

Review of the Pennsylvania Child Support Guidelines



Submitted to:

**Pennsylvania Department of Public Welfare
Bureau of Child Support Enforcement
Harrisburg, PA 17106**

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Points of view expressed in this document are those of the author and do not necessarily represent the official position of the Commonwealth of Pennsylvania, the Domestic Relations Procedural Rules Committee or the Supreme Court of Pennsylvania.

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SECTION 1: INTRODUCTION

Child support contributes to the financial well-being of many Pennsylvania children. In 2010, the Census reported that there were 2,773,692 children living in Pennsylvania and 932,392 of Pennsylvania children did not live in married-couple households.¹ This amounts to approximately 34 percent of Pennsylvania children living with only one parent, in foster care, or in another situation without both parents. Most of these children are eligible for child support. An unknown number of Pennsylvania children living in a married-couple household but with a step-parent are also eligible for child support. Domestic Relations Sections (DRSs) of the county courts of common pleas, with supervision from the Pennsylvania Bureau of Child Support Enforcement (BCSE), collected and distributed almost \$1.4 billion in child support for many of these children in fiscal year 2010.² This does not include child support paid directly to the custodial-parent household.

In Pennsylvania, child support orders are calculated using the child support guidelines provided under rules of civil procedure [Pa.R.C.P. 1910.16-1, *et seq.*]. The core of the guidelines calculation is a schedule of basic obligations for a range of incomes and number of children. The basic obligations reflect economic data on the costs of raising children. The obligated parent's pro rata share of the basic obligation forms the basis of the award amount. To determine the final obligation amount, the guidelines provide for additional adjustments for the actual costs of the child's health insurance and work-related child care expenses incurred in a particular case, as well as other factors.

The existing Pennsylvania guidelines schedule is based on economic data available in 2008. This report develops and documents an updated Pennsylvania child support schedule using the most current economic data available and generally the same assumptions underlying the existing schedule. The updated schedule has been developed as part of the 2011-12 Pennsylvania child support guidelines review. State rules and federal regulation require a quadrennial review of the guidelines.³

FEDERAL REQUIREMENTS

Federal law has required state advisory child support guidelines since 1987.⁴ The Family Support Act of 1988 expanded the requirement. As of 1989, each state must have one guideline that is to be applied presumptively rather than on an advisory basis.⁵ It also requires each state to establish deviation criteria that allow for the rebuttal of the state's

¹ U.S. Census American Community Survey (2010). Retrieved from <http://factfinder2.census.gov/> on February 21, 2012.

² Federal Office of Child Support Enforcement, *Report to Congress: Preliminary 2010*, Washington, D.C. Retrieved from http://www.acf.hhs.gov/programs/cse/pubs/2011/reports/preliminary_report_fy2010/ on February 21, 2012.

³ 23 Pa.C.S.A. §4322(a) and Title 45, Code of Federal Regulations, CFR §302.56(e).

⁴ Advisory statewide guidelines were required as part of Child Support Enforcement Amendments of 1984 [P.L. No. 98-378].

⁵ Presumptive guidelines were required as part of the Family Support Act of 1988 [P.L. No. 100-485].

presumptive guidelines. The state-determined criteria must take into consideration the best interests of the child.

Federal regulation requires states to review their child support guidelines at least once every four years [45 CFR §302.56(e)]. As part of that review, states must consider economic data on the costs of raising children and examine case file data to analyze the application and deviation from the guidelines.

REVIEW PROCESS

The Domestic Relations Procedural Rules Committee of the Pennsylvania Supreme Court is charged with conducting the guidelines review. The Center for Policy Research (CPR) has provided technical assistance through a contract with the Pennsylvania Department of Public Welfare's Bureau of Child Support Enforcement (BCSE) under Title IV-D of the U.S. Social Security Act, as amended. CPR has prepared updated schedules with input and direction from the Committee, analyzed case file data, provided other technical assistance, and prepared this report. The Committee intends to recommend guidelines changes, including the updated schedule provided in this report. The standard process for recommended rule changes typically involves publishing them for public comment. Upon reviewing the public comments, the Committee may revise or finalize its recommended changes before submitting them to the Supreme Court of Pennsylvania. Ultimately, the Supreme Court may adopt, amend or reject any recommendation.

ORGANIZATION OF REPORT

The remainder of this report consists of five sections.

- Section 2 examines child support guidelines models and other major differences underlying state guidelines principles. Section 2 essentially identifies the similarities and differences in Pennsylvania's guidelines approach to the approaches used by other states.
- Section 3 presents the findings from the analysis of case file data. This includes the guidelines deviation rate and other findings.
- Section 4 summarizes economic data on the cost of raising children. It summarizes the studies used as the basis of state guidelines and those available to update the Pennsylvania child support schedule.
- Section 5 contains the updated schedule. The proposed, updated schedule is in Exhibit 19. This section also outlines the data and steps used to develop the updated schedule.
- Section 6 summarizes the findings of the report and provides conclusions.

Side-by-side comparisons of the new and updated schedule are provided in Appendix A.

SECTION 2: STATE GUIDELINES MODELS

The Pennsylvania child support guidelines are similar to those of most state guidelines. Pennsylvania uses the same general guidelines model and economic evidence on child-rearing expenditures used by the majority of states. Pennsylvania adjusts for the same special factors as most state guidelines (e.g., obligors with very low incomes and actual health insurance expenses incurred in a particular case). The only notable difference is that Pennsylvania is one of only a few states that consider a standard amount of routine timesharing in its base support calculation.

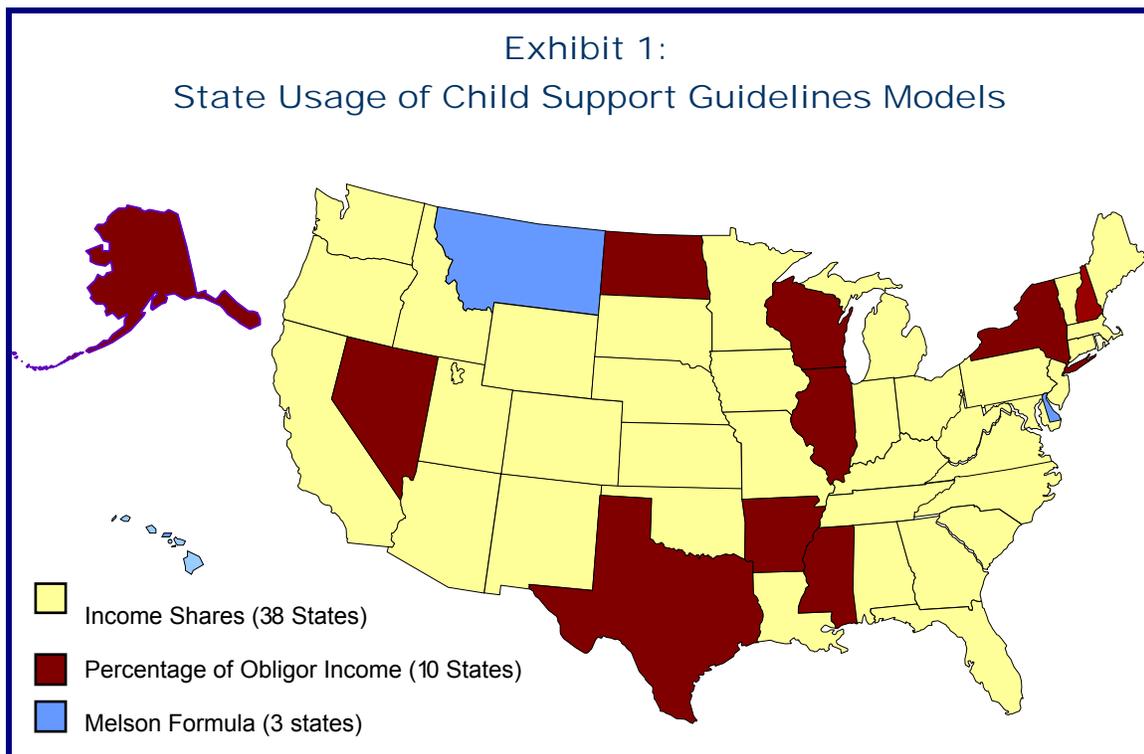
GUIDELINES MODELS

Federal regulations impose few requirements on the structure or type of guidelines that a state must use. Regulations simply require that a state's guidelines: be based on specific descriptive and numeric criteria; take all earnings and income of the noncustodial parent into consideration; and provide for the child(ren)'s health care needs.

States currently use one of three child support guidelines models:

- The income shares model;
- The percentage-of-obligor income guidelines model; and,
- The Melson formula.

Exhibit 1 shows the guidelines model used by each state.



Most (38 states including Pennsylvania) rely on the income shares model. The income shares model considers the incomes of both parents. Ten states use a percentage-of-obligor income guidelines model. Three states use the Melson formula, which also considers both parents' incomes. CPR cannot classify the guidelines models used in a few states as income shares or percentage-of-obligor income guidelines unambiguously. CPR classifies the California guideline as income shares but it can function as a percentage-of-obligor income guideline when the obligor has no time with the child. CPR classifies New York and New Hampshire as percentage-of-obligor income guidelines because they function like percentage-of-obligor income guidelines, but these states have claimed to have income shares guidelines.

INCOME SHARES

The income shares guidelines model was developed through the 1984-87 National Child Support Guidelines Project.⁶ Convened by the federal Office of Child Support Enforcement at the request of Congress, the Project made recommendations for the development of state guidelines. Prior to the 1987 requirement, few states had statewide guidelines. The panel overseeing the Project identified eight principles to be considered in the development of guidelines. Exhibit 2 summarizes the principles.

Exhibit 2: Summary of the State Guidelines Principles Identified by 1984-87 Child Support Guidelines Project Advisory Panel	
1.	Both parents should share in the financial support of their children. The responsibility should be divided in proportion to their available income.
2.	The subsistence needs of each parent should be considered, but in virtually no case should the obligation be set at zero.
3.	Child support must cover a child's basic needs as a first priority; but, to the extent either parent enjoys a higher standard of living, the child also is entitled to share in that higher standard of living.
4.	Each child of a given parent has a right to a share of that parent's income. (In other words, when a parent has other children besides the children for whom support is being determined, an adjustment may be appropriate.)
5.	The guidelines should not treat children of separated, divorced, and never-married parents differently.
6.	The guidelines should not assume whether the mother or father is the custodial parent.
7.	The guidelines should not create economic disincentives to remarry or work. (An economic disincentive to remarry could exist if the guidelines considered a new spouse's income. An economic disincentive to work can be avoided by imputing income to a parent who is voluntarily unemployed or underemployed.)
8.	The guidelines should consider the involvement of both parents in the child's upbringing. It should take into consideration the financial support provided by parents in shared physical custody or extended visitation arrangements. Yet, this does not necessarily obviate the child support obligation in 50/50 timesharing arrangements.

The income shares model was developed to embody the principles identified by the panel. It was also developed to relate to economic evidence on what families actually spend on their children. A key premise of the income shares model is that the child should be entitled to the same level of expenditures that the child would have received had the parents lived together and combined financial resources. To this end, the core of the income shares model is a measurement of how much intact families spend on child rearing. The premise of the income shares model applies to children of previously married parents as well as

⁶ National Center for State Courts (1987). *Development of Guidelines for Child Support Orders, Final Report*. Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, Virginia.

never-married parents. Children should not be forced to live in poverty because of their parents' decisions to separate, divorce, or not marry. Children of disrupted families, regardless of the reason for the disruption, should be afforded the same financial opportunities as children of intact families with similar incomes. This fundamental premise of the income shares model meets principles 3 and 5, as shown in Exhibit 2. These principles, respectively, suggest that child support guidelines should consider both parents incomes and provide a larger amount for the child when a parent has more income.

The income shares model meets principle 1 (see Exhibit 2) by allocating the financial responsibility for the child between the parents according to each parent's share of combined parental income. The noncustodial parent's share forms the basis of the child support award. It is presumed that the custodial parent spends his or her share directly on the child. Principles 2, 4 and 8 provide justification for guidelines adjustments for low-income obligors, a parent's additional dependents, and shared parenting time, respectively. Most income shares guidelines, including the Pennsylvania guidelines, provide for such adjustments.

All state guidelines, regardless of the guidelines model used by the state, meet principles 6 and 7. Specifically, no state guidelines assume that the mother or father is always the custodial parent, state guidelines typically do not consider the income of a new spouse, and most state guidelines provide that income can be imputed to a parent who is voluntarily unemployed or unemployed when the parent purposely lowers his or her income to affect the order award.

PERCENTAGE OF OBLIGOR INCOME GUIDELINES

The percentage-of-obligor income guidelines model is the simplest and oldest guidelines model. It assigns a flat or sliding-scale percentage of obligor income to support. It does not consider the obligee's income in the calculation. Percentage-of-obligor income guidelines typically provide fewer and less comprehensive adjustments for special factors such as adjustments for low-income obligors, additional dependents, and actual child care expenses.

In the last six years, three states (*i.e.*, Georgia, Minnesota and Tennessee) have switched from the percentage-of-obligor income guidelines model to the income shares model. In addition, Illinois plans to introduce legislation to switch from a percentage-of-obligor income guidelines to an income shares model this year. One common reason for the change is that income shares can accommodate a wider range of case circumstances than percentage-of-obligor income guidelines (*e.g.*, situations where the custodial parent has more income than the noncustodial parent, situations involving substantial child care expenses, and other situations including combinations of various factors).

Most states that base their guidelines on a percentage-of-obligor income model also relate to measurements of child-rearing expenditures in intact families just as the income shares model does. Some researchers consider both the percentage-of-obligor income guidelines and income shares model to be a "continuity of expenditures model" because both are

premised on allowing the child to continue to benefit from the same level of child-rearing expenditures that would have been incurred had the child and both parents lived together.⁷ Where the percentage-of-obligor income guidelines and income shares model depart is how the parents share the financial responsibility for their child. Some percentage-of-obligor income guidelines explicitly presume that the custodial parent devotes the same percentage of income to child-rearing expenditures as the noncustodial parent does and other percentage-of-obligor guidelines make no to little mention of the custodial parent's financial responsibility. In contrast, in the income shares model, each parent's financial responsibility is clearly his or her prorated share.

Most states that still use the percentage-of-obligor income guidelines have never updated their percentages. This partially explains why most percentage-of-obligor income guidelines tend to relate to the Wisconsin guidelines and older measurements of child-rearing expenditures. Wisconsin was one of the first states to adopt statewide guidelines and many states based on the percentage-of-obligor income guidelines considered the Wisconsin percentages in the development of their guidelines.

MELSON FORMULA

Three states – Delaware, Hawaii, and Montana – rely on the Melson formula. Judge Melson of Delaware developed the Melson formula. Because the Melson formula does not relate to child-rearing expenditures in intact families, the Melson formula is not considered a continuity-of-expenditures guidelines model. Nonetheless, the Melson formula shares some of the traits of both the income shares model and percentage-of-obligor income guidelines. The Melson formula starts by prorating the child's basic needs (called primary support in the Melson formula) between the parents. If the obligor has any after-tax income remaining once the obligor's share of the child's basic needs and the obligor's self-support allowance are considered, an additional percentage of his or her remaining income is assigned to support. In other words, the Melson formula considers the child's basic needs but also provides that if the obligor can afford a higher standard living that the child share in it. The percentage applied to the obligor's remaining income is known as the "Standard of Living Adjustment," or SOLA, in the Melson formula.

OTHER GUIDELINES MODELS

There are several other guidelines models not in use currently by any state. When state guidelines were first federally mandated, one frequently mentioned alternative was the income equalization model.⁸ Its underlying premise is that the support award should be an amount that when paid will equalize the standard of living in each parent's individual household. No state has adopted an income equalization model.

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

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

Massachusetts and the District of Columbia initially used the “hybrid” model but both states switched to income shares in the late 2000’s. The hybrid model relied on a percentage-of-obligor income guidelines model until the custodial parent’s income reached a certain threshold (e.g., \$20,000 per year in Massachusetts) then switched to an income shares approach. The premise was that custodial-parent households need a larger income disregard to raise them out of poverty. The premise became outdated as shared custody became more prevalent and there was not clearly just one custodial parent. The hybrid model is not in use by any state currently.

A few alternative guidelines models – the cost shares model introduced by the Children’s Rights Council, the American Law Institute’s model (ALI), and Arizona’s Child Outcome-Based Support model (COBS) – have received significant attention for over a decade, but none have been adopted by any state. All of them are alternatives to guidelines models rooted in measurements of child-rearing expenditures in intact families. The cost shares model considers child-rearing expenditures in single-parent families rather than expenditures in intact families. Advocates of the cost shares model are critical of the income shares model because they believe that the standard of living afforded when the family was intact cannot be maintained when there are now two households to support (*i.e.*, the household that includes the custodial parent and the children and the household that includes the obligor). Further, they believe that if the standard of living of the children and custodial parent is maintained, then the standard of living of the obligor must diminish. This is one reason why the cost shares model relies on measurements of child-rearing expenditures in single-parent families rather than measurements in intact families. One of the criticisms of using expenditures in single-parent families is that it sets a basic needs or poverty-level guidelines because many single-parent families live in poverty and few have high incomes.⁹ For instance, in Pennsylvania, 37 percent of female-headed families with children under age 18 live in poverty and only 17 percent of female-headed families with children under age 18 have annual incomes of \$50,000 or more.¹⁰ In contrast, 37 percent of two-parent families with children under age 18 have annual incomes of \$100,000 or more. Cost shares generally produces lower support orders than other guidelines models.

Both the ALI and COBS models are “forward-looking methods” of calculating support in that they consider the living standard of each parent and the children after the transfer of child support.¹¹ This contrasts vastly from the income shares model, which “looks backward” toward what is spent on child-rearing expenditures in intact families. No state has seriously considered the ALI model. One reason is that the ALI exists in concept, but has not been developed into an actual set of working guidelines. Although the architects of the COBS

⁹ A more thorough critique of the cost shares guidelines is provided by Jo Michelle Beld and Len Biernat, “Federal Intent for State Child Support Guidelines, Income shares, Cost Shares, and the Realities of Shared Parenting,” *37 Family Law Quarterly* 165 (2003).

¹⁰ Calculated from U.S. Census Bureau American Factfinder, “Selected Economic Characteristics: 2010, American Community Survey 1-Year Estimates,” Retrieved from <http://factfinder.census.gov> on February 24, 2012.

¹¹ More information about COBS can be found in Arizona Child Support Guidelines Review Committee, *Interim Report of the Committee*, Submitted to Arizona Judicial Council, Phoenix, Arizona on October 21, 2009. More information about the ALI can found in the *1999 Child Support Symposium* published by *Family Law Quarterly* (Spring 1999).

model insist it is not an ALI model, it is a close cousin. Arizona, a state where the guidelines are promulgated through judicial rule, is the only state to have seriously considered the COBS. In fact, COBS was developed by Ira Ellman, an Arizona child support guidelines review committee member and legal scholar, who was involved in the development of the ALI model. One principle objective of the COBS is to narrow the income gap between the households of the obligee and obligor when the obligor has considerably more income than the obligee. Another principle of COBS is that the guidelines-determined amounts should not impoverish very low-income obligors. In 2010, the Arizona child support guidelines review committee recommended that Arizona adopt COBS,¹² but the Arizona Judicial Council decided it needed further study and referred the issue to a legislative committee. As part of its decision, the Arizona Judicial Council also updated its income shares schedule.

Relative to Arizona's version of income shares, COBS generally produces decreases to guidelines amounts for low-income obligors, increases to guidelines amounts for middle to high-income obligors, and decreases to guidelines amounts in cases where the obligor has less income than the obligee. Arizona's version of income shares produces amounts that are generally less than the Pennsylvania income shares guidelines because Arizona includes a relatively generous timesharing adjustment that is applicable when the child spends at least four overnights per year with the obligated parent.

OTHER FACTORS AFFECTING BASIC SCHEDULES/FORMULAE

In addition to the guidelines model, several other factors cause state guidelines amounts to differ.

- *Differences in the economic studies of child-rearing expenditures used as the bases of states' guidelines.* There are several economic studies of child-rearing expenditures. Eight different studies form the basis of current state guidelines. The studies vary in data years and methodologies. Section 4 provides more details about these studies.

Further, other factors exacerbate differences among states using the same economic study as the basis of their guidelines. States using the same economic study may differ because of differences in price levels in the years that the states updated their schedule. For example, one state may have updated a particular study to 2010 price levels and another state using the same study may have updated it to 2011 price levels. Pennsylvania is one of 21 states to update its basic guidelines schedule/formula in the last five years. Several states have not updated their basic guidelines schedule/formula for over a decade.

- *Adjustments for state-specific income tax rates.* Most states that base their guidelines on gross income make an adjustment within their basic schedule/formula to consider their state's personal income tax rate. This is not an issue for Pennsylvania because

¹² Honorable Bruce Cohen, Chair of the Arizona Child Support Guidelines Review Committee, *Request for Arizona Judicial Council Action*, October 21, 2010. Downloaded from <http://www.azcourts.gov/Portals/74/CSGRC/1%20AJC%20cover%20sheet%20for%20the%20GRC.pdf> on November 4, 2010.

Pennsylvania is one of 22 states that bases its guidelines on net (*i.e.*, after-tax) income. Nonetheless, because some states have higher personal income tax rates than Pennsylvania, the Pennsylvania guidelines amounts will appear higher than gross-income guidelines in some states because those states have higher state income tax rates.

- *Adjustments for states with relatively high or low incomes or housing costs.* All of the studies of child-rearing expenditures rely on national data and do not provide state-specific measurements of child-rearing expenditures. Some states with relatively low or high incomes or housing expenses have adjusted national measurements to align with their state's income or housing cost. For example, measurements of child-rearing expenditures were realigned in New Jersey to reflect New Jersey's relatively high income and realigned in West Virginia to reflect West Virginia's relatively low income. Based on 2010 Census data, New Jersey ranks third, West Virginia ranks 49th, and Pennsylvania ranks 30th highest among states in median family income.¹³

The Pennsylvania guidelines schedule is based on a national measurement of child-rearing expenditures because incomes and housing expenses in Pennsylvania differ little from the average levels in the United States. According to 2010 Census data, median family income in Pennsylvania is \$61,890 compared to \$60,609 for the United States, Pennsylvania households with rented housing devote a median of 30.4 percent of their income to gross rent (*i.e.*, rent and utilities) compared to 31.6 percent nationally, and Pennsylvania households occupying their own homes devote a median of 20.3 percent of their income to housing costs compared to 21.5 percent nationally.¹⁴

- *Treatment of work-related child care expenses.* The majority of states (35 states including Pennsylvania) do not include an average amount of work-related child care expenses in their basic child support schedules/formulae. Instead, they address the actual amount incurred for work-related child care expenses on a case-by-case basis elsewhere in the guidelines calculation. Typically, the actual amount is a line item in the guidelines worksheet. The most common adjustment method is to prorate the actual child care expenses between the parents. So, for example, if the custodial parent incurs \$500 in child care expenses per month and the noncustodial parent's share of combined income is 60 percent, \$300 (60 percent multiplied by \$500) is added to the noncustodial parent's share of the basic obligation.

Generally, the basic schedules/formulae in the 35 states that do not include child care expenses in their basic schedules/formulae are not lower than those of the other 16 states. Massachusetts is the only one of these 16 states to explicitly include average child care costs in its basic schedule. The Massachusetts schedule is generally higher than the schedules of the 35 states that exclude child care expenses. Besides Massachusetts, it is not clear whether the other 15 states actually include child care expenses in the basic schedules/formulae. Most of these 15 states have not updated

¹³ U.S. Census Bureau American Factfinder, "Selected Economic Characteristics: 2010, American Community Survey 1-Year Estimates," Retrieved from <http://factfinder.census.gov> on February 24, 2012.

¹⁴ *Ibid.*

their basic schedules/formulae for several years, are based on a percentage-of-obligor income guidelines, or both.

- *Treatment of the child's healthcare expenses.* Pennsylvania and the vast majority of states that exclude child care expenses from their basic schedules/formulae also exclude most of the child's healthcare expenses from their basic child support schedules/formulae. Like child care expenses, the child's actual healthcare expenses, including health insurance premiums, are typically line items in the child support worksheets in these states' guidelines and prorated between the parents. If the obligor incurs the healthcare expense, there is a credit against the basic support award. If the obligee incurs the healthcare expense, there is an add-on to the basic support award. These healthcare expenses consist of the cost of providing health insurance for the child and extraordinary, out-of-pocket medical expenses for the child, such as large deductibles. Pennsylvania and most of these states, however, include a small amount in their basic schedules/formulae to cover the out-of-pocket cost of the child's routine healthcare. In Pennsylvania and many states, that amount is \$250 per year per child.
- *Low-income adjustments.* Pennsylvania is one of 46 states that provide a low-income adjustment in their guidelines. The purpose of the low-income adjustment is to preserve at least a subsistence level of income for obligors with poverty-level incomes after payment of the guidelines-determined amount. Most of these states incorporate the adjustment into their basic schedules/formulae. The amount of the low-income adjustment varies significantly among states. States such as Pennsylvania that routinely update their low-income adjustment for periodic changes in the federal poverty level have lower schedules/formulae at very low incomes than state guidelines with no low-income adjustment and guidelines schedule/formulae of states that have not recently updated their low-income adjustment.

Section 5 provide more detail about Pennsylvania's existing and updated low-income adjustments.

- *Shared-parenting time adjustments.* Pennsylvania is one of three states that incorporates an adjustment for a standard amount of timesharing into its child support schedule. If all of the other factors considered in the development of a child support schedule were the same among states, the incorporation of a timesharing adjustment would produce lower schedule amounts than states that do not incorporate timesharing adjustments.

Section 5 provide more detail about Pennsylvania's shared-parenting time adjustment.

Section 3

Findings from the Case File Review

This section summarizes the findings from an analysis of child support cases with newly established or modified orders. CPR analyzed the case file data to determine how the guidelines are being applied, the frequency of deviations from the guidelines, and the reasons for guidelines deviations. Findings from the analysis are used to inform recommendations. The analysis also fulfills the federal requirement for an analysis of case file data as part of a state's guidelines review. The federal regulation requires states to:

...analyze case data, gathered through sampling or other methods, on the application of, and deviations from, the guidelines. The analysis of the data must be used in the State's review of the guidelines to ensure that deviations from the guidelines are limited.¹⁵

SAMPLE SELECTION AND DATA ANALYSIS

Cases were randomly selected from all orders that were established or modified in state fiscal year 2010-2011 and excluded interstate cases to avoid cases in which another state's guidelines are applicable. The random sample consists of 2,000 orders including 1,000 modified orders and 1,000 newly established orders. The sample size is the same size used for previous case file reviews and is sufficient to measure statistical differences in guidelines deviation and application patterns.

New and modified orders were randomly selected from the Pennsylvania Child Support Enforcement System (PACSES) that is used to track and manage child support cases. County Domestic Relations Sections (DRSs) use the automated guidelines calculator that is part of PACSES to establish and modify child support orders. PACSES records and stores the information used for the guidelines calculation. PACSES recorded 39,142 order establishments and 178,188 modified orders in federal fiscal year 2010. Similar counts from the last case file review found that there were about 50,000 order establishments and about 50,000 order modifications in 2005. Several factors contribute to the recent increase in modified orders. The Great Economic Recession from December 2007 through June 2009 affected family incomes and spending patterns. The Pennsylvania unemployment rate increased from 5.0 percent in 2005 to a high of 8.5 percent in 2010 before it decreased to 7.9 percent in 2011.¹⁶ Job loss and decreased wages caused many parents to pursue order modifications. Another factor is the amendment of Pa.R.C.P. 1910.19 in 2006 that expanded and simplified the downward modification process for cases where the obligor has no verifiable income or assets or there was no prospect of payment due to the obligor's institutionalization, incarceration or long-term disability.¹⁷

¹⁵ Title 45, CFR §302.56(h)

¹⁶ Pennsylvania Department of Labor and Industry. Retrieved from http://paworkstats.geosolinc.com/analyzer/qslabforcedata.asp?cat=HST_EMP_WAGE_LAB_FORCE&session=LABFORCE&subsession=99&areaname= on March 7, 2011.

¹⁷ See Pa.R.C.P. 1910.19(f).

The data fields collected for the 2010-2011 sample are essentially the same data fields collected for previous case file reviews. There are a few exceptions. Information about cases decided pursuant to *Melzer v. Witsberger*, 505 Pa. 462, 480 A.2d 991 (1984) is not included because the *Melzer* calculation was eliminated in 2010. Nonetheless, there were few *Melzer* cases in PACSES prior to 2010. In addition, the 2010-2011 data extract captured public assistance status, whether the children of the case were ever enrolled in Medicaid, and information that can be used to calculate the percentage of current support due that is actually paid in the last fiscal year. A limitation to the payment data is that some cases had payment information for a longer period than others depending on when the order was established.

There are also limitations to using PACSES as a data source. A PACSES-guidelines calculation may not exist for all child support orders established or modified in Pennsylvania. Although the process varies among counties, a support conference usually is scheduled after a DRS receives a complaint for support and the parties are properly notified. The conference officer meets with the parties, and their attorneys if they are represented, and typically calculates the support award using the PACSES guidelines calculator during the support conference. When there are exceptions to this process, they often involve cases in which the parents have private legal representation and the parents agree to the order amount or do not want to reveal their income information, or cases where the support award is part of the marital dissolution action. Since these exceptions typically involve higher incomes and divorcing parents, they may be under-represented in the PACSES sample. The extent that the guidelines calculation and incomes of the parties in these cases are recorded in the court files is unknown but is of concern. The information could be useful for future modification actions.

Not all of the 2,000 cases were suitable for analysis. There were no child support awards in 286 cases selected for the analysis (*i.e.*, 151 newly established orders and 135 modified orders). These cases were excluded from the analysis. Their exclusion reduced the sample size to 1,714 cases, which is still sufficient to detect statistical differences from the previous two case file reviews. The two previous reviews consisted of one sample drawn from orders established or modified in fiscal year 2005-2006 and another sample drawn from orders established or modified in fiscal year 2001-2002.

PACSES indicates guidelines deviations by recording the guidelines-calculated amount, the recommended order amount, and the actual order amount, as well as the reason for the deviation. Use of this information alone, however, would overstate deviations for several reasons. Reason codes include non-deviation codes such as the application of the multiple family adjustment that is part of the guidelines.¹⁸ In some instances where the PACSES guidelines-calculated amount does not match the actual order amount, it is because PACSES records the guidelines amount prior to the consideration of some guidelines provisions such as the consideration of the obligor's actual living expenses when the obligor's net income is \$867 per month or less.¹⁹ Another common reason for the amounts not matching is when spousal support/alimony pendente lite (APL) is combined with the

¹⁸ Pa.R.C.P. 1910.16-7

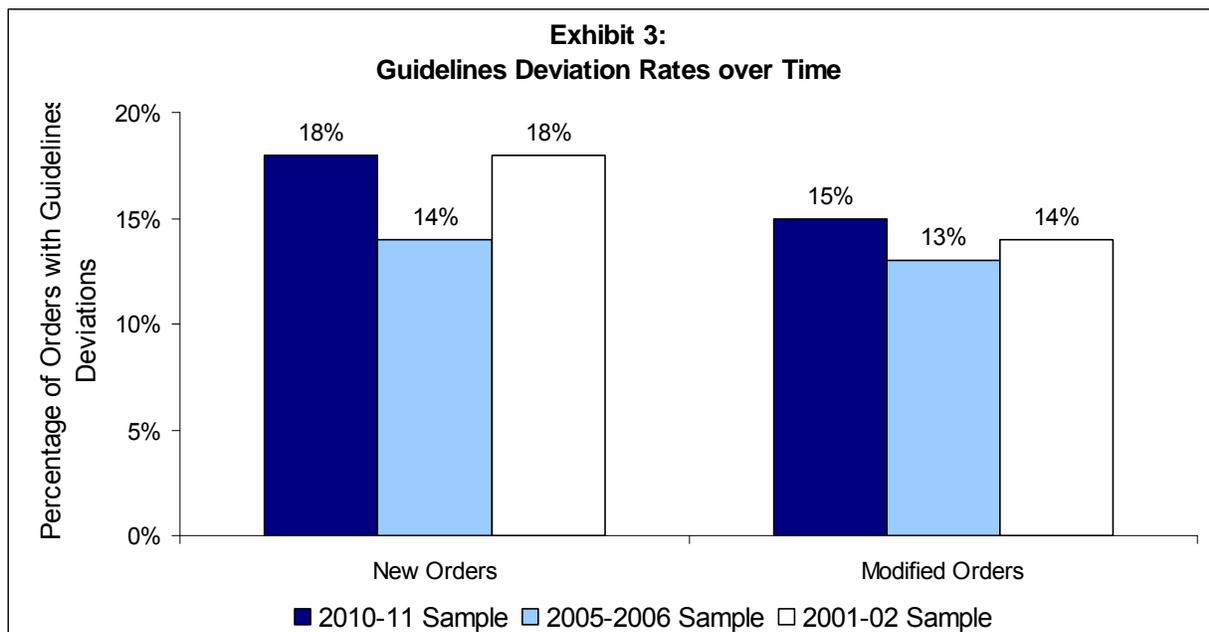
¹⁹ Pa.R.C.P. 1910.16-2(e)(1)(C)

child support amount even though spousal support/APL and child support are both calculated according to the guidelines. Rounding off the guidelines amount also overstates guidelines deviations. To rectify these limitations, only orders with a guidelines-defined deviation reason²⁰ or agreement between the parties are considered to be deviations. The number of cases meeting these criteria consisted of 250 new orders and 217 modified orders. From those counts, 90 new orders and 86 modified orders were excluded because the obligor's income was \$867 per month or less, the spousal support/APL was combined with child support, or the order amount differed from the guidelines amount by less than 5 percent or less than \$20 per month. The majority of exclusions were due to rounding off the guidelines amount.

Differences in case characteristics, guidelines applications and guidelines deviations are analyzed statistically over time to detect trends. In addition, guidelines deviations, average order amounts and the average percentage of current support paid are compared for subgroups.

DEVIATIONS, ORDER AMOUNTS AND PAYMENTS

Exhibit 3 compares the percentage of orders based on guidelines deviations for the last three guidelines reviews. The guidelines deviation rates from the 2010-11 sample are 18 and 15 percent, respectively, among new and modified orders. The current deviation rate of 18 percent among new orders is statistically different from the previous deviation rate of 14 percent, but the same rate as two reviews ago. There is no statistical difference between the current deviation rate of 15 percent among modified orders and the previous deviation rate of 13 percent.



²⁰ Pa. R.C.P. 1910.16-5

Most (74 percent) of the deviations were downward. Downward deviations have always been more common in Pennsylvania and most other states. There were more downward deviations among new orders (79 percent) than there were among modified orders (69 percent). The most common reason for deviation is “other relevant and appropriate factor.” It accounted for 63 percent of the deviations among new orders and 51 percent of the deviations among modified orders. Other reasons that accounted for at least 10 percent of the deviations are “best interest of the children” and “agreement between the parties.” Best interest of the child is the reason behind 14 percent of the deviations in new orders and 15 percent of the deviations in modified orders. Parental agreements are the reasons behind 7 percent of the deviations in new orders and 20 percent of the deviations in modified orders. Data from the last review indicated the vast majority of deviations were due to agreement between the parties.

The Pennsylvania guidelines deviation rate is lower than those of neighboring states. In separate studies conducted in 2010, both Delaware²¹ and New York²² found a guidelines deviation rate of 23 percent in each of their states. Maryland found a guidelines deviation rate of 22 percent in 2008.²³ New Jersey, Ohio and West Virginia have not conducted case file reviews recently. Other states that consistently analyze case file data as part of their guidelines review have also found that the guidelines deviation rate has increased over time.

The median order amount in new and modified orders is \$326 and \$327 per month, respectively. The average **new** order amount has increased from \$393 per month during the last review to \$441 per month this review. However, the average **modified** order amount has decreased since the last review. The average modified order decreased from \$414 per month last review to \$398 per month this review. The same factors that have increased the number of modifications (*i.e.*, the economic downturn and the expansion and simplification of the modification process) may cause decreases to modified order amounts.

The average percentage of current support paid is 68.7 and 81.8 percent in new and modified orders, respectively. Through other studies, CPR finds that payment is generally higher in modified orders than in current orders. CPR attributes the difference to the parties being more concerned about right-sized orders that actually are paid.

The average order amount also varies between guidelines-determined orders and orders with guidelines deviations (*i.e.*, \$441 and \$315 per month, respectively), but the percentage of current support paid does not vary by whether the order is based on the guidelines calculation or a guidelines deviation.

²¹ The Family Court of the State of Delaware (2010), *Delaware Child Support Formula, Evaluation and Update*, Report to the Judiciary submitted to Honorable Chandree Johnson Kuhn, Chief Judge, Wilmington, Delaware (November 2010).

²² Venohr, Jane and Everett, Carly (2010), *Review of the New York Guidelines*, Report to the New York State Department of Temporary and Disability Assistance, Center for Policy Research (October 2010).

²³ Saunders, C., Young, D., Ovwigho, P.C., & Born, C. E. (2008). *Maryland Child Support Guidelines: Case File Review*, Family Welfare and Research Training Group, University of Maryland, Baltimore, MD.

