Review of the Oregon Child Support Guideline: Economic Data on Cost of Raising Children, Scale Update, and Other Issues

Submitted to:
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Executive Summary

Oregon is reviewing its child support guideline. The Oregon Department of Justice (DOJ) provides for the guideline in OAR 137-050.[1] Federal regulation (Title 45 of the Code of Federal Regulations, C.F.R. § 302.56) requires states to review their guidelines at least once every four years. As part of that review, states must consider economic data on the cost of raising children. Oregon sought technical assistance on this economic analysis; to use that economic analysis to develop an updated obligation scale, which is the core of the Oregon guidelines calculation; analyze some of the factors considered in the guideline calculation; namely, the self-support reserve for low-income parents, the cost of the child's healthcare (which is considered because federal regulation requires that child support guidelines also address the child's healthcare coverage), and parenting time. To add context to the review, the report also analyzes socioeconomic and lifestyle cost trends.

Section 1: Introduction

This section outlines the report and summarizes the basis of the existing obligation scale. It relates to an economic study of child-rearing expenditures conducted in 2006 by Professor David Betson, University of Notre Dame, using the Rothbarth methodology to separate the child's share of expenditures from total household expenditures. The scale covers combined adjusted gross incomes of $0 to $30,000 per month and up to 10 children. It also considers federal and state income tax rates and FICA in 2006 and price levels in 2006.

Section 2: Overview of Socioeconomic Trends Relevant to Child Support

Besides summarizing socioeconomic and lifestyle cost trends, Section 2 provides a brief history of the foundation of statewide child support guidelines. The federal requirement for state guidelines dates back to the 1980s. Today's state guidelines, including Oregon's, encompass many of the guidelines principles developed in the 1980s such that both parents should share financial responsibility for supporting their children; the subsistence needs of each parent should be taken into consideration when setting the child support order; and to the extent that either parent enjoys a higher than subsistence level standard of living, the guidelines should enable the child to share in that parent's higher standard of living.

Various studies and data find that fathers are more involved with their children and there is more timesharing today. Many parents have children with multiple partners, but the research does not definitively show that trend increasing. Still other trends indicate fewer marriage, divorces, and births; and the percentage of births to unmarried mothers has become stable. There is no data set tracking child-rearing expenditures in individual households between matched parents (i.e., one parent living in one household and the other parent living in the other household). This limits what can be said about lifestyle costs.

[1] https://www.doj.state.or.us/child-support/calculators-laws/child-support-laws-and-rules/child-support-guideline-rules-137-050/.

Section 3: Economic Data on The Cost of Raising Children

There are several different studies of child-rearing expenditures that vary by age and the methodology used to separate the child's share of expenditures from total household expenditures. Like Oregon, most states rely on a study of child-rearing expenditures conducted by Professor Betson using the Rothbarth methodology. Betson (and most economists) use national data from the Consumer Expenditure Survey (CE). Since 2006, Betson has updated his study twice using more current CE data. Besides the Betson-Rothbarth study, a few other studies of child-rearing expenditures have been conducted since 2006.

Section 4: Data and Assumptions Used to Update Obligation Scale

This sections uses the most current Betson-Rothbarth (BR) estimates to update the obligation scale. Two updated obligation scales are developed: one that includes $250 per child per year to cover ordinary, unreimbursed medical expenses (which is an assumption contained in the current scale); and, the other excludes all ordinary, unreimbursed medical expenses. Other considerations are 2023 price levels and 2023 federal and state income tax rates and FICA. The updated scale considers combined gross incomes of $1,400 per month through $40,000 per month. Below the lowest amount, the self-support reserve/minimum order would apply. The more current economic data allows the scale to go up to combined adjusted gross incomes of $40,000 per month. Like the existing scale, the updated scales exclude childcare expenses and the cost of the child's health insurance premium.

Section 5: Low-Income Adjustment

Federal regulation requires state guidelines to consider the subsistence needs of the paying parent (and at state discretion the receiving parent) through a self-support reserve (SSR) or another low-income adjustment. The existing Oregon guideline provides a low-income adjustment that includes two components: a SSR that applies to each parent; and a minimum order that applies to incomes below the SSR. Oregon sets its SSR at 116.7% of the federal poverty guidelines (FPG) for one person. In 2023, the FPG was $1,215 per month. This is considerably below earnings from a minimum-wage job in Oregon. Several states use a SSR higher than Oregon's SSR. Responses from guideline stakeholder surveys suggest that the Oregon SSR is too low, particularly when compared to housing prices. Oregon provides a minimum order of $100 per month with some exceptions for parents with disabilities and 50/50 timesharing. The $100 minimum order is high relative to other state guidelines. The mode is $50 per month. Some states use a percentage (i.e., Michigan and Maine use 10% of income). Most states do not apply the minimum order to shared-parenting time situations. The interaction of the Oregon minimum order with the Oregon parenting-time credit creates some anomalous outcomes.

Section 6: Child's Health Care Coverage

Until recently, federal regulation prioritized private healthcare coverage. Consistent with 2010 healthcare reform and Medicaid and CHIP expansion, federal regulation now allows states to recognize coverage from public sources (e.g., Medicaid and the Child Health Insurance Program). Oregon has not followed suit yet. Over half of Oregon children are enrolled in the Oregon Health Plan (OHP), which often provides better coverage than private coverage and at no cost. Exacerbating the gap is an increase in high-deductible health plans. Several guideline stakeholders responding to the survey noted

that the calculation of reasonable cost of healthcare coverage is awkward and not useful since many parents do not have access to employment-sponsored insurance and many children are enrolled in OHP.

Section 7: Parenting-Time Credit Formula

Oregon's parenting-time credit formula is unique to Oregon, and it is considered to be one of the best by other states reviewing their child support guidelines. States like the Oregon adjustment because it produces gradual changes as the parents share more time. It applies to parents with court-ordered time sharing or parenting plan agreements. Few stakeholders responding to the survey had comments on the formula. Among the few comments received, however, the most common concern was circumstances where the order was set based on overnights that were not being exercised.

Section 8: Impact of Updating the Scale

Due to high inflation and increased spendable incomes resulting from federal tax reform that became effective in 2018 and other factors, updating the scale would produce significant increases. On average, the increase would be about 20-21% for one child and about 25-26% for two children regardless of whether the $250 per child per year in medical expenses is included. Most Oregon orders cover one or two children. These percentages consider all income ranges. In general, the increase is larger with more income. For combined incomes below $5,000 gross per month (which is the majority of the Oregon Child Support Program orders), the average increase is less than 1% for one child and 5-6% for two children. There are some anomalous decreases to the one-child amounts below combined gross incomes of $4,000 per month. The decreases never exceed $19 per month, and this is before the basic obligation is prorated to the parents, which is how the child support order amount is determined. The decreases may result from a sampling error (i.e., samples produce slightly different amounts) or the cap that is applied at low-incomes so paying parents will not be asked to spend more than their after-tax income.

Section 9: Summary, Recommendations, and Conclusions

Recommendations are shown on the next page. The major conclusion is that an updated obligation scale is appropriate for Oregon children today. Implementation of other recommendations are also fair and appropriate for Oregon children and families.

Recommendations

- Update the scale for more current economic data on child-rearing expenditures, current price levels, and federal and state income taxes and FICA:
    - Eliminate the self-support reserve from the scale since it is included in the worksheet;
    - Expand the scale from combined incomes of $30,000 gross per month to $40,000 gross per month; and
    - Eliminate the columns for seven and more children since few orders have seven or more children and apply the amounts for six children to six and more children.
- Increase the amount of the self-support reserve (e.g., 130% of the federal poverty guidelines, which is the gross income eligibility threshold for the Supplemental Nutrition Assistance Program).
- Reduce the minimum order (i.e., $10-$50 per month or 10-20% of income).
- Recognize coverage of healthcare from public sources (e.g., Oregon Health Plan) as healthcare coverage for the children and no longer prioritize private coverage.
- Clarify and simplify the language for determining reasonable cost of healthcare coverage.
- Study the frequency that children ineligible for OHP have access to private coverage; and, if incurring with frequency, develop provisions to ensure that these children have healthcare coverage and their unreimbursed medical expenses are addressed.
- With regard to the parenting-time credit, nuanced changes are recommended:
    - Clarify what is meant by averaging two consecutive years of overnights when the timesharing plan is new to the parents;
    - Clearly state that the order can be modified if overnights are not being exercised as considered in the child support order (i.e., see the language of Kentucky or Michigan);
    - Do not apply the minimum order on top of the parenting-time credit formula; and
    - Continue to monitor the appropriateness of the formula in equal custody cases when there is disparate income. Currently, there is not sufficient data to inform whether the current Oregon formula produces an inappropriate amount in these circumstances.

SECTION 1: INTRODUCTION

Oregon is reviewing its child support guideline. As part of its review, Oregon sought technical assistance through a competitive bid process on the economic analysis of cost of raising children; to use that analysis to prepare an updated Oregon obligation scale; to analyze other factors considered in the guideline calculation (i.e., the self-support reserve for low-income parents, the cost of the child's healthcare, and parenting time); and to study "lifestyle cost." This report documents the findings from this technical assistance.

Oregon Revised Statute (ORS) 25.275 directs the Division of Child Support[2] of the Department of Justice (DOJ) to establish a child support formula by administrative rule that is to be used in any judicial or administrative proceeding (see Appendix A for an excerpt of the statute). The guideline is provided in OAR 137-050.[3] Federal regulation (Title 45 of the Code of Federal Regulations, C.F.R. § 302.56) requires states to review their guidelines at least once every four years. As part of that review, states must consider economic data on the cost of raising children. This report documents Oregon's fulfillment of the review of economic data on the cost of raising children; and, that data is used to prepare an updated obligation scale, which is at the core of the guidelines calculation. This report also documents the data, assumptions, and steps used to develop the updated scale.

OVERVIEW OF EXISTING OREGON SCALE AND ECONOMIC DATA ON COST OF RAISING CHILDREN

Oregon last extensively revised its guidelines in 2013;[4] however, the scale relates to an economic study of child-rearing expenditures completed in 2006.[5] Most states (including Oregon) relate their child support scale/table to economic data on child-rearing expenditures. Further, most states (including Oregon) relate their child support scale/table to economic estimates of child-rearing expenditures developed by Professor Emeritus David Betson, University of Notre Dame, using the "Rothbarth methodology" to separate the child's share of total household expenditures. An economic methodology is necessary because many expenditure items (e.g., electricity for the home) are consumed by both children and adults living in the same household and the child's share is not readily observable.

Betson has developed five different sets of Rothbarth estimates including his first study in 1990 using data collected from families about their expenditures in 1980–86.[6] Since then, Betson has updated his

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[2] The Oregon child support agency is also known as the Oregon Child Support Program.
[3] https://www.doj.state.or.us/child-support/calculators-laws/child-support-laws-and-rules/child-support-guideline-rules-137-050/.
[4] See Oregon Department of Justice website: https://www.doj.state.or.us/child-support/calculators-laws/child-support-guidelines-and-calculations/.
[5] Policy Studies Inc. (Jun. 2006). *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations.* Retrieved from https://justice.oregon.gov/child-support/pdf/psi_guidelines_review_2006.pdf.
[6] Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, WI.

Rothbarth study four times, each using more current expenditure data. Betson's most recent Rothbarth estimates rely on data collected from families about their expenditures in 2013–2019.[7] The Betson-Rothbarth (BR) study underlying the current Oregon scale is based on data collected from families about their expenditures in 1998–2004.[8] However, that scale was updated to June 2006 price levels and to consider federal and state income taxes and FICA in 2006. (The Oregon scale is based on gross income, but income taxes and payroll taxes affect how much disposable income a family has to spend. To this end, they are considered in the development of the obligation scale.) There is no routine, periodic update of the BR study or other studies of child-rearing expenditures. Previously, the USDA updated its study on child-rearing expenditures annually, but it last did so in 2017. Individual states (including Oregon) have commissioned the update of the BR study. Because Betson uses national data, the findings can be used for other state guidelines with some adjustments if needed to adjust for a particular state (e.g., consideration of the state income tax rate or the state's price parity in states with incomes or prices extremely different than the national average).

The obligation scale is at the core of the Oregon guideline. Exhibit 1 shows an excerpt of the scale. The actual scale covers parents' combined adjusted gross incomes of $0 to $30,000 per month and up to 10 children. The basic child support obligation is calculated using the incomes of both parents; then, prorated between the parents to calculate the child support order.

Exhibit 1: Excerpt of Oregon Obligation Scale

Parents' Combined Adjusted Gross Income		One Child	Two Children	Three Children	Four Children	Five Children	Six Children	Seven Children	Eight Children
5001 – 5050		791	1141	1339	1495	1645	1788	1927	2062
5051 – 5100		794	1146	1345	1502	1652	1796	1936	2071
5101 – 5150		798	1151	1350	1509	1659	1804	1944	2081
5151 – 5200		801	1156	1356	1515	1667	1812	1953	2090
5201 – 5250		804	1161	1362	1522	1674	1820	1961	2099
5251 – 5300		808	1165	1368	1528	1681	1827	1970	2108
5301 – 5350		811	1170	1374	1534	1688	1835	1978	2116
5351 – 5400		815	1175	1379	1541	1695	1842	1986	2125
5401 – 5450		819	1180	1385	1547	1702	1850	1994	2133
5451 – 5500		822	1185	1390	1553	1708	1857	2002	2142

For example, assume that support is being determined for one child, the paying parent's adjusted gross income is $3,000 per month and the receiving parent's adjusted gross income is $2,400 per month.

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

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

Their combined income would be $5,400 per month. Using the scale, the basic obligation for one child at a combined income of $5,400 per month would be $815 per month. Each parent is responsible for their prorated share. The paying parent's share forms the basis of the support order. The paying parent's share of combined income is 56% ($3,000 divided by $5,400) of the scale amount ($815 per month): $453 per month. There may be other adjustments for childcare expenses, the parents' timesharing of their child, or another factor considered in the guideline.

The basic obligations in the scale reflect economic data on the costs of raising children in Oregon when the scale was developed in 2006. This study reviews the most recent Betson-Rothbarth study of child-rearing expenditures as well as other studies conducted since 2006.

Other Guideline Factors Considered in This Report

Federal regulation also requires state guidelines to address a child's healthcare needs and consider the subsistence needs of the paying parent (and the receiving parent at state discretion). Oregon fulfills the healthcare requirement by ordering one or both parents to enroll the child in private insurance if it is available to the parent at a reasonable cost. The federal regulation concerning this was tweaked in 2016 to recognized public coverage (e.g., Medicaid and Child Health Insurance Program–CHIP) as appropriate healthcare coverage for children. This, combined with the high cost of private healthcare coverage today, is why the issue is looked at more closely in this report.

Besides now recognizing public coverage as healthcare coverage for children, 2016 federal rule changes made several other changes to the requirements of state guidelines. One of the added requirements was to consider the subsistence needs of the paying parent. The Oregon guideline already fulfills this requirement through its self-support reserve. Still, the guidelines review presents an opportunity for Oregon to review its approach particularly in light of how other states are meeting the requirement.

Although not federally required, the Oregon guideline also provides for a parenting-time credit. Oregon has provided a parenting-time adjustment for several decades. Recently, several states have adopted or modified their parenting-time adjustments. The review also presents an opportunity for Oregon to review its current parenting-time credit, particularly in light of how other states adjust for timesharing.

Findings on How Guidelines are Applied

To add context to the topics, findings from two data sources developed by the Child Support Program specifically for Oregon's child support guideline review are summarized when relevant to a specific topic addressed in this report. The two data sources are:

- A random selection of 359 orders tracked by the Child Support Program's automated system, in which there was an order entered administratively and a guideline calculation sometime between April 1, 2018, and March 31, 2022; and
- Surveys of program participants (parents and non-parent recipients), program staff, and partners, which included judges and administrative law judges, attorneys, court clerks and judicial assistants, family law facilitators, mediators, tribal child support staff, and others.

The data extract is used to fulfill the federal regulation for states to collect case file data to analyze how the guidelines are applied to inform their guideline review. Child Support Program staff shared a de-identified extract of the 359 orders in Excel with CPR, as well as the results of the surveys including responses to open-ended questions.

The 359 orders were drawn from a pool of 13,042 administrative orders entered between April 1, 2018, and March 31, 2022. One data limitation is it does not include orders that were not entered administratively. The guideline would apply to these cases, too. Only data from administrative orders is readily available. The administrative process is used to establish orders for most cases that are part of the Oregon Child Support Program, which is Oregon's government child support program as provided by Title IV-D of the Social Security Act (hence, sometimes called IV-D orders.) Often, divorcing parents across the nation do not rely on IV-D programs to establish their child support orders. The difference in application of the guideline between administrative orders and non-administrative orders is unknown.

