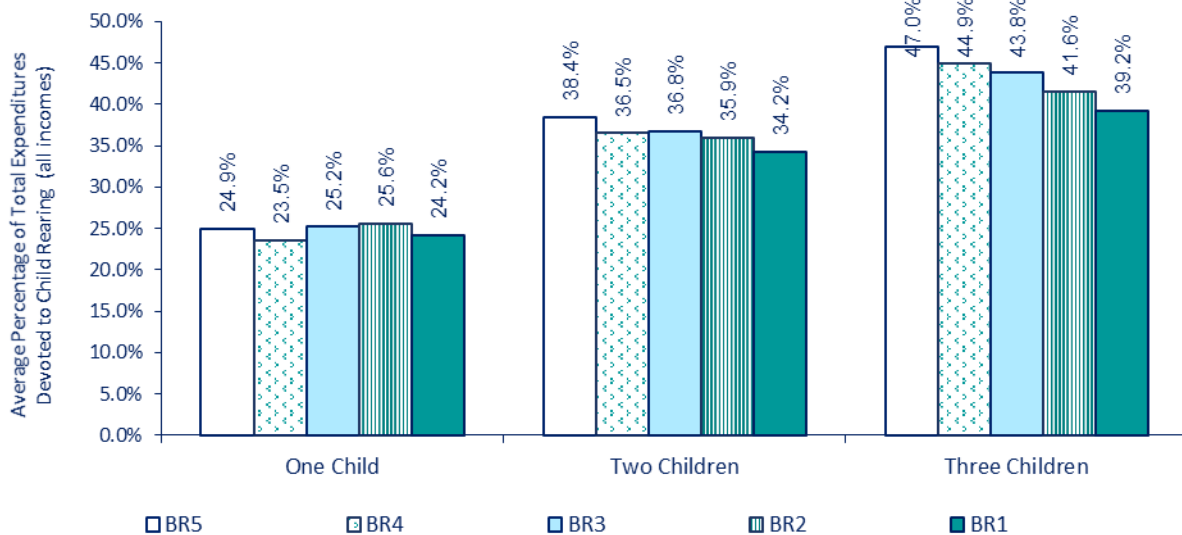


Exhibit 37 shows small variation in the percentage of total expenditures devoted to one child over time. The difference between the lowest and the highest estimate for one child is less than two percentage points. This is less than the standard deviation in the estimates due to sampling variation.

For two and three children, Exhibit 37 shows the percentage of total expenditures devoted to child-rearing expenditures increasing slightly over time. However, Betson suggests that expenditures for two and three children should be examined in context of marginal expenditures: that is, starting with

expenditures for the first child, how much more was spent for the second child? If the same amount is spent, the marginal increase in expenditures is 100 percent. If the amount is less than 100 percent, there is some economies of scale to having more children. The BR studies find that the marginal increase in expenditures from one to two children is about 40 to 55 percent, depending on the age of the study, and that the marginal increase in expenditures from two to three children is about 15 to 23 percent, depending on the age of the study. Generally, the older studies have smaller marginal increases, while the more recent studies have larger marginal increases. This suggests that the economies of scale of having more children is decreasing slightly. In turn, this suggests slightly larger increases to updated table amounts for more children.

Comparisons by Income Ranges

Exhibit 38, Exhibit 39, and Exhibit 40 compare the BR measurements for one, two, and three children over time by net income range. There are several adjustments made to make the comparison. Due to these adjustments, the percentages shown in the exhibits are not comparable to those in Exhibit 37, which compares the BR measurements as a percentage of total expenditures. Total expenditures equal net income only if the household spends all its after-tax income and not more of it. If it spends more than its after-tax income, the household is borrowing or using credit. If it spends less than its after-tax income, it typically has savings.

Development of the Comparisons

In developing Exhibit 38, Exhibit 39, and Exhibit 40, expenditures were converted to a net-income basis using the expenditures to after-tax income ratios from the same subset of families Betson considers when developing his measurements of child-rearing expenditures. For each study, Betson found that, on average, low-income families spend more than their after-tax income and high-income families spend less than their after-tax income (e.g., they have savings, make donations, and purchase gifts for others outside the home). When child-rearing expenditures as a percentage of total expenditures are converted to a percentage of after-tax income by adjusting them for average expenditure to income ratios, it produces the downward sloping trend line evident in the exhibits. If (and when) converted to gross income, the downward trend becomes steeper because federal income tax rates are progressive (i.e., tax rates become progressively higher with more income).

Due to reasons relating to economic theory and modeling, Betson must measure child-rearing expenditures as a percentage of a household's total expenditures rather than income. For purposes of analyzing how child-rearing expenditures vary with income, Betson develops measurements of child-rearing expenditures and the ratio of expenditures to after-tax income for about 25 income ranges, with the actual number varying by study year. (See Appendix A for the income ranges using the findings from the BR5 study.)

Exhibit 38: Comparisons of BR Measurements by After-Tax Income for One Child

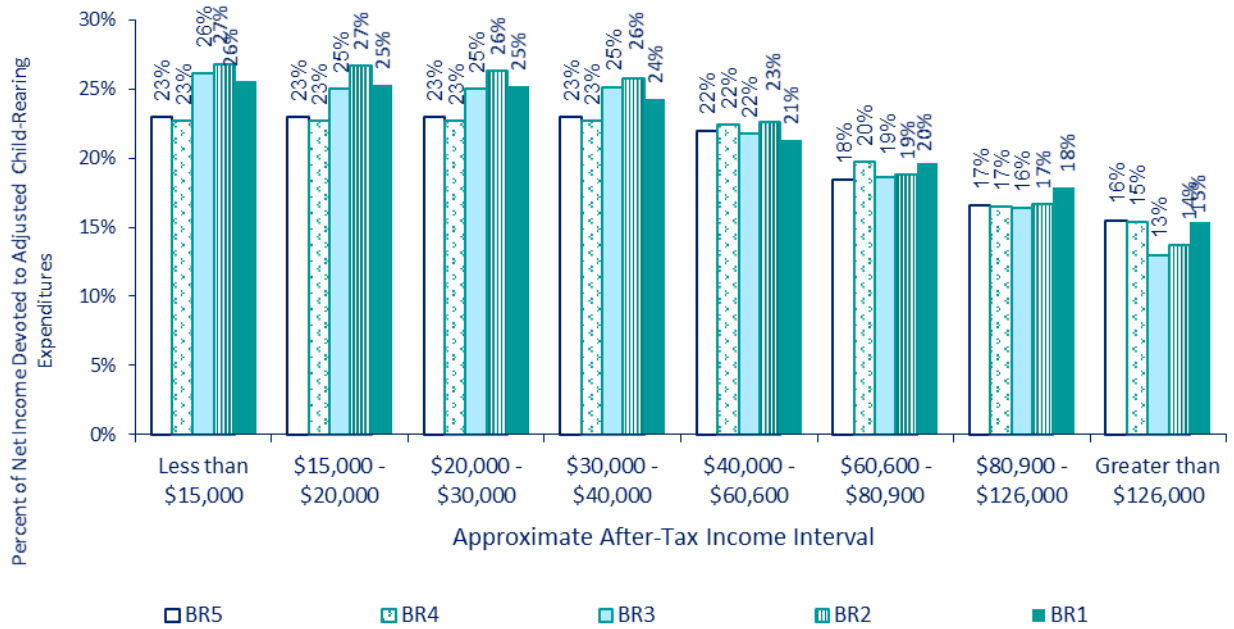


Exhibit 39: Comparisons of BR Measurements by After-Tax Income for Two Children

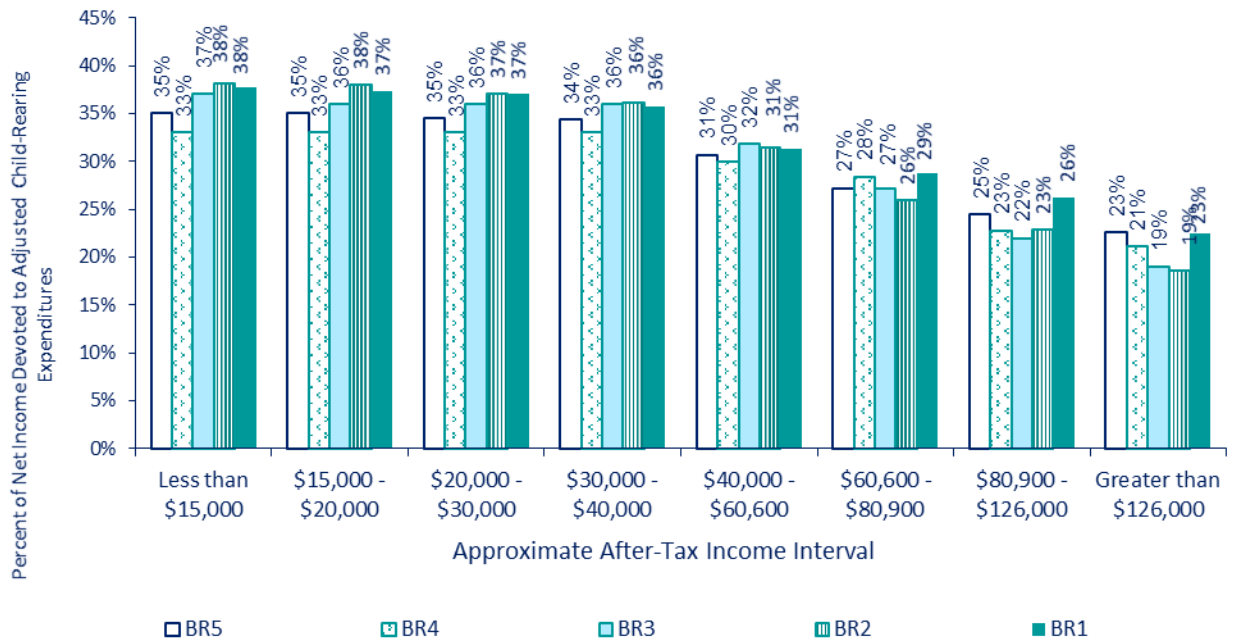
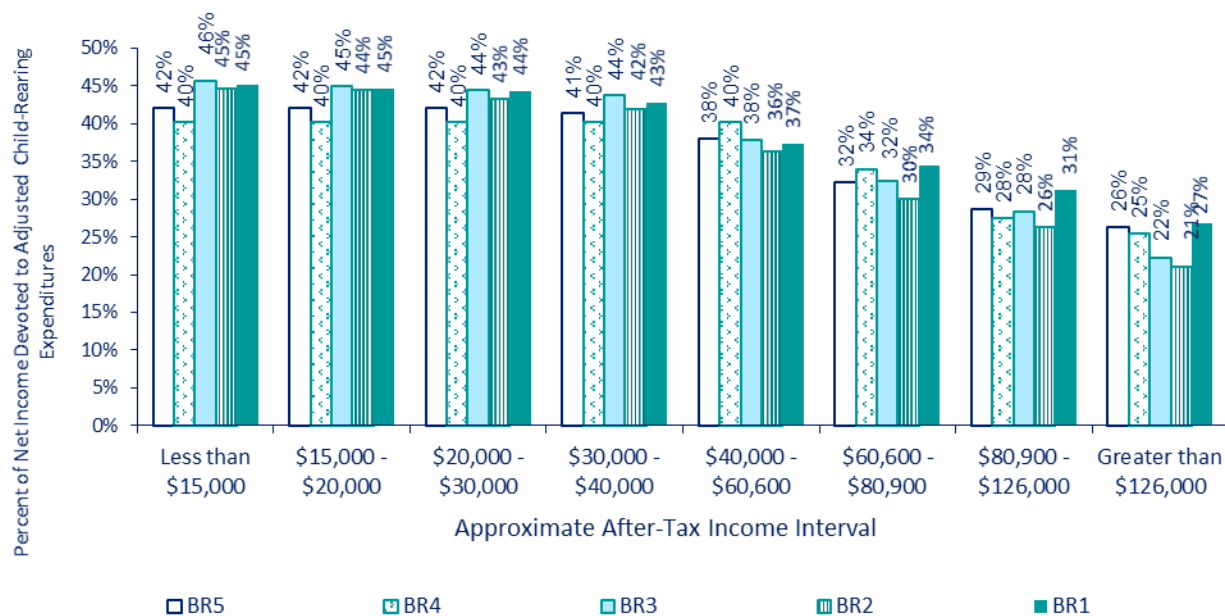


Exhibit 40: Comparisons of BR Measurements by After-Tax Income for Three Children



Another issue of comparability is that each study considers a different price level. For example, Betson’s most recent study is based on 2018 price levels, while his earlier studies consider price levels from earlier years. The last three Betson studies (BR3, BR4, and BR5) are converted to 2020 incomes and exclude the child’s health insurance, child’s extraordinary medical expenses, and childcare expenses. West Virginia and most states exclude these items from their tables. (The exclusion of these expenses is discussed more in Appendix A.) A final adjustment is the capping of expenditures such that they do not exceed after-tax income. The assumption is that families should not be required to spend more of their income.

Changes in Expenditures by Income Over Time

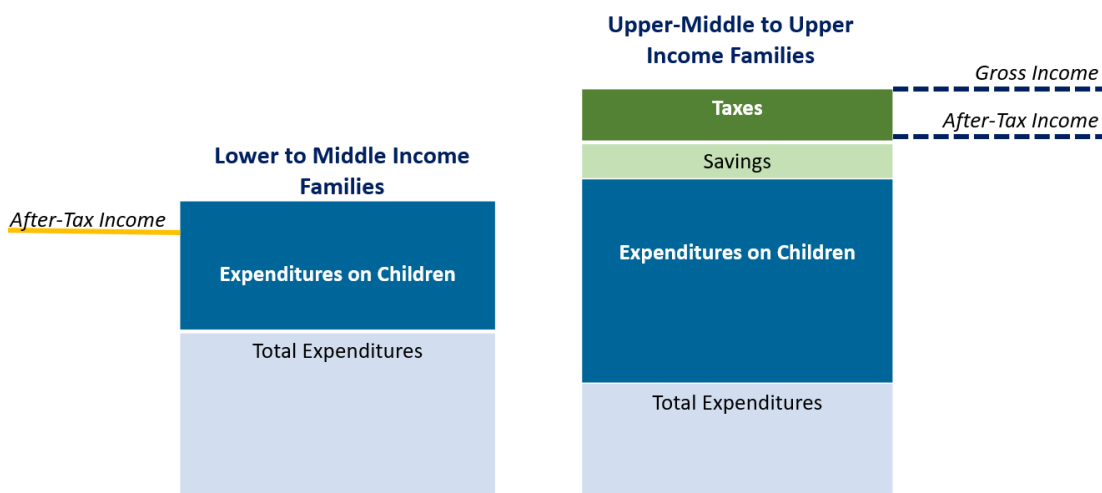
There are several points about the measurements over time that can be made from the exhibits comparing the BR measurements for the number of children over time. In general, there are some small changes, but the significance is questionable given the margin of error, the approximation of the income intervals to express them in 2020 price levels, and other factors. In particular, it is difficult to determine the changes between BR1 and BR5, which is of interest to West Virginia since the existing West Virginia schedule is based on BR1 and the proposed update is to BR5. It is difficult because of the age of the data: it is unknown what year of price levels is used for the BR1 and BR2 measurements and whether they exclude the child’s health insurance, child’s extraordinary medical expenses, and childcare expenses. In all, there appear to be small changes between BR1 and BR5 that vary by income range.

In general, most of the observed changes for all BR measurements over time can be explained by the conversion to after-tax income, improvements to the CE, or new CE data fields. To understand the changes, it is important to remember that the BR measurements of child-rearing expenditures are measured as percentages of total expenditures. As described earlier, they are first converted from total

expenditures to after-tax income, then finally converted to gross income using federal and state income tax rates and FICA formulas. (The step of converting to gross income is discussed later in this section.)

As shown in the Exhibit 41, families may spend less, all, or more of their after-tax income. For the first step of translating the percentages of expenditures devoted to child rearing to percentages of after-tax income devoted to child rearing, CPR uses the average ratio of expenditures to income for each income range from the same subset of families Betson uses to measure child-rearing expenditures. At low incomes, families spend more than their income on average. Since most states do not want to require parents to spend more of their income, CPR caps expenditures at income.

Exhibit 41: Relationship between Expenditures and Income



At upper-middle to upper incomes, families also incur taxes and savings. This reduces the after-tax income available for child-rearing expenditures.

Changes Beginning with the BR4 Measurements and Continued with the BR5 Measurements

The BR4 and BR5 measurements contain two improvements.

- Noticing that low-income families spend more than their after-tax income on average, the U.S. Bureau of Labor Statistics, which is the organization conducting the Consumer Expenditure Survey (CE), improved how it measures income. The improvements appeared to reclassify some lower households as having more income in the BR4 and BR5 samples than would have been classified previously as low income in earlier BR samples. Indirectly, this may explain some of the decreased amounts at low incomes from the BR3 study to the BR4 and BR5 studies.
- The BR4 and BR5 studies use “outlays” instead of “expenditures” like the earlier BR studies did. Expenditures track closely with how gross domestic product (GDP) is measured. Namely, GDP considers houses to be investments (physical capital), so the BLS did not consider mortgage principal payments to be an expenditure item. (It did include and continues to include mortgage interest, HOA fees, rent, utilities, and other housing expenses.) Outlays consider all monthly expenses (e.g., mortgage principal payments and interest, and payments on second mortgages and home equity

loans). Outlays also include installment payments (e.g., for major appliances and automobiles). Expenditures include the total price of an item at the time of purchase (yet Betson did an adjustment for automobile purchases in the BR1, BR2, and BR3 studies). In short, outlays track closer to how families spend and budget on a monthly basis. These monthly budgets consider the total mortgage payment and installment payments. The impact of the switch from expenditures to outlays appears to be increased expenditures on children at higher incomes from the BR3 studies to the BR4 and BR5 studies. This is likely because higher income families are more likely to purchase items via installments, have higher installment payments, and more mortgage principal that they are paying down.

Changes Beginning with the BR5

The major change with the BR5 study was an improvement in how taxes were measured. In prior surveys, households would self-report taxes. The BLS learned that families underestimated taxes paid, particularly at high incomes; hence, their after-tax income (spendable income) was smaller than measured. Beginning in 2013, the BLS began using their internal tax calculator to calculate each household's taxes. This effectively reduced the after-tax income available for expenditures. Another indirect impact was to the average ratio of expenditures to after-tax income, which is used in the conversion of the measurement of child-rearing expenditures to a child support table, increased. (This can be illustrated through Exhibit 41, by assuming a drop in the after-tax income line for the cluster of families to the right that have higher incomes.) This increases the amounts from BR4 to BR5 for high-income families because they pay a larger amount of taxes. Their after-tax income is less; hence, the ratio of expenditures to after-tax income is larger.

In addition, a small improvement to the child's share of healthcare expenses was made for BR5. It better reflects the child's share of the family's total out-of-pocket expenses. This results in nominal increases at very low incomes and nominal decreases at very high incomes.

Other Studies of Child-Rearing Expenditures

This section discusses other studies of child-rearing expenditures conducted in the last decade. All the studies rely on older data. Only two of the studies are used by any state. The United States Department of Agriculture (USDA) is partially used by Kansas and Minnesota. The New Jersey study, which adjusted national data for New Jersey's above average incomes, is used by New Jersey.

USDA (2017)

The most current USDA study considers child-rearing expenditures in 2015.¹⁰⁴ 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. Minnesota relies on an older version of USDA study, Kansas

¹⁰⁴Lino, Mark. (2017). *Expenditures on Children by Families: 2015 Annual Report*. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2015, Washington, D.C. Retrieved from <http://www.cnpp.usda.gov/publications/crc/crc2012.pdf>.

partially uses it, and Maryland will begin to partially use it in 2022. Maryland will use the USDA study for combined adjusted gross incomes above about \$10,000 per month. Kansas uses the USDA multipliers for more children to adjust its findings from a study by Wichita State University economists using a unique approach that is only used in Kansas. USDA measurements rely on the 2011–2015 CE, as well as other data, including the U.S. Department of Health and Human Services National Medical Expenditure Survey (MEPS) and the cost of USDA food plans that are used to determine SNAP (Supplemental Nutrition Assistance Program) benefits and military per diem rates. The USDA found that average child-rearing expenses were \$9,650 to \$23,090 per year for the youngest child in a two-child family living in the Urban South in 2015 (i.e., about \$800 to \$1,900 per month). The amount varies by the age of the child and household income. For rural areas, the amount varied from \$7,650 to \$17,000 per year for the youngest child in a two-child family in 2015.

The 2013 New Jersey Study

Professor William Rodgers, Rutgers University applied a version of the Rothbarth methodology to 2000–2011 CE data to estimate child-rearing expenditures, then adjusted it for New Jersey incomes.¹⁰⁵ It forms the basis of the existing New Jersey child support table.

Rodgers-Rothbarth Measurements (2017)

The same economist who conducted the New Jersey study conducted a study for California in 2018 using the Rothbarth methodology applied to 2000–2015 CE data.¹⁰⁶ California does not use the Rodgers study as the basis of its guidelines formula, nor does any other state. Rodgers found that the average percentage of total expenditures devoted to child rearing is 19.2 percent for one child and 24.1 percent for two children. These amounts are less than the BR amounts. One concern with the Rodgers-Rothbarth measurements is that child-rearing expenditures increase by less than 5 percentage points for one to two children. In other words, it costs only about 26 percent more for two children than it does to raise one child. By contrast, other studies typically find that the expenditures for two children are about 40 to 60 percent more than they are for one child. Although Rodgers interpreted Rothbarth differently than Betson, Rodgers also attempted to replicate Betson’s fourth study. His replication resulted within about two percentage points of Betson’s measurements.

One reason Rodgers considered a larger time period was to average out the expenditures patterns since there were some anomalous patterns associated with the Great Recession of 2007–2009 and its aftermath. Besides differences in data years, there are many differences between Betson’s approach and Rodgers’s approach that may explain the differences in their results. One major difference is their application of Rothbarth’s theory. Rothbarth asked the question, “How much additional income does a family of given size require to compensate it for the costs of an additional child?” In answering the question, Rothbarth speculated that the answer would depend on the standard of living of the parents. Further, if the answer depended on the standard of living of the parents, then the parents’ tastes were

¹⁰⁵ 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.

¹⁰⁶ 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>.

unaffected by the presence of additional children. Both Betson and Rodgers perceive this as indirectly estimating child-rearing expenditures from an observed level of expenditures on adult goods through principles of economic theory on consumption. Rodgers adopts an approach that maximizes utility given a budget constraint on expenditures on either adult goods or children goods. In contrast, Betson relies on classical economic theory of consumer surplus and compensated demand, while assuming expenditures on adult goods (i.e., the amount expended on adult clothing) is a normal good—that is, the demand for a normal good increases if income increases or the price of that good goes down. Even when Rodgers attempts to replicate Betson, there are differences. For example, Betson and Rodgers use different functional forms to specify their estimating equation (e.g., Betson uses a quadratic equation and Rodgers does not). The quadratic functional form allows the percentage of expenditures to vary as the parents’ incomes increase.

Florida State University Study

The Florida researchers estimated child-rearing expenditures using both the Rothbarth approach and another marginal cost approach developed by Ernest Engel from 2013–2019 CE data.¹⁰⁷ They reported their estimates as a percentage of consumption (total household expenditures) for five quintiles of income. Using the Rothbarth methodology, they ranged from 21.0 to 21.5 percent for one child, 32.9 to 33.7 percent for two children, and 40.8 to 41.7 percent for three children. Neither Florida nor any other state rely on these measurements as the basis of their guidelines table or formula.

Comanor, et al. (2015)

Another study published in 2015 was led by Professor William Comanor of the University of California at Santa Barbara.¹⁰⁸ It 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. Comanor’s measurements rely on the 2004–2009 CE. In 2018, Comanor reported that child-rearing costs of \$3,421 per year for one child and \$4,291 per year for two children in low-income households.¹⁰⁹ For middle incomes (i.e., married couples with an average income of \$76,207 per year), Comanor 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 guidelines, and the amounts for middle incomes are just above poverty guidelines. The 2021 federal poverty guidelines were \$12,880 per year for one person and an additional \$4,540 per year for each additional person.

FACTOR 3: ADJUST TO CURRENT PRICE LEVELS

The existing table is based on price levels from January 1999. The most current price level data available when this report was written was from November 2021. Prices have increased by 69.2 percent between

¹⁰⁷ 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>.

¹⁰⁸ 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.

¹⁰⁹ Comanor, William. (Nov. 8, 2018). *Presentation to Nebraska Child Support Advisory Commission*. Lincoln, NE.

¹⁰⁹ U.S. Department of Health and Human Services. (2021). *2021 Poverty Guidelines for the 48 Contiguous States and the District of Columbia*. Retrieved from <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>.

the two time periods. This does not mean a 69.2 percent increase in the table amounts because some of the increase is offset by incomes that have also increased over time.

FACTOR 4: ADJUST FOR WEST VIRGINIA INCOMES/PRICE LEVELS

The Betson-Rothbarth (BR) measurements of child-rearing expenditures consider U.S. average incomes and prices. West Virginia’s current child support table is based on BR measurements developed in 1999 that were realigned to West Virginia’s income using 1990 U.S. Census data. Some states with below average cost of living (e.g., Arkansas, Kentucky, Nebraska, and New Mexico) are using their state’s price parity to adjust the national measurements of child-rearing expenditures. Price parity is a new measure developed and published by the U.S. Bureau of Economic Analysis. For every \$1.00 spent on the U.S. on average, \$0.88 is needed for the same level of expenditures in West Virginia in 2020.¹¹⁰ In other words, West Virginia’s price parity is 88.0 percent.

In short, there are two different methods to adjust for West Virginia’s below average income or prices.

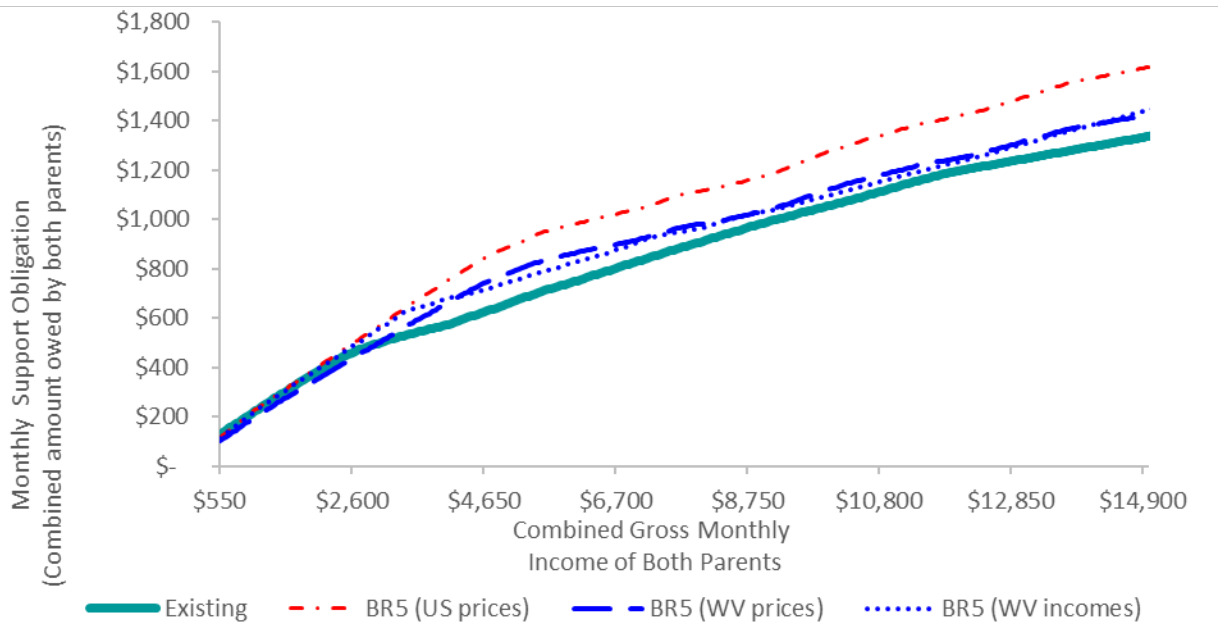
- Realign the national measurements for West Virginia’s income, which is the method used to develop the existing table; or
- Adjust the national measurements by West Virginia’s price parity of 88 percent—that is, West Virginia table amounts would be 12 percent less.

Graphical Comparisons of Alternative Adjustments for Below Average Income/Price Levels

Exhibit 42, Exhibit 43, and Exhibit 44 compare the existing table amounts to updated table amounts for one, two, and three children. According to the findings from the analysis of case file data, 62 percent of the orders are for one child, 28 percent are for two children, 8 percent are for three children, and 2 percent are for four or more children. (The patterns for four children would be similar for three children.) There are three different proposed table amounts shown in the exhibits: updated table amounts using U.S. average prices, updated adjusted for West Virginia’s price parity, and updated realigned for West Virginia’s income. Each is based on the BR5 measurements updated to November 2021 price levels and using 2022 federal and state income tax rates and the FICA. Appendix C provides more detail using a side-by-side comparison.

¹¹⁰ U.S. Bureau of Economic Analysis. (2021). *2020 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.

Exhibit 42: Comparison of Proposed Table Amounts: One Child



The amounts adjusted for West Virginia (regardless of whether adjusted using West Virginia’s price parity or income realignment) are considerably less than the amounts using U.S. average prices. Generally, the amounts adjusted for price parity produce lower amounts at low incomes than the income realigned amounts. The amounts adjusted for West Virginia prices are slightly lower than the existing amounts at low incomes. The decrease is the largest at very low incomes. (For example, the decrease is \$34 per month for three children at a combined income of \$550.) The decreases phase out by combined gross incomes of about \$2,150 to \$3,000 per month depending on the number of children. These are combined gross incomes less than what the combined gross income would be if each parent’s income was equivalent to full-time, minimum wage earnings.

Exhibit 43: Comparison of Proposed Table Amounts: Two Children

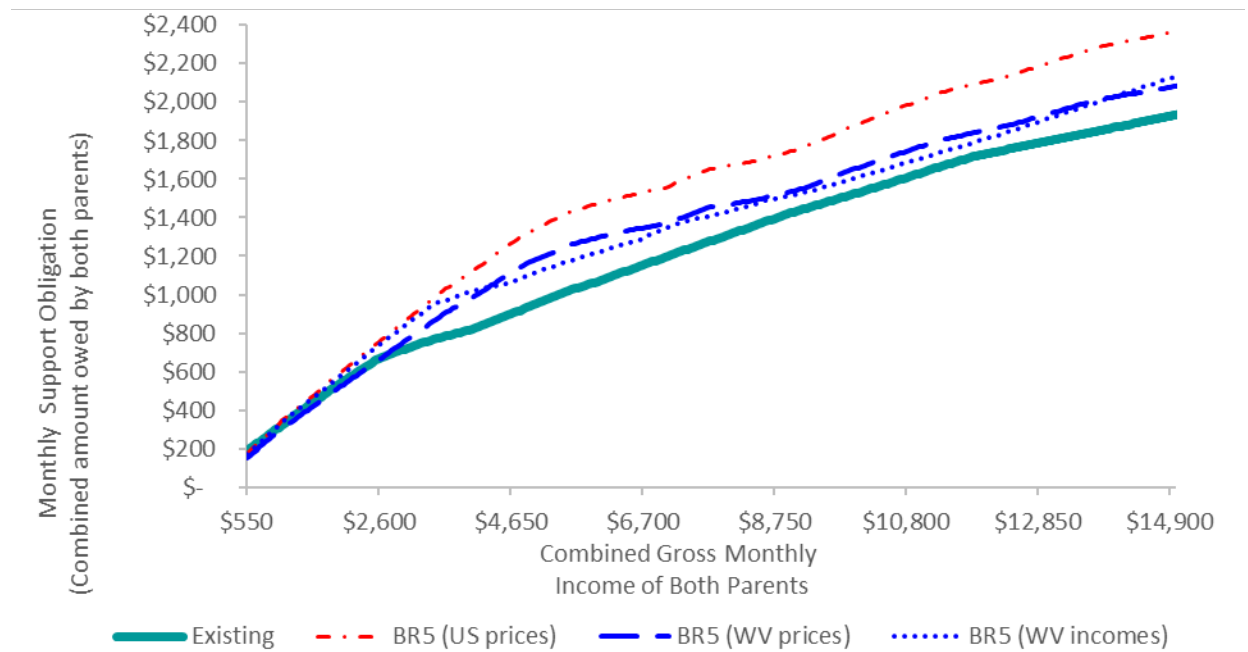
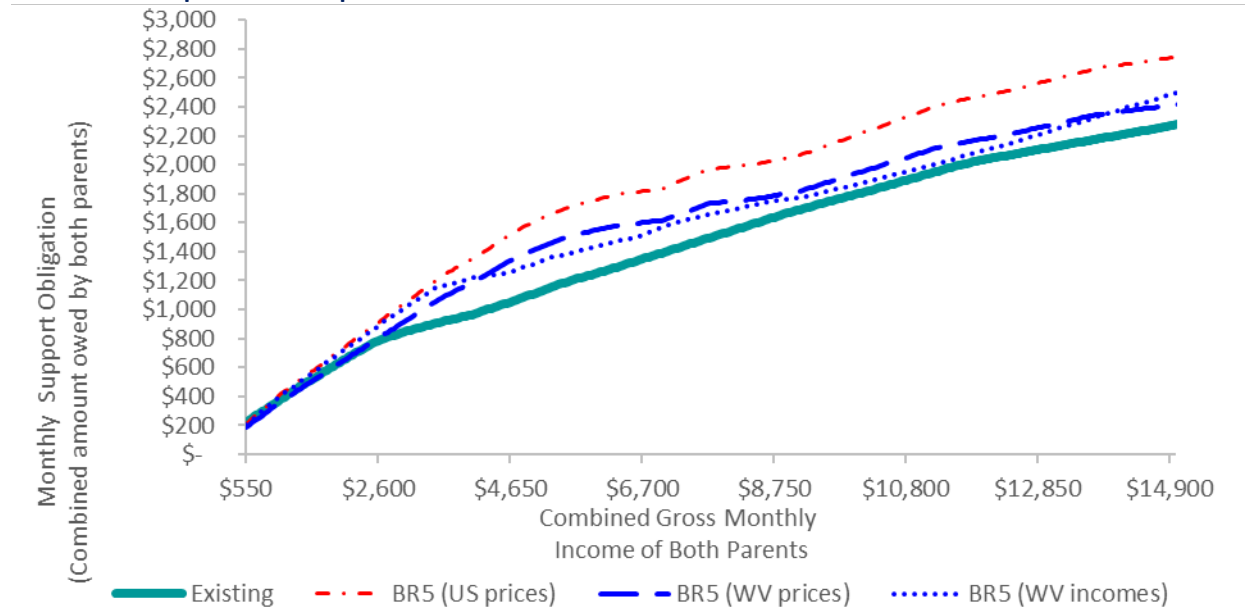


Exhibit 44: Comparison of Proposed Table Amounts: Three Children



Price Parity

The U.S. Bureau of Economic Analysis has developed a price parity measure for states where 100 percent means a state's price is the same as the U.S. average and amounts above/below 100 percent mean that state's prices are above/below the U.S. average. The price parity measure is a relatively new measure that was not available when the current West Virginia child support table was developed.

States using the price parity method to adjust for their lower price levels simply multiple the national measurements of child-rearing expenditures by the state's price parity to arrive at their table amounts. For example, if a family with a net income of \$5,000 per month spends \$1,000 per month to raise one child and that state's price parity is 88.0, the table amount would be \$880 per month instead of \$1,000 per month, for a combined net income of \$5,000 per month. (Note that this adjustment is made in relationship to after-tax income. The adjustment from after-tax income to gross income is made later. See Appendix A for more detail.)

Experiences of Other Low-Income States

Several other income shares states have recently considered how to adjust national measurements of child-rearing expenditures for their below-average income/price levels. Arkansas (2020 price parity of 89.2), Kentucky (2020 price parity of 89.8), and New Mexico (2020 price parity of 91.6) each decided to update their child support tables using the fourth Betson-Rothbarth study (BR4) multiplied by their respective price parity. (The fifth BR study was not yet available at the time of these states reviewed their guidelines.)

Alabama (2020 price parity of 89.3) and South Dakota (2020 price parity of 91.5) decided to use the income realignment method. In both states, the price parity method produced smaller amounts than the income realignment method. After considerable deliberation and research, Alabama favored the income realignment method for several technical concerns.¹¹¹ One of the major concerns was that Alabama's price parity appeared to exaggerate Alabama's lower housing average. Other evidence suggested that the gap between U.S. average housing prices and Alabama housing prices was not as wide as Alabama's housing price parity indicated. Another technical concern was that the price parity assumed the same reduction in prices for every income level while other economic evidence suggests that lower and higher income families purchase different items and items vary in their price differences from the U.S. average. For example, lower income families devote a larger share of their budget to food, which does not vary as much as housing does from the U.S. price average.

A key difference between those states using the price parity and those using the income realignment is that the states adjusting for price parity generally had much outdated tables than those using the income realignment. Consequently, any reductions to table amounts in these states were less severe.

FACTOR 5: EXCLUDE CHILDCARE EXPENSES AND OUT-OF-POCKET HEALTHCARE COSTS

The measurements of child-rearing expenditures cover *all* child-rearing expenditures, including childcare expenses and the out-of-pocket healthcare expenses for the child. This includes out-of-pocket insurance premium on behalf of the child and out-of-pocket extraordinary, unreimbursed medical expenses such

¹¹¹ More information about Alabama's deliberation can be found at <https://www.alacourt.gov/ChildSupportReview.aspx>.

as deductibles. These expenses are widely variable among cases (e.g., childcare expenses for an infant are high, and there is no need for child care for a teenager). Instead of putting them in the table, the actual amounts of the expenses are or can be addressed on a case-by-case basis within the guidelines. To avoid double-accounting in the table, these expenses are subtracted from the measurements when developing the existing and updated tables. Appendix A provides the technical details on how this is done.

Inclusion of \$250 per Child per Year for Out-of-Pocket Medical Expenses

However, there is an exception to excluding the child's medical expenses. An amount to cover ordinary out-of-pocket healthcare expenses (e.g., aspirin and copays for well visits) was retained in both the existing and updated tables. The current table assume up to \$250 per child per year for ordinary out-of-pocket healthcare expenses based on data. That assumption is retained for the proposed, updated table because the average is still near \$250 per child per year. The concern, however, is the amount varies significantly among those with Medicaid and those with private insurance, particularly with high deductibles. The 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. Based on MEPS data, out-of-pocket medical expenses averaged \$63 per child per year for children who had public insurance and \$388 per child per year for those with private insurance.¹¹² The 2017 MEPS data, which is the most current available, has not drilled down to the public insurance and private insurance level, but they do report an average for all children, \$271 per child, which is close to the \$250 level.

Some states are responding to the disparity in out-of-pocket expenses between those with public insurance and those with private insurance in two ways. One way is to include *no* ordinary out-of-pocket medical expenses (e.g., Connecticut and Virginia) in their tables. This would reduce the table amounts. This means parents must share receipts for *all* out-of-pocket medical expenses, not just those exceeding \$250 per child per year. The major pro of this approach is it more accurate. The major cons are that it requires more information sharing and coordination between the parties, and the burden falls on the parent incurring the expense. The parent incurring the expense must save receipts, notify the other parent, and initiate an enforcement action if the other party fails to pay his or her share. In addition to including no ordinary out-of-pocket medical expenses in the tables, Michigan and Ohio take the method one step further. Not only do they exclude all healthcare expenses from the table, but they provide a standardized amount of out-of-pocket medical expenses that is added in the worksheet as a line item similar to the add-on for childcare expenses. That amount can vary depending on whether the insurance is private insurance or Medicaid enrollment.

Exhibit 45 illustrates how this works in Ohio, which uses annual income rather than monthly income. The pros to this approach are that it can better address the out-of-pocket healthcare expenses and does

¹¹² U.S. Department of Health & Human Services Agency for Healthcare Research and Quality. (n.d.). *Medical Expenditure Panel Survey*. Retrieved from https://www.meps.ahrq.gov/mepsweb/data_stats/meps_query.jsp.

not require a change in the tables to update the standardized amount for out-of-pocket medical expenses. The cons are that it makes the calculation more cumbersome and requires knowledge of whether the children are enrolled in Medicaid (which may change frequently).

Although there are some concerns about the treatment of healthcare expenses, no alternative has emerged as clearly superior and more appropriate than the current approach for addressing the child’s healthcare expenses.

Exhibit 45: Illustration of Ohio’s Alternative Approach to Out-of-Pocket Medical Expenses

Worksheet Calculation				Cash Medical Obligation	
	Parent A	Parent B	Combined	Number of Children	Annual Cash Medical Amount
1. Annual Income	\$40,000.00	\$40,000.00	\$80,000.00	1	\$388.70
2. Share of Income	50%	50%		2	\$777.40
3. Table Amount (Annual)			\$20,000.00	3	\$1,166.10
4. Annual Cash Medical			\$388.70	4	\$1,554.80
5. Total Obligation			\$20,388.70	5	\$1,943.50
6. Each Parent’s Share (Line 2 x Line 5)	\$10,194.35	\$10,194.35		6	\$2,332.20

FACTOR 6: CONVERSION OF EXPENDITURES TO GROSS INCOME

The need for this conversion is illustrated by Exhibit 41 on page 60. As stated earlier, Betson reports the measurements of child-rearing expenditures as a percentage of total expenditures. Thus, they must be converted from a percentage of total expenditures to a gross-income basis because the child support table relate to gross income. This is a two-step process. The first step is converting expenditures to net income. The second step is converting net income to gross income.

Step 1: Conversion to Net Income

The conversion was done by taking the expenditures-to-income ratio for the same subset of CE families used to develop the measurements of child-rearing expenditures for both the existing and proposed child support tables. The ratios from the most recent BR5 study are shown in Appendix A, as well as an example of how the conversion is made. An exception is made at lower incomes, because as shown in Exhibit 41 , they spend more than their after-tax income on average.

This conversion method is common among most income shares guidelines. The only notable exception is that the District of Columbia assumes that all after-tax income is spent, and hence, makes no adjustment. (This results in larger table amounts that become progressively larger as income increases.) There is no compelling reason for West Virginia to adapt the District of Columbia approach.

Step 2: Conversion to Gross Income

After the measurements of child-rearing expenditures are converted to after-tax income as described above, then they are converted to gross income. For both the existing and updated tables, the conversion to gross income relies on the federal withholding formula¹¹³ and state income tax rates.¹¹⁴ (Appendix A more detail on the conversion.) The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2 percent for incomes up to \$147,000 per year. Above that level, the Medicare tax of 1.45 percent applies. In addition, the 0.9 percent 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, it is assumed that only one personal exemption is filed. This is consistent with the federal withholding formula to recognize the federal standard deduction and no personal exemptions.

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 West Virginia table. Most alternative federal tax assumptions would result in more after-tax income, hence higher table 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 for tax year 2022. The 2018 federal tax changes are tabled 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 table 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 table 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 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

¹¹³ IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf>.

¹¹⁴ West Virginia State Tax Department. (Jan. 2007). *West Virginia Employer's Withholding Tax Tables*. <https://tax.wv.gov/Documents/TaxForms/it100.1a.pdf>.

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 justifiable and inconsistent with how West Virginia guidelines (§ 48-13-801) currently provides that the court shall allocate child-related tax benefits to the payee parent except in cases of extended shared parenting with exceptions for special circumstances.

Childcare Tax Credit

The West Virginia guidelines (§ 48-13-601) adjusts for the federal tax credit for childcare expenses by deducting 25 percent from work-related childcare expenses. An exception is made for low incomes because their income is so low that they have no tax liability to which a tax credit could be applied. The current West Virginia guidelines identifies these as gross incomes below: \$1,150 per month for one child; \$1,550 for two children; \$1,750 for three children; \$1,950 for four children; \$2,150 for five children; and \$2,350 for six or more children.

Arizona used to have a similar adjustment, but as shown in Exhibit 46, partially eliminated it because they believed federal tax code is uncertain. For example, for 2021 only, Congress expanded the amount of the credit and made it refundable in certain circumstances.¹¹⁵ Adjusting for this temporary change would be difficult.

Assuming federal tax code reverts to the previous childcare tax credit, West Virginia should update its income thresholds. In addition to using 25 percent, it may want to reflect the \$50 childcare tax credit cap for one child and \$100 childcare tax credit cap for two or more children that Arizona use to have.

¹¹⁵ IRS. (Aug. 25, 2021). *Child And Dependent Care Credit FAQs*. <https://www.irs.gov/newsroom/child-and-dependent-care-credit-faqs>.