GENERAL CASE CHARACTERISTICS

Information from PACSES provides a snapshot of the general characteristics of child support cases with newly established and modified child support orders. The information covers the gender of the parent, number of children, public assistance status, and Medicaid receipt.

CUSTODY AND GENDER OF THE CUSTODIAL PARENT

In the majority of the analyzed cases, according to PACSES, support was calculated assuming primary physical custody was granted to one parent. One parent had primary custody in 99 percent of new orders and one parent had primary custody in 98 percent of modified orders. Custody was split in the remaining 1 percent of cases: that is, the parents had at least two children and one parent had primary custody of at least one child and the other parent had primary custody of at least one other child. Information extracted from PACSES did not identify the percentage of cases with equal (50-50 percent) physical custody unless the substantial timesharing adjustment was applied. The application of that adjustment is discussed later in this section.

The information extracted from PACSES identifies the gender of the “plaintiff”— usually the custodial parent — but not the custodial parent’s relationship to the child. The custodial parent is female in the majority of analyzed cases. The female could be a mother, grandmother, another female relative or another female non-relative who is the caretaker to the child. The child’s relationship to the plaintiff is important because trends indicate custodianship among grandparents and non-parents is growing.²⁴ Support awards are calculated differently when both parents are obligated to pay support.

Females comprise 83 percent of the custodial parents in new orders and 91 percent of the custodial parents in modified orders. The percentage of new orders with female custodians is statistically less than the percentage observed in the 2005-2006 data, but identical to the percentage observed in the 2001-2002 data. There is no statistical difference over time among modified orders. The difference in the data years may result from the exclusion/inclusion of orders where the custodial parent was coded as “other” which typically means the case involved a parent of minor age. National data gathered by the U.S. Census Bureau find that mothers comprise 82 percent of the custodial parents.²⁵

Average order amounts and percentage of current support paid do not vary with custody. However, the guidelines deviation rate does vary with custody. Guidelines deviations are significantly lower among split custody cases than non-split custody cases. This suggests that the split custody adjustment provided in the guidelines is appropriate. Average order

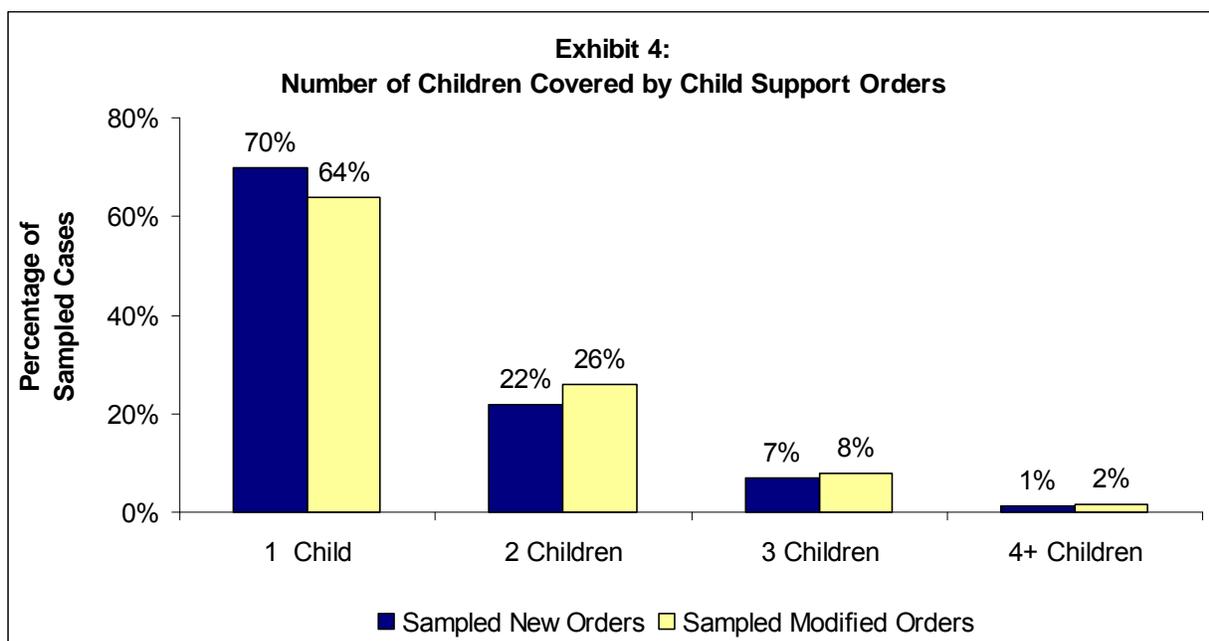
²⁴ For example, see Lang, Rita (2011), “Grandparents Raising Grandchildren,” *Child Support Report*, vol. 33, no. 5, Federal Office of Child Support Enforcement, Washington, D.C. (May 2011). According to the American Community Survey, the number of Pennsylvania grandparents responsible for their own grandchildren under 18 years old has grown from 76,000 grandparent-households in 2006 to 87,000 grandparent-households in 2010. Retrieved from: <http://factfinder2.census.gov/> on March 7, 2012.

²⁵ Grall, Timothy, (2011), “Custodial Mothers and Fathers and Their Child Support: 2009,” *Current Population Reports*, P60-240, Washington, D.C. (December 2011). Retrieved from <http://www.census.gov/prod/2011pubs/p60-240.pdf>

amounts are slightly lower when the plaintiff is male rather than female. This reflects male and female income differences. The average net income of female obligors is \$1,823 per month and \$2,164 per month among male obligors. The average percentage of support paid and guidelines deviation rate do not vary by the gender of the plaintiff.

NUMBER OF CHILDREN

The majority (70 percent of new orders and 64 percent of modified orders) cover one child. About one quarter of orders (22 percent of new orders and 26 percent of modified orders) cover two children. As shown in Exhibit 4, few orders cover three or more children. These percentages consider the children common to the parents of a particular case and do not include the parent's children from other relationships. If children from other relationships were considered, the number of children would be higher.



The average number of children covered by Pennsylvania orders has not changed significantly over time. The number of children covered by Pennsylvania orders is not remarkably different from those from other state guidelines reviews. Generally, most state studies find a higher percentage of one-child orders than what is reflected in Census data, which finds 57 percent of custodial parents have one child.²⁶ One possible explanation of the difference is that state studies tend to sample more cases enforced by state child support agencies than the Census does and these orders tend to cover fewer children than those not enforced by state child support agencies.²⁷

²⁶ Grall, Timothy, (2011), "Custodial Mothers and Fathers and Their Child Support: 2009," *Current Population Reports*, P60-240, Washington, D.C. (December 2011). Retrieved from <http://www.census.gov/prod/2011pubs/p60-240.pdf>

²⁷ According to Grall (2011), 27 percent of custodial parents in the Census sample had contact with an IV-D office or another state agency involved with the establishment and enforcement of child support orders.

The average order amount increases with the number of children. The average monthly order is \$339 for one child, \$541 for two children, \$680 for three children, and \$747 for four or more children. The percentage of current support paid and guidelines deviation rate do not vary significantly by number of children. For example, the percentage of current support paid is 74.3 percent among one-child orders and 76.9 percent among two-children orders.

PUBLIC ASSISTANCE STATUS AND MEDICAID RECEIPT

Most orders (*i.e.*, 73 percent of new orders and 56 percent of modified orders) are considered “never public assistance,” which means that the children never received Temporary Assistance to Needy Families (TANF). With a few exceptions, TANF applicants must cooperate with the establishment and enforcement of child support orders as a condition of TANF eligibility. As a result, children in child support cases are more likely to receive public assistance than children in general do. As shown in Exhibit 5, 15 and 9 percent of new and modified orders, respectively, involve children that currently receive TANF. In contrast, 5 percent of all Pennsylvania children received TANF in 2009.²⁸

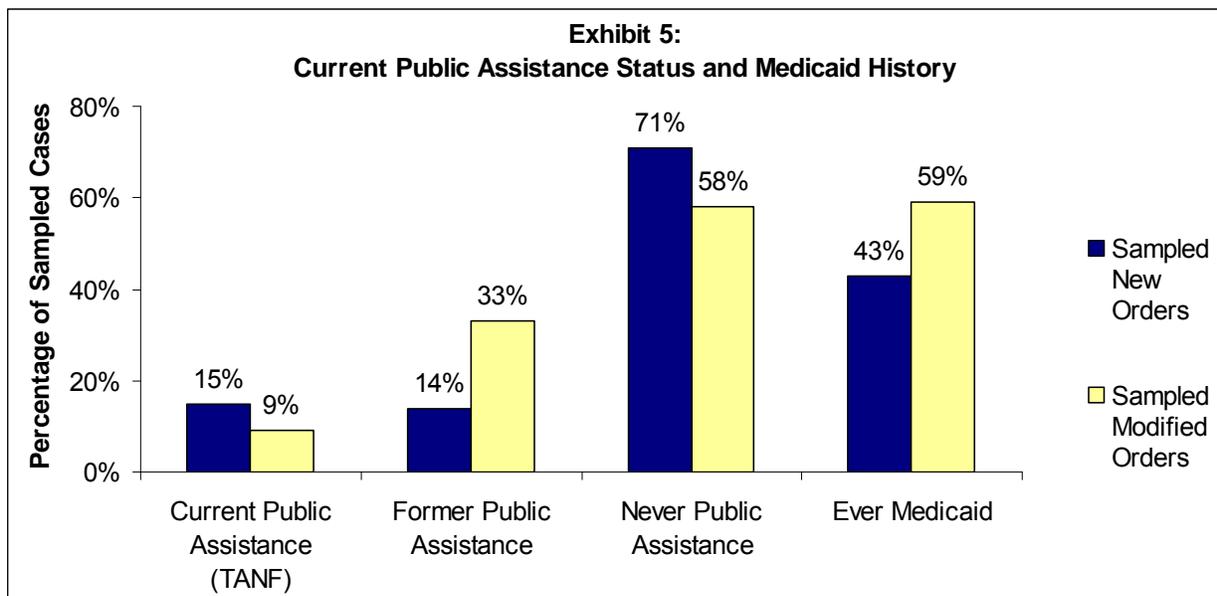


Exhibit 5 also shows that many children in child support cases are receiving or have received Medicaid assistance. Children currently receiving TANF usually also receive Medicaid, but many children receiving Medicaid no longer receive TANF or never received TANF. Almost half (43 percent) of children in new orders have ever received Medicaid assistance and more than half (59 percent) of children in modified orders have ever received Medicaid assistance. In contrast, 38 percent of all Pennsylvania children are currently enrolled in

²⁸ Annie E. Casey Foundation, *Kids Count*, Retrieved from <http://datacenter.kidscount.org/data/bystate/Rankings.aspx?state=PA&ind=2760> on March 14, 2012.

Medicaid.²⁹ Some of the difference may be attributed to the PACSES data capturing “ever Medicaid” rather than “current Medicaid” because of data limitations.

The average order amount is the least among current public assistance cases (\$189 per month), higher among former public assistance cases (\$261 per month) and the highest among never public assistance cases (\$520 per month). The percentage of current support paid follows a similar pattern. The average percentage of current support paid is 59.6 percent among current public assistance cases, 69.3 percent among former current public assistance cases, and 79.6 percent among never public assistance cases. These patterns reflect the importance of child support income. Child support receipts can lift families out of poverty and prevent them from needing public assistance.

The patterns are statistically different between ever Medicaid and never Medicaid cases. The average child support order is considerably less among ever Medicaid cases than it is among never Medicaid cases (*i.e.*, \$307 compared to \$537 per month). Guidelines deviations are more common among ever Medicaid cases than never Medicaid cases (*i.e.*, 18 percent deviation rate compared to a 14 percent deviation rate). The percentage of current support paid was less among ever Medicaid cases than never Medicaid cases (*i.e.*, 72.7 percent compared to 77.3 percent).

INCOMES

PACSES captures the net income of each parent, which is the basis of the support calculation, as well as the gross income of each parent and the tax filing status and number of exemptions used to convert gross to net income.

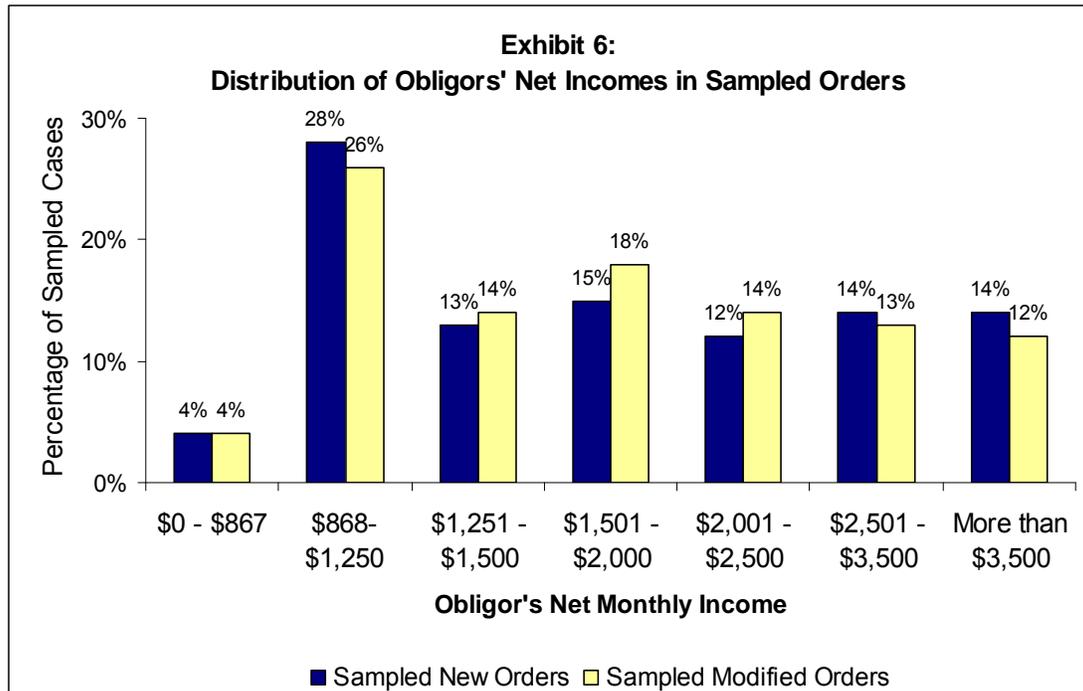
OBLIGOR INCOME

Exhibit 6 shows the range of obligor net income used to calculate support in sampled orders. It shows that few obligors (*i.e.*, 4 percent) had net monthly incomes equal to or below the self-support reserve (\$867 per month). It also shows that few obligors had very high net incomes. Fourteen percent of obligors in new orders and 12 percent in modified orders had net incomes of more than \$3,500 per month. Most obligor net incomes are concentrated in the range of \$868 to \$1,250 (*i.e.*, 28 and 26 percent of new and modified orders, respectively, involved obligor net monthly incomes in this range). This income range encompasses after-tax income from full-time minimum wage earnings. The current federal minimum wage is \$7.25 per hour. A 40-hour work week at minimum wage would produce about \$1,250 per month in gross income and about \$1,045 in after-tax income.

The median **net** income of obligors with new and modified orders is \$1,638 and \$1,657, respectively. Most obligors (*i.e.*, 71 to 79 percent) claim one tax exemption and file as a

²⁹ This is calculated from *Kids Count* data that shows 1,075,725 Pennsylvania children were enrolled in Medicaid as of June 2011 and the American Community Survey that reports 2,773,692 children living in Pennsylvania in 2010. *Kids Count* data are retrieved from (<http://datacenter.kidscount.org/data/bystate/stateprofile.aspx?state=PA&cat=1666&group=Category&loc=40&dt=1%2c3%2c2%2c4>) on March 14, 2012. American Community Survey data is retrieved from <http://factfinder2.census.gov/> on February 21, 2012.

single taxpayer. The percentage varies little between obligors with new and modified orders. The median **gross** income of obligors with new and modified orders is \$1,999 and \$1,933, respectively. This is just below the median earnings (\$2,012 per month) of Pennsylvania male earners who did not graduate from high school.³⁰ The median income of Pennsylvania male earners whose highest education attainment is a high school diploma or a GED is \$2,706 per month.



Obligor's net incomes average \$2,126 and \$2,085 per month, respectively, among new and modified orders. The last case file review found that obligor's net incomes averaged \$1,803 and \$2,038 per month, respectively among new and modified orders. This suggests an 18 percent increase in average income among obligors with new orders. Much of the increase is attributable to an increase in the federal minimum wage, which was \$5.15 per hour during the last review and is now \$7.25 per hour. Many obligors work in industries affected by minimum wage. In contrast, the American Community Survey finds that average male earnings increased 5 percent from 2005 to 2010 in Pennsylvania. Average income among obligors with modified orders did not increase from the last case file review. This may be an indirect effect of the increase in downward modifications.

The average order increases as obligor income increases. For example, the average order amount when obligor's net monthly income is \$867 or less is \$79 per month while the average order amount among when the obligor's net monthly income is more than \$3,500 is \$1,036 per month. Similarly, the percentage of support paid increases for obligors with higher incomes. The average percentage of support paid is 61.7 percent among obligors

³⁰U.S. Census 2010 American Community Survey. Retrieved from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?_afpt=table on March 14, 2012.

with net monthly net incomes of \$868 to \$1,250 per month and 87.2 percent for obligors with net income above \$3,500 per month. These patterns underscore the importance of obligor income, or ability to pay, in increasing child support received by families.

The guidelines deviation rate, however, becomes lower as obligor income increases. For example, the guidelines deviation rate is 22 percent among obligors with net monthly incomes of \$868 to \$1,250 per month and 11 percent when obligor net income is above \$3,500 per month.

Recently, national experts have questioned whether child support orders should exceed 20 percent of the obligor's gross income. The impetus for this is research that finds that arrears accrue when the order exceeds 20 percent of the obligor's gross income for one child and 28 percent of the obligor's gross income for two or more children.³¹ Based on the case file data, most Pennsylvania child support orders (*i.e.*, 72 percent of the sampled cases) are less than 20 percent of the obligor's gross income. Further, the percentage of current support paid is not statistically different between Pennsylvania orders that are less than 20 percent and those that are more. The percentage of current support paid is 74.5 percent among orders that are less than 20 percent of the obligor's gross income and 76.2 percent among orders that are 20 percent or more of the obligor's gross income. The same pattern exists when there are two or more children and a 28 percent threshold is used, rather than a 20 percent threshold. In cases with two children, the percentage of current support paid is 77.3 percent when the order is less than 28 percent of the obligor's gross income and 76.2 percent when the order is 28 percent or more of the obligor's gross income. In all, these findings suggest that the issue is not of concern to Pennsylvania.

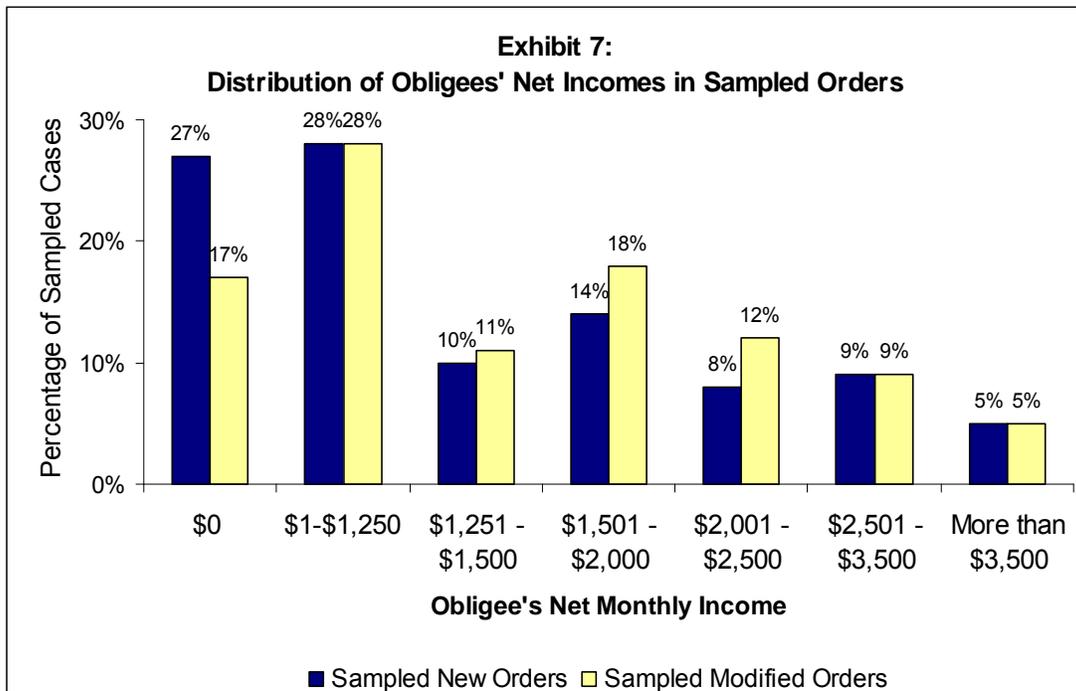
OBLIGOR INCOME AND THE SELF-SUPPORT RESERVE

The existing guidelines include a self-support reserve of \$867 per month, which was the federal poverty level for one person in 2008. The intent of the self-support reserve is to assure that obligors with low incomes retain sufficient income to meet their basic needs after paying the guidelines-determined award. The guidelines provide an adjustment to the preliminary support award if the difference between the obligor's net income and the preliminary support award is more than \$867. The self-support reserve is incorporated into the existing schedule and applicable to obligors' net incomes below \$1,200 per month for one child, \$1,450 per month for two children, \$1,600 for three children, \$1,750 for four children, \$1,900 for five children, and \$2,050 for six children. Thirty percent of obligors with new orders and 29 percent of obligors with modified orders fall into these income ranges, so are eligible for the self-support reserve.

OBLIGEE INCOME

Exhibit 7 shows the range of obligee net incomes in sampled cases. Many obligees have zero or very low income. Obligees have zero income in 27 percent of new orders and 17 percent of modified orders. Twenty-eight percent of obligees in both new and modified orders have very low incomes (*i.e.*, net incomes of \$1 to \$1,250 per month).

³¹ For example, see Takayesu, Mark, A "Guideline" to Improving Collections, Presentation to the National Child Support Enforcement Association Policy Briefing on February 10, 2012, Washington, D.C.



The median **net** incomes of obligees with new and modified orders are \$1,140 and \$1,363 per month, respectively. Almost two-thirds of obligees file as head of household for tax purposes. Most (about 60 percent) claim one or two tax exemptions. The median **gross** incomes of obligees with new and modified orders are \$1,260 and \$1,468, respectively. This is just above the median earnings (\$1,182 per month) of Pennsylvania female earners who did not graduate from high school.³² The median income of Pennsylvania female earners whose highest education attainment is a high school diploma or a GED is \$1,761 per month.

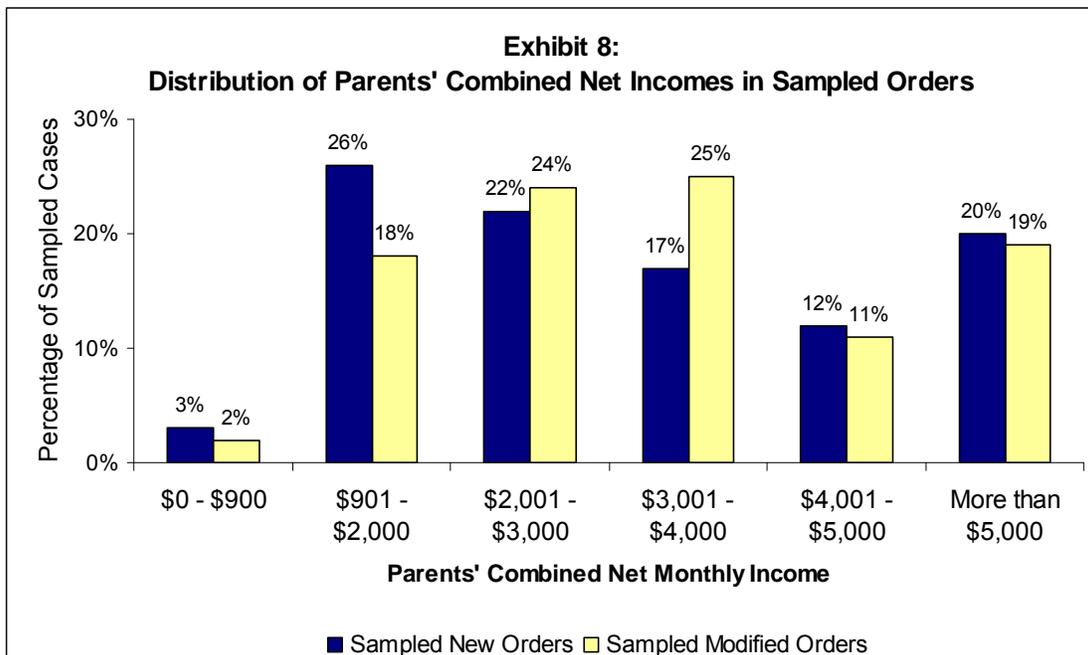
The average net incomes of obligees with new and modified orders are \$1,318 and \$1,490 per month, respectively. In contrast, the average net incomes of obligees with new and modified orders were \$1,079 and \$1,417 per month, respectively, during the last review. The change in average obligee income is the same pattern observed for obligors and likely attributable to the same reasons. Average obligee income has increased among new orders and has been constant among modified orders. The increase among new orders may be attributable to increases in the federal minimum wage and the constant income among modified orders may be attributable to a decrease in downward modifications.

There are no statistical differences in the average order amount, guidelines deviation rate or percentage of current support paid as obligee's net monthly income increases.

³²U.S. Census 2010 American Community Survey. Retrieved from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?_afpt=table on March 14, 2012.

COMBINED PARENTAL INCOME

Exhibit 8 shows the distribution of the parents' combined net income. Few orders (*i.e.*, less than 3 percent) involved parents with combined incomes below \$900 per month, which is the area of the schedule where the minimum order applies. Only one fifth of parents have combined net incomes that exceeded \$5,000 per month. The highest combined parental income addressed by the schedule is \$30,000 net per month. Only one case in the sample has income exceeding \$30,000 net per month.



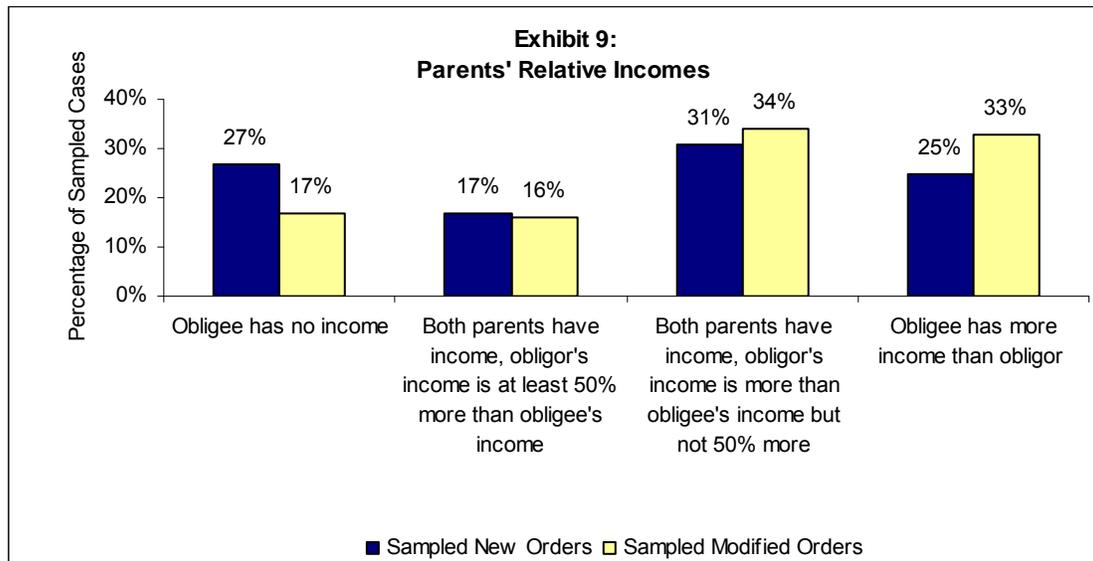
Average order amounts and compliance rates generally increase when combined parental income increases. However, combined parental income does not correlate with the guidelines deviation rate. In all, these patterns are the same patterns observed with obligor income. They reflect that obligor income is part of the parents' combined income and income is an integral component of the guidelines formula.

OBLIGOR'S AND OBLIGEE'S SHARE OF INCOME

In the income shares guidelines, each parent is financially responsible for his or her prorated share of child-rearing expenses. This includes the schedule amount and additional child-rearing expenses such as actual child care expenses and the child's health insurance premium. The obligor's median prorated share is 74 percent in new orders and 70 percent in modified orders.

Exhibit 9 shows the percentage of cases by the parents' relative incomes. It shows the patterns vary between new and modified orders. For example, the obligee has more income than the obligor in 25 percent of the new orders while the obligee has more income than the

obligor in 33 percent of the modified orders. Exhibit 9 also shows that new orders are more likely to involve obligees with no income than modified orders.



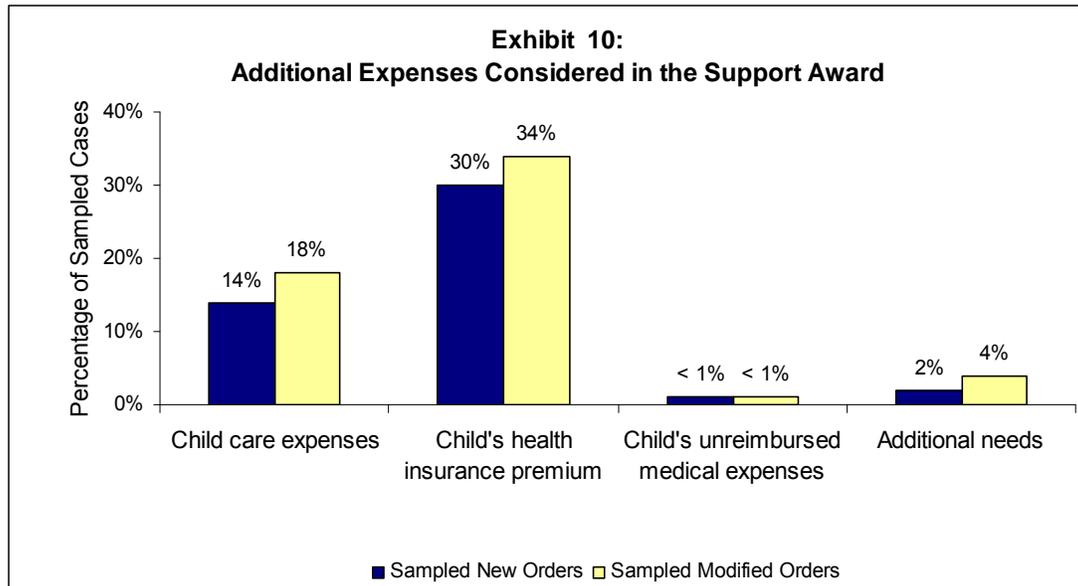
The average order and the average percentage of current support paid vary by the parents' relative incomes but the guidelines deviation rates do not. Average orders (*i.e.*, \$266 and \$297 per month, respectively) are the lowest when the obligee has no income or when the obligee has more income than the obligor. When both parents have income, the average order amount is \$789 per month when the obligor's net income is at least 50 percent more than the obligee's net income and \$454 per month when the obligor's net income is less than 50 percent more than the obligee's net income. The percentage of support paid is over 80 percent when both parents have incomes and the obligor's net income is more than the obligee's net income. The percentage of support paid is 63.7 percent when the obligee has no income and 73.2 percent when the obligee has more income than the obligor.

ADDITIONAL EXPENSES

The guidelines provide that additional child-rearing expenses are to be added to the basic obligation.³³ This includes work-related child care expenses; the child's health insurance premiums; the child's unreimbursed medical expenses; other expenses such as private school tuition, summer camp, and other needs; and mortgage payments. The actual amount of these expenses may be added to the basic obligation on a case-by-case basis. Exhibit 10 shows these additional expenses are part of the support award infrequently. Child care expenses are considered in 14 and 18 percent of new and modified orders, respectively. This is a decrease from the last review, which found that child care expenses were considered in about 20 percent of all orders. The decrease may reflect the economic downturn and fewer obligees working outside the home and new child care arrangements involving family and friends who have lost their jobs. The child's health insurance expenses are considered in about one third of the orders. Health insurance was considered at the

³³ Pa. R.C.P. 1910.16-6.

same frequency in the last review in new orders but is considered less frequently in modified orders. The decrease in health insurance among modified orders may reflect the economic downturn and fewer parents with employer-provided health insurance. Unreimbursed medical needs and other additional needs are considered in support awards rarely. This was the same observation as in the last case file review.



The median child care expense considered in order calculations is \$297 per month. The median insurance premiums are \$83 and \$74 per month, respectively, among obligors and obligees incurring the expense. Obligor incurred the cost in just over half of the orders factoring in insurance premium costs. The obligee incurred the cost in less than half of the orders. In a small share of the orders (*i.e.*, about 1 percent of all orders) the order amount was adjusted to reflect that both parents incur premium costs for the child.

The average support order and the average percentage of current support paid are higher among orders adjusted for the child's health insurance premium than orders with no adjustment. Parents with health benefits are likely to work at jobs paying higher wages, which also enables them to pay child support. A similar trend occurs among those orders that are adjusted for child care expenses; that is, the average order and percentage of current support paid are higher among orders adjusted for child care expenses than those that are not. The reasons for these patterns associated with child care expenses are unclear.

The guidelines deviation patterns associated with insurance premiums and child care expenses are not the same, however. The guidelines deviation rate is lower among orders adjusted for the insurance premium than those that are not. In contrast, the guidelines deviation rate is higher among orders that consider child care expenses (21 percent) than it is among orders that do not (16 percent). Some of the difference may be explained by child care expenses being greater than insurance premiums and that child care expenses are always incurred by the obligee while either parent may incur the health insurance premium.

APPLICATION OF OTHER GUIDELINES PROVISIONS

The Pennsylvania guidelines consider many other factors in the calculation of support. Some of the more common factors are discussed in more detail below.

ADJUSTMENTS FOR SUBSTANTIAL SHARED PHYSICAL CUSTODY

The guidelines provide an additional adjustment when the children spend 40 percent or more of their time during the year with the obligor.³⁴ The adjustment is applied in 9 percent of new orders and 8 percent of modified orders. Few (1 percent) of these cases involve equal (50-50%) physical custody.

The adjustment normally lowers the support award. However, the average order is higher in cases in which the substantial shared physical custody adjustment is applied (\$532 per month) than those in which it is not (\$409 per month). The order amount is higher in substantial custody cases because the obligor's average income is more than it is in orders without substantial custody adjustments. The average percentage of support paid in orders in which an adjustment for substantial custody is applied is also higher (85.0 percent) than it is in orders in which it is not applied (74.0 percent). Guidelines deviations are lower among orders in which the adjustment is applied (11 percent) than orders in which it is not applied (18 percent).

ADJUSTMENT FOR MULTIPLE FAMILIES

The guidelines provide that the obligor's child support order can be reduced if the total of the obligor's basic child support obligations equals more than 50 percent of his or her monthly net income.³⁵ The intent of the adjustment is to treat all children of the obligor equally and not give preference to an obligor's first or later family. The adjustment is applied to 10 percent of new orders and 14 percent of modified orders.

The adjustment reduces the order amount. The average order among cases adjusted for multiple families is \$228 per month compared to \$447 among cases with no multiple family adjustment. The average percentage of current support paid is less in orders based on the multiple family adjustment than those that are not (*i.e.*, 69.8 percent of current support paid compared to 75.7 percent of current support paid). The guidelines deviation rate is not computed for orders based on the multiple family adjustment.

SPOUSAL SUPPORT/ALIMONY PENDENTE LITE (APL)

In addition to child support, spousal support or alimony pendente lite (APL) may be ordered. In a small proportion of the sample (13 percent of new orders and 8 percent of modified orders) spousal support/APL is combined with the child support order. On average, combined orders are more than child support only orders. The average combined order is \$992 per month compared to \$352 for child support only orders. The average percentage of support paid and guidelines deviation rate are higher among combined orders also. The average percentage of support paid is 80.5 percent among combined orders and 74.3

³⁴ Pa.R.C.P. 1910.16-4(c).

³⁵ Pa.R.C.P. 1910.16-7.

percent among child support only orders. The guidelines deviation rate among child support only orders is 20 percent. The deviation rate was not calculated for combined orders.

Section 4: Estimates of Child-Rearing Expenditures and Expenditures Data

The purpose of this section is to describe measurements of child-rearing expenditures used as the basis of state guidelines schedules/formulae and those that are available for the update of the Pennsylvania child support schedule. The estimates are first summarized. This is followed by a discussion of the data source used to produce the various estimates. Finally, this section concludes with a discussion of the usage of these estimates in state guidelines including the updated Pennsylvania schedule.