DOJ administered and conducted three separate surveys for program participants, program staff, and partners. Each survey consisted of similar questions and offered several forced-choice questions as well as opportunities for open-ended responses. DOJ posted the survey link on its website and emailed every case participant with a valid email address (i.e., approximately 90,000 emails) and sent similar emails to program staff and partners. Surveys were completed by 4,793 program participants, 230 program staff, and 74 partners. Almost two-thirds of responding program participants were on the recipient side of child support, and one-third were on the paying side of child support. A very small percentage (i.e., less than 6%) of responding program participants self-identified as being both recipients and payers of child support or something other. Over half of the responding program staff were case managers or child support agents. Almost half of the responding partners were attorneys.

Organization of Report

There are nine sections.

- Section 2 summarizes the findings from the analysis of "lifestyle cost" that are not included in other sections (e.g., some of the lifestyle cost issues are covered in the review of economic studies of child-rearing expenditures). The section is renamed, "Overview of Socioeconomic Trends Relevant to Child Support" for clarity since "lifestyle cost" is not a standardized term and subject to interpretation.
- Section 3 summarizes the economic data on the cost of raising children.
- Section 4 uses the economic data to prepare an updated obligation scale.
- Section 5 analyzes Oregon's low-income adjustment, which includes a self-support reserve.
- Section 6 analyzes the cost of the child's healthcare cost.
- Section 7 analyzes Oregon's parenting time formula.
- Section 8 examines the impact of an updated scale.
- Section 9 provides conclusions.

SECTION 2: OVERVIEW OF SOCIOECONOMIC TRENDS RELEVANT TO CHILD SUPPORT

This section adds context to the child support guidelines review by providing a brief history of the foundation of state child support guidelines and a summary of socioeconomic trends relevant to child support guidelines.[9]

BRIEF HISTORY OF FOUNDATION FOR STATEWIDE CHILD SUPPORT GUIDELINES

The Child Support Enforcement Amendment of 1984 (P.L. 98-378) mandated statewide child support guidelines. The requirement aimed to reduce the shortfall in child support order levels, increase the equity of child support orders by providing comparable orders for cases with similar circumstances, and improve the efficiency of adjudicating child support orders by increasing voluntary settlements and reducing the judicial time required to reach an equitable determination in contested cases.[10] In the 1980s, if a state or local government had child support guidelines, the guidelines amounts were often tied to Aid to Families with Dependent Children (AFDC) benefit levels and set below poverty levels. (Temporary Assistance to Needy Families (TANF) replaced AFDC as part of 1996 welfare reform.)

In 1983, the U.S. Office of Child Support Enforcement (which recently changed its name to the Office of Child Support Services, or OCSS), initiated the National Child Support Guidelines Project to help states develop child support guidelines. Within a month of launching the project, the U.S. House Ways and Means Committee requested that OCSS establish a national advisory panel with a balanced composition for the project. This included representatives of the judiciary, child support service officials, parents paying support, parents receiving support, legislators, legal scholars, and an economist. The panel developed a set of basic principles for the development of state child support guidelines that shape most child support guidelines of today, including the Oregon guideline. Published in 1987, those principles were:

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[9] The intent of this section is to sensibly and meaningfully fulfill contractual requirements to analyze studies on "lifestyle costs" that are not addressed as part of the section on data of child-rearing expenditures or the section on parenting-time credit formulas. "Lifestyle cost" is not a standardized term used in consumer economics. It appeared to be used in the contract to encompass miscellaneous items (i.e., household expenditures in separate households; perceptions of child support; role, costs, and perceptions of parenting time in child support formulas; cost of additional children that a parent supports in the parent's households and the impact on child support orders; trends in the cost of raising children in intact and non-intact families; trends in income, expenses, and savings and their impact on families; and trends in childcare and its impact on supporting children. The major problems are that the existing literature generally does not address most of these specific issues. Besides, there is not the data to address many of these issues. For example, although a data set tracking child-rearing expenditures of the two separate household for a joint child in timesharing situations would be useful to informing parenting-time credits in state guidelines, no comprehensive or rigorous dataset of matched households exists. Still another example is literature that could be used to analyze "trends in childcare and its impact on supporting children." Childcare expenses are not included in the Oregon scale; rather, the actual amount expended on childcare can be addressed on a case-by-case basis. There are numerous studies on how childcare expenses have increased over time, but not in the context of parents living apart or child support guidelines.

[10] National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA. pp. I–6-7.

1. Both parents should share financial responsibility for supporting their children;

2. The subsistence needs of each parent should be taken into consideration when setting the child support, but in order to establish a precedent to pay child support, it should not be set at zero;

3. The guidelines amounts should first cover the child's basic needs but to the extent that either parent enjoys a higher than subsistence level standard of living, the guidelines should enable the child to share in that parent's higher standard of living;

4. Each child of a given parent has an equal right to share in that parent's income subject to a variety of factors, including the income of each parent and the presence of other dependents;

5. Each child is entitled to the determination of support without respect to the marital status of the parents at the time of the child's birth;

6. Application of the guidelines should be sexually non-discriminatory—that is, without regard to the gender of the custodial parent;

7. The guidelines should not create extraneous negative effects on the major life decisions of either parent, specifically create economic disincentives pertaining to marriage and labor force participation; and

8. The guidelines should encourage involvement of both parent in the child's upbringing and take into account the financial support provided directly by the parents in shared physical custody situations—albeit recognizing that equal (50%) custody may not obviate the need for a child support order.

Among others, the recommendations of the advisory panel that were adopted and are still in effect today are rebuttable presumptive child support guidelines, reduced barriers to order modifications, and that guidelines include a provision to address the child's health insurance coverage. In recognition of 2010 healthcare reform and other federal legislation that improve and expand healthcare coverage for children, the 2016 Flexibility, Efficiency, and Modernization Rule (FEM)[11] changed "health insurance coverage" to "healthcare coverage" so it would encompass Medicaid, CHIP, and other public sources of healthcare coverage available to children when determining medical child support.

Application of the 1987 Guidelines Provisions Today

The Oregon guideline and most state guidelines embody most of these principles today. As shown in Appendix A, Oregon statute shares many of the same principles as those developed through the National Child Support Guidelines Project.

[11] U.S. Department of Health and Human Services Centers for Medicaid Services. (Dec. 2016). Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs. *Federal Register*. Retrieved from https://www.federalregister.gov/documents/2016/12/20/2016-29598/flexibility-efficiency-and-modernization-in-child-support-enforcement-programs#:~:text=The%20final%20rule%20will%20make,and%20the%20move%20toward%20electronic.

Principle 1: Shared Financial Responsibly for Supporting Children

Oregon and most states and the District of Columbia consider the incomes of both parents in the calculation of the child support order. (Six states consider the income of the paying parent only when calculating base support.[12]) Most of the states that consider the incomes of both parents (including Oregon) prorate the financial responsibility of the child between the parents based on each parent's share of income. The higher the income share, the higher the financial responsibility.

Principle 2: Subsistence Needs and Zero Orders

In 2016, OCSS also expanded federal regulations to require state guidelines to consider the subsistence needs of the paying parent and, at court discretion, the subsistence needs of the receiving parent. Today, all state guidelines including the Oregon guideline meet this requirement. The impetus for the regulation was the overuse of income imputation in the calculation of the order amount among low-income parents.[13] This produced orders that low-income parents could not pay. In turn, it contributed to the accumulation of unpayable arrears and the ineffective use of enforcement mechanisms (e.g., driver's license suspension) among some parents who truly did not have the ability in pay. In general, many of the 2016 rule changes address limited ability-to-pay issues due to various circumstances such as incarceration, disabilities that impede earnings, few employment opportunities available to the parent, and other circumstances. Several states embrace this concept by providing for zero orders or court discretion when the paying parent's income is below the state-determined self-support reserve rather than a minimum order as the 1987 guidelines principle suggests. As discussed in more detail later, the Oregon guideline provides a rebuttal presumptive minimum order of $100 per month. The presumption of a minimum order does not apply when the paying parent's sole source of income is disability benefits, the paying parent is incarcerated, the paying parent receives public benefits, and when the paying parent has exactly 182.5 overnights with the child per year. Several state guidelines also provide for a zero order in these circumstances. Most states with timesharing adjustments also do not apply the minimum order to any timeshared-adjusted orders.

Principle 3: Basic Needs and Sharing of the Lifestyle the Parent Can Afford

No state guidelines consider the cost of the child's basic needs only. Instead, all state guidelines consider the income of the paying parent (and most also consider the income of the receiving parent) in determining the amount of support. If a parent can afford a lifestyle greater than subsistence because of their higher income, this allows the child to share in the enjoyment of that lifestyle. Further, federal regulation requires the consideration of the income of the paying parent (and the receiving parent at

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[12] See National Conference of State Legislatures (Jul. 2020). *Child Support Guidelines Models.* Retrieved from https://www.ncsl.org/research/human-services/guideline-models-by-s.tate.aspx. NCSL lists New York as a state that considers both parents' incomes, but it only does so for prorated childcare and other expenses between the parents and to determine if the presumptive formula which is based on a percentage of the paying parent's income applies to high income cases.

[13] U.S. Department of Health and Human Services. (Dec. 20, 2016). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs: Final Rule." 81 *Fed. Reg*. 244, p. 93520. Retrieved from https://www.gpo.gov/fdsys/pkg/FR-2016-12-20/pdf/2016-29598.pdf.

state discretion) in the guidelines calculation, which is not congruent with basing a guidelines on the cost of the child's basic needs only.

Principle 4: Each Child's Right To a Parent's Income

Many parents have children with more than one partner. All state guidelines provide for the calculation of support for the joint children of the parties, although there may be consideration of support for non-joint children in the calculation. In other words, just because one child of the parent has ordered child support, it does not preclude another child of the parent from a different partner from having a child support order.

Principle 5: Whether the Child Was Born to Never-Married or Ever-Married Parents Should Not Matter

No state guidelines make a distinction in the calculation of the support order based on whether the children were born to never-married or ever-married parents. Instead, all state guidelines treat children equally regardless of birth circumstance. This is an important consideration, given that some advocates argue for child support guidelines based on the economic data on how much it costs to raise a child in a single-parent household rather than expenditures on children in intact family. (As an aside and discussed more later, single-parent families and two-parent families often spend the same dollar amount on their children, but single parents devote a higher percentage of their income to child-rearing expenditures because they only have one income while the *percentage* of combined income devoted to child-rearing expenditures in two-parent families is much lower because there are two incomes.)

Principle 6: Child Support Guidelines Should Be Gender Neutral

No state guidelines rely on the terms "mother" or "father," or "she" or "he," or other gender-specific pronouns.

Principle 7: Guidelines Should Not Have Negative Impact on Life Decisions about Work and Remarriage

Some have argued that high order amounts reduce work effort for both the paying and receiving parent, and discourage work among paying parents in covered employment because of wage assignment.[14] The empirical evidence does not definitively support that reducing guidelines amounts alone would increase work effort or affect other life decisions. Rather, the empirical evidence recognizes that several factors—some specific to child support (e.g., arrears debt[15]) and others not specific to child support (e.g., prior work history[16])—may influence employment and life decisions. Few of the studies are specific to guidelines amounts other than some studies that suggest arrears accrue when order amounts

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[14] See the proposed Flexibility, Efficiency and Modernization rule for references to studies concerning low-income, paying parents. U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 79 *Fed. Reg*. 22, p. 68,554. Retrieved from https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf.

[15] For example, see Miller, DP and Mincy RB. (2012). "Falling further behind? Child support arrears and fathers' labor force participation." *Social Service Review.*

[16] Ibid.

are set at 20% or more of the paying parent's gross income. Some of the earlier studies on this are cited in the FEM proposed rulemaking.[17] As clarification, one of the frequently cited studies actually reported 19% for one child and 29% for two or more children.[18] Nonetheless, several studies on the issue have been conducted since then.[19] Some corroborate the findings and some refute it. Further, a follow-up study by Orange County, which conducted one of the studies cited in the FEM proposed rulemaking, found that income imputation and default mattered more than the order percentage when explaining non-payment.[20]

In all, isolating the impact of guidelines and the relevancy to the Oregon guideline today given the age and sub-populations of the studies are beyond the scope of this study.

Principle 8: Child Support Guidelines Should Encourage Both Parents Involvement and Provide Timesharing Adjustments

Oregon, 40 states, and the District of Columbia provide a timesharing adjustment within their guidelines formula, and eight states provide for it as a deviation factor. It could be argued that state guidelines without a timesharing formula provide a financial disincentive not to have shared-parenting time, but that is not the outcome as demonstrated in the case file data of states that provide timesharing as a deviation factor.[21] Still, timesharing adjustments are very important to child support guidelines. They are addressed again later in this section, and another section is devoted to analyzing state adjustments for timesharing.

Socio-Economic Trends

Trends in Family Structure

The circumstances of parents establishing a child support order vary. They may be divorcing and separating parents, or never-married parents, or relatives caring for a child and child support is from the child's parent(s). In addition, child support may be sought from the parents in foster care situations. Although all state guidelines are rebuttal presumptive—that is, they can be rebutted when appropriate

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[17] See pp. 68554 of U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 79 *Fed. Reg*. 221. Retrieved from https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf.

[18] Takayesu, Mark. (Oct. 2011.) *How Do Child Support Order Amounts Affect Payment and Compliance?* Research Unit of the Orange County Department of Child Support Services. Retrieved from https://ywcss.com/sites/default/files/pdf-resource/how_do_child_support_orders_affect_payments_and_compliance.pdf. See page 2 for one-child amount and Table 5 for low-income for two and more children amount.

[19] Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 56, p. 199. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf. See p. 66 and Appendix B.

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

[21] For example, see the most recent case file data from Georgia and New Hampshire that both provide that timesharing is a deviation factor. Georgia Support Commission. (2023.) *Economic Study Final Report*. Retrieved from https://csc.georgiacourts.gov/wp-content/uploads/sites/8/2023/01/2022-Final-Report.pdf. See Venohr, Jane, et al. (Dec. 2022.) *Review of the New Hampshire Child Support Guidelines*. Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/css-2022-nh-child-support-guidelines-review-report.pdf.

and in the best interest of the child—it is important to recognize changes in family structure that affect the situations to which the guidelines apply. For example, state guidelines are mixed on how much detail they provide on how to calculate the amount of child support for non-parent caretaker situations. Many state guidelines do not address it. Among those that do, they may specify to not use the income of the caretaker and whether to use one parent's income or both parents incomes in the calculation, even if support is being determined against one parent and the other parent's income is imputed.

Some of the factors affecting family structure and eligibility for child support are:

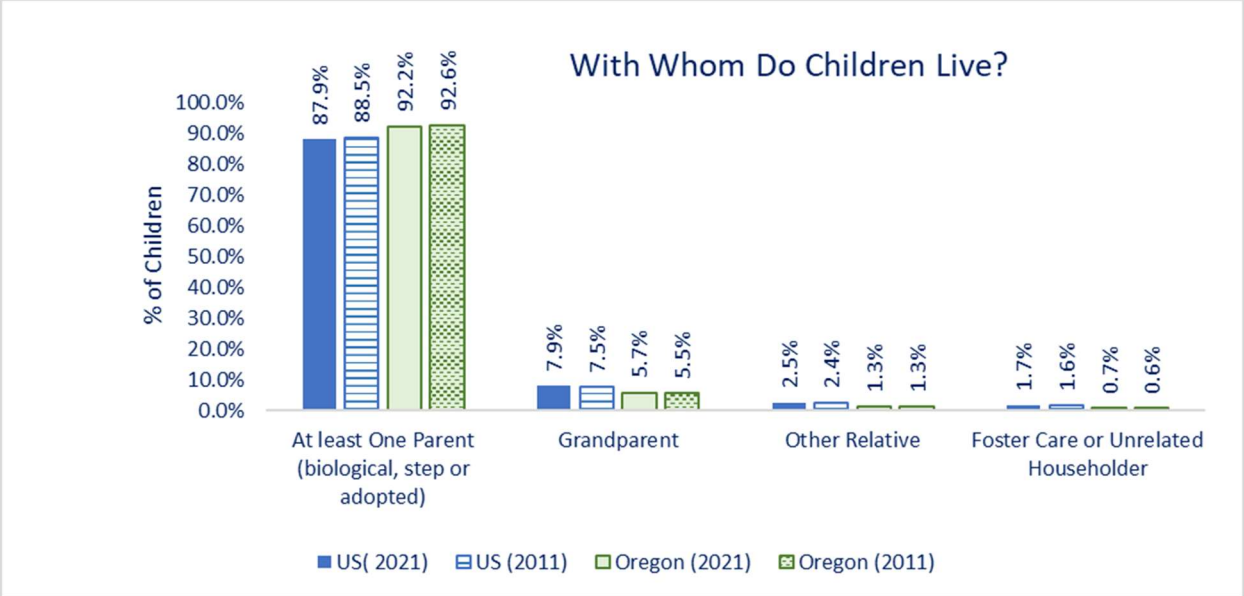
- Divorce rates;
- Births to unmarried parents;
- Children living with non-parents (e.g., grandparents and other relatives) and in foster care;
- Poverty and TANF enrollment;
- Father involvement and increased physical custody; and
- Parents having children with more than one partner.