Exhibit 46: Arizona’s Old and New Provision Concerning the Federal Child Care Tax Credit

Old Provision	New Provision														
<p>Before adding childcare costs to the Basic Child Support Obligation, the court may adjust this cost in order to apportion the benefit that the dependent tax credit will have to the parent incurring the childcare costs. At lower income levels, the head of household does not incur sufficient tax liability to benefit from the federal childcare tax credit. No adjustment should be made where the income of the eligible parent is less than indicated on the following chart:</p> <table border="1" data-bbox="207 495 756 709"> <thead> <tr> <th colspan="2">Monthly Gross Income of the Eligible Parent</th> </tr> </thead> <tbody> <tr> <td>One Child</td> <td>\$2,600</td> </tr> <tr> <td>Two Children</td> <td>\$3,100</td> </tr> <tr> <td>Three Children</td> <td>\$3,400</td> </tr> <tr> <td>Four Children</td> <td>\$3,550</td> </tr> <tr> <td>Five Children</td> <td>\$3,650</td> </tr> <tr> <td>Six Children</td> <td>\$3,800</td> </tr> </tbody> </table> <p>If the eligible parent’s income is greater than indicated on the above chart, the court may adjust this cost for the federal childcare tax credit if the credit is actually claimed or will be claimed.</p> <p>For one child with monthly childcare costs exceeding \$200, deduct \$50 from the monthly childcare amount. For two or more children with total monthly childcare costs exceeding \$400, deduct \$100 from the monthly childcare amount. See Example One.</p> <p>For one child with monthly childcare costs of \$200 or less, deduct 25% from the monthly childcare amount. For two or more children with total monthly childcare costs of \$400 or less, deduct 25% from the monthly childcare amount. See Example Two.</p> <p>EXAMPLE ONE: For two children, a parent pays monthly childcare costs of \$550 for nine months of the year. To adjust for the expected tax credit benefit, first determine whether the average costs of childcare exceeds \$400 per month. In this example, because the average cost of \$413 (\$550 multiplied by 9 months, divided by 12 months) exceeds the \$400 maximum for two or more children, \$100 per month may be subtracted from the average monthly cost. \$313 (\$413 - \$100) may be added to the Basic Child Support Obligation for adjusted childcare costs.</p> <p>EXAMPLE TWO: A parent pays monthly childcare costs of \$175 for one child. Because this amount is less than the \$200 maximum for one child, multiply \$175 by 25% (\$175 multiplied by 25% = \$44). Subtract the adjustment from the monthly average (\$175 - \$44 = \$131). The adjusted amount of \$131 may be added to the Basic Child Support Obligation. Any adjustment for the payment of childcare costs with pre-tax dollars shall be calculated in a similar manner. A percentage adjustment other than twenty-five percent may be utilized if proven by the parent paying the childcare costs</p>	Monthly Gross Income of the Eligible Parent		One Child	\$2,600	Two Children	\$3,100	Three Children	\$3,400	Four Children	\$3,550	Five Children	\$3,650	Six Children	\$3,800	<p>A parent paying for childcare may be eligible for a tax benefit for child care costs, such as the child and dependent care credit. If evidence is presented, the court may consider this tax benefit when determining the total child support award</p>
Monthly Gross Income of the Eligible Parent															
One Child	\$2,600														
Two Children	\$3,100														
Three Children	\$3,400														
Four Children	\$3,550														
Five Children	\$3,650														
Six Children	\$3,800														

FACTOR 7: CONSIDERATION OF VERY HIGH INCOMES

In 1999, when the existing table was developed, the economic evidence of child-rearing expenditures was only reliable up to a combined gross income of \$15,000 per month. This is because there were too few families with very high income in the 1980–86 CE (which are the data years of the expenditures data underlying the current table) to produce reliable measurements of child-rearing expenditures. This is why the current table stops at a combined gross income of \$15,000 per month and provides a discretionary formula for higher incomes (West Virginia § 48-13-303). The formula at higher incomes is a simple extrapolation of the amounts at \$15,000. For example, the formula for one child is

$$\$1,338 + 0.888 \times \text{combined adjusted gross income above } \$15,000 \text{ per month}$$

The \$1,338 amount is the table amount for one child and 0.888 is the ratio of \$1,338 divided by \$15,000.¹¹⁶ This simple formula assumes that those with higher incomes have the same rate of child-rearing expenditures and same tax rates as those with incomes of \$15,000. It was not based on economic evidence at higher incomes; rather, it was based on economic evidence at a combined income of \$15,000.

The most current measurements (BR5) can be applied to incomes up to about \$35,000 gross per year. This is because the 2013–2019 CE, which is the basis of the BR5, includes more higher income families. This allows the table to be extended from \$15,000 per month to \$35,000 per month. Whether West Virginia needs a formula for incomes above \$35,000 per month is debatable. Less than one percent of the analyzed BCSE orders had combined gross incomes exceeding \$15,000 per month. Among those, three orders involved cases with combined gross incomes exceeding \$35,000 per month. The highest combined income was just above \$50,000 per month. The 2019 Census found that only 4.5 percent of West Virginia families had incomes exceeding \$200,000 per year. Most states provide more court discretion for incomes exceeding their table and that basic obligation shall not be less than the highest amount from the table. West Virginia § 48-13-303 also provides that the basic obligation for incomes exceeding the table shall not be less than the highest basic obligation from the table.

FACTOR 8: CONSIDERATION OF THE SELF-SUPPORT RESERVE

The existing West Virginia child support guidelines provides for a self-support reserve (SSR) of \$500 per month in the worksheet. It has not been updated since 1999. This is one of the lowest SSRs in the nation. Most states relate their SSR to the federal poverty guidelines (FPG) for one person. In 2021, the FPG was \$1,073 per month. The 2022 level is likely to be released by February 2022. Either New Jersey or Arizona have the highest SSR nationally. The New Jersey SSR is 150 percent of the FPG and relates to

¹¹⁶ There is a slight round-off error because the percentages were calculated without rounding to the nearest dollar.

net income. (Using the 2021 FPG, it would be \$1,610 net per month.) The Arizona SSR is 80 percent of full-time earnings at the state minimum wage. Since the 2022 Arizona minimum wage is \$12.80 per hour, the 2022 Arizona SSR is \$1,774 gross per month.

For consistency, other low-income states that have recently updated their guidelines or their committees have developed recommendations typically adjust the FPG using the same method they used to adjust the national measurements of child-rearing expenditures for that state’s below average incomes or price levels. For example, Arkansas, Kentucky, and New Mexico adjusted the FPG for their respective price parity. Alabama is recommending a SSR that weighs the FPG by the ratio of Alabama’s median family income against the U.S. average median income. The SSRs of these low-income states range from about \$900 to \$1,000 per month.

Exhibit 47: Selected Options for Updating the West Virginia SSR

Description	Calculation	SSR Amount (per month)
Federal poverty guidelines (FPG) for 1 person	2021 FPG = \$1,073*	\$1,073
FPG multiplied by West Virginia price parity	\$1,073 multiplied by 88.0%	\$ 944
FPG multiplied by West Virginia’s median family income divided by U.S. median family income	\$1,073 multiplied by (\$82,161 divided by \$103,978)	\$ 848
80 percent of the West Virginia minimum wage	\$8.75 multiplied by 40 hours per week multiplied by 52 weeks per year multiplied by 80 percent	\$1,213

*2022 FPG was not available at the time this report was written.

Some states (e.g., North Carolina) incorporate their SSR into the table. The advantage of this is it is simple to calculate. The major disadvantages to it are that it is difficult to update and must apply before consideration of add-ons for childcare expenses or extraordinary educational expenses or other expenses. Consequently, the inclusion of these expenses after application of the SSR test (say, childcare expenses of \$1,000 per month for an infant that are to be divided equally between the parties) could result in an order amount that does not leave an obligated parent sufficient income to cover the SSR. West Virginia guidelines conducts the SSR test at the very end of the guidelines calculation, so all factors considered in the calculation are considered in the SSR test.

SECTION 4: MEETING OTHER FEDERAL REQUIREMENTS

Exhibit 48 compares the expanded federal requirements imposed by the 2016 Modernization Rule to existing West Virginia provisions. The purpose is to determine whether existing West Virginia provisions meet the expanded federal requirements. There are four expanded provisions listed in Exhibit 48. A state guidelines must:

- Consider the basic subsistence needs of obligated parents with limited ability to pay;
- Take into consideration the individual circumstances of the obligated parent when income imputation is authorized;
- Provide that incarceration is not voluntary unemployment; and
- Provide that the guidelines consider all of the obligated parent’s income and ability to pay.

In addition, the 2016 rule changes modified the medical support language. This is discussed at the end of the section.

The expanded federal rules aim to increase regular, on-time payment to families, to increase the number of obligors working and supporting their children, and to reduce the accumulation of unpaid arrears.¹¹⁷ The federal changes focus on low-income, obligated parents and ending practices at setting orders beyond what an obligated parent with limited financial resources could pay. The changes were based on research findings including a finding that most arrearages are uncollectible and owed by obligors with reported incomes less than \$10,000 per year, and child support arrearage can deter child support payment and reduce formal earnings.¹¹⁸ The research also finds that a significant share of arrearages are accrued during incarceration. In the finalized rule, OCSE added citations to research that found that many low-income obligors do not meet their child support obligations because they do not earn enough to pay the amount of child support ordered and that setting support orders beyond the obligor’s “ability to pay can result in numerous deleterious effects including unmanageable debt, reduced low-wage employment, increased underground activities, crime, incarceration, recidivism, and reduced contact with their children.”¹¹⁹ Addressing order amounts at the front-end by setting an accurate order based upon the ability to pay can avoid the need for enforcement actions and improves the chances that the obligor will continue to pay over time.¹²⁰ This practice is also consistent with the Supreme Court decision in *Turner v. Rogers*, 564 U.S. 354, 131 S. Ct. 2507 (2011), that requires the determination of ability to pay prior to incarceration for nonpayment of child support.

As shown from the analysis of case file data, many obligors in the BCSE caseload appear to be marginally employed or engaged in low-paying jobs. The analysis of labor market data further illustrates the

¹¹⁷ U.S. Department of Health and Human Services. (Nov. 17, 2014). “Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs.” 79 Fed. Reg. 68,548. Retrieved from <https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

¹¹⁸ *Ibid*.

¹¹⁹ 81 Fed. Reg. 93,516 (Dec. 20, 2016.) Department of Health and Human Services Centers for Medicaid Services. Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs. Retrieved from <https://www.gpo.gov/fdsys/pkg/FR-2016-12-20/pdf/2016-29598.pdf>.

¹²⁰ U.S. Department of Health and Human Services. (Nov. 17, 2014). “Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs.” 79 Fed. Reg. 68,554. Retrieved from <https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

economic vulnerability of those in low-paying jobs: their work is often less than full-time, subject to higher turnover rates, and less likely to offer paid time off, which can exacerbate turnover rates. Earnings at 40 hours per week every week of the year is not a reality. Further, low-income parents are unlikely to have the savings to lean on when a paycheck is missed or less than usual. This is an issue for automatic child support actions that are triggered by delinquent payments.

West Virginia's Compliance with the Expanded Federal Requirements

West Virginia clearly meets the new federal requirement to consider the basic subsistence needs of the obligated parent by providing for a self-support reserve (SSR) through West Virginia Code § 48-13-403 and -404, albeit the amount of the SSR is outdated. (Updating the SSR is a subject in the next section.) As shown in Exhibit 48, West Virginia also considers the basic subsistence needs in its deviation criteria (West Virginia Code § 48-13-702) that provides that a deviation can be made if the combination of child support, spousal support, and childcare costs reduce the obligated parent's remaining income below the federal poverty level.

With regard to the second federal requirement in Exhibit 48 to consider the individual circumstances of the obligated parent when income imputation is authorized, the current West Virginia guidelines provides for the consideration of many of the federally-identified factors such as employment and earnings history and local labor market opportunities (45 C.F.R. 302.56(c)(1)(iii)). It does not, however, include all the factors listed in the federal requirement such as residence and literacy. As shown in Exhibit 49 many states are simply inserting all the factors listed in federal requirement verbatim into their guidelines.

States are also inserting the federal language about not considering incarceration to be voluntary unemployment verbatim. As shown in Exhibit 49, many states are specifying incarceration more than 180 days, which is consistent with another federal requirement that requires the state child support agency to have a process that essentially eases modification of support when the agency finds that an obligated parent is incarcerated for at least 180 days (see 45 C.F.R. § 303.8, which is shown at the end of Exhibit 2). Although West Virginia does not explicitly provide that incarceration is not voluntary unemployment, it has several provisions that specifically mention incarcerated parents. As shown in Exhibit 48, West Virginia Code § 48-1-203(4) addresses an incarcerated parent's concession account; and West Virginia Code § 48-13-703 provides for the restructuring of child support payments for an obligated parent recently released from prison. West Virginia and Oregon are the only states known to specifically provide such relief for an obligated parent recently released from prison. This is important because of the high recidivism rate that is fueled by the lack of employment opportunities among re-entrants coupled with court fees, child support debt, and the high cost of living.

Although they do not specifically mention incarcerated parents, Exhibit 50 shows West Virginia provisions should ease the modification process for obligated parents because they provide for an expedited modification when there is a change in employment (which may be the circumstance of an incarcerated parent) and they allow the agency to initiate the modification process. Only a few states allow the agency to initiate the process in non-IV-A (TANF cases). Some states (e.g., Pennsylvania) find this to be a helpful case management tool. Parents are not always aware that they can request a review or are proactive in requesting a review when there is a change in circumstance. Instead, through automated data matches between the child support agency and state's department of corrections, the child support agency can identify incarceration or another circumstance indicating that the obligated

parent is unable to pay, has no known income or assets, and there is no reasonable prospect that the obligor will be able to pay in the foreseeable future, and use that information to initiate a modification or order termination.¹²¹

The last row of Exhibit 48 shows that the federal requirement (45 C.F.R. § 302.56(c)(1)) was expanded to not only consider all income of the obligated parent but to also consider the obligated parent’s ability to pay. The intent, as discussed in the 2014 proposed federal rule, is to allow income information from automated sources available to a child support agency and other evidence such as oral testimony. As shown in Exhibit 49, the District of Columbia guidelines is one of the few states to mention both oral testimony and income data from automated sources.

Exhibit 48: Side-by-Side Comparison of New Federal Requirements and Relevant West Virginia Provisions

Federal Requirement (45 C.F.R.)	West Virginia Provision																																
<p>§ 302.56(c)(1)(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</p>	<p>§ 48-13-403. Worksheet for calculating basic child support obligation in basic shared parenting cases.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Mother</th> <th style="text-align: center;">Father</th> <th style="text-align: center;">Combined</th> </tr> </thead> <tbody> <tr> <td>2. MONTHLY ADJUSTED GROSS INCOME</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>9. RECOMMENDED CHILD SUPPORT ORDER (Subtract Line 8 from Line 7 for the payor parent only. Leave payee parent column blank.)</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td></td> </tr> <tr> <td colspan="4">PART II. ABILITY TO PAY CALCULATION (Complete if the payor parent’s adjusted monthly gross income is below \$1,550.)</td> </tr> <tr> <td>10. Spendable Income (0.80 x Line 2 for payor parent only.)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>11. Self-Support Reserve</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$500</td> <td></td> </tr> <tr> <td>12. Income Available for Support (Line 10 – Line 11, If less than \$50, then \$50)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>13. Adjusted Child Support Order (Lessor Line 9 and Line 12.)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>§48-13-404. Additional calculation to be made in basic shared parenting cases. In cases where the payor parent’s adjusted gross income is below \$1,550 per month, an additional calculation in Worksheet A, Part II shall be made. This additional calculation sets the child support order at whichever is lower. (1) Child support at the amount determined in Part I; or (2) The difference between eighty percent of the payor parent’s adjusted gross income and \$500, or fifty dollars, whichever is more.</p> <p>§48-13-702. Disregard of formula. (a) If the court finds that the guidelines are inappropriate in a specific case, the court may either disregard the guidelines or adjust the guidelines-based award to accommodate the needs of the child or children or the circumstances of the parent or parents. In either case, the reason for the deviation and the amount of the calculated guidelines award must be stated on the record (preferably in writing on the worksheet or in the order). Such findings clarify the basis of the order if appealed or modified in the future.</p>		Mother	Father	Combined	2. MONTHLY ADJUSTED GROSS INCOME	\$	\$	\$	9. RECOMMENDED CHILD SUPPORT ORDER (Subtract Line 8 from Line 7 for the payor parent only. Leave payee parent column blank.)	\$	\$		PART II. ABILITY TO PAY CALCULATION (Complete if the payor parent’s adjusted monthly gross income is below \$1,550.)				10. Spendable Income (0.80 x Line 2 for payor parent only.)				11. Self-Support Reserve	\$500	\$500		12. Income Available for Support (Line 10 – Line 11, If less than \$50, then \$50)				13. Adjusted Child Support Order (Lessor Line 9 and Line 12.)			
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¹²¹ For example, see Pennsylvania’s policy. Quinn, Patrick (Feb. 16, 2018). *Child Support Orders: Not Too High, Not Too Low, Just Right-Sized*. Presentation to the National Child Support Enforcement Association (NCSEA) Policy Forum.

Federal Requirement (45 C.F.R.)	West Virginia Provision
	<p>(b) These guidelines do not take into account the economic impact of the following factors that may be possible reasons for deviation:</p> <p>....</p> <p>(8) Whether the total of spousal support, child support and child care costs subtracted from an obligor's income reduces that income to less than the federal poverty level and conversely, whether deviation from child support guidelines would reduce the income of the child's household to less than the federal poverty level.</p>
<p>§ 302.56(c)(1)(iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case</p>	<p>§48-1-205. Attributed income defined.</p> <p>(a) "Attributed income" means income not actually earned by a parent but which may be attributed to the parent because he or she is unemployed, is not working full time or is working below full earning capacity or has nonperforming or underperforming assets. Income may be attributed to a parent if the court evaluates the parent's earning capacity in the local economy (giving consideration to relevant evidence that pertains to the parent's work history, qualifications, education and physical or mental condition) and determines that the parent is unemployed, is not working full time or is working below full earning capacity. Income may also be attributed to a parent if the court finds that the obligor has nonperforming or underperforming assets.</p> <p>(b) If an obligor: (1) Voluntarily leaves employment or voluntarily alters his or her pattern of employment so as to be unemployed, underemployed or employed below full earning capacity; (2) is able to work and is available for full-time work for which he or she is fitted by prior training or experience; and (3) is not seeking employment in the manner that a reasonably prudent person in his or her circumstances would do, then an alternative method for the court to determine gross income is to attribute to the person an earning capacity based on his or her previous income. If the obligor's work history, qualifications, education or physical or mental condition cannot be determined, or if there is an inadequate record of the obligor's previous income, the court may, as a minimum, base attributed income on full-time employment (at forty hours per week) at the federal minimum wage in effect at the time the support obligation is established. In order for the court to consider attribution of income, it is not necessary for the court to find that the obligor's termination or alteration of employment was for the purpose of evading a support obligation.</p> <p>(c) Income shall not be attributed to an obligor who is unemployed or underemployed or is otherwise working below full earning capacity if any of the following conditions exist:</p> <p>(1) The parent is providing care required by the children to whom both of the parties owe a legal responsibility for support and such children are of preschool age or are handicapped or otherwise in a situation requiring particular care by the parent;</p> <p>(2) The parent is pursuing a plan of economic self-improvement which will result, within a reasonable time, in an economic benefit to the children to whom the support obligation is owed, including, but not limited to, self-employment or education: Provided, That if the parent is involved in an educational program, the court shall ascertain that the person is making substantial progress toward completion of the program;</p> <p>(3) The parent is, for valid medical reasons, earning an income in an amount less than previously earned; or</p> <p>(4) The court makes a written finding that other circumstances exist which would make the attribution of income inequitable: Provided, That in such case the court may decrease the amount of attributed income to an extent required to remove such inequity.</p> <p>(d) The court may attribute income to a parent's nonperforming or underperforming assets, other than the parent's primary residence. Assets may be considered to be nonperforming or underperforming to the extent that they do not produce income at a rate equivalent to the current six-month certificate of deposit rate or such other rate that the court determines is reasonable.</p> <p>§48-13-804. Default orders.</p> <p>(a) In any proceeding in which support is to be established, if a party has been served with proper pleadings and notified of the date, time and place of a hearing before a family court judge and does not enter an appearance or file a response, the family court judge shall prepare a default order for</p>

Federal Requirement (45 C.F.R.)	West Virginia Provision
	<p>entry establishing the defaulting party’s child support obligation consistent with the child support guidelines contained in this article.</p> <p>(1) When applying the child support guidelines, the court may accept financial information from the other party as accurate, pursuant to rule 13(b) of the Rules of Practice and Procedure for Family Court; or</p> <p>(2) If financial information is not available, the court may attribute income to the party based upon either:</p> <p>(i) The party’s work history;</p> <p>(ii) Minimum wage, if appropriate; or</p> <p>(iii) At a minimum, enter a child support order in a nominal amount unless, in the court’s discretion, a zero support order should be entered.</p> <p>(b) All orders shall provide for automatic withholding from income of the obligor pursuant to part 4, article fourteen of this chapter.</p>
<p>§ 302.56(c)(3) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders</p>	<p>§48-1-230. Income defined. “Income” includes, but is not limited to, the following:</p> <p>(1) Commissions, earnings, salaries, wages and other income due or to be due in the future to an individual from his or her employer and successor employers;</p> <p>(2) Any payment due or to be due in the future to an individual from a profit-sharing plan, a pension plan, an insurance contract, an annuity, Social Security, unemployment compensation, supplemental employment benefits, workers’ compensation benefits, state lottery winnings and prizes and overtime pay;</p> <p>(3) Any amount of money which is owing to an individual as a debt from an individual, partnership, association, public or private corporation, the United States or any federal agency, this state or any political subdivision of this state, any other state or a political subdivision of another state or any other legal entity which is indebted to the obligor;</p> <p>(4) Any amount of money which is held by the Regional Jail Authority for an inmate in an inmate’s concession account.</p> <p>§48-13-703. Restructuring of payments upon release of inmate. Upon his or her release from the custody of the Division of Corrections or the United States Bureau of Prisons, a person who is gainfully employed and is subject to a child support obligation or obligations and from whose weekly disposable earnings an amount in excess of forty percent is being withheld for the child support obligation or obligations may, within eighteen months of his or her release, petition the court having jurisdiction over the case or cases to restructure the payments to an amount that allows the person to pay his or her necessary living expenses. In order to achieve consistency and fairness, one judge may assume jurisdiction over all the cases the person may have within that circuit of the court. In apportioning the available funds, the court shall give priority to the person’s current child support obligations: Provided, That a minimum of \$50 per month shall be paid in each case.</p>
<p>§ 302.56(c)(1) Provide that the child support order is based on the noncustodial parent’s earnings, income, and other evidence of ability to pay that:</p>	<p>§48-1-228. Gross income defined. (a) “Gross income” means all earned and unearned income. The word “income” means gross income unless the word is otherwise qualified or unless a different meaning clearly appears from the context. When determining whether an income source should be included in the child support calculation, the court shall consider the income source if it would have been available to pay child-rearing expenses had the family remained intact or, in cases involving a nonmarital birth, if a household had been formed.</p>

Examples from Other States

Exhibit 49 shows the provisions of neighboring states and selected other states relating to income imputation and not treating incarceration as voluntary unemployment. Kentucky, Ohio, and Tennessee

generally have adapted the federal language on income imputation verbatim. Maryland and Pennsylvania have also adapted the federal language, but the new provisions were not effective at the time that this report is written. Georgia provides some unique language. The District of Columbia and Virginia are currently reviewing their guidelines. Neither state is fully compliant with the expanded federal requirements. Arkansas and New Mexico are also shown in Exhibit 49 because they are low-income states that have recently updated their guidelines.

Regarding the treatment of incarcerated parents, several of the neighboring states have unique language. Exhibit 49 shows Arkansas, Louisiana, New Mexico, and Utah note that incarceration must be more than 180 days or six months. The 180-day threshold is consistent with another new requirement (that is shown at the end of Exhibit 2 that essentially requires agencies to provide notice of a right to request a review or facilitate a review upon learning that an obligated parent is incarcerated for more than 180 days). Louisiana (shown in Exhibit 49) and a few other states suspend the order upon finding that the obligated parent is incarcerated for at least 180 days.

Exhibit 49: Comparison of Income Imputation Provisions and Treatment of Incarcerated Parents in Selected States

State	Notes	Guidelines Provision
AR	<p>A low-income state that recently updated its guidelines</p> <p>AR also provides deviation criteria to its minimum order</p>	<p>3. Self-Support Reserve, Minimum Order, and Deviation from the Minimum Order: In cases where the payor parent’s monthly gross income is less than \$900.00, the Chart applies a self-support reserve (SSR). The SSR considers the basic subsistence needs of the payor parent and is based on the Federal Poverty Guidelines multiplied by Arkansas’s price parity. Arkansas’s price parity is the index used to adjust the Chart to reflect Arkansas prices. If the payor parent’s child-support amount pursuant to the chart is based solely on the payor parent’s gross income and corresponding number of children falls within the shaded area of the Chart, then the basic child-support obligation and the payor parent’s total child-support obligation are computed using only the payor parent’s income. In these cases, health insurance premiums, extraordinary medical expenses, and childcare expenses shall not be used to calculate the total child-support obligation. However, payment of these costs by either parent may be used as a reason to deviate from these Guidelines. When the payor parent’s monthly gross income is less than \$900.00, a presumptive minimum award of \$125.00 per month must issue unless a party can rebut the presumptive amount by a preponderance of the evidence. Some factors that a court may consider when deciding whether a party has rebutted the minimum order amount include but are not limited to the following: a. There is a large adjustment due to parenting time; b. The payor is incarcerated (see Section II.4 below); c. The payor is institutionalized due to a mental illness or other impairment; d. The payor has a verified physical disability that precludes work; e. The payor’s only income is Supplemental Security Income (SSI); f. The payor’s ability or inability to work; or g. Any other deviation factor listed above in Subsection II.2 or any income imputation factor listed below in Section III.7.</p> <p>4. Incarcerated Individuals Pursuant to Act 904 of 2019, codified at Arkansas Code Annotated § 9-12-312(a), § 9-14-106(a), and § 9-14-107(a), the incarceration of a parent shall be treated as involuntary unemployment for the purpose of establishing or modifying an award of child support. “Incarceration” means a conviction that results in a sentence of confinement to a local jail, state or federal correctional facility, or state psychiatric hospital for at least 180 days and excludes credit for time served before sentencing.</p>

		<p>7. Income Verification:</p> <p>The Affidavit of Financial Means and Worksheet shall be used in all family-support matters. Each party shall exchange the Affidavit of Financial Means and Worksheet at least three days before a hearing to establish or modify a support order. The Worksheet shall be filed in the court file and attached to the order that includes the child-support award. The Affidavit of Financial Means shall not be filed in the court file.</p> <p>A court may rely on suitable documentation of current earnings, preferably for at least one month. Suitable documentation includes, but is not limited to, pay stubs, employer statements or verifications, and receipts and expenses if the parent is self-employed.</p> <p>Verification of current earnings, whether they are reflected on the Affidavit of Financial Means or not, can be supported with copies of the most recent federal and state tax returns that a parent has filed.</p> <p>Income can also be verified through the Department of Workforce Services or through the Department of Finance and Administration.</p> <p>8. Income Imputation Considerations:</p> <p>If imputation of income is ordered, the court must take into consideration the specific circumstances of both parents, to the extent known, including such factors as the parents' assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the parent, prevailing earnings level in the local community, and other relevant background factors in the case.</p> <p>There is a rebuttable presumption that the payor and the payee can work full-time or earn full-time income, and the court may calculate child support based on a determination of potential income that would otherwise ordinarily be available to the parties.</p> <p>The court may consider a disability or the presence of young children or disabled children who must be cared for by the parent as being a reason why a parent is unable to work.</p> <p>Although Temporary Assistance to Needy Families (TANF) and other means-tested public assistance benefits are not included in gross income, income may be imputed to these recipients.</p> <p>In addition to determining potential earnings, the court may impute income to any non-income producing assets of either parent, if significant, other than a primary residence or personal property. Examples of such assets are vacation homes (if not maintained as rental property) and idle land. The current rate determined by the court is the rate at which income may be imputed to such nonperforming assets.</p>
DC	DC provides for oral testimony and data from electronic sources	§303.4 Establishment of support obligations.

	<p>DC is in the process of reviewing its guidelines so hasn't reviewed the new federal requirements yet. Still, the DC guidelines mentions incarceration in several places.</p>	<p>(b) Use appropriate State statutes, procedures, and legal processes in establishing and modifying support obligations in accordance with §302.56 of this chapter, which must include, at a minimum: (1) Taking reasonable steps to develop a sufficient factual basis for the support obligation, through such means as investigations, case conferencing, interviews with both parties, appear and disclose procedures, parent questionnaires, testimony, and electronic data sources; (2) Gathering information regarding the earnings and income of the noncustodial parent and, when earnings and income information is unavailable or insufficient in a case gathering available information about the specific circumstances of the noncustodial parent, including such factors as those listed under §302.56(c)(1)(iii) of this chapter; (3) Basing the support obligation or recommended support obligation amount on the earnings and income of the noncustodial parent whenever available. If evidence of earnings and income is unavailable or insufficient to use as the measure of the noncustodial parent's ability to pay, then the support obligation or recommended support obligation amount should be based on available information about the specific circumstances of the noncustodial parent, including such factors as those listed in §302.56(c)(1)(iii) of this chapter. (4) Documenting the factual basis for the support obligation or the recommended support obligation in the case record.</p> <p>(g-1)(1) Upon request or on the judicial officer's own motion, the judicial officer shall determine whether the parent to whom support is owed can meet his or her personal subsistence needs, considering the resources and circumstances of that parent, including age, employability, disability, homelessness, incarceration, inpatient substance abuse treatment, other inpatient treatment, housing expenses, provision or receipt of in-kind resources or services, benefits received from means-tested public assistance programs, other public benefits, subsidies, tax credits, or other appropriate circumstances.</p> <p>(5) In cases being enforced under title IV, part D of the Social Security Act, approved January 4, 1975 (88 Stat. 2371; 42 U.S.C. § 651 et seq.), upon receipt of notice and documentation establishing that a parent is incarcerated in a specific facility (except where the parent is incarcerated for contempt for failure to pay child support pursuant to section 46-225.02), the IV-D agency shall review the circumstances of both parents and determine if a modification of the support order is appropriate under the guideline. If the IV-D agency determines that a parent's incarceration has resulted in a change in financial circumstances warranting a modification of the support order, the IV-D agency may request the court to suspend or modify the support order pursuant to this subsection. Upon receipt of such a request, the court shall modify the support order in accordance with the guideline. The court may modify the support order from the date on which the IV-D agency received notice under this paragraph of the parent's incarceration.</p>
<p>GA</p>	<p>GA's provision mirrors the federal language on income imputation.</p> <p>GA's language for not treating incarceration as voluntary unemployment is unique.</p>	<p>O.C.G.A. § 19-6-15</p> <p>(4) Reliable evidence of income. (A) Imputed income. When establishing the amount of child support, if a parent fails to produce reliable evidence of income, such as tax returns for prior years, check stubs, or other information for determining current ability to pay child support or ability to pay child support in prior years, and the court or the jury has no other reliable evidence of the parent's income or income potential, gross income for the current year may be imputed. When imputing income, the court or the jury shall take into account the specific circumstances of the parent to the extent known, including such factors as the parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the parent, prevailing earnings level in the local community, and other relevant background factors in the case. If a parent is incarcerated, the court or the jury shall not assume an ability for earning capacity based upon pre-incarceration wages or other employment related income, but income may be imputed based upon the actual income and assets available to such incarcerated parent</p>

<p>KY</p>	<p>KY’s provision mirrors the federal language on income imputation.</p>	<p>403.212 Child support guidelines Imputation of potential income, when applicable, shall include consideration of the following circumstances of the parents, to the extent known: a. Assets and residence; b. Employment, earning history, and job skills; c. Educational level, literacy, age, health, and criminal record that could impair the ability to gain or continue employment; d. Record of seeking work; e. Local labor market, including availability of employment for which the parent may be qualified and employable; f. Prevailing earnings in the local labor market; and g. Other relevant background factors, including employment barriers; (f) “Imputed child support obligation” means the amount of child support the parent would be required to pay from application of the child support guidelines; (g) Income statements of the parents shall be verified by documentation of both current and past income. Suitable documentation shall include, but shall not be limited to, income tax returns, paystubs, employer statements, or receipts and expenses if self-employed (e) 1. If there is a finding that a parent is voluntarily unemployed or underemployed, child support shall be calculated based on a determination of potential income, except that a finding of voluntary unemployment or underemployment and a determination of potential income shall not be made for a parent who is incarcerated, physically or mentally incapacitated, or is caring for a very young child, age three (3) or younger, for whom the parents owe a joint legal responsibility;</p>
<p>LA</p>	<p>Suspends order when incarcerated</p>	<p>A. In accordance with the provisions of this Section, every order of child support shall be suspended when the obligor will be or is incarcerated for any period of one hundred eighty consecutive days or more, unless any of the following conditions exist: (1) The obligor has the means to pay support while incarcerated</p>
<p>MD (Effective 2022)</p>		<p>(m) “Potential income” means income attributed to a parent determined by: (1) the parent’s employment potential and probable earnings level based on, but not limited to[, recent work history, occupational qualifications, prevailing job opportunities, and earnings levels in the community]: (I) THE PARENT’S: 1. AGE; 2. PHYSICAL AND BEHAVIORAL CONDITION; 3. EDUCATIONAL ATTAINMENT; 4. SPECIAL TRAINING OR SKILLS; 5. LITERACY; 6. RESIDENCE; 7. OCCUPATIONAL QUALIFICATIONS AND JOB SKILLS; 8. EMPLOYMENT AND EARNINGS HISTORY; 9. EMPLOYMENT; AND RECORD OF EFFORTS TO OBTAIN AND RETAIN EMPLOYMENT; AND 10. CRIMINAL RECORD AND OTHER EMPLOYMENT BARRIERS; AND (II) EMPLOYMENT OPPORTUNITIES IN THE COMMUNITY WHERE THE PARENT LIVES, INCLUDING: 1. THE STATUS OF THE JOB MARKET; 2. PREVAILING EARNINGS LEVELS; AND 3. THE AVAILABILITY OF EMPLOYERS WILLING TO HIRE THE PARENT; THE AVAILABILITY OF EMPLOYERS WILLING TO HIRE (2) THE PARENT’S ASSETS; (3) THE PARENT’S ACTUAL INCOME FROM ALL SOURCES; AND (4) ANY OTHER FACTOR BEARING ON THE PARENT’S ABILITY TO OBTAIN FUNDS FOR CHILD SUPPORT.</p>

<p>NM</p>	<p>A low-income state that recently updated its guidelines</p> <p>NM adapted the federal language</p> <p>NM provides incarceration must be for at least 180 days</p> <p>NM's minimum order applies to gross incomes below \$1,000 per month</p>	<p>D. If a court finds that a parent has willfully failed to obtain or maintain appropriate employment or is willfully underemployed, the court may impute to that parent an income equal to that parent's earning and employment potential.</p> <p>(1) The following criteria shall be used:</p> <ul style="list-style-type: none"> (a) availability of employment opportunities for the parent; (b) the parent's employment history; (c) the parent's income history; (d) the parent's job skills; (e) the parent's education; (f) the parent's age and health; (g) the parent's history of convictions and incarceration; and (h) the parent's ability to obtain or maintain employment due to providing care for a child of the parties who is under the age of six or is disabled. <p>(2) Minimum wage may be imputed if a parent has no recent employment or earnings history and that parent has the capacity to earn minimum wage. The minimum wage to be imputed to that parent is the prevailing minimum wage in the locality where that parent resides.</p> <p>E. Income may not be imputed to a parent if the parent is incarcerated for a period of one hundred eighty days or longer. Incarceration is not considered a voluntary unemployment.</p> <p>M. BASIC CHILD SUPPORT SCHEDULE</p> <p>Both Parents'</p> <table border="1" data-bbox="560 913 1185 1056"> <thead> <tr> <th>Combined Adjusted Gross Income</th> <th>One Child</th> <th>Two Children</th> <th>Three Children</th> <th>Four Children</th> <th>Five Children</th> <th>Six Children</th> </tr> </thead> <tbody> <tr> <td>0 - 1,000</td> <td colspan="6">Minimum Order of \$60 plus \$15 for each additional child.</td> </tr> <tr> <td>1,000 - 1,050</td> <td>100</td> <td>115</td> <td>130</td> <td>145</td> <td>160</td> <td>175</td> </tr> <tr> <td>1,050 - 1,100</td> <td>140</td> <td>155</td> <td>170</td> <td>185</td> <td>200</td> <td>215</td> </tr> </tbody> </table>	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children	0 - 1,000	Minimum Order of \$60 plus \$15 for each additional child.						1,000 - 1,050	100	115	130	145	160	175	1,050 - 1,100	140	155	170	185	200	215
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<p>OH</p>	<p>OH's provision embraces the federal consideration but adds some additional considerations</p>	<p>Ohio Revised Code/Title 31 Domestic Relations-Children/Chapter 3119 Calculation Of Child Support Obligation</p> <p>(17) "Potential income" means both of the following for a parent who the court pursuant to a court support order, or a child support enforcement agency pursuant to an administrative child support order, determines is voluntarily unemployed or voluntarily underemployed:</p> <p>(a) Imputed income that the court or agency determines the parent would have earned if fully employed as determined from the following criteria:</p> <ul style="list-style-type: none"> (i) The parent's prior employment experience; (ii) The parent's education; (iii) The parent's physical and mental disabilities, if any; (iv) The availability of employment in the geographic area in which the parent resides; (v) The prevailing wage and salary levels in the geographic area in which the parent resides; (vi) The parent's special skills and training; (vii) Whether there is evidence that the parent has the ability to earn the imputed income; (viii) The age and special needs of the child for whom child support is being calculated under this section; (ix) The parent's increased earning capacity because of experience; (x) The parent's decreased earning capacity because of a felony conviction; (xi) Any other relevant factor. <p>(c) Imputed income from any non income-producing assets of a parent, as determined from the local passbook savings rate or another appropriate rate as determined by the court or agency, not to exceed the rate of interest specified in division (A) of section 1343.03 of the Revised Code, if the income is significant.</p>																												

		(J) When a court or agency calculates the income of a parent, it shall not determine a parent to be voluntarily unemployed or underemployed and shall not impute income to that parent if the parent is incarcerated.
PA (proposed effective date 2022)	PA's provision mirrors the federal language on income imputation.	(ii) Incarceration. Except as set forth in subdivision (d)(2)(ii)(B): (A) the trier-of-fact shall: (I) consider an incarcerated party's employment earnings reduction as an involuntary income reduction as set forth in subdivision (d)(2)(i); and (II) adjust the incarcerated party's net income accordingly. (ii) Factors. In determining a party's earning capacity, the trier-of-fact shall consider the party's: (A) assets; (B) residence; (C) employment and earnings history; (D) job skills; (E) educational attainment; (F) literacy; (G) age; (H) health; (I) criminal record and other employment barriers; (J) record of seeking work; (K) local job market, including the availability of employers who are willing to hire the party; (L) local community prevailing earnings level; (M) child care responsibilities; and (N) other relevant factors.
TN	TN's provision mirrors the federal language on income imputation. In TN, ARP is the alternate residential parent and PRP is the primary residential parent	CHAPTER 1240-02-04 CHILD SUPPORT GUIDELINES 2 (iii) If imputation of income is authorized, takes into consideration the specific circumstances of the ARP (and at the State's discretion, the PRP) to the extent known, including such factors as the ARP's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the ARP, prevailing earnings level in the local community, and other relevant background factors in the case 5. Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders
UT	Limits the incarceration to those that are incarcerated for at least six months	(6) Incarceration of at least six months may not be treated as voluntary unemployment by the office in establishing or modifying a support order

West Virginia Modification Provisions

A state's provisions for modification are important to meeting the 2016 federal requirement facilitating modification of child support orders when the agency learns that an obligated parent is incarcerated (45 C.F.R. § 303.8). Exhibit 50 shows the West Virginia modification process. It is not clear whether any modifications to them are necessary to better meet the federal requirement.

Exhibit 50: Excerpts of West Virginia Code on Modification

2019 West Virginia Code Chapter 48. Domestic Relations

§48-11-105. Modification of child support order.

(a) The court may modify a child support order, for the benefit of the child, when a motion is made that alleges a change in the circumstances of a parent or another proper person or persons. A motion for modification of a child support order may be brought by a custodial parent or any other lawful custodian or guardian of the child, by a parent **or other person obligated to pay child support for the child or by the Bureau for Child Support Enforcement of the Department of Health and Human Resources of this state.**

(b) The provisions of the order may be modified if there is a substantial change in circumstances. If application of the guideline would result in a new order that is more than fifteen percent different, then the circumstances are considered a substantial change.

(c) An order that modifies the amount of child support to be paid shall conform to the support guidelines set forth in section one hundred one, article thirteen, et seq., of this chapter unless the court disregards the guidelines or adjusts the award as provided in section seven hundred two of said article.

(d) The Supreme Court of Appeals shall make available to the courts a standard form for a petition for modification of an order for support, which form will allege that the existing order should be altered or revised because of a loss or change of employment or other substantial change affecting income or that the amount of support required to be aid is not within fifteen percent of the child support guidelines. The clerk of the circuit court and the secretary-clerk of the family court shall make the forms available to persons desiring to represent themselves in filing a motion for modification of the support award.

(e) Upon entry of an order modifying a child support amount the court shall, no later than five days from entry of the order, provide a copy of the modified order to the Bureau for Child Support Enforcement. If an overpayment to one of the parties occurs as a result of the modified terms of the order, funds properly withheld by the Bureau for Child Support Enforcement pursuant the terms of the original order shall not be returned until such time as the Bureau for Child Support Enforcement receives repayment from the party in possession of the overpayment.

§48-11-106. Expedited process for modification.

(a) An expedited process for modification of a child support order may be utilized if:

(1) Either parent experiences a substantial change of circumstances resulting in a decrease in income due to loss of employment or other involuntary cause;

(2) An increase in income due to promotion, change in employment or reemployment;

(3) Other such change in employment status; or

(4) If a military parent is called to military service.

(b) The party seeking the recalculation of support and modification of the support order shall file a description of the decrease or increase in income and an explanation of the cause of the decrease or increase on a standardized form to be provided by the secretary-clerk or other employee of the family court. The standardized form shall be verified by the filing party. Any available documentary evidence shall be filed with the standardized form. Based upon the filing and information available in the case record, the amount of support shall be tentatively recalculated.

(c) The secretary-clerk shall serve a notice of the filing, a copy of the standardized form and the support calculations upon the other party by certified mail, return receipt requested, with delivery restricted to the addressee, in accordance with rule 4(d)(1)(D) of the West Virginia rules of civil procedure. The secretary-clerk shall also mail a copy, by first-class mail, to the local office of the Bureau for Child Support enforcement for the county in which the family court is located in the same manner as original process under rule 4(d) of the rules of civil procedure.

(d) The notice shall fix a date fourteen days from the date of mailing and inform the party that unless the recalculation is contested and a hearing request is made on or before the date fixed, the proposed modification will be made effective. If the filing is contested, the proposed modification shall be set for hearing; otherwise, the court shall enter an order for a judgment by default. Either party may move to set aside a judgment by default, pursuant to the provisions of rule 55 or rule 60(b) of the rules of civil procedure.

(e) If an obligor uses the provisions of this section to expeditiously reduce his or her child support obligation, the order that effected the reduction shall also require the obligor to notify the obligee of reemployment, new employment or other such change in employment status that results in an increase in income. If an obligee uses the provisions of this section to expeditiously increase his or her child support obligation, the order that effected the increase shall also require the obligee to notify the obligor of reemployment, new employment or other such change in employment status that results in an increase in income of the obligee.

(f) The Supreme Court of Appeals shall develop the standardized form required by this section.

§48-11-106a. Modification of support order with the assistance of Bureau for Child Support Enforcement.

2019 West Virginia Code Chapter 48. Domestic Relations

In addition to any other procedure which may exist by law, any party seeking the recalculation of support and modification under a child support order due to a substantial change in circumstances pursuant to the provisions of section one hundred six of this article may seek and obtain the assistance of the Bureau of Child Support Enforcement, pursuant to the procedures established under the provisions of sections two hundred one through two hundred six, inclusive, article eighteen of this chapter, in the preparation, assessment and presentation of an appropriate petition for modification of a support order, including the identification and narrowing of issues associated with a requested recalculation of support prior to filing the petition and the preparation and presentation of an appropriate petition and proposed order for modification for consideration by the family court.

FEDERAL CHANGES TO THE GUIDELINES REQUIREMENT TO ADDRESS THE CHILD’S HEALTH CARE

The 2016 federal rule changes also modified the healthcare requirements of the state child support guidelines such that public coverage (e.g., Medicaid) is considered healthcare coverages. Exhibit 51 compares the federal language to West Virginia’s provision. The federal changes are nuanced so shown in strike-out/addition format. Exhibit 51 also shows the federal provision pertaining to securing and enforcing medical support obligations. Recognizing public coverage as medical care for children of the parties may avoid ordering cash medical support.

Exhibit 51: Comparison of Federal Requirement for Healthcare Coverage to West Virginia’s provision

Federal Requirement (45 C.F.R)	West Virginia Provision
<p><i>§ 302.56 Guidelines for setting child support awards.</i></p> <p>(2) (2) Address how the parents will provide for the child(ren)s child’s health care needs through <u>private or public health insurance care</u> coverage and/or through cash medical support in accordance with § 303.31 of this chapter;</p> <p><i>§303.31 Securing and enforcing medical support obligations.</i></p> <p>(a) * * * (2) Health insurance care <u>coverage</u> includes fee for service, health maintenance organization, preferred provider organization, and other types of <u>private health insurance and public health care coverage</u> which is available to either parent, under which medical services could be provided to the dependent child(ren).</p> <p>(3) Cash medical support or the cost of private health insurance is considered reasonable in cost if the cost to the parent responsible for providing medical support does not exceed five percent of his or her gross income or, at State option, a reasonable alternative income-based numeric standard defined in State law, regulations or court rule having the force of law or State child support</p>	<p>48-12-102. Court-ordered medical support.</p> <p>In every action to establish or modify an order which requires the payment of child support, the court shall ascertain the ability of each parent to provide medical care for the children of the parties. In any temporary or final order establishing an award of child support or any temporary or final order modifying a prior order establishing an award of child support, the court shall address the provision of medical support through one or more of the following methods:</p> <p>(1) The court shall determine whether appropriate medical insurance coverage as defined in section one hundred one of this article is available to either parent. If such insurance coverage exists, the court shall order the appropriate parent to enroll the child in that coverage and the cost of providing appropriate medical insurance shall be entered on line 5b of worksheet A for the basic shared parenting child support calculation as provided in section two hundred four, article thirteen of this code or line 12b of worksheet B for the extended shared parenting child support calculation as provided in said section.</p> <p>(2) If the court does not include the cost of the medical insurance in the child support calculation, the court may order the other parent to contribute to the cost of the premium through an award of medical support. If the amount of the award of child support in the order is determined using the child support guidelines, the court shall order that nonrecurring or subsequently occurring uninsured medical expenses in excess of \$250 per year per child shall be separately divided between the parties in proportion to their adjusted gross incomes.</p> <p>(3) If neither parent currently has access to appropriate medical insurance coverage, the court shall take the following actions:</p> <p>(a) The court shall order the parties to provide appropriate medical insurance coverage if it becomes available in the future; and</p>

Federal Requirement (45 C.F.R)	West Virginia Provision
<p>guidelines adopted in accordance with § 302.56(c) of this chapter. In applying the five percent or alternative State standard for the cost of private health insurance, the cost is the cost of adding the child(ren) to the existing coverage or the difference between self only and family coverage.</p> <p>(b) * * * (1) Petition the court or administrative authority to:</p> <p>(i) Include private health insurance <u>care coverage</u> that is accessible to the child(ren), as defined by the State, and is available to the parent responsible for providing medical support <u>and can be obtained for the child</u> at reasonable cost, as defined under paragraph (a)(3) of this section, in new or modified court or administrative orders for support; and</p> <p><u>(ii) Allocate the cost of coverage between the parents.</u></p> <p>(2) If private health insurance <u>care coverage</u> described in paragraph (b)(1) of this section is not available at the time the order is entered or modified, petition to include cash medical support in new or modified orders until such time as health insurance <u>care coverage</u>, that is accessible and reasonable in cost as defined under paragraph (a)(3) of this section, becomes available. In appropriate cases, as defined by the State, cash medical support may be sought in addition to health insurance <u>care coverage</u>.</p> <p>(3) Establish written <u>criteria, which are reflected in a record</u>, to identify orders that do not address the health care needs of children based on—</p> <p>(i) Evidence that private health insurance <u>care coverage</u> may be available to either parent at reasonable cost, as defined under paragraph (a)(3) of this section; and * * * *</p>	<p>(b) The court shall order the payment of cash medical support by either or both parties. The amount of the cash medical support to be awarded is within the discretion of the court but the total of the cash medical support and cost of the insurance premiums shall not exceed five percent of the payor’s gross income.</p> <p>(c) In setting a cash medical support award, the court may consider the costs of uncovered medical expenses for the child, the relative percentages of the parties’ incomes or the cost to the government to provide medical coverage for the child.</p> <p>(d) If the support obligor’s adjusted gross income is less than two hundred percent of the federal poverty level, the court shall set the cash medical support amount at zero.</p> <p>(e) Cash medical support shall be collected and enforced in the same manner as child support payments.</p> <p>(4) The order shall require the obligor to continue to provide the Bureau for Child Support Enforcement with information as to his or her employer’s name and address and information as to the availability of employer-related insurance programs providing medical care coverage so long as the child continues to be eligible to receive support.</p>

SECTION 5: IMPACT OF UPDATING THE TABLE AND SELF-SUPPORT RESERVE

This Section considers the impact of updating the child support table and the self-support reserve. It first uses eight case scenarios to examine the impact of updating the table. This is followed by an assessment of alternative updates to the SSR that were discussed at the end of the last section.