ESTIMATES OF CHILD-REARING EXPENDITURES

Most state child support guidelines based on economic data rely on one of the following studies on the costs of raising children:

- Jacques van der Gaag (1981). *On Measuring the Cost of Children*. Discussion Paper 663-81. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.
- Thomas J. Espenshade (1984). *Investing in Children: New Estimates of Parental Expenditures*, Urban Institute Press: Washington, D.C. (1984).
- David M. Betson (1990). *Alternative Estimates of the Cost of Children from the 1980-86 Consumer Expenditure Survey*, Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin (1990).
- David M. Betson (2001). "Chapter 5: Parental Expenditures on Children," in Judicial Council of California, *Review of Statewide Uniform Child Support Guidelines*, San Francisco, California (2001). Available at: <http://www.courtinfo.ca.gov/programs/cfcc/1058files2001/CH5.PDF>.
- 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, Colorado. Available at: http://www.dcs.state.or.us/oregon_admin_rules/psi_guidelines_review_2007.pdf.
- David M. Betson (2010). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates," in Judicial Council of California, *Review of Statewide Uniform Child Support Guidelines*, San Francisco, California.
- Mark Lino (2002). *Expenditures on Children by Families: 2001 Annual Report*, U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2002. Available at: <http://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies.htm>.

In addition, states have considered two recent studies on child-rearing expenditures.

- Thomas S. McCaleb, David A. Macpherson, & Stefan C. Norrbin (2008). *Review and Update of Florida's Child Support Guidelines*, Report to the Florida Legislature, Florida State University, Tallahassee, Florida.
- Mark Lino (2011). *Expenditures on Children by Families: 2009 Annual Report*, U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2010. Available at: <http://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies.htm>.

These studies rely on various methodologies to estimate the costs of raising children, data assumptions, and different data years.

OVERVIEW OF METHODOLOGIES

Most of the above studies measure what families typically spend to raise children.³⁶ The studies typically develop measurements from examining expenditures data from several thousands of families participating in the Consumer Expenditure Survey (CES), the nation's largest and most comprehensive survey of household expenditures.³⁷

Not all economists arrive at the same estimate of child-rearing expenditures. Moreover, economists do not agree on which estimate best reflects actual child-rearing expenditures. Part of the problem is that there is no perfect methodology to separate the children's share of family expenditures from the parents' share. To illustrate this, consider family expenditures for electricity used in the home. The children's share of electricity is not obviously separable from the parents' share by examining the electricity bill.

The most common methodology for separating child and adult expenditures is a marginal cost approach, which compares expenditures between two equally well-off groups of families: (a) married couples with children, and (b) married couples of child-rearing age without children. The difference in expenditures between these two groups of families is deemed to be child-rearing expenditures. The Engel and Rothbarth methodologies, named by the economists who developed them, are both forms of the marginal cost approach. The Engel methodology uses expenditures on food, while the Rothbarth methodology relies on expenditures for adult goods (specifically, adult clothes in the Rothbarth estimates that form the basis of most state guidelines, including Pennsylvania) to determine equally well-off families. Most economists (with the recent exceptions of Betson 2010 and the Florida 2008

³⁶ An alternative measurement may be the "costs" of child rearing. Cost studies often measure or reflect the costs of the child's basic needs, such as the federal poverty level. However, measurements of child-rearing expenditures that vary depending on the parents' combined income are more helpful for forming state guidelines because most states premise their guidelines on the precept that child support should not be limited to amounts that cover the child's basic needs; rather, the child should share in the standard of living that can be afforded by the parent(s).

³⁷The CES is conducted by the Bureau of Labor Statistics (BLS). More information about the CES can be found at the BLS website: <http://www.bls.gov/cex/>. In addition, CES information that is relevant to child support is discussed later in this section.

study economists) believe that the Engel estimator overstates actual child-rearing expenditures and the Rothbarth estimator understates actual child-rearing expenditures.³⁸

van der Gaag (1981) Estimates

Wisconsin, one of the earliest states to promulgate statewide guidelines, relied on van der Gaag's study to develop its guidelines percentages that are applied to the obligor's income only. The Wisconsin guidelines and four other states' guidelines continue to rely on van der Gaag's measurements. In his study, van der Gaag concluded that a couple that adds one child to the household needs 25 percent more gross income in order to maintain the standard of living they enjoyed when they had no children. When considering the additional costs of more children, van der Gaag concluded that the second child costs about half as much as the first child; the third child costs about the same as the second child; and subsequent children cost about half as much as the second and third child.

Espenshade (1984) Estimates

Most states including Pennsylvania relied on Espenshade's measurements when they first developed child support guidelines in the 1980s because his was the most authoritative study available at the time. It formed the basis of the prototype income shares model developed through the 1984-87 National Child Support Guidelines Project.³⁹ About seven states still rely on Espenshade's estimates. Using the Engel methodology, Espenshade found that families spend about \$58,000 to \$138,000 (in 1981 dollars, so \$145,000 to \$344,000 in 2012 dollars) to raise a child from birth through age 17 years.

Betson's Four Studies

In the past 22 years, Betson has conducted four studies estimating child-rearing expenditures. Each study uses more recent data. Pennsylvania began using one of Betson's studies as the basis of its guidelines schedule in the 1990's. The current Pennsylvania schedule is based on the third Betson study. One of Betson's four studies form the basis of about 29 state guidelines. North Carolina is the only state to use Betson's most recent study, which was released in 2010. Rhode Island also recently adopted Betson's most recent study as the basis of its schedule. It will become effective later in 2012.

Betson (1990) Estimates. Betson applied five different methodologies to estimate child-rearing expenditures using 1980-86 CES data.⁴⁰ This study was conducted for the U.S. Department of Health and Human Services to fulfill a congressional requirement to provide information useful for the development and review of state guidelines. He concluded that estimates using the Rothbarth methodology were the most robust, and hence recommended their use for state guidelines. He rejected his estimates using the Engel methodology, which was used by Espenshade, because they approached implausibly high levels. Betson's application of the Rothbarth estimator found that the average percentages of total household expenditures devoted to children in intact families are 25 percent for one child,

³⁸ A more thorough discussion of this is contained in Betson (2010).

³⁹ National Center for State Courts (1987).

⁴⁰ The five approaches were (1) Engel, (2) Rothbarth, (3) ISO-PROP, (4) Barten-Gorman, and (5) per capita (*i.e.*, average cost approach, similar to the USDA approach).

35 percent for two children, and 40 percent for three children. Betson's application of the Engel estimator found that the average percentages of total expenditures devoted to children in intact families are 33 percent for one child, 39 percent for two children, and 49 percent for three children.

Betson (2001) Estimates. In 2001, Betson updated his 1990 estimates based on the Rothbarth and Engel methodologies using more recent data (1996-98, initially, but later expanded it to include 1996-99). This study was conducted through the states of Michigan and California and the University of Wisconsin Institute for Research on Poverty. The only difference between the 2001 and earlier estimates was in the years the data were gathered. The source of data (CES), the estimation methodologies, and the assumptions Betson used to develop the estimates did not change. These estimates form the basis of many state child support guidelines. Using the more current data, Betson's application of the Rothbarth estimator found that the average percentages of total household expenditures devoted to children in intact families are 26 percent for one child, 36 percent for two children, and 42 percent for three children. Betson's application of the Engel estimator found that the average percentages of total expenditures devoted to children in intact families are 32 percent for one child, 46 percent for two children, and 58 percent for three children.

Betson (2006) Estimates. In 2006, Betson updated his 2001 estimates using the Rothbarth methodology with data from 1998 through the first quarter of 2004 for Oregon. The 2004 survey was the most recent data available from the CES at that time. Betson did not update the estimates using the Engel methodology or other approaches. (A more complete discussion of Betson's findings using the updated data is available in the 2006 Oregon guidelines review report.) Similar to the 2001 update, he applied the same assumptions and method, but he used more recent data. His findings showed that the child-rearing expenditures as a proportion of total household expenditures are, on average, 25 percent for one child, 37 percent for two children, and 44 percent for three children.

Betson (2010) Estimates. Betson updated his Rothbarth estimates with CES data from 2004 through the first quarter of 2009 for the State of California. The California report contains detailed information about the data, model specification, and other technical details about the estimates. It, however, does not include all of the information necessary to develop a child support schedule (e.g., measurements of child-rearing expenditures for a range of incomes). That information was developed by Betson for North Carolina's guidelines review. Although there were no changes to the application of the Rothbarth methodology, the 2010 Betson-Rothbarth measurements reflect two changes in the CES data used for the estimation. One change is that Betson uses the newly created income data field that the Bureau of Labor Statistics believes corrects some of the problems with income non-reporting in the CES, particularly at low incomes. The other change is the switch from using "expenditures" to "outlays," where outlays capture finance charges and mortgage principal payments while expenditures do not. Betson believes that the first change causes decreases in the estimates of child-rearing expenditures at low incomes and the second change causes increases in the estimates of child-rearing expenditures at high incomes. Nonetheless, the averages are similar to his previous study. The average share of total family expenditures devoted to children in intact families under the Betson-Rothbarth (2010) estimates are 24 percent for one child, 37 percent for two children, and 45 percent for three children. Betson did not prepare Engel estimates for this study.

USDA ESTIMATES

The U. S. Department of Agriculture (USDA) updates its estimates every year for changes in the price level. Although states frequently examine the most current USDA measurements when reviewing their guidelines, Minnesota is the only state to base its guidelines on the USDA measurements. The USDA estimates child-rearing expenditures individually for several expenditure categories (e.g., food, transportation, housing), then adds them to develop a total. In 2008, the USDA changed its methodology. Economists generally believed that the USDA's approach prior to 2008 overstated actual child-rearing expenditures, but economists have not yet assessed its new approach.

USDA (Lino 2002) Estimates. The 2002 USDA measurements of child-rearing expenditures are the economic basis of the Minnesota child support guidelines. However, Minnesota adjusted the housing component of the USDA measurements because Minnesota believed it overstated the child's actual housing expenses. The 2002 USDA measurements rely on 1990-92 CES data and update them to 2001 price levels. They do not include payments on mortgage principal. The USDA estimates indicate that the percentage of family expenditures devoted to child rearing in 2001 are 26 percent for one child, 42 percent for two children, and 48 percent for three children.

USDA (Lino 2011) Estimates. Beginning with its 2008 estimates, the USDA changed its underlying data and measurement of the child's housing expenses. The underlying database is now the 2005-06 CES instead of the 1990-92 CES. The USDA still updates the measurements annually for changes in the price level. The USDA's most recent estimates (Lino 2011) reflect price levels in 2010 but are measured from families surveyed in 2005 and/or 2006. In 2008, the USDA also changed how it measured the child's housing expenses. It now uses a marginal cost approach and allocates 15 percent of the child's total housing expenses to mortgage principal payments. In 2010, the USDA measurements indicated that families spend \$163,000 to \$377,000 to raise a child from birth to age 17. As a share of total expenditures, this amounts to 27 percent for one child, 41 percent for two children, and 48 percent for three children.

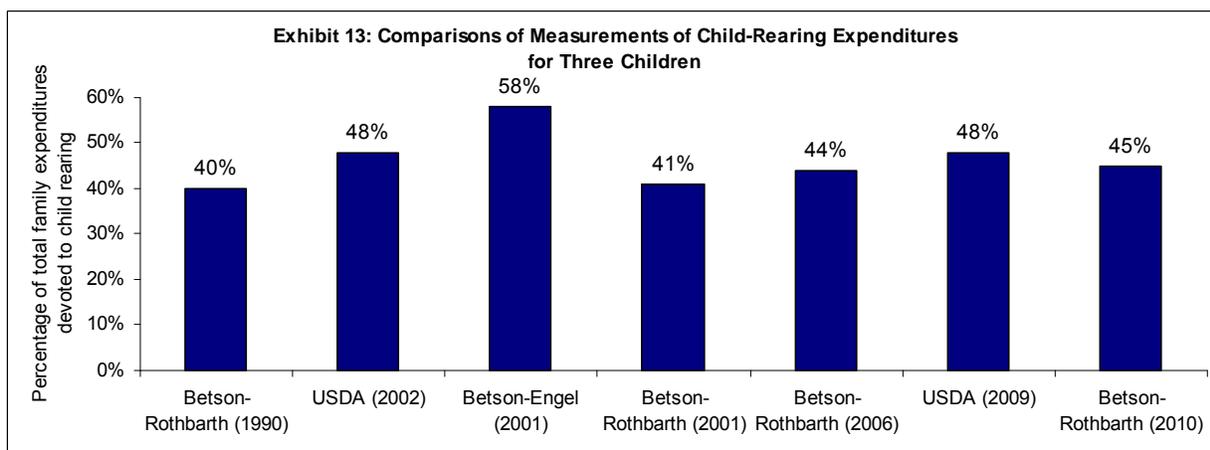
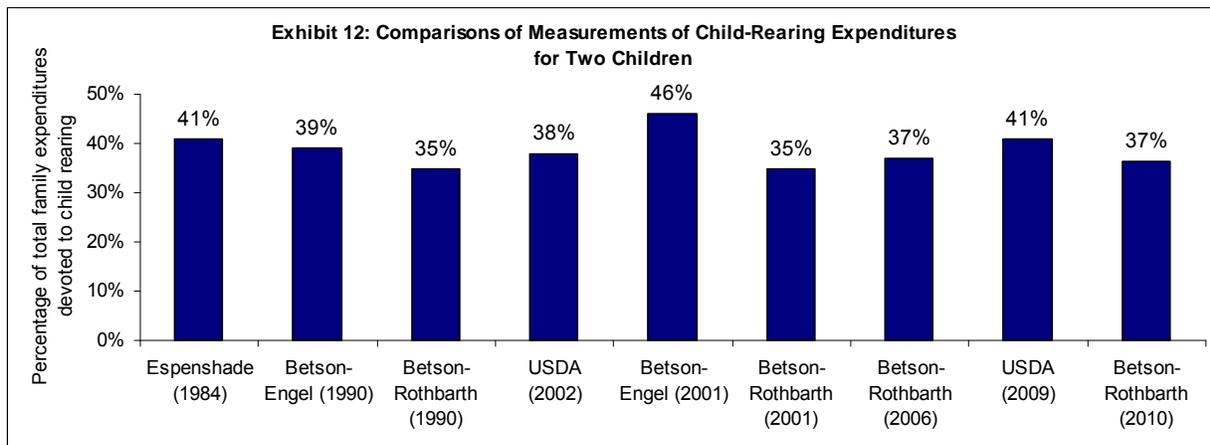
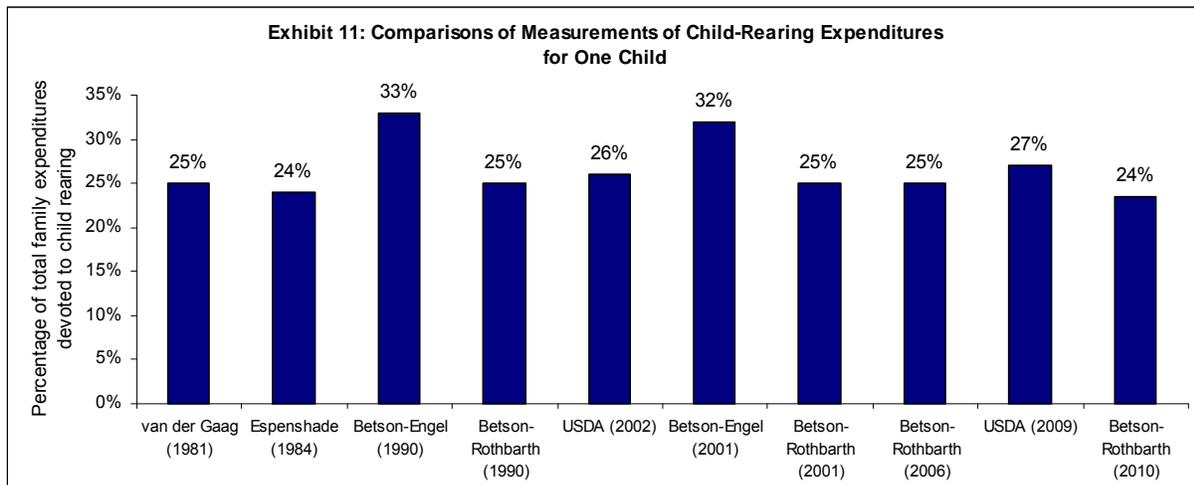
McCaleb, et al. (2008)

To develop an updated schedule for consideration by the Florida legislature, McCaleb et al. applied the Engel methodology to the 2004-06 CES. Although they do not report their average estimates, they do report that their estimates are considerably lower than those of Espenshade and Betson. In addition, the most recent USDA report includes average estimates from an appendix of the McCaleb, et al. report based on measurements developed from 1999-2001 CES data even though these were not the prime estimates developed from the study. The appendix investigates sensitivity of estimates of child-rearing expenditures to the specification of the estimation equation, the choice of variables included in the estimation equation, and the data series used in the estimates. Florida has not updated its schedule and none of the estimates of child-rearing expenditures in this report form the basis of any state guidelines.

COMPARISONS

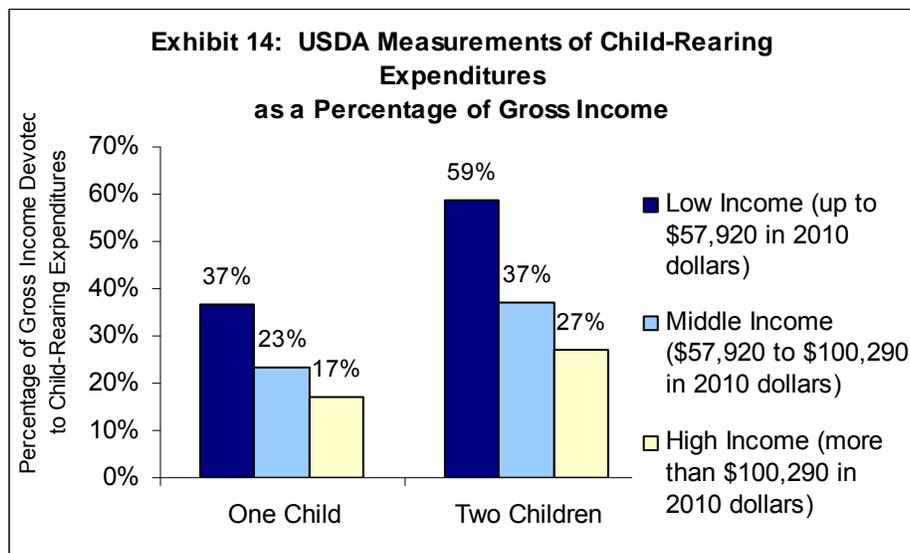
Exhibits 11, 12, and 13 compare the estimates of child-rearing expenditures for one, two and three children. Most child support cases involve one or two children. The exhibits show

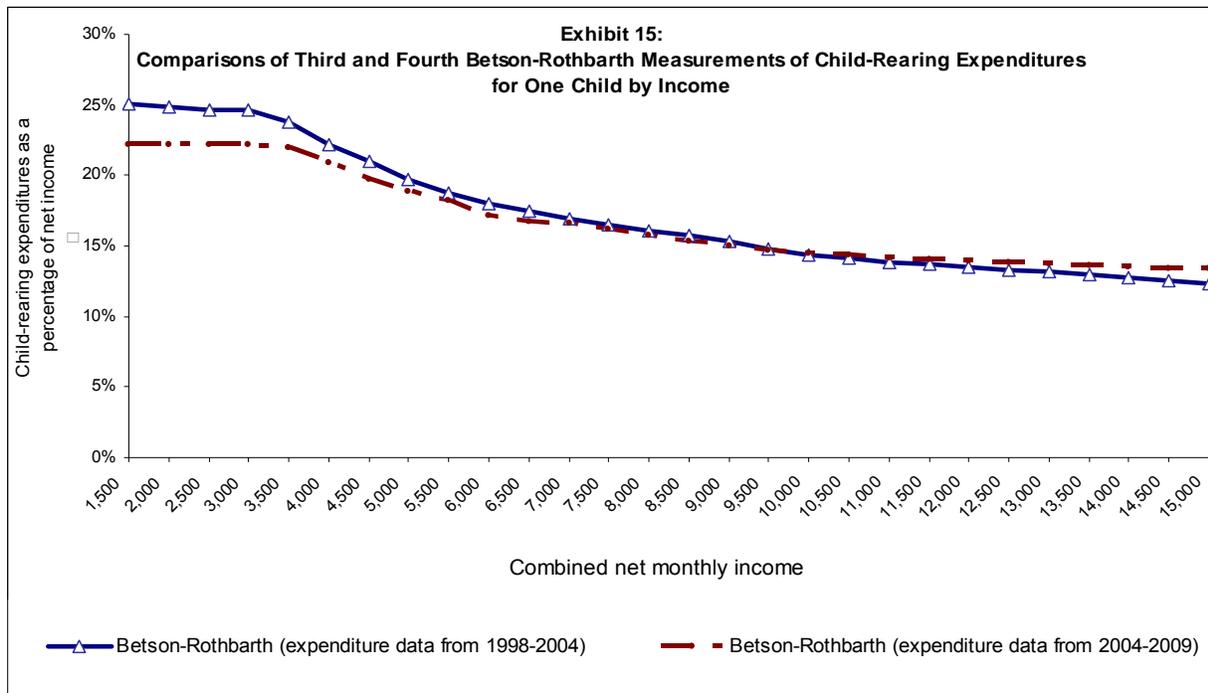
that those estimated with the Engel methodology result in higher amounts on average than those estimated with the Rothbarth methodology. It also shows that the USDA estimates generally fall between the two methodologies.



There are at least three limitations to the measurements presented in Exhibits 11, 12, and 13. One limitation is that they compare the average percentage of total family expenditures devoted to child rearing, while most child support schedules relate to “gross or after-tax income” rather than “total family expenditures.” Gross income and total family expenditures differ because of income taxes and the fact that some families spend more or less than their after-tax incomes. A second limitation is that the exhibits reflect “average” child-rearing expenditures across all income ranges, so they do not reflect how child-rearing expenditures change when there is more income. Most economists find that the percentage of total family expenditures devoted to child-rearing expenditures declines as income increases. Exhibit 14 illustrates the decrease using the USDA measurements. A final limitation is that some of the measurements (*i.e.*, Lino 2011 and Betson 2010) contain mortgage principal payments, while earlier measurements (e.g., Betson 2006) did not. It is not clear how much of the difference (as shown in Exhibit 15) between the third and fourth Betson-Rothbarth measurements is attributable to this data difference.

Many states have used recent USDA and Betson-Rothbarth measurements to assess the adequacy of their guidelines. If the state guidelines amount is below the Betson-Rothbarth measurement, the amount is deemed to inadequately support children. If the state guidelines amount is above the USDA measurement, it is deemed to be potentially inappropriate. This type of bracketing approach was first used by Lewin/ICF, a group that was contracted by the U.S. Department of Health and Human Services in 1990 to review measurements of child-rearing expenditures and help states use the measurements to develop and update their guidelines. Yet, Lewin/ICF used Engel estimates as the upper bound instead of the USDA estimates because there are no recent Engel estimates available.





DATA SOURCE OF THE ESTIMATES

With the exception of the van der Gaag study, all of the economists estimated child-rearing expenditures from the Consumer Expenditures Survey (CES) that is administered by the Bureau of Labor Statistics (BLS).⁴¹ Economists use the CES because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. The CES surveys about 6,000 households per quarter on expenditures, income, and household characteristics (e.g., family size). Households remain in the survey for five consecutive quarters, with households rotating in and out each quarter. Most economists use at least three quarters or a year of expenditures data for a surveyed family. This means that family expenditures are averaged for about a year rather than over a quarter, which may not be as reflective of typical family expenditures.

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

SPECIFIC CONSUMPTION ITEMS

The CES asks households about expenditures on over a hundred detailed items. Exhibit 16 shows the major categories of expenditures captured by the CES. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CES has added another measure of “expenditures” called “outlays.” The key difference between CES’s key measure of expenditures and its alternative expenditures measure,

⁴¹ van der Gaag’s study is a literature review of the evidence of child-rearing expenditures that existed in the early 1970s.

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

Exhibit 16: Partial List of Expenditure Items Considered in the CES, The Data Source Used to Estimate Child-Rearing Expenditures	
Housing	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; and interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances and other miscellaneous household equipment (tools, plants, decorative items).
Food	Food at home purchased at grocery or other food stores, as well as meals, including tips, purchased away from home (e.g., full-service and fast-food restaurant, vending machines).
Transportation	Vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation, leases, parking fees, and other transportation expenditures.
Entertainment	Admission to sporting events, movies, concerts, health clubs, recreational lessons, television/Radio/sound equipment, pets, toys, hobbies, and other entertainment equipment and services.
Apparel	Apparel, footwear, uniforms, diapers, alterations and repairs, dry cleaning, sent-out laundry, watches, and jewelry.
Other	Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other expenses.

MORTGAGE PAYMENTS

Outlays include mortgage principal payments, payments on second mortgages and home equity payments, which is what the 2010 Betson-Rothbarth measurement considers. The CES traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are 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.⁴² 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. As shown in Exhibit 17, housing-related

⁴² According to the 2010 U.S. Census American Community Survey, 63 percent of Pennsylvania homeowners have a mortgage and 16 percent also have a second mortgage or home equity loan. These statistics include all Pennsylvania homeowners and are not separated for those with and without children. Retrieved from <http://factfinder.census.gov> on February 24, 2012.

items comprise the largest share of total family expenditures. Housing expenses compose about 40 percent of total family expenditures.⁴³

Exhibit 17: Composition of Average Spending by Families (adopted from Betson 2010)				
Expenditure Category	Childless Couple	One Child	Two Children	Three or More Children
Total Annual Outlays	\$51,428	\$55,968	\$59,096	\$49,491
Budget Share (Percentage of Total Outlays)				
Food	15.7%	16.0%	16.8%	18.3%
Housing	37.9%	41.2%	41.4%	40.9%
Apparel	2.6%	3.1%	3.2%	3.6%
Transportation	20.3%	19.9%	19.0%	18.4%
Entertainment	7.2%	6.4%	6.8%	6.3%
Healthcare	6.1%	5.3%	5.3%	4.6%
Personnel Care	.7%	.6%	.6%	.5%
Education and Reading	1.9%	1.8%	1.7%	1.7%
Miscellaneous	7.6%	5.7%	5.2%	5.7%

TRANSPORTATION AND VEHICLE PAYMENTS

Exhibit 17 shows that transportation expenses account for about one-fifth of total family expenditures. “Transportation” 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 a significant share of transportation expenses but only a small share of total family expenditures. Net vehicle outlays account for 36 percent of all transportation expenses and six percent of total household expenditures among families with children in the CES.⁴⁴ 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.

There are three different approaches to the treatment of net vehicle outlays when estimating child-rearing expenditures. Betson excludes net vehicle outlays in his earlier estimates that consider expenditures because including them does not reflect that the vehicle can be sold again later after the survey period. In contrast, Betson’s 2010 estimates that consider outlays capture vehicle payments made over the survey period. The USDA, which relies on expenditures, includes all transportation expenses including net vehicle outlays. There are some advantages and disadvantages to each approach. Excluding it makes sense when the vehicle may be part of the property settlement in a divorce. An alternative to that would be to include a value that reflects depreciation of the vehicle over time, but that information is not available. Including the entire net vehicle outlay when expenditures are used as the basis of the estimate likely overstates depreciation. When the

⁴³ Mortgage principal payments comprise about 4 percent of average after-tax income among two-parent families with children less than 18 years old. Calculated from BLS, *Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010.*

⁴⁴ Bureau of Labor Statistics, *Table 5: Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditures Survey 2010.*

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.

OTHER ADJUSTMENTS TO THE CES

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

NET INCOME

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

The BLS has concerns that income may be underreported in the CES. Although underreporting of income is a problem inherent to surveys, the BLS is particularly concerned because expenditures exceed income among low-income households participating in the CES. The BLS does not know whether the cause is underreporting of income or that low-income households are actually spending more than their incomes because of an unemployment spell, the primary earner is a student, or the household is otherwise withdrawing from its savings. In an effort to improve income information, the BLS added and revised income questions in 2001. The new questions impute income when households do not report income. The 2010 Betson-Rothbarth measurements rely on these new questions. Previous Betson measurements do not.

THE RELATIONSHIP OF EXPENDITURES TO INCOME

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

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

over \$150,000 per year), the ratio of expenditures to after-tax income is 54 percent.⁴⁵ This suggests a considerable amount of “savings.”

A high level of “savings” seems to contradict reports about the national savings rate being relatively low.⁴⁶ However, economists calculate the national savings rate using a different methodology.⁴⁷ Some of the differences concern the treatment of housing and medical expenses. When calculating the national savings rate, economists define savings to be the difference between disposable income and consumption. In defining consumption, economists impute the rental value of housing to homeowners even though the rental value may exceed the mortgage payment. Similarly, economists impute the value of all medical services received even though there was insurance coverage and the family incurred no out-of-pocket expense. These imputed values increase consumption considerably and hence, reduce the national savings rate. In fact, the escalating cost of health services contributes significantly to the declining national savings rate.⁴⁸

USAGE OF ESTIMATES IN STATE GUIDELINES

States rely on various estimates of child-rearing expenditures as the basis of their guidelines. Some states rely on whatever was the most current estimate available at the time they developed or last revised their guidelines and have not updated as new estimates became available. Still other states made a deliberate choice to use one estimate over another. Some states chose the estimator based on which one produced guidelines amounts that differed the least from their current amounts.

Using available information and information CPR has collected over the years, CPR has counted the number of state guidelines by their economic basis. CPR notes that many states modified the estimates or combined them with other information to arrive at their guidelines amounts. Consequently, even though some state guidelines share the same estimates, their guidelines amounts may differ. Another caveat to CPR’s counts is that some states recently have changed their guidelines or have proposed new guidelines that are not yet promulgated.

- The van der Gaag (1981) estimates form the basis of five state guidelines (California, Idaho, Nevada, New York, and Wisconsin). Most states that rely or have relied on the van der Gaag estimates use a flat percentage of the obligor’s gross income to compute the child support obligation; that is, there is no consideration of the custodial parent’s income. (California and Idaho are exceptions.)

⁴⁵ Calculated from BLS, *Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010*. Retrieved from <http://www.bls.gov/cex/tables.htm> on February 24, 2012.

⁴⁶ “Relatively low” refers to the 4 percent personal savings rate measured by the U.S. Bureau of Economic Analysis. It is actually a higher rate than it was prior to the Great Recession. Rankins, James (January 2012) “Personal Income and Outlays,” *Bureau of Economic Analysis News Release*, Washington, D.C. December 2011 Retrieved from <http://www.bea.gov/newsreleases/national/pi/pinewsrelease.htm>

⁴⁷ More information about this difference can be found in California’s guidelines review report (Judicial Council, 2006).

⁴⁸ *Ibid.*

- The Espenshade (1984) estimates form the basis of about seven state guidelines. Most of the states that still use Espenshade have never updated their child support schedule. A notable exception is Michigan, which uses Espenshade's estimates for older children as the basis of its guidelines. Michigan updates Espenshade's estimates almost annually for changes in the price level.
- The Betson-Rothbarth (1990) estimates form the basis of about five state guidelines including Ohio and West Virginia, two states that border Pennsylvania. Many states that updated their guidelines beginning in the mid-1990s relied on these estimates.
- The Betson-Rothbarth (2001) estimates form the basis of about ten state guidelines, including New Jersey, a state bordering Pennsylvania. Many states that updated their guidelines at least twice since the mid-1990s rely on the second set of Betson-Rothbarth estimates.
- The Betson-Rothbarth (2006) estimates form the basis of 12 state guidelines including Pennsylvania and Maryland.
- North Carolina is the first state to use the Betson-Rothbarth (2010) measurements. It will be joined by Rhode Island later in 2012.
- The average of the Betson-Rothbarth and the Betson-Engel (2001) estimates form the basis of Georgia's guidelines.
- Lino's USDA estimates form the basis of the Minnesota guidelines. CPR believes it is the USDA estimates from 2002. Minnesota is the only state to rely on the USDA estimates.
- Kansas bases its guidelines on per-capita estimates of child-rearing expenditures that are adjusted for routine parenting time (also called the "dissolution factor").

The above list accounts for the economic basis of about 40 state guidelines. In the remaining states, the economic basis is unknown or the basis is a combination of factors including previous county guidelines amounts and guidelines amounts in bordering states, among others.

State-Specific Data. CPR knows of no state that uses state-specific data as the basis of its guidelines formula.⁴⁹

Estimates for Single-Parent Families. CPR also knows of no state that relies on expenditures in single-parent families as the basis of its guidelines formula. States that have considered expenditures in single-parent families typically reject those estimates because they often result in near-poverty amounts, are not available for high incomes (because too few single-parent families have high incomes), and are not consistent with the premise that the child should share the standard of living that the parent(s) can afford.

⁴⁹ Some states have attempted to estimate child-rearing costs for their state but have not used the study findings to develop their guidelines.

SELECTING AN ECONOMIC BASIS FOR AN UPDATED PENNSYLVANIA SCHEDULE

The Committee reviewed the various economic studies available for updating the schedule. Actual child-rearing expenditures are somewhere between the lowest Rothbarth measurement (from either the third or fourth Betson study) and the most current USDA measurement, but none of the three studies perfectly measured child-rearing expenditures. To that end, the discussion considered which measurement was the most appropriate basis for an updated Pennsylvania schedule. After considerable deliberation, the Committee decided to retain the third Betson-Rothbarth study as the basis of the schedule but update it for changes in the price level and make other adjustments at low and high incomes.

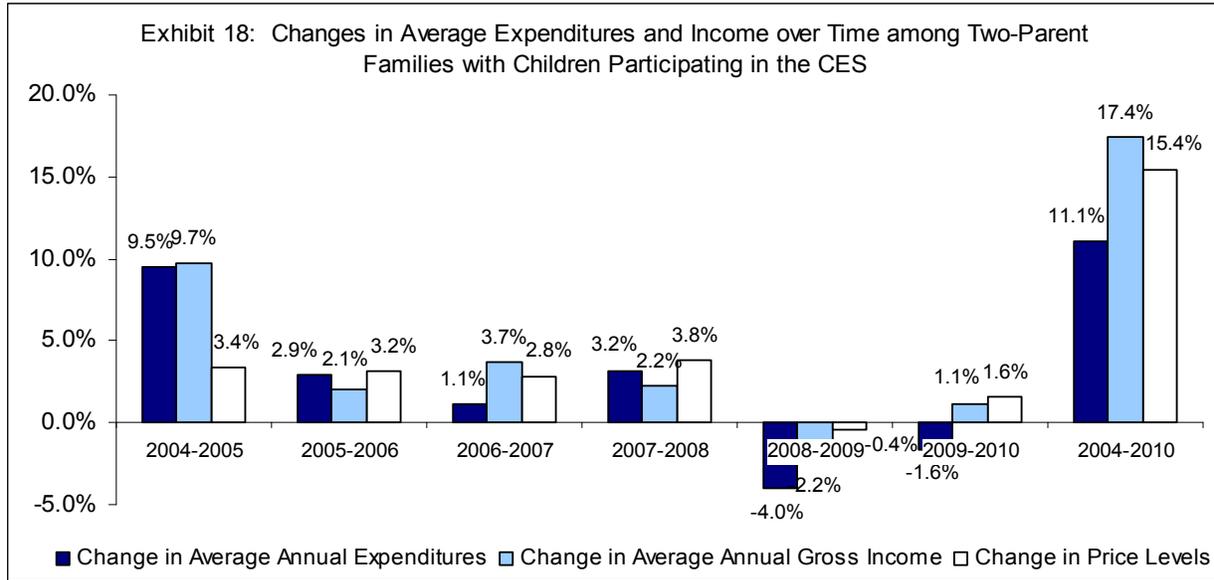
A limitation to each of the three studies considered for the update is the survey years of each study. There are time lags between survey dates, compilation of survey data, and study completion. The fourth Betson-Rothbarth measurement contains the most recent data (*i.e.*, through the first quarter of 2009). The most recent survey year captured by the third Betson-Rothbarth study is 2004 and the most recent survey year captured by the USDA study is 2006. Analysis of CES data suggests that expenditures and incomes have increased since 2004 but there have been some decreases in recent years. For example, as shown in Exhibit 18,⁵⁰ average annual expenditures among two-parent families with children have increased by 11 percent from 2004 to 2010 (the most current year of available data). Other BLS data suggests that the changes vary by income and household composition. As shown in Exhibit 18, small decreases in expenditures occurred from 2008 to 2009 and from 2009 to 2010. The BLS attributes the recent decrease in expenditures to the lingering effects of the Great Recession that began December 2007 and ended in June 2009.⁵¹ These lingering effects include faltering consumer confidence, high unemployment and a depressed housing market. How long these lingering effects will continue and the magnitude of their lasting effects is uncertain. For these reasons, the Committee favored modest changes to the schedule until there is more economic evidence available about changes in family and child-rearing expenditures patterns following the Great Recession. This essentially eliminated the USDA measurements as an option since they would produce substantial increases to the vast majority of the schedule.

Another merit of the most recent Betson-Rothbarth study is that it measures “outlays,” which captures what families must shell out month-to-month, which is more realistic for families living from paycheck to paycheck. In contrast, older Betson-Rothbarth measurements capture “expenditures,” so do not capture installment payments, mortgage principal payments and payments on second mortgages and home equity loans. A limitation to using the fourth Betson-Rothbarth measurement, however, is that it would create some noteworthy changes to the schedule including substantial increases at very high incomes and reductions at some low to middle incomes. (Exhibit 15, which compares the third and fourth Betson-Rothbarth measurements for one child, illustrates some of these

⁵⁰ Exhibit 18 is based on Bureau of Labor Statistics, Table 5: Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey for various years. Retrieved from <http://www.bls.gov/cex/#tables> on March 6, 2012.