Most of the statistic presented in this section are from the U.S. Census Bureau unless otherwise noted.[22]

Living Arrangements of Children

Exhibit 2 shows that most children (about 90%) nationally and in Oregon live with at least one of their parents and that the percentage has changed little in the last decade. Exhibit 2 also shows very small increases in the percentage of children living with grandparents and in foster care or with an unrelated householder.

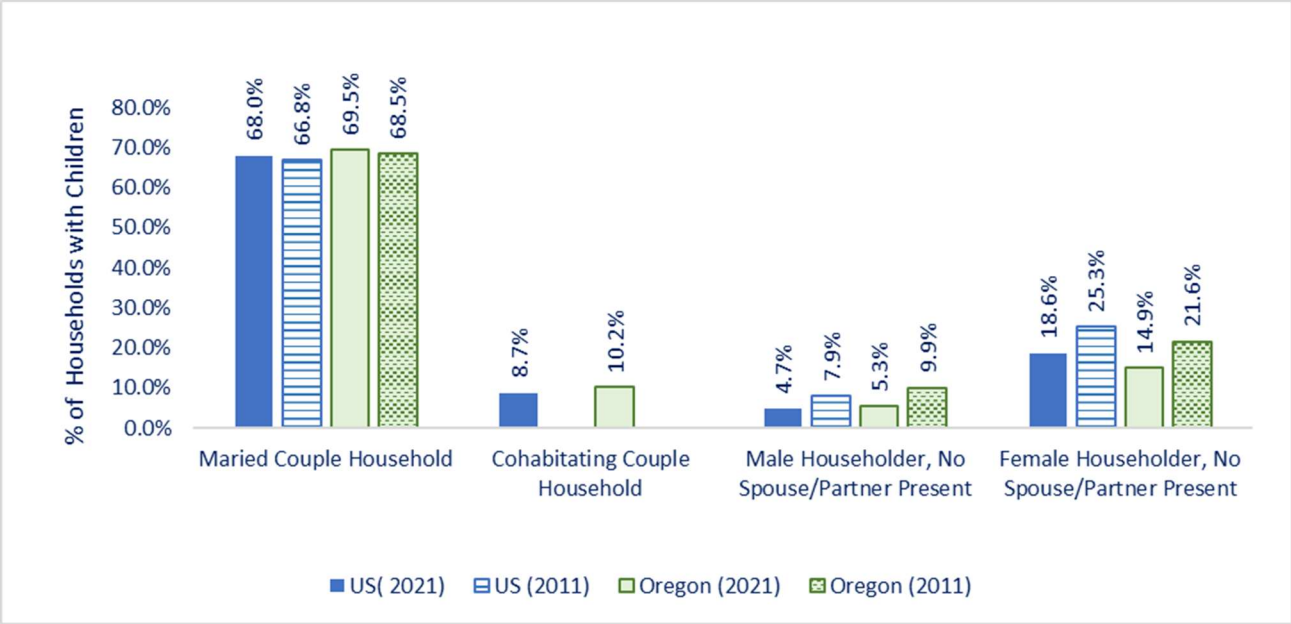
Exhibit 2: Percentage of U.S. and Oregon Children by Living Arrangement in 2011 and 2021



[22] https://Data.Census.gov.

Exhibit 3 shows that most households with children under age 18 live with a married couple (about 70%). This could be the legal parents of the child or a legal parent and that parent's current spouse. Exhibit 3 suggests a decline in the percentage of children living with a male or female householder, but the two time periods are not comparable because the U.S. Census now also captures "cohabitating couple" households in this enumeration breakdown. Cohabitating couples could be the child's unmarried parents who are living together or one of their parents living with a domestic partner who is not the parent of the child.

Exhibit 3: Percentage of Households with Children under 18 Years Old by Household Type



Divorce, Marriage, and Birth Trends

Analysis of Census data shows the marital status of custodial parents with children under the age of 21 living with them who have a parent living outside of the household in 2018.[23] It varied by whether the custodial parent has a government child support case (also called IV-D for Section IV-D of the Social Security Act that enables government child support programs). Among custodial parents receiving IV-D services in 2018, 17% are married, 30% are divorced, 11% are separated, 41% have never been married, and 1% are widowed. Among custodial parents not receiving IV-D services in 2018, 16% are married, 35% are divorced, 14% are separated, 34% have never been married, and 2% are widowed.

Births and marriage and divorce/separation are common pathways to child support. Recent research finds that the proportions of women who ever marry and ever give birth have declined, and those that

[23] Sorensen, Elaine. (2021.) *Characteristics of Custodial Parents and Their Children.* Retrieved from *https*://www.acf.hhs.gov/sites/default/files/documents/ocse/characteristics_cps_and_their_children.pdf.

do marry or give birth are increasingly delaying these events to later ages.[24] The Oregon Center for Health Statistics[25] provides birth data back to 2010 on its website. In 2021, there were 40,930 births to Oregon residents, compared to 45,595 births in 2010. In contrast, Oregon's total population grew from 3.8 million in 2010 to 4.2 million in 2021. The percentage of Oregon births to unmarried mothers changed little between these years: it was 36.4% in 2021 and 35.4% in 2010. In contrast, the most current national data (2020) finds that that 40.5% of all births were to unmarried mothers.[26] The highest national percentage was in 2009 (41.0%). A recent Wall Street Journal article reviewed academic literature on the declining birth rate.[27] The article attributes the decline to economic and social obstacles including unaffordability of homes, rising cost of childcare, the burden of student loans, as well as many men lack the earning power to be providers because blue-collar jobs do not pay as well and fewer men are employed.

The divorce rate, which is measured as the number of divorces per 1,000 total population (regardless of age or marital status), has declined in Oregon and in most states. In 2020, the Oregon divorce rate was 2.6, compared to 4.0 in 2010.[28] Divorces are affected by the number of marriages. Marriage rates are also down.[29] In 2020, the Oregon marriage rate was 5.2, compared to 6.6 in 2010.[30] One study estimates that 3.6% of all marriages are among same-sex couples.[31]

Poverty and TANF

Child poverty has significantly decreased in the past decade. In 2021, 16.9% of children nationally were impoverished, compared to 13.5% in Oregon. In 2011, the percentages were 28.5% in the U.S. as a whole and 23.5% in Oregon. Lower unemployment rates, increases in single mothers' labor force participation, and increases in state minimum wages contribute to some of the decline in poverty.[32]

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[24] Brown, Adrianne. (2022). *Women's Union Status at First Birth*. Bowling Green State University National Center for Family & Marriage Research. Retrieved from https://www.bgsu.edu/ncfmr/resources/data/family-profiles/brown-women-union-status-first-birth-fp-22-21.html.

[25] Oregon Vital Statistics Annual Report. (2022). Births: Annual Trends https://www.oregon.gov/oha/PH/BIRTHDEATHCERTIFICATES/VITALSTATISTICS/ANNUALREPORTS/Pages/index.aspx.

[26] Osterman, Michelle, et al. (Feb. 2022). "Births: Final Data for 2020" *National Vital Statistics Reports*. Vol. 70, No. 17. Retrieved from https://www.cdc.gov/nchs/data/nvsr/nvsr70/NVSR70-17.pdf.

[27] Adamy, Janet. (May 26, 2023). "Why Americana Are Having Fewer Babies." *Wall Street Journal.* Retrieved from https://www.wsj.com/articles/why-americans-are-having-fewer-babies-3be7f6a9.

[28] National Center for Health Statistics. (2022). *Divorce Rates in the U.S. by State. 1990–2020*. Retrieved from https://www.cdc.gov/nchs/data/dvs/state-divorce-rates-90-95-99-20.pdf.

[29] See Westrick-Payne, Krista & Manning, Wendy. (2023). *Marriages to Same-Sex and Different-Sex Couples: 2019 & 2021.* Bowling Green State University National Center for Family & Marriage Research. Retrieved from https://www.bgsu.edu/ncfmr/resources/data/family-profiles/westrick-payne-manning-marriage-same-sex-different-sex-couples-2019-2021-fp-23-09.html.

[30] National Center for Health Statistics. (2022). *Marriage Rates in the U.S. by State. 1990–2020.* Retrieved from https://www.cdc.gov/nchs/data/dvs/state-marriage-rates-90-95-99-20.pdf.

[31] See Westrick-Payne, Krista & Manning, Wendy. (2023). *Marriages to Same-Sex and Different-Sex Couples: 2019 & 2021.* Bowling Green State University National Center for Family & Marriage Research. Retrieved from https://www.bgsu.edu/ncfmr/resources/data/family-profiles/westrick-payne-manning-marriage-same-sex-different-sex-couples-2019-2021-fp-23-09.html.

[32] Thomson, Dana, et al. (2022). *Lessons from a Historic Decline in Child Poverty.* Child Trends. Retrieved from https://www.childtrends.org/publications/lessons-from-a-historic-decline-in-child-poverty.

Other studies credit the Earned Income Tax Credit (EITC) and the child tax credit that was increased for a couple of years in response to the economic downturn caused by the COVID-19 pandemic.[33]

Temporary Assistance to Needy Families (TANF) is an anti-poverty program. With some exceptions, families enrolled in TANF are required to cooperate with the establishment and enforcement of child support services. The average number of Oregon families enrolled in TANF in 2022 was 17,162.[34] In 2010, the Oregon TANF caseload was 30,207.[35] Other states have experienced similar declines. In turn, this affects child support caseloads. Eroded TANF benefit levels, increased opportunities for employment and expansion of the EITC, time limits imposed on TANF receipts, and other factors contribute to TANF caseload declines.

Parents with Children from Multiple Partners

Several studies inform the frequency of individuals/parents with children from multiple partners. The data sources vary by whether they consider all women/men regardless of whether they have ever had children, age of the individuals/parents considered (because older people have had a longer time period to have more children), whether the data source targets a specific population (e.g., the IV-D caseload of a particular state), and by other ways. The range of frequencies also varies with the data set. An extensive literature review of about 50 studies (see Appendix B for the list of references) found that the percentage of mothers with children with more than one partner generally ranged from 22% to 37% and the percentage of fathers with children with more than one partner generally ranged from 17% to 32%. The frequencies tend to be higher for poorer parents and those with less education. Differences by race and Hispanic origin were not consistent among studies.[36] Three studies (Evenhouse & Reilly, 2010; Guzzo & Furstenberg, 2009; and Cancian, Chung, & Meyer, 2006) examined whether the rates had changed over time and found that they have not.

Multiple Partner Fertility and Child Support

Several studies addressed the impact of multiple partner fertility and repartnering on child support. One study (Scott et al., 2010) found that multiple-partner fertility was more likely to occur among fathers with a formal, court-ordered support agreement (49%) than other types of agreements or no agreement. Sinkewicz and Garfinkel (2009) found that multiple-partner fertility reduced fathers' ability to pay child support to prior children by 17–27%. Craigie (2010) found that fathers who married a new partner since the birth of the focal study child were more likely to make formal child support payments but less likely to make informal child support payments.

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[33] For example, see Burns, Kalee & Fox, Liana. (Nov. 2022). *The Impact of the 2021 Expanded Child Tax Credit on Child Poverty.* https://www.census.gov/library/working-papers/2022/demo/SEHSD-wp2022-24.html.

[34] U.S. DHHS Office of Family Assistance (Aug. 2022). *Temporary Assistance for Needy Families (TANF) Caseload Data — Fiscal Year (FY) 2022*. Retrieved from https://www.acf.hhs.gov/sites/default/files/documents/ofa/fy2022_tanf_caseload.pdf.

[35] Loprest, Pamela. (Mar. 2012). *How Has the TANF Caseload Changed over Time?* Retrieved from https://www.acf.hhs.gov/sites/default/files/documents/opre/change_time_1.pdf.

[36] For example, Carlson and Furstenberg and Scott et al. found that Black or non-Hispanic parents were more likely to had children with more than one partner, but Bronte-Tinkew et al. found that white fathers were more likely to had children with more than one partner.

Research studies conducted for other states find lower payments among obligated parents with multiple orders. One hypothesis is that they pay less because they have more to pay considering the sum of their orders and financial responsibility to other additional dependents who may be living with them. For example, analysis of a random sample from the Maryland child support caseload of orders established sometime between 2002 through 2006 found that 27% of obligated parents have multiple orders, and that the child support compliance rate among obligated parents with multiple orders was generally eight percentage points less when controlling for other factors.[37] Data from Pennsylvania's last child support guidelines review found that the payment rate was 7 to 11 percentage points less (depending on whether it was a new or modified order) among orders adjusted for an obligated parent's multiple orders than those without the adjustment.[38] Still another study, which assessed cases with child support arrears in nine large states,[39] found that obligated parents with multiple current orders owed a disproportionate share of arrears: obligated parents with multiple current orders comprised 12% obligated parents in the study, and those 12% of obligated parents owed 25% of all arrears. This is over twice as much as their proportionate share, which would be 12%.

There is also a correlation with the receiving parent's multiple-partner fertility. For example, Craigie (2010) found that child support transfers to the focal child of the study decline even when the mother's other childbearing partners shirk their child support obligations.

Family Budgeting and Perceived Financial Responsibility in Blended Families

Multiple partner fertility and changes in domestic partners contribute to what is known as "blended families." Only a handful of reviewed articles addressed household budgeting and finances in these situations. Using ethnographic research, Edin and Nelson (2013) found that many fathers provided financial support to residential children, biological or otherwise, even more than they supported biological, nonresidential children. Also using qualitative data, Burton and Hardaway (2012) found tension between the perceived responsibility of fathers to their biological, nonresidential children and to the children living in their household, who may or may not be "theirs." This expectation contrasted somewhat with qualitative findings of Furstenberg (1995): in his words, "Everyone I spoke to agreed that men are obliged only to support children they have fathered." Knox and Zusman (2001) surveyed second wives and found high levels of, or at least, the perception that nonresidential fathers were providing substantial financial support to their nonresidential biological children: 66% of respondents answered yes to the question, "Do you feel the demands of your husband's first family impact on your family?"

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[37] Saunders, Correne, Logan Passerella, Letitia, & Born, Catherine. (Dec. 2014). *Reasonable Child Support Orders: The Relationship between Income and Collections.* University of Maryland School of Social Work, Baltimore, MD. Retrieved from https://www.ssw.umaryland.edu/media/ssw/fwrtg/child-support-research/cs-caseload-special-issues/reasonablesupportorders.pdf?&.

[38] Venohr, Jane, & Matyasic, Savahanna (Sept. 2021). *Review of the Pennsylvania Child Support Guidelines: Updated Schedule and Findings from Analysis of Case File Data.* Report to the Pennsylvania Department of Human Services, Harrisburg, PA. Retrieved from https://www.pacourts.us/Storage/media/pdfs/20210916/184842-2019guidelinereviewreport.pdf.

[39] Sorensen, Elaine, Liliana Sousa, & Simon Schaner. (July 2007). *Assessing Child Support Arrears in Nine Large States and the Nation.* Prepared for U.S. Department of Health and Human Services. Retrieved from http://www.urban.org/sites/default/files/publication/29736/1001242-Assessing-Child-Support-Arrears-in-Nine-Large-States-and-the-Nation.PDF.

Some of qualitative studies included quantitative information about the mechanics of budgeting and financial responsibility in blended families. Monte (2007) found that, "Roughly half of all parents . . . either pool finances or report that they share expenses at the time of the focal child's birth." A Finnish study (Raijas, 2011) found that "[i]n both blended and nuclear families, most expenditures are paid jointly, by which we mean that the spouses pay the same amount of money towards joint family expenditures, set aside the same share of their income for joint family expenditures, or the one who pays has got the money." The same Finnish study found that blended families were less likely than nuclear families to share child-related expenses; rather, among blended families it is very often the woman who pays them.