IMPACT OF UPDATING THE TABLE

Exhibit 52 shows the eight case scenarios. The first scenario assumes that each parent’s income is equivalent to full-time, minimum wage (\$8.75 per hour). The median earnings of West Virginia workers by highest educational attainment and gender are the basis of case scenarios 2-6. Earnings are reported for five levels of educational attainment for West Virginia workers by the U.S. Census 2019 American Community Survey.¹²² Male median earnings are used as the incomes of the obligated parent in the scenarios and female median earnings are used for the receiving party’s income.¹²³ There are no adjustments to base support or deductions from income for special factors such as the cost of the child’s health insurance premium or substantial shared physical custody. The last two scenarios consider high income cases.

Exhibit 52: Summary of Case Scenarios Used to Compare Impact of Updated Table

Case Scenario	Gross Monthly Income of Obligated Parent	Gross Monthly Income of Receiving Party
1. Each parent earns full-time, minimum wage	\$1,517	\$1,517
2. Parent’s earnings are equivalent to median earnings of West Virginia workers with less than a high school education	\$2,014	\$1,321
3. Parent’s earnings are equivalent to median earnings of West Virginia workers whose highest educational attainment is a high school degree or GED	\$3,348	\$1,861
4. Parent’s earnings are equivalent to median earnings of West Virginia workers whose highest educational attainment is some college or an associate’s degree	\$3,485	\$2,233
5. Parent’s earnings are equivalent to median earnings of West Virginia workers whose highest educational attainment is a college degree	\$3,832	\$3,374
6. Parent’s earnings are equivalent to median earnings of West Virginia workers whose highest educational attainment is graduate degree	\$6,064	\$4,358
7. High income case: combined gross income of \$15,000 per month, parents have equal incomes	\$7,500	\$7,500
8. High income case: combined gross income of \$20,000 per month, obligated parent has more income	\$12,000	\$8,000

¹²² U.S. Census data is retrieved from <https://www.census.gov/data/tables.html>.

¹²³ According to national data, over 80 percent of custodial parents are females.

The comparisons also compare the guidelines of neighboring states. Exhibit 53 compares the guidelines basis and other socioeconomic characteristics of neighboring states. All the compared states rely on the income shares model. All rely on gross income except Pennsylvania, which relies on net income. The West Virginia incomes shown in Exhibit 52 are converted to net income using federal and state income tax rates and FICA. The comparisons include the existing West Virginia schedule and two versions of an updated West Virginia schedule: one updated using West Virginia price parity and the other updated using West Virginia incomes. Kentucky and Maryland are the only neighboring states to adjust for their below-average or above-average income. Kentucky used its price parity to adjust national measurements of child-rearing expenditures to develop the Kentucky child support table. Maryland's table is adjusted for the state's high income. To save space and because Maryland's high-income adjustment isn't an appropriate option for West Virginia, Maryland is excluded from the comparisons.

All states shown in Exhibit 53 include \$250 per child per year for ordinary, out-of-pocket medical expenses in their table except Ohio and Virginia. Pennsylvania uses the most current economic data: it is based on the BR5 measurements and uses the 2020 FPG as the SSR. Except for West Virginia, all the other states shown in Exhibit 53 rely on the fourth BR study (BR4). The BR4 study produces results slightly less than the BR5 amounts. No state shown in Exhibit 53 captures the high inflation of 2021; however, the proposed updated tables do.

Exhibit 54, Exhibit 55, and Exhibit 56 compare case scenarios 1-4 for one, two, and three children. Exhibit 57, Exhibit 58, and Exhibit 59 compare case scenarios 5-8 for one, two, and three children. According to the findings from the analysis of case file data, 62 percent of the orders are for one child, 28 percent are for two children, 8 percent are for three children, and 2 percent are for four or more children. (The patterns for four children would be similar for three children.)

Exhibit 53: Comparison of Selected Factors among Neighboring States

	US	WV	KY	MD	OH	PA	VA
Base of Guideline Income	N.A.	gross	gross	gross	gross	net	gross
Underlying Economic Study	N.A.	BR1	BR4	BR4/USDA ^a	BR4	BR5	BR4
Adjusted for State Income or Prices	N.A.	Yes	Yes	Yes	No	No	No
Year of Price Levels Considered	N.A.	1999	2019	2019	2015	2020	2013
Self-Support Reserve	N.A.	\$500	\$915	\$1,170	\$973	\$1,073	150% FPG
Medical Expenses Included in Table	N.A.	\$250	\$250	\$250	None	\$250	None
2019 Population ^b	328,239,523	1,792,147	4,467,673	6,045,680	11,689,100	12,801,989	8,535,519
2019 Number of Children in State ^b	72,967,785	358,818	1,001,825	1,332,287	2,574,847	2,632,325	1,857,605
2020 IV-D Child Support Caseload ^c	13,203,628	94,763	259,774	179,984	778,0555	333,818	279,266
Percentage of IVD Caseload under Order ^c	87.21	89.86	87.70	89.86	80.01	88.25	85.91
Percentage of Current Support Collected ^c	66.17	69.79	57.83	68.85	76.18	83.01	65.18
2019 Median Income (2 parents) ^b	\$103,978	\$82,161	\$89,790	\$136,795	\$101,782	\$108,305	\$120,528
2019 Median Income (female householder) ^b	\$ 31,035	\$ 22,584	\$ 24,459	\$ 44,127	\$27,226	\$30,665	\$33,909
2019 Median Gross Rent ^b	\$1,097	\$727	\$773	\$1,401	\$813	\$951	\$1,254
2021 Minimum Hourly Wage	\$7.25	\$8.75	\$7.25	\$12.50	\$9.30	\$7.25	\$11.00
Unemployment Rate (Nov. 2021)	4.2%	4.0%	4.1%	5.4%	4.8%	5.7%	3.4%
2020 Price Parity	100.0	88.0	89.8	106.5	91.7	97.6	101.0

Data sources and notes

^a The Maryland legislature adapted the updated table, but it will not be effective until later in 2022

^b U.S. Census 2019 American Community Survey. Retrieved from <https://data.census.gov>.

^c U.S. DHHS. Office of Child Support Enforcement. (Jun. 17, 2021). FY 2020 Preliminary Data Report. Table P-52, Retrieved from https://www.acf.hhs.gov/sites/default/files/documents/ocse/fy_2020_preliminary_data_report.pdf.

^d U.S. Dept. of Labor. (n.d.). State Minimum Wage Laws. Retrieved from <https://www.dol.gov/agencies/whd/minimum-wage/state>.

^e U.S. Bureau of Labor Statistics (2021) (seasonally adjusted). Retrieved from <https://www.bls.gov/news.release/laus.nr0.htm>.

^f U.S. Bureau of Economic Analysis. (2021). 2020 Regional Price Parities by State (U.S. = 100). Retrieved from <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.

Exhibit 54: Comparisons of Case Scenarios 1-4 for One Child

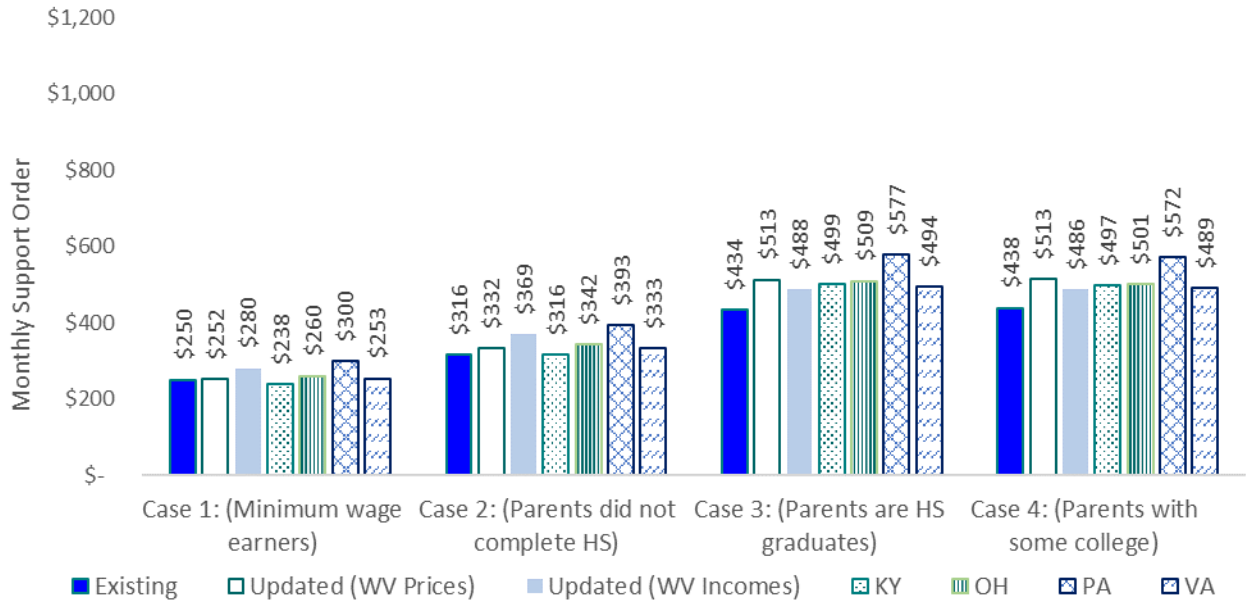


Exhibit 55: Comparisons of Case Scenarios 1-4 for Two Children

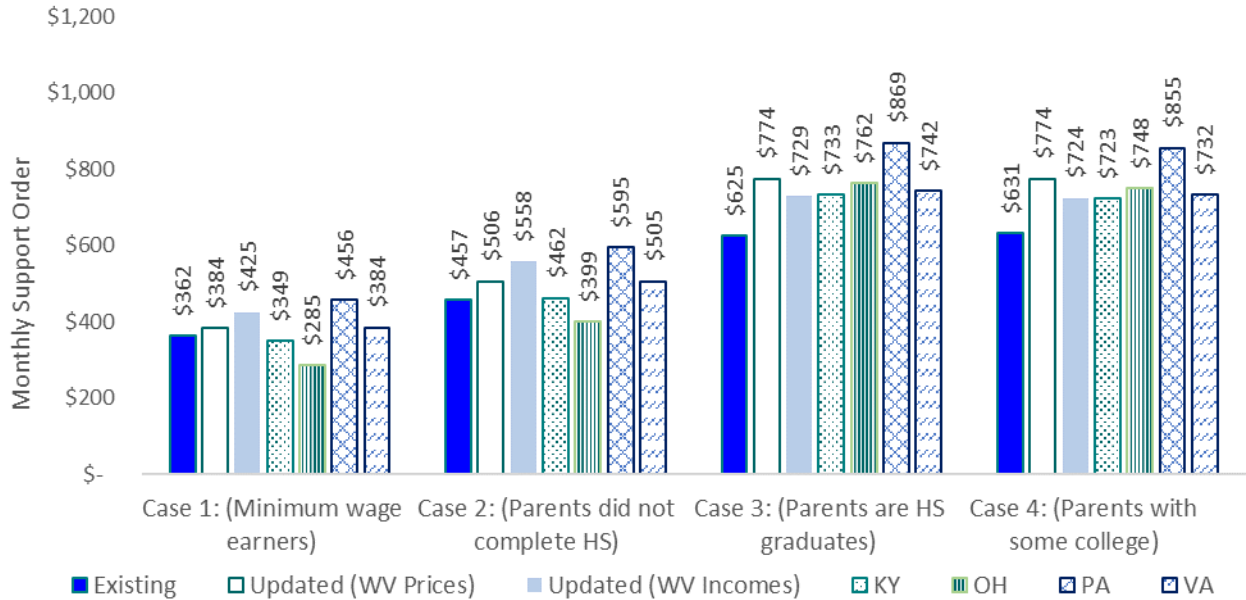


Exhibit 56: Comparisons of Case Scenarios 1-4 for Three Children

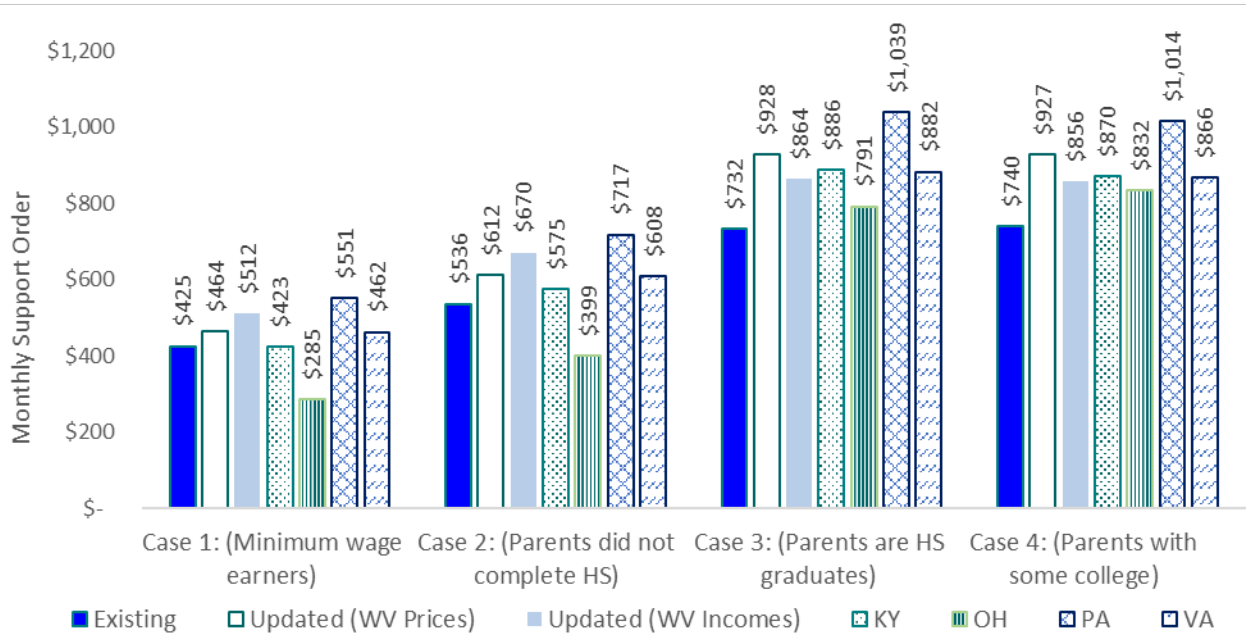


Exhibit 57: Comparisons of Case Scenarios 5-8 for One Child

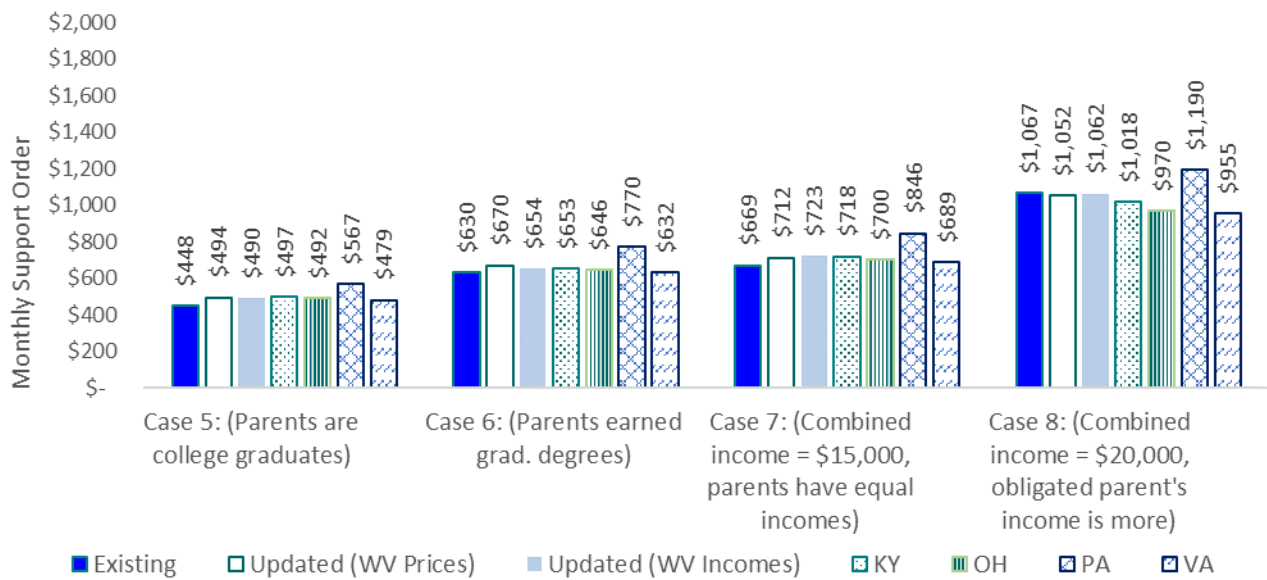


Exhibit 58: Comparisons of Case Scenarios 5-8 for Two Children

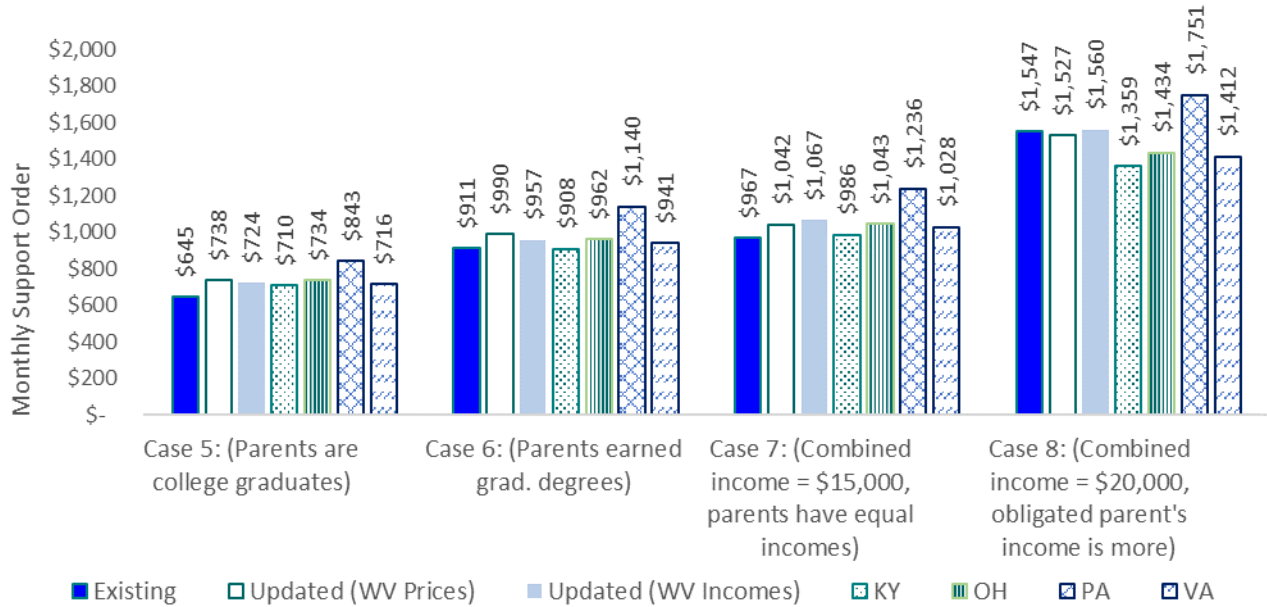
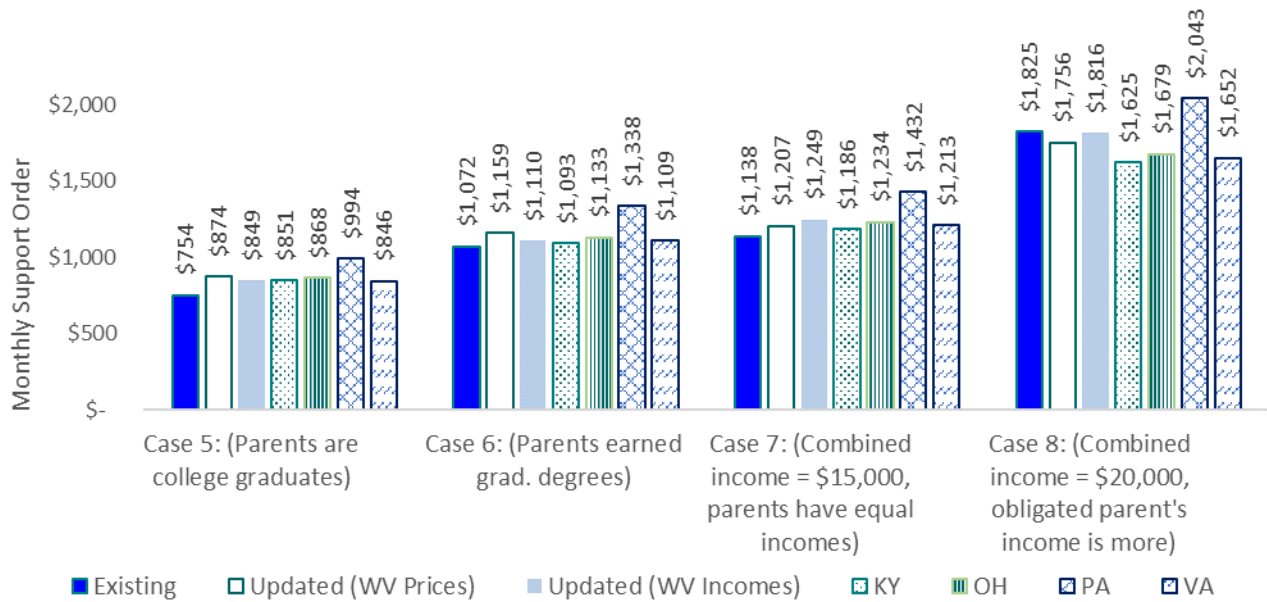


Exhibit 59: Comparisons of Case Scenarios 5-8 for Three Children



General Observations from the Eight Case Scenarios

- **Updating the table will produce increases for most incomes.** Both proposed updates to the West Virginia tables suggest increases for every scenario except Scenario 8, which considers a combined income of \$20,000 per month, which is an income above the existing table.
 - The average increase is 14 percent regardless of whether the update is based on West Virginia's price parity or realigned for West Virginia's income.
 - The existing amount in Scenario 8 assumes that the discretionary formula for combined gross incomes above \$15,000 per month is applied. As discussed in the previous section, there was not a sufficient sample of high-income families in the data used to develop the existing table at the time to measure child-rearing expenditures above \$15,000 per month. There was a sufficient sample for the updated tables.
- **The differences between the updated table using West Virginia price parity (WV prices) and the updated table realigned for West Virginia income (WV income) is generally small and neither table is consistently more or less than the other table across income ranges.**
 - The differences are generally within \$50 of each table for one and two children.
 - The updated (WV prices) table generally produces amounts less than the updated (WV income) at very low incomes and very high incomes; and
 - The updated (WV prices) table generally produces amounts more than the updated (WV income) at middle incomes.
- **The existing West Virginia table generally produces the lowest child support orders among the states compared.** The major reason is that West Virginia has not updated its guidelines in over 20 years, while all other states have updated it in the last decade.
- **Some of the proposed updated amounts for West Virginia are more than the amounts in other states.** This is because the proposed, updated amounts include 2021 inflation, while none of the neighboring states have updated for 2021 inflation.

Other Observations about Neighboring States

Other observations are that the Pennsylvania guidelines often produces the highest amounts and Virginia guidelines often produces lower amounts. This is because Pennsylvania has the most current guidelines and Virginia was last updated in 2014. There has been considerable increase in prices since then and because Virginia does not include any ordinary medical expenses in its table. Pennsylvania is the only state to be based on the BR5 measurements. Other neighboring states are based on BR4, which are generally slightly less than the BR5 measurements.

Another observation is that the Ohio guidelines produces lower amounts for Scenarios 1 and 2 for two and three children. This is because the SSR in the Ohio guidelines has a very slow phase-out. For example, it is not completely phased out for three children until the obligated parent's income is about \$5,000 gross per month.

COMPARING ALTERNATIVE UPDATES TO THE SSR

The amount of the SSR is a policy decision. The existing SSR of \$500 did not affect the order amount for any of the eight case scenarios. This is because the SSR is considerably less than earnings from full-time, minimum wage employment, which is \$1,517 per month). The existing SSR is loosely based on the 1998 federal poverty guidelines (FPG) for one person. Exhibit 60 repeats the options for updating the West Virginia SSR from the previous section. Ideally, the SSR should be at least equivalent to the FPG for one person, which was \$1,073 per month in 2021, the year that this report was written. (The 2022 FPG has not been released yet at the time this report was written.) This is the official federal poverty measure. Several research studies and experts believe it is inadequate. For this reason and other reasons, many states use more than the FPG and some states are considering updating their SSR using their state minimum wage. Arizona uses 80 percent of full-time earnings at the state minimum wage as the basis of its SSR. Arizona adapted this approach because the gap between its minimum wage and the FPG was growing, and Arizona policymakers believed that minimum-wage earners should be eligible for the SSR. A SSR based on the minimum wage is the only proposed SSR in Exhibit 60 to affect minimum wage earners.

Exhibit 60: Options for Updating the West Virginia SSR

Description	Calculation	SSR Amount (per month)
Existing		\$ 500
Federal poverty guidelines (FPG) for 1 person	2021 FPG = \$1,073*	\$1,073
FPG multiplied by West Virginia price parity	\$1,073 multiplied by 88.0%	\$ 944
FPG multiplied by West Virginia's median family income divided by U.S. median family income	\$1,073 multiplied by (\$82,161 divided by \$103,978)	\$ 848
80 percent of the West Virginia minimum wage	\$8.75 multiplied by 40 hours per week multiplied by 52 weeks per year multiplied by 80 percent	\$1,213

*2022 FPG was not available at the time this report was written.

On the other hand, updating the SSR for the current FPG or minimum wage would produce a SSR over twice as much as the current SSR of \$500. A more modest increase would involve adjusting it for West Virginia's price parity or West Virginia's below-average income. For the sake of consistency, if West Virginia updates its table using its price parity, West Virginia should also update its SSR using the more current FPG adjusted for West Virginia's price parity. Similarly, if West Virginia updates its table using realigned income, it should update the SSR using the most current FPG adjusted for income differences between West Virginia and the U.S. average.

Additional case scenarios are used to consider these alternative SSR amounts.

- Exhibit 61 compares support amounts for Case Scenario 9 where the obligated parent's gross income is \$750 per month and the receiving party has no income.** According to the findings from the analysis of case file data, this is not a typical scenario. Less than 1 percent of orders involved obligated parents with incomes of \$500 to \$750 per month. Only one of those orders was a current TANF case. The average and median amount paid per month was \$42 and \$8 per month, respectively. Over 30 percent paid nothing.

- Exhibit 62 compares support amounts for Case Scenario 10 where the obligated parent’s gross income is \$1,000 per month and the receiving party has no income.** According to the findings from the analysis of case file data, 6 percent of obligated parents had incomes of \$751 per month to \$1,000 per month. A smaller percentage (1%) were both in this income range and involved a current TANF case. The average and median amount paid per month was \$60 and \$27 per month, respectively. Over 20 percent paid nothing.
- Exhibit 63 compares support amounts for Case Scenario 11 where the obligated parent’s gross income is \$1,250 per month and the receiving party has no income.** According to the findings from the analysis of case file data, 16 percent of obligated parent had incomes of \$1,001 to \$1,250 per month. A smaller percentage (2%) were both in this income range and involved a current TANF case. The average and median amount paid per month was \$78 and \$29 per month, respectively. Over 30 percent paid nothing.
- Exhibit 64 compares support amounts for Case Scenario 10 where the obligated parent’s gross income is \$1,500 per month and the receiving party has no income.** An income of \$1,500 approximates full-time, earnings at West Virginia’s minimum wage (\$1,518 per month). According to the findings from the analysis of case file data, another 16 percent of obligated parent had incomes of \$1,251 to \$1,500 per month. A smaller percentage (2%) were both in this income range and involved a current TANF case. The average and median amount paid per month was \$95 and \$55 per month, respectively. Over 20 percent paid nothing.

Exhibit 61: Case Scenario 9 (Obligated Parent’s Gross Income = \$750 per month)

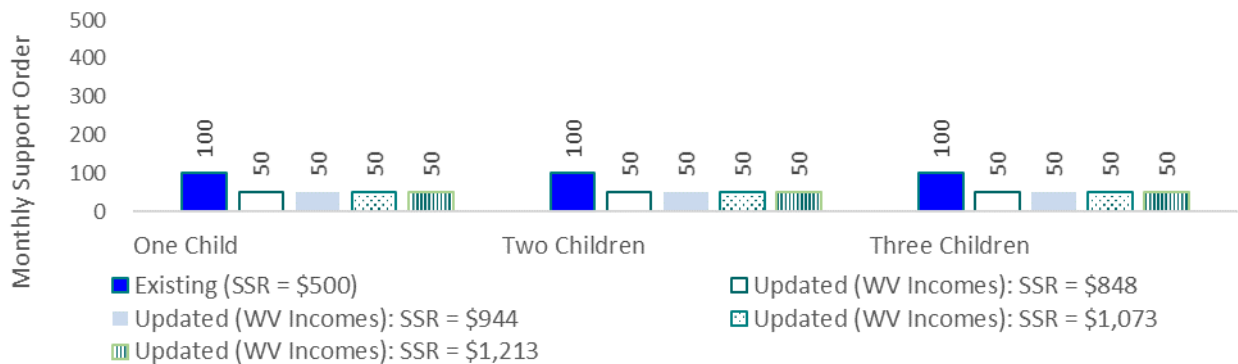


Exhibit 62: Case Scenario 10 (Obligated Parent's Gross Income = \$1,000 per month)

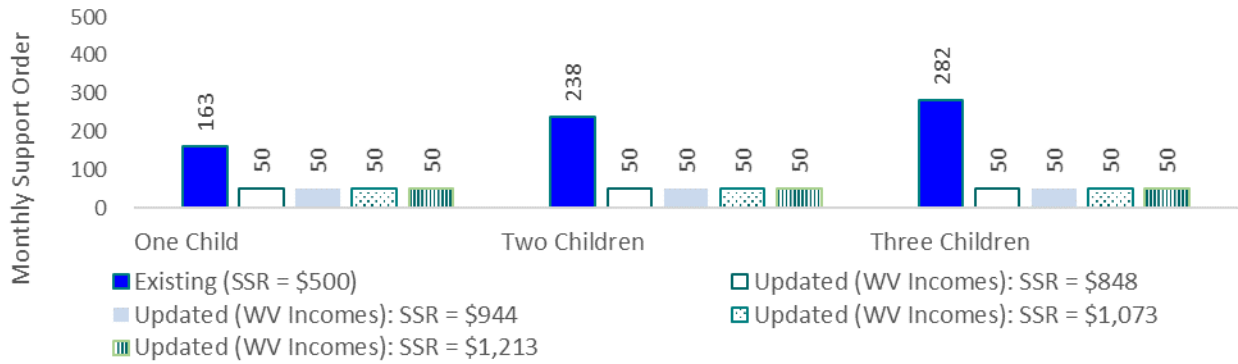


Exhibit 63: Case Scenario 11 (Obligated Parent's Gross Income = \$1,250 per month)

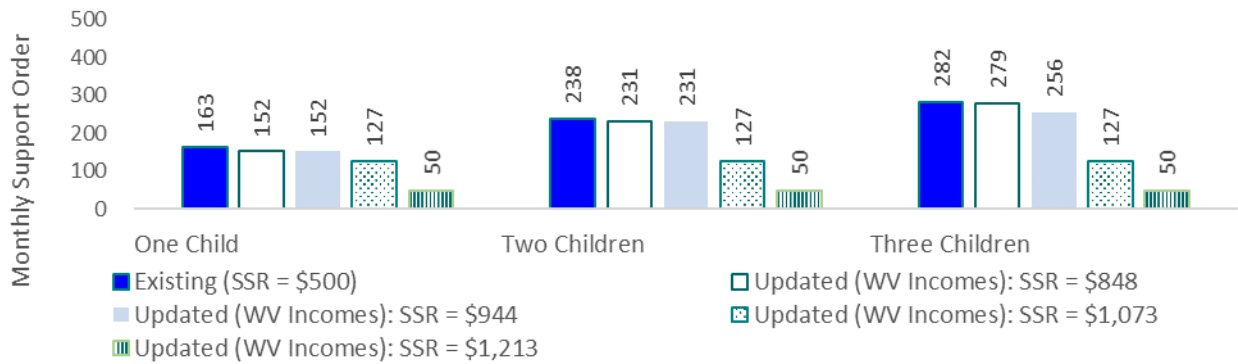
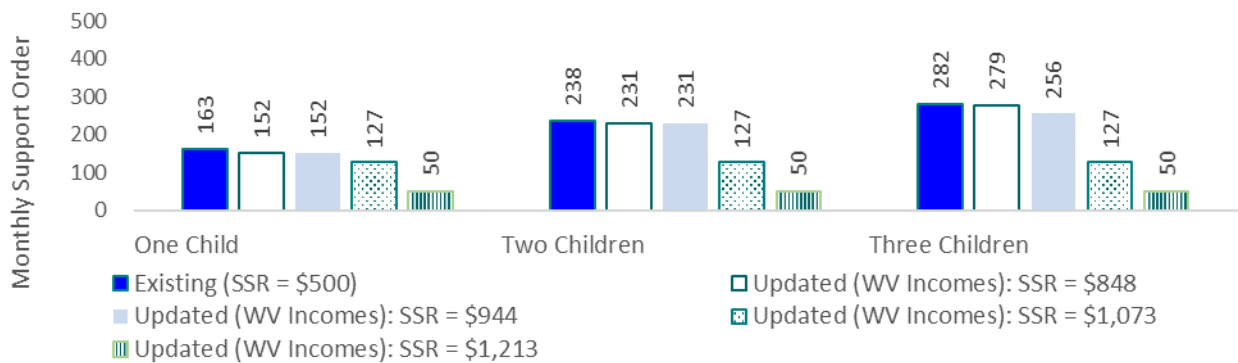


Exhibit 64: Case Scenario 12 (Obligated Parent's Gross Income = \$1,500 per month)



In general, the case scenarios show that the order amount is less the higher the SSR. One concern is whether a lowered order will generate less payment. This does not appear to be an issue based on the case file data for the \$944 and \$848 SSRs. Payments are generally below the SSR-adjusted order using these SSRs.

SECTION 6: CONCLUSIONS AND RECOMMENDED CONSIDERATIONS

West Virginia is reviewing its child support guidelines. This report provides findings from analyzing data that states are federally required to consider as part of their guidelines review. Federal regulation requires the analysis of economic evidence on the cost of raising children. Federal regulation also requires the analysis of guidelines deviations; the rates of income imputation, default, and application of the low-income adjustment; payment patterns; and labor market data. It also considers whether West Virginia complies with expanded federal requirements of state child support guidelines. The federal Office of Child Support Enforcement expanded the requirements in 2016. The timeline for meeting the federal requirements is tied to a state's guidelines review cycle. West Virginia should be considering the expanded federal requirements this review.

FINDINGS FROM THE ANALYSIS OF ECONOMIC DATA AND UPDATED CHILD SUPPORT TABLE/FORMULA

The child support table relates to how much families actually spend on children. Current studies of child-rearing expenditures were reviewed. The studies vary in underlying data years and methodology used to separate child's share of expenditures from total household expenditures. An economic methodology is necessary because most household expenses are consumed by both children and adults living in the same household (e.g., both children and adults consume electricity). The most current economic study of child-rearing expenditures, which also relied on the same methodology used to separate the child's share of expenditures from total household expenditures that the existing table does, is used to develop an updated West Virginia child support guidelines table. It considers expenditures from families surveyed in 2013–2019 and is updated to 2021 prices. The existing table considers expenditures from families surveyed in 1980–86 and 1999 price levels.

Adjusting for West Virginia's Income/Prices

The most current economic study on child-rearing expenditures is based on national data, so it is adjusted for West Virginia's below average income using two different approaches. One approach is to adjust for West Virginia's lower prices by using the state price parity measure developed and tracked by the U.S. Bureau of Economic Analysis. West Virginia's prices are 12 percent less than the national average. The other approach is to realign the national measurements for West Virginia's lower income. West Virginia's median family income among two-parent families with children is 19 percent less than the national median family income. The latter was the method used to adjust the existing table that was also based on a national study for West Virginia incomes. The price parity measurement was not available in 1999 when the existing West Virginia was developed. What methodology to use is a policy decision. Based on analysis of case scenarios, both produce an average increase of 14 percent. Neither produce consistently more or less differences than the other at every income level. The price-parity adjusted table produces larger differences at middle incomes, and the income-realigned table produces larger differences at very low and high incomes.

Other Considerations in Building the Table

Besides economic data on the cost of raising children, the updated table considers 2022 federal and state income tax rates and FICA and November 2021 price levels. Taxes are important because they affect how much after-tax income a family or individual has available to spend. November 2021 is the

most current price level information when this report was prepared. The existing table considers 1999 federal and state income tax rates and FICA and 1999 price levels.

Extending the Table up to Combined Incomes of \$35,000 Gross per Month

When the existing table was developed, there were too few families with very high incomes in the underlying dataset to measure child-rearing expenditures for very high incomes. Consequently, the existing table stops at a combined gross income of \$15,000 per month. The guidelines provide the basic obligation should not be less than the basic obligation for a combined income of \$15,000 per month and provides a discretionary formula for incomes above that. Due to the use of more current data, the proposed table can be extended up to combined gross incomes of \$35,000 per month. Above this income, the guidelines can provide that the highest table amount as the minimum and judicial discretion. Income data suggests that few West Virginia parents have combined gross incomes exceeding \$35,000 per month.

Updating the Self-Support Reserve

Besides the child support table, another key component of the West Virginia guidelines formula is the ability-to-pay calculation, which includes a self-support reserve (SSR) of \$500 per month. Federal regulation requires state guidelines to consider the basic subsistence needs of the obligated parent through a SSR or another type of low-income adjustment. The requirement aims to encourage regular payment and employment among low-income parents and avoid the accrual of child support arrears that will never be paid and enforcement actions (e.g., driver's license suspension due to nonpayment) that can be a barrier to employment or contact with the child. Most states relate their SSR to the federal poverty guidelines (FPG) for one person. West Virginia's SSR loosely relates to the 1999 FPG that was adjusted for West Virginia income. The 2021 FPG is \$1,073 per month. (The 2022 FPG was not available when this report was written.) To be consistent with an updated table, a price-parity adjusted SSR would be \$944 per month and an income-adjusted SSR would be \$848 per month.

FINDINGS FROM THE ANALYSIS OF CASE FILE DATA AND LABOR MARKET DATA

A Bureau of Child Support Enforcement (BCSE) extract of recently established and modified orders were analyzed to meet federal data analysis requirements. Non-BCSE cases were not analyzed because of data collection and availability issues. Federal regulation requires the analysis of guidelines deviations, the frequency orders are entered through default judgements, with income imputed to the obligated parent, and a state's low-income adjustment is applied. Federal regulation also requires the analysis of payment data. The intent is to inform appropriate guidelines changes. Deviations are to be kept at a minimum. The federal rule changes promote setting child support orders using the actual income of the obligated parent, engaging the obligated parent, and recognizing that very low-income parents have limited ability to pay. Developing guidelines provisions and child support policies that address these issues will encourage regular payment, employment, and parent-child involvement.

The review found a deviation rate of 47 percent, which is higher than previous reviews and the deviation rate of most states. One reason for the higher rate was a change in the methodology used to measure deviations. The BCSE does not accurately capture deviations, so BCSE staff reviewed a random sample of orders from the BCSE extract and deemed any order that did not match the guidelines amount from

the worksheet was a deviation. A limitation to this approach is it may not capture oral records and other considerations or the final worksheet. It is recommended that BCSE consider how to improve this measure for the next guidelines review. The subsample of orders with deviations was too small for subgroup analysis, although it did appear that the deviation rate was higher with the parties had more income.

Income imputation is a federal term that covers income imputed at potential income and the presumption of income. The child support table relates to how much families actually spend on children. Current studies of child-rearing expenditures were reviewed. The data analysis found an income imputation (income attribution) rate of 27 percent among obligated parents and 18 percent among receiving parities. These rates are generally in mid-range of other states. About half of the parents had their income imputed at minimum wage earnings. The BCSE automated system does not capture whether the order was entered by default. The West Virginia guidelines provides court discretion when setting default orders, but specifically mentions that zero support orders or income imputation at minimum wage may be appropriate. In other words, some of the orders in which income was imputed at minimum wage were likely to be entered by default. A small percentage (15%) of the orders were set at zero. Zero orders may also be a proxy for default orders. Over half (58%) of obligated parents had incomes less than \$1,500 per month, which makes them eligible for the SSR test. The actual application of the SSR is not tracked on the BCSE automated system. If the obligated parent's income is below the SSR, a minimum order of \$50 is to be applied. A small percentage (5%) of the analyzed orders were set at \$50 per month.

Most (88%) charging orders had at least one payment in the year that payments were analyzed. The average amount paid was about \$2,700 over the year period. On average, 58 percent of the current support due was paid. The payment patterns were better for obligated parents with more income and when income was not imputed (attributed).

The analysis of labor market data finds that many low-paying jobs offer less than 40-hour workweeks and that it may not be realistic to presume workers in low-paying jobs are employed every week of the year. In turn, this makes the presumption of potential income at full-time, minimum wage when determining a child support order more questionable.

WEST VIRGINIA'S COMPLIANCE WITH EXPANDED FEDERAL REQUIREMENTS

Since West Virginia last reviewed its guidelines, federal requirements of state guidelines have expanded. West Virginia's current guidelines meets one of the requirements directly (i.e., it provides a self-support reserve). West Virginia partially meets the requirement to consider the individual circumstances of the parent when income imputation is authorized and, in practice, does not consider incarceration to be voluntary unemployment. Exhibit 65 shows these federal requirements. As shown in Exhibit 49 (page 80), however, many states are adapting the federal language in their guidelines. To clearly comply with the federal requirement, West Virginia may want to consider that option.

Exhibit 65: Federal Requirements

Federal Requirement (45 C.F.R.)
§ 302.56(c)(1)(iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case
§ 302.56(c)(3) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders

Another federal rule change concerned medical support. It recognizes healthcare coverage from public sources (e.g., Medicaid) as healthcare coverage. This provides another avenue besides private insurance for how the child's healthcare needs will be addressed.

CONSIDERATIONS FOR THE COMMISSION

State statute provides for a commission to review the child support schedule. This report identifies several considerations for the commission.

- 1. Decide whether an update to the table is appropriate.** The table relates to what families actually spend on children. The existing table is based on 1999 data. Section 2 explores current economic data on the cost of raising children. Exhibit 42, Exhibit 43, and Exhibit 44 (on pages 65–66) graphically compare the existing and updated tables across a range of incomes. Exhibit 54 through Exhibit 59 on pages 92–94) use case scenarios to compare the impact of updating the table.

Major Pros to Updating

- The existing table is severely out of date. Updating it will better serve children and be more credible.
- The proposed table can be extended to combined gross incomes of \$35,000 per month. The existing table only provides obligations up to \$15,000 per month. Extending the table will provide more consistency in the application of the guidelines in high income cases.

Major Cons to Updating

- The average increase to the table amounts according to the case scenarios is about 14 percent. This can cause some price sticker shocks.
- The proposed table amounts at very high incomes (greater than \$15,000 per month) are lower than the discretionary formula amounts. Although the economic evidence justifies the proposed table amounts, there are not an overwhelming number of high-income cases, High-income cases are more likely to have attorney representation and deviations (that are typically downward). Still, there may be some concerns about reducing the amounts.

1.a. If the Commission decides to update the table, it should consider how to adjust for West Virginia's below-average income and price levels. Exhibit 42, Exhibit 43, and Exhibit 44 (on pages 65–66) graphically compare the two adjustment methods. Exhibit 54 through Exhibit 59 on pages 92–94) use case scenarios to compare the two adjustment methods. The Commission should also review the

other underlying data and assumptions of the updated table shown in Exhibit 36 on page 51 to determine whether any other data or assumptions would better serve West Virginia children and families.