⁵¹ U.S. Bureau of Labor Statistics, “Consumer Spending in 2010,” *Focus on Prices and Spending*, Vol. 2, No 2, (December 2011). Retrieved from http://www.bls.gov/opub/focus/volume2_number12/cex_2_12.pdf on March 1, 2012.

possible changes.) Substantial increases did not seem appropriate in light of recent data suggesting small decreases in expenditures in recent years, particularly when the decreases are larger among high-income households. Further, reducing the Pennsylvania schedule amounts at low and middle incomes to the absolute lowest measurement of child-rearing expenditures does not make sense when other studies (e.g., USDA) suggest that the current schedule is too low.



Another consideration was that the new Betson-Rothbarth measurement is used by only one state, the new USDA measurement is not used by any state and the third Betson-Rothbarth measurement is used by several states.

SECTION 5: DEVELOPMENT OF THE UPDATED SCHEDULE AND COMPARISONS

The Betson-Rothbarth measurements of child-rearing expenditures are transformed to the updated schedule, shown in Exhibit 19, through the following eight steps.

1. Adjusting the Betson-Rothbarth measurements to current price levels.
2. Subtracting child care expenses; health insurance premiums; and extraordinary, uninsured health care expenses from the measurements.
3. Extending the measurements to cover four and more children.
4. Relating the estimates of child-rearing expenditures to net income.
5. Calculating marginal percentages.
6. Adjusting the schedule for reductions to the custodial parent's child-rearing expenditures when the child is with the noncustodial parent.
7. Incorporating a self-support reserve and adjusting the minimum order amounts.
8. Extrapolating to higher incomes.

For the most part, these were the same eight steps used to derive the existing Pennsylvania schedule. In addition to using more current data in these steps, there are a few changes in the assumptions, the low-income adjustment (*i.e.*, self-support reserve) and the extrapolation to high income. A description of each individual step and the data and assumptions used for that particular step are provided after the proposed, updated schedule.

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
950	17	17	18	18	18	18
1000	62	63	64	64	65	66
1050	107	108	110	111	112	113
1100	152	154	156	157	159	161
1150	197	199	202	204	206	208
1200	242	245	248	250	253	256
1250	287	290	294	297	300	303
1300	313	336	340	343	347	351
1350	324	381	386	390	394	398
1400	336	427	432	436	441	446
1450	348	472	478	483	488	493
1500	360	518	524	529	535	541
1550	371	537	570	576	582	588
1600	383	554	616	622	629	636
1650	395	571	662	669	676	683
1700	406	587	690	715	723	731

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
1750	418	604	708	762	770	778
1800	429	620	727	808	817	826
1850	440	636	746	833	864	873
1900	452	652	765	854	911	921
1950	463	669	784	875	958	968
2000	474	685	803	897	986	1016
2050	486	701	821	918	1009	1063
2100	497	717	840	939	1032	1111
2150	509	733	859	960	1056	1147
2200	520	750	878	981	1079	1173
2250	531	766	897	1002	1102	1198
2300	543	782	916	1023	1125	1223
2350	554	798	934	1044	1148	1248
2400	565	815	953	1065	1171	1273
2450	577	831	973	1086	1195	1299
2500	588	848	992	1108	1219	1325
2550	600	865	1012	1130	1243	1352
2600	612	881	1032	1152	1268	1378
2650	623	898	1051	1174	1292	1404
2700	635	915	1071	1196	1316	1430
2750	646	931	1091	1218	1340	1457
2800	658	948	1110	1240	1364	1483
2850	669	965	1130	1262	1388	1509
2900	681	981	1150	1284	1412	1535
2950	692	998	1169	1306	1437	1562
3000	704	1015	1189	1328	1461	1588
3050	716	1032	1209	1350	1485	1614
3100	727	1048	1228	1372	1509	1640
3150	738	1065	1247	1393	1532	1666
3200	747	1077	1261	1408	1549	1684
3250	756	1089	1274	1423	1565	1701
3300	765	1101	1287	1438	1582	1719
3350	774	1113	1300	1453	1598	1737
3400	783	1125	1314	1468	1614	1755
3450	792	1137	1327	1482	1631	1772
3500	801	1149	1340	1497	1647	1790
3550	809	1161	1354	1512	1663	1808
3600	818	1173	1367	1527	1680	1826
3650	826	1184	1379	1540	1694	1841
3700	831	1192	1388	1551	1706	1854
3750	836	1200	1398	1562	1718	1867
3800	842	1208	1408	1572	1729	1880
3850	847	1216	1417	1583	1741	1893
3900	853	1224	1427	1594	1753	1906
3950	858	1232	1436	1604	1765	1918
4000	863	1240	1446	1615	1777	1931

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4050	869	1248	1456	1626	1788	1944
4100	874	1256	1465	1637	1800	1957
4150	880	1264	1474	1647	1812	1969
4200	886	1272	1483	1657	1823	1981
4250	892	1280	1492	1667	1834	1993
4300	898	1288	1502	1677	1845	2005
4350	903	1296	1511	1687	1856	2018
4400	909	1304	1520	1697	1867	2030
4450	915	1312	1529	1708	1878	2042
4500	921	1320	1538	1718	1889	2054
4550	927	1328	1547	1728	1901	2066
4600	933	1336	1555	1737	1911	2078
4650	936	1340	1559	1742	1916	2083
4700	939	1344	1563	1746	1921	2088
4750	943	1348	1567	1750	1925	2093
4800	946	1352	1571	1754	1930	2098
4850	949	1356	1575	1759	1935	2103
4900	953	1360	1578	1763	1939	2108
4950	956	1364	1582	1767	1944	2113
5000	960	1369	1586	1772	1949	2118
5050	963	1373	1590	1776	1953	2123
5100	967	1378	1595	1781	1960	2130
5150	971	1384	1602	1789	1968	2139
5200	976	1390	1608	1797	1976	2148
5250	980	1396	1615	1804	1985	2157
5300	984	1402	1622	1812	1993	2167
5350	989	1408	1629	1820	2002	2176
5400	993	1414	1636	1827	2010	2185
5450	997	1420	1643	1835	2018	2194
5500	1002	1426	1650	1843	2027	2203
5550	1006	1432	1656	1850	2035	2212
5600	1011	1438	1663	1858	2044	2222
5650	1015	1444	1670	1866	2052	2231
5700	1019	1450	1677	1873	2061	2240
5750	1024	1456	1684	1881	2069	2249
5800	1028	1462	1691	1889	2077	2258
5850	1033	1469	1698	1897	2087	2268
5900	1038	1476	1706	1906	2096	2278
5950	1043	1483	1714	1914	2105	2289
6000	1048	1490	1721	1923	2115	2299
6050	1053	1497	1729	1931	2124	2309
6100	1058	1504	1736	1940	2134	2319
6150	1063	1511	1744	1948	2143	2329
6200	1069	1517	1752	1957	2152	2340
6250	1074	1524	1759	1965	2162	2350
6300	1079	1531	1767	1974	2171	2360

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6350	1084	1538	1775	1982	2181	2370
6400	1089	1545	1782	1991	2190	2380
6450	1094	1552	1790	1999	2199	2391
6500	1099	1559	1798	2008	2209	2401
6550	1104	1566	1805	2017	2218	2411
6600	1109	1573	1813	2026	2228	2422
6650	1114	1580	1821	2034	2238	2433
6700	1119	1587	1829	2043	2248	2443
6750	1123	1593	1837	2052	2257	2454
6800	1128	1600	1845	2061	2267	2465
6850	1133	1607	1853	2070	2277	2475
6900	1138	1614	1861	2079	2287	2486
6950	1143	1621	1869	2088	2297	2497
7000	1148	1628	1877	2097	2306	2507
7050	1153	1635	1885	2106	2316	2518
7100	1158	1642	1893	2115	2326	2528
7150	1162	1649	1901	2124	2336	2539
7200	1167	1655	1909	2132	2346	2550
7250	1172	1662	1917	2141	2356	2560
7300	1177	1669	1924	2150	2365	2570
7350	1182	1676	1932	2158	2374	2580
7400	1187	1682	1939	2166	2383	2590
7450	1191	1689	1946	2174	2392	2600
7500	1196	1695	1954	2182	2401	2609
7550	1201	1702	1961	2191	2410	2619
7600	1206	1708	1968	2199	2419	2629
7650	1210	1715	1976	2207	2428	2639
7700	1215	1722	1983	2215	2437	2649
7750	1220	1728	1990	2223	2446	2658
7800	1225	1735	1998	2231	2455	2668
7850	1230	1741	2005	2240	2464	2678
7900	1234	1748	2012	2248	2473	2688
7950	1239	1754	2020	2256	2482	2697
8000	1244	1761	2027	2264	2491	2707
8050	1249	1768	2034	2272	2500	2717
8100	1254	1774	2042	2281	2509	2727
8150	1258	1781	2049	2289	2518	2737
8200	1263	1787	2056	2297	2527	2746
8250	1268	1794	2064	2306	2536	2757
8300	1273	1801	2072	2315	2546	2768
8350	1278	1808	2081	2324	2556	2779
8400	1283	1815	2089	2333	2567	2790
8450	1287	1822	2097	2343	2577	2801
8500	1292	1829	2105	2352	2587	2812
8550	1297	1836	2114	2361	2597	2823
8600	1302	1843	2122	2370	2607	2834

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
8650	1307	1850	2130	2379	2617	2845
8700	1312	1857	2138	2389	2628	2856
8750	1317	1864	2147	2398	2638	2867
8800	1321	1871	2155	2407	2648	2878
8850	1326	1878	2163	2416	2658	2889
8900	1331	1885	2172	2426	2668	2900
8950	1336	1892	2180	2435	2678	2911
9000	1341	1899	2188	2444	2688	2922
9050	1346	1906	2196	2453	2699	2933
9100	1350	1913	2205	2463	2709	2944
9150	1355	1920	2213	2472	2719	2956
9200	1360	1927	2220	2480	2728	2966
9250	1362	1930	2224	2485	2733	2971
9300	1365	1934	2228	2489	2738	2976
9350	1367	1937	2232	2493	2742	2981
9400	1370	1940	2236	2497	2747	2986
9450	1372	1944	2239	2501	2752	2991
9500	1375	1947	2243	2506	2756	2996
9550	1377	1951	2247	2510	2761	3001
9600	1380	1954	2251	2514	2766	3006
9650	1382	1958	2255	2518	2770	3011
9700	1385	1961	2258	2523	2775	3016
9750	1387	1964	2262	2527	2780	3021
9800	1389	1968	2266	2531	2784	3027
9850	1392	1971	2270	2535	2789	3032
9900	1394	1975	2274	2540	2794	3037
9950	1397	1978	2277	2544	2798	3042
10000	1399	1981	2281	2548	2803	3047
10050	1402	1985	2285	2552	2808	3052
10100	1404	1988	2289	2557	2812	3057
10150	1407	1992	2293	2561	2817	3062
10200	1410	1997	2298	2567	2824	3070
10250	1415	2002	2304	2574	2831	3078
10300	1419	2008	2310	2581	2839	3086
10350	1423	2013	2316	2587	2846	3094
10400	1427	2019	2323	2594	2854	3102
10450	1431	2024	2329	2601	2861	3110
10500	1435	2030	2335	2608	2869	3118
10550	1439	2035	2341	2615	2876	3126
10600	1443	2041	2347	2621	2884	3134
10650	1447	2046	2353	2628	2891	3143
10700	1451	2052	2359	2635	2898	3151
10750	1456	2057	2365	2642	2906	3159
10800	1460	2063	2371	2649	2913	3167
10850	1464	2068	2377	2655	2921	3175
10900	1468	2074	2383	2662	2928	3183

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
10950	1472	2079	2389	2669	2936	3191
11000	1476	2085	2395	2676	2943	3199
11050	1480	2090	2402	2683	2951	3207
11100	1484	2096	2408	2689	2958	3216
11150	1488	2101	2414	2696	2966	3224
11200	1492	2107	2420	2703	2973	3232
11250	1496	2112	2426	2710	2981	3240
11300	1501	2118	2432	2716	2988	3248
11350	1505	2123	2438	2723	2996	3256
11400	1509	2130	2445	2731	3004	3265
11450	1514	2136	2452	2739	3013	3275
11500	1518	2142	2460	2747	3022	3285
11550	1523	2149	2467	2756	3031	3295
11600	1527	2155	2474	2764	3040	3305
11650	1532	2162	2482	2772	3049	3315
11700	1536	2168	2489	2780	3058	3324
11750	1541	2174	2496	2788	3067	3334
11800	1545	2181	2504	2797	3076	3344
11850	1550	2187	2511	2805	3085	3354
11900	1554	2194	2519	2813	3094	3364
11950	1559	2200	2526	2821	3104	3374
12000	1563	2206	2533	2830	3113	3383
12050	1568	2213	2541	2838	3122	3393
12100	1572	2219	2548	2846	3131	3403
12150	1577	2226	2555	2854	3140	3413
12200	1581	2232	2563	2863	3149	3423
12250	1586	2238	2570	2871	3158	3433
12300	1591	2245	2577	2879	3167	3442
12350	1595	2251	2585	2887	3176	3452
12400	1600	2258	2592	2895	3185	3462
12450	1604	2264	2600	2904	3194	3472
12500	1609	2271	2607	2912	3203	3482
12550	1613	2277	2614	2920	3212	3492
12600	1618	2283	2622	2928	3221	3501
12650	1622	2290	2629	2937	3230	3511
12700	1627	2296	2636	2945	3239	3521
12750	1631	2303	2644	2953	3248	3531
12800	1636	2309	2651	2961	3257	3541
12850	1640	2315	2658	2969	3266	3551
12900	1645	2322	2666	2978	3275	3560
12950	1649	2328	2673	2986	3285	3570
13000	1654	2335	2681	2994	3294	3580
13050	1658	2341	2688	3002	3303	3590
13100	1663	2347	2695	3011	3312	3600
13150	1668	2354	2703	3019	3321	3610
13200	1672	2360	2710	3027	3330	3619

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13250	1677	2367	2717	3035	3339	3629
13300	1681	2373	2725	3044	3348	3639
13350	1685	2378	2730	3050	3355	3646
13400	1688	2383	2735	3055	3361	3653
13450	1691	2387	2741	3061	3367	3660
13500	1695	2392	2746	3067	3374	3667
13550	1698	2397	2751	3073	3380	3674
13600	1702	2401	2756	3079	3386	3681
13650	1705	2406	2761	3084	3393	3688
13700	1708	2411	2767	3090	3399	3695
13750	1712	2415	2772	3096	3406	3702
13800	1715	2420	2777	3102	3412	3709
13850	1718	2424	2782	3108	3418	3716
13900	1722	2429	2787	3113	3425	3723
13950	1725	2434	2793	3119	3431	3730
14000	1729	2438	2798	3125	3438	3737
14050	1732	2443	2803	3131	3444	3744
14100	1735	2448	2808	3137	3450	3751
14150	1739	2452	2813	3143	3457	3758
14200	1742	2457	2819	3148	3463	3764
14250	1746	2462	2824	3154	3470	3771
14300	1749	2466	2829	3160	3476	3778
14350	1752	2471	2834	3166	3482	3785
14400	1756	2476	2839	3172	3489	3792
14450	1759	2480	2845	3177	3495	3799
14500	1763	2485	2850	3183	3502	3806
14550	1766	2490	2855	3189	3508	3813
14600	1769	2494	2860	3195	3514	3820
14650	1773	2499	2865	3201	3521	3827
14700	1776	2504	2871	3206	3527	3834
14750	1779	2508	2876	3212	3533	3841
14800	1783	2513	2881	3218	3540	3848
14850	1786	2518	2886	3224	3546	3855
14900	1790	2522	2891	3230	3553	3862
14950	1793	2527	2897	3235	3559	3869
15000	1796	2532	2902	3241	3565	3876
15050	1800	2536	2907	3247	3572	3883
15100	1803	2541	2912	3253	3578	3890
15150	1807	2546	2917	3259	3585	3896
15200	1810	2550	2923	3265	3591	3903
15250	1813	2555	2928	3270	3597	3910
15300	1817	2559	2933	3276	3604	3917
15350	1820	2564	2938	3282	3610	3924
15400	1823	2569	2943	3288	3617	3931
15450	1827	2573	2949	3294	3623	3938
15500	1830	2578	2954	3299	3629	3945

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
15550	1834	2583	2959	3305	3636	3952
15600	1837	2587	2964	3311	3642	3959
15650	1840	2592	2969	3317	3649	3966
15700	1844	2597	2975	3323	3655	3973
15750	1847	2601	2980	3328	3661	3980
15800	1851	2606	2985	3334	3668	3987
15850	1854	2611	2990	3340	3674	3994
15900	1857	2615	2995	3346	3680	4001
15950	1861	2620	3001	3352	3687	4008
16000	1864	2625	3006	3357	3693	4015
16050	1868	2629	3011	3363	3700	4022
16100	1871	2634	3016	3369	3706	4028
16150	1874	2639	3021	3375	3712	4035
16200	1878	2643	3027	3381	3719	4042
16250	1881	2648	3032	3387	3725	4049
16300	1884	2653	3037	3392	3732	4056
16350	1888	2657	3042	3398	3738	4063
16400	1891	2662	3047	3404	3744	4070
16450	1895	2667	3053	3410	3751	4077
16500	1898	2671	3058	3416	3757	4084
16550	1901	2676	3063	3421	3764	4091
16600	1905	2681	3068	3427	3770	4098
16650	1908	2685	3073	3433	3776	4105
16700	1912	2690	3079	3439	3783	4112
16750	1915	2694	3084	3445	3789	4119
16800	1918	2699	3089	3450	3795	4126
16850	1922	2704	3094	3456	3802	4133
16900	1925	2708	3099	3462	3808	4140
16950	1928	2713	3105	3468	3815	4147
17000	1932	2718	3110	3474	3821	4153
17050	1935	2722	3115	3480	3827	4160
17100	1939	2727	3120	3485	3834	4167
17150	1942	2732	3125	3491	3840	4174
17200	1945	2736	3131	3497	3847	4181
17250	1949	2741	3136	3503	3853	4188
17300	1952	2746	3141	3509	3859	4195
17350	1956	2750	3146	3514	3866	4202
17400	1959	2755	3151	3520	3872	4209
17450	1962	2760	3157	3526	3879	4216
17500	1966	2764	3162	3532	3885	4223
17550	1969	2769	3167	3538	3891	4230
17600	1973	2774	3172	3543	3898	4237
17650	1976	2778	3177	3549	3904	4244
17700	1979	2783	3183	3555	3911	4251
17750	1983	2788	3188	3561	3917	4258
17800	1986	2792	3193	3567	3923	4265

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
17850	1989	2797	3198	3572	3930	4272
17900	1993	2802	3203	3578	3936	4279
17950	1996	2806	3209	3584	3942	4285
18000	2000	2811	3214	3590	3949	4292
18050	2003	2816	3219	3596	3955	4299
18100	2006	2820	3224	3602	3962	4306
18150	2010	2825	3229	3607	3968	4313
18200	2013	2829	3235	3613	3974	4320
18250	2017	2834	3240	3619	3981	4327
18300	2020	2839	3245	3625	3987	4334
18350	2023	2843	3250	3631	3994	4341
18400	2027	2848	3255	3636	4000	4348
18450	2030	2853	3261	3642	4006	4355
18500	2033	2857	3266	3648	4013	4362
18550	2037	2862	3271	3654	4019	4369
18600	2040	2867	3276	3660	4026	4376
18650	2044	2871	3281	3665	4032	4383
18700	2047	2876	3287	3671	4038	4390
18750	2050	2881	3292	3677	4045	4397
18800	2054	2885	3297	3683	4051	4404
18850	2057	2890	3302	3689	4058	4411
18900	2061	2895	3307	3694	4064	4417
18950	2064	2899	3313	3700	4070	4424
19000	2067	2904	3318	3706	4077	4431
19050	2071	2909	3323	3712	4083	4438
19100	2074	2913	3328	3718	4089	4445
19150	2078	2918	3333	3724	4096	4452
19200	2081	2923	3339	3729	4102	4459
19250	2084	2927	3344	3735	4109	4466
19300	2088	2932	3349	3741	4115	4473
19350	2091	2937	3354	3747	4121	4480
19400	2094	2941	3360	3753	4128	4487
19450	2098	2946	3365	3758	4134	4494
19500	2101	2951	3370	3764	4141	4501
19550	2105	2955	3375	3770	4147	4508
19600	2108	2960	3380	3776	4153	4515
19650	2111	2964	3386	3782	4160	4522
19700	2115	2969	3391	3787	4166	4529
19750	2118	2974	3396	3793	4173	4536
19800	2122	2978	3401	3799	4179	4543
19850	2125	2983	3406	3805	4185	4549
19900	2128	2988	3412	3811	4192	4556
19950	2132	2992	3417	3816	4198	4563
20000	2135	2997	3422	3822	4205	4570
20050	2138	3002	3427	3828	4211	4577
20100	2142	3006	3432	3834	4217	4584

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
20150	2145	3011	3438	3840	4224	4591
20200	2149	3016	3443	3846	4230	4598
20250	2152	3020	3448	3851	4236	4605
20300	2155	3025	3453	3857	4243	4612
20350	2159	3030	3458	3863	4249	4619
20400	2162	3034	3464	3869	4256	4626
20450	2166	3039	3469	3875	4262	4633
20500	2169	3044	3474	3880	4268	4640
20550	2172	3048	3479	3886	4275	4647
20600	2176	3053	3484	3892	4281	4654
20650	2179	3058	3490	3898	4288	4661
20700	2183	3062	3495	3904	4294	4668
20750	2186	3067	3500	3909	4300	4675
20800	2189	3072	3505	3915	4307	4681
20850	2193	3076	3510	3921	4313	4688
20900	2196	3081	3516	3927	4320	4695
20950	2199	3086	3521	3933	4326	4702
21000	2203	3090	3526	3938	4332	4709
21050	2206	3095	3531	3944	4339	4716
21100	2210	3099	3536	3950	4345	4723
21150	2213	3104	3542	3956	4352	4730
21200	2216	3109	3547	3962	4358	4737
21250	2220	3113	3552	3968	4364	4744
21300	2223	3118	3557	3973	4371	4751
21350	2227	3123	3562	3979	4377	4758
21400	2230	3127	3568	3985	4383	4765
21450	2233	3132	3573	3991	4390	4772
21500	2237	3137	3578	3997	4396	4779
21550	2240	3141	3583	4002	4403	4786
21600	2243	3146	3588	4008	4409	4793
21650	2247	3150	3593	4013	4415	4799
21700	2250	3155	3597	4017	4419	4804
21750	2253	3159	3601	4022	4424	4809
21800	2257	3163	3605	4026	4428	4814
21850	2260	3167	3609	4030	4433	4819
21900	2263	3171	3613	4034	4438	4824
21950	2267	3175	3618	4039	4442	4829
22000	2270	3179	3622	4043	4447	4834
22050	2273	3183	3626	4047	4452	4839
22100	2277	3187	3630	4051	4456	4844
22150	2280	3191	3634	4055	4461	4849
22200	2283	3196	3638	4060	4466	4854
22250	2287	3200	3642	4064	4470	4859
22300	2290	3204	3646	4068	4475	4864
22350	2293	3208	3650	4072	4480	4869
22400	2297	3212	3654	4077	4484	4874

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22450	2300	3216	3659	4081	4489	4879
22500	2303	3220	3663	4085	4493	4884
22550	2307	3224	3667	4089	4498	4889
22600	2310	3228	3671	4093	4503	4894
22650	2313	3233	3675	4098	4507	4900
22700	2316	3237	3679	4102	4512	4905
22750	2320	3241	3683	4106	4517	4910
22800	2323	3245	3687	4110	4521	4915
22850	2326	3249	3691	4114	4526	4920
22900	2330	3253	3695	4119	4531	4925
22950	2333	3257	3700	4123	4535	4930
23000	2336	3261	3704	4127	4540	4935
23050	2340	3265	3708	4131	4544	4940
23100	2343	3269	3712	4136	4549	4945
23150	2346	3274	3716	4140	4554	4950
23200	2350	3278	3720	4144	4558	4955
23250	2353	3282	3724	4148	4563	4960
23300	2356	3286	3728	4152	4568	4965
23350	2360	3290	3732	4157	4572	4970
23400	2363	3294	3736	4161	4577	4975
23450	2366	3298	3740	4165	4582	4980
23500	2370	3302	3745	4169	4586	4985
23550	2373	3306	3749	4174	4591	4990
23600	2376	3311	3753	4178	4596	4995
23650	2380	3315	3757	4182	4600	5000
23700	2383	3319	3761	4186	4605	5005
23750	2386	3323	3765	4190	4609	5010
23800	2389	3327	3769	4195	4614	5016
23850	2393	3331	3773	4199	4619	5021
23900	2396	3335	3777	4203	4623	5026
23950	2399	3339	3781	4207	4628	5031
24000	2403	3343	3786	4212	4633	5036
24050	2406	3347	3790	4216	4637	5041
24100	2409	3352	3794	4220	4642	5046
24150	2413	3356	3798	4224	4647	5051
24200	2416	3360	3802	4228	4651	5056
24250	2419	3364	3806	4233	4656	5061
24300	2423	3368	3810	4237	4661	5066
24350	2426	3372	3814	4241	4665	5071
24400	2429	3376	3818	4245	4670	5076
24450	2433	3380	3822	4250	4674	5081
24500	2436	3384	3827	4254	4679	5086
24550	2439	3389	3831	4258	4684	5091
24600	2443	3393	3835	4262	4688	5096
24650	2446	3397	3839	4266	4693	5101
24700	2449	3401	3843	4271	4698	5106

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24750	2452	3405	3847	4275	4702	5111
24800	2456	3409	3851	4279	4707	5116
24850	2459	3413	3855	4283	4712	5121
24900	2462	3417	3859	4287	4716	5127
24950	2466	3421	3863	4292	4721	5132
25000	2469	3425	3867	4296	4726	5137
25050	2472	3430	3872	4300	4730	5142
25100	2476	3434	3876	4304	4735	5147
25150	2479	3438	3880	4309	4739	5152
25200	2482	3442	3884	4313	4744	5157
25250	2486	3446	3888	4317	4749	5162
25300	2489	3450	3892	4321	4753	5167
25350	2492	3454	3896	4325	4758	5172
25400	2496	3458	3900	4330	4763	5177
25450	2499	3462	3904	4334	4767	5182
25500	2502	3467	3908	4338	4772	5187
25550	2506	3471	3913	4342	4777	5192
25600	2509	3475	3917	4347	4781	5197
25650	2512	3479	3921	4351	4786	5202
25700	2515	3483	3925	4355	4790	5207
25750	2519	3487	3929	4359	4795	5212
25800	2522	3491	3933	4363	4800	5217
25850	2525	3495	3937	4368	4804	5222
25900	2529	3499	3941	4372	4809	5227
25950	2532	3503	3945	4376	4814	5232
26000	2535	3508	3949	4380	4818	5238
26050	2539	3512	3954	4385	4823	5243
26100	2542	3516	3958	4389	4828	5248
26150	2545	3520	3962	4393	4832	5253
26200	2549	3524	3966	4397	4837	5258
26250	2552	3528	3970	4401	4842	5263
26300	2555	3532	3974	4406	4846	5268
26350	2559	3536	3978	4410	4851	5273
26400	2562	3540	3982	4414	4855	5278
26450	2565	3545	3986	4418	4860	5283
26500	2569	3549	3990	4423	4865	5288
26550	2572	3553	3994	4427	4869	5293
26600	2575	3557	3999	4431	4874	5298
26650	2579	3561	4003	4435	4879	5303
26700	2582	3565	4007	4439	4883	5308
26750	2585	3569	4011	4444	4888	5313
26800	2588	3573	4015	4448	4893	5318
26850	2592	3577	4019	4452	4897	5323
26900	2595	3581	4023	4456	4902	5328
26950	2598	3586	4027	4460	4907	5333
27000	2602	3590	4031	4465	4911	5338

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27050	2605	3594	4035	4469	4916	5343
27100	2608	3598	4040	4473	4920	5349
27150	2612	3602	4044	4477	4925	5354
27200	2615	3606	4048	4482	4930	5359
27250	2618	3610	4052	4486	4934	5364
27300	2622	3614	4056	4490	4939	5369
27350	2625	3618	4060	4494	4944	5374
27400	2628	3623	4064	4498	4948	5379
27450	2632	3627	4068	4503	4953	5384
27500	2635	3631	4072	4507	4958	5389
27550	2638	3635	4076	4511	4962	5394
27600	2642	3639	4081	4515	4967	5399
27650	2645	3643	4085	4520	4972	5404
27700	2648	3647	4089	4524	4976	5409
27750	2651	3651	4093	4528	4981	5414
27800	2655	3655	4097	4532	4985	5419
27850	2658	3659	4101	4536	4990	5424
27900	2661	3664	4105	4541	4995	5429
27950	2665	3668	4109	4545	4999	5434
28000	2668	3672	4113	4549	5004	5439
28050	2671	3676	4117	4553	5009	5444
28100	2675	3680	4121	4558	5013	5449
28150	2678	3684	4126	4562	5018	5454
28200	2681	3688	4130	4566	5023	5460
28250	2685	3692	4134	4570	5027	5465
28300	2688	3696	4138	4574	5032	5470
28350	2691	3701	4142	4579	5036	5475
28400	2695	3705	4146	4583	5041	5480
28450	2698	3709	4150	4587	5046	5485
28500	2701	3713	4154	4591	5050	5490
28550	2705	3717	4158	4595	5055	5495
28600	2708	3721	4162	4600	5060	5500
28650	2711	3725	4167	4604	5064	5505
28700	2715	3729	4171	4608	5069	5510
28750	2718	3733	4175	4612	5074	5515
28800	2721	3737	4179	4617	5078	5520
28850	2724	3742	4183	4621	5083	5525
28900	2728	3746	4187	4625	5088	5530
28950	2731	3750	4191	4629	5092	5535
29000	2734	3754	4195	4633	5097	5540
29050	2738	3758	4199	4638	5101	5545
29100	2741	3762	4203	4642	5106	5550
29150	2744	3766	4207	4646	5111	5555
29200	2748	3770	4212	4650	5115	5560
29250	2751	3774	4216	4655	5120	5565
29300	2754	3779	4220	4659	5125	5571

Exhibit 19						
Pennsylvania						
Updated Schedule of Basic Support Obligations						
Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29350	2758	3783	4224	4663	5129	5576
29400	2761	3787	4228	4667	5134	5581
29450	2764	3791	4232	4671	5139	5586
29500	2768	3795	4236	4676	5143	5591
29550	2771	3799	4240	4680	5148	5596
29600	2774	3803	4244	4684	5153	5601
29650	2778	3807	4248	4688	5157	5606
29700	2781	3811	4253	4693	5162	5611
29750	2784	3816	4257	4697	5166	5616
29800	2787	3820	4261	4701	5171	5621
29850	2791	3824	4265	4705	5176	5626
29900	2794	3828	4269	4709	5180	5631
29950	2797	3832	4273	4714	5185	5636
30000	2801	3836	4277	4718	5190	5641

The following formula shall be applied to calculate basic child support when the parties' combined net incomes are above \$30,000 per month:

One child: \$2,801 + 8.5% of combined net income above \$30,000 per month.

Two children: \$3,952 + 11.6% of combined net income above \$30,000 per month.

Three children: \$4,277 + 12.6% of combined net income above \$30,000 per month.

Four children: \$4,718 + 14.3% of combined net income above \$30,000 per month.

Five children: \$5,190 + 15.8% of combined net income above \$30,000 per month.

Six children: \$5,641 + 17.1% of combined net income above \$30,000 per month.

ADJUST FOR CURRENT PRICE LEVELS

The existing schedule is based on March 2008 price levels. The updated schedule is based on September 2011 price levels. Price levels have increased by 6.3 percent between March 2008 and September 2011. As shown later, the actual increase to the schedule amounts is less because income also increased. According to the Pennsylvania Department of Labor and Industry data, median annual wages increased from \$31,956 in 2008⁵² to \$33,870 in 2010.⁵³ This includes part-time and full-time workers. The percentage increase from 2008 to 2010 is 6.0 percent. Data are not available from 2011.

SUBTRACT CHILD CARE AND HEALTHCARE EXPENDITURES

The studies measuring child-rearing expenditures include all expenditures on the children, including work-related child care expenses, the cost of the child's health insurance benefit, and the child's uninsured, extraordinary medical expenses. In contrast, the Pennsylvania

⁵²Retrieved from <https://paworkstats.geosolinc.com/> on March 7, 2012.

⁵³Retrieved from http://www.paworkstats.state.pa.us/admin/gsipub/htmlarea/uploads/PA_ow.xls on March 7, 2012

child support guidelines consider the actual amount of these expenses on a case-by-case basis when calculating the obligation amount.

Betson provided supplemental information to CPR in order to subtract these expenses from his total estimates of child-rearing expenditures. Using the same subset of the CES that he used to measure child-rearing expenditures, he measured the percentage of total expenditures devoted to child care expenses; the percentage of total expenditures devoted to extraordinary, uninsured healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios. The measurements that relate to the CES data he used for his 2006 study are shown in Exhibit 20. These amounts are essentially subtracted from the average percentage of total expenditures devoted to child rearing for each income range.

CHILD CARE EXPENSES

Betson's measurements of child care expenses, which are shown in Exhibit 20, represent the average percentage of total expenditures devoted to child care expenses across all families regardless of whether the family incurs any child care expenses. If only those families with child care expenses were included, the percentages would be much higher. The percentage across all families is necessary to back out child care expenses from total child-rearing expenses since the total is derived for all families.

The data on child care expenses are limited because child care expenses that are "necessary" (e.g., those incurred to allow someone to work) cannot be distinguished from "discretionary" child care expenses. This is a limitation because most state guidelines only consider *work-related* child care expenses in the calculation of the child support order. Some state guidelines also consider child care expenses associated with a parent's job search or education aimed at increasing his or her earnings. Since work-related and non-work-related child care expenses cannot be distinguished, work-related child care expenses may be somewhat overstated. If so, too much child care expenses may be subtracted from the estimates. In turn, this would cause the amounts in the obligation schedule to be somewhat less than if work-related and discretionary child care expenses could be separated. Nonetheless, since most child care expenses are work-related, discretionary child care expenses are likely to compose an infinitesimal share of total expenditures. As a consequence, the magnitude of any bias is likely to be negligible.

**Exhibit 20
Parental Expenditures on Children**

Annual Net Income Ranges (July 2005 dollars)	Number of Observations	Current Consumption as a % of Net Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 1998-2004 data)			Child Care \$ as a % of Consumption (per child)	Medical \$ as a % of Consumption
			1 Child	2 Children	3 Children		
Less than \$15,000	193	3.056	26.12	38.36	45.73	0.17	0.54
\$15,001 – \$20,000	171	1.435	25.73	37.70	44.89	0.57	0.40
\$20,001 - \$25,000	195	1.320	25.60	37.49	44.63	0.92	0.33
\$25,001 – \$30,000	296	1.120	25.50	37.32	44.41	0.64	0.41
\$30,001 - \$35,000	293	0.999	25.42	37.17	44.22	0.63	0.69
\$35,001 – \$40,000	301	0.982	25.35	37.06	44.07	0.98	0.56
\$40,001 - \$45,000	317	0.919	25.32	37.01	44.00	0.84	0.75
\$45,001 – \$50,000	338	0.882	25.28	36.94	43.92	0.98	0.74
\$50,001 - \$55,000	348	0.838	25.25	36.90	43.86	1.31	0.68
\$55,001 – \$60,000	338	0.812	25.22	36.84	43.79	1.26	0.68
\$60,001 - \$65,000	336	0.757	25.21	36.83	43.78	1.52	0.52
\$65,001 – \$70,000	248	0.754	25.17	36.76	43.69	1.54	0.65
\$70,001 - \$75,000	302	0.723	25.16	36.73	43.65	1.59	0.95
\$75,001 – \$80,000	242	0.724	25.12	36.67	43.57	1.41	0.70
\$80,001 - \$90,000	480	0.692	25.09	36.62	43.51	1.64	0.54
\$90,001 - \$100,000	344	0.663	25.05	36.55	43.42	1.53	0.53
\$100,001 - \$110,000	270	0.624	25.03	36.52	43.37	1.57	0.75
\$110,001 - \$125,000	255	0.601	24.99	36.44	43.28	1.72	0.63
\$125,001 - \$150,000	244	0.575	24.92	36.33	43.13	1.68	0.78
More than \$150,000	357	0.482	24.73	36.01	42.71	1.96	0.75

HEALTHCARE EXPENSES

In the CES, healthcare expenses consider all out-of-pocket health-related expenses. This includes both prescription and over-the-counter medicines (e.g., aspirin); the employee's share of health insurance premiums, co-pays, and deductibles; orthodontia; and other health-related expenses. In the CES, healthcare expenditures on children cannot be distinguished from expenditures on adult household members, so it is assumed that the child's share is the same as the child's share of total household expenditures. Betson's measurements of total family healthcare expenses, which are shown in Exhibit 20, represent the average percentage of total expenditures devoted to out-of-pocket healthcare expenses above \$250 per family member per year. If the child's healthcare expenses actually cost more, on average, this will result in downward biases to the amounts in the obligation schedule because too little is subtracted from the estimates. Conversely, if the child's healthcare expenses actually cost less, on average, this will result in upward biases to the amounts in the obligation schedule. Nonetheless, if any bias exists, the amount is likely to be very small because uninsured healthcare expenses incurred on behalf of children only compose a small portion of total family expenditures.