Earnings and Multiple Partner Fertility

Only one study examined the correlation between earnings and multiple-partner fertility. Canican and Meyer (2006) found that as the number of a father's partners increases, the average father's earnings declines.

Parent Involvement/Contact when There Is Multiple-Partner Fertility

Several studies using a variety of quantitative data sets considered the relationship between multiple-partner fertility and parents' contact with their children. All found that multiple-partner fertility tended to correlate with lower levels of contact and involvement with children. Manning and Smock (2000) found that increases in the number of new coresident children lead to significant declines in the frequency of visitation with nonresident children. Using longitudinal data, Tach et al. (2014) noted that across all levels of family complexity, most fathers "parent at least one of their biological children intensively." The same study found that among fathers with more complex families, 27% had no contact with at least one of their children in the past year and 19% saw one of their children only a handful of times per year.

This pattern, in which multiple-partner fertility fathers may be intensively involved with some of their children but barely see others, is confirmed in ethnographic research with low-income fathers (Edin & Nelson, 2013). Guzzo (2007) found that the number of biological coresidential children is, roughly, inversely related to the frequency of visitation with nonresidential children; men with no coresidential children report the highest levels of visitation, whereas those with more coresidential children report lower levels of high-frequency visits and are more likely to report no visits at all. With regard to the number of nonresidential children, the same study found less visits when there were more nonresidential children. On the other hand, Manning et al. (2003) found that men who have more than one set of nonresident children visit as often as those men with only one set of nonresident children," but that fathers who have biological children with their current partner are significantly less likely to visit their nonresident children than fathers who do not have new children.

With regard to mothers' new births, Tach et al. (2014) found that mothers' transitions into new romantic partnerships and new parenting roles are associated with larger declines in fathers' involvement than fathers' transitions. In contrast, Berger et al. (2012) found no association between whether the mother had a new birth in any of the measures of nonresident father involvement, but did find some correlation when both a new birth and a new partner were present. In general, most of the studies found child contact with the nonresidential parent declined when a parent repartnered.

Manning and Smock (1999) found a notable exception among fathers forming unions compared to fathers living alone: both had the same rate of contact with their children.

Increased Involvement among Fathers

Research generally shows that children do better when both parents are in their children's lives, even if the parents live apart.[40] Various studies show that time spent by fathers providing care to their children in general have increased. The most recent data (2022) shows that fathers on average spend 0.94 hours per day caring and helping household children, while mothers spend 1.69 hours per day.[41] However, one report notes the time spent by fathers caring for the children has now leveled off and that mothers still spend twice as much time providing physical and developmental care.[42] When examining opposite-sex couples with children where both parents work, the data show both parents have increased the amount of time spent caring for the children.

Father involvement for children living in a different household can improve a child's academic success, reduce levels of delinquency, and promote the child's social and emotional well-being.[43] As shown later, 32% of sampled child support orders from the Oregon Child Support Program caseload were adjusted to include a parenting time credit. There is no Oregon-specific data readily available to confirm timesharing with their joint child is increasing among parents who live apart but national data finds the likelihood of shared physical custody after divorced increased from 13% in 2010 to 34% in 2014.[44] One researcher attributes the increase to increasing gender equality due to mothers participating considerably in the labor force and fathers being actively involved in their children's daily lives.[45] With regard to whether it is increasing for never-married parents (who face a different onramp for obtaining a legal timesharing agreement than divorcing/separating parents), there is not national data, but Wisconsin-specific data illustrate that the trends differ. That data shows shared physical custody increased from 12% of Wisconsin divorces with children in 1989 to 50% in 2010.[46] The increase in equal custody was from 5% to 35% alone. There is no increase among Wisconsin never-married parents: the percentage remains at 7% over the same time.[47]

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[40] For example, see U.S. Department of Health and Human Services, Administration for Children and Families. (n.d.). *Pathways to Fatherhood.* Retrieved from http://www.acf.hhs.gov/programs/ofa/programs/healthy-marriage/responsible-fatherhood.
[41] U.S. Bureau of Labor Statistics. (n.d.). *Average Hours per Day Spent Caring for and Helping Household Children as Their Main Activity, 2022 averages.* https://www.bls.gov/charts/american-time-use/activity-by-parent.htm.
[42] Ninivaggi, F. (May 2023). Fatherhood in 2023: How the role of being a dad is changing. *Psychology Today.* Retrieved from https://www.psychologytoday.com/us/blog/envy-this/202305/fatherhood-in-2023.
[43] Osborne, Cynthia, & Ankrum, Nora. (Apr. 2015). "Understanding Today's Changing Families." *Family Court Review*, Vol. 53, No. 2. pp 221–232.
[44] Meyer, D.R. Carlson, M., & Ui Alam, M. (2022). "Increases in shared custody after divorce in the United States." *Demographic Research*. pp. 1137–62. Retrieved from https://www.jstor.org/stable/48677053?seq=3.
[45] Steinbech, A. (Jul. 2018). "Children's and Parents' Well-Being in Joint Physical Custody: A literature Review." *Family Process.*
[46] Meyer, D.R. et al. (2017)/ "The Growth in Shared Custody in the US: Patterns and Implications." *Family Court Review.*
[47] Costanzo, Molly, & Reilly, Aaron. (Sept. 2021). *2020–2022 Child Support Policy Research Agreement Task 6: Shared Placement in Paternity Cases: An Initial Look.* University of Wisconsin-Madison Institute for Research on Poverty. Retrieved from https://www.irp.wisc.edu/wp/wp-content/uploads/2021/11/CSRA-2020-2022-T6.pdf.

Changes in Income

Income is the predominant factor that determines the amount of child support order. There are several trends that affect income.

- Employment and earnings opportunities for males have declined—specifically, well-paying manufacturing jobs that do not require higher education;
- Female earnings have increased; and
- Income disparity across all income ranges has increased.

Male and Female Employment and Earnings

A recent book by Richard Reeves (Brookings Institute scholar) entitled *Of Boys and Men: Why the Modern Male Is Struggling, Why It Matters and What to Do about It,* "explores the economic, social and cultural shifts that forced men to the sidelines of the economy, including the loss of jobs in male-dominated fields such as manufacturing and the influx of women into the workforce, diminishing the need for men to serve as providers for their families."[48] Some of the statistics cited in the book are labor force participation rates for men ages 25 to 54 have declined from 97% in 1960 to 88.5% in 2020; fewer than 1 in 10 jobs now require physical strength that is called heavy work, a sector once dominated by men; the percentage of women earning more than the average male has increased from 13% in 1979 to 40%; and 40% of U.S. households have a female breadwinner, which is quadruple the number a few decades ago. Reeves argues for encouraging men to adapt to the jobs of the future including jobs that are overwhelmingly performed by women and suggests if nothing is done to help struggling men, families will become poorer and economic inequality will worsen.

A recent Pew Research report finds similar trends but different percentages. It finds that in a growing share of U.S. marriages, husbands and wives earn about the same amount.[49] The Pew report shows that 29% of couples had equal incomes in opposite-sex marriages in 2022. The same study also shows that the husband was the primary or sole breadwinner in 85% of opposite-sex marriages in 1972 and that percentages have decreased to 55% in 2022. Less is known about same-sex couples with children currently, but data should become more available in time.

Employment and Income of Parents with Child Support Cases

Analysis of 2018 national data from two different studies (one of custodial parents[50] and the other of nonresident parents[51]) provide specific data on incomes of parents with minor children who do not live with their children or the nonresident parent does not live with the custodial parent. Although both

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[48] Hsu, Andrea. (Nov. 4, 2022). "Men are struggling. A New Book Explores Why and What to Do about It." https://www.npr.org/2022/11/04/1133586707/boys-men-labor-force-jobs-gender-gap-workforce.

[49] Fry, Richard, et al. (Apr. 2023). "In a Growing Share of U.S. Marriages, Husbands and Wives Earn about the Same. *Pew Report.* Retrieved from https://www.pewresearch.org/social-trends/2023/04/13/in-a-growing-share-of-u-s-marriages-husbands-and-wives-earn-about-the-same/.

[50] Sorensen, Elaine. (2021). *Characteristics of Custodial Parents and Their Children.* Retrieved from *https*://www.acf.hhs.gov/sites/default/files/documents/ocse/characteristics_cps_and_their_children.pdf.

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

surveys were conducted in 2018, they both considered employment in 2017. Exhibit 4 shows the employment status of custodial parents. It shows that custodial parents receiving IV-D services generally have less full-time, year-round employment.

Exhibit 4: Employment Status in 2018 of Custodial Parents by Receipt of IV-D Services (U.S. Census Data)

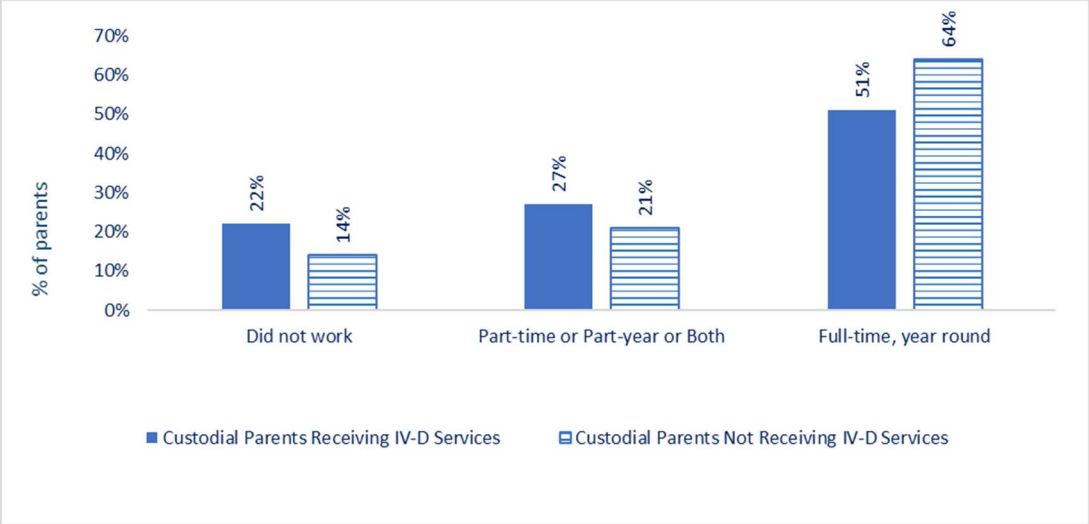
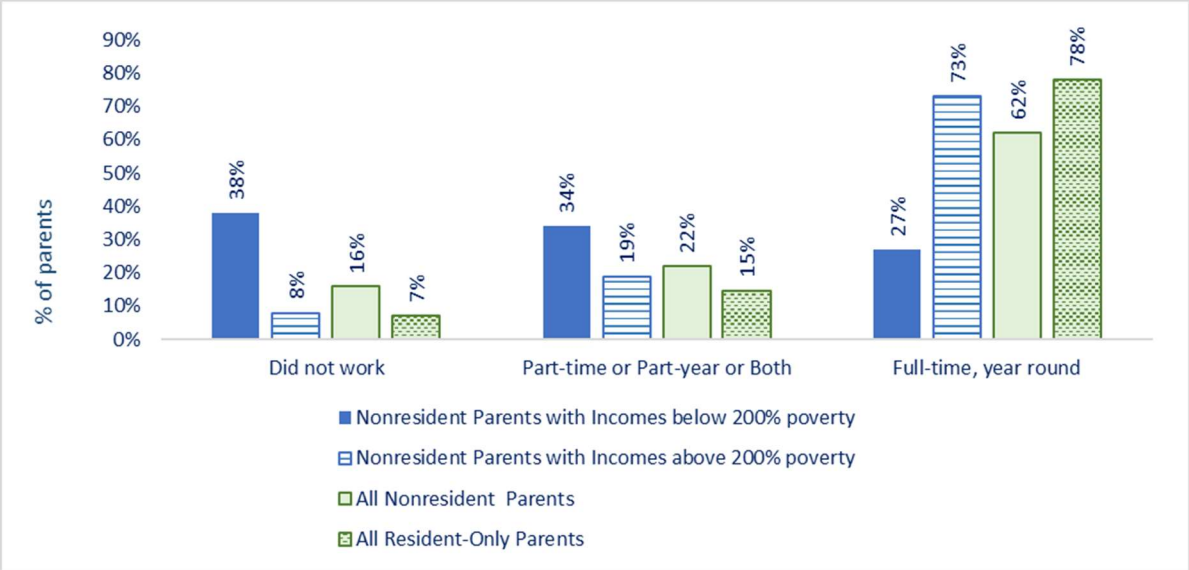


Exhibit 5 shows employment status of nonresident parents by two income categories: those with income below 200% poverty (35%) and those with incomes above 200% poverty (65%). It also compares the employment status of nonresidential parents (which are 75% male and 25% female) to the employment status of resident-only parents, of which 43% were male and 57% were female. It generally shows that lower income nonresidential parents work less. A chronic health condition or disability was the most common reason that nonresident parents did not work. Caregiving was the most common reason that resident parents did not work.

Exhibit 5: Employment Status in 2017 of Nonresidential Parents by Income Compared to Resident-Only Parents (U.S. Census Data)



Increasing Income Equality and the Shrinking Middle Class

Much has been written about increasing income inequality and the middle class shrinking. Child support cases can also be divided into three income classes, although the incomes do not perfectly align with income ranges used to discuss income inequality. To understand this, first note that all state guidelines provide how to calculate a support order for a range of incomes. For most incomes—those that may even be considered the middle class of child support—economic data on child-rearing expenditures for families of comparable family size and income are used as the basis of most state guidelines table/scale. To meet the federal requirement to consider the subsistence needs of the paying parent, most state guidelines provide a low-income adjustment formula that is below what families of that income typically spend on children. This could be considered the lowest income group in child support guidelines. The percentage of cases in which the low-income adjustment applies varies by state. The most recent Oregon guidelines review found that 10% of reviewed orders were impacted by Oregon's self-support reserve, which is Oregon's low-income adjustment. In contrast, California's most recent guidelines review found that 38% of reviewed IV-D cases were eligible for the low-income adjustment and it was applied in 89% of eligible cases.[52]

The existing Oregon scale goes up to combined adjusted gross incomes up to $30,000 per month. This is because there is an insufficient number of families with incomes above that in the data set used to measure child-rearing expenditures that forms the basis of the Oregon scale to measure child-rearing expenditures for them with any statistical reliability. Other states also end their child support table/scale at income of $30,000 per month for the same reason. A key difference between the guidelines in these states and the Oregon guidelines is most other states provide that the highest amount in the table/scale is a floor where Oregon applies the highest scale amount to all incomes above $30,000. Still, this could be considered the highest income rung when dividing child support cases into three income levels based on a typical state guidelines.

The major point of this subsection is that increasing income inequality and a shrinking middle class across society as a whole may result in more child support cases being eligible for the low-income adjustment or having combined incomes that are beyond what is addressed in the economic data underlying state child support tables/scales.

Changes in Consumption and Savings

Some argue that consumption inequality matters more than income inequality.[53] Consumption inequality recognizes the impact of the government safety net including public healthcare benefits that affect consumption but are not captured in income measures, changes in wealth, belt-tightening, and other factors. Many state guidelines review commission also recognize the impact of the government safety programs and public healthcare benefits when reviewing their guidelines for similar reasons.

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[52] Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 56, p. 199. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf.

[53] For example, see Meyer, Bruce & Sullivan, James. (Jan. 2023). "Consumption and Income Inequality in the United States since the 1960s." *Journal of Political Economy.* Vol. 131, no. 2.