Major Pros and Cons of Updating Using Realigned Income

Pro. Same methodology as existing table, just using more current income data to conduct the realignment.

Con. The methodology tends to adjust unequally across income ranges. It is more likely to align closer to the U.S. average at extremely low and extremely high incomes.

Major Pros and Cons of Updating Using Price Parity

Pro. Price parity is rigorously measured by the U.S. Bureau of Economic Analysis. It finds that West Virginia prices are 12 percent below national average. This is a simple across-the-board adjustment that can be applied to all income ranges and number of children in the child support table.

Con. Not all families allocate the same budget shares to specific items (e.g., food compared to housing items), and these items may vary in their price differentials. To this end, an across-the-board reduction is not appropriate. Rather, the adjustment should vary by income and family size.

2. **Decide whether to update the SSR or modify the low-income adjustment.** The existing SSR is \$500, which is less than half of the 2021 federal poverty guidelines (FPG) for one person (\$1,073 per month). The \$500 level dates to 1999. Most states relate their SSR to the FPG or consider their state minimum wage. Exhibit 61 through Exhibit 64 on pages 97 and 98 show the impact of updating the SSR. Other components of the low-income adjustment are discussed on page 29.

Major Pro to Updating

- It recognizes the current cost of living.

Major Con to Updating

- It reduces the potential support that a child may receive, though evidence presented at the end of the previous section finds that low-income orders are rarely paid in full.

3. **Decide how to best comply with federal expanded requirements of state guidelines.** The federal requirements are shown in Exhibit 48 on page 78. They require states to consider the individual circumstances of the obligated parent when income imputation is authorized and to not consider incarceration to be voluntary unemployment. Many states as shown in Exhibit 49 (page 80) are simply adapting the federal language.
4. **Decide whether there are other guidelines changes that would serve the best interest of West Virginia children and more appropriately serve West Virginia children and families.** This may also include tweaking the medical support language to recognize public healthcare coverage as healthcare coverage for the children. This issue is identified in Exhibit 51 on page 87. It could include changes to how the federal child care tax credit is addressed (see page 71).

Recommendations for the Next Review

When making system enhancement, BCSE may consider how to better capture data fields to meet the federally required analysis, in particular whether deviations can be better measured, orders entered by default captured, and whether the SSR was actually applied when determining the order amount.

CONCLUSIONS

Child support guidelines are reviewed periodically to ensure that they appropriately serve children and families. Child support guidelines rely on both economic data and policy decisions. This report provides economic data and other data that can be used to recommend appropriate changes for West Virginia. It will be used along with other information and input provided to the Commission to develop recommended changes. Ultimately, however, any changes rest with the legislature.

APPENDIX A: TECHNICAL DOCUMENTATION OF UPDATED TABLE

Two tables were developed. They share the same assumptions except how they were adjusted for West Virginia incomes/prices. The shared economic data and assumptions underlying the updated tables are summarized below.

- There are no significant changes in the underlying principles and guidelines model.
- The basis for the tables is the fifth set of Betson-Rothbarth (BR) measurements, which are described in Section 3.
- The tables are updated to November 2021 price levels.
- The tables do not include childcare expenses; the cost of the child's health insurance premium; and the extraordinary, unreimbursed medical expenses of the child. The guidelines calculation considers, or can consider, the actual amounts expended for these items on a case-by-case basis.
- The BR measurements of child-rearing expenditures are expressed as a percentage of total family expenditures and are converted to gross income for guidelines purposes.
- The tables are based on the average of all expenditures on children from ages 0 through 17 years. There is no adjustment for the child's age.
- The tables consider federal and state income tax rates and FICA in 2022.

There are several technical considerations and steps taken to update a child support table. Exhibit A-1 shows the national data that Betson provided CPR to convert the BR5 measurements to a child support table that is adjusted for West Virginia prices using the price parity. Exhibit A-2 shows a similar table that Betson developed using income ranges realigned for West Virginia.

Overview of Income Ranges

For Exhibit A-1, which considers national data, Betson provided CPR with information for 25 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 child care and extraordinary medical expenses were excluded from a particular income range). The collapsing resulted in the 20 income ranges shown in Exhibit A-1.

Exhibit A-2 shows the same information that was realigned for West Virginia incomes. The realignment is done by comparing the income distributions of West Virginia and U.S. average families and assuming that families at the same frequency spend the same amount. For example, since 8.0 percent of West Virginia families have annual incomes of \$15,000 or less, the 8.0 percentile of U.S. families is interpolated using information from Exhibit A-3. For average U.S. families, 4.0 percent have annual incomes of less \$15,000 and 9.8 percent have incomes less than annual \$25,000, so 8.0 percent is somewhere between \$15,000 and \$25,000 per year. Interpolation suggests it is \$23,090 per year.

Child-rearing expenditures for \$23,125 per year are aligned to \$15,000 per year for the West Virginia table.

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 Observations	Total Expenditures as a % of After-Tax Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 2013–2019 data)			Child Care \$ as a % of Consumption (per child)	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%

Exhibit A-2: Parental Expenditures on Children and Other Expenditures by Income Range Used in the BR5 Measurements Realigned for West Virginia Incomes

Annual After-Tax Income Range (2021 dollars)	Number of Observations	Total Expenditures as a % of After-Tax Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 2013–2019 data)			Childcare \$ as a % of Consumption (per child)	Total Excess Medical \$ as a % of Consumption	
			1 Child	2 Children	3 Children		(per capita)	(total)
\$ 0 – \$25,000	757	>200%	22.708%	35.088%	43.021%	0.464%	1.078%	3.198%
\$20,000 – \$29,999	235	106.705%	23.797%	36.729%	44.997%	0.463%	1.321%	4.690%
\$30,000 – \$34,999	911	101.350%	24.000%	37.032%	45.360%	0.658%	1.665%	5.215%
\$35,000 – \$39,999	568	93.549%	24.090%	37.166%	45.520%	0.820%	1.756%	5.682%
\$40,000 – \$44,999	500	89.221%	24.179%	37.300%	45.679%	1.171%	2.341%	7.240%
\$45,000 – \$49,999	544	85.404%	24.256%	37.414%	45.815%	1.051%	2.360%	7.640%
\$50,000 – \$54,999	449	83.413%	24.341%	37.540%	45.966%	1.419%	2.326%	7.328%
\$55,000 – \$59,999	435	81.973%	24.422%	37.660%	46.108%	1.707%	2.472%	7.749%
\$60,000 – \$64,999	466	80.399%	24.491%	37.762%	46.229%	1.608%	2.548%	8.216%
\$65,000 – \$69,999	455	76.185%	24.515%	37.798%	46.272%	1.613%	2.194%	7.194%
\$70,000 – \$74,999	510	75.921%	24.587%	37.904%	46.398%	2.053%	2.143%	7.062%
\$74,999 – \$84,999	344	74.473%	24.636%	37.977%	46.485%	2.265%	2.280%	7.395%
\$85,000 – \$89,999	253	72.170%	24.668%	38.025%	46.541%	2.811%	1.984%	6.422%
\$90,000 – \$99,999	194	70.655%	24.707%	38.081%	46.608%	2.352%	2.210%	6.922%
\$100,000 – \$109,999	258	72.453%	24.815%	38.241%	46.796%	2.485%	2.040%	6.694%
\$110,000 – \$124,999	143	70.595%	24.887%	38.348%	46.923%	3.299%	1.993%	6.230%
\$125,000 – \$149,999	278	62.092%	24.872%	38.325%	46.896%	2.110%	1.968%	6.307%
\$150,000 or more	508	61.809%	25.019%	38.541%	47.152%	1.578%	1.844%	6.364%

Exhibit A-3: Comparison of Income Distributions for West Virginia Families and the U.S. Average Families

2019 Family Income	West Virginia	U.S. Average
Less than \$10,000	4.9%	3.3%
Less than \$15,000	8.0%	5.0%
Less than \$25,000	15.4%	9.8%
Less than \$35,000	25.2%	16.6%
Less than \$50,000	39.8%	27.1%
Less than \$75,000	60.0%	43.6%
Less than \$100,000	74.7%	57.1%
Less than \$150,000	90.5%	75.9%
Less than \$200,000	95.4%	86.4%
Total	100.0%	100.0%

Steps to Convert to Table

The steps used to convert the information from Exhibit A-1 (or Exhibit A-2) to the updated tables are generally the same steps used to develop the existing table. There is one exception for the conversion using the price parity to adjust for West Virginia incomes.

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: Adjust for West Virginia price parity for the table adjusted for West Virginia prices.

Step 8: Convert to gross income.

The steps are illustrated using Exhibit A-1 data, but the same steps would be taken from Exhibit A-2 data to develop an updated table realigned for West Virginia incomes.

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 table 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 percent of total expenditures is devoted to child-rearing expenditures for two children. Childcare comprises 0.776 percent of total expenditures per child. The percentage may appear small compared to the cost of child care, but it reflects the average across all children regardless 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 month, 1.552 percent is subtracted from 37.945 percent. 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 table amounts. Similarly, if there are economies to scale for childcare, multiplying the number of children by the percentage per child would overstate actual childcare expenses. When subtracted from the table, this would reduce the table 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 64.¹²⁴ In other words, an adult's out-of-medical expenses is 2.28 more than a child's. 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 percent. 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 percent, is the per-child amount for excess medical. It is less than the per-capita amount of 2.071 percent.

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 their 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 percent of after-tax income being the percentage of after-tax income devoted to raising two children, excluding their childcare and excess medical expenses.

¹²⁴ 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: June 12, 2020, from https://www.meps.ahrq.gov/mepstrends/hc_use/.

Step 4: Adjust to Current Price Levels

The amounts in Exhibit A-4 are based on May 2020 price levels. They are converted to November 2021 price levels using changes to the Consumer Price Index (CPI-U), which is the most commonly used price index.¹²⁵ The adjustment is applied to the midpoint of each after-tax income range.

Exhibit A-4 Table of Proportions for One, Two, and Three Children							
Annual After-Tax Income Range (May 2020 dollars)	Monthly Midpoint of Income Range (Nov. 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	\$2,936	23.041%	23.041%	35.086%	30.397%	42.414%	34.813%
\$35,000 – \$39,999	\$3,388	23.041%	20.834%	34.461%	34.031%	41.401%	40.211%
\$40,000 – \$44,999	\$3,839	22.782%	16.965%	34.410%	25.320%	41.261%	30.000%
\$45,000 – \$49,999	\$4,291	22.169%	10.445%	33.453%	14.985%	40.075%	17.008%
\$50,000 – \$54,999	\$4,743	21.053%	9.406%	31.694%	10.817%	37.879%	8.818%
\$55,000 – \$59,999	\$5,194	20.040%	13.143%	29.879%	22.110%	35.351%	29.299%
\$60,000 – \$64,999	\$5,646	19.488%	7.992%	29.257%	9.168%	34.867%	7.438%
\$65,000 – \$69,999	\$6,098	18.637%	11.118%	27.769%	14.584%	32.835%	14.789%
\$70,000 – \$74,999	\$6,550	18.118%	16.525%	26.860%	23.208%	31.591%	25.699%
\$74,999 – \$84,999	\$7,227	17.969%	12.081%	26.518%	19.891%	31.038%	25.883%
\$85,000 – \$89,999	\$7,905	17.464%	9.419%	25.950%	13.114%	30.597%	14.370%
\$90,000 – \$99,999	\$8,582	16.829%	12.140%	24.936%	16.107%	29.315%	16.595%
\$100,000 – \$109,999	\$9,486	16.382%	7.712%	24.095%	9.708%	28.104%	9.272%
\$110,000 – \$119,999	\$10,389	15.628%	14.265%	22.844%	21.151%	26.466%	24.896%
\$120,000 – \$139,999	\$11,744	15.471%	11.375%	22.649%	15.036%	26.285%	15.418%
\$140,000 – \$159,999	\$13,551	14.925%	9.996%	21.634%	17.177%	24.836%	23.161%
\$160,000 – \$199,999	\$16,261	14.103%	10.376%	20.891%	14.835%	24.557%	16.780%
\$200,000 or more	\$23,388	12.968%		19.046%		22.187%	

Step 5: Develop Marginal Percentages

The information from the previous steps is used to compute a tax table-like table of proportions for one, two, and three children. The percentages from above (e.g., 29.257% for two children for the combined income of \$60,000 to \$64,999 per year) are assigned to the midpoint of that income range adjusted for inflation. Marginal percentages are created by interpolating between income ranges. For the highest income range, the midpoint was supplied by Betson, it was \$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, which is also shown in Exhibit 41 on page 60. 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

¹²⁵ U.S. Bureau of Labor Statistics. (n.d.). *Consumer Price Index*. Retrieved from https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical_us_table.htm.

table, 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 scale, as shown below, is used to extend the three-child estimate to four and more children.¹²⁶

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

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

Step 7: Adjust for West Virginia Price Parity

The percentages in Exhibit A-3 are reduced by West Virginia's 2020 price parity, which is 88.0 percent.¹²⁷

Step 8: Convert to Gross Income

The final step is to convert the table to a gross-income base. This is done by calculating the after-tax incomes for the gross incomes appearing in the table. The after-tax income equivalent is shown as a hidden column in Exhibit A-4. The table amounts are calculated based on the after-tax income using the information in Exhibit A-3 for one, two, and three children adjusted for West Virginia price parity. The amounts for four and more children are calculated from the three-child amounts in Exhibit A-3 multiplied by the equivalence scales shown in Step 6.

¹²⁶ Citro, Constance F. & Robert T. Michael (eds.). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

¹²⁷U.S. Bureau of Economic Analysis. (2021). *2020 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.

Exhibit A-4: Illustration of Hidden After-Tax Income Column in Table							
Hidden After-Tax Income	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2448.35	3000	496	756	914	1021	1123	1221
2486.27	3050	504	768	928	1037	1140	1239
2524.20	3100	512	779	942	1052	1158	1258
2562.12	3150	520	791	956	1068	1175	1277
2600.05	3200	527	803	970	1084	1192	1296
2637.97	3250	535	814	985	1100	1210	1315
2675.90	3300	543	826	999	1116	1227	1334
2713.82	3350	550	838	1013	1131	1245	1353
2751.75	3400	558	850	1027	1147	1262	1372
2789.67	3450	566	861	1041	1163	1279	1391
2827.59	3500	573	873	1055	1179	1297	1410
2448.35	3000	496	756	914	1021	1123	1221
2486.27	3050	504	768	928	1037	1140	1239

As identified in Section 3, the conversion to gross income relies on the federal withholding formula¹²⁸ and state income tax rates.¹²⁹ The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2 percent for incomes up to \$147,000 per year. Above that level, the Medicare tax of 1.45 percent applies. In addition, the 0.9 percent 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. For the state tax, there is one withholding allowance to be congruent with the federal standard deduction.

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 West Virginia table. Most alternative federal tax assumptions would result in more after-tax income, hence higher table 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 for tax year 2022. The 2018 federal tax changes are tabled 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 table 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 table considers the combined gross income of the parents.

¹²⁸ IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf>.

¹²⁹ West Virginia State Tax Department. (Jan. 2007). *West Virginia Employer's Withholding Tax Tables*. <https://tax.wv.gov/Documents/TaxForms/it100.1a.pdf>.

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 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 justifiable and inconsistent with how West Virginia guidelines (§ 48-13-801) currently provides that the court shall allocate child-related tax benefits to the payee parent except in cases of extended shared parenting with exceptions for special circumstances.

Consumer Expenditure Data

Most studies of child-rearing expenditures, including the BR measurements, draw on expenditures data collected from families participating in the Consumers Expenditures Survey (CE) that is administered by the Bureau of Labor Statistics (BLS). Economists use the CE because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. The CE surveys about 7,000 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. Most economists, including Betson, use three or four quarters of expenditures data for a surveyed family. This means that family expenditures are averaged for about a year rather than over a quarter, which may not be as reflective of typical family expenditures.

In all, the BR5 study relies on expenditures/outlays data from almost 14,000 households, in which over half had a minor child present in the household. The subset of CE households considered for the BR5 measurements used to develop the existing updated table consisted of married couples of child-rearing age with no other adults living in the household (e.g., grandparents), households with no change in family size or composition during the survey period, and households with at least three completed interviews. Other family types were considered, which also changed the sample size, but the percentage of child-rearing expenditures in these alternative assumptions did not significantly change the percentage of expenditures devoted to child-rearing expenditures. The other family types included in these expanded samples were households with adult children living with them and domestic partners with children.

The CES asks households about expenditures on over 100 detailed items. Exhibit A-5 shows the major categories of expenditures captured by the CE. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CE has added another measure of "expenditures" called "outlays." The key difference is that outlays essentially include installment plans

on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theater system during the survey period, puts nothing down, and pays for the home theater system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theater system. The outlays measure would only capture the installment payments made in the survey period.

Exhibit A-5: Partial List of Expenditure Items Considered in the Consumer Expenditure Survey	
Housing	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; interest and principal payments on mortgages, interest and principal payments on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances, and other miscellaneous household equipment (tools, plants, decorative items).
Food	Food at home purchased at grocery or other food stores, as well as meals, including tips, purchased away from home (e.g., full-service and fast-food restaurant, vending machines).
Transportation	Vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation, leases, parking fees, and other transportation expenditures.
Entertainment	Admission to sporting events, movies, concerts, health clubs, recreational lessons, television/radio/sound equipment, pets, toys, hobbies, and other entertainment equipment and services.
Apparel	Apparel, footwear, uniforms, diapers, alterations and repairs, dry cleaning, sent-out laundry, watches, and jewelry.
Other	Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other expenses.

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

Outlays include mortgage principal payments, payments on second mortgages, and home equity payments, which is what the 2020 Betson-Rothbarth (BR) measurement considers. As explained in Section 3, this is a change from BR measurements underlying the existing table. The CE traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are that not all families have substantial equity in their homes and some families have second mortgages or home equity loans that further reduce home equity. The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as

indicated in the above table. Housing-related items, which are identified in Exhibit A-5, comprise the largest share of total family expenditures. Housing expenses compose about 40 percent of total family expenditures.

Transportation expenses account for about one-sixth of total family expenditures. In the category of “transportation,” the CES includes net vehicle outlays; vehicle finance charges; gasoline and motor oil; maintenance and repairs; vehicle insurance; public transportation expenses; and vehicle rentals, leases, licenses, and other charges. The net vehicle outlay is the purchase price of a vehicle less the trade-in value. Net vehicle outlays account for just over one-third of all transportation expenses. Net vehicle outlays are an important consideration when measuring child-rearing expenditures because the family’s use of the vehicle is often longer than the survey period. In Betson’s first three studies, he excluded them because in his earlier estimates that consider expenditures the vehicle can be sold again later, after the survey period. In contrast, Betson’s 2020 estimates that consider outlays capture vehicle payments made over the survey period. The USDA, which relies on expenditures, includes all transportation expenses including net vehicle outlays. There are some advantages and disadvantages to each approach. Excluding it makes sense when the vehicle may be part of the property settlement in a divorce. An alternative to that would be to include a value that reflects depreciation of the vehicle over time, but that information is not available. Including the entire net vehicle outlay when expenditures are used as the basis of the estimate likely overstates depreciation. When the basis of the estimates is outlays, it includes only vehicle installment payments rather than net vehicle outlays. This effectively avoids the issues of vehicle equity and depreciation.

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

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

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

households do not report income. The 2010 and 2020 Betson-Rothbarth measurements rely on these new questions. Previous Betson measurements do not.

The BLS also had concerns with taxes being underreported. Beginning in 2013, the BLS began calculating taxes for families using a tax calculator, rather than relying self-reported amounts. This also affected differences between the BR5 measurements and earlier measurements.

The BLS also does not include changes in net assets or liabilities as income or expenditures. In all, the BLS makes it clear that reconciling differences between income and expenditures and precisely measuring income are not parts of the core mission of the CES. Rather, the core mission is to measure and track expenditures. The BLS recognizes that at some low-income levels, the CES shows that total expenditures exceed after-tax incomes, and at very high incomes, the CES shows total expenditures are considerably less than after-tax incomes. However, the changes to the income measure, the use of outlays rather than expenditures, and use of the tax calculator have lessened some of these issues.

APPENDIX B: PROPOSED, UPDATED TABLES

<p style="text-align: center;">Option A: Realigned Income Proposed Updated Table of Basic Support Obligations</p>						
Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
550	112	170	205	229	252	274
600	122	185	223	250	275	299
650	132	201	242	270	297	323
700	142	216	260	291	320	348
750	152	231	279	311	343	372
800	162	247	297	332	365	397
850	173	262	316	353	388	422
900	183	277	334	373	411	446
950	193	293	353	394	433	471
1000	203	308	371	415	456	496
1050	213	323	389	435	478	520
1100	222	337	407	454	500	543
1150	231	351	423	472	520	565
1200	240	364	439	490	540	586
1250	249	378	455	509	559	608
1300	258	391	471	527	579	630
1350	266	405	488	545	599	651
1400	275	418	504	563	619	673
1450	284	431	520	581	639	695
1500	293	445	536	599	659	716
1550	302	458	552	617	679	738
1600	311	472	569	635	699	759
1650	319	485	585	653	718	781
1700	328	499	601	671	738	803
1750	337	512	617	689	758	824
1800	346	525	633	707	778	846
1850	355	539	649	725	798	867
1900	364	552	666	744	818	889
1950	372	566	682	761	838	910
2000	381	579	697	779	857	932
2050	390	592	713	797	876	953
2100	398	605	729	814	896	974
2150	407	618	745	832	915	995
2200	416	631	761	850	934	1016
2250	424	644	776	867	954	1037
2300	433	657	792	885	973	1058
2350	441	670	808	902	992	1079

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2400	450	683	823	920	1012	1100
2450	458	696	839	937	1031	1121
2500	467	709	855	955	1050	1141
2550	475	722	870	972	1069	1162
2600	484	735	886	990	1089	1183
2650	493	748	902	1007	1108	1204
2700	501	761	917	1025	1127	1225
2750	510	774	933	1042	1146	1246
2800	518	787	949	1060	1166	1267
2850	527	800	964	1077	1185	1288
2900	535	813	980	1094	1204	1309
2950	544	825	994	1111	1222	1328
3000	552	838	1009	1127	1239	1347
3050	560	850	1023	1143	1257	1367
3100	569	862	1038	1159	1275	1386
3150	577	875	1052	1175	1293	1405
3200	586	887	1067	1191	1311	1425
3250	594	899	1081	1208	1328	1444
3300	602	912	1096	1224	1346	1463
3350	611	924	1110	1240	1364	1483
3400	619	936	1125	1256	1382	1502
3450	627	949	1139	1272	1399	1521
3500	632	956	1147	1281	1409	1532
3550	636	962	1154	1289	1417	1541
3600	640	967	1160	1296	1425	1549
3650	644	973	1167	1303	1433	1558
3700	648	979	1173	1310	1441	1567
3750	652	984	1180	1318	1449	1576
3800	656	990	1186	1325	1458	1584
3850	660	996	1193	1332	1466	1593
3900	664	1002	1199	1340	1474	1602
3950	668	1007	1206	1347	1482	1610
4000	672	1013	1212	1354	1490	1619
4050	676	1018	1218	1361	1497	1627
4100	679	1022	1222	1364	1501	1631
4150	682	1026	1225	1368	1505	1636
4200	685	1030	1228	1372	1509	1641
4250	688	1034	1232	1376	1514	1645
4300	691	1037	1235	1380	1518	1650

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4350	695	1041	1239	1384	1522	1655
4400	698	1045	1242	1388	1526	1659
4450	701	1049	1246	1391	1531	1664
4500	704	1053	1249	1395	1535	1668
4550	707	1056	1253	1399	1539	1673
4600	710	1060	1256	1403	1543	1677
4650	713	1065	1261	1409	1549	1684
4700	717	1071	1269	1417	1559	1694
4750	722	1077	1276	1426	1568	1705
4800	726	1084	1284	1434	1578	1715
4850	730	1090	1291	1443	1587	1725
4900	734	1096	1299	1451	1596	1735
4950	738	1103	1307	1460	1606	1745
5000	742	1109	1314	1468	1615	1755
5050	746	1115	1322	1477	1624	1766
5100	751	1121	1329	1485	1634	1776
5150	755	1128	1337	1494	1643	1786
5200	759	1134	1345	1502	1652	1796
5250	763	1140	1352	1510	1661	1806
5300	767	1146	1359	1519	1670	1816
5350	771	1152	1365	1525	1677	1823
5400	775	1157	1371	1531	1684	1831
5450	779	1162	1376	1537	1691	1838
5500	782	1167	1382	1544	1698	1846
5550	786	1173	1388	1550	1705	1853
5600	790	1178	1393	1556	1712	1861
5650	794	1183	1399	1563	1719	1868
5700	798	1188	1405	1569	1726	1876
5750	801	1194	1410	1575	1733	1883
5800	805	1199	1416	1582	1740	1891
5850	809	1204	1421	1588	1747	1899
5900	813	1209	1427	1594	1754	1906
5950	817	1215	1433	1600	1760	1914
6000	821	1220	1438	1606	1767	1921
6050	824	1225	1443	1612	1774	1928
6100	828	1230	1449	1618	1780	1935
6150	832	1235	1454	1624	1787	1942
6200	836	1240	1459	1630	1793	1949
6250	840	1245	1465	1636	1800	1956

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6300	843	1250	1470	1642	1806	1963
6350	847	1255	1475	1648	1813	1970
6400	851	1260	1481	1654	1819	1977
6450	855	1265	1486	1660	1826	1985
6500	858	1270	1491	1666	1832	1992
6550	862	1276	1496	1672	1839	1999
6600	866	1281	1502	1677	1845	2006
6650	870	1286	1508	1684	1852	2014
6700	875	1293	1516	1693	1862	2024
6750	879	1300	1524	1702	1872	2035
6800	884	1307	1532	1711	1882	2046
6850	888	1313	1540	1720	1892	2057
6900	893	1320	1548	1729	1902	2068
6950	898	1327	1556	1738	1912	2079
7000	902	1334	1564	1747	1922	2089
7050	907	1341	1572	1756	1932	2100
7100	911	1348	1581	1766	1942	2111
7150	916	1355	1589	1775	1952	2122
7200	921	1361	1597	1784	1962	2133
7250	925	1368	1605	1793	1972	2144
7300	930	1375	1613	1802	1982	2154
7350	933	1380	1619	1808	1989	2162
7400	935	1383	1623	1813	1995	2168
7450	937	1387	1628	1819	2001	2175
7500	940	1391	1633	1824	2006	2181
7550	942	1395	1638	1829	2012	2187
7600	944	1398	1642	1835	2018	2194
7650	946	1402	1647	1840	2024	2200
7700	949	1406	1652	1845	2030	2206
7750	951	1409	1657	1850	2035	2213
7800	953	1413	1661	1856	2041	2219
7850	956	1417	1666	1861	2047	2225
7900	958	1420	1671	1866	2053	2232
7950	960	1424	1676	1872	2059	2238
8000	963	1428	1680	1877	2065	2244
8050	967	1433	1685	1882	2070	2251
8100	970	1438	1690	1888	2076	2257
8150	974	1443	1695	1893	2082	2263
8200	978	1448	1699	1898	2088	2270

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
8250	982	1452	1704	1904	2094	2276
8300	986	1457	1709	1909	2100	2283
8350	989	1462	1714	1914	2106	2289
8400	993	1467	1719	1920	2112	2295
8450	997	1472	1723	1925	2118	2302
8500	1001	1477	1728	1930	2123	2308
8550	1005	1482	1733	1936	2129	2314
8600	1008	1486	1737	1941	2135	2321
8650	1012	1491	1742	1946	2140	2327
8700	1015	1495	1746	1950	2145	2332
8750	1018	1498	1749	1954	2149	2336
8800	1020	1502	1753	1958	2154	2341
8850	1023	1505	1756	1962	2158	2345
8900	1026	1509	1760	1965	2162	2350
8950	1029	1512	1763	1969	2166	2355
9000	1031	1516	1766	1973	2170	2359
9050	1034	1519	1770	1977	2174	2364
9100	1037	1523	1773	1981	2179	2368
9150	1039	1526	1777	1984	2183	2373
9200	1042	1530	1780	1988	2187	2377
9250	1045	1533	1783	1992	2191	2382
9300	1048	1537	1787	1996	2195	2386
9350	1050	1540	1790	2000	2199	2391
9400	1054	1545	1795	2005	2206	2398
9450	1057	1550	1801	2011	2213	2405
9500	1061	1555	1806	2018	2219	2413
9550	1064	1560	1812	2024	2226	2420
9600	1068	1565	1818	2030	2233	2427
9650	1071	1570	1823	2036	2240	2435
9700	1075	1575	1829	2043	2247	2442
9750	1078	1580	1834	2049	2254	2450
9800	1082	1585	1840	2055	2261	2457
9850	1085	1590	1846	2061	2268	2465
9900	1089	1595	1851	2068	2274	2472
9950	1092	1600	1857	2074	2281	2480
10000	1096	1604	1862	2080	2288	2487
10050	1099	1609	1868	2086	2295	2495
10100	1103	1614	1874	2093	2302	2502
10150	1106	1619	1879	2099	2309	2510

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
10200	1110	1624	1885	2105	2316	2517
10250	1113	1629	1890	2112	2323	2525
10300	1117	1634	1896	2118	2330	2532
10350	1120	1639	1902	2124	2336	2540
10400	1124	1644	1907	2130	2343	2547
10450	1127	1649	1913	2137	2350	2555
10500	1131	1654	1918	2143	2357	2562
10550	1134	1659	1924	2149	2364	2570
10600	1138	1664	1930	2155	2371	2577
10650	1141	1669	1935	2162	2378	2585
10700	1145	1674	1941	2168	2385	2592
10750	1148	1679	1946	2174	2392	2600
10800	1152	1684	1952	2180	2398	2607
10850	1155	1689	1958	2187	2405	2615
10900	1159	1694	1963	2193	2412	2622
10950	1162	1699	1969	2199	2419	2629
11000	1166	1704	1974	2205	2426	2637
11050	1169	1709	1980	2212	2433	2644
11100	1173	1714	1986	2218	2440	2652
11150	1176	1719	1992	2225	2447	2660
11200	1179	1724	1998	2232	2455	2668
11250	1183	1729	2004	2238	2462	2676
11300	1186	1734	2010	2245	2470	2685
11350	1189	1739	2016	2252	2477	2693
11400	1192	1744	2022	2259	2485	2701
11450	1196	1749	2028	2266	2492	2709
11500	1199	1754	2035	2273	2500	2717
11550	1202	1759	2041	2279	2507	2726
11600	1205	1764	2047	2286	2515	2734
11650	1209	1769	2053	2293	2523	2742
11700	1212	1774	2059	2300	2530	2750
11750	1215	1780	2065	2307	2538	2758
11800	1219	1785	2071	2314	2545	2767
11850	1222	1790	2078	2321	2553	2775
11900	1225	1795	2084	2327	2560	2783
11950	1228	1800	2090	2334	2568	2791
12000	1232	1805	2096	2341	2575	2799
12050	1235	1810	2102	2348	2583	2807
12100	1238	1815	2108	2355	2590	2816

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
12150	1241	1820	2114	2362	2598	2824
12200	1245	1825	2120	2369	2605	2832
12250	1248	1830	2127	2376	2614	2841
12300	1252	1835	2133	2383	2621	2849
12350	1255	1841	2140	2390	2629	2858
12400	1259	1846	2147	2398	2638	2867
12450	1262	1852	2154	2406	2646	2876
12500	1266	1857	2160	2413	2654	2885
12550	1270	1863	2167	2421	2663	2894
12600	1273	1869	2174	2428	2671	2903
12650	1277	1874	2181	2436	2679	2912
12700	1280	1880	2187	2443	2688	2921
12750	1284	1885	2194	2451	2696	2930
12800	1288	1891	2201	2458	2704	2939
12850	1291	1896	2208	2466	2712	2948
12900	1295	1902	2214	2473	2721	2957
12950	1298	1907	2221	2481	2729	2966
13000	1302	1913	2228	2488	2737	2975
13050	1306	1918	2234	2496	2746	2984
13100	1309	1924	2241	2503	2754	2993
13150	1313	1929	2248	2511	2762	3002
13200	1317	1935	2255	2519	2770	3011
13250	1320	1940	2261	2526	2779	3020
13300	1324	1946	2268	2534	2787	3029
13350	1327	1951	2275	2541	2795	3038
13400	1331	1957	2282	2549	2804	3047
13450	1335	1963	2288	2556	2812	3056
13500	1338	1968	2295	2564	2820	3065
13550	1342	1974	2302	2571	2828	3074
13600	1345	1979	2309	2579	2837	3083
13650	1349	1985	2315	2586	2845	3092
13700	1353	1990	2322	2594	2853	3102
13750	1356	1996	2329	2601	2862	3111
13800	1360	2001	2336	2609	2870	3120
13850	1363	2007	2342	2616	2878	3129
13900	1367	2012	2349	2624	2886	3138
13950	1371	2018	2356	2632	2895	3147
14000	1374	2023	2363	2639	2903	3156
14050	1378	2029	2369	2647	2911	3165

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
14100	1381	2034	2376	2654	2920	3174
14150	1385	2040	2383	2662	2928	3183
14200	1389	2046	2390	2669	2936	3192
14250	1392	2051	2396	2677	2944	3201
14300	1396	2057	2403	2684	2953	3210
14350	1399	2062	2410	2692	2961	3219
14400	1403	2068	2417	2699	2969	3228
14450	1407	2073	2423	2707	2978	3237
14500	1410	2079	2430	2714	2986	3246
14550	1414	2084	2437	2722	2994	3255
14600	1417	2090	2444	2730	3002	3264
14650	1421	2095	2450	2737	3011	3273
14700	1425	2101	2457	2745	3019	3282
14750	1428	2106	2464	2752	3027	3291
14800	1432	2112	2471	2760	3036	3300
14850	1435	2117	2477	2767	3044	3309
14900	1439	2123	2484	2775	3052	3318
14950	1443	2128	2491	2782	3060	3327
15000	1446	2134	2498	2790	3069	3336
15050	1450	2140	2504	2797	3077	3345
15100	1453	2145	2511	2805	3085	3354
15150	1457	2151	2518	2812	3094	3363
15200	1461	2156	2525	2820	3102	3372
15250	1464	2162	2531	2827	3110	3381
15300	1467	2167	2537	2834	3118	3389
15350	1471	2171	2543	2841	3125	3397
15400	1474	2176	2549	2847	3132	3405
15450	1477	2181	2555	2854	3139	3413
15500	1480	2186	2561	2861	3147	3421
15550	1483	2191	2567	2867	3154	3428
15600	1487	2196	2573	2874	3161	3436
15650	1490	2201	2579	2881	3169	3444
15700	1493	2206	2585	2887	3176	3452
15750	1496	2210	2590	2893	3182	3459
15800	1500	2215	2595	2899	3189	3466
15850	1503	2220	2600	2905	3195	3473
15900	1506	2224	2606	2911	3202	3480
15950	1509	2229	2611	2916	3208	3487
16000	1513	2234	2616	2922	3215	3494

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16050	1516	2238	2621	2928	3221	3501
16100	1519	2243	2627	2934	3227	3508
16150	1523	2248	2632	2940	3234	3515
16200	1526	2252	2637	2946	3240	3522
16250	1529	2257	2643	2952	3247	3529
16300	1532	2262	2648	2958	3253	3536
16350	1536	2266	2653	2963	3260	3543
16400	1539	2271	2658	2969	3266	3550
16450	1542	2276	2664	2975	3273	3558
16500	1546	2280	2669	2981	3279	3565
16550	1549	2285	2674	2987	3286	3572
16600	1552	2290	2679	2993	3292	3579
16650	1556	2295	2685	2999	3299	3586
16700	1559	2299	2690	3005	3305	3593
16750	1562	2304	2695	3010	3311	3600
16800	1565	2308	2700	3016	3318	3606
16850	1569	2313	2705	3022	3324	3613
16900	1572	2318	2711	3028	3331	3620
16950	1575	2322	2716	3034	3337	3627
17000	1578	2327	2721	3039	3343	3634
17050	1581	2331	2726	3045	3350	3641
17100	1585	2336	2731	3051	3356	3648
17150	1588	2341	2737	3057	3362	3655
17200	1591	2345	2742	3063	3369	3662
17250	1594	2350	2747	3068	3375	3669
17300	1598	2355	2752	3074	3382	3676
17350	1601	2359	2757	3080	3388	3683
17400	1604	2364	2762	3086	3394	3690
17450	1607	2368	2768	3091	3401	3696
17500	1611	2373	2773	3097	3407	3703
17550	1614	2378	2778	3103	3413	3710
17600	1617	2382	2783	3109	3420	3717
17650	1620	2387	2788	3115	3426	3724
17700	1624	2391	2794	3120	3433	3731
17750	1627	2396	2799	3126	3439	3738
17800	1630	2401	2804	3132	3445	3745
17850	1633	2405	2809	3138	3452	3752
17900	1637	2410	2814	3144	3458	3759
17950	1640	2414	2820	3149	3464	3766

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
18000	1643	2419	2825	3155	3471	3773
18050	1646	2424	2830	3161	3477	3780
18100	1650	2428	2835	3167	3483	3787
18150	1653	2433	2840	3173	3490	3793
18200	1656	2438	2845	3178	3496	3800
18250	1659	2442	2851	3184	3503	3807
18300	1663	2447	2856	3190	3509	3814
18350	1666	2451	2861	3196	3515	3821
18400	1669	2456	2866	3202	3522	3828
18450	1672	2461	2871	3207	3528	3835
18500	1676	2465	2877	3213	3534	3842
18550	1679	2470	2882	3219	3541	3849
18600	1682	2474	2887	3225	3547	3856
18650	1685	2479	2892	3231	3554	3863
18700	1689	2484	2897	3236	3560	3870
18750	1692	2488	2903	3242	3566	3877
18800	1695	2493	2908	3248	3573	3884
18850	1698	2498	2913	3254	3579	3890
18900	1701	2502	2918	3259	3585	3897
18950	1705	2507	2923	3265	3592	3904
19000	1708	2511	2928	3271	3598	3911
19050	1711	2516	2934	3277	3605	3918
19100	1714	2520	2939	3283	3611	3925
19150	1717	2525	2944	3288	3617	3931
19200	1721	2529	2949	3294	3623	3938
19250	1724	2534	2953	3299	3629	3945
19300	1727	2538	2958	3305	3635	3951
19350	1730	2542	2963	3310	3641	3958
19400	1733	2547	2968	3316	3647	3964
19450	1736	2551	2973	3321	3653	3971
19500	1739	2556	2978	3326	3659	3977
19550	1742	2560	2983	3332	3665	3984
19600	1745	2564	2988	3337	3671	3991
19650	1748	2569	2993	3343	3677	3997
19700	1751	2573	2998	3348	3683	4004
19750	1754	2577	3003	3354	3689	4010
19800	1757	2582	3008	3359	3695	4017
19850	1761	2586	3013	3365	3701	4024
19900	1764	2591	3017	3370	3708	4030

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19950	1767	2595	3022	3376	3714	4037
20000	1770	2599	3027	3381	3720	4043
20050	1773	2604	3032	3387	3726	4050
20100	1776	2608	3037	3392	3732	4056
20150	1779	2612	3042	3398	3738	4063
20200	1782	2617	3047	3403	3744	4070
20250	1785	2621	3052	3409	3750	4076
20300	1788	2626	3057	3414	3756	4083
20350	1791	2630	3062	3420	3762	4089
20400	1794	2634	3067	3425	3768	4096
20450	1798	2639	3072	3431	3774	4102
20500	1801	2643	3077	3436	3780	4109
20550	1804	2647	3081	3442	3786	4116
20600	1807	2652	3086	3447	3792	4122
20650	1810	2656	3091	3453	3798	4129
20700	1813	2661	3096	3458	3804	4135
20750	1816	2665	3101	3464	3810	4142
20800	1819	2669	3106	3469	3816	4148
20850	1822	2674	3111	3475	3822	4155
20900	1825	2678	3116	3480	3829	4162
20950	1828	2682	3121	3486	3835	4168
21000	1831	2687	3126	3491	3841	4175
21050	1834	2691	3131	3497	3847	4181
21100	1838	2696	3136	3502	3853	4188
21150	1841	2700	3141	3508	3859	4194
21200	1844	2704	3145	3513	3865	4201
21250	1847	2709	3150	3519	3871	4208
21300	1850	2713	3155	3524	3877	4214
21350	1853	2718	3160	3530	3883	4221
21400	1856	2722	3165	3535	3889	4227
21450	1859	2726	3170	3541	3895	4234
21500	1862	2731	3175	3546	3901	4240
21550	1865	2735	3180	3552	3907	4247
21600	1868	2739	3185	3557	3913	4254
21650	1871	2744	3190	3563	3919	4260
21700	1874	2748	3195	3568	3925	4267
21750	1878	2753	3200	3574	3931	4273
21800	1881	2757	3205	3579	3937	4280
21850	1884	2761	3209	3585	3943	4287

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
21900	1887	2766	3214	3590	3949	4293
21950	1890	2770	3219	3596	3956	4300
22000	1893	2774	3224	3601	3962	4306
22050	1896	2779	3229	3607	3968	4313
22100	1899	2783	3234	3612	3974	4319
22150	1902	2788	3239	3618	3980	4326
22200	1905	2792	3244	3623	3986	4333
22250	1908	2796	3249	3629	3992	4339
22300	1911	2801	3254	3634	3998	4346
22350	1915	2805	3259	3640	4004	4352
22400	1918	2809	3264	3645	4010	4359
22450	1921	2814	3269	3651	4016	4365
22500	1924	2818	3273	3656	4022	4372
22550	1927	2823	3278	3662	4028	4379
22600	1930	2827	3283	3667	4034	4385
22650	1933	2831	3288	3673	4040	4392
22700	1936	2836	3293	3678	4046	4398
22750	1939	2840	3298	3684	4052	4405
22800	1942	2845	3303	3689	4058	4411
22850	1945	2849	3308	3695	4064	4418
22900	1948	2853	3313	3700	4070	4425
22950	1951	2858	3318	3706	4077	4431
23000	1955	2862	3323	3711	4083	4438
23050	1958	2866	3328	3717	4089	4444
23100	1961	2871	3333	3722	4095	4451
23150	1964	2875	3337	3728	4101	4457
23200	1967	2880	3342	3733	4107	4464
23250	1970	2884	3347	3739	4113	4471
23300	1973	2888	3352	3744	4119	4477
23350	1976	2893	3357	3750	4125	4484
23400	1979	2897	3362	3755	4131	4490
23450	1982	2901	3367	3761	4137	4497
23500	1985	2906	3372	3766	4143	4504
23550	1988	2910	3377	3772	4149	4510
23600	1991	2915	3382	3777	4155	4517
23650	1995	2919	3387	3783	4161	4523
23700	1998	2923	3392	3788	4167	4530
23750	2001	2928	3397	3794	4173	4536
23800	2004	2932	3401	3799	4179	4543

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
23850	2007	2936	3406	3805	4185	4550
23900	2010	2941	3411	3810	4191	4556
23950	2013	2945	3416	3816	4197	4563
24000	2016	2950	3421	3821	4204	4569
24050	2019	2954	3426	3827	4210	4576
24100	2022	2958	3431	3832	4216	4582
24150	2025	2963	3436	3838	4222	4589
24200	2028	2967	3441	3843	4228	4596
24250	2032	2972	3446	3849	4234	4602
24300	2035	2976	3451	3854	4240	4609
24350	2038	2980	3456	3860	4246	4615
24400	2041	2985	3461	3865	4252	4622
24450	2044	2989	3465	3871	4258	4628
24500	2047	2993	3470	3876	4264	4635
24550	2050	2998	3475	3882	4270	4642
24600	2053	3002	3480	3887	4276	4648
24650	2056	3007	3485	3893	4282	4655
24700	2059	3011	3490	3898	4288	4661
24750	2062	3015	3495	3904	4294	4668
24800	2065	3020	3500	3909	4300	4674
24850	2068	3024	3505	3915	4306	4681
24900	2072	3028	3510	3920	4312	4688
24950	2075	3033	3515	3926	4318	4694
25000	2078	3037	3520	3931	4325	4701
25050	2081	3042	3525	3937	4331	4707
25100	2084	3046	3529	3942	4337	4714
25150	2087	3050	3534	3948	4343	4720
25200	2090	3055	3539	3953	4349	4727
25250	2093	3059	3544	3959	4355	4734
25300	2096	3063	3549	3964	4361	4740
25350	2099	3068	3554	3970	4367	4747
25400	2102	3072	3559	3975	4373	4753
25450	2105	3077	3564	3981	4379	4760
25500	2108	3081	3569	3986	4385	4767
25550	2112	3085	3574	3992	4391	4773
25600	2115	3090	3579	3997	4397	4780
25650	2118	3094	3584	4003	4403	4786
25700	2121	3098	3589	4008	4409	4793
25750	2124	3103	3593	4014	4415	4799

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
25800	2127	3107	3598	4019	4421	4806
25850	2130	3112	3603	4025	4427	4813
25900	2133	3116	3608	4030	4433	4819
25950	2136	3120	3613	4036	4439	4826
26000	2139	3125	3618	4041	4446	4832
26050	2142	3129	3623	4047	4452	4839
26100	2145	3134	3628	4052	4458	4845
26150	2149	3138	3633	4058	4464	4852
26200	2152	3142	3638	4063	4470	4859
26250	2155	3147	3643	4069	4476	4865
26300	2158	3151	3648	4074	4482	4872
26350	2161	3155	3653	4080	4488	4878
26400	2164	3160	3657	4085	4494	4885
26450	2167	3164	3662	4091	4500	4891
26500	2170	3169	3667	4096	4506	4898
26550	2173	3173	3672	4102	4512	4905
26600	2176	3177	3677	4107	4518	4911
26650	2179	3182	3682	4113	4524	4918
26700	2182	3186	3687	4118	4530	4924
26750	2185	3190	3692	4124	4536	4931
26800	2189	3195	3697	4129	4542	4937
26850	2192	3199	3702	4135	4548	4944
26900	2195	3204	3707	4140	4554	4951
26950	2198	3208	3712	4146	4560	4957
27000	2201	3212	3717	4151	4566	4964
27050	2204	3217	3721	4157	4573	4970
27100	2207	3221	3726	4162	4579	4977
27150	2210	3225	3731	4168	4585	4983
27200	2213	3230	3736	4173	4591	4990
27250	2216	3234	3741	4179	4597	4997
27300	2219	3239	3746	4184	4603	5003
27350	2222	3243	3751	4190	4609	5010
27400	2225	3247	3756	4195	4615	5016
27450	2229	3252	3761	4201	4621	5023
27500	2232	3256	3766	4206	4627	5030
27550	2235	3261	3771	4212	4633	5036
27600	2238	3265	3776	4217	4639	5043
27650	2241	3269	3781	4223	4645	5049
27700	2244	3274	3785	4228	4651	5056