All of the child's out-of-pocket medical expenses are subtracted from the measurements of child-rearing expenditures except \$250 per child per year. The purpose of the \$250 retention is to cover ordinary, uninsured medical expenses (e.g., bandages and over-the-counter medicines). This effectively allows for a limited amount of ordinary, uninsured medical expenses to be considered in the schedule. Specifically, the schedule includes ordinary, uninsured medical expenses of \$250 per child per year up to \$750 for three children and smaller amounts for four or more children. The amounts for four or more children are based on the same equivalence scales used to extend the estimates of child-rearing expenditures from three children that are discussed in the next step.⁵⁴

There are several reasons for setting the amount at \$250. It approximates typical out-of-pocket expenditures for children's healthcare, several other states use these amounts, and the data needed to make the adjustment in the schedule was readily available. The most current data on out-of-pocket medical expenses are from the 2009 National Medical Expenditure Survey (NMES), which is conducted by the U.S. Department of Health and Human Services through the Agency of Healthcare Research and Quality (AHRQ).⁵⁵ The NMES found that healthcare expenses were incurred for 89 percent of children who were younger than five years old and among 86 percent of children who were five years old or more. Among those with expenses, the average out-of-pocket expense amounted to \$148 per child per year among children younger than five years of age and \$342 child per year

⁵⁴ Betson develops estimates for child-rearing expenditures for one, two, and three children. He does not develop estimates for four or more children because there are not a sufficient number of large families in the data set. Instead, an equivalence scale is used to extend the three-children amount to four and more children. In effect, this means the four-children amount is 11.7 percent more than the three-children amount, the five-children amount is 10.0 percent more than the four-children amount and the six-children amount is 8.7 percent more than the five-children amount. Application of these percentages to the \$750 in ordinary medical expenses for three children yields \$88 in ordinary medical expenses per year for the fourth child, \$84 in ordinary medical expenses per year for the fifth child, and \$84 in ordinary medical expenses per year for the sixth child.

⁵⁵ Data from the National Medical Expenditures Survey are available from <http://www.meps.ahrq.gov/mepsweb/>.

among children who were five years old and older.⁵⁶ Since the median amounts are less than the average, this suggests a few children with exceptionally high healthcare expenses drag the average up and that actual medical out-of-pocket expenses for children are likely to be less than the average for most children.

Healthcare reform is likely to change future medical out-of-pocket expenses. However, there is insufficient information to determine an amount for use in future child support schedules. The future pattern will likely vary across incomes such that there are no medical out-of-pocket expenses on behalf of children of very low-income families and more medical out-of-pocket expenses on behalf of children of families with higher incomes. More low-income families should be eligible for Medicaid under healthcare reform and since there are generally no premiums or copays under state Medicaid programs, there should be no medical out-of-pocket expenses for Medicaid-eligible children. Another reason that future medical out-of-pocket expenses will vary by income is the sliding scales that healthcare reform imposes on exchange-based insurance. Insurance premiums and cost-sharing (*i.e.*, co-pays, deductibles, and co-insurance) among exchange-based insurance providers are capped at a sliding scale that cannot exceed 9.5 percent of income, on average, for those in the highest income bracket (*i.e.*, 400 percent of the federal poverty level). One factor that could mitigate this, however, is the health care reform requirement for more preventive medical services at no cost. Since children are relatively healthy, most of their medical services in the future may be preventive so this could reduce out-of-pocket medical expenses for all children regardless of family income.

ILLUSTRATION OF ADJUSTMENT

To illustrate these adjustments, look at the one-child expenditures for a family with \$100,000 annual income in 2005 in Exhibit 20. This information would be used to develop an updated schedule. The average family of that income spends 25.05 percent of the total family expenditures on the one child and 1.53 percentage of expenditures is devoted to child care expenses and .53 percent is the amount of medical expenses after consideration of health insurance and ordinary medical expenses.⁵⁷ Hence, the adjusted amount is 25.05 percent minus 1.53 percent minus 0.13 (0.53 percent multiplied by 25.05 percent). The remainder is 23.39 percent.

EXTEND THE ESTIMATES TO FOUR AND MORE CHILDREN

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

⁵⁶ This is calculated from MEPS information. For example, the total medical expenses for children five years or less is \$52,372 million multiplied by 5.4 percent that is paid out-of-pocket multiplied by 89 percent of the 21,444 thousand children with an expense.

⁵⁷ As previously discussed, the child care expenses are averaged across families that incur child care expenses. If only families that incur child care expenses were included, the percentage would be much higher. Families with older children, one working parent, relative care, and other situations will not incur child care expenses. These families must be considered also.

Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.⁵⁸

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

Application of the equivalence schedule implies that expenditures on four children are 11.7 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.

There are few alternatives to the NRC. Moreover, the NRC developed its equivalence scale after extensive research and in consultation with its members, who are national experts on poverty and measurements of economic well-being.

RELATE THE ESTIMATES TO NET INCOME

The Betson-Rothbarth estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. Various assumptions can be made to back out the measurements to a net-income base. One assumption is that families spend all of their after-tax income. Under this assumption, family expenditures and after-tax income are equal and no additional adjustment is necessary. The District of Columbia is the only state using the Betson estimates to make this assumption. Instead, most states, including Pennsylvania, use the expenditures to consumption ratios observed by the CES. This assumption is also used to develop existing and updated schedules. (Exhibit 20 shows this information for the same subset of the CES that Betson used for his 2006 study.) As shown in Exhibit 20, some families do not spend all of their net income on current consumption. The District of Columbia assumption produces larger schedule amounts, particularly at higher incomes, than using the expenditures to income ratio observed in the CES.

To illustrate this adjustment, continue with the above example, which considers one child from a family with \$100,000 in annual net income. Exhibit 20 shows that families with \$100,000 in annual income (2005 dollars) spend 66.3 percent of their net income on current expenditures, which is \$66,300 per year. In turn, a family spends a proportion of that on child-rearing expenditures.

Another way to express this, which is more useful for the development of guidelines, is the percentage of net income devoted to child-rearing expenditures. Continuing with our example, this is derived by multiplying the amount from Step 2 (23.39 percent) by the consumption ratio (66.3%). This results in the percentage of net income devoted to child-rearing expenditures without child care, health insurance premiums, and uninsured, extraordinary medical expenses (15.51 percent).

The consumption rate used in this calculation is capped at 100 percent. This effectively assumes that families should not be required to spend more than their income. However,

⁵⁸Citro, Constance F. and Robert T. Michael, Editors (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

the actual data finds that on average, families with incomes below about \$35,000 net per year (in \$2005 dollars) spend more than their income.

CALCULATE MARGINAL PERCENTAGES

At this point, we now have percentages of net income attributable to child-rearing expenditures for one to six children that do not include child care expenses, health insurance premiums, or uninsured, extraordinary medical expenses for several income ranges. To gradually phase between income ranges, CPR derived marginal percentages by taking the ratio of (a) the difference in the base support amount between one income bracket and the next bracket and (b) the difference in the monthly net income between the same income brackets. Base support is calculated by applying the percentage of net income attributable to child-rearing expenditures to the midpoint of each income range. The results for one through three children are shown in Exhibit 21. The amounts for four or more children are calculated using the multipliers shown in the previous step.

The table of proportions shown in Exhibit 21 functions much like a tax schedule. The midpoint percentage is applied to the net income shown in Exhibit 21. The marginal percentage is applied to any net income above that amount and less than the amount of the net income in the next row. For example, if there is \$5,100 in net monthly income and one child, 19.92 percent is applied to the first \$5,080 in net income and 9.17 percent is applied to the remainder (\$20 = \$5,100 - \$5,080). The result is \$1,014, which is the sum of \$1,012 ($\$1,012 = 19.92\% \times \$5,080$) and \$2 ($\$2 = \$20 \times 9.17\%$).

Exhibit 21 TABLE OF SUPPORT PROPORTIONS						
Midpoint of Monthly Net Income Range (2011\$)	1 Child		2 Children		3 Children	
	Midpoint	Marginal	Midpoint	Marginal	Midpoint	Marginal
\$726	0.2581	0.2449	0.3781	0.3536	0.4497	0.4152
\$1,693	0.2506	0.2384	0.3641	0.3419	0.4300	0.3992
\$2,419	0.2469	0.2425	0.3574	0.3520	0.4208	0.4167
\$3,145	0.2459	0.1860	0.3562	0.2547	0.4198	0.2822
\$3,629	0.2379	0.1130	0.3426	0.1683	0.4015	0.2034
\$4,112	0.2232	0.1230	0.3221	0.1699	0.3782	0.1920
\$4,596	0.2127	0.0710	0.3061	0.0861	0.3586	0.0807
\$5,080	0.1992	0.0917	0.2852	0.1275	0.3321	0.1453
\$5,806	0.1857	0.1065	0.2655	0.1456	0.3088	0.1619
\$6,532	0.1769	0.1020	0.2521	0.1452	0.2924	0.1691
\$7,257	0.1694	0.1006	0.2415	0.1385	0.2801	0.1552
\$8,225	0.1613	0.1017	0.2293	0.1477	0.2654	0.1752
\$9,192	0.1551	0.0518	0.2208	0.0719	0.2559	0.0805
\$10,160	0.1452	0.0859	0.2066	0.1160	0.2392	0.1288
\$11,370	0.1389	0.0949	0.1970	0.1351	0.2275	0.1561
\$13,305	0.1325	0.0710	0.1879	0.0981	0.2171	0.1102
\$21,625	0.1089	0.0646	0.1534	0.0801	0.1760	0.0801

ADJUSTMENT FOR TIMESHARING

As mentioned earlier, Pennsylvania is one of three states to incorporate a timesharing adjustment into its basic schedule. The existing Pennsylvania schedule incorporates an adjustment for routine visitation with the noncustodial parent. The other two states to incorporate a timesharing adjustment into their basic schedule are Louisiana and Kansas. Louisiana's adjustment assumes that the noncustodial parent purchases 15 percent of the child's food expenses. Louisiana does not adjust for any other child-rearing expense besides food. The mechanics of the Kansas adjustment are unknown.

The existing Pennsylvania adjustment assumes that children spend 30 percent of their time with the noncustodial parent. Because of this, the custodial parent does not incur all of the child-rearing expenses. Instead, the noncustodial parent incurs some of these expenses. The adjustment presumes that the custodial parent forgoes 30 percent of some food expenses (*i.e.*, those consumed away from home) and 30 percent of expenditures on admissions and fees for entertainment purposes. When combined, food away from home and entertainment admissions and fees account for about 10 percent of total child-rearing expenditures. When weighed by 30 percent timesharing, this reduced the preliminary schedule amounts (*i.e.*, the schedule based on earlier steps) by about 3 percent. To be clear, this adjustment does not consider all of the child-rearing expenses the noncustodial parent may incur (*e.g.*, housing for the child) because the custodial parent still incurs these expenses as well. However, Pa.R.C.P. 1910.16-4(c) does provide a calculation for reducing an obligor's support obligation further if the obligor spends significantly more time with the children.

Arizona, Indiana and New Jersey recognize that some types of child-rearing expenses are time-variable expenses and others are not. These states adjust for time-variable expenses — those expenses that if incurred by one parent, are not incurred by the other parent (*e.g.*, a movie ticket for a child) — when timesharing is routine visitation. They also adjust for more types of child-rearing expenses (*e.g.*, housing for the child) when timesharing is substantial. A limitation to including all food is that food expenditures may not decrease in proportion to the timesharing arrangement if custodial families purchase food in discounted, volume sizes. To compensate for that limitation, the updated adjustment includes 75 percent of all food as well as entertainment admissions and fees. When combined, this accounts for 15 to 18 percent (depending on the number of children) of total child-rearing expenditures rather than 10 percent, as considered in the current adjustment. When weighed by 30 percent timesharing, this reduces the proposed schedule amounts (based on the previous steps) by 4.6 percent for one child, 5.1 percent for two children and 5.6 percent for three or more children. These proportions are derived using the same budget shares identified in the Betson-Rothbarth 2006 measurements and 2010 CES data on entertainment admissions and fees.⁵⁹

⁵⁹ The food budget share of all child-rearing expenditures (Betson 2006) included in the schedule are 18.2 percent for one child, 18.8 percent for two children and 21.3 percent for three or more children. Bureau of Labor Statistics, Table 49 *Composition of consumer unit: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2010*. Retrieved from <http://www.bls.gov/cex/2010/share/cucomp.xls> on March 8, 2012.

INCORPORATE THE SELF-SUPPORT RESERVE AND MINIMUM ORDERS

The intent of the self-support reserve is to allow the obligated parent sufficient income after payment of child support to live at least at a subsistence level. The amount of the self-support reserve in the current schedule is \$867 per month. It is based on the 2008 federal poverty level for one person. The schedule has been updated using the 2012 federal poverty level for one person, which is \$931 per month.

The self-support reserve is compared to net income. If the difference between net income and the self-support reserve is less than the obligation amount, an adjustment is made. For example, the difference between \$1,000 in net income and the self-support reserve of \$931 is \$69 per month, which becomes the maximum obligation at \$1,000. What is actually spent on a child by families of this income is \$254 per month for one child. Since this is more than the difference between net income and the self-support reserve, an adjustment is incorporated into the obligation schedule.

The adjustment is a percentage of the difference between the net income and the self-support reserve. This allows for a work incentive; that is, for each dollar earned, some of it is retained by the obligated parent and not all of it is assigned to child support. The adjustment percentages are: 90 percent for one child; 91 percent for two children; 92 percent for three children; 93 percent for four children; 94 percent for five children; and 95 percent for six children.

To illustrate the work incentive, continue the example at obligor's net income of \$1,000 per month. As described above, based on a self-support reserve of \$931 month, the difference between after-tax income and the self-support reserve is \$69 per month. The formula provides that the obligated parent keeps at least one dollar of every ten dollars above the self-support reserve and the remaining is assigned to child support. Based on this formula, the one-child guidelines amount is \$62 per month (\$69 multiplied by 90 percent).

The self-support reserve is phased out when average child-rearing expenditures for an income level is less than the self-support reserve formula. This occurs above monthly net incomes of \$1,300 for one child; \$1,550 for two children; \$1,700 for three children; \$1,850 for four children; \$2,050 for five children; and \$2,150 for six children. The area of the schedule that incorporates the self-support reserve is shaded.

The current schedule includes minimum support orders at incomes of \$0 to \$900 that range from \$50 to \$75 per month depending on the number of children. The minimum support orders are eliminated in the proposed schedule because they are incongruent with the purpose of the self-support reserve and Pa.R.C.P. 1910.16-2(e)(1)(c) that provides that the court may consider the obligor's actual living expenses when awarding support to obligors with incomes at or below the self-support reserve amount.

EXTRAPOLATE TO HIGHER INCOMES

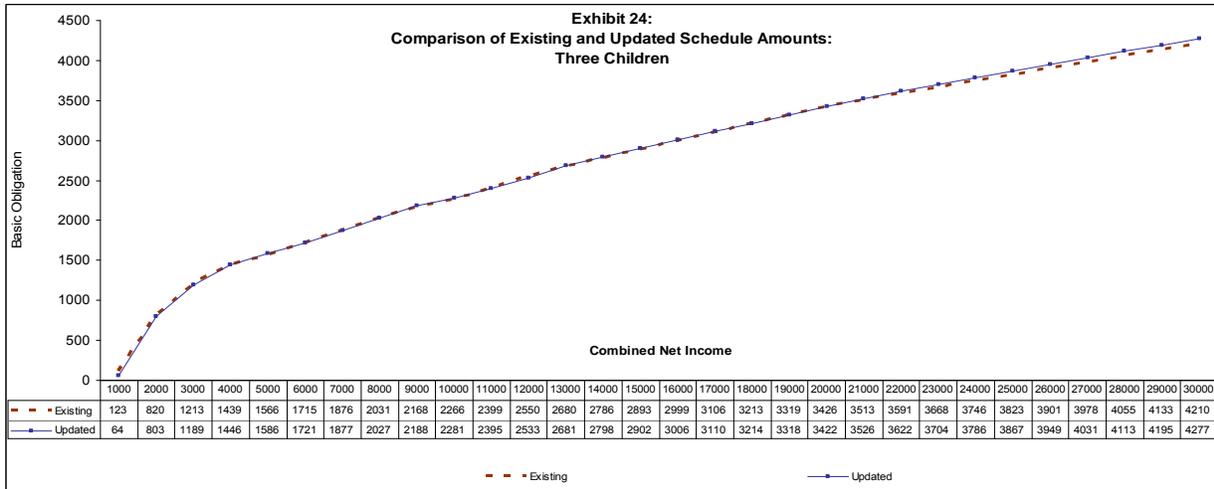
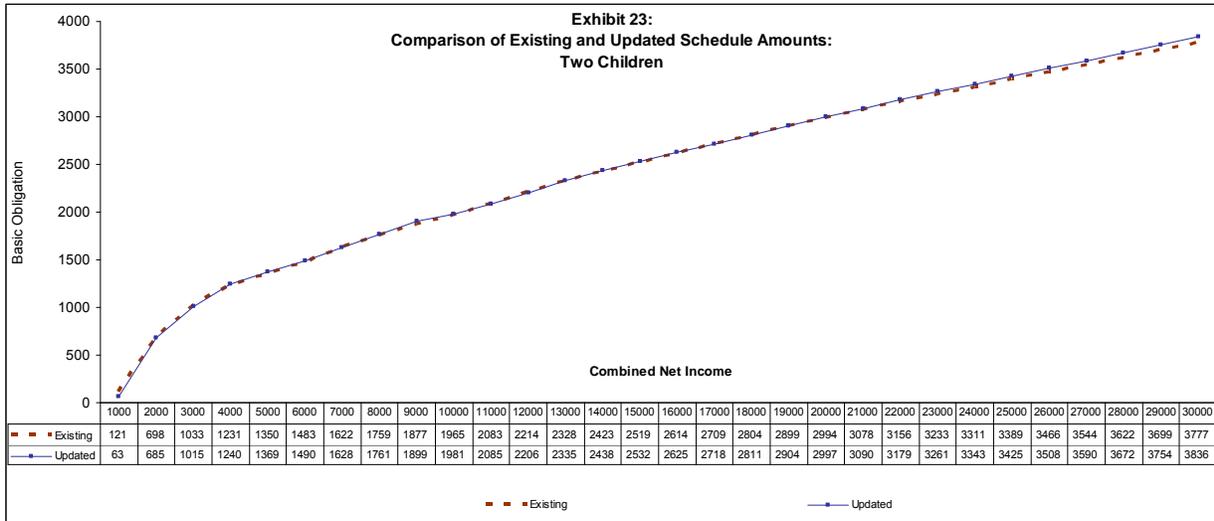
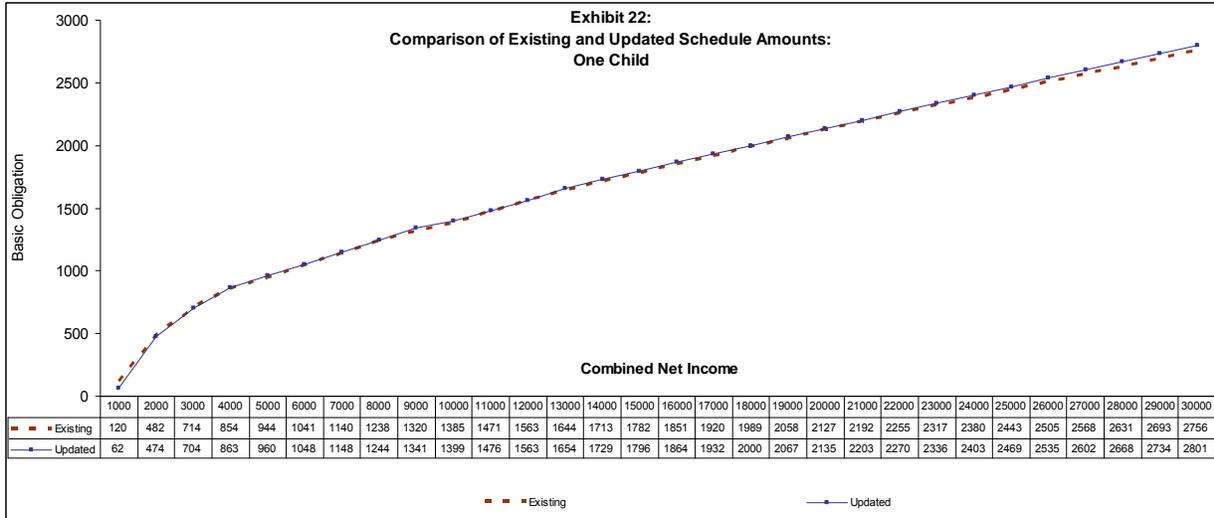
The existing schedule covers combined net incomes up to \$30,000 per month and provides a formula for incomes above that. The schedule amounts and formula parameters above

\$22,000 are extrapolated from the information in Exhibit 21. The extrapolation is necessary because the Betson-Rothbarth measurements can only detect how families change their expenditures for every additional dollar of income for combined net incomes up to \$22,000 per month. The extrapolation formula is based on logged income to the third degree. The percentages of the existing high-income formula are derived from applying \$50,000 to the extrapolation results while the percentages of the updated formula apply \$30,000 to the extrapolation results. Both are weighted by the timesharing adjustment. Using a lower income effectively increases the high-income percentages and is a better reflection of expenditures at that particular income. The new amounts at high income are also consistent with the fourth Betson-Rothbarth and USDA studies of child-rearing expenditures that suggest larger amounts at high incomes.

COMPARISONS

Exhibits 22, 23 and 24 compare the existing and updated schedule amounts for one, two and three children. They show schedule decreases at very low incomes (*i.e.*, generally below \$2,000 per month). These reflect the increase in the self-support reserve. Overall, the exhibits show very small changes to the schedule. Most of them are increases except for a few areas where the change caused by the timesharing adjustment is larger than the change caused by increases in the price level. This occurs at combined net incomes below \$3,600 per month for all number of children. It also occurs around combined net incomes of \$12,000 per month for two children and at various high incomes for three and more children. In all, since most cases involve one child, most of the changes are increases.

2012 Update of the Pennsylvania Child Support Schedule



Section 6: Summary and Conclusions

Child support contributes to the financial well-being of many Pennsylvania children. There are nearly three million children living in Pennsylvania and over one-third of them live with only one parent, in foster care, or in another situation without both parents. Most of these children are eligible for child support. In addition, an unknown number of Pennsylvania children living in a married-couple household but with a step-parent are also eligible for child support.

In Pennsylvania, child support orders are set using the child support guidelines provided under rules of civil procedure [Pa.R.C.P. 1910.16-1 *et seq.*]. The guidelines were last reviewed beginning in 2008 and revised in 2010. They are currently being reviewed by the 2011-12 Domestic Relations Procedural Rules Committee of the Pennsylvania Supreme Court. The Center for Policy Research (CPR) through a contract with the Pennsylvania Bureau of Child Support Enforcement (BCSE) has provided technical assistance to the Committee and prepared this report.

The 2011-2012 guidelines review fulfills federal and state requirements for periodic guidelines review.⁶⁰ As part of the federal requirements, states must examine case file data to analyze the application and deviation from the guidelines and consider economic data on the costs of raising children.

BASIS OF PENNSYLVANIA GUIDELINES

Most states, including Pennsylvania, base their guidelines on the income shares model. The income shares model considers the incomes of both parents and relates to economic evidence on what families actually spend on their children. Each parent is financially responsible for his or her prorated share of child-rearing expenditures. A key premise of the income shares model is that the child should be entitled to the same level of expenditures that the child would have received had the parents lived together and combined financial resources. The premise applies to children of previously married parents as well as never-married parents. Children should not be forced to live in poverty because of their parents' decisions to separate, divorce, or not marry.

Many other factors contribute to similarities and differences between the Pennsylvania child support guidelines and those of other states. Pennsylvania is one of 21 states to update its basic guidelines schedule/formula in the last five years for new economic evidence on child-rearing expenditures. Several states have not updated their guidelines for over a decade.

Pennsylvania is one of 22 states to base its guidelines on net (*i.e.*, after-tax) income. Other states rely on gross income. Pennsylvania, like most states, relies on national measurements of child-rearing expenditures. Since Pennsylvania incomes and housing

⁶⁰ 23 Pa.C.S.A. §4322(a) and Title 45, Code of Federal Regulations, CFR §302.56.

expenses are similar to the national averages, there is no need to adjust the national measurements for Pennsylvania incomes and housing expenses. Other states with relatively high and low income (e.g., New Jersey and West Virginia, respectively) have made adjustments.

Pennsylvania, like the majority of states, does not include an average amount for child care expenses and the child's health insurance premium in its schedule. Rather, it addresses the actual amount of these expenses on a case-by-case basis elsewhere in the guidelines calculation.

Pennsylvania is one of 46 states that provide a low-income adjustment in their guidelines. The purpose of the low-income adjustment is to preserve at least a subsistence level of income for obligors with poverty incomes after payment of the guidelines-determined amount. Pennsylvania, like most states, relates its low-income adjustment to the federal poverty level for one person.

Pennsylvania is one of three states that incorporate an adjustment for a standard amount of timesharing into its child support schedule. The Pennsylvania adjustment assumes that children spend 30 percent of their time with the obligor. In turn, this means the obligee spends less for the child's food and entertainment because the obligor now incurs these expenses.

FINDINGS FROM THE ANALYSIS OF CASE FILE DATA

BCSE extracted a random sample of 2,000 cases (1,000 new orders and 1,000 modified orders) from the automated child support system that also includes a guidelines calculator. This includes most orders established and modified by county Domestic Relations Sections (DRSs) and excludes some orders established for parents with private legal representation and seeking a divorce. The sample size is adequate to detect statistical differences over time even though there has been a major increase in the numbers of modified orders since the last review. Some of the increase is due to changes in employment and income that are lingering after the 2007-2009 Great Recession. In addition, recent rule changes have simplified the modification process and expanded the case circumstances in which a downward modification is appropriate.

CPR analyzed the case file data and found that the guidelines deviation rate is 18 percent among new orders and 15 percent among modified orders. Guidelines deviations among new orders have increased since the last review and have returned to the same rate (18 percent) observed in the 2001-2002 sample. The guidelines deviation rates among modified orders has remained constant over the last three reviews. In all, Pennsylvania guidelines deviation rates are generally lower than those of most states and the patterns identified from the random sample are not ones of concern. Those patterns include more downward deviations than upward deviations and that the most frequent deviation reasons are "other relevant and appropriate factor," "best interest of the child," and "agreement between the parties." These patterns are similar to those observed in previous reviews and other states.

There are several other major findings from the analysis of case file data. Most (about two-thirds) of orders involve one child, most have never received public assistance (*i.e.*, Temporary Assistance to Needy Families), and over half of the cases involve children currently or formerly enrolled in Medicaid.

Many parents in the sample have relatively low income. About 30 percent of obligors are eligible for the self-support reserve. The median incomes of both obligors and obligees are close to the median incomes of Pennsylvania workers whose highest educational attainment was a high school degree, GED, or less. Parental incomes have generally increased over time but the increase is likely due to a recent increase in the federal minimum wage from \$5.15 to \$7.25 per hour. There is no consistent pattern as to which parent has more income or the parents' relative incomes. The obligee has no income in about a quarter of the cases, obligees have more income than obligors in about 30 percent of cases, and both parents have income but the obligor has more income than the obligee in almost a half of the cases. In all, this suggests that the income shares model, which can accommodate these varied income situations, is appropriate for Pennsylvania.

Adjustments for special factors are not applied frequently. The most common adjustments are for the child's health insurance premium and child care expenses, but they are still infrequently applied. Almost one third of orders were adjusted for the child's health insurance premium and less than 20 percent of the orders were adjusted for child care expenses. These are slight decreases from the previous review and may reflect fewer parents working and working at jobs with no health benefits. Less than 10 percent of orders were adjusted for substantial timesharing.

ECONOMIC DATA ON CHILD-REARING COSTS

State child support guidelines are based on one of eight studies of child-rearing expenditures. The studies vary in data years and methodology. Generally, states that have updated their guidelines recently rely on studies based on data that are more recent. Economists do not agree which methodology best measures actual child-rearing expenditures but they generally agree which measurements are the lower and upper bound of credible estimates and that state guidelines based on any amount between the lower and upper bound are appropriate.

The existing Pennsylvania schedule is based on the most common study used as the basis of state child support guidelines. It is a study of child-rearing expenditures by Professor David Betson using the Rothbarth methodology applied to expenditures data collected from families surveyed in 1998-2004.

The Committee considered the two most current studies of child-rearing expenditures as the basis of an updated schedule as well as retaining the current study as a basis but updating it for changes in price levels and other factors. This included a more recent Betson-Rothbarth study using expenditures data collected from families surveyed in 2004-2009 and the 2010 United States Department of Agriculture (USDA) study. The new Betson-Rothbarth study also uses a new income measure and newly available data that captures "outlays" rather than "expenditures." The new income measure is to correct for a perceived inconsistency among some households that spend more than their reported incomes. The

advantage of outlays over expenditures is that it captures what families spend every month in installment payment, mortgage principal payments, second mortgages and home equity loans. In contrast, expenditures capture the purchase price of an item (e.g., home entertainment unit) purchased during the survey year regardless whether it will be paid by installments and excludes mortgage principal payments because it is essentially an investment (assuming that the home can be sold later and there is some equity).

The two most current studies, however, are of limited utility because they mostly consider expenditures data prior to the Great Recession that began December 2007. Data on how the recession and its aftermath changed family incomes and expenditures are still being collected. As a consequence, any schedule increases suggested by either of these studies may be overstated.

UPDATED SCHEDULE

An updated schedule has been prepared from the Betson-Rothbarth measurements of child-rearing expenditures. The updated schedule considers changes to the price level and the federal poverty level since the last review. The updated schedule includes 2011 price levels, which are six percent more than when the schedule was last revised. The updated schedule also incorporates a self-support reserve based on the 2012 federal poverty level for one person (\$931 per month.)

The update also includes major changes for extremely low and high incomes. The updated schedule eliminates the minimum order amounts, which ranged from \$50 to \$75 per month depending on the number of children and applied to net incomes of \$0 to \$900 per month. Minimum orders are incongruent with other guidelines provisions that allow for court consideration of the obligor's actual living expenses when awarding support to obligors with incomes equal to the self-support reserve or less. The high-income formula that is applicable to combined net incomes above \$30,000 per month has also been changed to provide a more gradual transition from the updated schedule to the formula amounts.

Further, the proposed schedule updates and expands the time-sharing adjustment incorporated into the schedule. The existing schedule assumes 30 percent timesharing and assumes the obligee incurs 30 percent of the child's away-from-home food expenses and 30 percent of the child's entertainment admissions and fees because the obligor now incurs these expenses. The updated schedule includes the same assumptions but also assumes some transfer of the child's food consumed at home from the obligee to the obligor. The updated schedule also includes the most recent economic data on food and entertainment expenses.

In all, the changes to the schedule are small, but more appropriately reflect the current economic situations of families and children.

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Comparison of Existing and Updated Schedules