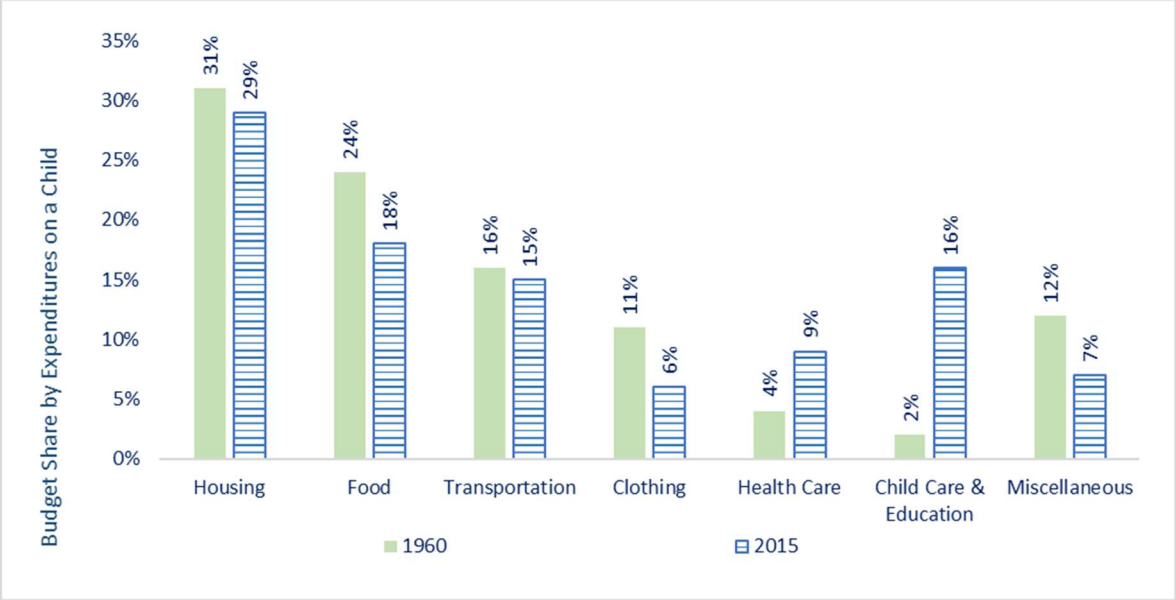
There are several trends that have affected consumption:

- Consumption disparity has not increased as rapidly as income disparity;
- The composition of household budget shares (i.e., percentage of expenditures devoted to food and the percentage devoted to housing, etc.) has changed; and
- Inflation and increased prices on specific economic goods and services are not uniform.

Changes in the Composition of Household Budget Shares

Exhibit 6 shows the changes in budget shares on expenditures on children from 1960 to 2015 based on a 2017 study conducted by the USDA on child-rearing expenditures for a child in a middle-income, married-couple family.[54] It shows a major increase in budget shares for childcare and education and healthcare, and major declines in budget shares for food, clothing, and miscellaneous expenses. The USDA attributes increases to the childcare portion to more women with children working and increased use of center-based childcare. The USDA attributes decreases in clothing and miscellaneous expenses to technological changes and globalization that have made these items cheaper. The USDA has not updated its 2017 study.

Exhibit 6: Changes in Budget Shares over Time for Expenditures on a Child from Birth through Age 17 (U.S.)



Childcare and most of the child's healthcare expenses are not included in the Oregon obligation scale; rather, the actual amounts expended for these items are addressed on a case-by-case basis in the guidelines calculation. Still, families may compensate for their increased expenditures on childcare and healthcare costs by spending less on other child-rearing expenditures items.

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

Recent Inflation and the COVID-19 Pandemic

Exhibit 6 does not show the impact of recent inflation and the COVID-19 pandemic that began in 2020. Inflation has increased at inconsistent rates for different categories of expenditures. From April 2020 (the beginning of the pandemic) to the most current price levels (June 2023):

- The general price level for the nation (the Consumer Price Index for Urban areas, or CPI-U) increased 19%;
- Food prices increased 21%;
- Shelter prices increased 17%;
- Transportation prices increased 29%; and
- Medical services increased 6.0%.[55]

Childcare expenses are not reported as a separate category in monthly CPI reports. Many believe that there is currently a childcare crisis because of the exorbitant increase in childcare costs and the lack of childcare workers. The *2023 Kids Count Data Book*, produced by the Annie E. Casey Foundation, finds that the cost of childcare has increased 220% since 1990.[56] Without affordable and adequate childcare, parents have been forced to quit or be fired or had to turn down a new job offer.[57]

Changes in Savings and Difficulty Paying Bills

As of May 2023, the personal savings rate (which is personal savings as a percentage of disposable personal income across all individuals and households) was 4.3% and down from its May 2010 rate of 6.7% although during the pandemic it reached an all-time high of 24.9%, as of May 2020. This does not reflect that not all families do not save. More data about savings (and dissavings) is discussed when studies of child-rearing expenditures are reviewed because savings and dissavings affect how much families spend. It varies by income level.

Of more interest to child support, particularly given the low-income of parents, is the results from the Making Ends Meet survey conducted by the Consumer Financial Protection Bureau. The survey found that in February 2022, 35.7% of households had difficulty paying at least one bill or expense in the previous year, and the rates were higher for lower incomes (e.g., 57.9% for those with annual incomes of $20,000 or less and 47.2% for those with incomes of $20,001–$50,000).[58] (The percentage was

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[55] Calculated from the U.S. Bureau of Labor Statistics Consumer Price Index reports from various months. Retrieved from https://www.bls.gov/news.release/archives/cpi_05122020.pdf.

[56] The Annie E. Casey Foundation. (Jun. 2023). *2023 Kids Count Data Book*. Retrieved from https://assets.aecf.org/m/databook/aecf-2023kidscountdatabook-embargoed.pdf.

[57] For examples, see Wong, Ali. (Feb. 2023). "Child care crisis: What costly daycare and fewer workers mean for US economy and taxpayers." *USA Today.* Retrieved from https://www.usatoday.com/story/news/education/2023/02/07/daycare-costs-climbing-workers-disappearing-american-economy/11197416002/.

[58] Fulford, Scott, et al. (Dec. 2022). *Making Ends Meet in 2022: Insights from the CFPB Making Ends Meet Survey.* Consumer Finance Protection Bureau. No. 2022-9. https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2022_report_2022-12.pdf.

actually higher before the pandemic but declined during the pandemic possibly due to stimulus money.) The fact underscores that many households have trouble paying bills, and not just child support owed.

Current Perceptions on Child Support

In discussing perceptions of child support, it is important to recognize the purpose of child support and child support guidelines. One purpose is to ensure both parents (if able) are financially responsible for their children. Another purpose is to ensure equitable outcomes among similarly situated cases. As a program, child support is also viewed as a program that alleviates child poverty.

With regard to specific considerations in child support guidelines to calculate the support order amount, there is growing consensus that parenting time should be factored into the child support calculation and that there should be low-income adjustment for parents with limited ability to pay. The latter is illustrated by the 2016-added federal requirement of state guidelines to consider the subsistence needs of parents who have limited ability to pay. The Oregon guideline provides adjustments for both these factors.

Parental Responsibility

There is no known recent national or Oregon survey of whether parents should be held responsible for their children through child support. A recent survey conducted for New Hampshire's child support guidelines review sheds some light on the issue, however.[59] It found that survey respondents (including parents), on average, strongly agreed with the statement, "The parents should be financially responsible for their child." Further, survey respondents, on average, either agreed or strongly agreed with the statement, "Child support is important to a child's well-being."

Stated another way, with the exception of certain limited circumstances, there is *nothing* in the literature to suggest that both parents *should not* be financially responsible for their children. The limiting circumstances that many state guidelines (including Oregon) identify consist of the paying parent being incarcerated, receiving public assistance, or having a disability benefit as their only income stream. The other circumstance that is sometimes brought up in open-ended surveys conducted for a state guidelines review is that there should be no child support ordered when the parents have equal timesharing; however, for these surveys, there are also many comments that child support guidelines should close the income gap when there is equal custody and disparate income between the parents.[60]

[59] Venohr, Jane, et al. (Dec. 2022). *Review of the New Hampshire Child Support Guidelines*. Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/css-2022-nh-child-support-guidelines-review-report.pdf.

[60] These sentiments were expressed in some of the responses to the Oregon survey. In addition, see the survey results from the most recent guidelines reviews conducted for Ohio and New Hampshire. Venohr, Jane, et al. (Dec. 2022). *Review of the New Hampshire Child Support Guidelines*. Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/css-2022-nh-child-support-guidelines-review-report.pdf. See also the survey results from the Ohio review: Ohio Department of Job and Family Service. (2023). *2023 Child Support Guidelines Review: Report to the General Assembly.* Retrieved from https://jfs.ohio.gov/static/Ocs/employers/2023-Child-Support-Guidelines-Report.pdf.

Tangential to this issue is perceptions of parental responsibility in intact families. A recent Pew Survey found that 77% of surveyed Americans believe that children are better off when their mother and father both focus equally on their job and taking care of the home.[61]

Child Support as an Anti-Poverty Program

With regard to child support as an anti-poverty program, the findings are mixed. For example, the most recent U.S. Census report on the Supplemental Poverty Measure finds that child support received reduced the 2021 poverty rate among children under 18 years old by 0.19 percentage points.[62] In contrast, the 2021 refundable child tax credit reduced child poverty by 3.97 percentage points in the same year. The same report finds that payment of child support also put 0.07% more individuals in poverty in the same year. Undoubtedly, this includes some paying parents with incomes at or near poverty. In all, this speaks to the need for appropriate low-income adjustment within state child support guidelines. Oregon is reviewing its self-support reserve and minimum order as part of its child support guidelines review.

[61] Fry, Richard, et al. (Apr. 2023). "In a Growing Share of U.S. Marriages, Husbands and Wives Earn about the Same. *Pew Report.* Retrieved from https://www.pewresearch.org/social-trends/2023/04/13/in-a-growing-share-of-u-s-marriages-husbands-and-wives-earn-about-the-same/.

[62] Creamer, John, et al. *Poverty in the United States: 2021.* U.S. Census Current Population Reports, P60-277. Table B-7. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2022/demo/p60-277.pdf.

SECTION 3: MEASUREMENTS OF CHILD-REARING EXPENDITURES

Several different methodologies are used to estimate the cost of raising children. The current Oregon scale relies on a study of child-rearing expenditures conducted by Professor Emeritus David Betson, University of Notre Dame, using the Rothbarth methodology applied to 1998–2004 expenditure data and updated to 2006 prices.[63] The next section develops an updated scale for Oregon from Betson's most recent Rothbarth estimates from a 2021 study that relied on 2013–2019 expenditure data updated to 2023 price levels.

Two major types of studies exist: the cost of providing the basic or minimum needs of households with children, and studies that try to estimate what intact families across a range of incomes (including middle- and higher-income families) actually spend on children. The latter is the focus of this section, although minimum needs studies are discussed toward the end of this section. Most state guidelines rely on studies estimating expenditures for a range of incomes in intact families. This is because most guidelines are based on the principle that children should share in the lifestyle afforded by their parents—that is, if the payer-parent's income affords the payer-parent a higher standard of living, the support order should also be more for that higher-income parent. Basing a child support table/scale on the cost of the basic needs of the child would be inadequate for figuring out what a paying parent who can afford a lifestyle above subsistence can afford in child support. As shown in Appendix A, Oregon statute requires that the scale be based on the consideration of expenditures in intact families. As discussed in Section 2 and in the next section, there are many reasons for using expenditures in intact families, including the equitable treatment of children regardless of whether they were born to never-married or ever-married children.

Exhibit 7 compares the findings from studies conducted in the last five years and those underlying state guidelines. Most measure what is spent on children by intact families rather than measure the cost of the minimum or basic needs of children. Exhibit 7 shows child-rearing expenditures as an average percentage of total household expenditures, which is how most researchers report their findings. The difference between expenditures and gross income generally covers taxes, savings, and gifts and charitable contributions outside the home. A notable exception is the van der Gaag (1981) study, where his estimates relate to income, but he does not specify whether income is gross or net. The USDA study relates to gross income, but also reports its estimates as percentages of total expenditures to make them comparable to the results from other studies. The economic study underlying the Kansas child support guidelines[64] is not included in the comparison because it is an old study and Kansas is the only state to rely on it.

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

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

Exhibit 7: Comparison of Findings from Recent Studies of Child-Rearing Expenditures and Studies Underlying State Guidelines[65]

Economic Methodology	Economist and Data Years	Average Child-Rearing Expenditures as a Percentage of Total Expenditures		
		1 Child	2 Children	3 Children
Rothbarth	**Betson[66]**			
	2013–2019	24.9%	38.4%	47.0%
	2004–2009	23.5%	36.5%	44.9%
	1998–2004	25.2%	36.8%	43.8%
	1996–1998	25.6%	35.9%	41.6%
	1980–1986	24.2%	34.2%	39.2%
	Rodgers/Replication of Betson[67]			
	2004–2009 CE	22.2%	34.8%	43.2%
	Rodgers[68]			
	2000–2015 CE	19.2%	24.1%	30.8%
	2004–2009 CE	21.5%	24.4%	33.4%
	Florida State University			
	2013–2019 CE[69]	21.3%	33.4%	41.4%
	2009–2015 CE[70]	24.9%	38.3%	46.9%
Engel	**Betson[71]**			
	2013–2019 CE	21.9%	34.4%	42.7%
	1996–1998 CE	32.0%	39.0%	49.0%
	1980–1986 CE	33.0%	46.0%	58.0%
	Florida State University			
	2013–2019 CE	21.5%	33.6%	41.6%
	2009–2015 CE	20.3%	32.6%	41.4%
	Espenshade[72]			
	1972–73 CE	24.0%	41.0%	51.0%
"Direct" Approaches	**Betson** 2013–2019 CE	22.5%	35.6^	45.7%
	USDA[73] 2011–2015 CE	26.0%	39.0%	49.0%
Point estimate from literature review	**van der Gaag[74]** (no year specified)	25.0%	37.5%	50.0%

[65] Adapted from Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 9, p. 52. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf.
[66] Betson, David M. (2021). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates." *In* Venohr, Jane & Matyasic, Savahanna. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. *Report to the Arizona Supreme Court Administrative Office of the Courts*. Retrieved from https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187.
[67] Rodgers, William M. (2017). "Comparative Economic Analysis of Current Economic Research on Child-Rearing Expenditures." *In* Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2017*. San Francisco, CA. Retrieved from http://www.courts.ca.gov/documents/lr-2018-JC-review-of-statewide-CS-guideline-2017-Fam-4054a.pdf.
[68] Rodgers (2017). *Ibid*.
[69] Norribin, Stefan C., et al. (Nov. 2021). Review and Update of Florida's Child Support Guidelines. Retrieved from http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf.
[70] Norribin, Stefan C., et al. (Nov. 2017). Review and Update of Florida's Child Support Guidelines. Retrieved from http://edr.state.fl.us/content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2017.pdf.

Exhibit 7 shows the average percentages for one, two, and three children across all income ranges. Most economists limit their estimates to these family sizes because there are few families with four or more children in the Consumer Expenditure Survey (CE), which is the source of expenditures data for all of the studies shown except the van der Gaag study.

Overview of the Consumer Expenditure Survey

Most economists use expenditure data from the national CE survey. Conducted by the U.S. Bureau of Labor Statistics (BLS), the CE is a comprehensive and rigorous survey with over a hundred-year history.[75] Today, the CE surveys about 6,000 households a quarter on hundreds of expenditures items.[76] Households stay in the survey for four quarters, yet households rotate in and out each quarter. The primary purpose of the CE is to calibrate the market basket used to measure changes in price levels over time. Committed to producing data that are of consistently high statistical quality, relevance, and timeliness, the BLS closely monitors and continuously assesses the quality of the CE and makes improvements when appropriate. Some of these improvements have occurred in between studies and, hence, may cause differences in results between study years.

The sampling of the CE is not designed to produce state-specific measurements of expenditures.[77] To expand the CE so it could produce state-specific measurements would require a much larger sample and other resources and would take several years. Instead, economists develop national measurements of child-rearing expenditures from the CE, and pool data years to yield a significant sample size.

Economic Basis of State Guidelines

Most states (33 states and the District of Columbia) rely on one of the Rothbarth studies as the basis of their child support guidelines.[78] The newest Betson-Rothbarth (BR5) is used by ten states: Alabama, Arizona, Iowa, Maine, Missouri, North Carolina, Pennsylvania, South Dakota, West Virginia, and

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

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

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

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

[75] U.S. Bureau of Labor Statistics (BLS). (Jun. 28, 2018). *130 Years of Consumer Expenditures.* Retrieved from https://www.bls.gov/cex/csxhistorical.htm.

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

[77] Recently, however, the BLS has been creating state-specific samples for some of the larger states (e.g., California, Florida, and Texas).

[78] Morgan, Laura. (Forthcoming). Child Support Guidelines: Interpretation and Application, Third Edition.

Wyoming. Several states still rely on the fourth Betson-Rothbarth (BR study). Oregon and a few states rely on early BR studies. The second most frequently used study is the Espenshade-Engel study, which was published in 1984. It was used to develop a prototype income shares table under the 1983–87 National Child Support Guidelines project.[79] Several states still rely on it or partially rely on it. Those states are Alaska, California,[80] Florida, Indiana, Michigan, Texas, and Washington. Only a few states are known to still relate their guidelines formula to the van der Gaag study (i.e., California, Nevada, New York, and Wisconsin). Maryland and Minnesota are the only states to rely on the USDA study. Maryland uses the USDA study for high incomes and a Betson-Rothbarth study for low incomes. Minnesota provides for amounts lower than the USDA at low incomes than phases in the USDA amounts at middle and higher incomes.