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27750	2247	3278	3790	4234	4657	5062
27800	2250	3282	3795	4239	4663	5069
27850	2253	3287	3800	4245	4669	5076
27900	2256	3291	3805	4250	4675	5082
27950	2259	3296	3810	4256	4681	5089
28000	2262	3300	3815	4261	4687	5095
28050	2266	3304	3820	4267	4694	5102
28100	2269	3309	3825	4272	4700	5108
28150	2272	3313	3830	4278	4706	5115
28200	2275	3317	3835	4283	4712	5122
28250	2278	3322	3840	4289	4718	5128
28300	2281	3326	3845	4294	4724	5135
28350	2284	3331	3849	4300	4730	5141
28400	2287	3335	3854	4305	4736	5148
28450	2290	3339	3859	4311	4742	5154
28500	2293	3344	3864	4316	4748	5161
28550	2296	3348	3869	4322	4754	5168
28600	2299	3352	3874	4327	4760	5174
28650	2302	3357	3879	4333	4766	5181
28700	2306	3361	3884	4338	4772	5187
28750	2309	3366	3889	4344	4778	5194
28800	2312	3370	3894	4349	4784	5200
28850	2315	3374	3899	4355	4790	5207
28900	2318	3379	3904	4360	4796	5214
28950	2321	3383	3909	4366	4802	5220
29000	2324	3388	3913	4371	4808	5227
29050	2327	3392	3918	4377	4814	5233
29100	2330	3396	3923	4382	4821	5240
29150	2333	3401	3928	4388	4827	5246
29200	2336	3405	3933	4393	4833	5253
29250	2339	3409	3938	4399	4839	5260
29300	2342	3414	3943	4404	4845	5266
29350	2346	3418	3948	4410	4851	5273
29400	2349	3423	3953	4415	4857	5279
29450	2352	3427	3958	4421	4863	5286
29500	2355	3431	3963	4426	4869	5293
29550	2358	3436	3968	4432	4875	5299
29600	2361	3440	3973	4437	4881	5306
29650	2364	3444	3977	4443	4887	5312

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29700	2367	3449	3982	4448	4893	5319
29750	2370	3453	3987	4454	4899	5325
29800	2373	3458	3992	4459	4905	5332
29850	2376	3462	3997	4465	4911	5339
29900	2379	3466	4002	4470	4917	5345
29950	2383	3471	4007	4476	4923	5352
30000	2386	3475	4012	4481	4929	5358
30050	2389	3479	4017	4487	4935	5365
30100	2392	3484	4022	4492	4942	5371
30150	2395	3488	4027	4498	4948	5378
30200	2398	3493	4032	4503	4954	5385
30250	2401	3497	4037	4509	4960	5391
30300	2404	3501	4041	4514	4966	5398
30350	2407	3506	4046	4520	4972	5404
30400	2410	3510	4051	4525	4978	5411
30450	2413	3514	4056	4531	4984	5417
30500	2416	3519	4061	4536	4990	5424
30550	2419	3523	4066	4542	4996	5431
30600	2423	3528	4071	4547	5002	5437
30650	2426	3532	4076	4553	5008	5444
30700	2429	3536	4081	4558	5014	5450
30750	2432	3541	4086	4564	5020	5457
30800	2435	3545	4091	4569	5026	5463
30850	2438	3550	4096	4575	5032	5470
30900	2441	3554	4101	4580	5038	5477
30950	2444	3558	4105	4586	5044	5483
31000	2447	3563	4110	4591	5050	5490
31050	2450	3567	4115	4597	5056	5496
31100	2453	3571	4120	4602	5062	5503
31150	2456	3576	4125	4608	5069	5509
31200	2459	3580	4130	4613	5075	5516
31250	2463	3585	4135	4619	5081	5523
31300	2466	3589	4140	4624	5087	5529
31350	2469	3593	4145	4630	5093	5536
31400	2472	3598	4150	4635	5099	5542
31450	2475	3602	4155	4641	5105	5549
31500	2478	3606	4160	4646	5111	5556
31550	2481	3611	4165	4652	5117	5562
31600	2484	3615	4169	4657	5123	5569

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
31650	2487	3620	4174	4663	5129	5575
31700	2490	3624	4179	4668	5135	5582
31750	2493	3628	4184	4674	5141	5588
31800	2496	3633	4189	4679	5147	5595
31850	2500	3637	4194	4685	5153	5602
31900	2503	3641	4199	4690	5159	5608
31950	2506	3646	4204	4696	5165	5615
32000	2509	3650	4209	4701	5171	5621
32050	2512	3655	4214	4707	5177	5628
32100	2515	3659	4219	4712	5183	5634
32150	2518	3663	4224	4718	5190	5641
32200	2521	3668	4229	4723	5196	5648
32250	2524	3672	4233	4729	5202	5654
32300	2527	3677	4238	4734	5208	5661
32350	2530	3681	4243	4740	5214	5667
32400	2533	3685	4248	4745	5220	5674
32450	2536	3690	4253	4751	5226	5680
32500	2540	3694	4258	4756	5232	5687
32550	2543	3698	4263	4762	5238	5694
32600	2546	3703	4268	4767	5244	5700
32650	2549	3707	4273	4773	5250	5707
32700	2552	3712	4278	4778	5256	5713
32750	2555	3716	4283	4784	5262	5720
32800	2558	3720	4288	4789	5268	5726
32850	2561	3725	4293	4795	5274	5733
32900	2564	3729	4297	4800	5280	5740
32950	2567	3733	4302	4806	5286	5746
33000	2570	3738	4307	4811	5292	5753
33050	2573	3742	4312	4817	5298	5759
33100	2576	3747	4317	4822	5304	5766
33150	2580	3751	4322	4828	5310	5773
33200	2583	3755	4327	4833	5317	5779
33250	2586	3760	4332	4839	5323	5786
33300	2589	3764	4337	4844	5329	5792
33350	2592	3768	4342	4850	5335	5799
33400	2595	3773	4347	4855	5341	5805
33450	2598	3777	4352	4861	5347	5812
33500	2601	3782	4356	4866	5353	5819
33550	2604	3786	4361	4872	5359	5825

Option A: Realigned Income

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
33600	2607	3790	4366	4877	5365	5832
33650	2610	3795	4371	4883	5371	5838
33700	2613	3799	4376	4888	5377	5845
33750	2617	3804	4381	4894	5383	5851
33800	2620	3808	4386	4899	5389	5858
33850	2623	3812	4391	4905	5395	5865
33900	2626	3817	4396	4910	5401	5871
33950	2629	3821	4401	4916	5407	5878
34000	2632	3825	4406	4921	5413	5884
34050	2635	3830	4411	4927	5419	5891
34100	2638	3834	4416	4932	5425	5897
34150	2641	3839	4420	4938	5431	5904
34200	2644	3843	4425	4943	5438	5911
34250	2647	3847	4430	4949	5444	5917
34300	2650	3852	4435	4954	5450	5924
34350	2653	3856	4440	4960	5456	5930
34400	2657	3860	4445	4965	5462	5937
34450	2660	3865	4450	4971	5468	5943
34500	2663	3869	4455	4976	5474	5950
34550	2666	3874	4460	4982	5480	5957
34600	2669	3878	4465	4987	5486	5963
34650	2672	3882	4470	4993	5492	5970
34700	2675	3887	4475	4998	5498	5976
34750	2678	3891	4480	5004	5504	5983
34800	2681	3895	4484	5009	5510	5989
34850	2684	3900	4489	5015	5516	5996
34900	2687	3904	4494	5020	5522	6003
34950	2690	3909	4499	5026	5528	6009
35000	2693	3913	4504	5031	5534	6016

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
550	101	153	185	207	228	247
600	110	167	202	226	248	270
650	119	181	219	244	269	292
700	128	195	235	263	289	314
750	137	208	252	281	310	337
800	146	222	269	300	330	359
850	155	236	285	319	351	381
900	164	250	302	337	371	403
950	173	264	319	356	392	426
1000	182	277	335	375	412	448
1050	191	291	352	393	432	470
1100	200	304	368	411	452	491
1150	208	316	382	427	470	510
1200	216	328	397	443	488	530
1250	223	340	411	460	506	549
1300	231	352	426	476	523	569
1350	239	365	441	492	541	589
1400	247	377	455	509	559	608
1450	255	389	470	525	577	628
1500	263	401	485	541	595	647
1550	271	413	499	558	613	667
1600	279	425	514	574	631	686
1650	287	437	528	590	649	706
1700	295	449	543	607	667	725
1750	303	461	558	623	685	745
1800	311	473	572	639	703	764
1850	319	485	587	656	721	784
1900	327	498	602	672	739	803
1950	335	510	616	688	757	823
2000	342	521	630	704	774	842
2050	350	533	645	720	792	861
2100	358	545	659	736	809	880
2150	366	557	673	752	827	899
2200	373	569	687	768	844	918
2250	381	580	702	784	862	937
2300	389	592	716	799	879	956
2350	396	604	730	815	897	975
2400	404	615	744	831	914	994
2450	412	627	758	847	932	1013
2500	420	639	772	863	949	1031
2550	427	651	786	878	966	1050

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2600	435	662	801	894	984	1069
2650	443	674	815	910	1001	1088
2700	450	686	829	926	1018	1107
2750	458	697	843	942	1036	1126
2800	466	709	857	958	1053	1145
2850	473	721	871	973	1071	1164
2900	481	733	886	989	1088	1183
2950	489	744	900	1005	1105	1202
3000	496	756	914	1021	1123	1221
3050	504	768	928	1037	1140	1239
3100	512	779	942	1052	1158	1258
3150	520	791	956	1068	1175	1277
3200	527	803	970	1084	1192	1296
3250	535	814	985	1100	1210	1315
3300	543	826	999	1116	1227	1334
3350	550	838	1013	1131	1245	1353
3400	558	850	1027	1147	1262	1372
3450	566	861	1041	1163	1279	1391
3500	573	873	1055	1179	1297	1410
3550	581	885	1069	1194	1314	1428
3600	588	896	1083	1210	1331	1447
3650	596	907	1097	1225	1348	1465
3700	603	917	1108	1238	1362	1480
3750	611	927	1120	1251	1376	1495
3800	619	937	1131	1263	1390	1511
3850	626	947	1142	1276	1404	1526
3900	634	957	1154	1289	1418	1541
3950	641	967	1165	1301	1432	1556
4000	649	977	1177	1314	1446	1571
4050	656	987	1188	1327	1460	1587
4100	664	997	1199	1340	1474	1602
4150	671	1007	1211	1352	1488	1617
4200	679	1017	1222	1365	1502	1632
4250	686	1027	1233	1378	1516	1647
4300	693	1038	1247	1392	1532	1665
4350	700	1049	1260	1407	1548	1682
4400	707	1060	1273	1422	1564	1700
4450	714	1071	1286	1436	1580	1718
4500	721	1082	1299	1451	1596	1735
4550	727	1093	1312	1466	1612	1753
4600	733	1103	1324	1479	1627	1768
4650	739	1113	1335	1492	1641	1784

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4700	745	1123	1347	1504	1655	1799
4750	751	1132	1358	1517	1669	1814
4800	757	1142	1370	1530	1683	1829
4850	763	1152	1381	1543	1697	1844
4900	769	1161	1392	1555	1711	1860
4950	774	1169	1401	1565	1722	1872
5000	779	1176	1410	1575	1732	1883
5050	783	1183	1418	1584	1743	1894
5100	788	1190	1427	1594	1753	1906
5150	793	1197	1435	1603	1763	1917
5200	798	1204	1444	1613	1774	1928
5250	803	1212	1452	1622	1784	1939
5300	807	1219	1461	1631	1795	1951
5350	812	1226	1469	1641	1805	1962
5400	817	1233	1477	1650	1815	1973
5450	822	1240	1486	1660	1826	1984
5500	826	1247	1494	1669	1836	1996
5550	831	1254	1503	1679	1846	2007
5600	836	1261	1511	1688	1857	2018
5650	839	1266	1517	1694	1864	2026
5700	842	1271	1522	1700	1870	2032
5750	845	1275	1526	1705	1875	2039
5800	848	1279	1531	1710	1881	2045
5850	851	1283	1536	1716	1887	2051
5900	854	1287	1541	1721	1893	2058
5950	857	1292	1546	1726	1899	2064
6000	860	1296	1550	1732	1905	2071
6050	863	1300	1555	1737	1911	2077
6100	866	1304	1560	1742	1917	2083
6150	869	1308	1565	1748	1922	2090
6200	872	1313	1569	1753	1928	2096
6250	875	1317	1574	1758	1934	2102
6300	877	1321	1579	1764	1940	2109
6350	880	1325	1582	1768	1944	2113
6400	883	1328	1585	1770	1947	2117
6450	886	1331	1587	1773	1950	2120
6500	888	1334	1590	1776	1953	2123
6550	891	1337	1592	1779	1956	2127
6600	893	1340	1595	1781	1959	2130
6650	896	1343	1597	1784	1963	2133
6700	899	1346	1600	1787	1966	2137
6750	901	1349	1602	1790	1969	2140

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6800	904	1352	1605	1792	1972	2143
6850	907	1355	1607	1795	1975	2147
6900	909	1358	1610	1798	1978	2150
6950	912	1361	1612	1801	1981	2153
7000	915	1364	1615	1803	1984	2156
7050	918	1369	1620	1809	1990	2163
7100	921	1375	1628	1818	2000	2174
7150	925	1381	1636	1827	2010	2185
7200	929	1387	1644	1837	2020	2196
7250	932	1393	1653	1846	2030	2207
7300	936	1400	1661	1855	2041	2218
7350	940	1406	1669	1864	2051	2229
7400	944	1412	1677	1873	2061	2240
7450	947	1418	1685	1883	2071	2251
7500	951	1424	1694	1892	2081	2262
7550	955	1431	1702	1901	2091	2273
7600	958	1437	1710	1910	2101	2284
7650	962	1443	1718	1919	2111	2295
7700	966	1449	1727	1929	2121	2306
7750	969	1454	1733	1936	2129	2315
7800	971	1457	1735	1938	2132	2317
7850	973	1460	1737	1940	2135	2320
7900	976	1462	1739	1943	2137	2323
7950	978	1465	1741	1945	2140	2326
8000	980	1467	1743	1947	2142	2329
8050	982	1470	1746	1950	2145	2331
8100	985	1472	1748	1952	2147	2334
8150	987	1475	1750	1954	2150	2337
8200	989	1478	1752	1957	2152	2340
8250	991	1480	1754	1959	2155	2343
8300	994	1483	1756	1961	2158	2345
8350	996	1485	1758	1964	2160	2348
8400	998	1488	1760	1966	2163	2351
8450	1001	1491	1763	1969	2166	2354
8500	1004	1495	1767	1973	2171	2360
8550	1007	1499	1771	1978	2176	2365
8600	1010	1503	1775	1982	2181	2370
8650	1013	1507	1779	1987	2186	2376
8700	1016	1511	1783	1991	2191	2381
8750	1019	1515	1787	1996	2196	2387
8800	1022	1519	1791	2000	2200	2392
8850	1025	1523	1795	2005	2205	2397

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
8900	1028	1527	1799	2009	2210	2403
8950	1031	1531	1803	2014	2215	2408
9000	1034	1535	1807	2018	2220	2413
9050	1037	1538	1811	2023	2225	2419
9100	1040	1542	1815	2027	2230	2424
9150	1043	1546	1819	2032	2235	2430
9200	1047	1552	1825	2038	2242	2437
9250	1051	1558	1832	2046	2251	2447
9300	1056	1564	1839	2054	2259	2456
9350	1060	1571	1846	2062	2268	2465
9400	1065	1577	1853	2070	2277	2475
9450	1069	1583	1860	2077	2285	2484
9500	1074	1590	1867	2085	2294	2493
9550	1078	1596	1874	2093	2302	2503
9600	1083	1602	1881	2101	2311	2512
9650	1087	1609	1888	2109	2319	2521
9700	1092	1615	1895	2116	2328	2531
9750	1096	1621	1902	2124	2337	2540
9800	1101	1628	1909	2132	2345	2549
9850	1105	1634	1916	2140	2354	2559
9900	1110	1640	1923	2148	2362	2568
9950	1114	1646	1930	2155	2371	2577
10000	1119	1653	1937	2163	2380	2587
10050	1123	1659	1944	2171	2388	2596
10100	1128	1665	1951	2179	2397	2605
10150	1132	1672	1958	2187	2405	2615
10200	1137	1678	1965	2195	2414	2624
10250	1141	1684	1972	2202	2423	2633
10300	1145	1690	1979	2210	2431	2643
10350	1148	1696	1986	2218	2440	2652
10400	1152	1701	1993	2226	2449	2662
10450	1155	1706	2000	2234	2457	2671
10500	1158	1712	2007	2242	2466	2680
10550	1161	1717	2014	2250	2475	2690
10600	1165	1723	2021	2257	2483	2699
10650	1168	1728	2028	2265	2492	2709
10700	1171	1733	2035	2273	2500	2718
10750	1175	1739	2042	2281	2509	2727
10800	1178	1744	2049	2289	2518	2737
10850	1181	1750	2056	2297	2526	2746
10900	1184	1755	2063	2305	2535	2756
10950	1188	1760	2070	2312	2544	2765

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11000	1191	1766	2077	2320	2552	2774
11050	1194	1771	2084	2328	2561	2784
11100	1198	1777	2091	2336	2570	2793
11150	1201	1782	2098	2344	2578	2803
11200	1204	1788	2105	2352	2587	2812
11250	1207	1793	2113	2360	2596	2821
11300	1211	1798	2120	2368	2604	2831
11350	1214	1804	2127	2375	2613	2840
11400	1217	1808	2131	2381	2619	2847
11450	1219	1811	2135	2385	2624	2852
11500	1222	1815	2139	2389	2628	2857
11550	1224	1818	2143	2394	2633	2862
11600	1227	1822	2147	2398	2638	2867
11650	1230	1826	2151	2402	2643	2873
11700	1232	1829	2155	2407	2648	2878
11750	1235	1833	2159	2411	2652	2883
11800	1237	1836	2163	2416	2657	2888
11850	1240	1840	2166	2420	2662	2894
11900	1242	1843	2170	2424	2667	2899
11950	1245	1847	2174	2429	2672	2904
12000	1248	1851	2178	2433	2676	2909
12050	1250	1854	2182	2437	2681	2914
12100	1253	1858	2186	2442	2686	2920
12150	1255	1861	2190	2446	2691	2925
12200	1258	1865	2194	2451	2696	2930
12250	1261	1869	2198	2455	2701	2936
12300	1263	1872	2202	2460	2706	2941
12350	1266	1876	2206	2465	2711	2947
12400	1269	1880	2211	2469	2716	2953
12450	1272	1884	2215	2474	2722	2959
12500	1275	1889	2220	2480	2728	2965
12550	1279	1894	2225	2485	2734	2972
12600	1283	1899	2230	2491	2740	2978
12650	1286	1904	2235	2497	2746	2985
12700	1290	1908	2240	2502	2752	2992
12750	1294	1913	2245	2508	2758	2998
12800	1297	1918	2250	2513	2764	3005
12850	1301	1923	2255	2519	2771	3012
12900	1305	1928	2260	2524	2777	3018
12950	1308	1933	2265	2530	2783	3025
13000	1312	1937	2270	2535	2789	3032
13050	1315	1942	2275	2541	2795	3038

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13100	1319	1947	2280	2546	2801	3045
13150	1323	1952	2285	2552	2807	3051
13200	1326	1957	2290	2558	2813	3058
13250	1330	1962	2295	2563	2819	3065
13300	1334	1966	2300	2569	2826	3071
13350	1337	1971	2305	2574	2832	3078
13400	1341	1976	2310	2580	2838	3085
13450	1345	1981	2315	2585	2844	3091
13500	1348	1986	2319	2591	2850	3098
13550	1352	1990	2324	2596	2856	3105
13600	1355	1995	2329	2602	2862	3111
13650	1359	2000	2334	2608	2868	3118
13700	1363	2005	2339	2613	2874	3124
13750	1366	2010	2344	2619	2880	3131
13800	1369	2013	2348	2623	2885	3136
13850	1371	2016	2351	2626	2888	3139
13900	1374	2019	2353	2629	2892	3143
13950	1376	2022	2356	2632	2895	3147
14000	1378	2025	2359	2635	2898	3151
14050	1381	2028	2362	2638	2902	3154
14100	1383	2031	2364	2641	2905	3158
14150	1385	2034	2367	2644	2909	3162
14200	1388	2037	2370	2647	2912	3165
14250	1390	2039	2373	2650	2915	3169
14300	1392	2042	2376	2654	2919	3173
14350	1394	2045	2378	2657	2922	3177
14400	1397	2048	2381	2660	2926	3180
14450	1399	2051	2384	2663	2929	3184
14500	1401	2054	2387	2666	2933	3188
14550	1404	2057	2389	2669	2936	3191
14600	1406	2060	2392	2672	2939	3195
14650	1408	2063	2395	2675	2943	3199
14700	1411	2066	2398	2678	2946	3202
14750	1413	2069	2401	2681	2950	3206
14800	1415	2071	2403	2685	2953	3210
14850	1418	2074	2406	2688	2956	3214
14900	1420	2077	2409	2691	2960	3217
14950	1422	2080	2412	2694	2963	3221
15000	1424	2083	2414	2697	2967	3225
15050	1427	2086	2417	2700	2970	3228
15100	1429	2089	2421	2704	2974	3233
15150	1434	2096	2428	2712	2983	3243

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
15200	1438	2102	2435	2720	2992	3253
15250	1442	2108	2443	2729	3002	3263
15300	1446	2114	2450	2736	3010	3272
15350	1450	2119	2456	2743	3018	3280
15400	1453	2125	2463	2751	3026	3289
15450	1457	2131	2469	2758	3034	3298
15500	1461	2136	2476	2766	3042	3307
15550	1465	2142	2482	2773	3050	3316
15600	1469	2147	2489	2780	3058	3324
15650	1472	2153	2496	2788	3066	3333
15700	1476	2159	2502	2795	3074	3342
15750	1480	2164	2509	2802	3082	3351
15800	1484	2170	2515	2810	3091	3359
15850	1487	2175	2522	2817	3099	3368
15900	1491	2181	2528	2824	3107	3377
15950	1495	2187	2535	2832	3115	3386
16000	1499	2192	2542	2839	3123	3395
16050	1502	2198	2548	2846	3131	3403
16100	1506	2203	2555	2854	3139	3412
16150	1510	2209	2561	2861	3147	3421
16200	1514	2214	2568	2868	3155	3430
16250	1518	2220	2575	2876	3163	3438
16300	1521	2226	2581	2883	3171	3447
16350	1525	2231	2588	2890	3179	3456
16400	1529	2237	2594	2898	3188	3465
16450	1533	2242	2601	2905	3196	3474
16500	1536	2248	2607	2912	3204	3482
16550	1540	2254	2614	2920	3212	3491
16600	1544	2259	2621	2927	3220	3500
16650	1548	2265	2627	2934	3228	3509
16700	1551	2270	2634	2942	3236	3518
16750	1555	2276	2640	2949	3244	3526
16800	1559	2281	2647	2956	3252	3535
16850	1563	2287	2653	2963	3260	3543
16900	1566	2292	2660	2971	3268	3552
16950	1570	2298	2666	2978	3276	3561
17000	1574	2303	2673	2985	3284	3569
17050	1577	2309	2679	2992	3292	3578
17100	1581	2314	2685	3000	3300	3587
17150	1585	2320	2692	3007	3308	3595
17200	1589	2325	2698	3014	3316	3604
17250	1592	2331	2705	3021	3324	3613

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
17300	1596	2336	2711	3029	3331	3621
17350	1600	2342	2717	3035	3339	3629
17400	1602	2345	2721	3040	3344	3635
17450	1605	2349	2725	3044	3349	3640
17500	1608	2353	2729	3049	3354	3645
17550	1611	2357	2733	3053	3359	3651
17600	1614	2361	2737	3058	3363	3656
17650	1617	2365	2741	3062	3368	3661
17700	1620	2369	2745	3067	3373	3667
17750	1623	2373	2749	3071	3378	3672
17800	1626	2377	2753	3076	3383	3678
17850	1629	2381	2757	3080	3388	3683
17900	1632	2385	2761	3085	3393	3688
17950	1635	2388	2766	3089	3398	3694
18000	1638	2392	2770	3094	3403	3699
18050	1641	2396	2774	3098	3408	3704
18100	1644	2400	2778	3103	3413	3710
18150	1647	2404	2782	3107	3418	3715
18200	1650	2408	2786	3111	3423	3720
18250	1653	2412	2790	3116	3428	3726
18300	1656	2416	2794	3120	3432	3731
18350	1659	2420	2798	3125	3437	3736
18400	1662	2424	2802	3129	3442	3742
18450	1665	2428	2806	3134	3447	3747
18500	1668	2432	2810	3138	3452	3753
18550	1671	2435	2814	3143	3457	3758
18600	1674	2439	2818	3147	3462	3763
18650	1676	2443	2822	3152	3467	3769
18700	1679	2447	2826	3156	3472	3774
18750	1682	2451	2830	3161	3477	3779
18800	1685	2455	2834	3165	3482	3785
18850	1688	2459	2838	3170	3487	3790
18900	1691	2463	2842	3174	3492	3795
18950	1694	2467	2846	3179	3497	3801
19000	1697	2471	2850	3183	3502	3806
19050	1700	2475	2854	3188	3506	3811
19100	1703	2478	2858	3192	3511	3817
19150	1706	2482	2861	3196	3516	3822
19200	1709	2486	2865	3201	3521	3827
19250	1711	2490	2869	3205	3525	3832
19300	1714	2493	2873	3209	3530	3837
19350	1717	2497	2877	3213	3535	3842

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19400	1720	2501	2881	3218	3539	3847
19450	1723	2504	2884	3222	3544	3852
19500	1726	2508	2888	3226	3549	3857
19550	1728	2512	2892	3230	3553	3863
19600	1731	2516	2896	3235	3558	3868
19650	1734	2519	2900	3239	3563	3873
19700	1737	2523	2903	3243	3567	3878
19750	1740	2527	2907	3247	3572	3883
19800	1742	2530	2911	3252	3577	3888
19850	1745	2534	2915	3256	3581	3893
19900	1748	2538	2919	3260	3586	3898
19950	1751	2542	2922	3264	3591	3903
20000	1754	2545	2926	3269	3595	3908
20050	1756	2549	2930	3273	3600	3913
20100	1759	2553	2934	3277	3605	3918
20150	1762	2556	2938	3281	3610	3924
20200	1765	2560	2941	3286	3614	3929
20250	1768	2564	2945	3290	3619	3934
20300	1770	2568	2949	3294	3624	3939
20350	1773	2571	2953	3298	3628	3944
20400	1776	2575	2957	3303	3633	3949
20450	1779	2579	2961	3307	3638	3954
20500	1781	2583	2966	3313	3644	3961
20550	1784	2587	2971	3319	3651	3969
20600	1786	2591	2977	3325	3658	3976
20650	1789	2596	2983	3332	3665	3984
20700	1791	2600	2989	3338	3672	3992
20750	1794	2604	2994	3345	3679	3999
20800	1796	2608	3000	3351	3686	4007
20850	1799	2612	3006	3357	3693	4014
20900	1801	2617	3011	3364	3700	4022
20950	1804	2621	3017	3370	3707	4030
21000	1806	2625	3023	3377	3714	4037
21050	1809	2629	3029	3383	3721	4045
21100	1811	2634	3034	3389	3728	4053
21150	1814	2638	3040	3396	3735	4060
21200	1816	2642	3046	3402	3742	4068
21250	1819	2646	3052	3409	3749	4076
21300	1821	2651	3057	3415	3756	4083
21350	1823	2655	3063	3421	3763	4091
21400	1826	2659	3069	3428	3771	4099
21450	1828	2663	3074	3434	3778	4106

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
21500	1831	2668	3080	3441	3785	4114
21550	1833	2672	3086	3447	3792	4121
21600	1836	2676	3092	3453	3799	4129
21650	1838	2680	3097	3460	3806	4137
21700	1841	2685	3103	3466	3813	4144
21750	1843	2689	3109	3472	3820	4152
21800	1846	2693	3114	3479	3827	4160
21850	1848	2697	3120	3485	3834	4167
21900	1851	2702	3126	3492	3841	4175
21950	1853	2706	3132	3498	3848	4183
22000	1856	2710	3137	3504	3855	4190
22050	1858	2714	3143	3511	3862	4198
22100	1861	2719	3149	3517	3869	4206
22150	1863	2723	3155	3524	3876	4213
22200	1865	2727	3160	3530	3883	4221
22250	1868	2731	3166	3536	3890	4228
22300	1870	2736	3172	3543	3897	4236
22350	1873	2740	3177	3549	3904	4244
22400	1875	2744	3183	3556	3911	4251
22450	1878	2748	3189	3562	3918	4259
22500	1880	2753	3195	3568	3925	4267
22550	1883	2757	3200	3575	3932	4274
22600	1885	2761	3206	3581	3939	4282
22650	1888	2765	3212	3588	3946	4290
22700	1890	2770	3217	3594	3953	4297
22750	1893	2774	3223	3600	3960	4305
22800	1895	2778	3229	3607	3967	4313
22850	1898	2782	3235	3613	3974	4320
22900	1900	2786	3240	3619	3981	4328
22950	1903	2791	3246	3626	3988	4335
23000	1905	2795	3252	3632	3995	4343
23050	1907	2799	3258	3639	4003	4351
23100	1910	2803	3263	3645	4010	4358
23150	1912	2808	3269	3651	4017	4366
23200	1915	2812	3275	3658	4024	4374
23250	1917	2816	3280	3664	4031	4381
23300	1920	2820	3286	3671	4038	4389
23350	1922	2825	3292	3677	4045	4397
23400	1925	2829	3298	3683	4052	4404
23450	1927	2833	3303	3690	4059	4412
23500	1930	2837	3309	3696	4066	4420
23550	1932	2842	3315	3703	4073	4427

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
23600	1935	2846	3320	3709	4080	4435
23650	1937	2850	3326	3715	4087	4442
23700	1940	2854	3332	3722	4094	4450
23750	1942	2859	3338	3728	4101	4458
23800	1944	2863	3343	3735	4108	4465
23850	1947	2867	3349	3741	4115	4473
23900	1949	2871	3355	3747	4122	4481
23950	1952	2876	3361	3754	4129	4488
24000	1954	2880	3366	3760	4136	4496
24050	1957	2884	3372	3766	4143	4504
24100	1959	2888	3378	3773	4150	4511
24150	1962	2893	3383	3779	4157	4519
24200	1964	2897	3389	3786	4164	4527
24250	1967	2901	3395	3792	4171	4534
24300	1969	2905	3401	3798	4178	4542
24350	1972	2910	3406	3805	4185	4549
24400	1974	2914	3412	3811	4192	4557
24450	1977	2918	3418	3818	4199	4565
24500	1979	2922	3423	3824	4206	4572
24550	1982	2927	3429	3830	4213	4580
24600	1984	2931	3435	3837	4220	4588
24650	1986	2935	3441	3843	4228	4595
24700	1989	2939	3446	3850	4235	4603
24750	1991	2943	3452	3856	4242	4611
24800	1994	2948	3458	3862	4249	4618
24850	1996	2952	3464	3869	4256	4626
24900	1999	2956	3469	3875	4263	4634
24950	2001	2960	3475	3882	4270	4641
25000	2004	2965	3481	3888	4277	4649
25050	2006	2969	3486	3894	4284	4656
25100	2009	2973	3492	3901	4291	4664
25150	2011	2977	3498	3907	4298	4672
25200	2014	2982	3504	3914	4305	4679
25250	2016	2986	3509	3920	4312	4687
25300	2019	2990	3515	3926	4319	4694
25350	2021	2994	3519	3931	4324	4700
25400	2024	2997	3523	3935	4329	4705
25450	2026	3001	3527	3940	4334	4711
25500	2029	3005	3531	3945	4339	4716
25550	2031	3008	3535	3949	4344	4722
25600	2034	3012	3540	3954	4349	4728
25650	2037	3016	3544	3958	4354	4733

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
25700	2039	3019	3548	3963	4359	4739
25750	2042	3023	3552	3968	4364	4744
25800	2044	3027	3556	3972	4370	4750
25850	2047	3030	3560	3977	4375	4755
25900	2049	3034	3565	3982	4380	4761
25950	2052	3038	3569	3986	4385	4766
26000	2054	3041	3573	3991	4390	4772
26050	2057	3045	3577	3995	4395	4777
26100	2060	3049	3581	4000	4400	4783
26150	2062	3052	3585	4005	4405	4788
26200	2065	3056	3589	4009	4410	4794
26250	2067	3060	3594	4014	4415	4799
26300	2070	3063	3598	4019	4420	4805
26350	2072	3067	3602	4023	4426	4811
26400	2075	3071	3606	4028	4431	4816
26450	2078	3074	3610	4032	4436	4822
26500	2080	3078	3614	4037	4441	4827
26550	2083	3082	3618	4042	4446	4833
26600	2085	3085	3623	4046	4451	4838
26650	2088	3089	3627	4051	4456	4844
26700	2090	3093	3631	4056	4461	4849
26750	2093	3096	3635	4060	4466	4855
26800	2096	3100	3639	4065	4471	4860
26850	2098	3104	3643	4070	4476	4866
26900	2101	3107	3647	4074	4482	4871
26950	2103	3111	3652	4079	4487	4877
27000	2106	3115	3656	4083	4492	4883
27050	2108	3118	3660	4088	4497	4888
27100	2111	3122	3664	4093	4502	4894
27150	2113	3126	3668	4097	4507	4899
27200	2116	3129	3672	4102	4512	4905
27250	2119	3133	3676	4107	4517	4910
27300	2121	3137	3681	4111	4522	4916
27350	2124	3140	3685	4116	4527	4921
27400	2126	3144	3689	4120	4533	4927
27450	2129	3148	3693	4125	4538	4932
27500	2131	3151	3697	4130	4543	4938
27550	2134	3155	3701	4134	4548	4943
27600	2137	3159	3705	4139	4553	4949
27650	2139	3162	3710	4144	4558	4955
27700	2142	3166	3714	4148	4563	4960
27750	2144	3170	3718	4153	4568	4966

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27800	2147	3173	3722	4158	4573	4971
27850	2149	3177	3726	4162	4578	4977
27900	2152	3181	3730	4167	4583	4982
27950	2154	3184	3734	4171	4589	4988
28000	2157	3188	3739	4176	4594	4993
28050	2160	3192	3743	4181	4599	4999
28100	2162	3195	3747	4185	4604	5004
28150	2165	3199	3751	4190	4609	5010
28200	2167	3203	3755	4195	4614	5015
28250	2170	3206	3759	4199	4619	5021
28300	2172	3210	3763	4204	4624	5027
28350	2175	3214	3768	4208	4629	5032
28400	2178	3217	3772	4213	4634	5038
28450	2180	3221	3776	4218	4639	5043
28500	2183	3225	3780	4222	4645	5049
28550	2185	3228	3784	4227	4650	5054
28600	2188	3232	3788	4232	4655	5060
28650	2190	3236	3793	4236	4660	5065
28700	2193	3239	3797	4241	4665	5071
28750	2195	3243	3801	4245	4670	5076
28800	2198	3247	3805	4250	4675	5082
28850	2201	3250	3809	4255	4680	5087
28900	2203	3254	3813	4259	4685	5093
28950	2206	3258	3817	4264	4690	5098
29000	2208	3261	3822	4269	4696	5104
29050	2211	3265	3826	4273	4701	5110
29100	2213	3269	3830	4278	4706	5115
29150	2216	3272	3834	4283	4711	5121
29200	2219	3276	3838	4287	4716	5126
29250	2221	3280	3842	4292	4721	5132
29300	2224	3283	3846	4296	4726	5137
29350	2226	3287	3851	4301	4731	5143
29400	2229	3291	3855	4306	4736	5148
29450	2231	3294	3859	4310	4741	5154
29500	2234	3298	3863	4315	4746	5159
29550	2236	3302	3867	4320	4752	5165
29600	2239	3305	3871	4324	4757	5170
29650	2242	3309	3875	4329	4762	5176
29700	2244	3313	3880	4333	4767	5182
29750	2247	3316	3884	4338	4772	5187
29800	2249	3320	3888	4343	4777	5193
29850	2252	3324	3892	4347	4782	5198

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29900	2254	3327	3896	4352	4787	5204
29950	2257	3331	3900	4357	4792	5209
30000	2260	3335	3904	4361	4797	5215
30050	2262	3338	3909	4366	4802	5220
30100	2265	3342	3913	4371	4808	5226
30150	2267	3346	3917	4375	4813	5231
30200	2270	3349	3921	4380	4818	5237
30250	2272	3353	3925	4384	4823	5242
30300	2275	3357	3929	4389	4828	5248
30350	2278	3360	3933	4394	4833	5254
30400	2280	3364	3938	4398	4838	5259
30450	2283	3368	3942	4403	4843	5265
30500	2285	3371	3946	4408	4848	5270
30550	2288	3375	3950	4412	4853	5276
30600	2290	3379	3954	4417	4859	5281
30650	2293	3382	3958	4421	4864	5287
30700	2295	3386	3962	4426	4869	5292
30750	2298	3390	3967	4431	4874	5298
30800	2301	3393	3971	4435	4879	5303
30850	2303	3397	3975	4440	4884	5309
30900	2306	3401	3979	4445	4889	5314
30950	2308	3404	3983	4449	4894	5320
31000	2311	3408	3987	4454	4899	5325
31050	2313	3412	3991	4459	4904	5331
31100	2316	3415	3996	4463	4909	5337
31150	2319	3419	4000	4468	4915	5342
31200	2321	3423	4004	4472	4920	5348
31250	2324	3426	4008	4477	4925	5353
31300	2326	3430	4012	4482	4930	5359
31350	2329	3434	4016	4486	4935	5364
31400	2331	3437	4021	4491	4940	5370
31450	2334	3441	4025	4496	4945	5375
31500	2336	3445	4029	4500	4950	5381
31550	2339	3448	4033	4505	4955	5386
31600	2342	3452	4037	4509	4960	5392
31650	2344	3456	4041	4514	4965	5397
31700	2347	3459	4045	4519	4971	5403
31750	2349	3463	4050	4523	4976	5409
31800	2352	3467	4054	4528	4981	5414
31850	2354	3470	4058	4533	4986	5420
31900	2357	3474	4062	4537	4991	5425
31950	2360	3478	4066	4542	4996	5431

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
32000	2362	3481	4070	4546	5001	5436
32050	2365	3485	4074	4551	5006	5442
32100	2367	3489	4079	4556	5011	5447
32150	2370	3492	4083	4560	5016	5453
32200	2372	3496	4087	4565	5022	5458
32250	2375	3500	4091	4570	5027	5464
32300	2377	3503	4095	4574	5032	5469
32350	2380	3507	4099	4579	5037	5475
32400	2383	3511	4103	4584	5042	5481
32450	2385	3514	4108	4588	5047	5486
32500	2388	3518	4112	4593	5052	5492
32550	2390	3522	4116	4597	5057	5497
32600	2393	3525	4120	4602	5062	5503
32650	2395	3529	4124	4607	5067	5508
32700	2398	3533	4128	4611	5072	5514
32750	2401	3536	4132	4616	5078	5519
32800	2403	3540	4137	4621	5083	5525
32850	2406	3544	4141	4625	5088	5530
32900	2408	3547	4145	4630	5093	5536
32950	2411	3551	4149	4634	5098	5541
33000	2413	3555	4153	4639	5103	5547
33050	2416	3558	4157	4644	5108	5553
33100	2419	3562	4161	4648	5113	5558
33150	2421	3565	4166	4653	5118	5564
33200	2424	3569	4170	4658	5123	5569
33250	2426	3573	4174	4662	5128	5575
33300	2429	3576	4178	4667	5134	5580
33350	2431	3580	4182	4672	5139	5586
33400	2434	3584	4186	4676	5144	5591
33450	2436	3587	4190	4681	5149	5597
33500	2439	3591	4195	4685	5154	5602
33550	2442	3595	4199	4690	5159	5608
33600	2444	3598	4203	4695	5164	5613
33650	2447	3602	4207	4699	5169	5619
33700	2449	3606	4211	4704	5174	5624
33750	2452	3609	4215	4709	5179	5630
33800	2454	3613	4220	4713	5185	5636
33850	2457	3617	4224	4718	5190	5641
33900	2460	3620	4228	4722	5195	5647
33950	2462	3624	4232	4727	5200	5652
34000	2465	3628	4236	4732	5205	5658
34050	2467	3631	4240	4736	5210	5663

Option B: Adjusted for Price Parity

Proposed Updated Table of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
34100	2470	3635	4244	4741	5215	5669
34150	2472	3639	4249	4746	5220	5674
34200	2475	3642	4253	4750	5225	5680
34250	2477	3646	4257	4755	5230	5685
34300	2480	3650	4261	4759	5235	5691
34350	2483	3653	4265	4764	5241	5696
34400	2485	3657	4269	4769	5246	5702
34450	2488	3661	4273	4773	5251	5708
34500	2490	3664	4278	4778	5256	5713
34550	2493	3668	4282	4783	5261	5719
34600	2495	3672	4286	4787	5266	5724
34650	2498	3675	4290	4792	5271	5730
34700	2501	3679	4294	4797	5276	5735
34750	2503	3683	4298	4801	5281	5741
34800	2506	3686	4302	4806	5286	5746
34850	2508	3690	4307	4810	5291	5752
34900	2511	3694	4311	4815	5297	5757
34950	2513	3697	4315	4820	5302	5763
35000	2516	3701	4319	4824	5307	5768

APPENDIX C: SIDE-BY-SIDE COMPARISONS OF EXISTING AND PROPOSED TABLES

To be added later.