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
950	75	17	-58	-77.0%	76	17	-58	-77.0%	77	18	-59	-77.0%	78	18	-60	-77.0%	78	18	-60	-77.0%	79	18	-61	-77.0%
1,000	120	62	-58	-48.1%	121	63	-58	-48.1%	123	64	-59	-48.1%	124	64	-60	-48.1%	125	65	-60	-48.1%	127	66	-61	-48.1%
1,050	165	107	-58	-35.0%	167	108	-58	-35.0%	169	110	-59	-35.0%	171	111	-60	-35.0%	172	112	-60	-35.0%	174	113	-61	-35.0%
1,100	210	152	-58	-27.5%	212	154	-58	-27.5%	215	156	-59	-27.5%	217	157	-60	-27.5%	219	159	-60	-27.5%	222	161	-61	-27.5%
1,150	255	197	-58	-22.6%	258	199	-58	-22.6%	261	202	-59	-22.6%	264	204	-60	-22.6%	266	206	-60	-22.6%	269	208	-61	-22.6%
1,200	294	242	-52	-17.6%	303	245	-58	-19.3%	307	248	-59	-19.3%	310	250	-60	-19.3%	313	253	-60	-19.3%	317	256	-61	-19.3%
1,250	306	287	-19	-6.1%	349	290	-58	-16.7%	353	294	-59	-16.7%	357	297	-60	-16.7%	360	300	-60	-16.7%	364	303	-61	-16.7%
1,300	318	313	-5	-1.6%	394	336	-58	-14.8%	399	340	-59	-14.8%	403	343	-60	-14.8%	407	347	-60	-14.8%	412	351	-61	-14.8%
1,350	330	324	-6	-1.6%	440	381	-58	-13.3%	445	386	-59	-13.3%	450	390	-60	-13.3%	454	394	-60	-13.3%	459	398	-61	-13.3%
1,400	342	336	-6	-1.6%	485	427	-58	-12.0%	491	432	-59	-12.0%	496	436	-60	-12.0%	501	441	-60	-12.0%	507	446	-61	-12.0%
1,450	354	348	-6	-1.6%	514	472	-41	-8.0%	537	478	-59	-11.0%	543	483	-60	-11.0%	548	488	-60	-11.0%	554	493	-61	-11.0%
1,500	365	360	-6	-1.6%	531	518	-13	-2.4%	583	524	-59	-10.1%	589	529	-60	-10.1%	595	535	-60	-10.1%	602	541	-61	-10.1%
1,550	377	371	-6	-1.6%	548	537	-11	-2.0%	629	570	-59	-9.4%	636	576	-60	-9.4%	642	582	-60	-9.4%	649	588	-61	-9.4%
1,600	389	383	-6	-1.6%	565	554	-11	-2.0%	665	616	-49	-7.4%	682	622	-60	-8.7%	689	629	-60	-8.8%	697	636	-61	-8.8%
1,650	401	395	-6	-1.6%	582	571	-11	-1.9%	684	662	-23	-3.3%	729	669	-60	-8.2%	736	676	-60	-8.2%	744	683	-61	-8.2%
1,700	412	406	-6	-1.5%	598	587	-11	-1.8%	704	690	-14	-2.0%	775	715	-60	-7.7%	783	723	-60	-7.7%	792	731	-61	-7.7%
1,750	424	418	-6	-1.5%	615	604	-11	-1.8%	723	708	-15	-2.0%	808	762	-46	-5.7%	830	770	-60	-7.3%	839	778	-61	-7.3%
1,800	436	429	-7	-1.5%	631	620	-11	-1.8%	742	727	-15	-2.0%	829	808	-21	-2.5%	877	817	-60	-6.9%	887	826	-61	-6.9%
1,850	447	440	-7	-1.5%	648	636	-12	-1.8%	762	746	-16	-2.0%	851	833	-17	-2.0%	924	864	-60	-6.5%	934	873	-61	-6.5%
1,900	459	452	-7	-1.5%	664	652	-12	-1.8%	781	765	-16	-2.0%	872	854	-18	-2.0%	960	911	-48	-5.1%	982	921	-61	-6.2%
1,950	470	463	-7	-1.5%	681	669	-12	-1.8%	800	784	-16	-2.1%	894	875	-18	-2.1%	983	958	-25	-2.6%	1029	968	-61	-5.9%
2,000	482	474	-7	-1.5%	698	685	-13	-1.8%	820	803	-17	-2.1%	915	897	-19	-2.1%	1007	986	-21	-2.1%	1077	1016	-61	-5.7%
2,050	493	486	-8	-1.5%	714	701	-13	-1.8%	839	821	-17	-2.1%	937	918	-19	-2.1%	1031	1009	-21	-2.1%	1120	1063	-57	-5.1%
2,100	505	497	-8	-1.5%	731	717	-14	-1.9%	858	840	-18	-2.1%	959	939	-20	-2.1%	1054	1032	-22	-2.1%	1146	1111	-35	-3.1%
2,150	517	509	-8	-1.6%	747	733	-14	-1.9%	877	859	-18	-2.1%	980	960	-20	-2.1%	1078	1056	-22	-2.1%	1172	1147	-24	-2.1%
2,200	528	520	-8	-1.6%	764	750	-14	-1.9%	897	878	-19	-2.1%	1002	981	-21	-2.1%	1102	1079	-23	-2.1%	1198	1173	-25	-2.1%
2,250	540	531	-8	-1.6%	781	766	-15	-1.9%	916	897	-19	-2.1%	1023	1002	-21	-2.1%	1126	1102	-24	-2.1%	1223	1198	-26	-2.1%
2,300	551	543	-9	-1.6%	797	782	-15	-1.9%	936	916	-20	-2.1%	1045	1023	-22	-2.1%	1150	1125	-25	-2.1%	1250	1223	-27	-2.1%
2,350	563	554	-9	-1.6%	814	798	-16	-2.0%	956	934	-21	-2.2%	1068	1044	-24	-2.2%	1174	1148	-26	-2.2%	1277	1248	-29	-2.2%
2,400	575	565	-10	-1.7%	831	815	-17	-2.0%	976	953	-23	-2.3%	1090	1065	-25	-2.3%	1199	1171	-28	-2.3%	1304	1273	-30	-2.3%
2,450	587	577	-10	-1.7%	849	831	-17	-2.1%	996	973	-24	-2.4%	1113	1086	-26	-2.4%	1224	1195	-29	-2.4%	1330	1299	-31	-2.4%
2,500	598	588	-10	-1.7%	866	848	-18	-2.1%	1016	992	-24	-2.4%	1135	1108	-27	-2.4%	1249	1219	-30	-2.4%	1357	1325	-32	-2.4%
2,550	610	600	-10	-1.7%	883	865	-18	-2.1%	1036	1012	-25	-2.4%	1158	1130	-27	-2.4%	1273	1243	-30	-2.4%	1384	1352	-33	-2.4%
2,600	622	612	-10	-1.7%	900	881	-19	-2.1%	1057	1032	-25	-2.4%	1180	1152	-28	-2.4%	1298	1268	-31	-2.4%	1411	1378	-33	-2.4%
2,650	634	623	-11	-1.7%	917	898	-19	-2.1%	1077	1051	-25	-2.4%	1203	1174	-28	-2.4%	1323	1292	-31	-2.4%	1438	1404	-34	-2.4%
2,700	646	635	-11	-1.7%	934	915	-19	-2.1%	1097	1071	-26	-2.4%	1225	1196	-29	-2.4%	1348	1316	-32	-2.4%	1465	1430	-35	-2.4%
2,750	657	646	-11	-1.7%	951	931	-20	-2.1%	1117	1091	-26	-2.4%	1248	1218	-30	-2.4%	1373	1340	-33	-2.4%	1492	1457	-35	-2.4%
2,800	669	658	-11	-1.7%	968	948	-20	-2.1%	1137	1110	-27	-2.4%	1270	1240	-30	-2.4%	1397	1364	-33	-2.4%	1519	1483	-36	-2.4%
2,850	681	669	-11	-1.7%	985	965	-20	-2.1%	1157	1130	-27	-2.4%	1293	1262	-31	-2.4%	1422	1388	-34	-2.4%	1546	1509	-37	-2.4%
2,900	693	681	-12	-1.7%	1002	981	-21	-2.1%	1178	1150	-28	-2.4%	1315	1284	-31	-2.4%	1447	1412	-34	-2.4%	1573	1535	-37	-2.4%
2,950	704	692	-12	-1.7%	1019	998	-21	-2.1%	1198	1169	-28	-2.4%	1338	1306	-32	-2.4%	1472	1437	-35	-2.4%	1600	1562	-38	-2.4%
3,000	714	704	-10	-1.4%	1033	1015	-18	-1.7%	1213	1189	-24	-1.9%	1354	1328	-26	-1.9%	1490	1461	-29	-1.9%	1619	1588	-32	-1.9%
3,050	723	716	-7	-1.0%	1045	1032	-13	-1.3%	1226	1209	-18	-1.4%	1370	1350	-20	-1.4%	1507	1485	-22	-1.4%	1638	1614	-24	-1.4%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
3,100	732	727	-5	-0.7%	1057	1048	-9	-0.8%	1240	1228	-12	-0.9%	1385	1372	-13	-0.9%	1523	1509	-14	-0.9%	1656	1640	-15	-0.9%
3,150	741	738	-3	-0.3%	1070	1065	-5	-0.5%	1253	1247	-6	-0.5%	1400	1393	-7	-0.5%	1540	1532	-8	-0.5%	1674	1666	-8	-0.5%
3,200	750	747	-3	-0.4%	1082	1077	-5	-0.5%	1267	1261	-7	-0.5%	1415	1408	-7	-0.5%	1557	1549	-8	-0.5%	1692	1684	-9	-0.5%
3,250	759	756	-3	-0.4%	1094	1089	-6	-0.5%	1281	1274	-7	-0.5%	1431	1423	-8	-0.5%	1574	1565	-8	-0.5%	1711	1701	-9	-0.5%
3,300	768	765	-3	-0.4%	1107	1101	-6	-0.5%	1294	1287	-7	-0.6%	1446	1438	-8	-0.6%	1590	1582	-9	-0.6%	1729	1719	-10	-0.6%
3,350	777	774	-3	-0.4%	1119	1113	-6	-0.5%	1308	1300	-8	-0.6%	1461	1453	-8	-0.6%	1607	1598	-9	-0.6%	1747	1737	-10	-0.6%
3,400	786	783	-3	-0.4%	1131	1125	-6	-0.6%	1322	1314	-8	-0.6%	1476	1468	-9	-0.6%	1624	1614	-10	-0.6%	1765	1755	-11	-0.6%
3,450	793	792	-1	-0.1%	1141	1137	-4	-0.3%	1333	1327	-6	-0.4%	1489	1482	-6	-0.4%	1637	1631	-7	-0.4%	1780	1772	-7	-0.4%
3,500	798	801	2	0.3%	1149	1149	0	0.0%	1342	1340	-2	-0.2%	1500	1497	-2	-0.2%	1650	1647	-3	-0.2%	1793	1790	-3	-0.2%
3,550	804	809	6	0.7%	1157	1161	4	0.4%	1352	1354	1	0.1%	1511	1512	2	0.1%	1662	1663	2	0.1%	1806	1808	2	0.1%
3,600	809	818	9	1.1%	1165	1173	8	0.7%	1362	1367	5	0.4%	1522	1527	5	0.4%	1674	1680	6	0.4%	1819	1826	7	0.4%
3,650	815	826	11	1.3%	1173	1184	10	0.9%	1372	1379	7	0.5%	1533	1540	8	0.5%	1686	1694	8	0.5%	1832	1841	9	0.5%
3,700	820	831	11	1.3%	1182	1192	10	0.9%	1382	1388	7	0.5%	1543	1551	7	0.5%	1698	1706	8	0.5%	1846	1854	9	0.5%
3,750	826	836	11	1.3%	1190	1200	10	0.8%	1392	1398	6	0.5%	1554	1562	7	0.5%	1710	1718	8	0.5%	1859	1867	8	0.5%
3,800	831	842	11	1.3%	1198	1208	10	0.8%	1401	1408	6	0.4%	1565	1572	7	0.4%	1722	1729	7	0.4%	1872	1880	8	0.4%
3,850	837	847	11	1.3%	1206	1216	10	0.8%	1411	1417	6	0.4%	1576	1583	7	0.4%	1734	1741	7	0.4%	1885	1893	8	0.4%
3,900	842	853	10	1.2%	1214	1224	9	0.8%	1421	1427	6	0.4%	1587	1594	7	0.4%	1746	1753	7	0.4%	1898	1906	8	0.4%
3,950	848	858	10	1.1%	1222	1232	9	0.7%	1430	1436	6	0.4%	1597	1604	7	0.4%	1757	1765	8	0.4%	1910	1918	8	0.4%
4,000	854	863	9	1.1%	1231	1240	9	0.7%	1439	1446	7	0.5%	1608	1615	7	0.5%	1769	1777	8	0.5%	1922	1931	9	0.5%
4,050	860	869	8	1.0%	1239	1248	9	0.7%	1449	1456	7	0.5%	1618	1626	8	0.5%	1780	1788	8	0.5%	1935	1944	9	0.5%
4,100	866	874	8	0.9%	1247	1256	8	0.7%	1458	1465	7	0.5%	1629	1637	8	0.5%	1791	1800	9	0.5%	1947	1957	10	0.5%
4,150	872	880	8	0.9%	1255	1264	8	0.6%	1467	1474	7	0.5%	1639	1647	8	0.5%	1803	1812	9	0.5%	1960	1969	9	0.5%
4,200	878	886	8	0.9%	1264	1272	8	0.6%	1477	1483	7	0.5%	1649	1657	8	0.5%	1814	1823	8	0.5%	1972	1981	9	0.5%
4,250	884	892	7	0.8%	1272	1280	8	0.6%	1486	1492	7	0.4%	1660	1667	7	0.4%	1826	1834	8	0.4%	1984	1993	9	0.4%
4,300	890	898	7	0.8%	1280	1288	8	0.6%	1495	1502	6	0.4%	1670	1677	7	0.4%	1837	1845	8	0.4%	1997	2005	9	0.4%
4,350	895	903	8	0.9%	1286	1296	9	0.7%	1502	1511	9	0.6%	1677	1687	10	0.6%	1845	1856	11	0.6%	2006	2018	12	0.6%
4,400	898	909	11	1.2%	1291	1304	13	1.0%	1506	1520	14	0.9%	1682	1697	16	0.9%	1850	1867	17	0.9%	2011	2030	19	0.9%
4,450	902	915	13	1.5%	1295	1312	17	1.3%	1510	1529	19	1.3%	1686	1708	21	1.3%	1855	1878	23	1.3%	2016	2042	26	1.3%
4,500	905	921	16	1.7%	1299	1320	21	1.6%	1513	1538	24	1.6%	1691	1718	27	1.6%	1860	1889	30	1.6%	2021	2054	32	1.6%
4,550	909	927	18	2.0%	1303	1328	25	1.9%	1517	1547	29	1.9%	1695	1728	33	1.9%	1864	1901	36	1.9%	2027	2066	39	1.9%
4,600	912	933	20	2.2%	1307	1336	29	2.2%	1521	1555	34	2.2%	1699	1737	38	2.2%	1869	1911	42	2.2%	2032	2078	46	2.2%
4,650	916	936	20	2.2%	1312	1340	28	2.2%	1525	1559	34	2.2%	1704	1742	38	2.2%	1874	1916	42	2.2%	2037	2083	46	2.2%
4,700	919	939	20	2.2%	1316	1344	28	2.2%	1529	1563	34	2.2%	1708	1746	38	2.2%	1879	1921	42	2.2%	2042	2088	45	2.2%
4,750	923	943	20	2.2%	1320	1348	28	2.1%	1533	1567	34	2.2%	1712	1750	38	2.2%	1884	1925	42	2.2%	2047	2093	45	2.2%
4,800	926	946	20	2.1%	1325	1352	27	2.1%	1538	1571	33	2.1%	1718	1754	36	2.1%	1890	1930	40	2.1%	2054	2098	44	2.1%
4,850	931	949	19	2.0%	1331	1356	25	1.9%	1545	1575	29	1.9%	1726	1759	33	1.9%	1898	1935	36	1.9%	2064	2103	39	1.9%
4,900	935	953	18	1.9%	1337	1360	23	1.7%	1552	1578	26	1.7%	1734	1763	29	1.7%	1907	1939	32	1.7%	2073	2108	35	1.7%
4,950	940	956	17	1.8%	1343	1364	21	1.6%	1559	1582	23	1.5%	1742	1767	26	1.5%	1916	1944	28	1.5%	2082	2113	31	1.5%
5,000	944	960	15	1.6%	1350	1369	19	1.4%	1566	1586	20	1.3%	1749	1772	22	1.3%	1924	1949	24	1.3%	2092	2118	26	1.3%
5,050	949	963	14	1.5%	1356	1373	17	1.2%	1573	1590	17	1.1%	1757	1776	18	1.1%	1933	1953	20	1.1%	2101	2123	22	1.1%
5,100	953	967	14	1.4%	1362	1378	16	1.1%	1580	1595	15	0.9%	1765	1781	16	0.9%	1942	1960	18	0.9%	2111	2130	19	0.9%
5,150	957	971	14	1.4%	1368	1384	15	1.1%	1587	1602	14	0.9%	1773	1789	16	0.9%	1950	1968	18	0.9%	2120	2139	19	0.9%
5,200	962	976	14	1.4%	1374	1390	15	1.1%	1594	1608	14	0.9%	1781	1797	16	0.9%	1959	1976	17	0.9%	2129	2148	19	0.9%
5,250	966	980	14	1.4%	1380	1396	15	1.1%	1601	1615	14	0.9%	1789	1804	16	0.9%	1968	1985	17	0.9%	2139	2157	19	0.9%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
5,300	971	984	13	1.4%	1387	1402	15	1.1%	1608	1622	14	0.9%	1797	1812	15	0.9%	1976	1993	17	0.9%	2148	2167	19	0.9%
5,350	975	989	13	1.4%	1393	1408	15	1.1%	1615	1629	14	0.8%	1804	1820	15	0.8%	1985	2002	17	0.8%	2157	2176	18	0.8%
5,400	980	993	13	1.4%	1399	1414	15	1.1%	1622	1636	14	0.8%	1812	1827	15	0.8%	1993	2010	17	0.8%	2167	2185	18	0.8%
5,450	984	997	13	1.3%	1405	1420	15	1.0%	1629	1643	13	0.8%	1820	1835	15	0.8%	2002	2018	16	0.8%	2176	2194	18	0.8%
5,500	989	1002	13	1.3%	1412	1426	14	1.0%	1637	1650	13	0.8%	1829	1843	14	0.8%	2011	2027	15	0.8%	2186	2203	17	0.8%
5,550	994	1006	12	1.2%	1419	1432	13	0.9%	1645	1656	12	0.7%	1837	1850	13	0.7%	2021	2035	14	0.7%	2197	2212	16	0.7%
5,600	1000	1011	11	1.1%	1426	1438	12	0.8%	1653	1663	11	0.6%	1846	1858	12	0.6%	2031	2044	13	0.6%	2207	2222	14	0.6%
5,650	1005	1015	10	1.0%	1433	1444	11	0.8%	1660	1670	10	0.6%	1855	1866	11	0.6%	2040	2052	12	0.6%	2218	2231	13	0.6%
5,700	1010	1019	9	0.9%	1440	1450	10	0.7%	1668	1677	9	0.5%	1864	1873	10	0.5%	2050	2061	11	0.5%	2228	2240	12	0.5%
5,750	1015	1024	9	0.8%	1447	1456	9	0.6%	1676	1684	8	0.5%	1872	1881	9	0.5%	2059	2069	9	0.5%	2239	2249	10	0.5%
5,800	1020	1028	8	0.8%	1454	1462	8	0.5%	1684	1691	7	0.4%	1881	1889	8	0.4%	2069	2077	8	0.4%	2249	2258	9	0.4%
5,850	1025	1033	8	0.7%	1461	1469	8	0.5%	1692	1698	6	0.4%	1890	1897	7	0.4%	2079	2087	8	0.4%	2260	2268	9	0.4%
5,900	1031	1038	8	0.7%	1469	1476	7	0.5%	1700	1706	6	0.4%	1899	1906	7	0.4%	2088	2096	8	0.4%	2270	2278	8	0.4%
5,950	1036	1043	7	0.7%	1476	1483	7	0.5%	1707	1714	6	0.4%	1907	1914	7	0.4%	2098	2105	7	0.4%	2281	2289	8	0.4%
6,000	1041	1048	7	0.7%	1483	1490	7	0.5%	1715	1721	6	0.3%	1916	1923	7	0.3%	2108	2115	7	0.3%	2291	2299	8	0.3%
6,050	1046	1053	7	0.7%	1490	1497	7	0.5%	1723	1729	6	0.3%	1925	1931	6	0.3%	2117	2124	7	0.3%	2301	2309	8	0.3%
6,100	1051	1058	7	0.7%	1497	1504	7	0.5%	1731	1736	6	0.3%	1933	1940	6	0.3%	2127	2134	7	0.3%	2312	2319	7	0.3%
6,150	1056	1063	7	0.7%	1504	1511	7	0.4%	1739	1744	5	0.3%	1942	1948	6	0.3%	2136	2143	7	0.3%	2322	2329	7	0.3%
6,200	1061	1069	7	0.7%	1511	1517	7	0.4%	1747	1752	5	0.3%	1951	1957	5	0.3%	2147	2152	6	0.3%	2333	2340	6	0.3%
6,250	1066	1074	7	0.7%	1518	1524	6	0.4%	1755	1759	4	0.2%	1961	1965	5	0.2%	2157	2162	5	0.2%	2344	2350	6	0.2%
6,300	1071	1079	7	0.7%	1525	1531	6	0.4%	1763	1767	4	0.2%	1970	1974	4	0.2%	2167	2171	5	0.2%	2355	2360	5	0.2%
6,350	1076	1084	8	0.7%	1532	1538	6	0.4%	1772	1775	3	0.2%	1979	1982	4	0.2%	2177	2181	4	0.2%	2366	2370	4	0.2%
6,400	1081	1089	8	0.7%	1539	1545	6	0.4%	1780	1782	3	0.1%	1988	1991	3	0.1%	2187	2190	3	0.1%	2377	2380	4	0.1%
6,450	1086	1094	8	0.7%	1546	1552	6	0.4%	1788	1790	2	0.1%	1997	1999	2	0.1%	2197	2199	3	0.1%	2388	2391	3	0.1%
6,500	1091	1099	8	0.7%	1553	1559	6	0.4%	1796	1798	2	0.1%	2006	2008	2	0.1%	2207	2209	2	0.1%	2399	2401	2	0.1%
6,550	1096	1104	8	0.7%	1560	1566	6	0.4%	1804	1805	1	0.1%	2015	2017	1	0.1%	2217	2218	1	0.1%	2410	2411	2	0.1%
6,600	1101	1109	8	0.7%	1567	1573	6	0.4%	1812	1813	1	0.1%	2024	2026	1	0.1%	2227	2228	1	0.1%	2421	2422	1	0.1%
6,650	1106	1114	8	0.7%	1574	1580	5	0.3%	1821	1821	1	0.0%	2034	2034	1	0.0%	2237	2238	1	0.0%	2432	2433	1	0.0%
6,700	1111	1119	8	0.7%	1581	1587	5	0.3%	1829	1829	1	0.0%	2043	2043	1	0.0%	2247	2248	1	0.0%	2442	2443	1	0.0%
6,750	1116	1123	8	0.7%	1588	1593	5	0.3%	1837	1837	0	0.0%	2052	2052	0	0.0%	2257	2257	0	0.0%	2453	2454	1	0.0%
6,800	1121	1128	8	0.7%	1595	1600	5	0.3%	1845	1845	0	0.0%	2061	2061	0	0.0%	2267	2267	0	0.0%	2464	2465	0	0.0%
6,850	1126	1133	8	0.7%	1602	1607	5	0.3%	1853	1853	0	0.0%	2070	2070	0	0.0%	2277	2277	0	0.0%	2475	2475	0	0.0%
6,900	1131	1138	8	0.7%	1609	1614	5	0.3%	1861	1861	1	0.0%	2078	2079	1	0.0%	2286	2287	1	0.0%	2485	2486	1	0.0%
6,950	1135	1143	8	0.7%	1616	1621	5	0.3%	1868	1869	1	0.1%	2087	2088	1	0.1%	2295	2297	1	0.1%	2495	2497	2	0.1%
7,000	1140	1148	7	0.7%	1622	1628	5	0.3%	1876	1877	2	0.1%	2095	2097	2	0.1%	2304	2306	2	0.1%	2505	2507	2	0.1%
7,050	1145	1153	7	0.7%	1629	1635	6	0.3%	1883	1885	2	0.1%	2103	2106	2	0.1%	2314	2316	3	0.1%	2515	2518	3	0.1%
7,100	1150	1158	7	0.6%	1636	1642	6	0.4%	1891	1893	3	0.1%	2112	2115	3	0.1%	2323	2326	3	0.1%	2525	2528	3	0.1%
7,150	1155	1162	7	0.6%	1643	1649	6	0.4%	1898	1901	3	0.2%	2120	2124	3	0.2%	2332	2336	4	0.2%	2535	2539	4	0.2%
7,200	1160	1167	7	0.6%	1649	1655	6	0.4%	1906	1909	4	0.2%	2128	2132	4	0.2%	2341	2346	4	0.2%	2545	2550	5	0.2%
7,250	1165	1172	7	0.6%	1656	1662	6	0.4%	1913	1917	4	0.2%	2137	2141	5	0.2%	2351	2356	5	0.2%	2555	2560	5	0.2%
7,300	1170	1177	7	0.6%	1663	1669	6	0.4%	1921	1924	4	0.2%	2145	2150	4	0.2%	2360	2365	5	0.2%	2565	2570	5	0.2%
7,350	1174	1182	7	0.6%	1670	1676	6	0.4%	1928	1932	4	0.2%	2154	2158	4	0.2%	2369	2374	5	0.2%	2575	2580	5	0.2%
7,400	1179	1187	7	0.6%	1676	1682	6	0.4%	1936	1939	4	0.2%	2162	2166	4	0.2%	2378	2383	4	0.2%	2585	2590	5	0.2%
7,450	1184	1191	7	0.6%	1683	1689	6	0.3%	1943	1946	3	0.2%	2170	2174	4	0.2%	2387	2392	4	0.2%	2595	2600	5	0.2%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
7,500	1189	1196	7	0.6%	1690	1695	6	0.3%	1951	1954	3	0.2%	2179	2182	4	0.2%	2397	2401	4	0.2%	2605	2609	4	0.2%
7,550	1194	1201	7	0.6%	1696	1702	5	0.3%	1958	1961	3	0.2%	2187	2191	3	0.2%	2406	2410	4	0.2%	2615	2619	4	0.2%
7,600	1199	1206	7	0.6%	1703	1708	5	0.3%	1966	1968	3	0.1%	2196	2199	3	0.1%	2415	2419	4	0.1%	2625	2629	4	0.1%
7,650	1204	1210	7	0.6%	1710	1715	5	0.3%	1973	1976	3	0.1%	2204	2207	3	0.1%	2424	2428	3	0.1%	2635	2639	4	0.1%
7,700	1209	1215	7	0.5%	1717	1722	5	0.3%	1981	1983	2	0.1%	2212	2215	3	0.1%	2434	2437	3	0.1%	2645	2649	3	0.1%
7,750	1214	1220	7	0.5%	1723	1728	5	0.3%	1988	1990	2	0.1%	2221	2223	2	0.1%	2443	2446	3	0.1%	2656	2658	3	0.1%
7,800	1218	1225	6	0.5%	1731	1735	4	0.2%	1997	1998	1	0.0%	2230	2231	1	0.0%	2453	2455	1	0.0%	2667	2668	1	0.0%
7,850	1223	1230	6	0.5%	1738	1741	4	0.2%	2005	2005	0	0.0%	2240	2240	0	0.0%	2464	2464	0	0.0%	2678	2678	0	0.0%
7,900	1228	1234	6	0.5%	1745	1748	3	0.2%	2014	2012	-1	-0.1%	2249	2248	-1	-0.1%	2474	2473	-2	-0.1%	2689	2688	-2	-0.1%
7,950	1233	1239	6	0.5%	1752	1754	2	0.1%	2022	2020	-2	-0.1%	2259	2256	-3	-0.1%	2485	2482	-3	-0.1%	2701	2697	-3	-0.1%
8,000	1238	1244	6	0.5%	1759	1761	2	0.1%	2031	2027	-4	-0.2%	2268	2264	-4	-0.2%	2495	2491	-4	-0.2%	2712	2707	-5	-0.2%
8,050	1243	1249	6	0.5%	1766	1768	1	0.1%	2039	2034	-5	-0.2%	2278	2272	-5	-0.2%	2505	2500	-6	-0.2%	2723	2717	-6	-0.2%
8,100	1248	1254	6	0.4%	1774	1774	1	0.0%	2048	2042	-6	-0.3%	2287	2281	-7	-0.3%	2516	2509	-7	-0.3%	2735	2727	-8	-0.3%
8,150	1253	1258	5	0.4%	1781	1781	0	0.0%	2056	2049	-7	-0.3%	2297	2289	-8	-0.3%	2526	2518	-9	-0.3%	2746	2737	-9	-0.3%
8,200	1258	1263	5	0.4%	1788	1787	-1	0.0%	2064	2056	-8	-0.4%	2306	2297	-9	-0.4%	2537	2527	-10	-0.4%	2757	2746	-11	-0.4%
8,250	1263	1268	5	0.4%	1795	1794	-1	0.0%	2073	2064	-9	-0.4%	2316	2306	-10	-0.4%	2547	2536	-11	-0.4%	2769	2757	-12	-0.4%
8,300	1268	1273	5	0.4%	1802	1801	-1	-0.1%	2081	2072	-9	-0.4%	2325	2315	-10	-0.4%	2557	2546	-11	-0.4%	2780	2768	-12	-0.4%
8,350	1273	1278	5	0.4%	1809	1808	-1	-0.1%	2090	2081	-9	-0.4%	2334	2324	-10	-0.4%	2568	2556	-11	-0.4%	2791	2779	-12	-0.4%
8,400	1278	1283	5	0.4%	1816	1815	-1	-0.1%	2098	2089	-9	-0.5%	2344	2333	-11	-0.5%	2578	2567	-12	-0.5%	2803	2790	-13	-0.5%
8,450	1283	1287	5	0.4%	1824	1822	-1	-0.1%	2107	2097	-10	-0.5%	2353	2343	-11	-0.5%	2589	2577	-12	-0.5%	2814	2801	-13	-0.5%
8,500	1288	1292	5	0.4%	1831	1829	-2	-0.1%	2115	2105	-10	-0.5%	2363	2352	-11	-0.5%	2599	2587	-12	-0.5%	2825	2812	-13	-0.5%
8,550	1293	1297	5	0.4%	1838	1836	-2	-0.1%	2124	2114	-10	-0.5%	2372	2361	-11	-0.5%	2609	2597	-12	-0.5%	2837	2823	-13	-0.5%
8,600	1297	1302	5	0.3%	1845	1843	-2	-0.1%	2132	2122	-10	-0.5%	2382	2370	-11	-0.5%	2620	2607	-13	-0.5%	2848	2834	-14	-0.5%
8,650	1302	1307	4	0.3%	1852	1850	-2	-0.1%	2141	2130	-10	-0.5%	2391	2379	-12	-0.5%	2630	2617	-13	-0.5%	2859	2845	-14	-0.5%
8,700	1305	1312	7	0.5%	1856	1857	1	0.1%	2145	2138	-6	-0.3%	2396	2389	-7	-0.3%	2635	2628	-8	-0.3%	2864	2856	-8	-0.3%
8,750	1307	1317	9	0.7%	1859	1864	5	0.3%	2149	2147	-2	-0.1%	2400	2398	-2	-0.1%	2640	2638	-2	-0.1%	2870	2867	-2	-0.1%
8,800	1310	1321	11	0.9%	1863	1871	8	0.4%	2153	2155	3	0.1%	2404	2407	3	0.1%	2645	2648	3	0.1%	2875	2878	3	0.1%
8,850	1313	1326	14	1.0%	1866	1878	12	0.6%	2156	2163	7	0.3%	2409	2416	8	0.3%	2650	2658	8	0.3%	2880	2889	9	0.3%
8,900	1315	1331	16	1.2%	1870	1885	15	0.8%	2160	2172	11	0.5%	2413	2426	13	0.5%	2654	2668	14	0.5%	2885	2900	15	0.5%
8,950	1318	1336	18	1.4%	1873	1892	19	1.0%	2164	2180	16	0.7%	2417	2435	17	0.7%	2659	2678	19	0.7%	2890	2911	21	0.7%
9,000	1320	1341	21	1.6%	1877	1899	22	1.2%	2168	2188	20	0.9%	2422	2444	22	0.9%	2664	2688	25	0.9%	2896	2922	27	0.9%
9,050	1323	1346	23	1.7%	1880	1906	26	1.4%	2172	2196	24	1.1%	2426	2453	27	1.1%	2669	2699	30	1.1%	2901	2933	33	1.1%
9,100	1325	1350	25	1.9%	1884	1913	30	1.6%	2176	2205	29	1.3%	2430	2463	32	1.3%	2673	2709	35	1.3%	2906	2944	38	1.3%
9,150	1328	1355	28	2.1%	1887	1920	33	1.8%	2180	2213	33	1.5%	2435	2472	37	1.5%	2678	2719	41	1.5%	2911	2956	44	1.5%
9,200	1330	1360	30	2.2%	1891	1927	36	1.9%	2184	2220	37	1.7%	2439	2480	41	1.7%	2683	2728	45	1.7%	2916	2966	49	1.7%
9,250	1333	1362	30	2.2%	1894	1930	36	1.9%	2188	2224	37	1.7%	2443	2485	41	1.7%	2688	2733	45	1.7%	2922	2971	49	1.7%
9,300	1335	1365	30	2.2%	1898	1934	36	1.9%	2191	2228	37	1.7%	2448	2489	41	1.7%	2693	2738	45	1.7%	2927	2976	49	1.7%
9,350	1338	1367	30	2.2%	1901	1937	36	1.9%	2195	2232	37	1.7%	2452	2493	41	1.7%	2697	2742	45	1.7%	2932	2981	49	1.7%
9,400	1340	1370	30	2.2%	1905	1940	36	1.9%	2199	2236	36	1.7%	2457	2497	41	1.7%	2702	2747	45	1.7%	2937	2986	49	1.7%
9,450	1343	1372	29	2.2%	1908	1944	36	1.9%	2203	2239	36	1.7%	2461	2501	41	1.7%	2707	2752	45	1.7%	2942	2991	49	1.7%
9,500	1345	1375	29	2.2%	1912	1947	36	1.9%	2207	2243	36	1.6%	2465	2506	41	1.6%	2712	2756	45	1.6%	2948	2996	48	1.6%
9,550	1348	1377	29	2.2%	1915	1951	36	1.9%	2211	2247	36	1.6%	2470	2510	40	1.6%	2716	2761	44	1.6%	2953	3001	48	1.6%
9,600	1351	1380	28	2.1%	1920	1954	34	1.8%	2217	2251	34	1.5%	2476	2514	38	1.5%	2723	2766	42	1.5%	2960	3006	46	1.5%
9,650	1356	1382	26	1.9%	1926	1958	32	1.6%	2223	2255	32	1.4%	2483	2518	36	1.4%	2731	2770	39	1.4%	2969	3011	43	1.4%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
9,700	1360	1385	25	1.8%	1932	1961	29	1.5%	2229	2258	29	1.3%	2490	2523	33	1.3%	2739	2775	36	1.3%	2977	3016	39	1.3%
9,750	1364	1387	23	1.7%	1937	1964	27	1.4%	2235	2262	27	1.2%	2497	2527	30	1.2%	2746	2780	33	1.2%	2985	3021	36	1.2%
9,800	1368	1389	21	1.6%	1943	1968	25	1.3%	2241	2266	25	1.1%	2504	2531	27	1.1%	2754	2784	30	1.1%	2994	3027	33	1.1%
9,850	1372	1392	20	1.4%	1948	1971	23	1.2%	2248	2270	22	1.0%	2511	2535	25	1.0%	2762	2789	27	1.0%	3002	3032	30	1.0%
9,900	1376	1394	18	1.3%	1954	1975	21	1.0%	2254	2274	20	0.9%	2518	2540	22	0.9%	2769	2794	24	0.9%	3010	3037	26	0.9%
9,950	1381	1397	16	1.2%	1960	1978	18	0.9%	2260	2277	17	0.8%	2525	2544	19	0.8%	2777	2798	21	0.8%	3019	3042	23	0.8%
10,000	1385	1399	14	1.0%	1965	1981	16	0.8%	2266	2281	15	0.7%	2532	2548	17	0.7%	2785	2803	18	0.7%	3027	3047	20	0.7%
10,050	1389	1402	13	0.9%	1971	1985	14	0.7%	2273	2285	12	0.5%	2538	2552	14	0.5%	2792	2808	15	0.5%	3035	3052	17	0.5%
10,100	1393	1404	11	0.8%	1977	1988	12	0.6%	2279	2289	10	0.4%	2545	2557	11	0.4%	2800	2812	12	0.4%	3044	3057	13	0.4%
10,150	1397	1407	9	0.7%	1982	1992	9	0.5%	2285	2293	8	0.3%	2552	2561	8	0.3%	2808	2817	9	0.3%	3052	3062	10	0.3%
10,200	1402	1410	9	0.6%	1988	1997	9	0.4%	2291	2298	7	0.3%	2559	2567	8	0.3%	2815	2824	9	0.3%	3060	3070	9	0.3%
10,250	1406	1415	9	0.6%	1994	2002	9	0.4%	2297	2304	7	0.3%	2566	2574	8	0.3%	2823	2831	8	0.3%	3069	3078	9	0.3%
10,300	1410	1419	9	0.6%	1999	2008	9	0.4%	2304	2310	7	0.3%	2573	2581	7	0.3%	2831	2839	8	0.3%	3077	3086	9	0.3%
10,350	1414	1423	9	0.6%	2005	2013	9	0.4%	2310	2316	7	0.3%	2580	2587	7	0.3%	2838	2846	8	0.3%	3085	3094	9	0.3%
10,400	1418	1427	9	0.6%	2010	2019	8	0.4%	2316	2323	6	0.3%	2587	2594	7	0.3%	2846	2854	8	0.3%	3093	3102	8	0.3%
10,450	1422	1431	9	0.6%	2016	2024	8	0.4%	2322	2329	6	0.3%	2594	2601	7	0.3%	2854	2861	8	0.3%	3102	3110	8	0.3%
10,500	1427	1435	9	0.6%	2022	2030	8	0.4%	2329	2335	6	0.3%	2601	2608	7	0.3%	2861	2869	7	0.3%	3110	3118	8	0.3%
10,550	1431	1439	8	0.6%	2027	2035	8	0.4%	2335	2341	6	0.3%	2608	2615	7	0.3%	2869	2876	7	0.3%	3118	3126	8	0.3%
10,600	1435	1443	8	0.6%	2033	2041	8	0.4%	2341	2347	6	0.2%	2615	2621	6	0.2%	2876	2884	7	0.2%	3127	3134	8	0.2%
10,650	1439	1447	8	0.6%	2039	2046	8	0.4%	2347	2353	6	0.2%	2622	2628	6	0.2%	2884	2891	7	0.2%	3135	3143	7	0.2%
10,700	1443	1451	8	0.6%	2044	2052	8	0.4%	2354	2359	5	0.2%	2629	2635	6	0.2%	2892	2898	7	0.2%	3143	3151	7	0.2%
10,750	1448	1456	8	0.5%	2051	2057	7	0.3%	2361	2365	4	0.2%	2637	2642	4	0.2%	2901	2906	5	0.2%	3153	3159	5	0.2%
10,800	1452	1460	7	0.5%	2057	2063	6	0.3%	2369	2371	3	0.1%	2646	2649	3	0.1%	2910	2913	3	0.1%	3164	3167	3	0.1%
10,850	1457	1464	7	0.5%	2064	2068	5	0.2%	2376	2377	1	0.0%	2654	2655	1	0.0%	2920	2921	1	0.0%	3174	3175	1	0.0%
10,900	1462	1468	6	0.4%	2070	2074	4	0.2%	2384	2383	0	0.0%	2663	2662	0	0.0%	2929	2928	-1	0.0%	3184	3183	-1	0.0%
10,950	1466	1472	6	0.4%	2077	2079	2	0.1%	2391	2389	-2	-0.1%	2671	2669	-2	-0.1%	2938	2936	-2	-0.1%	3194	3191	-3	-0.1%
11,000	1471	1476	5	0.4%	2083	2085	1	0.1%	2399	2395	-3	-0.1%	2679	2676	-4	-0.1%	2947	2943	-4	-0.1%	3204	3199	-5	-0.1%
11,050	1475	1480	5	0.3%	2090	2090	0	0.0%	2406	2402	-5	-0.2%	2688	2683	-5	-0.2%	2957	2951	-6	-0.2%	3214	3207	-6	-0.2%
11,100	1480	1484	4	0.3%	2097	2096	-1	0.0%	2414	2408	-6	-0.3%	2696	2689	-7	-0.3%	2966	2958	-8	-0.3%	3224	3216	-8	-0.3%
11,150	1485	1488	4	0.2%	2103	2101	-2	-0.1%	2421	2414	-8	-0.3%	2705	2696	-9	-0.3%	2975	2966	-10	-0.3%	3234	3224	-10	-0.3%
11,200	1489	1492	3	0.2%	2110	2107	-3	-0.1%	2429	2420	-9	-0.4%	2713	2703	-10	-0.4%	2985	2973	-11	-0.4%	3244	3232	-12	-0.4%
11,250	1494	1496	3	0.2%	2116	2112	-4	-0.2%	2437	2426	-11	-0.4%	2722	2710	-12	-0.4%	2994	2981	-13	-0.4%	3254	3240	-14	-0.4%
11,300	1499	1501	2	0.1%	2123	2118	-5	-0.2%	2444	2432	-12	-0.5%	2730	2716	-14	-0.5%	3003	2988	-15	-0.5%	3264	3248	-16	-0.5%
11,350	1503	1505	2	0.1%	2129	2123	-6	-0.3%	2452	2438	-14	-0.6%	2739	2723	-15	-0.6%	3012	2996	-17	-0.6%	3274	3256	-18	-0.6%
11,400	1508	1509	1	0.1%	2136	2130	-6	-0.3%	2459	2445	-14	-0.6%	2747	2731	-16	-0.6%	3022	3004	-18	-0.6%	3285	3265	-19	-0.6%
11,450	1512	1514	1	0.1%	2142	2136	-6	-0.3%	2467	2452	-15	-0.6%	2755	2739	-16	-0.6%	3031	3013	-18	-0.6%	3295	3275	-19	-0.6%
11,500	1517	1518	1	0.1%	2149	2142	-7	-0.3%	2474	2460	-15	-0.6%	2764	2747	-16	-0.6%	3040	3022	-18	-0.6%	3305	3285	-20	-0.6%
11,550	1522	1523	1	0.1%	2156	2149	-7	-0.3%	2482	2467	-15	-0.6%	2772	2756	-17	-0.6%	3049	3031	-18	-0.6%	3315	3295	-20	-0.6%
11,600	1526	1527	1	0.1%	2162	2155	-7	-0.3%	2489	2474	-15	-0.6%	2781	2764	-17	-0.6%	3059	3040	-19	-0.6%	3325	3305	-20	-0.6%
11,650	1531	1532	1	0.1%	2169	2162	-7	-0.3%	2497	2482	-15	-0.6%	2789	2772	-17	-0.6%	3068	3049	-19	-0.6%	3335	3315	-20	-0.6%
11,700	1535	1536	1	0.1%	2175	2168	-7	-0.3%	2504	2489	-15	-0.6%	2798	2780	-17	-0.6%	3077	3058	-19	-0.6%	3345	3324	-21	-0.6%
11,750	1540	1541	1	0.0%	2182	2174	-7	-0.3%	2512	2496	-16	-0.6%	2806	2788	-17	-0.6%	3087	3067	-19	-0.6%	3355	3334	-21	-0.6%
11,800	1545	1545	1	0.0%	2188	2181	-7	-0.3%	2520	2504	-16	-0.6%	2814	2797	-18	-0.6%	3096	3076	-19	-0.6%	3365	3344	-21	-0.6%
11,850	1549	1550	1	0.0%	2195	2187	-8	-0.3%	2527	2511	-16	-0.6%	2823	2805	-18	-0.6%	3105	3085	-20	-0.6%	3375	3354	-21	-0.6%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
11,900	1554	1554	0	0.0%	2201	2194	-8	-0.4%	2535	2519	-16	-0.6%	2831	2813	-18	-0.6%	3114	3094	-20	-0.6%	3385	3364	-22	-0.6%
11,950	1558	1559	0	0.0%	2208	2200	-8	-0.4%	2542	2526	-16	-0.6%	2840	2821	-18	-0.6%	3124	3104	-20	-0.6%	3395	3374	-22	-0.6%
12,000	1563	1563	0	0.0%	2214	2206	-8	-0.4%	2550	2533	-17	-0.6%	2848	2830	-18	-0.6%	3133	3113	-20	-0.6%	3405	3383	-22	-0.6%
12,050	1568	1568	0	0.0%	2221	2213	-8	-0.4%	2557	2541	-17	-0.7%	2857	2838	-19	-0.7%	3142	3122	-21	-0.7%	3416	3393	-22	-0.7%
12,100	1572	1572	0	0.0%	2228	2219	-8	-0.4%	2565	2548	-17	-0.7%	2865	2846	-19	-0.7%	3151	3131	-21	-0.7%	3426	3403	-23	-0.7%
12,150	1577	1577	0	0.0%	2234	2226	-8	-0.4%	2572	2555	-17	-0.7%	2873	2854	-19	-0.7%	3161	3140	-21	-0.7%	3436	3413	-23	-0.7%
12,200	1581	1581	0	0.0%	2241	2232	-9	-0.4%	2580	2563	-17	-0.7%	2882	2863	-19	-0.7%	3170	3149	-21	-0.7%	3446	3423	-23	-0.7%
12,250	1586	1586	0	0.0%	2247	2238	-9	-0.4%	2588	2570	-17	-0.7%	2890	2871	-19	-0.7%	3179	3158	-21	-0.7%	3456	3433	-23	-0.7%
12,300	1591	1591	0	0.0%	2254	2245	-9	-0.4%	2595	2577	-18	-0.7%	2899	2879	-20	-0.7%	3189	3167	-22	-0.7%	3466	3442	-24	-0.7%
12,350	1595	1595	0	0.0%	2260	2251	-9	-0.4%	2603	2585	-18	-0.7%	2907	2887	-20	-0.7%	3198	3176	-22	-0.7%	3476	3452	-24	-0.7%
12,400	1600	1600	0	0.0%	2267	2258	-9	-0.4%	2610	2592	-18	-0.7%	2916	2895	-20	-0.7%	3207	3185	-22	-0.7%	3486	3462	-24	-0.7%
12,450	1605	1604	0	0.0%	2273	2264	-9	-0.4%	2618	2600	-18	-0.7%	2924	2904	-20	-0.7%	3216	3194	-22	-0.7%	3496	3472	-24	-0.7%
12,500	1609	1609	-1	0.0%	2280	2271	-9	-0.4%	2625	2607	-18	-0.7%	2932	2912	-21	-0.7%	3226	3203	-23	-0.7%	3506	3482	-25	-0.7%
12,550	1613	1613	0	0.0%	2285	2277	-9	-0.4%	2632	2614	-17	-0.7%	2939	2920	-19	-0.7%	3233	3212	-21	-0.7%	3515	3492	-23	-0.7%
12,600	1617	1618	1	0.1%	2290	2283	-7	-0.3%	2637	2622	-15	-0.6%	2945	2928	-17	-0.6%	3240	3221	-19	-0.6%	3522	3501	-20	-0.6%
12,650	1620	1622	2	0.1%	2295	2290	-5	-0.2%	2642	2629	-13	-0.5%	2951	2937	-15	-0.5%	3246	3230	-16	-0.5%	3529	3511	-18	-0.5%
12,700	1623	1627	3	0.2%	2300	2296	-4	-0.2%	2648	2636	-11	-0.4%	2957	2945	-12	-0.4%	3253	3239	-14	-0.4%	3536	3521	-15	-0.4%
12,750	1627	1631	4	0.3%	2305	2303	-2	-0.1%	2653	2644	-9	-0.3%	2963	2953	-10	-0.3%	3260	3248	-11	-0.3%	3543	3531	-12	-0.3%
12,800	1630	1636	5	0.3%	2309	2309	0	0.0%	2658	2651	-7	-0.3%	2969	2961	-8	-0.3%	3266	3257	-9	-0.3%	3550	3541	-9	-0.3%
12,850	1634	1640	7	0.4%	2314	2315	1	0.1%	2664	2658	-5	-0.2%	2975	2969	-6	-0.2%	3273	3266	-6	-0.2%	3557	3551	-7	-0.2%
12,900	1637	1645	8	0.5%	2319	2322	3	0.1%	2669	2666	-3	-0.1%	2981	2978	-3	-0.1%	3279	3275	-4	-0.1%	3565	3560	-4	-0.1%
12,950	1641	1649	9	0.5%	2324	2328	5	0.2%	2674	2673	-1	0.0%	2987	2986	-1	0.0%	3286	3285	-1	0.0%	3572	3570	-1	0.0%
13,000	1644	1654	10	0.6%	2328	2335	6	0.3%	2680	2681	1	0.0%	2993	2994	1	0.0%	3292	3294	1	0.0%	3579	3580	1	0.0%
13,050	1648	1658	11	0.7%	2333	2341	8	0.3%	2685	2688	3	0.1%	2999	3002	3	0.1%	3299	3303	4	0.1%	3586	3590	4	0.1%
13,100	1651	1663	12	0.7%	2338	2347	10	0.4%	2690	2695	5	0.2%	3005	3011	6	0.2%	3305	3312	6	0.2%	3593	3600	7	0.2%
13,150	1654	1668	13	0.8%	2343	2354	11	0.5%	2695	2703	7	0.3%	3011	3019	8	0.3%	3312	3321	9	0.3%	3600	3610	10	0.3%
13,200	1658	1672	14	0.9%	2347	2360	13	0.6%	2701	2710	9	0.3%	3017	3027	10	0.3%	3319	3330	11	0.3%	3607	3619	12	0.3%
13,250	1661	1677	15	0.9%	2352	2367	15	0.6%	2706	2717	11	0.4%	3023	3035	13	0.4%	3325	3339	14	0.4%	3614	3629	15	0.4%
13,300	1665	1681	16	1.0%	2357	2373	16	0.7%	2711	2725	13	0.5%	3029	3044	15	0.5%	3332	3348	16	0.5%	3621	3639	18	0.5%
13,350	1668	1685	16	1.0%	2362	2378	16	0.7%	2717	2730	13	0.5%	3035	3050	15	0.5%	3338	3355	16	0.5%	3629	3646	18	0.5%
13,400	1672	1688	16	1.0%	2366	2383	16	0.7%	2722	2735	13	0.5%	3041	3055	15	0.5%	3345	3361	16	0.5%	3636	3653	18	0.5%
13,450	1675	1691	16	1.0%	2371	2387	16	0.7%	2727	2741	13	0.5%	3047	3061	15	0.5%	3351	3367	16	0.5%	3643	3660	17	0.5%
13,500	1679	1695	16	1.0%	2376	2392	16	0.7%	2733	2746	13	0.5%	3053	3067	14	0.5%	3358	3374	16	0.5%	3650	3667	17	0.5%
13,550	1682	1698	16	1.0%	2381	2397	16	0.7%	2738	2751	13	0.5%	3059	3073	14	0.5%	3364	3380	16	0.5%	3657	3674	17	0.5%
13,600	1686	1702	16	1.0%	2385	2401	16	0.7%	2743	2756	13	0.5%	3064	3079	14	0.5%	3371	3386	16	0.5%	3664	3681	17	0.5%
13,650	1689	1705	16	0.9%	2390	2406	16	0.7%	2749	2761	13	0.5%	3070	3084	14	0.5%	3377	3393	15	0.5%	3671	3688	17	0.5%
13,700	1692	1708	16	0.9%	2395	2411	16	0.7%	2754	2767	12	0.5%	3076	3090	14	0.5%	3384	3399	15	0.5%	3678	3695	17	0.5%
13,750	1696	1712	16	0.9%	2400	2415	16	0.6%	2759	2772	12	0.4%	3082	3096	14	0.4%	3391	3406	15	0.4%	3686	3702	16	0.4%
13,800	1699	1715	16	0.9%	2404	2420	15	0.6%	2765	2777	12	0.4%	3088	3102	14	0.4%	3397	3412	15	0.4%	3693	3709	16	0.4%
13,850	1703	1718	16	0.9%	2409	2424	15	0.6%	2770	2782	12	0.4%	3094	3108	13	0.4%	3404	3418	15	0.4%	3700	3716	16	0.4%
13,900	1706	1722	16	0.9%	2414	2429	15	0.6%	2775	2787	12	0.4%	3100	3113	13	0.4%	3410	3425	15	0.4%	3707	3723	16	0.4%
13,950	1710	1725	16	0.9%	2419	2434	15	0.6%	2781	2793	12	0.4%	3106	3119	13	0.4%	3417	3431	14	0.4%	3714	3730	16	0.4%
14,000	1713	1729	16	0.9%	2423	2438	15	0.6%	2786	2798	12	0.4%	3112	3125	13	0.4%	3423	3438	14	0.4%	3721	3737	16	0.4%
14,050	1717	1732	15	0.9%	2428	2443	15	0.6%	2791	2803	12	0.4%	3118	3131	13	0.4%	3430	3444	14	0.4%	3728	3744	15	0.4%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
14,100	1720	1735	15	0.9%	2433	2448	15	0.6%	2797	2808	11	0.4%	3124	3137	13	0.4%	3436	3450	14	0.4%	3735	3751	15	0.4%
14,150	1723	1739	15	0.9%	2438	2452	15	0.6%	2802	2813	11	0.4%	3130	3143	13	0.4%	3443	3457	14	0.4%	3742	3758	15	0.4%
14,200	1727	1742	15	0.9%	2442	2457	15	0.6%	2807	2819	11	0.4%	3136	3148	12	0.4%	3449	3463	14	0.4%	3750	3764	15	0.4%
14,250	1730	1746	15	0.9%	2447	2462	14	0.6%	2813	2824	11	0.4%	3142	3154	12	0.4%	3456	3470	14	0.4%	3757	3771	15	0.4%
14,300	1734	1749	15	0.9%	2452	2466	14	0.6%	2818	2829	11	0.4%	3148	3160	12	0.4%	3463	3476	13	0.4%	3764	3778	15	0.4%
14,350	1737	1752	15	0.9%	2457	2471	14	0.6%	2823	2834	11	0.4%	3154	3166	12	0.4%	3469	3482	13	0.4%	3771	3785	14	0.4%
14,400	1741	1756	15	0.9%	2461	2476	14	0.6%	2829	2839	11	0.4%	3160	3172	12	0.4%	3476	3489	13	0.4%	3778	3792	14	0.4%
14,450	1744	1759	15	0.9%	2466	2480	14	0.6%	2834	2845	10	0.4%	3166	3177	12	0.4%	3482	3495	13	0.4%	3785	3799	14	0.4%
14,500	1748	1763	15	0.9%	2471	2485	14	0.6%	2839	2850	10	0.4%	3172	3183	12	0.4%	3489	3502	13	0.4%	3792	3806	14	0.4%
14,550	1751	1766	15	0.8%	2476	2490	14	0.6%	2845	2855	10	0.4%	3178	3189	11	0.4%	3495	3508	13	0.4%	3799	3813	14	0.4%
14,600	1754	1769	15	0.8%	2481	2494	14	0.6%	2850	2860	10	0.4%	3184	3195	11	0.4%	3502	3514	12	0.4%	3807	3820	13	0.4%
14,650	1758	1773	15	0.8%	2485	2499	14	0.6%	2855	2865	10	0.3%	3189	3201	11	0.3%	3508	3521	12	0.3%	3814	3827	13	0.3%
14,700	1761	1776	15	0.8%	2490	2504	14	0.5%	2861	2871	10	0.3%	3195	3206	11	0.3%	3515	3527	12	0.3%	3821	3834	13	0.3%
14,750	1765	1779	15	0.8%	2495	2508	13	0.5%	2866	2876	10	0.3%	3201	3212	11	0.3%	3522	3533	12	0.3%	3828	3841	13	0.3%
14,800	1768	1783	15	0.8%	2500	2513	13	0.5%	2871	2881	10	0.3%	3207	3218	11	0.3%	3528	3540	12	0.3%	3835	3848	13	0.3%
14,850	1772	1786	14	0.8%	2504	2518	13	0.5%	2877	2886	9	0.3%	3213	3224	11	0.3%	3535	3546	12	0.3%	3842	3855	13	0.3%
14,900	1775	1790	14	0.8%	2509	2522	13	0.5%	2882	2891	9	0.3%	3219	3230	10	0.3%	3541	3553	11	0.3%	3849	3862	12	0.3%
14,950	1779	1793	14	0.8%	2514	2527	13	0.5%	2887	2897	9	0.3%	3225	3235	10	0.3%	3548	3559	11	0.3%	3856	3869	12	0.3%
15,000	1782	1796	14	0.8%	2519	2532	13	0.5%	2893	2902	9	0.3%	3231	3241	10	0.3%	3554	3565	11	0.3%	3863	3876	12	0.3%
15,050	1786	1800	14	0.8%	2523	2536	13	0.5%	2898	2907	9	0.3%	3237	3247	10	0.3%	3561	3572	11	0.3%	3871	3883	12	0.3%
15,100	1789	1803	14	0.8%	2528	2541	13	0.5%	2903	2912	9	0.3%	3243	3253	10	0.3%	3567	3578	11	0.3%	3878	3890	12	0.3%
15,150	1792	1807	14	0.8%	2533	2546	13	0.5%	2909	2917	9	0.3%	3249	3259	10	0.3%	3574	3585	11	0.3%	3885	3896	12	0.3%
15,200	1796	1810	14	0.8%	2538	2550	13	0.5%	2914	2923	9	0.3%	3255	3265	10	0.3%	3580	3591	11	0.3%	3892	3903	11	0.3%
15,250	1799	1813	14	0.8%	2542	2555	12	0.5%	2919	2928	8	0.3%	3261	3270	9	0.3%	3587	3597	10	0.3%	3899	3910	11	0.3%
15,300	1803	1817	14	0.8%	2547	2559	12	0.5%	2925	2933	8	0.3%	3267	3276	9	0.3%	3594	3604	10	0.3%	3906	3917	11	0.3%
15,350	1806	1820	14	0.8%	2552	2564	12	0.5%	2930	2938	8	0.3%	3273	3282	9	0.3%	3600	3610	10	0.3%	3913	3924	11	0.3%
15,400	1810	1823	14	0.8%	2557	2569	12	0.5%	2935	2943	8	0.3%	3279	3288	9	0.3%	3607	3617	10	0.3%	3920	3931	11	0.3%
15,450	1813	1827	14	0.8%	2561	2573	12	0.5%	2941	2949	8	0.3%	3285	3294	9	0.3%	3613	3623	10	0.3%	3928	3938	11	0.3%
15,500	1817	1830	14	0.8%	2566	2578	12	0.5%	2946	2954	8	0.3%	3291	3299	9	0.3%	3620	3629	10	0.3%	3935	3945	10	0.3%
15,550	1820	1834	14	0.7%	2571	2583	12	0.5%	2951	2959	8	0.3%	3297	3305	9	0.3%	3626	3636	9	0.3%	3942	3952	10	0.3%
15,600	1823	1837	14	0.7%	2576	2587	12	0.5%	2957	2964	8	0.3%	3303	3311	8	0.3%	3633	3642	9	0.3%	3949	3959	10	0.3%
15,650	1827	1840	14	0.7%	2580	2592	12	0.5%	2962	2969	7	0.2%	3309	3317	8	0.2%	3639	3649	9	0.2%	3956	3966	10	0.2%
15,700	1830	1844	13	0.7%	2585	2597	12	0.4%	2967	2975	7	0.2%	3315	3323	8	0.2%	3646	3655	9	0.2%	3963	3973	10	0.2%
15,750	1834	1847	13	0.7%	2590	2601	11	0.4%	2973	2980	7	0.2%	3320	3328	8	0.2%	3653	3661	9	0.2%	3970	3980	10	0.2%
15,800	1837	1851	13	0.7%	2595	2606	11	0.4%	2978	2985	7	0.2%	3326	3334	8	0.2%	3659	3668	9	0.2%	3977	3987	9	0.2%
15,850	1841	1854	13	0.7%	2599	2611	11	0.4%	2983	2990	7	0.2%	3332	3340	8	0.2%	3666	3674	8	0.2%	3985	3994	9	0.2%
15,900	1844	1857	13	0.7%	2604	2615	11	0.4%	2989	2995	7	0.2%	3338	3346	8	0.2%	3672	3680	8	0.2%	3992	4001	9	0.2%
15,950	1848	1861	13	0.7%	2609	2620	11	0.4%	2994	3001	7	0.2%	3344	3352	7	0.2%	3679	3687	8	0.2%	3999	4008	9	0.2%
16,000	1851	1864	13	0.7%	2614	2625	11	0.4%	2999	3006	6	0.2%	3350	3357	7	0.2%	3685	3693	8	0.2%	4006	4015	9	0.2%
16,050	1854	1868	13	0.7%	2618	2629	11	0.4%	3005	3011	6	0.2%	3356	3363	7	0.2%	3692	3700	8	0.2%	4013	4022	9	0.2%
16,100	1858	1871	13	0.7%	2623	2634	11	0.4%	3010	3016	6	0.2%	3362	3369	7	0.2%	3698	3706	8	0.2%	4020	4028	8	0.2%
16,150	1861	1874	13	0.7%	2628	2639	11	0.4%	3015	3021	6	0.2%	3368	3375	7	0.2%	3705	3712	8	0.2%	4027	4035	8	0.2%
16,200	1865	1878	13	0.7%	2633	2643	11	0.4%	3021	3027	6	0.2%	3374	3381	7	0.2%	3711	3719	7	0.2%	4034	4042	8	0.2%
16,250	1868	1881	13	0.7%	2638	2648	10	0.4%	3026	3032	6	0.2%	3380	3387	7	0.2%	3718	3725	7	0.2%	4041	4049	8	0.2%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
16,300	1872	1884	13	0.7%	2642	2653	10	0.4%	3031	3037	6	0.2%	3386	3392	6	0.2%	3725	3732	7	0.2%	4049	4056	8	0.2%
16,350	1875	1888	13	0.7%	2647	2657	10	0.4%	3037	3042	6	0.2%	3392	3398	6	0.2%	3731	3738	7	0.2%	4056	4063	7	0.2%
16,400	1879	1891	13	0.7%	2652	2662	10	0.4%	3042	3047	5	0.2%	3398	3404	6	0.2%	3738	3744	7	0.2%	4063	4070	7	0.2%
16,450	1882	1895	13	0.7%	2657	2667	10	0.4%	3047	3053	5	0.2%	3404	3410	6	0.2%	3744	3751	7	0.2%	4070	4077	7	0.2%
16,500	1886	1898	12	0.7%	2661	2671	10	0.4%	3053	3058	5	0.2%	3410	3416	6	0.2%	3751	3757	6	0.2%	4077	4084	7	0.2%
16,550	1889	1901	12	0.7%	2666	2676	10	0.4%	3058	3063	5	0.2%	3416	3421	6	0.2%	3757	3764	6	0.2%	4084	4091	7	0.2%
16,600	1892	1905	12	0.7%	2671	2681	10	0.4%	3063	3068	5	0.2%	3422	3427	6	0.2%	3764	3770	6	0.2%	4091	4098	7	0.2%
16,650	1896	1908	12	0.6%	2676	2685	10	0.4%	3069	3073	5	0.2%	3428	3433	5	0.2%	3770	3776	6	0.2%	4098	4105	6	0.2%
16,700	1899	1912	12	0.6%	2680	2690	10	0.4%	3074	3079	5	0.2%	3434	3439	5	0.2%	3777	3783	6	0.2%	4106	4112	6	0.2%
16,750	1903	1915	12	0.6%	2685	2694	9	0.4%	3079	3084	5	0.1%	3440	3445	5	0.1%	3783	3789	6	0.1%	4113	4119	6	0.1%
16,800	1906	1918	12	0.6%	2690	2699	9	0.3%	3085	3089	4	0.1%	3445	3450	5	0.1%	3790	3795	5	0.1%	4120	4126	6	0.1%
16,850	1910	1922	12	0.6%	2695	2704	9	0.3%	3090	3094	4	0.1%	3451	3456	5	0.1%	3797	3802	5	0.1%	4127	4133	6	0.1%
16,900	1913	1925	12	0.6%	2699	2708	9	0.3%	3095	3099	4	0.1%	3457	3462	5	0.1%	3803	3808	5	0.1%	4134	4140	6	0.1%
16,950	1917	1928	12	0.6%	2704	2713	9	0.3%	3101	3105	4	0.1%	3463	3468	5	0.1%	3810	3815	5	0.1%	4141	4147	5	0.1%
17,000	1920	1932	12	0.6%	2709	2718	9	0.3%	3106	3110	4	0.1%	3469	3474	4	0.1%	3816	3821	5	0.1%	4148	4153	5	0.1%
17,050	1923	1935	12	0.6%	2714	2722	9	0.3%	3111	3115	4	0.1%	3475	3480	4	0.1%	3823	3827	5	0.1%	4155	4160	5	0.1%
17,100	1927	1939	12	0.6%	2718	2727	9	0.3%	3117	3120	4	0.1%	3481	3485	4	0.1%	3829	3834	5	0.1%	4162	4167	5	0.1%
17,150	1930	1942	12	0.6%	2723	2732	9	0.3%	3122	3125	4	0.1%	3487	3491	4	0.1%	3836	3840	4	0.1%	4170	4174	5	0.1%
17,200	1934	1945	12	0.6%	2728	2736	8	0.3%	3127	3131	3	0.1%	3493	3497	4	0.1%	3842	3847	4	0.1%	4177	4181	5	0.1%
17,250	1937	1949	12	0.6%	2733	2741	8	0.3%	3133	3136	3	0.1%	3499	3503	4	0.1%	3849	3853	4	0.1%	4184	4188	4	0.1%
17,300	1941	1952	11	0.6%	2737	2746	8	0.3%	3138	3141	3	0.1%	3505	3509	4	0.1%	3856	3859	4	0.1%	4191	4195	4	0.1%
17,350	1944	1956	11	0.6%	2742	2750	8	0.3%	3143	3146	3	0.1%	3511	3514	3	0.1%	3862	3866	4	0.1%	4198	4202	4	0.1%
17,400	1948	1959	11	0.6%	2747	2755	8	0.3%	3149	3151	3	0.1%	3517	3520	3	0.1%	3869	3872	4	0.1%	4205	4209	4	0.1%
17,450	1951	1962	11	0.6%	2752	2760	8	0.3%	3154	3157	3	0.1%	3523	3526	3	0.1%	3875	3879	3	0.1%	4212	4216	4	0.1%
17,500	1954	1966	11	0.6%	2756	2764	8	0.3%	3159	3162	3	0.1%	3529	3532	3	0.1%	3882	3885	3	0.1%	4219	4223	4	0.1%
17,550	1958	1969	11	0.6%	2761	2769	8	0.3%	3165	3167	3	0.1%	3535	3538	3	0.1%	3888	3891	3	0.1%	4227	4230	3	0.1%
17,600	1961	1973	11	0.6%	2766	2774	8	0.3%	3170	3172	2	0.1%	3541	3543	3	0.1%	3895	3898	3	0.1%	4234	4237	3	0.1%
17,650	1965	1976	11	0.6%	2771	2778	8	0.3%	3175	3177	2	0.1%	3547	3549	3	0.1%	3901	3904	3	0.1%	4241	4244	3	0.1%
17,700	1968	1979	11	0.6%	2775	2783	7	0.3%	3181	3183	2	0.1%	3553	3555	2	0.1%	3908	3911	3	0.1%	4248	4251	3	0.1%
17,750	1972	1983	11	0.6%	2780	2788	7	0.3%	3186	3188	2	0.1%	3559	3561	2	0.1%	3914	3917	2	0.1%	4255	4258	3	0.1%
17,800	1975	1986	11	0.6%	2785	2792	7	0.3%	3191	3193	2	0.1%	3565	3567	2	0.1%	3921	3923	2	0.1%	4262	4265	2	0.1%
17,850	1979	1989	11	0.5%	2790	2797	7	0.3%	3197	3198	2	0.1%	3571	3572	2	0.1%	3928	3930	2	0.1%	4269	4272	2	0.1%
17,900	1982	1993	11	0.5%	2794	2802	7	0.3%	3202	3203	2	0.1%	3576	3578	2	0.1%	3934	3936	2	0.1%	4276	4279	2	0.1%
17,950	1986	1996	11	0.5%	2799	2806	7	0.2%	3207	3209	1	0.0%	3582	3584	2	0.0%	3941	3942	2	0.0%	4284	4285	2	0.0%
18,000	1989	2000	11	0.5%	2804	2811	7	0.2%	3213	3214	1	0.0%	3588	3590	2	0.0%	3947	3949	2	0.0%	4291	4292	2	0.0%
18,050	1992	2003	11	0.5%	2809	2816	7	0.2%	3218	3219	1	0.0%	3594	3596	1	0.0%	3954	3955	1	0.0%	4298	4299	2	0.0%
18,100	1996	2006	11	0.5%	2814	2820	7	0.2%	3223	3224	1	0.0%	3600	3602	1	0.0%	3960	3962	1	0.0%	4305	4306	1	0.0%
18,150	1999	2010	10	0.5%	2818	2825	7	0.2%	3229	3229	1	0.0%	3606	3607	1	0.0%	3967	3968	1	0.0%	4312	4313	1	0.0%
18,200	2003	2013	10	0.5%	2823	2829	6	0.2%	3234	3235	1	0.0%	3612	3613	1	0.0%	3973	3974	1	0.0%	4319	4320	1	0.0%
18,250	2006	2017	10	0.5%	2828	2834	6	0.2%	3239	3240	1	0.0%	3618	3619	1	0.0%	3980	3981	1	0.0%	4326	4327	1	0.0%
18,300	2010	2020	10	0.5%	2833	2839	6	0.2%	3245	3245	1	0.0%	3624	3625	1	0.0%	3987	3987	1	0.0%	4333	4334	1	0.0%
18,350	2013	2023	10	0.5%	2837	2843	6	0.2%	3250	3250	0	0.0%	3630	3631	0	0.0%	3993	3994	1	0.0%	4340	4341	1	0.0%
18,400	2017	2027	10	0.5%	2842	2848	6	0.2%	3255	3255	0	0.0%	3636	3636	0	0.0%	4000	4000	0	0.0%	4348	4348	0	0.0%
18,450	2020	2030	10	0.5%	2847	2853	6	0.2%	3260	3261	0	0.0%	3642	3642	0	0.0%	4006	4006	0	0.0%	4355	4355	0	0.0%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
18,500	2023	2033	10	0.5%	2852	2857	6	0.2%	3266	3266	0	0.0%	3648	3648	0	0.0%	4013	4013	0	0.0%	4362	4362	0	0.0%
18,550	2027	2037	10	0.5%	2856	2862	6	0.2%	3271	3271	0	0.0%	3654	3654	0	0.0%	4019	4019	0	0.0%	4369	4369	0	0.0%
18,600	2030	2040	10	0.5%	2861	2867	6	0.2%	3276	3276	0	0.0%	3660	3660	0	0.0%	4026	4026	0	0.0%	4376	4376	0	0.0%
18,650	2034	2044	10	0.5%	2866	2871	6	0.2%	3282	3281	0	0.0%	3666	3665	0	0.0%	4032	4032	0	0.0%	4383	4383	0	0.0%
18,700	2037	2047	10	0.5%	2871	2876	5	0.2%	3287	3287	0	0.0%	3672	3671	-1	0.0%	4039	4038	-1	0.0%	4390	4390	-1	0.0%
18,750	2041	2050	10	0.5%	2875	2881	5	0.2%	3292	3292	-1	0.0%	3678	3677	-1	0.0%	4045	4045	-1	0.0%	4397	4397	-1	0.0%
18,800	2044	2054	10	0.5%	2880	2885	5	0.2%	3298	3297	-1	0.0%	3684	3683	-1	0.0%	4052	4051	-1	0.0%	4405	4404	-1	0.0%
18,850	2048	2057	10	0.5%	2885	2890	5	0.2%	3303	3302	-1	0.0%	3690	3689	-1	0.0%	4059	4058	-1	0.0%	4412	4411	-1	0.0%
18,900	2051	2061	10	0.5%	2890	2895	5	0.2%	3308	3307	-1	0.0%	3696	3694	-1	0.0%	4065	4064	-1	0.0%	4419	4417	-1	0.0%
18,950	2055	2064	9	0.5%	2894	2899	5	0.2%	3314	3313	-1	0.0%	3702	3700	-1	0.0%	4072	4070	-1	0.0%	4426	4424	-1	0.0%
19,000	2058	2067	9	0.5%	2899	2904	5	0.2%	3319	3318	-1	0.0%	3707	3706	-1	0.0%	4078	4077	-2	0.0%	4433	4431	-2	0.0%
19,050	2061	2071	9	0.5%	2904	2909	5	0.2%	3324	3323	-1	0.0%	3713	3712	-2	0.0%	4085	4083	-2	0.0%	4440	4438	-2	0.0%
19,100	2065	2074	9	0.4%	2909	2913	5	0.2%	3330	3328	-1	0.0%	3719	3718	-2	0.0%	4091	4089	-2	0.0%	4447	4445	-2	0.0%
19,150	2068	2078	9	0.4%	2913	2918	5	0.2%	3335	3333	-2	0.0%	3725	3724	-2	0.0%	4098	4096	-2	0.0%	4454	4452	-2	0.0%
19,200	2072	2081	9	0.4%	2918	2923	4	0.2%	3340	3339	-2	-0.1%	3731	3729	-2	-0.1%	4104	4102	-2	-0.1%	4461	4459	-2	-0.1%
19,250	2075	2084	9	0.4%	2923	2927	4	0.1%	3346	3344	-2	-0.1%	3737	3735	-2	-0.1%	4111	4109	-2	-0.1%	4469	4466	-3	-0.1%
19,300	2079	2088	9	0.4%	2928	2932	4	0.1%	3351	3349	-2	-0.1%	3743	3741	-2	-0.1%	4118	4115	-2	-0.1%	4476	4473	-3	-0.1%
19,350	2082	2091	9	0.4%	2932	2937	4	0.1%	3356	3354	-2	-0.1%	3749	3747	-2	-0.1%	4124	4121	-3	-0.1%	4483	4480	-3	-0.1%
19,400	2086	2094	9	0.4%	2937	2941	4	0.1%	3362	3360	-2	-0.1%	3755	3753	-3	-0.1%	4131	4128	-3	-0.1%	4490	4487	-3	-0.1%
19,450	2089	2098	9	0.4%	2942	2946	4	0.1%	3367	3365	-2	-0.1%	3761	3758	-3	-0.1%	4137	4134	-3	-0.1%	4497	4494	-3	-0.1%
19,500	2092	2101	9	0.4%	2947	2951	4	0.1%	3372	3370	-3	-0.1%	3767	3764	-3	-0.1%	4144	4141	-3	-0.1%	4504	4501	-3	-0.1%
19,550	2096	2105	9	0.4%	2951	2955	4	0.1%	3378	3375	-3	-0.1%	3773	3770	-3	-0.1%	4150	4147	-3	-0.1%	4511	4508	-4	-0.1%
19,600	2099	2108	9	0.4%	2956	2960	4	0.1%	3383	3380	-3	-0.1%	3779	3776	-3	-0.1%	4157	4153	-3	-0.1%	4518	4515	-4	-0.1%
19,650	2103	2111	9	0.4%	2961	2964	4	0.1%	3388	3386	-3	-0.1%	3785	3782	-3	-0.1%	4163	4160	-4	-0.1%	4526	4522	-4	-0.1%
19,700	2106	2115	9	0.4%	2966	2969	3	0.1%	3394	3391	-3	-0.1%	3791	3787	-3	-0.1%	4170	4166	-4	-0.1%	4533	4529	-4	-0.1%
19,750	2110	2118	8	0.4%	2970	2974	3	0.1%	3399	3396	-3	-0.1%	3797	3793	-4	-0.1%	4176	4173	-4	-0.1%	4540	4536	-4	-0.1%
19,800	2113	2122	8	0.4%	2975	2978	3	0.1%	3404	3401	-3	-0.1%	3803	3799	-4	-0.1%	4183	4179	-4	-0.1%	4547	4543	-4	-0.1%
19,850	2117	2125	8	0.4%	2980	2983	3	0.1%	3410	3406	-3	-0.1%	3809	3805	-4	-0.1%	4190	4185	-4	-0.1%	4554	4549	-5	-0.1%
19,900	2120	2128	8	0.4%	2985	2988	3	0.1%	3415	3412	-4	-0.1%	3815	3811	-4	-0.1%	4196	4192	-4	-0.1%	4561	4556	-5	-0.1%
19,950	2123	2132	8	0.4%	2990	2992	3	0.1%	3420	3417	-4	-0.1%	3821	3816	-4	-0.1%	4203	4198	-5	-0.1%	4568	4563	-5	-0.1%
20,000	2127	2135	8	0.4%	2994	2997	3	0.1%	3426	3422	-4	-0.1%	3827	3822	-4	-0.1%	4209	4205	-5	-0.1%	4575	4570	-5	-0.1%
20,050	2130	2138	8	0.4%	2999	3002	3	0.1%	3431	3427	-4	-0.1%	3832	3828	-4	-0.1%	4216	4211	-5	-0.1%	4583	4577	-5	-0.1%
20,100	2134	2142	8	0.4%	3004	3006	3	0.1%	3436	3432	-4	-0.1%	3838	3834	-5	-0.1%	4222	4217	-5	-0.1%	4590	4584	-5	-0.1%
20,150	2137	2145	8	0.4%	3009	3011	2	0.1%	3442	3438	-4	-0.1%	3844	3840	-5	-0.1%	4229	4224	-5	-0.1%	4597	4591	-6	-0.1%
20,200	2141	2149	8	0.4%	3013	3016	2	0.1%	3447	3443	-4	-0.1%	3850	3846	-5	-0.1%	4235	4230	-5	-0.1%	4604	4598	-6	-0.1%
20,250	2144	2152	8	0.4%	3018	3020	2	0.1%	3452	3448	-4	-0.1%	3856	3851	-5	-0.1%	4242	4236	-5	-0.1%	4611	4605	-6	-0.1%
20,300	2148	2155	8	0.4%	3023	3025	2	0.1%	3458	3453	-5	-0.1%	3862	3857	-5	-0.1%	4248	4243	-6	-0.1%	4618	4612	-6	-0.1%
20,350	2151	2159	8	0.4%	3028	3030	2	0.1%	3463	3458	-5	-0.1%	3868	3863	-5	-0.1%	4255	4249	-6	-0.1%	4625	4619	-6	-0.1%
20,400	2154	2162	8	0.4%	3031	3034	3	0.1%	3467	3464	-3	-0.1%	3873	3869	-4	-0.1%	4260	4256	-4	-0.1%	4630	4626	-5	-0.1%
20,450	2157	2166	8	0.4%	3035	3039	4	0.1%	3471	3469	-2	-0.1%	3877	3875	-2	-0.1%	4265	4262	-3	-0.1%	4636	4633	-3	-0.1%
20,500	2160	2169	8	0.4%	3039	3044	4	0.1%	3475	3474	-1	0.0%	3881	3880	-1	0.0%	4269	4268	-1	0.0%	4641	4640	-1	0.0%
20,550	2164	2172	9	0.4%	3043	3048	5	0.2%	3479	3479	1	0.0%	3886	3886	1	0.0%	4274	4275	1	0.0%	4646	4647	1	0.0%
20,600	2167	2176	9	0.4%	3047	3053	6	0.2%	3482	3484	2	0.1%	3890	3892	2	0.1%	4279	4281	2	0.1%	4651	4654	3	0.1%
20,650	2170	2179	9	0.4%	3051	3058	7	0.2%	3486	3490	3	0.1%	3894	3898	4	0.1%	4284	4288	4	0.1%	4656	4661	4	0.1%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
20,700	2173	2183	10	0.4%	3055	3062	7	0.2%	3490	3495	5	0.1%	3899	3904	5	0.1%	4288	4294	6	0.1%	4661	4668	6	0.1%
20,750	2176	2186	10	0.4%	3059	3067	8	0.3%	3494	3500	6	0.2%	3903	3909	7	0.2%	4293	4300	7	0.2%	4667	4675	8	0.2%
20,800	2179	2189	10	0.5%	3063	3072	9	0.3%	3498	3505	7	0.2%	3907	3915	8	0.2%	4298	4307	9	0.2%	4672	4681	10	0.2%
20,850	2182	2193	10	0.5%	3066	3076	10	0.3%	3502	3510	9	0.2%	3912	3921	10	0.2%	4303	4313	11	0.2%	4677	4688	11	0.2%
20,900	2186	2196	11	0.5%	3070	3081	11	0.3%	3506	3516	10	0.3%	3916	3927	11	0.3%	4307	4320	12	0.3%	4682	4695	13	0.3%
20,950	2189	2199	11	0.5%	3074	3086	11	0.4%	3510	3521	11	0.3%	3920	3933	13	0.3%	4312	4326	14	0.3%	4687	4702	15	0.3%
21,000	2192	2203	11	0.5%	3078	3090	12	0.4%	3513	3526	13	0.4%	3924	3938	14	0.4%	4317	4332	15	0.4%	4692	4709	17	0.4%
21,050	2195	2206	11	0.5%	3082	3095	13	0.4%	3517	3531	14	0.4%	3929	3944	15	0.4%	4322	4339	17	0.4%	4698	4716	19	0.4%
21,100	2198	2210	12	0.5%	3086	3099	14	0.4%	3521	3536	15	0.4%	3933	3950	17	0.4%	4326	4345	19	0.4%	4703	4723	20	0.4%
21,150	2201	2213	12	0.5%	3090	3104	14	0.5%	3525	3542	17	0.5%	3937	3956	18	0.5%	4331	4352	20	0.5%	4708	4730	22	0.5%
21,200	2204	2216	12	0.5%	3094	3109	15	0.5%	3529	3547	18	0.5%	3942	3962	20	0.5%	4336	4358	22	0.5%	4713	4737	24	0.5%
21,250	2207	2220	12	0.6%	3097	3113	16	0.5%	3533	3552	19	0.5%	3946	3968	21	0.5%	4341	4364	24	0.5%	4718	4744	26	0.5%
21,300	2211	2223	13	0.6%	3101	3118	17	0.5%	3537	3557	21	0.6%	3950	3973	23	0.6%	4345	4371	25	0.6%	4724	4751	27	0.6%
21,350	2214	2227	13	0.6%	3105	3123	17	0.6%	3541	3562	22	0.6%	3955	3979	24	0.6%	4350	4377	27	0.6%	4729	4758	29	0.6%
21,400	2217	2230	13	0.6%	3109	3127	18	0.6%	3544	3568	23	0.7%	3959	3985	26	0.7%	4355	4383	28	0.7%	4734	4765	31	0.7%
21,450	2220	2233	13	0.6%	3113	3132	19	0.6%	3548	3573	25	0.7%	3963	3991	27	0.7%	4360	4390	30	0.7%	4739	4772	33	0.7%
21,500	2223	2237	14	0.6%	3117	3137	20	0.6%	3552	3578	26	0.7%	3968	3997	29	0.7%	4364	4396	32	0.7%	4744	4779	35	0.7%
21,550	2226	2240	14	0.6%	3121	3141	21	0.7%	3556	3583	27	0.8%	3972	4002	30	0.8%	4369	4403	33	0.8%	4749	4786	36	0.8%
21,600	2229	2243	14	0.6%	3125	3146	21	0.7%	3560	3588	29	0.8%	3976	4008	32	0.8%	4374	4409	35	0.8%	4755	4793	38	0.8%
21,650	2233	2247	14	0.6%	3129	3150	22	0.7%	3564	3593	29	0.8%	3981	4013	33	0.8%	4379	4415	36	0.8%	4760	4799	39	0.8%
21,700	2236	2250	14	0.6%	3132	3155	22	0.7%	3568	3597	30	0.8%	3985	4017	32	0.8%	4384	4419	36	0.8%	4765	4804	39	0.8%
21,750	2239	2253	15	0.7%	3136	3159	22	0.7%	3571	3601	30	0.8%	3989	4022	32	0.8%	4388	4424	36	0.8%	4770	4809	39	0.8%
21,800	2242	2257	15	0.7%	3140	3163	23	0.7%	3575	3605	30	0.8%	3994	4026	32	0.8%	4393	4428	35	0.8%	4775	4814	39	0.8%
21,850	2245	2260	15	0.7%	3144	3167	23	0.7%	3579	3609	30	0.8%	3998	4030	32	0.8%	4398	4433	35	0.8%	4780	4819	38	0.8%
21,900	2248	2263	15	0.7%	3148	3171	23	0.7%	3583	3613	30	0.8%	4002	4034	32	0.8%	4403	4438	35	0.8%	4786	4824	38	0.8%
21,950	2251	2267	15	0.7%	3152	3175	23	0.7%	3587	3618	31	0.9%	4007	4039	32	0.8%	4407	4442	35	0.8%	4791	4829	38	0.8%
22,000	2255	2270	16	0.7%	3156	3179	23	0.7%	3591	3622	31	0.9%	4011	4043	32	0.8%	4412	4447	35	0.8%	4796	4834	38	0.8%
22,050	2258	2273	16	0.7%	3160	3183	24	0.7%	3595	3626	31	0.9%	4015	4047	32	0.8%	4417	4452	35	0.8%	4801	4839	38	0.8%
22,100	2261	2277	16	0.7%	3163	3187	24	0.8%	3599	3630	31	0.9%	4020	4051	32	0.8%	4422	4456	35	0.8%	4806	4844	38	0.8%
22,150	2264	2280	16	0.7%	3167	3191	24	0.8%	3602	3634	32	0.9%	4024	4055	31	0.8%	4426	4461	35	0.8%	4811	4849	38	0.8%
22,200	2267	2283	16	0.7%	3171	3196	24	0.8%	3606	3638	32	0.9%	4028	4060	31	0.8%	4431	4466	35	0.8%	4817	4854	38	0.8%
22,250	2270	2287	16	0.7%	3175	3200	25	0.8%	3610	3642	32	0.9%	4033	4064	31	0.8%	4436	4470	34	0.8%	4822	4859	37	0.8%
22,300	2273	2290	17	0.7%	3179	3204	25	0.8%	3614	3646	32	0.9%	4037	4068	31	0.8%	4441	4475	34	0.8%	4827	4864	37	0.8%
22,350	2276	2293	17	0.7%	3183	3208	25	0.8%	3618	3650	32	0.9%	4041	4072	31	0.8%	4445	4480	34	0.8%	4832	4869	37	0.8%
22,400	2280	2297	17	0.7%	3187	3212	25	0.8%	3622	3654	33	0.9%	4046	4077	31	0.8%	4450	4484	34	0.8%	4837	4874	37	0.8%
22,450	2283	2300	17	0.8%	3191	3216	25	0.8%	3626	3659	33	0.9%	4050	4081	31	0.8%	4455	4489	34	0.8%	4842	4879	37	0.8%
22,500	2286	2303	17	0.8%	3195	3220	26	0.8%	3630	3663	33	0.9%	4054	4085	31	0.8%	4460	4493	34	0.8%	4848	4884	37	0.8%
22,550	2289	2307	18	0.8%	3198	3224	26	0.8%	3633	3667	33	0.9%	4059	4089	31	0.8%	4464	4498	34	0.8%	4853	4889	37	0.8%
22,600	2292	2310	18	0.8%	3202	3228	26	0.8%	3637	3671	34	0.9%	4063	4093	31	0.8%	4469	4503	34	0.8%	4858	4894	37	0.8%
22,650	2295	2313	18	0.8%	3206	3233	26	0.8%	3641	3675	34	0.9%	4067	4098	30	0.7%	4474	4507	33	0.7%	4863	4900	36	0.7%
22,700	2298	2316	18	0.8%	3210	3237	27	0.8%	3645	3679	34	0.9%	4071	4102	30	0.7%	4479	4512	33	0.7%	4868	4905	36	0.7%
22,750	2302	2320	18	0.8%	3214	3241	27	0.8%	3649	3683	34	0.9%	4076	4106	30	0.7%	4483	4517	33	0.7%	4873	4910	36	0.7%
22,800	2305	2323	18	0.8%	3218	3245	27	0.8%	3653	3687	34	0.9%	4080	4110	30	0.7%	4488	4521	33	0.7%	4879	4915	36	0.7%
22,850	2308	2326	19	0.8%	3222	3249	27	0.8%	3657	3691	35	0.9%	4084	4114	30	0.7%	4493	4526	33	0.7%	4884	4920	36	0.7%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
22,900	2311	2330	19	0.8%	3226	3253	27	0.8%	3661	3695	35	1.0%	4089	4119	30	0.7%	4498	4531	33	0.7%	4889	4925	36	0.7%
22,950	2314	2333	19	0.8%	3230	3257	28	0.9%	3664	3700	35	1.0%	4093	4123	30	0.7%	4502	4535	33	0.7%	4894	4930	36	0.7%
23,000	2317	2336	19	0.8%	3233	3261	28	0.9%	3668	3704	35	1.0%	4097	4127	30	0.7%	4507	4540	33	0.7%	4899	4935	36	0.7%
23,050	2320	2340	19	0.8%	3237	3265	28	0.9%	3672	3708	36	1.0%	4102	4131	30	0.7%	4512	4544	33	0.7%	4904	4940	35	0.7%
23,100	2323	2343	20	0.8%	3241	3269	28	0.9%	3676	3712	36	1.0%	4106	4136	29	0.7%	4517	4549	32	0.7%	4910	4945	35	0.7%
23,150	2327	2346	20	0.8%	3245	3274	29	0.9%	3680	3716	36	1.0%	4110	4140	29	0.7%	4521	4554	32	0.7%	4915	4950	35	0.7%
23,200	2330	2350	20	0.9%	3249	3278	29	0.9%	3684	3720	36	1.0%	4115	4144	29	0.7%	4526	4558	32	0.7%	4920	4955	35	0.7%
23,250	2333	2353	20	0.9%	3253	3282	29	0.9%	3688	3724	36	1.0%	4119	4148	29	0.7%	4531	4563	32	0.7%	4925	4960	35	0.7%
23,300	2336	2356	20	0.9%	3257	3286	29	0.9%	3691	3728	37	1.0%	4123	4152	29	0.7%	4536	4568	32	0.7%	4930	4965	35	0.7%
23,350	2339	2360	20	0.9%	3261	3290	29	0.9%	3695	3732	37	1.0%	4128	4157	29	0.7%	4540	4572	32	0.7%	4935	4970	35	0.7%
23,400	2342	2363	21	0.9%	3264	3294	30	0.9%	3699	3736	37	1.0%	4132	4161	29	0.7%	4545	4577	32	0.7%	4941	4975	35	0.7%
23,450	2345	2366	21	0.9%	3268	3298	30	0.9%	3703	3740	37	1.0%	4136	4165	29	0.7%	4550	4582	32	0.7%	4946	4980	34	0.7%
23,500	2349	2370	21	0.9%	3272	3302	30	0.9%	3707	3745	38	1.0%	4141	4169	29	0.7%	4555	4586	32	0.7%	4951	4985	34	0.7%
23,550	2352	2373	21	0.9%	3276	3306	30	0.9%	3711	3749	38	1.0%	4145	4174	29	0.7%	4559	4591	31	0.7%	4956	4990	34	0.7%
23,600	2355	2376	21	0.9%	3280	3311	31	0.9%	3715	3753	38	1.0%	4149	4178	28	0.7%	4564	4596	31	0.7%	4961	4995	34	0.7%
23,650	2358	2380	22	0.9%	3284	3315	31	0.9%	3719	3757	38	1.0%	4154	4182	28	0.7%	4569	4600	31	0.7%	4967	5000	34	0.7%
23,700	2361	2383	22	0.9%	3288	3319	31	0.9%	3722	3761	39	1.0%	4158	4186	28	0.7%	4574	4605	31	0.7%	4972	5005	34	0.7%
23,750	2364	2386	22	0.9%	3292	3323	31	0.9%	3726	3765	39	1.0%	4162	4190	28	0.7%	4579	4609	31	0.7%	4977	5010	34	0.7%
23,800	2367	2389	22	0.9%	3296	3327	31	1.0%	3730	3769	39	1.0%	4167	4195	28	0.7%	4583	4614	31	0.7%	4982	5016	34	0.7%
23,850	2370	2393	22	0.9%	3299	3331	32	1.0%	3734	3773	39	1.0%	4171	4199	28	0.7%	4588	4619	31	0.7%	4987	5021	33	0.7%
23,900	2374	2396	22	0.9%	3303	3335	32	1.0%	3738	3777	39	1.1%	4175	4203	28	0.7%	4593	4623	31	0.7%	4992	5026	33	0.7%
23,950	2377	2399	23	1.0%	3307	3339	32	1.0%	3742	3781	40	1.1%	4180	4207	28	0.7%	4598	4628	30	0.7%	4998	5031	33	0.7%
24,000	2380	2403	23	1.0%	3311	3343	32	1.0%	3746	3786	40	1.1%	4184	4212	28	0.7%	4602	4633	30	0.7%	5003	5036	33	0.7%
24,050	2383	2406	23	1.0%	3315	3347	33	1.0%	3750	3790	40	1.1%	4188	4216	28	0.7%	4607	4637	30	0.7%	5008	5041	33	0.7%
24,100	2386	2409	23	1.0%	3319	3352	33	1.0%	3753	3794	40	1.1%	4193	4220	27	0.7%	4612	4642	30	0.7%	5013	5046	33	0.7%
24,150	2389	2413	23	1.0%	3323	3356	33	1.0%	3757	3798	41	1.1%	4197	4224	27	0.7%	4617	4647	30	0.7%	5018	5051	33	0.7%
24,200	2392	2416	24	1.0%	3327	3360	33	1.0%	3761	3802	41	1.1%	4201	4228	27	0.6%	4621	4651	30	0.6%	5023	5056	33	0.6%
24,250	2396	2419	24	1.0%	3330	3364	33	1.0%	3765	3806	41	1.1%	4206	4233	27	0.6%	4626	4656	30	0.6%	5029	5061	32	0.6%
24,300	2399	2423	24	1.0%	3334	3368	34	1.0%	3769	3810	41	1.1%	4210	4237	27	0.6%	4631	4661	30	0.6%	5034	5066	32	0.6%
24,350	2402	2426	24	1.0%	3338	3372	34	1.0%	3773	3814	41	1.1%	4214	4241	27	0.6%	4636	4665	30	0.6%	5039	5071	32	0.6%
24,400	2405	2429	24	1.0%	3342	3376	34	1.0%	3777	3818	42	1.1%	4219	4245	27	0.6%	4640	4670	29	0.6%	5044	5076	32	0.6%
24,450	2408	2433	24	1.0%	3346	3380	34	1.0%	3781	3822	42	1.1%	4223	4250	27	0.6%	4645	4674	29	0.6%	5049	5081	32	0.6%
24,500	2411	2436	25	1.0%	3350	3384	35	1.0%	3784	3827	42	1.1%	4227	4254	27	0.6%	4650	4679	29	0.6%	5054	5086	32	0.6%
24,550	2414	2439	25	1.0%	3354	3389	35	1.0%	3788	3831	42	1.1%	4231	4258	26	0.6%	4655	4684	29	0.6%	5060	5091	32	0.6%
24,600	2417	2443	25	1.0%	3358	3393	35	1.0%	3792	3835	43	1.1%	4236	4262	26	0.6%	4659	4688	29	0.6%	5065	5096	32	0.6%
24,650	2421	2446	25	1.0%	3362	3397	35	1.0%	3796	3839	43	1.1%	4240	4266	26	0.6%	4664	4693	29	0.6%	5070	5101	31	0.6%
24,700	2424	2449	25	1.0%	3365	3401	35	1.1%	3800	3843	43	1.1%	4244	4271	26	0.6%	4669	4698	29	0.6%	5075	5106	31	0.6%
24,750	2427	2452	26	1.1%	3369	3405	36	1.1%	3804	3847	43	1.1%	4249	4275	26	0.6%	4674	4702	29	0.6%	5080	5111	31	0.6%
24,800	2430	2456	26	1.1%	3373	3409	36	1.1%	3808	3851	43	1.1%	4253	4279	26	0.6%	4678	4707	29	0.6%	5085	5116	31	0.6%
24,850	2433	2459	26	1.1%	3377	3413	36	1.1%	3811	3855	44	1.1%	4257	4283	26	0.6%	4683	4712	28	0.6%	5091	5121	31	0.6%
24,900	2436	2462	26	1.1%	3381	3417	36	1.1%	3815	3859	44	1.2%	4262	4287	26	0.6%	4688	4716	28	0.6%	5096	5127	31	0.6%
24,950	2439	2466	26	1.1%	3385	3421	37	1.1%	3819	3863	44	1.2%	4266	4292	26	0.6%	4693	4721	28	0.6%	5101	5132	31	0.6%
25,000	2443	2469	26	1.1%	3389	3425	37	1.1%	3823	3867	44	1.2%	4270	4296	26	0.6%	4697	4726	28	0.6%	5106	5137	31	0.6%
25,050	2446	2472	27	1.1%	3393	3430	37	1.1%	3827	3872	45	1.2%	4275	4300	25	0.6%	4702	4730	28	0.6%	5111	5142	30	0.6%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
25,100	2449	2476	27	1.1%	3396	3434	37	1.1%	3831	3876	45	1.2%	4279	4304	25	0.6%	4707	4735	28	0.6%	5116	5147	30	0.6%
25,150	2452	2479	27	1.1%	3400	3438	37	1.1%	3835	3880	45	1.2%	4283	4309	25	0.6%	4712	4739	28	0.6%	5122	5152	30	0.6%
25,200	2455	2482	27	1.1%	3404	3442	38	1.1%	3839	3884	45	1.2%	4288	4313	25	0.6%	4716	4744	28	0.6%	5127	5157	30	0.6%
25,250	2458	2486	27	1.1%	3408	3446	38	1.1%	3842	3888	46	1.2%	4292	4317	25	0.6%	4721	4749	28	0.6%	5132	5162	30	0.6%
25,300	2461	2489	28	1.1%	3412	3450	38	1.1%	3846	3892	46	1.2%	4296	4321	25	0.6%	4726	4753	27	0.6%	5137	5167	30	0.6%
25,350	2465	2492	28	1.1%	3416	3454	38	1.1%	3850	3896	46	1.2%	4301	4325	25	0.6%	4731	4758	27	0.6%	5142	5172	30	0.6%
25,400	2468	2496	28	1.1%	3420	3458	39	1.1%	3854	3900	46	1.2%	4305	4330	25	0.6%	4735	4763	27	0.6%	5147	5177	30	0.6%
25,450	2471	2499	28	1.1%	3424	3462	39	1.1%	3858	3904	46	1.2%	4309	4334	25	0.6%	4740	4767	27	0.6%	5153	5182	29	0.6%
25,500	2474	2502	28	1.1%	3428	3467	39	1.1%	3862	3908	47	1.2%	4314	4338	24	0.6%	4745	4772	27	0.6%	5158	5187	29	0.6%
25,550	2477	2506	29	1.2%	3431	3471	39	1.1%	3866	3913	47	1.2%	4318	4342	24	0.6%	4750	4777	27	0.6%	5163	5192	29	0.6%
25,600	2480	2509	29	1.2%	3435	3475	39	1.1%	3870	3917	47	1.2%	4322	4347	24	0.6%	4755	4781	27	0.6%	5168	5197	29	0.6%
25,650	2483	2512	29	1.2%	3439	3479	40	1.2%	3873	3921	47	1.2%	4327	4351	24	0.6%	4759	4786	27	0.6%	5173	5202	29	0.6%
25,700	2486	2515	29	1.2%	3443	3483	40	1.2%	3877	3925	48	1.2%	4331	4355	24	0.6%	4764	4790	26	0.6%	5178	5207	29	0.6%
25,750	2490	2519	29	1.2%	3447	3487	40	1.2%	3881	3929	48	1.2%	4335	4359	24	0.6%	4769	4795	26	0.6%	5184	5212	29	0.6%
25,800	2493	2522	29	1.2%	3451	3491	40	1.2%	3885	3933	48	1.2%	4340	4363	24	0.5%	4774	4800	26	0.5%	5189	5217	29	0.5%
25,850	2496	2525	30	1.2%	3455	3495	41	1.2%	3889	3937	48	1.2%	4344	4368	24	0.5%	4778	4804	26	0.5%	5194	5222	28	0.5%
25,900	2499	2529	30	1.2%	3459	3499	41	1.2%	3893	3941	48	1.2%	4348	4372	24	0.5%	4783	4809	26	0.5%	5199	5227	28	0.5%
25,950	2502	2532	30	1.2%	3462	3503	41	1.2%	3897	3945	49	1.2%	4353	4376	24	0.5%	4788	4814	26	0.5%	5204	5232	28	0.5%
26,000	2505	2535	30	1.2%	3466	3508	41	1.2%	3901	3949	49	1.3%	4357	4380	23	0.5%	4793	4818	26	0.5%	5210	5238	28	0.5%
26,050	2508	2539	30	1.2%	3470	3512	41	1.2%	3904	3954	49	1.3%	4361	4385	23	0.5%	4797	4823	26	0.5%	5215	5243	28	0.5%
26,100	2512	2542	31	1.2%	3474	3516	42	1.2%	3908	3958	49	1.3%	4366	4389	23	0.5%	4802	4828	26	0.5%	5220	5248	28	0.5%
26,150	2515	2545	31	1.2%	3478	3520	42	1.2%	3912	3962	50	1.3%	4370	4393	23	0.5%	4807	4832	25	0.5%	5225	5253	28	0.5%
26,200	2518	2549	31	1.2%	3482	3524	42	1.2%	3916	3966	50	1.3%	4374	4397	23	0.5%	4812	4837	25	0.5%	5230	5258	28	0.5%
26,250	2521	2552	31	1.2%	3486	3528	42	1.2%	3920	3970	50	1.3%	4378	4401	23	0.5%	4816	4842	25	0.5%	5235	5263	27	0.5%
26,300	2524	2555	31	1.2%	3490	3532	43	1.2%	3924	3974	50	1.3%	4383	4406	23	0.5%	4821	4846	25	0.5%	5241	5268	27	0.5%
26,350	2527	2559	31	1.2%	3494	3536	43	1.2%	3928	3978	50	1.3%	4387	4410	23	0.5%	4826	4851	25	0.5%	5246	5273	27	0.5%
26,400	2530	2562	32	1.2%	3497	3540	43	1.2%	3931	3982	51	1.3%	4391	4414	23	0.5%	4831	4855	25	0.5%	5251	5278	27	0.5%
26,450	2533	2565	32	1.3%	3501	3545	43	1.2%	3935	3986	51	1.3%	4396	4418	22	0.5%	4835	4860	25	0.5%	5256	5283	27	0.5%
26,500	2537	2569	32	1.3%	3505	3549	43	1.2%	3939	3990	51	1.3%	4400	4423	22	0.5%	4840	4865	25	0.5%	5261	5288	27	0.5%
26,550	2540	2572	32	1.3%	3509	3553	44	1.2%	3943	3994	51	1.3%	4404	4427	22	0.5%	4845	4869	25	0.5%	5266	5293	27	0.5%
26,600	2543	2575	32	1.3%	3513	3557	44	1.2%	3947	3999	52	1.3%	4409	4431	22	0.5%	4850	4874	24	0.5%	5272	5298	27	0.5%
26,650	2546	2579	33	1.3%	3517	3561	44	1.3%	3951	4003	52	1.3%	4413	4435	22	0.5%	4854	4879	24	0.5%	5277	5303	26	0.5%
26,700	2549	2582	33	1.3%	3521	3565	44	1.3%	3955	4007	52	1.3%	4417	4439	22	0.5%	4859	4883	24	0.5%	5282	5308	26	0.5%
26,750	2552	2585	33	1.3%	3525	3569	45	1.3%	3959	4011	52	1.3%	4422	4444	22	0.5%	4864	4888	24	0.5%	5287	5313	26	0.5%
26,800	2555	2588	33	1.3%	3529	3573	45	1.3%	3962	4015	53	1.3%	4426	4448	22	0.5%	4869	4893	24	0.5%	5292	5318	26	0.5%
26,850	2559	2592	33	1.3%	3532	3577	45	1.3%	3966	4019	53	1.3%	4430	4452	22	0.5%	4873	4897	24	0.5%	5297	5323	26	0.5%
26,900	2562	2595	33	1.3%	3536	3581	45	1.3%	3970	4023	53	1.3%	4435	4456	22	0.5%	4878	4902	24	0.5%	5303	5328	26	0.5%
26,950	2565	2598	34	1.3%	3540	3586	45	1.3%	3974	4027	53	1.3%	4439	4460	21	0.5%	4883	4907	24	0.5%	5308	5333	26	0.5%
27,000	2568	2602	34	1.3%	3544	3590	46	1.3%	3978	4031	53	1.3%	4443	4465	21	0.5%	4888	4911	23	0.5%	5313	5338	26	0.5%
27,050	2571	2605	34	1.3%	3548	3594	46	1.3%	3982	4035	54	1.3%	4448	4469	21	0.5%	4892	4916	23	0.5%	5318	5343	25	0.5%
27,100	2574	2608	34	1.3%	3552	3598	46	1.3%	3986	4040	54	1.4%	4452	4473	21	0.5%	4897	4920	23	0.5%	5323	5349	25	0.5%
27,150	2577	2612	34	1.3%	3556	3602	46	1.3%	3990	4044	54	1.4%	4456	4477	21	0.5%	4902	4925	23	0.5%	5328	5354	25	0.5%
27,200	2580	2615	35	1.3%	3560	3606	47	1.3%	3993	4048	54	1.4%	4461	4482	21	0.5%	4907	4930	23	0.5%	5334	5359	25	0.5%
27,250	2584	2618	35	1.3%	3563	3610	47	1.3%	3997	4052	55	1.4%	4465	4486	21	0.5%	4911	4934	23	0.5%	5339	5364	25	0.5%