Economic Studies of Child-Rearing Expenditures

The major methodologies in use by studies conducted in the last 10 years are the Rothbarth, Engel and the USDA, which is considered a direct aproach. Each is discussed in this subsection. In addition, a study by Comanor, Sarro, and Rogers (CSR) is discussed. The CSR study is not in use by any state, but parent advocacy groups in various states have asked that it be considered in a state's guidelines review. Exhibit 7 did not include the CSR results because CSR does not express its findings as a percentage of total expenditures.

Rothbarth Studies

Betson conducted his first study of child-rearing expenditures in 1990 and has updated his study four times since then for more current expenditure data. In addition to Betson-Rothbarth studies, William Rodgers (Rutgers University) and a team of Florida State University researchers have developed Rothbarth estimates. One set of Rodgers-Rothbarth estimates form the basis of the New Jersey child support schedule. No other Rodgers study nor the Florida State University study form the basis of any other state's child support guidelines. Betson, Rodgers, and the Florida State University researchers apply the Rothbarth estimator differently.

Betson-Rothbarth Studies

When Congress first passed legislation (i.e., the Family Support Act of 1988) requiring presumptive state child support guidelines, it also mandated the U.S. Department of Health and Human Services to develop a report analyzing expenditures on children and explain how the analysis could be used to help states develop child support guidelines. This was fulfilled by two reports that were both released in 1990. One was by Professor Emeritus David Betson, University of Notre Dame.[81] Using five different economic methodologies to measure child-rearing expenditures, Betson concluded that the Rothbarth

[79] National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA.
[80] As noted in the California report, the California guidelines formula took in consideration both the van der Gaag (1981) and Espenshade (1984) studies of child-rearing expenditures (see Judicial Council of California, *supra* note 64).
[81] Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

methodology was the most robust[82] and, hence, recommended that it be used for state guidelines. The second study resulting from the Congressional mandate was by Lewin/ICF.[83] It assessed the use of measurements of child-rearing expenditures, including the Betson measurements, for use by state child support guidelines.

The Rothbarth methodology is named after the economist, Irwin Rothbarth, who developed it. It is considered a marginal cost approach—that is, it considers how much more is spent by a couple with children than a childless couple of child-rearing age. To that end, the methodology compares expenditures of two sets of equally well-off families: one with children and one without children. The difference in expenditures between the two sets is deemed to be child-rearing expenditures. The Rothbarth methodology relies on expenditures for adult goods to determine equally well-off families.[84] Through calculus, economists have proven that using expenditures on adult goods understates actual child-rearing expenditures because parents essentially substitute away from adult goods when they have children.[85] The methodology does not account for how much is substituted.

At the time of Betson's 1990 study, most states had already adopted guidelines to meet the 1987 federal requirement to have advisory child support guidelines. (It was extended to require rebuttal presumptive guidelines in 1989.) Most states were using older measurements of child-rearing expenditures,[86] but many (including Oregon) began using a BR study in the mid- to late 1990s. Subsequently, various states and the University of Wisconsin Institute of Research commissioned updates to the BR study over time.[87] Oregon commissioned the third Betson-Rothbarth study (BR3) and Arizona commissioned the most recent BR5 study.

Although Betson recommended the Rothbarth methodology for state guidelines usage in his 1990 report, Lewin/ICF suggested that states assess their guidelines using more than one study since not all economists agree on which methodology best measures actual child-rearing expenditures.[88] For its 1990 report, Lewin/ICF assessed state guidelines by examining whether a state's guidelines amount was between the lowest and the highest of credible measurements of child-rearing expenditures. Lewin/ICF used the Rothbarth measurements as the lower bound. Amounts that were above the lowest credible measurement of child-rearing expenditures were deemed as adequate support for children. This also responded to a major concern in the 1980s that state child support guidelines provided inadequate

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[82] In statistics, the term "robust" means the statistics yield good performance that are largely unaffected by outliers or sensitive to small changes to the assumptions.

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

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

[85] A layperson's description of how the Rothbarth estimator understates actual child-rearing expenditures is also provided in Lewin/ICF (1990) on p. 2-29.

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

[87] See Appendix A of the Arizona report for more information about the earlier BR studies.

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

amounts for children.[89] Since then, most states have adapted a BR measurement as the basis of their guidelines table/scale or formula.

Betson-Rothbarth Studies over Time

Exhibit 8 compares the percentage of total family expenditures devoted to child rearing for the five BR studies where BR1 stands for the first study, BR2 stands for the second study, and so forth. The existing Oregon scale is based on the BR3 study. Exhibit 8 shows the percentages for one, two, and three children. Each study uses more current CE Survey data.

Exhibit 8: Comparisons of Betson-Rothbarth (BR) Measurements over Time

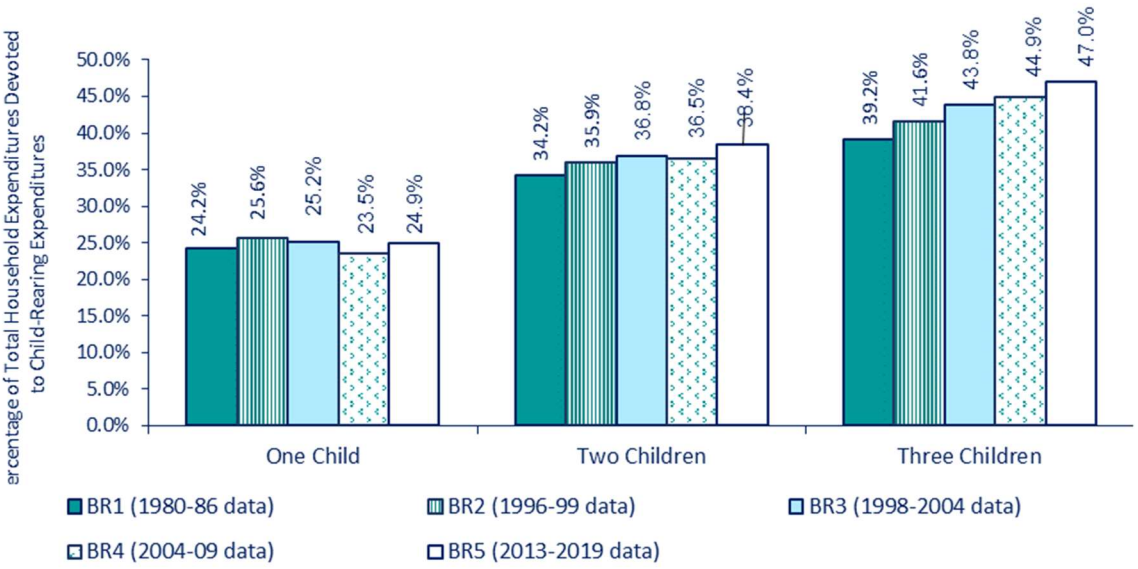
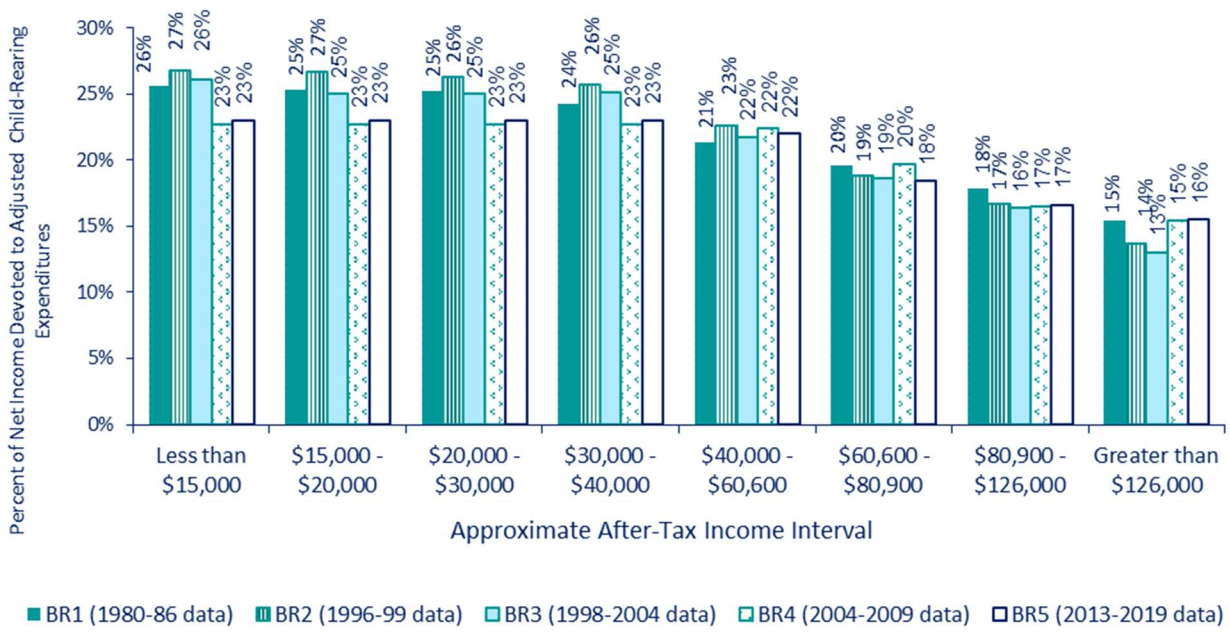


Exhibit 8 shows a decrease in the percentage for one child from BR3 and BR5. This explains some of the decreases shown in the preliminary updated scale. Exhibit 8 also shows increases for the percentages for two and three children from BR3 to BR5.

As shown in Exhibit 9, the percentages vary with income. Some income ranges show increases from BR3 to BR5 and others show decreases. Exhibit 9 shows the approximate percentages for one child. (The percentages are approximate due to differences in price levels over the five time periods.) They also differ slightly from the percentages in Exhibit 8 because they relate to after-tax income rather than expenditures. Further, childcare expenses and most of the child's healthcare expenses are excluded in Exhibit 9. This adjustment is made because the actual amount expended for childcare, the child's health insurance, and the child's extraordinary medical expenses is considered on a case-by-case basis rather than including the average amount in the table/scale. The percentages for two and three children also have inconsistent changes across income ranges.

[89] National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA. p. I-6.

Exhibit 9: Percentage of Net Income Devoted to Raising One Child



Some of the decreases and increases can be explained by data improvements, sampling error, and other factors. Sampling error means that two random samples pulled from the population will not produce the exact same results: sampling error measures the difference between the two samples. Betson estimates sampling error to be about 3%.

Some of the major contributing factors are highlighted below.

- *The Bureau of Labor Statistics (BLS), which conducts the CE survey, has improved how it measures income*. BLS embarked on the improvement upon observing low-income households often spend more than their income. The improvement essentially results in more income being assessed to some lower income households. In turn, those left in the lowest income category have less expenditures as a percentage of income than previous measurements. In short, the improvement brings down measurements of child-rearing expenditures for low incomes beginning with the BR4 and BR5 studies.

- *At some incomes, expenditures on childcare and the child's healthcare have increased*. Families may reduce expenditures on other items to compensate for this. Since childcare and most of the child's healthcare expenses are not included in the scale, this has the appearances of decreases at some income levels. This may occur even though the total spent on children (which includes childcare and healthcare expenses) have increased or stayed the same in time.

- *2018 federal income tax reform put more after-tax income in the pockets of middle and higher income families*. The impact on those in the lowest income tax bracket (10%) is less because 10% remained the lowest income bracket.

- *The BR4 and BR5 studies use "outlays" instead of "expenditures" like the earlier BR studies did.* This appears to cause increases at high incomes. Expenditures, which is the only thing the BLS tracked at the time of the earlier Betson studies, track closely with how gross domestic product (GDP) is measured. Namely, GDP considers houses to be investments (physical capital), so the BLS did not consider mortgage principal payments to be an expenditure item. (It did include and continues to include mortgage interest, HOA fees, rent, utilities, and other housing expenses.) Outlays, which the BLS added about a decade ago, consider all monthly expenses (e.g., mortgage principal payments and interest, and payments on second mortgages and home equity loans). Outlays also include installment payments (e.g., for major appliances and automobiles). Expenditures include the total price of an item at the time of purchase (yet Betson did an adjustment for automobile purchases in the BR1, BR2, and BR3 studies). In short, outlays track closer to how families spend and budget on a monthly basis. These monthly budgets consider the total mortgage payment and installment payments. The impact of the switch from expenditures to outlays appears to be increased expenditures on children at higher incomes from the BR3 studies to the BR4 and BR5 studies. This is likely because higher income families are more likely to purchase items via installments, have higher installment payments, and more mortgage principal than lower income families.

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

- *Some of these issues are more pronounced for one child than two or more children (factors that decrease the scale); and others are more pronounced for two or more children (factors that increase the scale).* One reason for this is the economies of scale of having more children appears to be decreasing over time. This caused larger increases for two and more children than one child. Economies of scale is the reason that the second child does not cost twice as much as the first child. There may be hand-down clothes or sharing of bedroom and other factors that contribute to economies of scale.

Engel Methodology

Espenshade (1984) relied on the Engel methodology. To that end, all states that still rely on the Espenshade study rely on the Engel methodology. Georgia is the only state to rely on an Engel study that was not conducted by Espenshade. Georgia relies on the average of the Betson-Rothbarth and Betson-Engel studies from Betson's second study of child-rearing expenditures.

Both the Rothbarth and Engel methodologies are classified as marginal cost approach because they compare expenditures between two equally well-off families: (a) a married couple with children, and (b) a married couple of child-rearing age without children. The difference in expenditures between these two families is attributed to child-rearing expenditures. To determine whether families are equally well off, the Rothbarth methodology relies on expenditures on adult goods. The Engel methodology relies on food shares. Until recently, economists generally believed the Engel methodology overstates actual child-rearing expenditures.[90] The layperson explanation of the Engel methodology is that children are food intensive so families with children must spend more on food, which drags the difference in expenditures between families with and without children up. Recent Engel estimates, however, are lower.[91] One of these studies (i.e., the Betson study conducted for Georgia) suggests that the reduction in the Engel amounts over time results from a change in how the BLS asks about food expenditures, and a change from food being purely a necessity item to more food options that allow a family to substitute away from more luxurious items (e.g., steak and sushi) to more budget-friendly food items (e.g., hamburger and peanut butter) to accommodate larger family sizes.

Direct Approaches

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

USDA Estimates

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

The last USDA study was released in 2017 and considered child-rearing expenditures in 2015. Prior to the 2017 study, the USDA published an updated study every year or two for several decades. The USDA

[90] A more technical explanation of the Rothbarth estimator is provided in Betson (2021), *supra* note 65. Additional analysis of both the Rothbarth and Engel estimators are also provided in Lewin-ICF (1990), *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA. at pp. 2-27–2-28.

[91] For example, see the Florida studies; and, Betson (2022), *supra* note 70.

first measures expenditures for seven different categories (i.e., housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous), then sums them to arrive at a total measurement of child-rearing expenditures. Some of the methodologies use a pro rata approach, which is believed to overstate child-rearing expenditures. The USDA reports its estimates on an annual basis for one child in a two-child household. The USDA provides measurements for the United States as a whole and as four regions: the South, Midwest, Mid-Atlantic, and West. The amount varies by age of the child and household income. The USDA also produces measurements for rural areas and single-parent families. These measurements are for the nation as whole and not provided individually by region. The most recent USDA measurements are from expenditures data collected in 2011 through 2015. Exhibit 10 shows them. The amounts include expenditures for the child's healthcare and childcare expenses.

Exhibit 10: Summary of Findings from 2017 USDA Study

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

Child-Rearing Expenditures by Single-Parent Families

One salient finding (as shown in Exhibit 10) that is pertinent to addressing concerns about using expenditures data from intact families as the basis of state child support guidelines is that single-parent families with low income and married-couple families with low income devote about the same amount to child-rearing expenditures. It should also be noted that the amounts for middle incomes and high incomes for single-parent families are not separated because they are too few high income, single-parent families from which to produce measurements. More single-parent families with children live in poverty than married-couple families with children. The 2021 U.S. Census American Community Survey finds that 29% of Oregon female-headed families with minor children live in poverty, while 5% of Oregon married-couple families with minor children live in poverty.[92] (The comparable percentages nationally are 6% and 34%.)