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
550	127	112	101	-15	-26	-11.8%	-20.7%	185	170	153	-15	-32	-8.0%	-17.1%	219	205	185	-14	-34	-6.4%	-15.4%
600	137	122	110	-15	-27	-10.9%	-19.9%	200	185	167	-15	-33	-7.3%	-16.5%	237	223	202	-14	-35	-5.7%	-14.8%
650	147	132	119	-15	-28	-10.1%	-19.2%	214	201	181	-13	-33	-6.2%	-15.5%	253	242	219	-11	-34	-4.4%	-13.6%
700	156	142	128	-14	-28	-8.8%	-18.1%	227	216	195	-11	-32	-4.8%	-14.2%	268	260	235	-8	-33	-2.8%	-12.2%
750	163	152	137	-11	-26	-6.5%	-16.0%	238	231	208	-7	-30	-2.8%	-12.4%	282	279	252	-3	-30	-1.1%	-10.6%
800	171	162	146	-9	-25	-5.0%	-14.6%	249	247	222	-2	-27	-0.9%	-10.7%	295	297	269	2	-26	0.8%	-8.9%
850	179	173	155	-6	-24	-3.6%	-13.4%	261	262	236	1	-25	0.4%	-9.6%	309	316	285	7	-24	2.2%	-7.7%
900	188	183	164	-5	-24	-2.9%	-12.7%	273	277	250	4	-23	1.6%	-8.5%	323	334	302	11	-21	3.5%	-6.5%
950	197	193	173	-4	-24	-2.2%	-12.1%	286	293	264	7	-22	2.3%	-7.8%	338	353	319	15	-19	4.3%	-5.7%
1000	205	203	182	-2	-23	-1.1%	-11.1%	299	308	277	9	-22	3.0%	-7.2%	353	371	335	18	-18	5.1%	-5.0%
1050	214	213	191	-1	-23	-0.6%	-10.7%	311	323	291	12	-20	3.9%	-6.4%	368	389	352	21	-16	5.8%	-4.4%
1100	223	222	200	-1	-23	-0.4%	-10.5%	324	337	304	13	-20	4.1%	-6.2%	382	407	368	25	-14	6.5%	-3.8%
1150	231	231	208	0	-23	0.0%	-10.1%	336	351	316	15	-20	4.4%	-5.9%	397	423	382	26	-15	6.5%	-3.7%
1200	240	240	216	0	-24	0.0%	-10.2%	349	364	328	15	-21	4.4%	-5.9%	412	439	397	27	-15	6.6%	-3.7%
1250	248	249	223	1	-25	0.3%	-9.9%	361	378	340	17	-21	4.6%	-5.7%	426	455	411	29	-15	6.9%	-3.4%
1300	257	258	231	1	-26	0.2%	-9.9%	373	391	352	18	-21	4.9%	-5.5%	441	471	426	30	-15	6.9%	-3.4%
1350	265	266	239	1	-26	0.5%	-9.7%	386	405	365	19	-21	4.8%	-5.6%	456	488	441	32	-15	6.9%	-3.4%
1400	274	275	247	1	-27	0.5%	-9.7%	398	418	377	20	-21	5.0%	-5.4%	470	504	455	34	-15	7.2%	-3.1%
1450	282	284	255	2	-27	0.7%	-9.5%	410	431	389	21	-21	5.2%	-5.2%	484	520	470	36	-14	7.4%	-2.9%
1500	291	293	263	2	-28	0.7%	-9.5%	422	445	401	23	-21	5.4%	-5.0%	498	536	485	38	-13	7.7%	-2.7%
1550	299	302	271	3	-28	0.9%	-9.3%	434	458	413	24	-21	5.6%	-4.9%	512	552	499	40	-13	7.9%	-2.5%
1600	307	311	279	4	-28	1.2%	-9.1%	446	472	425	26	-21	5.8%	-4.7%	526	569	514	43	-12	8.1%	-2.3%
1650	316	319	287	3	-29	1.1%	-9.2%	458	485	437	27	-21	5.9%	-4.6%	540	585	528	45	-12	8.3%	-2.1%
1700	324	328	295	4	-29	1.3%	-9.0%	470	499	449	29	-21	6.1%	-4.4%	554	601	543	47	-11	8.5%	-2.0%
1750	332	337	303	5	-29	1.5%	-8.8%	482	512	461	30	-21	6.2%	-4.3%	568	617	558	49	-10	8.6%	-1.8%
1800	341	346	311	5	-30	1.5%	-8.8%	494	525	473	31	-21	6.4%	-4.2%	581	633	572	52	-9	9.0%	-1.5%
1850	349	355	319	6	-30	1.7%	-8.6%	506	539	485	33	-21	6.5%	-4.1%	595	649	587	54	-8	9.2%	-1.4%
1900	357	364	327	7	-30	1.9%	-8.5%	517	552	498	35	-19	6.8%	-3.8%	609	666	602	57	-7	9.3%	-1.2%
1950	366	372	335	6	-31	1.8%	-8.6%	529	566	510	37	-19	6.9%	-3.7%	623	682	616	59	-7	9.4%	-1.1%
2000	373	381	342	8	-31	2.2%	-8.2%	540	579	521	39	-19	7.2%	-3.5%	636	697	630	61	-6	9.7%	-0.9%
2050	381	390	350	9	-31	2.3%	-8.1%	551	592	533	41	-18	7.4%	-3.2%	649	713	645	64	-4	9.9%	-0.7%
2100	388	398	358	10	-30	2.6%	-7.8%	562	605	545	43	-17	7.6%	-3.0%	662	729	659	67	-3	10.1%	-0.5%
2150	395	407	366	12	-29	3.0%	-7.4%	573	618	557	45	-16	7.8%	-2.8%	674	745	673	71	-1	10.5%	-0.1%
2200	403	416	373	13	-30	3.1%	-7.4%	583	631	569	48	-14	8.2%	-2.5%	687	761	687	74	0	10.7%	0.0%
2250	410	424	381	14	-29	3.4%	-7.1%	594	644	580	50	-14	8.4%	-2.3%	700	776	702	76	2	10.9%	0.2%
2300	417	433	389	16	-28	3.8%	-6.8%	605	657	592	52	-13	8.6%	-2.1%	712	792	716	80	4	11.2%	0.5%
2350	425	441	396	16	-29	3.8%	-6.7%	616	670	604	54	-12	8.8%	-2.0%	725	808	730	83	5	11.4%	0.7%
2400	432	450	404	18	-28	4.1%	-6.4%	626	683	615	57	-11	9.1%	-1.7%	738	823	744	85	6	11.6%	0.8%
2450	440	458	412	18	-28	4.2%	-6.4%	637	696	627	59	-10	9.3%	-1.5%	750	839	758	89	8	11.9%	1.1%
2500	447	467	420	20	-27	4.5%	-6.1%	648	709	639	61	-9	9.4%	-1.4%	763	855	772	92	9	12.0%	1.2%
2550	454	475	427	21	-27	4.7%	-5.9%	658	722	651	64	-7	9.7%	-1.1%	776	870	786	94	10	12.2%	1.3%
2600	460	484	435	24	-25	5.2%	-5.5%	667	735	662	68	-5	10.2%	-0.7%	786	886	801	100	15	12.7%	1.9%
2650	465	493	443	28	-22	5.9%	-4.8%	674	748	674	74	0	11.0%	0.0%	794	902	815	108	21	13.6%	2.6%
2700	471	501	450	30	-21	6.4%	-4.4%	682	761	686	79	4	11.6%	0.5%	803	917	829	114	26	14.2%	3.2%
2750	475	510	458	35	-17	7.3%	-3.6%	688	774	697	86	9	12.5%	1.4%	810	933	843	123	33	15.2%	4.1%
2800	479	518	466	39	-13	8.2%	-2.8%	694	787	709	93	15	13.4%	2.2%	816	949	857	133	41	16.3%	5.1%
2850	484	527	473	43	-11	8.8%	-2.2%	700	800	721	100	21	14.3%	3.0%	823	964	871	141	48	17.2%	5.9%
2900	488	535	481	47	-7	9.7%	-1.4%	705	813	733	108	28	15.3%	3.9%	830	980	886	150	56	18.0%	6.7%
2950	492	544	489	52	-3	10.5%	-0.7%	711	825	744	114	33	16.1%	4.7%	836	994	900	158	64	18.9%	7.6%
3000	496	552	496	56	0	11.3%	0.1%	717	838	756	121	39	16.8%	5.4%	843	1009	914	166	71	19.7%	8.4%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
3050	500	560	504	60	4	12.1%	0.8%	723	850	768	127	45	17.6%	6.2%	850	1023	928	173	78	20.4%	9.2%
3100	504	569	512	65	8	12.9%	1.6%	729	862	779	133	50	18.3%	6.9%	856	1038	942	182	86	21.2%	10.1%
3150	509	577	520	68	11	13.4%	2.1%	735	875	791	140	56	19.0%	7.6%	863	1052	956	189	93	21.9%	10.8%
3200	513	586	527	73	14	14.1%	2.8%	740	887	803	147	63	19.9%	8.5%	869	1067	970	198	101	22.7%	11.7%
3250	517	594	535	77	18	14.9%	3.5%	746	899	814	153	68	20.6%	9.2%	876	1081	985	205	109	23.4%	12.4%
3300	521	602	543	81	22	15.6%	4.1%	752	912	826	160	74	21.2%	9.9%	882	1096	999	214	117	24.2%	13.2%
3350	524	611	550	87	26	16.5%	5.0%	757	924	838	167	81	22.1%	10.7%	888	1110	1013	222	125	25.0%	14.1%
3400	527	619	558	92	31	17.5%	5.9%	761	936	850	175	89	23.1%	11.6%	893	1125	1027	232	134	25.9%	15.0%
3450	531	627	566	96	35	18.1%	6.5%	766	949	861	183	95	23.9%	12.4%	899	1139	1041	240	142	26.7%	15.8%
3500	534	632	573	98	39	18.4%	7.4%	771	956	873	185	102	24.0%	13.2%	904	1147	1055	243	151	26.9%	16.7%
3550	537	636	581	99	44	18.5%	8.2%	775	962	885	187	110	24.1%	14.1%	910	1154	1069	244	159	26.8%	17.5%
3600	541	640	588	99	47	18.3%	8.8%	780	967	896	187	116	24.0%	14.9%	916	1160	1083	244	167	26.6%	18.2%
3650	544	644	596	100	52	18.4%	9.5%	785	973	907	188	122	23.9%	15.6%	921	1167	1097	246	176	26.7%	19.1%
3700	547	648	603	101	56	18.5%	10.3%	790	979	917	189	127	23.9%	16.1%	927	1173	1108	246	181	26.6%	19.5%
3750	550	652	611	102	61	18.6%	11.1%	794	984	927	190	133	24.0%	16.8%	932	1180	1120	248	188	26.6%	20.1%
3800	554	656	619	102	65	18.4%	11.7%	799	990	937	191	138	23.9%	17.3%	937	1186	1131	249	194	26.6%	20.7%
3850	557	660	626	103	69	18.5%	12.4%	803	996	947	193	144	24.0%	17.9%	943	1193	1142	250	199	26.5%	21.1%
3900	560	664	634	104	74	18.6%	13.1%	808	1002	957	194	149	24.0%	18.4%	948	1199	1154	251	206	26.5%	21.7%
3950	563	668	641	105	78	18.6%	13.9%	812	1007	967	195	155	24.1%	19.1%	953	1206	1165	253	212	26.5%	22.3%
4000	566	672	649	106	83	18.7%	14.6%	817	1013	977	196	160	24.0%	19.6%	959	1212	1177	253	218	26.4%	22.7%
4050	570	676	656	106	86	18.5%	15.1%	822	1018	987	196	165	23.9%	20.1%	964	1218	1188	254	224	26.4%	23.2%
4100	574	679	664	105	90	18.3%	15.6%	828	1022	997	194	169	23.4%	20.4%	972	1222	1199	250	227	25.7%	23.4%
4150	579	682	671	103	92	17.8%	15.9%	834	1026	1007	192	173	23.0%	20.7%	979	1225	1211	246	232	25.1%	23.7%
4200	583	685	679	102	96	17.5%	16.4%	841	1030	1017	189	176	22.4%	20.9%	986	1228	1222	242	236	24.6%	23.9%
4250	588	688	686	100	98	17.0%	16.7%	847	1034	1027	187	180	22.0%	21.2%	993	1232	1233	239	240	24.1%	24.2%
4300	592	691	693	99	101	16.8%	17.1%	853	1037	1038	184	185	21.6%	21.7%	1001	1235	1247	234	246	23.4%	24.5%
4350	597	695	700	98	103	16.3%	17.3%	860	1041	1049	181	189	21.1%	22.0%	1008	1239	1260	231	252	22.9%	25.0%
4400	601	698	707	97	106	16.1%	17.6%	866	1045	1060	179	194	20.7%	22.4%	1015	1242	1273	227	258	22.4%	25.4%
4450	606	701	714	95	108	15.6%	17.8%	873	1049	1071	176	198	20.1%	22.7%	1023	1246	1286	223	263	21.8%	25.7%
4500	610	704	721	94	111	15.4%	18.1%	879	1053	1082	174	203	19.8%	23.1%	1030	1249	1299	219	269	21.3%	26.1%
4550	615	707	727	92	112	15.0%	18.3%	885	1056	1093	171	208	19.4%	23.5%	1037	1253	1312	216	275	20.8%	26.5%
4600	619	710	733	91	114	14.7%	18.5%	892	1060	1103	168	211	18.8%	23.7%	1044	1256	1324	212	280	20.3%	26.8%
4650	624	713	739	89	115	14.3%	18.5%	898	1065	1113	167	215	18.6%	23.9%	1052	1261	1335	209	283	19.9%	26.9%
4700	628	717	745	89	117	14.2%	18.7%	904	1071	1123	167	219	18.5%	24.2%	1059	1269	1347	210	288	19.8%	27.2%
4750	633	722	751	89	118	14.0%	18.7%	911	1077	1132	166	221	18.3%	24.3%	1066	1276	1358	210	292	19.7%	27.4%
4800	637	726	757	89	120	13.9%	18.8%	917	1084	1142	167	225	18.2%	24.5%	1074	1284	1370	210	296	19.5%	27.5%
4850	642	730	763	88	121	13.7%	18.8%	924	1090	1152	166	228	18.0%	24.6%	1082	1291	1381	209	299	19.4%	27.6%
4900	647	734	769	87	122	13.4%	18.8%	931	1096	1161	165	230	17.7%	24.7%	1090	1299	1392	209	302	19.2%	27.7%
4950	651	738	774	87	123	13.4%	18.9%	938	1103	1169	165	231	17.5%	24.6%	1098	1307	1401	209	303	19.0%	27.6%
5000	656	742	779	86	123	13.2%	18.7%	945	1109	1176	164	231	17.3%	24.4%	1106	1314	1410	208	304	18.8%	27.5%
5050	661	746	783	85	122	12.9%	18.5%	951	1115	1183	164	232	17.3%	24.4%	1114	1322	1418	208	304	18.7%	27.3%
5100	666	751	788	85	122	12.7%	18.3%	958	1121	1190	163	232	17.1%	24.2%	1123	1329	1427	206	304	18.4%	27.0%
5150	670	755	793	85	123	12.6%	18.4%	965	1128	1197	163	232	16.9%	24.1%	1131	1337	1435	206	304	18.2%	26.9%
5200	675	759	798	84	123	12.4%	18.2%	972	1134	1204	162	232	16.7%	23.9%	1139	1345	1444	206	305	18.1%	26.8%
5250	680	763	803	83	123	12.2%	18.0%	979	1140	1212	161	233	16.5%	23.8%	1147	1352	1452	205	305	17.9%	26.6%
5300	685	767	807	82	122	12.0%	17.9%	986	1146	1219	160	233	16.3%	23.6%	1155	1359	1461	204	306	17.7%	26.5%
5350	689	771	812	82	123	11.9%	17.9%	993	1152	1226	159	233	16.0%	23.4%	1163	1365	1469	202	306	17.4%	26.3%
5400	694	775	817	81	123	11.6%	17.7%	999	1157	1233	158	234	15.8%	23.4%	1171	1371	1477	200	306	17.1%	26.2%
5450	698	779	822	81	124	11.5%	17.7%	1006	1162	1240	156	234	15.5%	23.3%	1179	1376	1486	197	307	16.7%	26.0%
5500	703	782	826	79	123	11.3%	17.5%	1012	1167	1247	155	235	15.3%	23.2%	1186	1382	1494	196	308	16.5%	26.0%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
5550	707	786	831	79	124	11.2%	17.6%	1019	1173	1254	154	235	15.1%	23.1%	1194	1388	1503	194	309	16.2%	25.9%
5600	712	790	836	78	124	11.0%	17.4%	1025	1178	1261	153	236	14.9%	23.1%	1201	1393	1511	192	310	16.0%	25.8%
5650	716	794	839	78	123	10.9%	17.2%	1031	1183	1266	152	235	14.7%	22.8%	1208	1399	1517	191	309	15.8%	25.6%
5700	719	798	842	79	123	10.9%	17.1%	1036	1188	1271	152	235	14.7%	22.6%	1214	1405	1522	191	308	15.7%	25.3%
5750	723	801	845	78	122	10.9%	16.9%	1042	1194	1275	152	233	14.5%	22.3%	1220	1410	1526	190	306	15.6%	25.1%
5800	727	805	848	78	121	10.8%	16.7%	1047	1199	1279	152	232	14.5%	22.2%	1226	1416	1531	190	305	15.5%	24.9%
5850	731	809	851	78	120	10.7%	16.4%	1052	1204	1283	152	231	14.5%	22.0%	1233	1421	1536	188	303	15.3%	24.6%
5900	735	813	854	78	119	10.6%	16.2%	1058	1209	1287	151	229	14.3%	21.7%	1239	1427	1541	188	302	15.2%	24.4%
5950	739	817	857	78	118	10.5%	16.0%	1063	1215	1292	152	229	14.3%	21.5%	1245	1433	1546	188	301	15.1%	24.1%
6000	743	821	860	78	117	10.4%	15.7%	1069	1220	1296	151	227	14.1%	21.2%	1251	1438	1550	187	299	15.0%	23.9%
6050	747	824	863	77	116	10.4%	15.5%	1074	1225	1300	151	226	14.0%	21.0%	1258	1443	1555	185	297	14.7%	23.6%
6100	751	828	866	77	115	10.3%	15.3%	1080	1230	1304	150	224	13.9%	20.8%	1265	1449	1560	184	295	14.5%	23.3%
6150	755	832	869	77	114	10.2%	15.1%	1086	1235	1308	149	222	13.7%	20.5%	1272	1454	1565	182	293	14.3%	23.0%
6200	760	836	872	76	112	10.0%	14.7%	1093	1240	1313	147	220	13.4%	20.1%	1279	1459	1569	180	290	14.1%	22.7%
6250	764	840	875	76	111	9.9%	14.5%	1099	1245	1317	146	218	13.3%	19.8%	1286	1465	1574	179	288	13.9%	22.4%
6300	768	843	877	75	109	9.8%	14.3%	1105	1250	1321	145	216	13.1%	19.6%	1292	1470	1579	178	287	13.8%	22.2%
6350	773	847	880	74	107	9.6%	13.9%	1111	1255	1325	144	214	13.0%	19.2%	1299	1475	1582	176	283	13.6%	21.8%
6400	777	851	883	74	106	9.5%	13.6%	1117	1260	1328	143	211	12.8%	18.9%	1306	1481	1585	175	279	13.4%	21.4%
6450	781	855	886	74	105	9.4%	13.4%	1123	1265	1331	142	208	12.7%	18.5%	1313	1486	1587	173	274	13.2%	20.9%
6500	785	858	888	73	103	9.4%	13.1%	1129	1270	1334	141	205	12.5%	18.1%	1320	1491	1590	171	270	13.0%	20.4%
6550	789	862	891	73	102	9.3%	12.9%	1135	1276	1337	141	202	12.4%	17.8%	1327	1496	1592	169	265	12.8%	20.0%
6600	793	866	893	73	100	9.2%	12.7%	1140	1281	1340	141	200	12.3%	17.5%	1334	1502	1595	168	261	12.6%	19.5%
6650	797	870	896	73	99	9.2%	12.4%	1146	1286	1343	140	197	12.2%	17.2%	1341	1508	1597	167	256	12.4%	19.1%
6700	801	875	899	74	98	9.2%	12.2%	1152	1293	1346	141	194	12.2%	16.8%	1348	1516	1600	168	252	12.4%	18.7%
6750	806	879	901	73	95	9.1%	11.8%	1158	1300	1349	142	191	12.2%	16.5%	1355	1524	1602	169	247	12.5%	18.2%
6800	810	884	904	74	94	9.1%	11.6%	1164	1307	1352	143	188	12.2%	16.1%	1362	1532	1605	170	243	12.5%	17.8%
6850	814	888	907	74	93	9.1%	11.4%	1170	1313	1355	143	185	12.3%	15.8%	1369	1540	1607	171	238	12.5%	17.4%
6900	818	893	909	75	91	9.2%	11.2%	1176	1320	1358	144	182	12.3%	15.5%	1376	1548	1610	172	234	12.5%	17.0%
6950	822	898	912	76	90	9.2%	10.9%	1182	1327	1361	145	179	12.3%	15.2%	1383	1556	1612	173	229	12.5%	16.6%
7000	826	902	915	76	89	9.2%	10.7%	1188	1334	1364	146	176	12.3%	14.8%	1390	1564	1615	174	225	12.5%	16.2%
7050	830	907	918	77	88	9.2%	10.6%	1194	1341	1369	147	175	12.3%	14.6%	1397	1572	1620	175	223	12.6%	15.9%
7100	834	911	921	77	87	9.3%	10.5%	1200	1348	1375	148	175	12.3%	14.6%	1404	1581	1628	177	224	12.6%	15.9%
7150	838	916	925	78	87	9.3%	10.4%	1206	1355	1381	149	175	12.3%	14.5%	1411	1589	1636	178	225	12.6%	16.0%
7200	842	921	929	79	87	9.3%	10.3%	1212	1361	1387	149	175	12.3%	14.5%	1418	1597	1644	179	226	12.6%	16.0%
7250	847	925	932	78	85	9.2%	10.1%	1218	1368	1393	150	175	12.3%	14.4%	1425	1605	1653	180	228	12.6%	16.0%
7300	851	930	936	79	85	9.3%	10.0%	1224	1375	1400	151	176	12.3%	14.3%	1432	1613	1661	181	229	12.6%	16.0%
7350	855	933	940	78	85	9.1%	9.9%	1230	1380	1406	150	176	12.2%	14.3%	1439	1619	1669	180	230	12.5%	16.0%
7400	859	935	944	76	85	8.8%	9.8%	1236	1383	1412	147	176	11.9%	14.2%	1446	1623	1677	177	231	12.3%	16.0%
7450	863	937	947	74	84	8.6%	9.8%	1242	1387	1418	145	176	11.7%	14.2%	1453	1628	1685	175	232	12.1%	16.0%
7500	867	940	951	73	84	8.4%	9.7%	1248	1391	1424	143	176	11.4%	14.1%	1460	1633	1694	173	234	11.8%	16.0%
7550	871	942	955	71	84	8.1%	9.6%	1253	1395	1431	142	178	11.3%	14.2%	1468	1638	1702	170	234	11.6%	15.9%
7600	875	944	958	69	83	7.9%	9.5%	1259	1398	1437	139	178	11.1%	14.1%	1475	1642	1710	167	235	11.4%	15.9%
7650	879	946	962	67	83	7.7%	9.4%	1265	1402	1443	137	178	10.8%	14.1%	1482	1647	1718	165	236	11.1%	16.0%
7700	883	949	966	66	83	7.4%	9.4%	1271	1406	1449	135	178	10.6%	14.0%	1489	1652	1727	163	238	10.9%	16.0%
7750	887	951	969	64	82	7.2%	9.2%	1277	1409	1454	132	177	10.4%	13.9%	1496	1657	1733	161	237	10.7%	15.8%
7800	891	953	971	62	80	7.0%	9.0%	1283	1413	1457	130	174	10.1%	13.6%	1503	1661	1735	158	232	10.5%	15.4%
7850	895	956	973	61	78	6.8%	8.8%	1289	1417	1460	128	171	9.9%	13.2%	1510	1666	1737	156	227	10.3%	15.0%
7900	899	958	976	59	77	6.6%	8.5%	1295	1420	1462	125	167	9.7%	12.9%	1517	1671	1739	154	222	10.1%	14.7%
7950	903	960	978	57	75	6.3%	8.3%	1300	1424	1465	124	165	9.5%	12.7%	1524	1676	1741	152	217	9.9%	14.3%
8000	907	963	980	56	73	6.2%	8.1%	1306	1428	1467	122	161	9.4%	12.4%	1531	1680	1743	149	212	9.8%	13.9%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
8050	911	967	982	56	71	6.1%	7.8%	1312	1433	1470	121	158	9.2%	12.0%	1538	1685	1746	147	208	9.6%	13.5%
8100	915	970	985	55	70	6.1%	7.6%	1318	1438	1472	120	154	9.1%	11.7%	1545	1690	1748	145	203	9.4%	13.1%
8150	919	974	987	55	68	6.0%	7.4%	1324	1443	1475	119	151	9.0%	11.4%	1553	1695	1750	142	197	9.1%	12.7%
8200	923	978	989	55	66	6.0%	7.2%	1330	1448	1478	118	148	8.8%	11.1%	1560	1699	1752	139	192	8.9%	12.3%
8250	927	982	991	55	64	5.9%	6.9%	1336	1452	1480	116	144	8.7%	10.8%	1567	1704	1754	137	187	8.8%	11.9%
8300	931	986	994	55	63	5.9%	6.7%	1342	1457	1483	115	141	8.6%	10.5%	1574	1709	1756	135	182	8.6%	11.6%
8350	935	989	996	54	61	5.8%	6.5%	1348	1462	1485	114	137	8.5%	10.2%	1581	1714	1758	133	177	8.4%	11.2%
8400	939	993	998	54	59	5.8%	6.3%	1353	1467	1488	114	135	8.4%	10.0%	1588	1719	1760	131	172	8.2%	10.8%
8450	943	997	1001	54	58	5.7%	6.1%	1359	1472	1491	113	132	8.3%	9.7%	1595	1723	1763	128	168	8.0%	10.5%
8500	947	1001	1004	54	57	5.7%	6.0%	1365	1477	1495	112	130	8.2%	9.5%	1602	1728	1767	126	165	7.9%	10.3%
8550	951	1005	1007	54	56	5.6%	5.9%	1371	1482	1499	111	128	8.1%	9.3%	1609	1733	1771	124	162	7.7%	10.1%
8600	954	1008	1010	54	56	5.7%	5.8%	1377	1486	1503	109	126	7.9%	9.1%	1616	1737	1775	121	159	7.5%	9.8%
8650	958	1012	1013	54	55	5.6%	5.7%	1383	1491	1507	108	124	7.8%	8.9%	1623	1742	1779	119	156	7.3%	9.6%
8700	962	1015	1016	53	54	5.5%	5.6%	1389	1495	1511	106	122	7.6%	8.8%	1630	1746	1783	116	153	7.1%	9.4%
8750	966	1018	1019	52	53	5.3%	5.5%	1395	1498	1515	103	120	7.4%	8.6%	1638	1749	1787	111	149	6.8%	9.1%
8800	970	1020	1022	50	52	5.2%	5.3%	1401	1502	1519	101	118	7.2%	8.4%	1645	1753	1791	108	146	6.5%	8.9%
8850	974	1023	1025	49	51	5.0%	5.2%	1406	1505	1523	99	117	7.1%	8.3%	1652	1756	1795	104	143	6.3%	8.7%
8900	978	1026	1028	48	50	4.9%	5.1%	1412	1509	1527	97	115	6.9%	8.1%	1659	1760	1799	101	140	6.1%	8.4%
8950	982	1029	1031	47	49	4.7%	5.0%	1418	1512	1531	94	113	6.7%	7.9%	1666	1763	1803	97	137	5.8%	8.2%
9000	985	1031	1034	46	49	4.7%	5.0%	1423	1516	1535	93	112	6.5%	7.8%	1672	1766	1807	94	135	5.6%	8.1%
9050	989	1034	1037	45	48	4.5%	4.8%	1428	1519	1538	91	110	6.4%	7.7%	1678	1770	1811	92	133	5.5%	7.9%
9100	992	1037	1040	45	48	4.5%	4.8%	1433	1523	1542	90	109	6.3%	7.6%	1684	1773	1815	89	131	5.3%	7.8%
9150	996	1039	1043	43	47	4.4%	4.7%	1438	1526	1546	88	108	6.1%	7.5%	1690	1777	1819	87	129	5.1%	7.6%
9200	999	1042	1047	43	48	4.3%	4.8%	1443	1530	1552	87	109	6.0%	7.5%	1696	1780	1825	84	129	4.9%	7.6%
9250	1003	1045	1051	42	48	4.2%	4.8%	1448	1533	1558	85	110	5.9%	7.6%	1702	1783	1832	81	130	4.8%	7.6%
9300	1006	1048	1056	42	50	4.1%	5.0%	1453	1537	1564	84	111	5.8%	7.7%	1708	1787	1839	79	131	4.6%	7.7%
9350	1010	1050	1060	40	50	4.0%	5.0%	1458	1540	1571	82	113	5.6%	7.7%	1714	1790	1846	76	132	4.4%	7.7%
9400	1013	1054	1065	41	52	4.0%	5.1%	1463	1545	1577	82	114	5.6%	7.8%	1720	1795	1853	75	133	4.4%	7.7%
9450	1016	1057	1069	41	53	4.0%	5.2%	1469	1550	1583	81	114	5.5%	7.8%	1727	1801	1860	74	133	4.3%	7.7%
9500	1020	1061	1074	41	54	4.0%	5.3%	1474	1555	1590	81	116	5.5%	7.8%	1733	1806	1867	73	134	4.2%	7.7%
9550	1023	1064	1078	41	55	4.0%	5.4%	1479	1560	1596	81	117	5.5%	7.9%	1739	1812	1874	73	135	4.2%	7.7%
9600	1027	1068	1083	41	56	3.9%	5.4%	1484	1565	1602	81	118	5.4%	8.0%	1745	1818	1881	73	136	4.2%	7.8%
9650	1030	1071	1087	41	57	4.0%	5.6%	1489	1570	1609	81	120	5.4%	8.0%	1751	1823	1888	72	137	4.1%	7.8%
9700	1034	1075	1092	41	58	3.9%	5.6%	1494	1575	1615	81	121	5.4%	8.1%	1757	1829	1895	72	138	4.1%	7.8%
9750	1037	1078	1096	41	59	4.0%	5.7%	1499	1580	1621	81	122	5.4%	8.2%	1763	1834	1902	71	139	4.0%	7.9%
9800	1041	1082	1101	41	60	3.9%	5.7%	1504	1585	1628	81	124	5.4%	8.2%	1769	1840	1909	71	140	4.0%	7.9%
9850	1044	1085	1105	41	61	3.9%	5.9%	1509	1590	1634	81	125	5.3%	8.3%	1775	1846	1916	71	141	4.0%	7.9%
9900	1047	1089	1110	42	63	4.0%	6.0%	1514	1595	1640	81	126	5.3%	8.3%	1781	1851	1923	70	142	3.9%	8.0%
9950	1051	1092	1114	41	63	3.9%	6.0%	1519	1600	1646	81	127	5.3%	8.4%	1788	1857	1930	69	142	3.8%	7.9%
10000	1054	1096	1119	42	65	3.9%	6.1%	1524	1604	1653	80	129	5.3%	8.5%	1794	1862	1937	68	143	3.8%	8.0%
10050	1058	1099	1123	41	65	3.9%	6.2%	1529	1609	1659	80	130	5.3%	8.5%	1800	1868	1944	68	144	3.8%	8.0%
10100	1061	1103	1128	42	67	3.9%	6.3%	1534	1614	1665	80	131	5.2%	8.6%	1806	1874	1951	68	145	3.7%	8.0%
10150	1065	1106	1132	41	67	3.9%	6.3%	1539	1619	1672	80	133	5.2%	8.6%	1812	1879	1958	67	146	3.7%	8.0%
10200	1068	1110	1137	42	69	3.9%	6.4%	1545	1624	1678	79	133	5.1%	8.6%	1818	1885	1965	67	147	3.7%	8.1%
10250	1072	1113	1141	41	69	3.8%	6.5%	1550	1629	1684	79	134	5.1%	8.7%	1824	1890	1972	66	148	3.6%	8.1%
10300	1075	1117	1145	42	70	3.9%	6.5%	1555	1634	1690	79	135	5.1%	8.7%	1830	1896	1979	66	149	3.6%	8.1%
10350	1078	1120	1148	42	70	3.9%	6.5%	1560	1639	1696	79	136	5.1%	8.7%	1836	1902	1986	66	150	3.6%	8.2%
10400	1082	1124	1152	42	70	3.8%	6.4%	1565	1644	1701	79	136	5.1%	8.7%	1842	1907	1993	65	151	3.5%	8.2%
10450	1086	1127	1155	41	69	3.8%	6.3%	1570	1649	1706	79	136	5.1%	8.7%	1849	1913	2000	64	151	3.4%	8.2%
10500	1089	1131	1158	42	69	3.8%	6.3%	1576	1654	1712	78	136	5.0%	8.6%	1855	1918	2007	63	152	3.4%	8.2%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
10550	1093	1134	1161	41	68	3.8%	6.3%	1581	1659	1717	78	136	5.0%	8.6%	1861	1924	2014	63	153	3.4%	8.2%
10600	1097	1138	1165	41	68	3.7%	6.2%	1586	1664	1723	78	137	4.9%	8.6%	1868	1930	2021	62	153	3.3%	8.2%
10650	1101	1141	1168	40	67	3.6%	6.1%	1592	1669	1728	77	136	4.9%	8.5%	1874	1935	2028	61	154	3.3%	8.2%
10700	1104	1145	1171	41	67	3.7%	6.1%	1597	1674	1733	77	136	4.8%	8.5%	1880	1941	2035	61	155	3.2%	8.2%
10750	1108	1148	1175	40	67	3.6%	6.0%	1602	1679	1739	77	137	4.8%	8.5%	1887	1946	2042	59	155	3.1%	8.2%
10800	1112	1152	1178	40	66	3.6%	5.9%	1608	1684	1744	76	136	4.7%	8.5%	1893	1952	2049	59	156	3.1%	8.2%
10850	1115	1155	1181	40	66	3.6%	5.9%	1613	1689	1750	76	137	4.7%	8.5%	1899	1958	2056	59	157	3.1%	8.3%
10900	1119	1159	1184	40	65	3.5%	5.8%	1619	1694	1755	75	136	4.6%	8.4%	1906	1963	2063	57	157	3.0%	8.2%
10950	1123	1162	1188	39	65	3.5%	5.8%	1624	1699	1760	75	136	4.6%	8.4%	1912	1969	2070	57	158	3.0%	8.3%
11000	1127	1166	1191	39	64	3.4%	5.7%	1629	1704	1766	75	137	4.6%	8.4%	1918	1974	2077	56	159	2.9%	8.3%
11050	1130	1169	1194	39	64	3.5%	5.7%	1635	1709	1771	74	136	4.5%	8.3%	1925	1980	2084	55	159	2.9%	8.3%
11100	1134	1173	1198	39	64	3.4%	5.6%	1640	1714	1777	74	137	4.5%	8.3%	1931	1986	2091	55	160	2.8%	8.3%
11150	1138	1176	1201	38	63	3.3%	5.5%	1645	1719	1782	74	137	4.5%	8.3%	1937	1992	2098	55	161	2.8%	8.3%
11200	1142	1179	1204	37	62	3.3%	5.4%	1651	1724	1788	73	137	4.4%	8.3%	1944	1998	2105	54	161	2.8%	8.3%
11250	1145	1183	1207	38	62	3.3%	5.5%	1656	1729	1793	73	137	4.4%	8.3%	1950	2004	2113	54	163	2.8%	8.3%
11300	1149	1186	1211	37	62	3.2%	5.4%	1662	1734	1798	72	136	4.3%	8.2%	1956	2010	2120	54	164	2.8%	8.4%
11350	1153	1189	1214	36	61	3.1%	5.3%	1667	1739	1804	72	137	4.3%	8.2%	1963	2016	2127	53	164	2.7%	8.3%
11400	1156	1192	1217	36	61	3.1%	5.3%	1672	1744	1808	72	136	4.3%	8.1%	1969	2022	2131	53	162	2.7%	8.2%
11450	1160	1196	1219	36	59	3.1%	5.1%	1678	1749	1811	71	133	4.3%	7.9%	1975	2028	2135	53	160	2.7%	8.1%
11500	1163	1199	1222	36	59	3.1%	5.1%	1682	1754	1815	72	133	4.3%	7.9%	1981	2035	2139	54	158	2.7%	8.0%
11550	1167	1202	1224	35	57	3.0%	4.9%	1687	1759	1818	72	131	4.3%	7.8%	1987	2041	2143	54	156	2.7%	7.9%
11600	1170	1205	1227	35	57	3.0%	4.9%	1692	1764	1822	72	130	4.3%	7.7%	1993	2047	2147	54	154	2.7%	7.7%
11650	1174	1209	1230	35	56	3.0%	4.7%	1697	1769	1826	72	129	4.3%	7.6%	1999	2053	2151	54	152	2.7%	7.6%
11700	1177	1212	1232	35	55	3.0%	4.7%	1702	1774	1829	72	127	4.3%	7.5%	2004	2059	2155	55	151	2.8%	7.5%
11750	1180	1215	1235	35	55	3.0%	4.6%	1707	1780	1833	73	126	4.2%	7.4%	2010	2065	2159	55	149	2.7%	7.4%
11800	1184	1219	1237	35	53	2.9%	4.5%	1712	1785	1836	73	124	4.2%	7.3%	2016	2071	2163	55	147	2.7%	7.3%
11850	1187	1222	1240	35	53	2.9%	4.5%	1717	1790	1840	73	123	4.2%	7.2%	2022	2078	2166	56	144	2.7%	7.1%
11900	1191	1225	1242	34	51	2.9%	4.3%	1722	1795	1843	73	121	4.2%	7.1%	2027	2084	2170	57	143	2.8%	7.1%
11950	1193	1228	1245	35	52	3.0%	4.4%	1725	1800	1847	75	122	4.3%	7.1%	2031	2090	2174	59	143	2.9%	7.1%
12000	1195	1232	1248	37	53	3.1%	4.4%	1729	1805	1851	76	122	4.4%	7.0%	2035	2096	2178	61	143	3.0%	7.0%
12050	1198	1235	1250	37	52	3.1%	4.3%	1732	1810	1854	78	122	4.5%	7.1%	2039	2102	2182	63	143	3.1%	7.0%
12100	1200	1238	1253	38	53	3.2%	4.4%	1735	1815	1858	80	123	4.6%	7.1%	2043	2108	2186	65	143	3.2%	7.0%
12150	1202	1241	1255	39	53	3.3%	4.4%	1739	1820	1861	81	122	4.6%	7.0%	2047	2114	2190	67	143	3.3%	7.0%
12200	1205	1245	1258	40	53	3.3%	4.4%	1742	1825	1865	83	123	4.8%	7.1%	2051	2120	2194	69	143	3.4%	7.0%
12250	1207	1248	1261	41	54	3.4%	4.4%	1746	1830	1869	84	123	4.8%	7.0%	2055	2127	2198	72	143	3.5%	7.0%
12300	1210	1252	1263	42	53	3.4%	4.4%	1749	1835	1872	86	123	4.9%	7.1%	2059	2133	2202	74	143	3.6%	6.9%
12350	1212	1255	1266	43	54	3.6%	4.5%	1752	1841	1876	89	124	5.1%	7.1%	2063	2140	2206	77	143	3.7%	6.9%
12400	1214	1259	1269	45	55	3.7%	4.5%	1756	1846	1880	90	124	5.1%	7.1%	2067	2147	2211	80	144	3.9%	7.0%
12450	1217	1262	1272	45	55	3.7%	4.5%	1759	1852	1884	93	125	5.3%	7.1%	2071	2154	2215	83	144	4.0%	7.0%
12500	1219	1266	1275	47	56	3.9%	4.6%	1763	1857	1889	94	126	5.4%	7.2%	2075	2160	2220	85	145	4.1%	7.0%
12550	1221	1270	1279	49	58	4.0%	4.8%	1766	1863	1894	97	128	5.5%	7.2%	2079	2167	2225	88	146	4.2%	7.0%
12600	1224	1273	1283	49	59	4.0%	4.8%	1770	1869	1899	99	129	5.6%	7.3%	2083	2174	2230	91	147	4.4%	7.1%
12650	1226	1277	1286	51	60	4.1%	4.9%	1773	1874	1904	101	131	5.7%	7.4%	2088	2181	2235	93	147	4.4%	7.0%
12700	1228	1280	1290	52	62	4.3%	5.0%	1776	1880	1908	104	132	5.8%	7.5%	2092	2187	2240	95	148	4.6%	7.1%
12750	1231	1284	1294	53	63	4.3%	5.1%	1780	1885	1913	105	133	5.9%	7.5%	2096	2194	2245	98	149	4.7%	7.1%
12800	1233	1288	1297	55	64	4.4%	5.2%	1783	1891	1918	108	135	6.0%	7.6%	2100	2201	2250	101	150	4.8%	7.1%
12850	1236	1291	1301	55	65	4.5%	5.2%	1787	1896	1923	109	136	6.1%	7.6%	2104	2208	2255	104	151	4.9%	7.2%
12900	1238	1295	1305	57	67	4.6%	5.4%	1790	1902	1928	112	138	6.2%	7.7%	2108	2214	2260	106	152	5.0%	7.2%
12950	1240	1298	1308	58	68	4.7%	5.5%	1793	1907	1933	114	140	6.4%	7.8%	2112	2221	2265	109	153	5.2%	7.2%
13000	1243	1302	1312	59	69	4.8%	5.5%	1797	1913	1937	116	140	6.4%	7.8%	2116	2228	2270	112	154	5.3%	7.3%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
13050	1245	1306	1315	61	70	4.9%	5.7%	1800	1918	1942	118	142	6.6%	7.9%	2120	2234	2275	114	155	5.4%	7.3%
13100	1247	1309	1319	62	72	5.0%	5.8%	1804	1924	1947	120	143	6.6%	7.9%	2124	2241	2280	117	156	5.5%	7.3%
13150	1250	1313	1323	63	73	5.0%	5.8%	1807	1929	1952	122	145	6.8%	8.0%	2128	2248	2285	120	157	5.6%	7.4%
13200	1252	1317	1326	65	74	5.2%	5.9%	1811	1935	1957	124	146	6.8%	8.0%	2132	2255	2290	123	158	5.8%	7.4%
13250	1255	1320	1330	65	75	5.2%	6.0%	1814	1940	1962	126	148	7.0%	8.1%	2136	2261	2295	125	159	5.9%	7.4%
13300	1257	1324	1334	67	77	5.3%	6.1%	1817	1946	1966	129	149	7.1%	8.2%	2140	2268	2300	128	160	6.0%	7.5%
13350	1259	1327	1337	68	78	5.4%	6.2%	1821	1951	1971	130	150	7.2%	8.2%	2144	2275	2305	131	161	6.1%	7.5%
13400	1262	1331	1341	69	79	5.5%	6.2%	1824	1957	1976	133	152	7.3%	8.3%	2148	2282	2310	134	162	6.2%	7.5%
13450	1264	1335	1345	71	81	5.6%	6.4%	1828	1963	1981	135	153	7.4%	8.4%	2152	2288	2315	136	163	6.3%	7.6%
13500	1266	1338	1348	72	82	5.7%	6.5%	1831	1968	1986	137	155	7.5%	8.4%	2156	2295	2319	139	163	6.5%	7.6%
13550	1269	1342	1352	73	83	5.7%	6.5%	1834	1974	1990	140	156	7.6%	8.5%	2160	2302	2324	142	164	6.6%	7.6%
13600	1271	1345	1355	74	84	5.8%	6.6%	1838	1979	1995	141	157	7.7%	8.6%	2164	2309	2329	145	165	6.7%	7.6%
13650	1274	1349	1359	75	85	5.9%	6.7%	1841	1985	2000	144	159	7.8%	8.6%	2168	2315	2334	147	166	6.8%	7.7%
13700	1276	1353	1363	77	87	6.0%	6.8%	1845	1990	2005	145	160	7.9%	8.7%	2172	2322	2339	150	167	6.9%	7.7%
13750	1278	1356	1366	78	88	6.1%	6.9%	1848	1996	2010	148	162	8.0%	8.8%	2176	2329	2344	153	168	7.0%	7.7%
13800	1281	1360	1369	79	88	6.1%	6.9%	1852	2001	2013	149	161	8.1%	8.7%	2180	2336	2348	156	168	7.1%	7.7%
13850	1283	1363	1371	80	88	6.3%	6.9%	1855	2007	2016	152	161	8.2%	8.7%	2184	2342	2351	158	167	7.3%	7.6%
13900	1285	1367	1374	82	89	6.4%	6.9%	1858	2012	2019	154	161	8.3%	8.7%	2188	2349	2353	161	165	7.4%	7.6%
13950	1288	1371	1376	83	88	6.4%	6.8%	1862	2018	2022	156	160	8.4%	8.6%	2192	2356	2356	164	164	7.5%	7.5%
14000	1290	1374	1378	84	88	6.5%	6.8%	1865	2023	2025	158	160	8.5%	8.6%	2196	2363	2359	167	163	7.6%	7.4%
14050	1292	1378	1381	86	89	6.6%	6.9%	1869	2029	2028	160	159	8.6%	8.5%	2200	2369	2362	169	162	7.7%	7.3%
14100	1295	1381	1383	86	88	6.7%	6.8%	1872	2034	2031	162	159	8.7%	8.5%	2204	2376	2364	172	160	7.8%	7.3%
14150	1297	1385	1385	88	88	6.8%	6.8%	1875	2040	2034	165	159	8.8%	8.5%	2208	2383	2367	175	159	7.9%	7.2%
14200	1300	1389	1388	89	88	6.8%	6.7%	1879	2046	2037	167	158	8.9%	8.4%	2212	2390	2370	178	158	8.0%	7.1%
14250	1302	1392	1390	90	88	6.9%	6.7%	1882	2051	2039	169	157	9.0%	8.4%	2216	2396	2373	180	157	8.1%	7.1%
14300	1304	1396	1392	92	88	7.0%	6.8%	1886	2057	2042	171	156	9.0%	8.3%	2220	2403	2376	183	156	8.2%	7.0%
14350	1307	1399	1394	92	87	7.1%	6.7%	1889	2062	2045	173	156	9.2%	8.3%	2224	2410	2378	186	154	8.4%	6.9%
14400	1309	1403	1397	94	88	7.2%	6.7%	1893	2068	2048	175	155	9.2%	8.2%	2228	2417	2381	189	153	8.5%	6.9%
14450	1311	1407	1399	96	88	7.3%	6.7%	1896	2073	2051	177	155	9.3%	8.2%	2232	2423	2384	191	152	8.6%	6.8%
14500	1314	1410	1401	96	87	7.3%	6.6%	1899	2079	2054	180	155	9.5%	8.2%	2236	2430	2387	194	151	8.7%	6.7%
14550	1316	1414	1404	98	88	7.4%	6.7%	1903	2084	2057	181	154	9.5%	8.1%	2240	2437	2389	197	149	8.8%	6.7%
14600	1319	1417	1406	98	87	7.5%	6.6%	1906	2090	2060	184	154	9.6%	8.1%	2244	2444	2392	200	148	8.9%	6.6%
14650	1321	1421	1408	100	87	7.6%	6.6%	1910	2095	2063	185	153	9.7%	8.0%	2248	2450	2395	202	147	9.0%	6.5%
14700	1323	1425	1411	102	88	7.7%	6.6%	1913	2101	2066	188	153	9.8%	8.0%	2252	2457	2398	205	146	9.1%	6.5%
14750	1326	1428	1413	102	87	7.7%	6.6%	1916	2106	2069	190	153	9.9%	8.0%	2256	2464	2401	208	145	9.2%	6.4%
14800	1328	1432	1415	104	87	7.8%	6.6%	1920	2112	2071	192	151	10.0%	7.9%	2260	2471	2403	211	143	9.3%	6.3%
14850	1330	1435	1418	105	88	7.9%	6.6%	1923	2117	2074	194	151	10.1%	7.9%	2264	2477	2406	213	142	9.4%	6.3%
14900	1333	1439	1420	106	87	8.0%	6.5%	1927	2123	2077	196	150	10.2%	7.8%	2268	2484	2409	216	141	9.5%	6.2%
14950	1335	1443	1422	108	87	8.1%	6.5%	1930	2128	2080	198	150	10.3%	7.8%	2272	2491	2412	219	140	9.6%	6.1%
15000	1338	1446	1424	108	86	8.1%	6.5%	1934	2134	2083	200	149	10.3%	7.7%	2276	2498	2414	222	138	9.7%	6.1%
15050		1450	1427						2140	2086					2504	2417					
15100		1453	1429						2145	2089					2511	2421					
15150		1457	1434						2151	2096					2518	2428					
15200		1461	1438						2156	2102					2525	2435					
15250		1464	1442						2162	2108					2531	2443					
15300		1467	1446						2167	2114					2537	2450					
15350		1471	1450						2171	2119					2543	2456					
15400		1474	1453						2176	2125					2549	2463					
15450		1477	1457						2181	2131					2555	2469					
15500		1480	1461						2186	2136					2561	2476					