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	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
27,300	2587	2622	35	1.3%	3567	3614	47	1.3%	4001	4056	55	1.4%	4469	4490	21	0.5%	4916	4939	23	0.5%	5344	5369	25	0.5%
27,350	2590	2625	35	1.4%	3571	3618	47	1.3%	4005	4060	55	1.4%	4474	4494	21	0.5%	4921	4944	23	0.5%	5349	5374	25	0.5%
27,400	2593	2628	35	1.4%	3575	3623	47	1.3%	4009	4064	55	1.4%	4478	4498	21	0.5%	4926	4948	23	0.5%	5354	5379	25	0.5%
27,450	2596	2632	35	1.4%	3579	3627	48	1.3%	4013	4068	55	1.4%	4482	4503	20	0.5%	4930	4953	22	0.5%	5359	5384	24	0.5%
27,500	2599	2635	36	1.4%	3583	3631	48	1.3%	4017	4072	56	1.4%	4487	4507	20	0.5%	4935	4958	22	0.5%	5365	5389	24	0.5%
27,550	2602	2638	36	1.4%	3587	3635	48	1.3%	4021	4076	56	1.4%	4491	4511	20	0.4%	4940	4962	22	0.4%	5370	5394	24	0.4%
27,600	2606	2642	36	1.4%	3591	3639	48	1.3%	4024	4081	56	1.4%	4495	4515	20	0.4%	4945	4967	22	0.4%	5375	5399	24	0.4%
27,650	2609	2645	36	1.4%	3595	3643	49	1.4%	4028	4085	56	1.4%	4500	4520	20	0.4%	4950	4972	22	0.4%	5380	5404	24	0.4%
27,700	2612	2648	36	1.4%	3598	3647	49	1.4%	4032	4089	57	1.4%	4504	4524	20	0.4%	4954	4976	22	0.4%	5385	5409	24	0.4%
27,750	2615	2651	37	1.4%	3602	3651	49	1.4%	4036	4093	57	1.4%	4508	4528	20	0.4%	4959	4981	22	0.4%	5390	5414	24	0.4%
27,800	2618	2655	37	1.4%	3606	3655	49	1.4%	4040	4097	57	1.4%	4513	4532	20	0.4%	4964	4985	22	0.4%	5396	5419	24	0.4%
27,850	2621	2658	37	1.4%	3610	3659	49	1.4%	4044	4101	57	1.4%	4517	4536	20	0.4%	4969	4990	22	0.4%	5401	5424	23	0.4%
27,900	2624	2661	37	1.4%	3614	3664	50	1.4%	4048	4105	57	1.4%	4521	4541	19	0.4%	4973	4995	21	0.4%	5406	5429	23	0.4%
27,950	2627	2665	37	1.4%	3618	3668	50	1.4%	4051	4109	58	1.4%	4526	4545	19	0.4%	4978	4999	21	0.4%	5411	5434	23	0.4%
28,000	2631	2668	37	1.4%	3622	3672	50	1.4%	4055	4113	58	1.4%	4530	4549	19	0.4%	4983	5004	21	0.4%	5416	5439	23	0.4%
28,050	2634	2671	38	1.4%	3626	3676	50	1.4%	4059	4117	58	1.4%	4534	4553	19	0.4%	4988	5009	21	0.4%	5421	5444	23	0.4%
28,100	2637	2675	38	1.4%	3629	3680	51	1.4%	4063	4121	58	1.4%	4538	4558	19	0.4%	4992	5013	21	0.4%	5427	5449	23	0.4%
28,150	2640	2678	38	1.4%	3633	3684	51	1.4%	4067	4126	59	1.4%	4543	4562	19	0.4%	4997	5018	21	0.4%	5432	5454	23	0.4%
28,200	2643	2681	38	1.4%	3637	3688	51	1.4%	4071	4130	59	1.4%	4547	4566	19	0.4%	5002	5023	21	0.4%	5437	5460	23	0.4%
28,250	2646	2685	38	1.4%	3641	3692	51	1.4%	4075	4134	59	1.4%	4551	4570	19	0.4%	5007	5027	21	0.4%	5442	5465	22	0.4%
28,300	2649	2688	39	1.5%	3645	3696	51	1.4%	4079	4138	59	1.5%	4556	4574	19	0.4%	5011	5032	20	0.4%	5447	5470	22	0.4%
28,350	2653	2691	39	1.5%	3649	3701	52	1.4%	4082	4142	60	1.5%	4560	4579	19	0.4%	5016	5036	20	0.4%	5453	5475	22	0.4%
28,400	2656	2695	39	1.5%	3653	3705	52	1.4%	4086	4146	60	1.5%	4564	4583	18	0.4%	5021	5041	20	0.4%	5458	5480	22	0.4%
28,450	2659	2698	39	1.5%	3657	3709	52	1.4%	4090	4150	60	1.5%	4569	4587	18	0.4%	5026	5046	20	0.4%	5463	5485	22	0.4%
28,500	2662	2701	39	1.5%	3661	3713	52	1.4%	4094	4154	60	1.5%	4573	4591	18	0.4%	5030	5050	20	0.4%	5468	5490	22	0.4%
28,550	2665	2705	39	1.5%	3664	3717	53	1.4%	4098	4158	60	1.5%	4577	4595	18	0.4%	5035	5055	20	0.4%	5473	5495	22	0.4%
28,600	2668	2708	40	1.5%	3668	3721	53	1.4%	4102	4162	61	1.5%	4582	4600	18	0.4%	5040	5060	20	0.4%	5478	5500	22	0.4%
28,650	2671	2711	40	1.5%	3672	3725	53	1.4%	4106	4167	61	1.5%	4586	4604	18	0.4%	5045	5064	20	0.4%	5484	5505	21	0.4%
28,700	2675	2715	40	1.5%	3676	3729	53	1.4%	4110	4171	61	1.5%	4590	4608	18	0.4%	5049	5069	20	0.4%	5489	5510	21	0.4%
28,750	2678	2718	40	1.5%	3680	3733	53	1.5%	4113	4175	61	1.5%	4595	4612	18	0.4%	5054	5074	19	0.4%	5494	5515	21	0.4%
28,800	2681	2721	40	1.5%	3684	3737	54	1.5%	4117	4179	62	1.5%	4599	4617	18	0.4%	5059	5078	19	0.4%	5499	5520	21	0.4%
28,850	2684	2724	41	1.5%	3688	3742	54	1.5%	4121	4183	62	1.5%	4603	4621	17	0.4%	5064	5083	19	0.4%	5504	5525	21	0.4%
28,900	2687	2728	41	1.5%	3692	3746	54	1.5%	4125	4187	62	1.5%	4608	4625	17	0.4%	5068	5088	19	0.4%	5509	5530	21	0.4%
28,950	2690	2731	41	1.5%	3695	3750	54	1.5%	4129	4191	62	1.5%	4612	4629	17	0.4%	5073	5092	19	0.4%	5515	5535	21	0.4%
29,000	2693	2734	41	1.5%	3699	3754	55	1.5%	4133	4195	62	1.5%	4616	4633	17	0.4%	5078	5097	19	0.4%	5520	5540	21	0.4%
29,050	2696	2738	41	1.5%	3703	3758	55	1.5%	4137	4199	63	1.5%	4621	4638	17	0.4%	5083	5101	19	0.4%	5525	5545	20	0.4%
29,100	2700	2741	41	1.5%	3707	3762	55	1.5%	4141	4203	63	1.5%	4625	4642	17	0.4%	5087	5106	19	0.4%	5530	5550	20	0.4%
29,150	2703	2744	42	1.5%	3711	3766	55	1.5%	4144	4207	63	1.5%	4629	4646	17	0.4%	5092	5111	19	0.4%	5535	5555	20	0.4%
29,200	2706	2748	42	1.5%	3715	3770	55	1.5%	4148	4212	63	1.5%	4634	4650	17	0.4%	5097	5115	18	0.4%	5540	5560	20	0.4%
29,250	2709	2751	42	1.6%	3719	3774	56	1.5%	4152	4216	64	1.5%	4638	4655	17	0.4%	5102	5120	18	0.4%	5546	5565	20	0.4%
29,300	2712	2754	42	1.6%	3723	3779	56	1.5%	4156	4220	64	1.5%	4642	4659	17	0.4%	5106	5125	18	0.4%	5551	5571	20	0.4%
29,350	2715	2758	42	1.6%	3727	3783	56	1.5%	4160	4224	64	1.5%	4647	4663	16	0.4%	5111	5129	18	0.4%	5556	5576	20	0.4%
29,400	2718	2761	43	1.6%	3730	3787	56	1.5%	4164	4228	64	1.5%	4651	4667	16	0.4%	5116	5134	18	0.4%	5561	5581	20	0.4%
29,450	2722	2764	43	1.6%	3734	3791	57	1.5%	4168	4232	64	1.5%	4655	4671	16	0.3%	5121	5139	18	0.3%	5566	5586	19	0.3%