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

Betson's Attempt to Directly Measure Child-Rearing Expenditures

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

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

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

Comanor, et al. Study

Professor Emeritus William Comanor of the University of California at Santa Barbara lead a 2015 study.[93] His coauthors were Mark Sarro and Mark Rogers. The CSR study was not funded by any state and does not form the basis of any state guidelines. Professor Comanor developed his own methodology for measuring childrearing expenditures. It also compares expenditures between families with and without children. Gross income is used to equate equally well-off families. The difference in their expenditures is attributed to children. The CSR measurements rely on the 2004–2009 CE. In 2018, CSR reported childrearing costs of $3,421 per year for one child and $4,291 per year for two children in low-income

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

households.[94] For middle incomes (i.e., married couples with an average income of $76,207 per year), CSR reported childrearing costs of $4,749 per year for one child and $6,633 per year for two children. The amounts for low-income households are below poverty, and the amounts for middle incomes are just above poverty. The CSR study found negative expenditures for the child's healthcare expenses and did not estimate childrearing expenditures for entertainment and miscellaneous goods. Another limitation is the use of gross income to equate equally well-off families. This biases the results if parents have an economic incentive to earn more income to support their families and do so. There is empirical evidence to support this.

Minimum Need Studies

Several different economic indicators are used to gauge basic (minimum) needs. Even the federal poverty guidelines (FPG) is used. The 2023 FPG for one person is $1,215 per month; each additional person in the household is $428 per month.[95] Other commonly used economic indicator is the "living wage" or the "self-sufficiency standard."[96] The MIT study of the living wage found that one adult needs to make $19.38 per hour ($3,359 per month assuming a 40-hour week), and one adult and a preschooler needs $38.13 per hour ($6,609 per month assuming a 40-hour per week). The difference between the one adult and one adult and a preschooler is $3,250 per month and includes preschool costs. The difference is less when considering two adults with no children and two adults with one child ($2,517 per month).

The Self-Sufficiency Standard has been used for decades to gauge income adequacy based on the costs of basic needs for working families. It considers the cost of housing, childcare, food, healthcare (employer-sponsored health insurance), transportation, emergency savings, and miscellaneous items as well as the impact of federal and state income taxes and FICA and tax credits. The Oregon self-sufficiency standard was last published in 2021.[97] It does not provide statewide levels, rather it provides county levels. For Multnomah County, an adult with no children needed an hourly wage of $14.92 ($2,627 per month assuming a 40-hour per week), and a single adult with a preschooler and a school-age child, needs $36.42 per hour ($6,409 per month assuming a 40-hour per week). One adult living in Deschutes County needs an hourly wage of $14.20 to meet basic needs.[98] The comparable amount for a family consisting of one adult and a preschooler is $27.14 per hour. As noted in the self-sufficiency wage report, the wage varies considerably by geographical location.

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[94] Comanor, William. (Nov. 8, 2018). Presentation to Nebraska Child Support Advisory Commission. Lincoln, NE.
[95] U.S. Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. (Jan. 19, 2023). *HHS Poverty Guidelines for 2023.* Retrieved from https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.
[96] More information about the Oregon living wage can be found at Massachusetts Institute of Technology (MIT). (n.d.). *Living Wage Calculation for Oregon*. Retrieved from https://livingwage.mit.edu/states/41.
[97] Manzer, Lisa & Kucklick, Annie. (Oct. 2021). *The Self-Sufficiency Standard for Oregon*. Retrieved from https://selfsufficiencystandard.org/oregon/.
[98] Ibid.

STUDY COMPARISONS

Exhibit 11, Exhibit 12, and Exhibit 13 compare the current Oregon scale for one, two and three children for findings from various studies updated to 2023 price levels. They generally show that the USDA amounts and the updated BR study are more than the current Oregon scale. The CSR study is always less. There are some amounts at low incomes where the differences between the Oregon scale and the most current BR estimates are negligible. This results from improvement to measurement of income in the CE and the cap on expenditures at low-incomes because low-income families spend more than their income. Appendix C shows more detail by showing the side-by-side comparisons.

Exhibit 11: Comparisons of Existing Scale to More Current Studies of Child-Rearing Expenditures: One Child

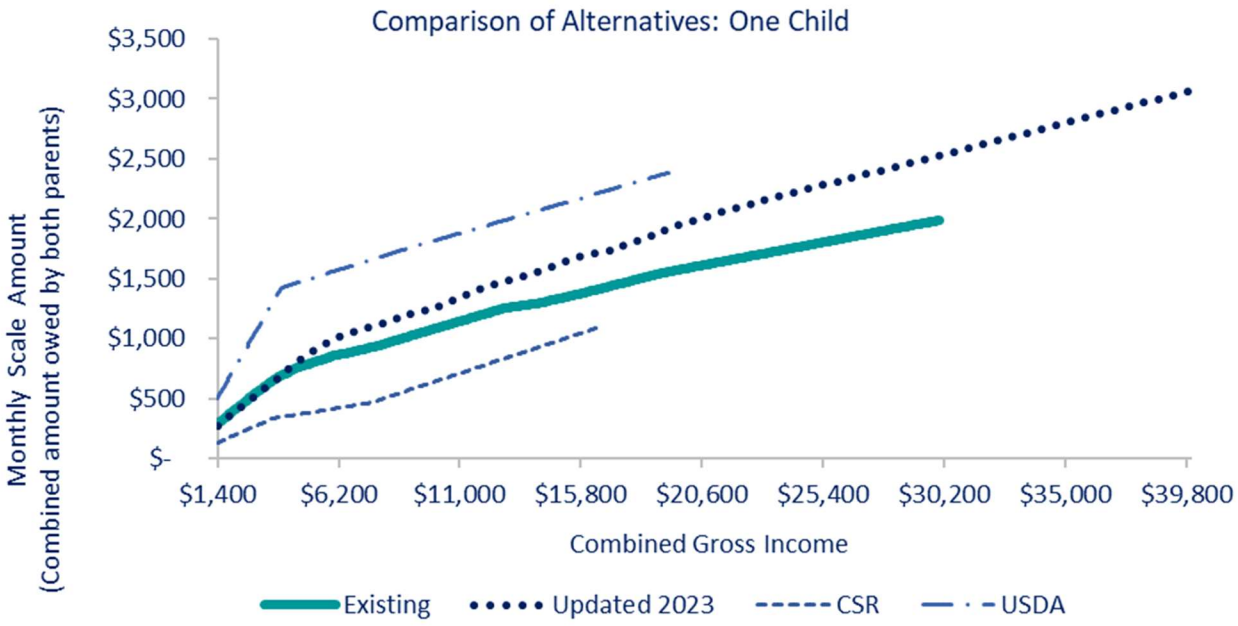


Exhibit 12: Comparisons of Existing Scale to More Current Studies of Child-Rearing Expenditures: Two Children

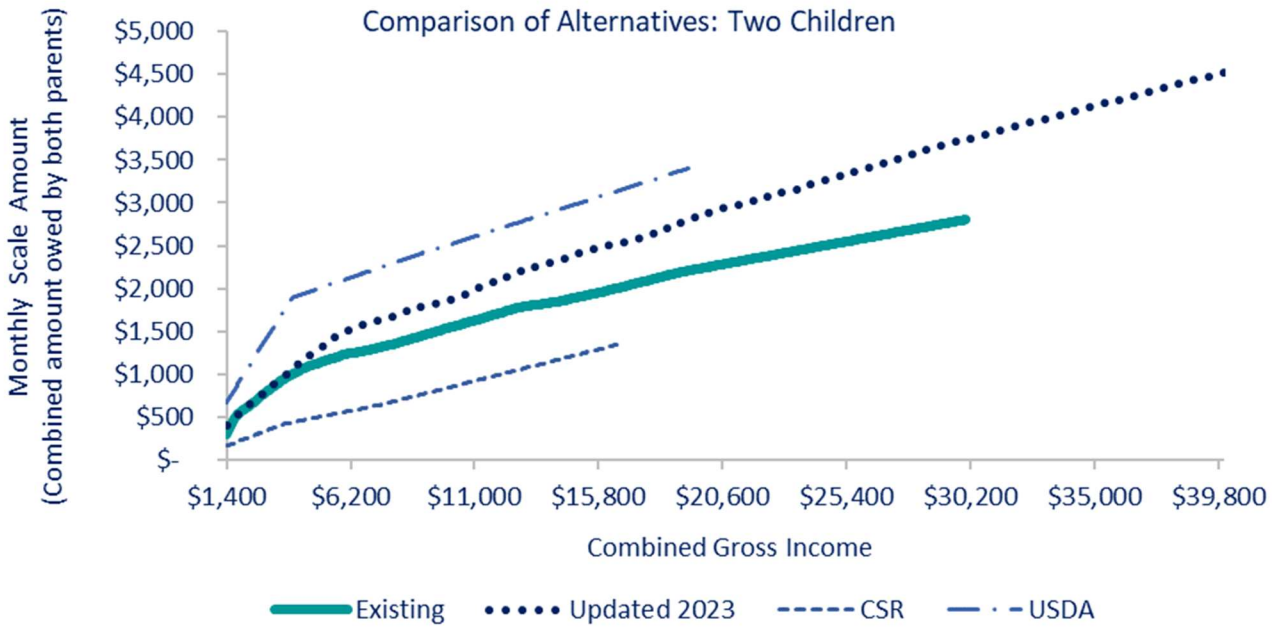
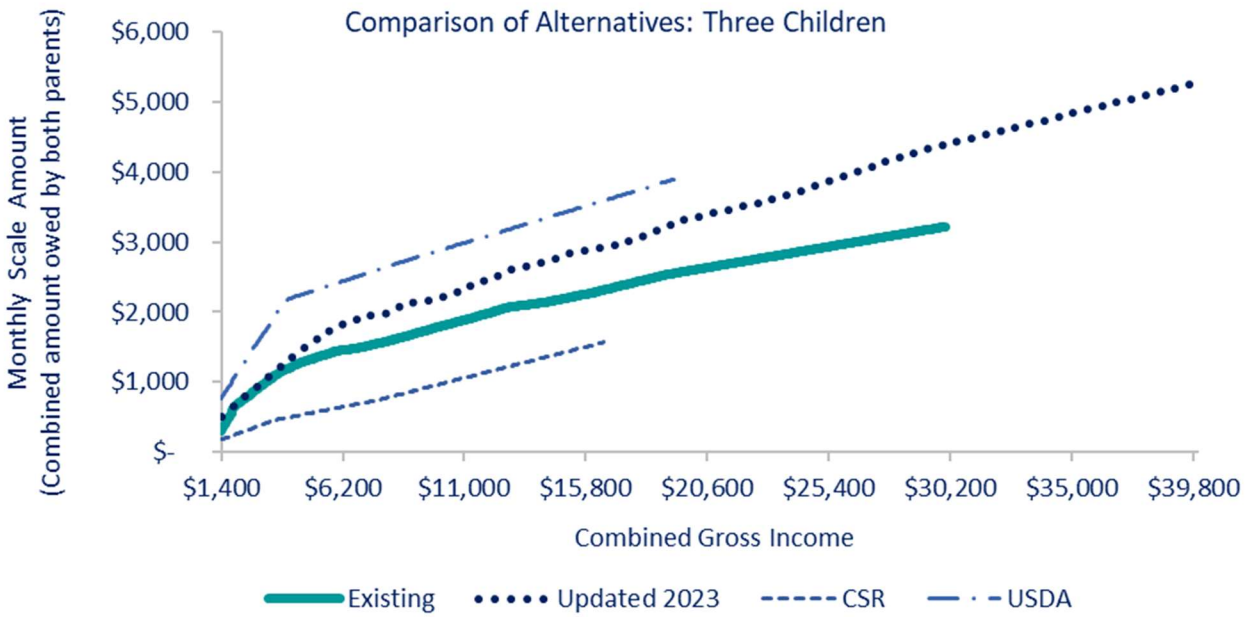


Exhibit 13: Comparisons of Existing Scale to More Current Studies of Child-Rearing Expenditures: Three Children



SECTION 4: UPDATING THE OBLIGATION SCALE

This section documents the assumptions and steps used to update the scale. Two updated scales are developed:

- One that includes up to $250 per child per year for ordinary unreimbursed medical expenses; and,
- The other than does not include any of the child's medical expenses.

In 2006, the intent of including the $250 per child per year was to cover unreimbursed medical expenses that most children are likely are to occur for copays for well visits and over-the-counter medicines. Since then, the landscape of healthcare coverage has changed drastically due to healthcare reform and expansion of Medicaid and the Child Health Insurance Program (CHIP). As shown in Section 6, more than half of Oregon children are enrolled in the Oregon Health Plan (OHP), which is Oregon's combined Medicaid and CHIP. OHP does not assess copays. The disadvantage of not including any of the child's medical expenses in the scale is that for those families with private healthcare coverage, out-of-pocket medical costs for children can be substantial, particularly among those with high-deductible health plans. In these situations, parents may want to account for every dime spent on the children's ordinary unreimbursed medical costs, which can be tedious record-keeping, and can require more communication and information sharing between the parents. Maintaining $250 per child per year in the scale reduces these burdens by including an amount reflective of what parents typically spend on unreimbursed medical expenses for their children.

SUMMARY OF DATA SOURCES AND KEY ASSUMPTIONS

- The existing and updated scales are based on the income shares model, which seeks to apportion to the child the amount the parents would have spent if the parents and children lived in the same household and the parents shared financial resources.

- The measurements of child-rearing expenditures underlying the existing and updated scales are based on the Betson-Rothbarth (BR) estimates of child-rearing expenditures. The existing scale is based on the third BR study that relied on expenditure data collected from families surveyed in 1998–2004. The fifth BR study that relied on expenditure data collected from families surveyed in 2013–2019 forms the basis of the update scales.

- The BR measurements of child-rearing expenditures are converted from a percentage of total household expenditures to a gross-income basis using data on expenditures and 2023 monthly withholding formulas for federal and state income tax and FICA.

    - The use of gross income simplifies the child support calculation because it obviates the need for complex gross-to-net calculations in individual cases; is more equitable because it avoids non-comparable deductions that may arise in making the gross-to-net calculation in individual cases; and use of gross income does not cause child support to lower/increase when a parent acquires additional dependents, claims more exemptions, and therefore has more/less net income for a given level of gross income.

- The gross-to-net income conversion uses a single taxpayer filing status assuming monthly gross earnings. This does not include the Earned Income Tax Credit (EITC) that is available to tax filers with or without children. The EITC is not advanced, not all eligible individuals file for it, and it is generally considered means-tested income because of its effectiveness at combating poverty. The child tax credit, which applies to a larger (but limited) income range, is also not included. The child tax credit actually consists of two parts: the standard child tax credit which is $2,000 per child per year for those with a tax liability, and the additional child tax credit that generally applies to those who have no or limited tax liability due to the EITC.[99] It is assumed the receiving parent incurs any benefit from the EITC or child tax credit if there is a benefit. Other child-related tax benefits are generally non-existence because tax reform that became effective in 2018 eliminated the dependent exemption.[100]

  - Because the obligation scale has withholding tables built into it, the design assumes that all income of both parents is taxable.

- The updated scales are based on June 2023 price levels.

- The existing and updated scales reflect average child-rearing expenditures from ages 0 through 17 years old.

- The existing and updated scales exclude parental expenditures for childcare and the child's share of health insurance premiums. The existing scale and one version of the updated scale exclude ordinary unreimbursed medical expenses incurred for the children except up to $250 per child per year.[101] The intent is to cover common and ordinary unreimbursed medical expense such as over-the-counter medicines. The second version of the updated scale excludes all of the child's unreimbursed medical expenses.

- Parenting expenses incurred by the lesser-time parent are not factored into the obligation scale. Since the obligation scale is based on expenditures for children in intact households, there is no consideration given for parenting expenses incurred by the lesser-time parent. Taking such costs into account would be further complicated by the variability in actual parenting time patterns and the duplicate nature of many parenting expenses (e.g., utilities and home furnishings).

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[99] Although it is called the "additional child tax credit," it is a misnomer. The combined amount from the EITC and the additional child tax credit never exceeds $2,000 per child per year, which is the regular child tax credit.

[100] The Tax Cuts and Jobs Act of 2017 eliminated many deductions. It is scheduled to expire December 31, 2025.

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

- Another assumption is that the guidelines table should consider combined parental incomes through $40,000 gross per month. The more current BR data allows for the extension from gross incomes of $30,000 to $40,000 per month in the scale.