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children													
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change			
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B							
15550		1483	1465							2191	2142									2567	2482					
15600		1487	1469							2196	2147										2573	2489				
15650		1490	1472							2201	2153										2579	2496				
15700		1493	1476							2206	2159										2585	2502				
15750		1496	1480							2210	2164										2590	2509				
15800		1500	1484							2215	2170										2595	2515				
15850		1503	1487							2220	2175										2600	2522				
15900		1506	1491							2224	2181										2606	2528				
15950		1509	1495							2229	2187										2611	2535				
16000		1513	1499							2234	2192										2616	2542				
16050		1516	1502							2238	2198										2621	2548				
16100		1519	1506							2243	2203										2627	2555				
16150		1523	1510							2248	2209										2632	2561				
16200		1526	1514							2252	2214										2637	2568				
16250		1529	1518							2257	2220										2643	2575				
16300		1532	1521							2262	2226										2648	2581				
16350		1536	1525							2266	2231										2653	2588				
16400		1539	1529							2271	2237										2658	2594				
16450		1542	1533							2276	2242										2664	2601				
16500		1546	1536							2280	2248										2669	2607				
16550		1549	1540							2285	2254										2674	2614				
16600		1552	1544							2290	2259										2679	2621				
16650		1556	1548							2295	2265										2685	2627				
16700		1559	1551							2299	2270										2690	2634				
16750		1562	1555							2304	2276										2695	2640				
16800		1565	1559							2308	2281										2700	2647				
16850		1569	1563							2313	2287										2705	2653				
16900		1572	1566							2318	2292										2711	2660				
16950		1575	1570							2322	2298										2716	2666				
17000		1578	1574							2327	2303										2721	2673				
17050		1581	1577							2331	2309										2726	2679				
17100		1585	1581							2336	2314										2731	2685				
17150		1588	1585							2341	2320										2737	2692				
17200		1591	1589							2345	2325										2742	2698				
17250		1594	1592							2350	2331										2747	2705				
17300		1598	1596							2355	2336										2752	2711				
17350		1601	1600							2359	2342										2757	2717				
17400		1604	1602							2364	2345										2762	2721				
17450		1607	1605							2368	2349										2768	2725				
17500		1611	1608							2373	2353										2773	2729				
17550		1614	1611							2378	2357										2778	2733				
17600		1617	1614							2382	2361										2783	2737				
17650		1620	1617							2387	2365										2788	2741				
17700		1624	1620							2391	2369										2794	2745				
17750		1627	1623							2396	2373										2799	2749				
17800		1630	1626							2401	2377										2804	2753				
17850		1633	1629							2405	2381										2809	2757				
17900		1637	1632							2410	2385										2814	2761				
17950		1640	1635							2414	2388										2820	2766				
18000		1643	1638							2419	2392										2825	2770				

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B						
18050		1646	1641							2424	2396									2830	2774				
18100		1650	1644							2428	2400									2835	2778				
18150		1653	1647							2433	2404									2840	2782				
18200		1656	1650							2438	2408									2845	2786				
18250		1659	1653							2442	2412									2851	2790				
18300		1663	1656							2447	2416									2856	2794				
18350		1666	1659							2451	2420									2861	2798				
18400		1669	1662							2456	2424									2866	2802				
18450		1672	1665							2461	2428									2871	2806				
18500		1676	1668							2465	2432									2877	2810				
18550		1679	1671							2470	2435									2882	2814				
18600		1682	1674							2474	2439									2887	2818				
18650		1685	1676							2479	2443									2892	2822				
18700		1689	1679							2484	2447									2897	2826				
18750		1692	1682							2488	2451									2903	2830				
18800		1695	1685							2493	2455									2908	2834				
18850		1698	1688							2498	2459									2913	2838				
18900		1701	1691							2502	2463									2918	2842				
18950		1705	1694							2507	2467									2923	2846				
19000		1708	1697							2511	2471									2928	2850				
19050		1711	1700							2516	2475									2934	2854				
19100		1714	1703							2520	2478									2939	2858				
19150		1717	1706							2525	2482									2944	2861				
19200		1721	1709							2529	2486									2949	2865				
19250		1724	1711							2534	2490									2953	2869				
19300		1727	1714							2538	2493									2958	2873				
19350		1730	1717							2542	2497									2963	2877				
19400		1733	1720							2547	2501									2968	2881				
19450		1736	1723							2551	2504									2973	2884				
19500		1739	1726							2556	2508									2978	2888				
19550		1742	1728							2560	2512									2983	2892				
19600		1745	1731							2564	2516									2988	2896				
19650		1748	1734							2569	2519									2993	2900				
19700		1751	1737							2573	2523									2998	2903				
19750		1754	1740							2577	2527									3003	2907				
19800		1757	1742							2582	2530									3008	2911				
19850		1761	1745							2586	2534									3013	2915				
19900		1764	1748							2591	2538									3017	2919				
19950		1767	1751							2595	2542									3022	2922				
20000		1770	1754							2599	2545									3027	2926				
20050		1773	1756							2604	2549									3032	2930				
20100		1776	1759							2608	2553									3037	2934				
20150		1779	1762							2612	2556									3042	2938				
20200		1782	1765							2617	2560									3047	2941				
20250		1785	1768							2621	2564									3052	2945				
20300		1788	1770							2626	2568									3057	2949				
20350		1791	1773							2630	2571									3062	2953				
20400		1794	1776							2634	2575									3067	2957				
20450		1798	1779							2639	2579									3072	2961				
20500		1801	1781							2643	2583									3077	2966				

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children													
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change			
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B							
20550		1804	1784							2647	2587									3081	2971					
20600		1807	1786							2652	2591										3086	2977				
20650		1810	1789							2656	2596										3091	2983				
20700		1813	1791							2661	2600										3096	2989				
20750		1816	1794							2665	2604										3101	2994				
20800		1819	1796							2669	2608										3106	3000				
20850		1822	1799							2674	2612										3111	3006				
20900		1825	1801							2678	2617										3116	3011				
20950		1828	1804							2682	2621										3121	3017				
21000		1831	1806							2687	2625										3126	3023				
21050		1834	1809							2691	2629										3131	3029				
21100		1838	1811							2696	2634										3136	3034				
21150		1841	1814							2700	2638										3141	3040				
21200		1844	1816							2704	2642										3145	3046				
21250		1847	1819							2709	2646										3150	3052				
21300		1850	1821							2713	2651										3155	3057				
21350		1853	1823							2718	2655										3160	3063				
21400		1856	1826							2722	2659										3165	3069				
21450		1859	1828							2726	2663										3170	3074				
21500		1862	1831							2731	2668										3175	3080				
21550		1865	1833							2735	2672										3180	3086				
21600		1868	1836							2739	2676										3185	3092				
21650		1871	1838							2744	2680										3190	3097				
21700		1874	1841							2748	2685										3195	3103				
21750		1878	1843							2753	2689										3200	3109				
21800		1881	1846							2757	2693										3205	3114				
21850		1884	1848							2761	2697										3209	3120				
21900		1887	1851							2766	2702										3214	3126				
21950		1890	1853							2770	2706										3219	3132				
22000		1893	1856							2774	2710										3224	3137				
22050		1896	1858							2779	2714										3229	3143				
22100		1899	1861							2783	2719										3234	3149				
22150		1902	1863							2788	2723										3239	3155				
22200		1905	1865							2792	2727										3244	3160				
22250		1908	1868							2796	2731										3249	3166				
22300		1911	1870							2801	2736										3254	3172				
22350		1915	1873							2805	2740										3259	3177				
22400		1918	1875							2809	2744										3264	3183				
22450		1921	1878							2814	2748										3269	3189				
22500		1924	1880							2818	2753										3273	3195				
22550		1927	1883							2823	2757										3278	3200				
22600		1930	1885							2827	2761										3283	3206				
22650		1933	1888							2831	2765										3288	3212				
22700		1936	1890							2836	2770										3293	3217				
22750		1939	1893							2840	2774										3298	3223				
22800		1942	1895							2845	2778										3303	3229				
22850		1945	1898							2849	2782										3308	3235				
22900		1948	1900							2853	2786										3313	3240				
22950		1951	1903							2858	2791										3318	3246				
23000		1955	1905							2862	2795										3323	3252				

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B						
23050		1958	1907						2866	2799								3328	3258						
23100		1961	1910						2871	2803									3333	3263					
23150		1964	1912						2875	2808									3337	3269					
23200		1967	1915						2880	2812									3342	3275					
23250		1970	1917						2884	2816									3347	3280					
23300		1973	1920						2888	2820									3352	3286					
23350		1976	1922						2893	2825									3357	3292					
23400		1979	1925						2897	2829									3362	3298					
23450		1982	1927						2901	2833									3367	3303					
23500		1985	1930						2906	2837									3372	3309					
23550		1988	1932						2910	2842									3377	3315					
23600		1991	1935						2915	2846									3382	3320					
23650		1995	1937						2919	2850									3387	3326					
23700		1998	1940						2923	2854									3392	3332					
23750		2001	1942						2928	2859									3397	3338					
23800		2004	1944						2932	2863									3401	3343					
23850		2007	1947						2936	2867									3406	3349					
23900		2010	1949						2941	2871									3411	3355					
23950		2013	1952						2945	2876									3416	3361					
24000		2016	1954						2950	2880									3421	3366					
24050		2019	1957						2954	2884									3426	3372					
24100		2022	1959						2958	2888									3431	3378					
24150		2025	1962						2963	2893									3436	3383					
24200		2028	1964						2967	2897									3441	3389					
24250		2032	1967						2972	2901									3446	3395					
24300		2035	1969						2976	2905									3451	3401					
24350		2038	1972						2980	2910									3456	3406					
24400		2041	1974						2985	2914									3461	3412					
24450		2044	1977						2989	2918									3465	3418					
24500		2047	1979						2993	2922									3470	3423					
24550		2050	1982						2998	2927									3475	3429					
24600		2053	1984						3002	2931									3480	3435					
24650		2056	1986						3007	2935									3485	3441					
24700		2059	1989						3011	2939									3490	3446					
24750		2062	1991						3015	2943									3495	3452					
24800		2065	1994						3020	2948									3500	3458					
24850		2068	1996						3024	2952									3505	3464					
24900		2072	1999						3028	2956									3510	3469					
24950		2075	2001						3033	2960									3515	3475					
25000		2078	2004						3037	2965									3520	3481					
25050		2081	2006						3042	2969									3525	3486					
25100		2084	2009						3046	2973									3529	3492					
25150		2087	2011						3050	2977									3534	3498					
25200		2090	2014						3055	2982									3539	3504					
25250		2093	2016						3059	2986									3544	3509					
25300		2096	2019						3063	2990									3549	3515					
25350		2099	2021						3068	2994									3554	3519					
25400		2102	2024						3072	2997									3559	3523					
25450		2105	2026						3077	3001									3564	3527					
25500		2108	2029						3081	3005									3569	3531					

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children											
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B					
25550		2112	2031						3085	3008							3574	3535						
25600		2115	2034						3090	3012							3579	3540						
25650		2118	2037						3094	3016							3584	3544						
25700		2121	2039						3098	3019							3589	3548						
25750		2124	2042						3103	3023							3593	3552						
25800		2127	2044						3107	3027							3598	3556						
25850		2130	2047						3112	3030							3603	3560						
25900		2133	2049						3116	3034							3608	3565						
25950		2136	2052						3120	3038							3613	3569						
26000		2139	2054						3125	3041							3618	3573						
26050		2142	2057						3129	3045							3623	3577						
26100		2145	2060						3134	3049							3628	3581						
26150		2149	2062						3138	3052							3633	3585						
26200		2152	2065						3142	3056							3638	3589						
26250		2155	2067						3147	3060							3643	3594						
26300		2158	2070						3151	3063							3648	3598						
26350		2161	2072						3155	3067							3653	3602						
26400		2164	2075						3160	3071							3657	3606						
26450		2167	2078						3164	3074							3662	3610						
26500		2170	2080						3169	3078							3667	3614						
26550		2173	2083						3173	3082							3672	3618						
26600		2176	2085						3177	3085							3677	3623						
26650		2179	2088						3182	3089							3682	3627						
26700		2182	2090						3186	3093							3687	3631						
26750		2185	2093						3190	3096							3692	3635						
26800		2189	2096						3195	3100							3697	3639						
26850		2192	2098						3199	3104							3702	3643						
26900		2195	2101						3204	3107							3707	3647						
26950		2198	2103						3208	3111							3712	3652						
27000		2201	2106						3212	3115							3717	3656						
27050		2204	2108						3217	3118							3721	3660						
27100		2207	2111						3221	3122							3726	3664						
27150		2210	2113						3225	3126							3731	3668						
27200		2213	2116						3230	3129							3736	3672						
27250		2216	2119						3234	3133							3741	3676						
27300		2219	2121						3239	3137							3746	3681						
27350		2222	2124						3243	3140							3751	3685						
27400		2225	2126						3247	3144							3756	3689						
27450		2229	2129						3252	3148							3761	3693						
27500		2232	2131						3256	3151							3766	3697						
27550		2235	2134						3261	3155							3771	3701						
27600		2238	2137						3265	3159							3776	3705						
27650		2241	2139						3269	3162							3781	3710						
27700		2244	2142						3274	3166							3785	3714						
27750		2247	2144						3278	3170							3790	3718						
27800		2250	2147						3282	3173							3795	3722						
27850		2253	2149						3287	3177							3800	3726						
27900		2256	2152						3291	3181							3805	3730						
27950		2259	2154						3296	3184							3810	3734						
28000		2262	2157						3300	3188							3815	3739						

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B						
28050		2266	2160							3304	3192									3820	3743				
28100		2269	2162							3309	3195									3825	3747				
28150		2272	2165							3313	3199									3830	3751				
28200		2275	2167							3317	3203									3835	3755				
28250		2278	2170							3322	3206									3840	3759				
28300		2281	2172							3326	3210									3845	3763				
28350		2284	2175							3331	3214									3849	3768				
28400		2287	2178							3335	3217									3854	3772				
28450		2290	2180							3339	3221									3859	3776				
28500		2293	2183							3344	3225									3864	3780				
28550		2296	2185							3348	3228									3869	3784				
28600		2299	2188							3352	3232									3874	3788				
28650		2302	2190							3357	3236									3879	3793				
28700		2306	2193							3361	3239									3884	3797				
28750		2309	2195							3366	3243									3889	3801				
28800		2312	2198							3370	3247									3894	3805				
28850		2315	2201							3374	3250									3899	3809				
28900		2318	2203							3379	3254									3904	3813				
28950		2321	2206							3383	3258									3909	3817				
29000		2324	2208							3388	3261									3913	3822				
29050		2327	2211							3392	3265									3918	3826				
29100		2330	2213							3396	3269									3923	3830				
29150		2333	2216							3401	3272									3928	3834				
29200		2336	2219							3405	3276									3933	3838				
29250		2339	2221							3409	3280									3938	3842				
29300		2342	2224							3414	3283									3943	3846				
29350		2346	2226							3418	3287									3948	3851				
29400		2349	2229							3423	3291									3953	3855				
29450		2352	2231							3427	3294									3958	3859				
29500		2355	2234							3431	3298									3963	3863				
29550		2358	2236							3436	3302									3968	3867				
29600		2361	2239							3440	3305									3973	3871				
29650		2364	2242							3444	3309									3977	3875				
29700		2367	2244							3449	3313									3982	3880				
29750		2370	2247							3453	3316									3987	3884				
29800		2373	2249							3458	3320									3992	3888				
29850		2376	2252							3462	3324									3997	3892				
29900		2379	2254							3466	3327									4002	3896				
29950		2383	2257							3471	3331									4007	3900				
30000		2386	2260							3475	3335									4012	3904				
30050		2389	2262							3479	3338									4017	3909				
30100		2392	2265							3484	3342									4022	3913				
30150		2395	2267							3488	3346									4027	3917				
30200		2398	2270							3493	3349									4032	3921				
30250		2401	2272							3497	3353									4037	3925				
30300		2404	2275							3501	3357									4041	3929				
30350		2407	2278							3506	3360									4046	3933				
30400		2410	2280							3510	3364									4051	3938				
30450		2413	2283							3514	3368									4056	3942				
30500		2416	2285							3519	3371									4061	3946				

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B						
30550		2419	2288						3523	3375								4066	3950						
30600		2423	2290						3528	3379									4071	3954					
30650		2426	2293						3532	3382									4076	3958					
30700		2429	2295						3536	3386									4081	3962					
30750		2432	2298						3541	3390									4086	3967					
30800		2435	2301						3545	3393									4091	3971					
30850		2438	2303						3550	3397									4096	3975					
30900		2441	2306						3554	3401									4101	3979					
30950		2444	2308						3558	3404									4105	3983					
31000		2447	2311						3563	3408									4110	3987					
31050		2450	2313						3567	3412									4115	3991					
31100		2453	2316						3571	3415									4120	3996					
31150		2456	2319						3576	3419									4125	4000					
31200		2459	2321						3580	3423									4130	4004					
31250		2463	2324						3585	3426									4135	4008					
31300		2466	2326						3589	3430									4140	4012					
31350		2469	2329						3593	3434									4145	4016					
31400		2472	2331						3598	3437									4150	4021					
31450		2475	2334						3602	3441									4155	4025					
31500		2478	2336						3606	3445									4160	4029					
31550		2481	2339						3611	3448									4165	4033					
31600		2484	2342						3615	3452									4169	4037					
31650		2487	2344						3620	3456									4174	4041					
31700		2490	2347						3624	3459									4179	4045					
31750		2493	2349						3628	3463									4184	4050					
31800		2496	2352						3633	3467									4189	4054					
31850		2500	2354						3637	3470									4194	4058					
31900		2503	2357						3641	3474									4199	4062					
31950		2506	2360						3646	3478									4204	4066					
32000		2509	2362						3650	3481									4209	4070					
32050		2512	2365						3655	3485									4214	4074					
32100		2515	2367						3659	3489									4219	4079					
32150		2518	2370						3663	3492									4224	4083					
32200		2521	2372						3668	3496									4229	4087					
32250		2524	2375						3672	3500									4233	4091					
32300		2527	2377						3677	3503									4238	4095					
32350		2530	2380						3681	3507									4243	4099					
32400		2533	2383						3685	3511									4248	4103					
32450		2536	2385						3690	3514									4253	4108					
32500		2540	2388						3694	3518									4258	4112					
32550		2543	2390						3698	3522									4263	4116					
32600		2546	2393						3703	3525									4268	4120					
32650		2549	2395						3707	3529									4273	4124					
32700		2552	2398						3712	3533									4278	4128					
32750		2555	2401						3716	3536									4283	4132					
32800		2558	2403						3720	3540									4288	4137					
32850		2561	2406						3725	3544									4293	4141					
32900		2564	2408						3729	3547									4297	4145					
32950		2567	2411						3733	3551									4302	4149					
33000		2570	2413						3738	3555									4307	4153					

Side-by-Side Comparisons

Combined Gross Income	1 Child						2 Children						3 Children											
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	
		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B	Option A	Option B		Option A	Option B		Option A	Option B					
33050		2573	2416						3742	3558								4312	4157					
33100		2576	2419						3747	3562								4317	4161					
33150		2580	2421						3751	3565								4322	4166					
33200		2583	2424						3755	3569								4327	4170					
33250		2586	2426						3760	3573								4332	4174					
33300		2589	2429						3764	3576								4337	4178					
33350		2592	2431						3768	3580								4342	4182					
33400		2595	2434						3773	3584								4347	4186					
33450		2598	2436						3777	3587								4352	4190					
33500		2601	2439						3782	3591								4356	4195					
33550		2604	2442						3786	3595								4361	4199					
33600		2607	2444						3790	3598								4366	4203					
33650		2610	2447						3795	3602								4371	4207					
33700		2613	2449						3799	3606								4376	4211					
33750		2617	2452						3804	3609								4381	4215					
33800		2620	2454						3808	3613								4386	4220					
33850		2623	2457						3812	3617								4391	4224					
33900		2626	2460						3817	3620								4396	4228					
33950		2629	2462						3821	3624								4401	4232					
34000		2632	2465						3825	3628								4406	4236					
34050		2635	2467						3830	3631								4411	4240					
34100		2638	2470						3834	3635								4416	4244					

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
550	242	229	207	-13	-35	-5.4%	-14.5%	263	252	228	-11	-35	-2.5%	-11.9%	281	274	247	-7	-34	-2.5%	-11.9%
600	262	250	226	-12	-36	-4.7%	-13.9%	284	275	248	-9	-36	-2.5%	-11.9%	304	299	270	-5	-34	-1.8%	-11.3%
650	280	270	244	-10	-36	-3.5%	-12.8%	303	297	269	-6	-34	-2.5%	-11.9%	325	323	292	-2	-33	-0.6%	-10.2%
700	296	291	263	-5	-33	-1.7%	-11.2%	321	320	289	-1	-32	-2.5%	-11.9%	344	348	314	4	-30	1.1%	-8.6%
750	311	311	281	0	-30	0.2%	-9.5%	337	343	310	6	-27	-2.5%	-11.9%	361	372	337	11	-24	3.2%	-6.8%
800	326	332	300	6	-26	1.9%	-7.9%	353	365	330	12	-23	-2.5%	-11.9%	378	397	359	19	-19	5.0%	-5.1%
850	341	353	319	12	-22	3.4%	-6.5%	370	388	351	18	-19	-2.5%	-11.9%	395	422	381	27	-14	6.8%	-3.5%
900	357	373	337	16	-20	4.6%	-5.5%	387	411	371	24	-16	-2.5%	-11.9%	414	446	403	32	-11	7.8%	-2.6%
950	374	394	356	20	-18	5.3%	-4.8%	405	433	392	28	-13	-2.5%	-11.9%	433	471	426	38	-7	8.8%	-1.7%
1000	390	415	375	25	-15	6.3%	-3.9%	423	456	412	33	-11	-2.5%	-11.9%	452	496	448	44	-4	9.7%	-0.9%
1050	406	435	393	29	-13	7.1%	-3.2%	440	478	432	38	-8	-2.5%	-11.9%	471	520	470	49	-1	10.4%	-0.2%
1100	423	454	411	31	-12	7.4%	-2.9%	458	500	452	42	-6	-2.5%	-11.9%	490	543	491	53	1	10.9%	0.2%
1150	439	472	427	33	-12	7.6%	-2.8%	476	520	470	44	-6	-2.5%	-11.9%	509	565	510	56	1	11.0%	0.3%
1200	455	490	443	35	-12	7.8%	-2.6%	493	540	488	47	-5	-2.5%	-11.9%	528	586	530	58	2	11.1%	0.4%
1250	471	509	460	38	-11	8.0%	-2.4%	511	559	506	48	-5	-2.5%	-11.9%	547	608	549	61	2	11.2%	0.5%
1300	487	527	476	40	-11	8.1%	-2.3%	528	579	523	51	-5	-2.5%	-11.9%	565	630	569	65	4	11.4%	0.7%
1350	503	545	492	42	-11	8.3%	-2.1%	546	599	541	53	-5	-2.5%	-11.9%	584	651	589	67	5	11.5%	0.8%
1400	519	563	509	44	-10	8.4%	-2.0%	563	619	559	56	-4	-2.5%	-11.9%	602	673	608	71	6	11.8%	1.0%
1450	534	581	525	47	-9	8.8%	-1.7%	579	639	577	60	-2	-2.5%	-11.9%	620	695	628	75	8	12.0%	1.2%
1500	550	599	541	49	-9	8.9%	-1.6%	596	659	595	63	-1	-2.5%	-11.9%	638	716	647	78	9	12.2%	1.4%
1550	565	617	558	52	-7	9.2%	-1.3%	613	679	613	66	0	-2.5%	-11.9%	656	738	667	82	11	12.5%	1.6%
1600	581	635	574	54	-7	9.3%	-1.2%	630	699	631	69	1	-2.5%	-11.9%	674	759	686	85	12	12.7%	1.8%
1650	596	653	590	57	-6	9.6%	-1.0%	646	718	649	72	3	-2.5%	-11.9%	692	781	706	89	14	12.9%	2.0%
1700	612	671	607	59	-5	9.7%	-0.9%	663	738	667	75	4	-2.5%	-11.9%	709	803	725	94	16	13.2%	2.3%
1750	627	689	623	62	-4	9.9%	-0.7%	680	758	685	78	5	-2.5%	-11.9%	727	824	745	97	18	13.4%	2.4%
1800	643	707	639	64	-4	10.0%	-0.6%	697	778	703	81	6	-2.5%	-11.9%	745	846	764	101	19	13.5%	2.6%
1850	658	725	656	67	-2	10.2%	-0.4%	713	798	721	85	8	-2.5%	-11.9%	763	867	784	104	21	13.7%	2.7%
1900	673	744	672	71	-1	10.5%	-0.2%	730	818	739	88	9	-2.5%	-11.9%	781	889	803	108	22	13.8%	2.9%
1950	689	761	688	72	-1	10.5%	-0.1%	747	838	757	91	10	-2.5%	-11.9%	799	910	823	111	24	14.0%	3.0%
2000	703	779	704	76	1	10.8%	0.1%	762	857	774	95	12	-2.5%	-11.9%	816	932	842	116	26	14.2%	3.2%
2050	717	797	720	80	3	11.1%	0.4%	778	876	792	98	14	-2.5%	-11.9%	832	953	861	121	29	14.5%	3.5%
2100	731	814	736	83	5	11.4%	0.7%	793	896	809	103	16	-2.5%	-11.9%	848	974	880	126	32	14.8%	3.8%
2150	745	832	752	87	7	11.7%	0.9%	808	915	827	107	19	-2.5%	-11.9%	864	995	899	131	35	15.1%	4.0%
2200	759	850	768	91	9	11.9%	1.1%	823	934	844	111	21	-2.5%	-11.9%	881	1016	918	135	37	15.3%	4.2%
2250	773	867	784	94	11	12.2%	1.4%	838	954	862	116	24	-2.5%	-11.9%	897	1037	937	140	40	15.6%	4.5%
2300	787	885	799	98	12	12.4%	1.6%	853	973	879	120	26	-2.5%	-11.9%	913	1058	956	145	43	15.9%	4.7%
2350	801	902	815	101	14	12.6%	1.8%	869	992	897	123	28	-2.5%	-11.9%	929	1079	975	150	46	16.1%	4.9%
2400	815	920	831	105	16	12.8%	2.0%	884	1012	914	128	30	-2.5%	-11.9%	946	1100	994	154	48	16.2%	5.0%
2450	829	937	847	108	18	13.0%	2.2%	899	1031	932	132	33	-2.5%	-11.9%	962	1121	1013	159	51	16.5%	5.3%
2500	843	955	863	112	20	13.2%	2.3%	914	1050	949	136	35	-2.5%	-11.9%	978	1141	1031	163	53	16.7%	5.5%
2550	857	972	878	115	21	13.4%	2.5%	929	1069	966	140	37	-2.5%	-11.9%	994	1162	1050	168	56	16.9%	5.7%
2600	868	990	894	122	26	14.0%	3.0%	941	1089	984	148	43	-2.5%	-11.9%	1007	1183	1069	176	62	17.5%	6.2%
2650	877	1007	910	130	33	14.8%	3.8%	951	1108	1001	157	50	-2.5%	-11.9%	1018	1204	1088	186	70	18.3%	6.9%
2700	887	1025	926	138	39	15.5%	4.4%	962	1127	1018	165	56	-2.5%	-11.9%	1029	1225	1107	196	78	19.1%	7.6%
2750	895	1042	942	147	47	16.4%	5.2%	970	1146	1036	176	66	-2.5%	-11.9%	1038	1246	1126	208	88	20.0%	8.5%
2800	902	1060	958	158	56	17.5%	6.2%	978	1166	1053	188	75	-2.5%	-11.9%	1046	1267	1145	221	99	21.1%	9.5%
2850	909	1077	973	168	64	18.5%	7.1%	986	1185	1071	199	85	-2.5%	-11.9%	1055	1288	1164	233	109	22.1%	10.3%
2900	917	1094	989	177	72	19.3%	7.9%	994	1204	1088	210	94	-2.5%	-11.9%	1063	1309	1183	246	120	23.1%	11.3%
2950	924	1111	1005	187	81	20.2%	8.8%	1002	1222	1105	220	103	-2.5%	-11.9%	1072	1328	1202	256	130	23.9%	12.1%
3000	931	1127	1021	196	90	21.0%	9.6%	1010	1239	1123	229	113	-2.5%	-11.9%	1080	1347	1221	267	141	24.7%	13.0%
3050	939	1143	1037	204	98	21.7%	10.4%	1018	1257	1140	239	122	-2.5%	-11.9%	1089	1367	1239	278	150	25.5%	13.8%
3100	946	1159	1052	213	106	22.5%	11.2%	1026	1275	1158	249	132	-2.5%	-11.9%	1097	1386	1258	289	161	26.3%	14.7%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change		Existing	A: Updated (income realignment)	B: Updated (price parity)	\$ change		% change	
				Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B		
3150	953	1175	1068	222	115	23.3%	12.1%	1033	1293	1175	260	142	-2.5%	-11.9%	1106	1405	1277	299	171	27.1%	15.5%
3200	961	1191	1084	230	123	24.0%	12.8%	1041	1311	1192	270	151	-2.5%	-11.9%	1114	1425	1296	311	182	27.9%	16.3%
3250	968	1208	1100	240	132	24.7%	13.6%	1049	1328	1210	279	161	-2.5%	-11.9%	1123	1444	1315	321	192	28.6%	17.1%
3300	975	1224	1116	249	141	25.5%	14.4%	1057	1346	1227	289	170	-2.5%	-11.9%	1131	1463	1334	332	203	29.4%	17.9%
3350	981	1240	1131	259	150	26.4%	15.3%	1064	1364	1245	300	181	-2.5%	-11.9%	1138	1483	1353	345	215	30.3%	18.9%
3400	987	1256	1147	269	160	27.3%	16.2%	1070	1382	1262	312	192	-2.5%	-11.9%	1145	1502	1372	357	227	31.2%	19.8%
3450	993	1272	1163	279	170	28.1%	17.1%	1077	1399	1279	322	202	-2.5%	-11.9%	1152	1521	1391	369	239	32.1%	20.7%
3500	999	1281	1179	282	180	28.3%	18.0%	1083	1409	1297	326	214	-2.5%	-11.9%	1159	1532	1410	373	251	32.2%	21.6%
3550	1006	1289	1194	283	188	28.1%	18.7%	1090	1417	1314	327	224	-2.5%	-11.9%	1166	1541	1428	375	262	32.1%	22.5%
3600	1012	1296	1210	284	198	28.0%	19.6%	1097	1425	1331	328	234	-2.5%	-11.9%	1173	1549	1447	376	274	32.1%	23.3%
3650	1018	1303	1225	285	207	28.0%	20.3%	1103	1433	1348	330	245	-2.5%	-11.9%	1180	1558	1465	378	285	32.0%	24.1%
3700	1024	1310	1238	286	214	28.0%	20.9%	1110	1441	1362	331	252	-2.5%	-11.9%	1187	1567	1480	380	293	32.0%	24.7%
3750	1030	1318	1251	288	221	27.9%	21.4%	1116	1449	1376	333	260	-2.5%	-11.9%	1194	1576	1495	382	301	32.0%	25.2%
3800	1036	1325	1263	289	227	27.9%	21.9%	1123	1458	1390	335	267	-2.5%	-11.9%	1201	1584	1511	383	310	31.9%	25.8%
3850	1041	1332	1276	291	235	28.0%	22.6%	1129	1466	1404	337	275	-2.5%	-11.9%	1208	1593	1526	385	318	31.9%	26.3%
3900	1047	1340	1289	293	242	27.9%	23.1%	1135	1474	1418	339	283	-2.5%	-11.9%	1215	1602	1541	387	326	31.8%	26.8%
3950	1053	1347	1301	294	248	27.9%	23.6%	1142	1482	1432	340	290	-2.5%	-11.9%	1222	1610	1556	388	334	31.8%	27.3%
4000	1059	1354	1314	295	255	27.9%	24.1%	1148	1490	1446	342	298	-2.5%	-11.9%	1229	1619	1571	390	342	31.8%	27.9%
4050	1065	1361	1327	296	262	27.8%	24.6%	1155	1497	1460	342	305	-2.5%	-11.9%	1236	1627	1587	391	351	31.6%	28.4%
4100	1074	1364	1340	290	266	27.0%	24.7%	1164	1501	1474	337	310	-2.5%	-11.9%	1245	1631	1602	386	357	31.0%	28.7%
4150	1082	1368	1352	286	270	26.5%	25.0%	1172	1505	1488	333	316	-2.5%	-11.9%	1254	1636	1617	382	363	30.5%	28.9%
4200	1090	1372	1365	282	275	25.9%	25.2%	1181	1509	1502	328	321	-2.5%	-11.9%	1264	1641	1632	377	368	29.8%	29.1%
4250	1098	1376	1378	278	280	25.3%	25.5%	1190	1514	1516	324	326	-2.5%	-11.9%	1273	1645	1647	372	374	29.2%	29.4%
4300	1106	1380	1392	274	286	24.8%	25.9%	1199	1518	1532	319	333	-2.5%	-11.9%	1283	1650	1665	367	382	28.6%	29.8%
4350	1114	1384	1407	270	293	24.2%	26.3%	1207	1522	1548	315	341	-2.5%	-11.9%	1292	1655	1682	363	390	28.1%	30.2%
4400	1122	1388	1422	266	300	23.7%	26.7%	1216	1526	1564	310	348	-2.5%	-11.9%	1301	1659	1700	358	399	27.5%	30.7%
4450	1130	1391	1436	261	306	23.1%	27.1%	1225	1531	1580	306	355	-2.5%	-11.9%	1311	1664	1718	353	407	26.9%	31.0%
4500	1138	1395	1451	257	313	22.6%	27.5%	1234	1535	1596	301	362	-2.5%	-11.9%	1320	1668	1735	348	415	26.4%	31.4%
4550	1146	1399	1466	253	320	22.1%	27.9%	1242	1539	1612	297	370	-2.5%	-11.9%	1329	1673	1753	344	424	25.9%	31.9%
4600	1154	1403	1479	249	325	21.5%	28.2%	1251	1543	1627	292	376	-2.5%	-11.9%	1339	1677	1768	338	429	25.2%	32.1%
4650	1162	1409	1492	247	330	21.2%	28.4%	1260	1549	1641	289	381	-2.5%	-11.9%	1348	1684	1784	336	436	24.9%	32.3%
4700	1170	1417	1504	247	334	21.1%	28.6%	1269	1559	1655	290	386	-2.5%	-11.9%	1357	1694	1799	337	442	24.9%	32.6%
4750	1178	1426	1517	248	339	21.0%	28.8%	1277	1568	1669	291	392	-2.5%	-11.9%	1367	1705	1814	338	447	24.7%	32.7%
4800	1186	1434	1530	248	344	20.9%	29.0%	1286	1578	1683	292	397	-2.5%	-11.9%	1376	1715	1829	339	453	24.6%	32.9%
4850	1195	1443	1543	248	348	20.7%	29.1%	1296	1587	1697	291	401	-2.5%	-11.9%	1386	1725	1844	339	458	24.5%	33.1%
4900	1204	1451	1555	247	351	20.5%	29.2%	1305	1596	1711	291	406	-2.5%	-11.9%	1397	1735	1860	338	463	24.2%	33.1%
4950	1213	1460	1565	247	352	20.3%	29.0%	1315	1606	1722	291	407	-2.5%	-11.9%	1407	1745	1872	338	465	24.0%	33.0%
5000	1222	1468	1575	246	353	20.1%	28.9%	1325	1615	1732	290	407	-2.5%	-11.9%	1418	1755	1883	337	465	23.8%	32.8%
5050	1231	1477	1584	246	353	19.9%	28.7%	1335	1624	1743	289	408	-2.5%	-11.9%	1428	1766	1894	338	466	23.6%	32.6%
5100	1240	1485	1594	245	354	19.8%	28.5%	1345	1634	1753	289	408	-2.5%	-11.9%	1439	1776	1906	337	467	23.4%	32.4%
5150	1249	1494	1603	245	354	19.6%	28.4%	1354	1643	1763	289	409	-2.5%	-11.9%	1449	1786	1917	337	468	23.2%	32.3%
5200	1259	1502	1613	243	354	19.3%	28.1%	1364	1652	1774	288	410	-2.5%	-11.9%	1460	1796	1928	336	468	23.0%	32.1%
5250	1268	1510	1622	242	354	19.1%	27.9%	1374	1661	1784	287	410	-2.5%	-11.9%	1470	1806	1939	336	469	22.9%	31.9%
5300	1277	1519	1631	242	354	18.9%	27.8%	1384	1670	1795	286	411	-2.5%	-11.9%	1481	1816	1951	335	470	22.6%	31.7%
5350	1285	1525	1641	240	356	18.7%	27.7%	1393	1677	1805	284	412	-2.5%	-11.9%	1491	1823	1962	332	471	22.3%	31.6%
5400	1294	1531	1650	237	356	18.3%	27.5%	1403	1684	1815	281	412	-2.5%	-11.9%	1501	1831	1973	330	472	22.0%	31.5%
5450	1302	1537	1660	235	358	18.1%	27.5%	1412	1691	1826	279	414	-2.5%	-11.9%	1511	1838	1984	327	473	21.7%	31.3%
5500	1311	1544	1669	233	358	17.8%	27.3%	1421	1698	1836	277	415	-2.5%	-11.9%	1521	1846	1996	325	475	21.4%	31.2%
5550	1319	1550	1679	231	360	17.5%	27.3%	1430	1705	1846	275	416	-2.5%	-11.9%	1530	1853	2007	323	477	21.1%	31.2%
5600	1328	1556	1688	228	360	17.2%	27.1%	1439	1712	1857	273	418	-2.5%	-11.9%	1540	1861	2018	321	478	20.8%	31.1%
5650	1335	1563	1694	228	359	17.1%	26.9%	1447	1719	1864	272	417	-2.5%	-11.9%	1548	1868	2026	320	478	20.7%	30.9%
5700	1341	1569	1700	228	359	17.0%	26.7%	1454	1726	1870	272	416	-2.5%	-11.9%	1556	1876	2032	320	476	20.6%	30.6%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change	
						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B
		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B						
5750	1348	1575	1705	227	357	16.9%	26.5%	1462	1733	1875	271	413	-2.5%	-11.9%	1564	1883	2039	319	475	20.4%	30.3%						
5800	1355	1582	1710	227	355	16.7%	26.2%	1469	1740	1881	271	412	-2.5%	-11.9%	1572	1891	2045	319	473	20.3%	30.1%						
5850	1362	1588	1716	226	354	16.6%	26.0%	1477	1747	1887	270	410	-2.5%	-11.9%	1580	1899	2051	319	471	20.2%	29.8%						
5900	1369	1594	1721	225	352	16.4%	25.7%	1484	1754	1893	270	409	-2.5%	-11.9%	1588	1906	2058	318	470	20.0%	29.6%						
5950	1376	1600	1726	224	350	16.3%	25.5%	1492	1760	1899	268	407	-2.5%	-11.9%	1596	1914	2064	318	468	19.9%	29.3%						
6000	1383	1606	1732	223	349	16.2%	25.2%	1499	1767	1905	268	406	-2.5%	-11.9%	1604	1921	2071	317	467	19.8%	29.1%						
6050	1390	1612	1737	222	347	16.0%	25.0%	1506	1774	1911	268	405	-2.5%	-11.9%	1612	1928	2077	316	465	19.6%	28.8%						
6100	1397	1618	1742	221	345	15.8%	24.7%	1515	1780	1917	265	402	-2.5%	-11.9%	1621	1935	2083	314	462	19.4%	28.5%						
6150	1405	1624	1748	219	343	15.6%	24.4%	1523	1787	1922	264	399	-2.5%	-11.9%	1630	1942	2090	312	460	19.1%	28.2%						
6200	1413	1630	1753	217	340	15.4%	24.1%	1531	1793	1928	262	397	-2.5%	-11.9%	1639	1949	2096	310	457	18.9%	27.9%						
6250	1420	1636	1758	216	338	15.2%	23.8%	1540	1800	1934	260	394	-2.5%	-11.9%	1648	1956	2102	308	454	18.7%	27.6%						
6300	1428	1642	1764	214	336	15.0%	23.5%	1548	1806	1940	258	392	-2.5%	-11.9%	1657	1963	2109	306	452	18.5%	27.3%						
6350	1436	1648	1768	212	332	14.8%	23.1%	1556	1813	1944	257	388	-2.5%	-11.9%	1665	1970	2113	305	448	18.3%	26.9%						
6400	1444	1654	1770	210	326	14.5%	22.6%	1565	1819	1947	254	382	-2.5%	-11.9%	1674	1977	2117	303	443	18.1%	26.4%						
6450	1451	1660	1773	209	322	14.4%	22.2%	1573	1826	1950	253	377	-2.5%	-11.9%	1683	1985	2120	302	437	17.9%	26.0%						
6500	1459	1666	1776	207	317	14.2%	21.7%	1582	1832	1953	250	371	-2.5%	-11.9%	1692	1992	2123	300	431	17.7%	25.5%						
6550	1467	1672	1779	205	312	13.9%	21.2%	1590	1839	1956	249	366	-2.5%	-11.9%	1701	1999	2127	298	426	17.5%	25.0%						
6600	1474	1677	1781	203	307	13.8%	20.9%	1598	1845	1959	247	361	-2.5%	-11.9%	1710	2006	2130	296	420	17.3%	24.6%						
6650	1482	1684	1784	202	302	13.6%	20.4%	1607	1852	1963	245	356	-2.5%	-11.9%	1719	2014	2133	295	414	17.1%	24.1%						
6700	1490	1693	1787	203	297	13.6%	19.9%	1615	1862	1966	247	351	-2.5%	-11.9%	1728	2024	2137	296	409	17.1%	23.6%						
6750	1498	1702	1790	204	292	13.6%	19.5%	1623	1872	1969	249	346	-2.5%	-11.9%	1737	2035	2140	298	403	17.2%	23.2%						
6800	1505	1711	1792	206	287	13.7%	19.1%	1632	1882	1972	250	340	-2.5%	-11.9%	1746	2046	2143	300	397	17.2%	22.7%						
6850	1513	1720	1795	207	282	13.7%	18.7%	1640	1892	1975	252	335	-2.5%	-11.9%	1755	2057	2147	302	392	17.2%	22.3%						
6900	1521	1729	1798	208	277	13.7%	18.2%	1649	1902	1978	253	329	-2.5%	-11.9%	1764	2068	2150	304	386	17.2%	21.9%						
6950	1529	1738	1801	209	272	13.7%	17.8%	1657	1912	1981	255	324	-2.5%	-11.9%	1773	2079	2153	306	380	17.2%	21.4%						
7000	1536	1747	1803	211	267	13.8%	17.4%	1665	1922	1984	257	319	-2.5%	-11.9%	1782	2089	2156	307	374	17.2%	21.0%						
7050	1544	1756	1809	212	265	13.8%	17.2%	1674	1932	1990	258	316	-2.5%	-11.9%	1791	2100	2163	309	372	17.3%	20.8%						
7100	1552	1766	1818	214	266	13.8%	17.2%	1682	1942	2000	260	318	-2.5%	-11.9%	1800	2111	2174	311	374	17.3%	20.8%						
7150	1560	1775	1827	215	267	13.8%	17.1%	1691	1952	2010	261	319	-2.5%	-11.9%	1809	2122	2185	313	376	17.3%	20.8%						
7200	1567	1784	1837	217	270	13.8%	17.2%	1699	1962	2020	263	321	-2.5%	-11.9%	1818	2133	2196	315	378	17.3%	20.8%						
7250	1575	1793	1846	218	271	13.8%	17.2%	1707	1972	2030	265	323	-2.5%	-11.9%	1827	2144	2207	317	380	17.3%	20.8%						
7300	1583	1802	1855	219	272	13.8%	17.2%	1716	1982	2041	266	325	-2.5%	-11.9%	1836	2154	2218	318	382	17.3%	20.8%						
7350	1591	1808	1864	217	273	13.6%	17.2%	1724	1989	2051	265	327	-2.5%	-11.9%	1845	2162	2229	317	384	17.2%	20.8%						
7400	1598	1813	1873	215	275	13.5%	17.2%	1733	1995	2061	262	328	-2.5%	-11.9%	1854	2168	2240	314	386	17.0%	20.8%						
7450	1606	1819	1883	213	277	13.2%	17.2%	1741	2001	2071	260	330	-2.5%	-11.9%	1863	2175	2251	312	388	16.7%	20.8%						
7500	1614	1824	1892	210	278	13.0%	17.2%	1749	2006	2081	257	332	-2.5%	-11.9%	1872	2181	2262	309	390	16.5%	20.8%						
7550	1622	1829	1901	207	279	12.8%	17.2%	1758	2012	2091	254	333	-2.5%	-11.9%	1881	2187	2273	306	392	16.3%	20.8%						
7600	1629	1835	1910	206	281	12.6%	17.3%	1766	2018	2101	252	335	-2.5%	-11.9%	1890	2194	2284	304	394	16.1%	20.9%						
7650	1637	1840	1919	203	282	12.4%	17.3%	1775	2024	2111	249	336	-2.5%	-11.9%	1899	2200	2295	301	396	15.8%	20.9%						
7700	1645	1845	1929	200	284	12.2%	17.2%	1783	2030	2121	247	338	-2.5%	-11.9%	1908	2206	2306	298	398	15.6%	20.9%						
7750	1653	1850	1936	197	283	11.9%	17.1%	1792	2035	2129	243	337	-2.5%	-11.9%	1917	2213	2315	296	398	15.4%	20.7%						
7800	1661	1856	1938	195	277	11.7%	16.7%	1800	2041	2132	241	332	-2.5%	-11.9%	1926	2219	2317	293	391	15.2%	20.3%						
7850	1669	1861	1940	192	271	11.5%	16.3%	1809	2047	2135	238	326	-2.5%	-11.9%	1935	2225	2320	290	385	15.0%	19.9%						
7900	1676	1866	1943	190	267	11.4%	15.9%	1817	2053	2137	236	320	-2.5%	-11.9%	1944	2232	2323	288	379	14.8%	19.5%						
7950	1684	1872	1945	188	261	11.1%	15.5%	1826	2059	2140	233	314	-2.5%	-11.9%	1954	2238	2326	284	372	14.5%	19.0%						
8000	1692	1877	1947	185	255	10.9%	15.1%	1834	2065	2142	231	308	-2.5%	-11.9%	1963	2244	2329	281	366	14.3%	18.6%						
8050	1700	1882	1950	182	250	10.7%	14.7%	1843	2070	2145	227	302	-2.5%	-11.9%	1972	2251	2331	279	359	14.1%	18.2%						
8100	1708	1888	1952	180	244	10.5%	14.3%	1851	2076	2147	225	296	-2.5%	-11.9%	1981	2257	2334	276	353	13.9%	17.8%						
8150	1716	1893	1954	177	238	10.3%	13.9%	1860	2082	2150	222	290	-2.5%	-11.9%	1990	2263	2337	273	347	13.7%	17.4%						
8200	1723	1898	1957	175	234	10.2%	13.6%	1868	2088	2152	220	284	-2.5%	-11.9%	1999	2270	2340	271	341	13.5%	17.0%						
8250	1731	1904	1959	173	228	10.0%	13.2%	1877	2094	2155	217	278	-2.5%	-11.9%	2008	2276	2343	268	335	13.4%	16.7%						
8300	1739	1909	1961	170	222	9.8%	12.8%	1885	2100	2158	215	273	-2.5%	-11.9%	2017	2283	2345	266	328	13.2%	16.3%						