Combined Adjusted Gross Income	One Child				Two Children				Three Children				Four Children				Five Children				Six Children			
	Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change		Schedule Amount		Change	
	Existing	Updated	Dollar	Percentage																				
29,500	2725	2768	43	1.6%	3738	3795	57	1.5%	4171	4236	65	1.6%	4660	4676	16	0.3%	5126	5143	18	0.3%	5571	5591	19	0.3%
29,550	2728	2771	43	1.6%	3742	3799	57	1.5%	4175	4240	65	1.6%	4664	4680	16	0.3%	5130	5148	18	0.3%	5577	5596	19	0.3%
29,600	2731	2774	43	1.6%	3746	3803	57	1.5%	4179	4244	65	1.6%	4668	4684	16	0.3%	5135	5153	18	0.3%	5582	5601	19	0.3%
29,650	2734	2778	43	1.6%	3750	3807	57	1.5%	4183	4248	65	1.6%	4673	4688	16	0.3%	5140	5157	17	0.3%	5587	5606	19	0.3%
29,700	2737	2781	44	1.6%	3754	3811	58	1.5%	4187	4253	66	1.6%	4677	4693	16	0.3%	5145	5162	17	0.3%	5592	5611	19	0.3%
29,750	2740	2784	44	1.6%	3758	3816	58	1.5%	4191	4257	66	1.6%	4681	4697	16	0.3%	5149	5166	17	0.3%	5597	5616	19	0.3%
29,800	2743	2787	44	1.6%	3762	3820	58	1.5%	4195	4261	66	1.6%	4685	4701	15	0.3%	5154	5171	17	0.3%	5602	5621	19	0.3%
29,850	2747	2791	44	1.6%	3765	3824	58	1.5%	4199	4265	66	1.6%	4690	4705	15	0.3%	5159	5176	17	0.3%	5608	5626	18	0.3%
29,900	2750	2794	44	1.6%	3769	3828	59	1.6%	4202	4269	66	1.6%	4694	4709	15	0.3%	5164	5180	17	0.3%	5613	5631	18	0.3%
29,950	2753	2797	45	1.6%	3773	3832	59	1.6%	4206	4273	67	1.6%	4698	4714	15	0.3%	5168	5185	17	0.3%	5618	5636	18	0.3%
30,000	2756	2801	45	1.6%	3777	3836	59	1.6%	4210	4277	67	1.6%	4703	4718	15	0.3%	5173	5190	17	0.3%	5623	5641	18	0.3%