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change	
						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B
		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B						
8350	1747	1914	1964	167	217	9.6%	12.4%	1894	2106	2160	212	266	-2.5%	-11.9%	2026	2289	2348	263	322	13.0%	15.9%						
8400	1755	1920	1966	165	211	9.4%	12.0%	1902	2112	2163	210	261	-2.5%	-11.9%	2035	2295	2351	260	316	12.8%	15.5%						
8450	1763	1925	1969	162	206	9.2%	11.7%	1911	2118	2166	207	255	-2.5%	-11.9%	2044	2302	2354	258	310	12.6%	15.2%						
8500	1770	1930	1973	160	203	9.1%	11.5%	1919	2123	2171	204	252	-2.5%	-11.9%	2053	2308	2360	255	307	12.4%	14.9%						
8550	1778	1936	1978	158	200	8.9%	11.2%	1928	2129	2176	201	248	-2.5%	-11.9%	2062	2314	2365	252	303	12.2%	14.7%						
8600	1786	1941	1982	155	196	8.7%	11.0%	1936	2135	2181	199	245	-2.5%	-11.9%	2072	2321	2370	249	298	12.0%	14.4%						
8650	1794	1946	1987	152	193	8.5%	10.8%	1944	2140	2186	196	242	-2.5%	-11.9%	2081	2327	2376	246	295	11.8%	14.2%						
8700	1802	1950	1991	148	189	8.2%	10.5%	1953	2145	2191	192	238	-2.5%	-11.9%	2090	2332	2381	242	291	11.6%	13.9%						
8750	1809	1954	1996	145	187	8.0%	10.3%	1961	2149	2196	188	235	-2.5%	-11.9%	2099	2336	2387	237	288	11.3%	13.7%						
8800	1817	1958	2000	141	183	7.7%	10.1%	1970	2154	2200	184	230	-2.5%	-11.9%	2108	2341	2392	233	284	11.0%	13.5%						
8850	1825	1962	2005	137	180	7.5%	9.9%	1978	2158	2205	180	227	-2.5%	-11.9%	2117	2345	2397	228	280	10.8%	13.2%						
8900	1833	1965	2009	132	176	7.2%	9.6%	1987	2162	2210	175	223	-2.5%	-11.9%	2126	2350	2403	224	277	10.5%	13.0%						
8950	1840	1969	2014	129	174	7.0%	9.5%	1995	2166	2215	171	220	-2.5%	-11.9%	2135	2355	2408	220	273	10.3%	12.8%						
9000	1847	1973	2018	126	171	6.8%	9.3%	2002	2170	2220	168	218	-2.5%	-11.9%	2142	2359	2413	217	271	10.1%	12.7%						
9050	1854	1977	2023	123	169	6.6%	9.1%	2010	2174	2225	164	215	-2.5%	-11.9%	2150	2364	2419	214	269	9.9%	12.5%						
9100	1861	1981	2027	120	166	6.4%	8.9%	2017	2179	2230	162	213	-2.5%	-11.9%	2158	2368	2424	210	266	9.7%	12.3%						
9150	1867	1984	2032	117	165	6.3%	8.8%	2024	2183	2235	159	211	-2.5%	-11.9%	2166	2373	2430	207	264	9.5%	12.2%						
9200	1874	1988	2038	114	164	6.1%	8.8%	2032	2187	2242	155	210	-2.5%	-11.9%	2174	2377	2437	203	263	9.3%	12.1%						
9250	1881	1992	2046	111	165	5.9%	8.8%	2039	2191	2251	152	212	-2.5%	-11.9%	2182	2382	2447	200	265	9.2%	12.1%						
9300	1888	1996	2054	108	166	5.7%	8.8%	2046	2195	2259	149	213	-2.5%	-11.9%	2189	2386	2456	197	267	9.0%	12.2%						
9350	1894	2000	2062	106	168	5.6%	8.9%	2053	2199	2268	146	215	-2.5%	-11.9%	2197	2391	2465	194	268	8.8%	12.2%						
9400	1901	2005	2070	104	169	5.5%	8.9%	2061	2206	2277	145	216	-2.5%	-11.9%	2205	2398	2475	193	270	8.7%	12.2%						
9450	1908	2011	2077	103	169	5.4%	8.9%	2068	2213	2285	145	217	-2.5%	-11.9%	2213	2405	2484	192	271	8.7%	12.2%						
9500	1915	2018	2085	103	170	5.4%	8.9%	2075	2219	2294	144	219	-2.5%	-11.9%	2221	2413	2493	192	272	8.6%	12.3%						
9550	1921	2024	2093	103	172	5.4%	9.0%	2083	2226	2302	143	219	-2.5%	-11.9%	2228	2420	2503	192	275	8.6%	12.3%						
9600	1928	2030	2101	102	173	5.3%	9.0%	2090	2233	2311	143	221	-2.5%	-11.9%	2236	2427	2512	191	276	8.6%	12.3%						
9650	1935	2036	2109	101	174	5.2%	9.0%	2097	2240	2319	143	222	-2.5%	-11.9%	2244	2435	2521	191	277	8.5%	12.4%						
9700	1942	2043	2116	101	174	5.2%	9.0%	2105	2247	2328	142	223	-2.5%	-11.9%	2252	2442	2531	190	279	8.5%	12.4%						
9750	1948	2049	2124	101	176	5.2%	9.0%	2112	2254	2337	142	225	-2.5%	-11.9%	2260	2450	2540	190	280	8.4%	12.4%						
9800	1955	2055	2132	100	177	5.1%	9.1%	2119	2261	2345	142	226	-2.5%	-11.9%	2268	2457	2549	189	281	8.4%	12.4%						
9850	1962	2061	2140	99	178	5.1%	9.1%	2127	2268	2354	141	227	-2.5%	-11.9%	2275	2465	2559	190	284	8.3%	12.5%						
9900	1969	2068	2148	99	179	5.0%	9.1%	2134	2274	2362	140	228	-2.5%	-11.9%	2283	2472	2568	189	285	8.3%	12.5%						
9950	1975	2074	2155	99	180	5.0%	9.1%	2141	2281	2371	140	230	-2.5%	-11.9%	2291	2480	2577	189	286	8.2%	12.5%						
10000	1982	2080	2163	98	181	5.0%	9.1%	2148	2288	2380	140	232	-2.5%	-11.9%	2299	2487	2587	188	288	8.2%	12.5%						
10050	1989	2086	2171	97	182	4.9%	9.2%	2156	2295	2388	139	232	-2.5%	-11.9%	2307	2495	2596	188	289	8.1%	12.5%						
10100	1995	2093	2179	98	184	4.9%	9.2%	2163	2302	2397	139	234	-2.5%	-11.9%	2315	2502	2605	187	290	8.1%	12.5%						
10150	2002	2099	2187	97	185	4.8%	9.2%	2170	2309	2405	139	235	-2.5%	-11.9%	2322	2510	2615	188	293	8.1%	12.6%						
10200	2009	2105	2195	96	186	4.8%	9.2%	2178	2316	2414	138	236	-2.5%	-11.9%	2330	2517	2624	187	294	8.0%	12.6%						
10250	2016	2112	2202	96	186	4.7%	9.2%	2185	2323	2423	138	238	-2.5%	-11.9%	2338	2525	2633	187	295	8.0%	12.6%						
10300	2022	2118	2210	96	188	4.7%	9.3%	2192	2330	2431	138	239	-2.5%	-11.9%	2346	2532	2643	186	297	7.9%	12.6%						
10350	2029	2124	2218	95	189	4.7%	9.3%	2200	2336	2440	136	240	-2.5%	-11.9%	2354	2540	2652	186	298	7.9%	12.7%						
10400	2036	2130	2226	94	190	4.6%	9.3%	2207	2343	2449	136	242	-2.5%	-11.9%	2361	2547	2662	186	301	7.9%	12.7%						
10450	2043	2137	2234	94	191	4.6%	9.3%	2215	2350	2457	135	242	-2.5%	-11.9%	2370	2555	2671	185	301	7.8%	12.7%						
10500	2050	2143	2242	93	192	4.5%	9.4%	2222	2357	2466	135	244	-2.5%	-11.9%	2378	2562	2680	184	302	7.7%	12.7%						
10550	2057	2149	2250	92	193	4.5%	9.4%	2230	2364	2475	134	245	-2.5%	-11.9%	2386	2570	2690	184	304	7.7%	12.7%						
10600	2064	2155	2257	91	193	4.4%	9.4%	2237	2371	2483	134	246	-2.5%	-11.9%	2394	2577	2699	183	305	7.6%	12.7%						
10650	2071	2162	2265	91	194	4.4%	9.4%	2245	2378	2492	133	247	-2.5%	-11.9%	2402	2585	2709	183	307	7.6%	12.8%						
10700	2078	2168	2273	90	195	4.3%	9.4%	2252	2385	2500	133	248	-2.5%	-11.9%	2410	2592	2718	182	308	7.6%	12.8%						
10750	2085	2174	2281	89	196	4.3%	9.4%	2260	2392	2509	132	249	-2.5%	-11.9%	2418	2600	2727	182	309	7.5%	12.8%						
10800	2092	2180	2289	88	197	4.2%	9.4%	2268	2398	2518	130	250	-2.5%	-11.9%	2426	2607	2737	181	311	7.5%	12.8%						
10850	2099	2187	2297	88	198	4.2%	9.4%	2275	2405	2526	130	251	-2.5%	-11.9%	2434	2615	2746	181	312	7.4%	12.8%						
10900	2106	2193	2305	87	199	4.1%	9.4%	2283	2412	2535	129	252	-2.5%	-11.9%	2443	2622	2756	179	313	7.3%	12.8%						

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change	
						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B
10950	2113	2199	2312	86	199	4.1%	9.4%	2290	2419	2544	129	254	-2.5%	-11.9%	2451	2629	2765	178	314	7.3%	12.8%						
11000	2120	2205	2320	85	200	4.0%	9.5%	2298	2426	2552	128	254	-2.5%	-11.9%	2459	2637	2774	178	315	7.2%	12.8%						
11050	2127	2212	2328	85	201	4.0%	9.5%	2306	2433	2561	127	255	-2.5%	-11.9%	2467	2644	2784	177	317	7.2%	12.8%						
11100	2134	2218	2336	84	202	3.9%	9.5%	2313	2440	2570	127	257	-2.5%	-11.9%	2475	2652	2793	177	318	7.1%	12.9%						
11150	2141	2225	2344	84	203	3.9%	9.5%	2321	2447	2578	126	257	-2.5%	-11.9%	2483	2660	2803	177	320	7.1%	12.9%						
11200	2148	2232	2352	84	204	3.9%	9.5%	2328	2455	2587	127	259	-2.5%	-11.9%	2491	2668	2812	177	321	7.1%	12.9%						
11250	2155	2238	2360	83	205	3.9%	9.5%	2336	2462	2596	126	260	-2.5%	-11.9%	2499	2676	2821	177	322	7.1%	12.9%						
11300	2162	2245	2368	83	206	3.9%	9.5%	2343	2470	2604	127	261	-2.5%	-11.9%	2507	2685	2831	178	324	7.1%	12.9%						
11350	2169	2252	2375	83	206	3.8%	9.5%	2351	2477	2613	126	262	-2.5%	-11.9%	2516	2693	2840	177	324	7.0%	12.9%						
11400	2176	2259	2381	83	205	3.8%	9.4%	2359	2485	2619	126	260	-2.5%	-11.9%	2524	2701	2847	177	323	7.0%	12.8%						
11450	2183	2266	2385	83	202	3.8%	9.3%	2366	2492	2624	126	258	-2.5%	-11.9%	2532	2709	2852	177	320	7.0%	12.6%						
11500	2189	2273	2389	84	200	3.8%	9.2%	2373	2500	2628	127	255	-2.5%	-11.9%	2539	2717	2857	178	318	7.0%	12.5%						
11550	2196	2279	2394	83	198	3.8%	9.0%	2380	2507	2633	127	253	-2.5%	-11.9%	2547	2726	2862	179	315	7.0%	12.4%						
11600	2202	2286	2398	84	196	3.8%	8.9%	2387	2515	2638	128	251	-2.5%	-11.9%	2554	2734	2867	180	313	7.0%	12.3%						
11650	2208	2293	2402	85	194	3.9%	8.8%	2394	2523	2643	129	249	-2.5%	-11.9%	2561	2742	2873	181	312	7.1%	12.2%						
11700	2215	2300	2407	85	192	3.8%	8.7%	2401	2530	2648	129	247	-2.5%	-11.9%	2569	2750	2878	181	309	7.1%	12.0%						
11750	2221	2307	2411	86	190	3.9%	8.6%	2408	2538	2652	130	244	-2.5%	-11.9%	2576	2758	2883	182	307	7.1%	11.9%						
11800	2228	2314	2416	86	188	3.8%	8.4%	2415	2545	2657	130	242	-2.5%	-11.9%	2584	2767	2888	183	304	7.1%	11.8%						
11850	2234	2321	2420	87	186	3.9%	8.3%	2422	2553	2662	131	240	-2.5%	-11.9%	2591	2775	2894	184	303	7.1%	11.7%						
11900	2240	2327	2424	87	184	3.9%	8.2%	2428	2560	2667	132	239	-2.5%	-11.9%	2598	2783	2899	185	301	7.1%	11.6%						
11950	2245	2334	2429	89	184	4.0%	8.2%	2433	2568	2672	135	239	-2.5%	-11.9%	2604	2791	2904	187	300	7.2%	11.5%						
12000	2249	2341	2433	92	184	4.1%	8.2%	2438	2575	2676	137	238	-2.5%	-11.9%	2609	2799	2909	190	300	7.3%	11.5%						
12050	2254	2348	2437	94	183	4.2%	8.1%	2443	2583	2681	140	238	-2.5%	-11.9%	2614	2807	2914	193	300	7.4%	11.5%						
12100	2258	2355	2442	97	184	4.3%	8.1%	2448	2590	2686	142	238	-2.5%	-11.9%	2619	2816	2920	197	301	7.5%	11.5%						
12150	2262	2362	2446	100	184	4.4%	8.1%	2452	2598	2691	146	239	-2.5%	-11.9%	2624	2824	2925	200	301	7.6%	11.5%						
12200	2267	2369	2451	102	184	4.5%	8.1%	2457	2605	2696	148	239	-2.5%	-11.9%	2629	2832	2930	203	301	7.7%	11.5%						
12250	2271	2376	2455	105	184	4.6%	8.1%	2462	2614	2701	152	239	-2.5%	-11.9%	2634	2841	2936	207	302	7.9%	11.5%						
12300	2276	2383	2460	107	184	4.7%	8.1%	2467	2621	2706	154	239	-2.5%	-11.9%	2640	2849	2941	209	301	7.9%	11.4%						
12350	2280	2390	2465	110	185	4.8%	8.1%	2472	2629	2711	157	239	-2.5%	-11.9%	2645	2858	2947	213	302	8.1%	11.4%						
12400	2285	2398	2469	113	184	4.9%	8.1%	2476	2638	2716	162	240	-2.5%	-11.9%	2650	2867	2953	217	303	8.2%	11.4%						
12450	2289	2406	2474	117	185	5.1%	8.1%	2481	2646	2722	165	241	-2.5%	-11.9%	2655	2876	2959	221	304	8.3%	11.4%						
12500	2293	2413	2480	120	187	5.2%	8.1%	2486	2654	2728	168	242	-2.5%	-11.9%	2660	2885	2965	225	305	8.5%	11.5%						
12550	2298	2421	2485	123	187	5.3%	8.2%	2491	2663	2734	172	243	-2.5%	-11.9%	2665	2894	2972	229	307	8.6%	11.5%						
12600	2302	2428	2491	126	189	5.5%	8.2%	2496	2671	2740	175	244	-2.5%	-11.9%	2670	2903	2978	233	308	8.7%	11.6%						
12650	2307	2436	2497	129	190	5.6%	8.2%	2500	2679	2746	179	246	-2.5%	-11.9%	2675	2912	2985	237	310	8.9%	11.6%						
12700	2311	2443	2502	132	191	5.7%	8.3%	2505	2688	2752	183	247	-2.5%	-11.9%	2681	2921	2992	240	311	9.0%	11.6%						
12750	2316	2451	2508	135	192	5.8%	8.3%	2510	2696	2758	186	248	-2.5%	-11.9%	2686	2930	2998	244	312	9.1%	11.6%						
12800	2320	2458	2513	138	193	6.0%	8.3%	2515	2704	2764	189	249	-2.5%	-11.9%	2691	2939	3005	248	314	9.2%	11.7%						
12850	2324	2466	2519	142	195	6.1%	8.4%	2520	2712	2771	192	251	-2.5%	-11.9%	2696	2948	3012	252	316	9.4%	11.7%						
12900	2329	2473	2524	144	195	6.2%	8.4%	2524	2721	2777	197	253	-2.5%	-11.9%	2701	2957	3018	256	317	9.5%	11.7%						
12950	2333	2481	2530	148	197	6.3%	8.4%	2529	2729	2783	200	254	-2.5%	-11.9%	2706	2966	3025	260	319	9.6%	11.8%						
13000	2338	2488	2535	150	197	6.4%	8.4%	2534	2737	2789	203	255	-2.5%	-11.9%	2711	2975	3032	264	321	9.8%	11.8%						
13050	2342	2496	2541	154	199	6.6%	8.5%	2539	2746	2795	207	256	-2.5%	-11.9%	2717	2984	3038	267	321	9.8%	11.8%						
13100	2347	2503	2546	156	199	6.7%	8.5%	2544	2754	2801	210	257	-2.5%	-11.9%	2722	2993	3045	271	323	10.0%	11.9%						
13150	2351	2511	2552	160	201	6.8%	8.5%	2548	2762	2807	214	259	-2.5%	-11.9%	2727	3002	3051	275	324	10.1%	11.9%						
13200	2355	2519	2558	164	203	6.9%	8.6%	2553	2770	2813	217	260	-2.5%	-11.9%	2732	3011	3058	279	326	10.2%	11.9%						
13250	2360	2526	2563	166	203	7.0%	8.6%	2558	2779	2819	221	261	-2.5%	-11.9%	2737	3020	3065	283	328	10.4%	12.0%						
13300	2364	2534	2569	170	205	7.2%	8.7%	2563	2787	2826	224	263	-2.5%	-11.9%	2742	3029	3071	287	329	10.5%	12.0%						
13350	2369	2541	2574	172	205	7.3%	8.7%	2568	2795	2832	227	264	-2.5%	-11.9%	2747	3038	3078	291	331	10.6%	12.0%						
13400	2373	2549	2580	176	207	7.4%	8.7%	2572	2804	2838	232	266	-2.5%	-11.9%	2753	3047	3085	294	332	10.7%	12.0%						
13450	2378	2556	2585	178	207	7.5%	8.7%	2577	2812	2844	235	267	-2.5%	-11.9%	2758	3056	3091	298	333	10.8%	12.1%						
13500	2382	2564	2591	182	209	7.6%	8.8%	2582	2820	2850	238	268	-2.5%	-11.9%	2763	3065	3098	302	335	10.9%	12.1%						

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children												
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change		Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change		% change	
						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B						Option A	Option B	Option A	Option B
		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B	Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B						
13550	2386	2571	2596	185	210	7.8%	8.8%	2587	2828	2856	241	269	-2.5%	-11.9%	2768	3074	3105	306	337	11.1%	12.2%						
13600	2391	2579	2602	188	211	7.9%	8.8%	2592	2837	2862	245	270	-2.5%	-11.9%	2773	3083	3111	310	338	11.2%	12.2%						
13650	2395	2586	2608	191	213	8.0%	8.9%	2596	2845	2868	249	272	-2.5%	-11.9%	2778	3092	3118	314	340	11.3%	12.2%						
13700	2400	2594	2613	194	213	8.1%	8.9%	2601	2853	2874	252	273	-2.5%	-11.9%	2783	3102	3124	319	341	11.4%	12.3%						
13750	2404	2601	2619	197	215	8.2%	8.9%	2606	2862	2880	256	274	-2.5%	-11.9%	2789	3111	3131	322	342	11.5%	12.3%						
13800	2409	2609	2623	200	214	8.3%	8.9%	2611	2870	2885	259	274	-2.5%	-11.9%	2794	3120	3136	326	342	11.7%	12.2%						
13850	2413	2616	2626	203	213	8.4%	8.8%	2616	2878	2888	262	272	-2.5%	-11.9%	2799	3129	3139	330	340	11.8%	12.2%						
13900	2417	2624	2629	207	212	8.6%	8.8%	2620	2886	2892	266	272	-2.5%	-11.9%	2804	3138	3143	334	339	11.9%	12.1%						
13950	2422	2632	2632	210	210	8.7%	8.7%	2625	2895	2895	270	270	-2.5%	-11.9%	2809	3147	3147	338	338	12.0%	12.0%						
14000	2426	2639	2635	213	209	8.8%	8.6%	2630	2903	2898	273	268	-2.5%	-11.9%	2814	3156	3151	342	337	12.1%	12.0%						
14050	2431	2647	2638	216	207	8.9%	8.5%	2635	2911	2902	276	267	-2.5%	-11.9%	2819	3165	3154	346	335	12.3%	11.9%						
14100	2435	2654	2641	219	206	9.0%	8.5%	2640	2920	2905	280	265	-2.5%	-11.9%	2824	3174	3158	350	334	12.4%	11.8%						
14150	2440	2662	2644	222	204	9.1%	8.4%	2645	2928	2909	283	264	-2.5%	-11.9%	2830	3183	3162	353	332	12.5%	11.7%						
14200	2444	2669	2647	225	203	9.2%	8.3%	2649	2936	2912	287	263	-2.5%	-11.9%	2835	3192	3165	357	330	12.6%	11.7%						
14250	2448	2677	2650	229	202	9.3%	8.3%	2654	2944	2915	290	261	-2.5%	-11.9%	2840	3201	3169	361	329	12.7%	11.6%						
14300	2453	2684	2654	231	201	9.4%	8.2%	2659	2953	2919	294	260	-2.5%	-11.9%	2845	3210	3173	365	328	12.8%	11.5%						
14350	2457	2692	2657	235	200	9.6%	8.1%	2664	2961	2922	297	258	-2.5%	-11.9%	2850	3219	3177	369	327	12.9%	11.5%						
14400	2462	2699	2660	237	198	9.6%	8.0%	2669	2969	2926	300	257	-2.5%	-11.9%	2855	3228	3180	373	325	13.1%	11.4%						
14450	2466	2707	2663	241	197	9.8%	8.0%	2673	2978	2929	305	256	-2.5%	-11.9%	2860	3237	3184	377	324	13.2%	11.3%						
14500	2471	2714	2666	243	195	9.9%	7.9%	2678	2986	2933	308	255	-2.5%	-11.9%	2866	3246	3188	380	322	13.2%	11.2%						
14550	2475	2722	2669	247	194	10.0%	7.8%	2683	2994	2936	311	253	-2.5%	-11.9%	2871	3255	3191	384	320	13.4%	11.2%						
14600	2479	2730	2672	251	193	10.1%	7.8%	2688	3002	2939	314	251	-2.5%	-11.9%	2876	3264	3195	388	319	13.5%	11.1%						
14650	2484	2737	2675	253	191	10.2%	7.7%	2693	3011	2943	318	250	-2.5%	-11.9%	2881	3273	3199	392	318	13.6%	11.0%						
14700	2488	2745	2678	257	190	10.3%	7.6%	2697	3019	2946	322	249	-2.5%	-11.9%	2886	3282	3202	396	316	13.7%	11.0%						
14750	2493	2752	2681	259	188	10.4%	7.6%	2702	3027	2950	325	248	-2.5%	-11.9%	2891	3291	3206	400	315	13.8%	10.9%						
14800	2497	2760	2685	263	188	10.5%	7.5%	2707	3036	2953	329	246	-2.5%	-11.9%	2896	3300	3210	404	314	13.9%	10.8%						
14850	2502	2767	2688	265	186	10.6%	7.4%	2712	3044	2956	332	244	-2.5%	-11.9%	2902	3309	3214	407	312	14.0%	10.7%						
14900	2506	2775	2691	269	185	10.7%	7.4%	2717	3052	2960	335	243	-2.5%	-11.9%	2907	3318	3217	411	310	14.1%	10.7%						
14950	2510	2782	2694	272	184	10.8%	7.3%	2721	3060	2963	339	242	-2.5%	-11.9%	2912	3327	3221	415	309	14.2%	10.6%						
15000	2515	2790	2697	275	182	10.9%	7.2%	2726	3069	2967	343	241	-2.5%	-11.9%	2917	3336	3225	419	308	14.4%	10.5%						
15050		2797	2700						3077	2970					3345	3228											
15100		2805	2704						3085	2974					3354	3233											
15150		2812	2712						3094	2983					3363	3243											
15200		2820	2720						3102	2992					3372	3253											
15250		2827	2729						3110	3002					3381	3263											
15300		2834	2736						3118	3010					3389	3272											
15350		2841	2743						3125	3018					3397	3280											
15400		2847	2751						3132	3026					3405	3289											
15450		2854	2758						3139	3034					3413	3298											
15500		2861	2766						3147	3042					3421	3307											
15550		2867	2773						3154	3050					3428	3316											
15600		2874	2780						3161	3058					3436	3324											
15650		2881	2788						3169	3066					3444	3333											
15700		2887	2795						3176	3074					3452	3342											
15750		2893	2802						3182	3082					3459	3351											
15800		2899	2810						3189	3091					3466	3359											
15850		2905	2817						3195	3099					3473	3368											
15900		2911	2824						3202	3107					3480	3377											
15950		2916	2832						3208	3115					3487	3386											
16000		2922	2839						3215	3123					3494	3395											
16050		2928	2846						3221	3131					3501	3403											
16100		2934	2854						3227	3139					3508	3412											

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B				
16150		2940	2861					3234	3147							3515	3421				
16200		2946	2868					3240	3155							3522	3430				
16250		2952	2876					3247	3163							3529	3438				
16300		2958	2883					3253	3171							3536	3447				
16350		2963	2890					3260	3179							3543	3456				
16400		2969	2898					3266	3188							3550	3465				
16450		2975	2905					3273	3196							3558	3474				
16500		2981	2912					3279	3204							3565	3482				
16550		2987	2920					3286	3212							3572	3491				
16600		2993	2927					3292	3220							3579	3500				
16650		2999	2934					3299	3228							3586	3509				
16700		3005	2942					3305	3236							3593	3518				
16750		3010	2949					3311	3244							3600	3526				
16800		3016	2956					3318	3252							3606	3535				
16850		3022	2963					3324	3260							3613	3543				
16900		3028	2971					3331	3268							3620	3552				
16950		3034	2978					3337	3276							3627	3561				
17000		3039	2985					3343	3284							3634	3569				
17050		3045	2992					3350	3292							3641	3578				
17100		3051	3000					3356	3300							3648	3587				
17150		3057	3007					3362	3308							3655	3595				
17200		3063	3014					3369	3316							3662	3604				
17250		3068	3021					3375	3324							3669	3613				
17300		3074	3029					3382	3331							3676	3621				
17350		3080	3035					3388	3339							3683	3629				
17400		3086	3040					3394	3344							3690	3635				
17450		3091	3044					3401	3349							3696	3640				
17500		3097	3049					3407	3354							3703	3645				
17550		3103	3053					3413	3359							3710	3651				
17600		3109	3058					3420	3363							3717	3656				
17650		3115	3062					3426	3368							3724	3661				
17700		3120	3067					3433	3373							3731	3667				
17750		3126	3071					3439	3378							3738	3672				
17800		3132	3076					3445	3383							3745	3678				
17850		3138	3080					3452	3388							3752	3683				
17900		3144	3085					3458	3393							3759	3688				
17950		3149	3089					3464	3398							3766	3694				
18000		3155	3094					3471	3403							3773	3699				
18050		3161	3098					3477	3408							3780	3704				
18100		3167	3103					3483	3413							3787	3710				
18150		3173	3107					3490	3418							3793	3715				
18200		3178	3111					3496	3423							3800	3720				
18250		3184	3116					3503	3428							3807	3726				
18300		3190	3120					3509	3432							3814	3731				
18350		3196	3125					3515	3437							3821	3736				
18400		3202	3129					3522	3442							3828	3742				
18450		3207	3134					3528	3447							3835	3747				
18500		3213	3138					3534	3452							3842	3753				
18550		3219	3143					3541	3457							3849	3758				
18600		3225	3147					3547	3462							3856	3763				
18650		3231	3152					3554	3467							3863	3769				
18700		3236	3156					3560	3472							3870	3774				

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B				
18750		3242	3161						3566	3477						3877	3779				
18800		3248	3165						3573	3482						3884	3785				
18850		3254	3170						3579	3487						3890	3790				
18900		3259	3174						3585	3492						3897	3795				
18950		3265	3179						3592	3497						3904	3801				
19000		3271	3183						3598	3502						3911	3806				
19050		3277	3188						3605	3506						3918	3811				
19100		3283	3192						3611	3511						3925	3817				
19150		3288	3196						3617	3516						3931	3822				
19200		3294	3201						3623	3521						3938	3827				
19250		3299	3205						3629	3525						3945	3832				
19300		3305	3209						3635	3530						3951	3837				
19350		3310	3213						3641	3535						3958	3842				
19400		3316	3218						3647	3539						3964	3847				
19450		3321	3222						3653	3544						3971	3852				
19500		3326	3226						3659	3549						3977	3857				
19550		3332	3230						3665	3553						3984	3863				
19600		3337	3235						3671	3558						3991	3868				
19650		3343	3239						3677	3563						3997	3873				
19700		3348	3243						3683	3567						4004	3878				
19750		3354	3247						3689	3572						4010	3883				
19800		3359	3252						3695	3577						4017	3888				
19850		3365	3256						3701	3581						4024	3893				
19900		3370	3260						3708	3586						4030	3898				
19950		3376	3264						3714	3591						4037	3903				
20000		3381	3269						3720	3595						4043	3908				
20050		3387	3273						3726	3600						4050	3913				
20100		3392	3277						3732	3605						4056	3918				
20150		3398	3281						3738	3610						4063	3924				
20200		3403	3286						3744	3614						4070	3929				
20250		3409	3290						3750	3619						4076	3934				
20300		3414	3294						3756	3624						4083	3939				
20350		3420	3298						3762	3628						4089	3944				
20400		3425	3303						3768	3633						4096	3949				
20450		3431	3307						3774	3638						4102	3954				
20500		3436	3313						3780	3644						4109	3961				
20550		3442	3319						3786	3651						4116	3969				
20600		3447	3325						3792	3658						4122	3976				
20650		3453	3332						3798	3665						4129	3984				
20700		3458	3338						3804	3672						4135	3992				
20750		3464	3345						3810	3679						4142	3999				
20800		3469	3351						3816	3686						4148	4007				
20850		3475	3357						3822	3693						4155	4014				
20900		3480	3364						3829	3700						4162	4022				
20950		3486	3370						3835	3707						4168	4030				
21000		3491	3377						3841	3714						4175	4037				
21050		3497	3383						3847	3721						4181	4045				
21100		3502	3389						3853	3728						4188	4053				
21150		3508	3396						3859	3735						4194	4060				
21200		3513	3402						3865	3742						4201	4068				
21250		3519	3409						3871	3749						4208	4076				
21300		3524	3415						3877	3756						4214	4083				

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B				
21350		3530	3421					3883	3763							4221	4091				
21400		3535	3428					3889	3771							4227	4099				
21450		3541	3434					3895	3778							4234	4106				
21500		3546	3441					3901	3785							4240	4114				
21550		3552	3447					3907	3792							4247	4121				
21600		3557	3453					3913	3799							4254	4129				
21650		3563	3460					3919	3806							4260	4137				
21700		3568	3466					3925	3813							4267	4144				
21750		3574	3472					3931	3820							4273	4152				
21800		3579	3479					3937	3827							4280	4160				
21850		3585	3485					3943	3834							4287	4167				
21900		3590	3492					3949	3841							4293	4175				
21950		3596	3498					3956	3848							4300	4183				
22000		3601	3504					3962	3855							4306	4190				
22050		3607	3511					3968	3862							4313	4198				
22100		3612	3517					3974	3869							4319	4206				
22150		3618	3524					3980	3876							4326	4213				
22200		3623	3530					3986	3883							4333	4221				
22250		3629	3536					3992	3890							4339	4228				
22300		3634	3543					3998	3897							4346	4236				
22350		3640	3549					4004	3904							4352	4244				
22400		3645	3556					4010	3911							4359	4251				
22450		3651	3562					4016	3918							4365	4259				
22500		3656	3568					4022	3925							4372	4267				
22550		3662	3575					4028	3932							4379	4274				
22600		3667	3581					4034	3939							4385	4282				
22650		3673	3588					4040	3946							4392	4290				
22700		3678	3594					4046	3953							4398	4297				
22750		3684	3600					4052	3960							4405	4305				
22800		3689	3607					4058	3967							4411	4313				
22850		3695	3613					4064	3974							4418	4320				
22900		3700	3619					4070	3981							4425	4328				
22950		3706	3626					4077	3988							4431	4335				
23000		3711	3632					4083	3995							4438	4343				
23050		3717	3639					4089	4003							4444	4351				
23100		3722	3645					4095	4010							4451	4358				
23150		3728	3651					4101	4017							4457	4366				
23200		3733	3658					4107	4024							4464	4374				
23250		3739	3664					4113	4031							4471	4381				
23300		3744	3671					4119	4038							4477	4389				
23350		3750	3677					4125	4045							4484	4397				
23400		3755	3683					4131	4052							4490	4404				
23450		3761	3690					4137	4059							4497	4412				
23500		3766	3696					4143	4066							4504	4420				
23550		3772	3703					4149	4073							4510	4427				
23600		3777	3709					4155	4080							4517	4435				
23650		3783	3715					4161	4087							4523	4442				
23700		3788	3722					4167	4094							4530	4450				
23750		3794	3728					4173	4101							4536	4458				
23800		3799	3735					4179	4108							4543	4465				
23850		3805	3741					4185	4115							4550	4473				
23900		3810	3747					4191	4122							4556	4481				

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children									
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B					
23950		3816	3754					4197	4129						4563	4488						
24000		3821	3760					4204	4136						4569	4496						
24050		3827	3766					4210	4143						4576	4504						
24100		3832	3773					4216	4150						4582	4511						
24150		3838	3779					4222	4157						4589	4519						
24200		3843	3786					4228	4164						4596	4527						
24250		3849	3792					4234	4171						4602	4534						
24300		3854	3798					4240	4178						4609	4542						
24350		3860	3805					4246	4185						4615	4549						
24400		3865	3811					4252	4192						4622	4557						
24450		3871	3818					4258	4199						4628	4565						
24500		3876	3824					4264	4206						4635	4572						
24550		3882	3830					4270	4213						4642	4580						
24600		3887	3837					4276	4220						4648	4588						
24650		3893	3843					4282	4228						4655	4595						
24700		3898	3850					4288	4235						4661	4603						
24750		3904	3856					4294	4242						4668	4611						
24800		3909	3862					4300	4249						4674	4618						
24850		3915	3869					4306	4256						4681	4626						
24900		3920	3875					4312	4263						4688	4634						
24950		3926	3882					4318	4270						4694	4641						
25000		3931	3888					4325	4277						4701	4649						
25050		3937	3894					4331	4284						4707	4656						
25100		3942	3901					4337	4291						4714	4664						
25150		3948	3907					4343	4298						4720	4672						
25200		3953	3914					4349	4305						4727	4679						
25250		3959	3920					4355	4312						4734	4687						
25300		3964	3926					4361	4319						4740	4694						
25350		3970	3931					4367	4324						4747	4700						
25400		3975	3935					4373	4329						4753	4705						
25450		3981	3940					4379	4334						4760	4711						
25500		3986	3945					4385	4339						4767	4716						
25550		3992	3949					4391	4344						4773	4722						
25600		3997	3954					4397	4349						4780	4728						
25650		4003	3958					4403	4354						4786	4733						
25700		4008	3963					4409	4359						4793	4739						
25750		4014	3968					4415	4364						4799	4744						
25800		4019	3972					4421	4370						4806	4750						
25850		4025	3977					4427	4375						4813	4755						
25900		4030	3982					4433	4380						4819	4761						
25950		4036	3986					4439	4385						4826	4766						
26000		4041	3991					4446	4390						4832	4772						
26050		4047	3995					4452	4395						4839	4777						
26100		4052	4000					4458	4400						4845	4783						
26150		4058	4005					4464	4405						4852	4788						
26200		4063	4009					4470	4410						4859	4794						
26250		4069	4014					4476	4415						4865	4799						
26300		4074	4019					4482	4420						4872	4805						
26350		4080	4023					4488	4426						4878	4811						
26400		4085	4028					4494	4431						4885	4816						
26450		4091	4032					4500	4436						4891	4822						
26500		4096	4037					4506	4441						4898	4827						

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B	Option A	Option B		Option A	Option B	Option A	Option B									
26550		4102	4042					4512	4446						4905	4833					
26600		4107	4046					4518	4451						4911	4838					
26650		4113	4051					4524	4456						4918	4844					
26700		4118	4056					4530	4461						4924	4849					
26750		4124	4060					4536	4466						4931	4855					
26800		4129	4065					4542	4471						4937	4860					
26850		4135	4070					4548	4476						4944	4866					
26900		4140	4074					4554	4482						4951	4871					
26950		4146	4079					4560	4487						4957	4877					
27000		4151	4083					4566	4492						4964	4883					
27050		4157	4088					4573	4497						4970	4888					
27100		4162	4093					4579	4502						4977	4894					
27150		4168	4097					4585	4507						4983	4899					
27200		4173	4102					4591	4512						4990	4905					
27250		4179	4107					4597	4517						4997	4910					
27300		4184	4111					4603	4522						5003	4916					
27350		4190	4116					4609	4527						5010	4921					
27400		4195	4120					4615	4533						5016	4927					
27450		4201	4125					4621	4538						5023	4932					
27500		4206	4130					4627	4543						5030	4938					
27550		4212	4134					4633	4548						5036	4943					
27600		4217	4139					4639	4553						5043	4949					
27650		4223	4144					4645	4558						5049	4955					
27700		4228	4148					4651	4563						5056	4960					
27750		4234	4153					4657	4568						5062	4966					
27800		4239	4158					4663	4573						5069	4971					
27850		4245	4162					4669	4578						5076	4977					
27900		4250	4167					4675	4583						5082	4982					
27950		4256	4171					4681	4589						5089	4988					
28000		4261	4176					4687	4594						5095	4993					
28050		4267	4181					4694	4599						5102	4999					
28100		4272	4185					4700	4604						5108	5004					
28150		4278	4190					4706	4609						5115	5010					
28200		4283	4195					4712	4614						5122	5015					
28250		4289	4199					4718	4619						5128	5021					
28300		4294	4204					4724	4624						5135	5027					
28350		4300	4208					4730	4629						5141	5032					
28400		4305	4213					4736	4634						5148	5038					
28450		4311	4218					4742	4639						5154	5043					
28500		4316	4222					4748	4645						5161	5049					
28550		4322	4227					4754	4650						5168	5054					
28600		4327	4232					4760	4655						5174	5060					
28650		4333	4236					4766	4660						5181	5065					
28700		4338	4241					4772	4665						5187	5071					
28750		4344	4245					4778	4670						5194	5076					
28800		4349	4250					4784	4675						5200	5082					
28850		4355	4255					4790	4680						5207	5087					
28900		4360	4259					4796	4685						5214	5093					
28950		4366	4264					4802	4690						5220	5098					
29000		4371	4269					4808	4696						5227	5104					
29050		4377	4273					4814	4701						5233	5110					
29100		4382	4278					4821	4706						5240	5115					

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B				
29150		4388	4283					4827	4711							5246	5121				
29200		4393	4287					4833	4716							5253	5126				
29250		4399	4292					4839	4721							5260	5132				
29300		4404	4296					4845	4726							5266	5137				
29350		4410	4301					4851	4731							5273	5143				
29400		4415	4306					4857	4736							5279	5148				
29450		4421	4310					4863	4741							5286	5154				
29500		4426	4315					4869	4746							5293	5159				
29550		4432	4320					4875	4752							5299	5165				
29600		4437	4324					4881	4757							5306	5170				
29650		4443	4329					4887	4762							5312	5176				
29700		4448	4333					4893	4767							5319	5182				
29750		4454	4338					4899	4772							5325	5187				
29800		4459	4343					4905	4777							5332	5193				
29850		4465	4347					4911	4782							5339	5198				
29900		4470	4352					4917	4787							5345	5204				
29950		4476	4357					4923	4792							5352	5209				
30000		4481	4361					4929	4797							5358	5215				
30050		4487	4366					4935	4802							5365	5220				
30100		4492	4371					4942	4808							5371	5226				
30150		4498	4375					4948	4813							5378	5231				
30200		4503	4380					4954	4818							5385	5237				
30250		4509	4384					4960	4823							5391	5242				
30300		4514	4389					4966	4828							5398	5248				
30350		4520	4394					4972	4833							5404	5254				
30400		4525	4398					4978	4838							5411	5259				
30450		4531	4403					4984	4843							5417	5265				
30500		4536	4408					4990	4848							5424	5270				
30550		4542	4412					4996	4853							5431	5276				
30600		4547	4417					5002	4859							5437	5281				
30650		4553	4421					5008	4864							5444	5287				
30700		4558	4426					5014	4869							5450	5292				
30750		4564	4431					5020	4874							5457	5298				
30800		4569	4435					5026	4879							5463	5303				
30850		4575	4440					5032	4884							5470	5309				
30900		4580	4445					5038	4889							5477	5314				
30950		4586	4449					5044	4894							5483	5320				
31000		4591	4454					5050	4899							5490	5325				
31050		4597	4459					5056	4904							5496	5331				
31100		4602	4463					5062	4909							5503	5337				
31150		4608	4468					5069	4915							5509	5342				
31200		4613	4472					5075	4920							5516	5348				
31250		4619	4477					5081	4925							5523	5353				
31300		4624	4482					5087	4930							5529	5359				
31350		4630	4486					5093	4935							5536	5364				
31400		4635	4491					5099	4940							5542	5370				
31450		4641	4496					5105	4945							5549	5375				
31500		4646	4500					5111	4950							5556	5381				
31550		4652	4505					5117	4955							5562	5386				
31600		4657	4509					5123	4960							5569	5392				
31650		4663	4514					5129	4965							5575	5397				
31700		4668	4519					5135	4971							5582	5403				

Side-by-Side Comparisons

Combined Gross Income	4 Children						5 Children						6 Children								
	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change	Existing	A: Updated (income realignment)		B: Updated (price parity)		\$ change	% change
		Option A	Option B	Option A	Option B				Option A	Option B	Option A	Option B				Option A	Option B				
31750		4674	4523					5141	4976					5588	5409						
31800		4679	4528					5147	4981					5595	5414						
31850		4685	4533					5153	4986					5602	5420						
31900		4690	4537					5159	4991					5608	5425						
31950		4696	4542					5165	4996					5615	5431						
32000		4701	4546					5171	5001					5621	5436						
32050		4707	4551					5177	5006					5628	5442						
32100		4712	4556					5183	5011					5634	5447						
32150		4718	4560					5190	5016					5641	5453						
32200		4723	4565					5196	5022					5648	5458						
32250		4729	4570					5202	5027					5654	5464						
32300		4734	4574					5208	5032					5661	5469						
32350		4740	4579					5214	5037					5667	5475						
32400		4745	4584					5220	5042					5674	5481						
32450		4751	4588					5226	5047					5680	5486						
32500		4756	4593					5232	5052					5687	5492						
32550		4762	4597					5238	5057					5694	5497						
32600		4767	4602					5244	5062					5700	5503						
32650		4773	4607					5250	5067					5707	5508						
32700		4778	4611					5256	5072					5713	5514						
32750		4784	4616					5262	5078					5720	5519						
32800		4789	4621					5268	5083					5726	5525						
32850		4795	4625					5274	5088					5733	5530						
32900		4800	4630					5280	5093					5740	5536						
32950		4806	4634					5286	5098					5746	5541						
33000		4811	4639					5292	5103					5753	5547						
33050		4817	4644					5298	5108					5759	5553						
33100		4822	4648					5304	5113					5766	5558						
33150		4828	4653					5310	5118					5773	5564						
33200		4833	4658					5317	5123					5779	5569						
33250		4839	4662					5323	5128					5786	5575						
33300		4844	4667					5329	5134					5792	5580						
33350		4850	4672					5335	5139					5799	5586						
33400		4855	4676					5341	5144					5805	5591						
33450		4861	4681					5347	5149					5812	5597						
33500		4866	4685					5353	5154					5819	5602						
33550		4872	4690					5359	5159					5825	5608						
33600		4877	4695					5365	5164					5832	5613						
33650		4883	4699					5371	5169					5838	5619						
33700		4888	4704					5377	5174					5845	5624						
33750		4894	4709					5383	5179					5851	5630						
33800		4899	4713					5389	5185					5858	5636						
33850		4905	4718					5395	5190					5865	5641						
33900		4910	4722					5401	5195					5871	5647						
33950		4916	4727					5407	5200					5878	5652						
34000		4921	4732					5413	5205					5884	5658						
34050		4927	4736					5419	5210					5891	5663						
34100		4932	4741					5425	5215					5897	5669						