Assumptions and Steps Used to Develop the Updated Obligation Scale

Assumptions

Child support guidelines are part policy and part economic data. One of the major policy decisions is the child support guidelines model. It dictates what type of measurements of child-rearing expenditures to use. Oregon statute (ORS 25.275) indirectly requires that the Oregon child support formula be based on the income shares model by requiring it to comply with the following standards:

(a) The child is entitled to benefit from the income of both parents to the same extent that the child would have benefited had the family unit remained intact or if there had been an intact family unit consisting of both parents and the child.
(b) Both parents should share in the cost of supporting the child in the same proportion as each parent's income bears to the combined income of both parents.

The income shares model was developed through the 1983–1987 National Child Support Guidelines. Most state guidelines (41 states including Oregon) and the District of Columbia base their child support scale/table on the income shares model.[102] The major principles of the income shares model are that the child support obligation should allow the children to benefit from the same level of expenditures had the children and both parents lived together, and each parent is responsible for their prorated share of that obligation. To this end it, the income shares scale/tablerelates to expenditures in intact families. The principle is that children of divorcing and separating parents, as well as never-married parents, should be treated the same regardless of their parents' decisions to marry, divorce, separate, or never marry.

Step 1: Convert to current price levels

Betson developed his estimates based on May 2020 price levels from national expenditure data. They are updated to June 2023 price levels using changes in the Consumer Price Index developed by the U.S. Bureau of Labor Statistics.

There is no additional adjustment for Oregon's price levels. Some states with above/below average cost of living (e.g., Maryland and New Mexico) are using their state's price parity to adjust the national measurements of child-rearing expenditures. The U.S. Bureau of Economic Analysis developed and tracks price parity. For every $1.00 spent on the U.S. on average, three cents more is needed for the same level of expenditures in Oregon in 2021.[103] In other words, Oregon's 2021 price parity is 103.0. If

[102] National Conference of State Legislatures. (Jul. 2020). *Child Support Guidelines Models.* Retrieved from https://www.ncsl.org/research/human-services/guideline-models-by-s.tate.aspx.
[103] U.S. Bureau of Economic Analysis. (2022). *2021 Regional Price Parities by State (US = 100).* Retrieved from https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area.

Oregon were to adjust for its price parity, it should add 3% to the obligation amounts in the obligation scale.

Step 2: Subtract selected expenses

The studies measuring child-rearing expenditures include all expenditures on the children, including work-related childcare expenses, the cost of the child's health insurance benefit, and the child's uninsured medical expenses. Most income shares guidelines, including the existing Oregon guideline, consider the actual amount of these expenses on a case-by-case basis when calculating the support award. Since the actual amounts are considered, they are not included in the obligation scale. Including them in both the guideline scale and worksheet would result in double-accounting of those expenses.

Betson provided supplemental information in order to subtract these expenses from his total estimates of child-rearing expenditures for the purposes of developing a scale/table. (This information is provided in Appendix D.) Using the same subset of the CE that he used to measure child-rearing expenditures, Betson measured the percentage of total expenditures devoted to childcare expenses; the percentage of total expenditures devoted to out-of-pocket healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios.

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

Step 3: Extend the estimates to four and more children

Betson's estimates only cover one, two, and three children, yet the updated scale covers up to six children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For both the existing and updated scales, the National Research Council (NRC)'s equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.[104]

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

The existing scale covers up to 10 children. Most state guidelines cover up to five to six children. Several states specify that the five-child amounts are to be applied to five or more children or that the six-child amounts are to be applied to six or more children. The case file data found that the frequencies of the number of joint children covered by the order were one child (71%), two children (22%), three children (5%), four children (1%), and less than 1% had seven or more children. To be specific, there was one order covering five joint children and another order covering seven joint children. Another reason for

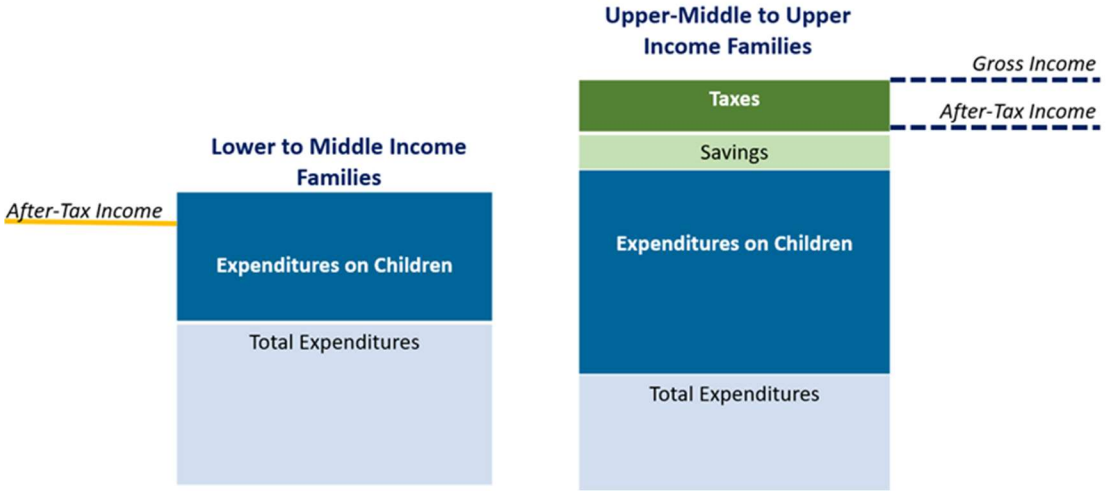
[104] Citro, Constance F. & Robert T. Michael (eds.). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

only considering up to six children is the Consumer Credit Protection Act (CCPA) limits the amount that be garnished for court-ordered child support to 50 to 65% of a worker's disposable earnings depending on whether the worker is supporting another spouse or child or there are arrears.[105] The percentages for seven and more children often reach the CCPA percentage. It makes no sense to assess child support at percentages more than can legally be held from a parent's paycheck.

Step 4: Back out estimates to net income

The Betson-Rothbarth (BR) estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. Some families have savings and do not spend all of their after-tax income on their family. See Exhibit 14 for an illustration that compares expenditures between low-families that spend more than their after-tax income on average and upper-middle to upper income families who do not spend all of their after-tax income on average and generally have savings. Most income shares tables, including the existing Oregon scale, consider the expenditures to consumption ratios observed among the same sample of families in the CE used to calculate child-rearing expenditures. These ratios (which are also provided in Appendix D) are multiplied by the BR measurements to arrive at a percentage of total family after-tax income expended on children. For income ranges of families where the average expenditures to after-tax income is greater than one, the ratio is capped at one. This occurs at the lower income ranges. Setting at more than one would have the policy implication that parents should spend more than their income.

Exhibit 14: Relationship between Expenditures and Income



Step 5: Calculate marginal percentages

The application of the previous steps yields percentages of net income attributable to child-rearing expenditures for one to six children that do not include childcare expenses, health insurance premiums, or uninsured, extraordinary medical expenses for several income ranges. To gradually phase between

[105]U.S. Department of Labor Wage and Hour Division. Fact Sheet #30: The Federal Wage Garnishment Law, Consumer Credit Act's Title III (CCPA). (n.d.). Retrieved from https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/whdfs30.pdf.

income ranges, most income shares guidelines use marginal percentages that are developed by taking the ratio of (a) the difference in the base support amount between one income bracket and the next bracket and (b) the difference in the monthly net income between the same income brackets. In turn, basic obligations are calculated by applying the percentage of net income attributable to child-rearing expenditures to the midpoint of each income range.

Step 6: Conversion to Gross Income

After the measurements of child-rearing expenditures are converted to after-tax income as described above, then they are converted to gross income. This is because the scale considers the gross incomes of the parties. For both the existing and updated scales, the conversion to gross income relies on the federal withholding formula[106] and state income tax rates. The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to $160,200 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above $200,000 per year is also considered.

The federal income withholding formula provides for different formulas depending on which year of the IRS W-4 form the employer uses to calculate income tax withholding. The alternative formulas produce the same amounts at lower and middle incomes, but there are slight differences at very high incomes. The IRS developed alternative methods to accommodate sweeping tax reform that became effective January 1, 2018, due to the Tax Cuts and Jobs Act of 2017 (Pub. L. 115-97), which increased the standard deduction and repealed personal exemptions. Earlier IRS W-4 forms still accommodate personal exemptions. The 2020 and later W-4 forms do not. It is assumed that the 2020 W-4 (or later) form is used and the manual percentage method formula for a single taxpayer is used. For state income taxes, the 2023 employer withholding formula is used.[107] Oregon tax is withheld from a "base wage," which is defined as the employee's wage minus federal tax withheld (up to $7,800 per year in 2023) minus a standard deduction of $2,605 per year. No allowances are assumed. The Oregon income tax rate is a sliding scale that varies from 4.75% to 9.9% depending on wages, number of allowances and marital status.

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

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[106] *IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022*. Retrieved from https://www.irs.gov/pub/irs-pdf/p15.pdf.

[107] Oregon Department of Revenue. (Jan. 17, 2023). *Oregon Withholding Tax Formulas, Effective Jan 1, 2023.* Retrieved from https://www.oregon.gov/dor/forms/FormsPubs/withholding-tax-formulas_206-436_2023.pdf.

child and higher during the COVID-19 pandemic. The 2018 federal tax changes are scheduled to expire in 2025.

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

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

SECTION 5: THE SELF-SUPPORT RESERVE

This section reviews the Oregon low-income adjustment. It comprises a self-support reserve (SSR) and a minimum order that is to be applied to incomes below the SSR, with several exceptions. Exhibit 15 shows the provisions. It effectively provides that the order amount shall not be more than the difference between the adjusted gross income of the paying parent and the SSR (which is currently set at $1,415 per month) unless the difference is less than $100 per month; then the minimum order would apply.

Exhibit 15: Oregon's Existing Low-Income Adjustment: Self-Support Reserve and Minimum Order

137-050-0745 Self-Support Reserve

(1) The support calculation must leave an obligated parent enough income to meet his or her own basic needs.
(2) To determine the amount of the parent's income available for support ("available income"), subtract the self-support reserve of $1,418 from the parent's adjusted income.
(3) The parent's total obligation, including the parent's shares of the basic support obligation, child care costs, health insurance, and cash medical support, may not exceed the parent's available income, except as provided in OAR 137-050-0750(7).
(4) The limitation on support described in this rule is reflected in the specific provisions of OAR 137-050-0710 (Calculating Support), OAR 137-050-0725 (Basic Support Obligation), OAR 137-050-0735 (Child Care Costs), and OAR 137-050-0750 (Medical Support).2
(5) The amount of the self-support reserve is based on the federal poverty guideline, multiplied by 1.167 to account for estimated taxes, and rounded to the nearest whole dollar. This rule will be reviewed and updated annually to reflect changes in the federal poverty guideline.''

137-050-0755 Minimum Order

(1) Except as provided in OAR 137-050-0740, 137-050-0760, 137-050-0765 and this rule1, it is rebuttably presumed that an obligated parent is able to pay at least $100 per month as child support. If an obligated parent's total support is less than $100, increase cash child support by the amount needed for total support to equal $100. For purposes of this rule total support equals cash child support plus the greater of cash medical support or the total out of pocket cost for health care coverage the parent is ordered to provide pursuant to OAR 137-050-0750.
(2) The presumption in this rule does not apply when:
(a) Each parent has exactly 182.5 annual average overnights as determined by OAR 137-050-0730;
(b) The administrator is entering an order which requires only medical support;
(c) A support order is suspended as provided by ORS 25.247; or
(d) The parent from whom support is sought:
(A) Has disability benefits as a sole source of income;
(B) Qualifies as an incarcerated obligor, as defined in OAR 137-055-3300; or
(C) Receives public benefits as defined in ORS 25.245.

This section provides a brief overview of the federal requirement, findings from the analysis of case file data and the surveys that are relevant to the SSR, summarizes the poverty measure and other measurements and studies relevant to the low-income adjustment, and reviews the approaches of other states and other data to inform what the appropriate SSR is for Oregon and whether changes to the minimum order is appropriate. This section also argues for having no SSR in the scale. Although not used, the existing scale incorporates an SSR. That area is shaded in the existing scale.

FEDERAL REQUIREMENTS

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

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

The federal rule changes relate to other requirements that limit income imputation and mandate consideration of evidence to pay, such as the paying parent's actual income. This extends to consideration of the actual circumstances of the paying parent (i.e., individual employment barriers and local employment opportunities matched to the parent's skills and qualifications) when income imputation is authorized. As noted, in the narrative of the federal requirement, income imputation at minimum wage is common among low-income parents.[108] The reality, however, is that many low-paying jobs often do not provide a 40-hour workweek, do not require employment every week of the year, and often have high turnover rates. When orders are not set at what a low-income parent can pay, unpayable arrears accrue and ineffective enforcement actions may be taken (e.g., driver's license suspension) that cause other unintended negative consequences. Setting order amounts at the appropriate amount at the front-end can avoid the need for enforcement actions and is more responsive to the Supreme Court decision in *Turner v. Rogers*, 564 U.S. 1 (2011), which concerned a civil contempt action for noncompliance of a child support order, that was also an impetus for the rule changes.

Federal Position on Self-Support Reserve Amount and Applying It to Both Parents

In drafting the rule change to consider the subsistence needs of the paying parent (and at state's discretion, the custodial parent and children), OCSS made it clear that states should determine their own level of subsistence.[109] Still, OCSS referred to a dictionary definition of subsistence, which is the minimum necessary to support life and used food and shelter as examples of necessary items.[110] In 2014, when the rule was first proposed, it did not mention the option of considering the subsistence needs of the custodial parent and the children, but this was later added to the final rule due to numerous commenters on the draft rules indicating that the basic subsistence needs of each parent as well as the children should be considered. In responding to these concerns, OCSS clarified that the

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[108] U.S. Department of Health and Human Services. (Dec. 20, 2016). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs: Final Rule." 81 *Fed. Reg*. 244, p. 93520. Retrieved from https://www.gpo.gov/fdsys/pkg/FR-2016-12-20/pdf/2016-29598.pdf.

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

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

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purpose of the low-income adjustment was to ensure that a low-income obligor could meet their basic subsistence need, pay the full amount of child support owed, and continue employment.

Federal Position on Minimum Orders

The federal position on minimum orders is not firm. Exhibit 16 shows OCSS's response to a question in its final rulemaking. OCSS makes clear that across-the-board, high minimum orders without regard to ability to pay are not in compliance. However, OCSS does not explicitly prohibit low minimum orders.

Exhibit 16: Federal Response to Question about Minimum Order

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

Findings from the Case File Data and Surveys

Based on the analysis of case file data collected by the Oregon Child Support Program, the SSR impacted the order amount in 10% of the reviewed orders. The minimum order was applied to 5% of reviewed orders.

The survey asked participants whether the SSR was the right amount. Just over half (54%) of participants responded no, another 25% responded yes, and 20% had no opinion. The question was posed slightly differently in the survey for program staff and legal partners The choices were "needs changes," "works well," and "no opinion." Most program staff (71%) and legal partners (61%) responded that the SSR needs changes. About the same percentage of program staff and legal partners (17% and 18%) responded that the SSR works well, and 11% of program staff and 21% of legal partners had no opinion. The survey question asked of legal partners also gave them an opportunity to provide comments on the SSR. About one-third of responding partners offered comments. All essentially said that the current SSR was too low. Many responding legal partners brought up the high cost of housing. A few brought up recent inflation. In their response to other issues that should be addressed as part of the guidelines reviews, a few program staff suggested the SSR was inadequate and mentioned high housing costs.

Poverty Measures and Other Measures and Payment Rates

The U.S. Department of Health and Human Services (DHHS) updates the federal poverty guidelines (FPG) in about February of each year. Designed for administering programs (e.g., Head Start) and setting income eligibility thresholds for them, the FPG closely relates to the official poverty measure (OPM) that is used to measure poverty statistics (i.e., how many people live in poverty). The OPM is released later in the year and typically adjusted for changes in price levels over the course of the year. The amounts of the FPG and OPM are very similar. DHHS clarifies that the FPG can be used as a gross-income, after-tax income, or however the program using it for determining income eligibility defines it.[111] In its early use in state guidelines, the FPG was generally considered a net income amount. This explains why Oregon increases it to account for payroll taxes.

Most poverty experts believe that both poverty measures (the FPG and OPM) understate actual poverty. There have been several attempts to develop a new national standard. The Supplemental Poverty Measure (SPM), which is measured by the U.S. Census, provides an alternative. The SPM aims to measure the number of percentage of individuals or households in poverty based on their individual circumstances rather than use a threshold based on cash resources. The SPM considers how noncash benefits (e.g., SNAP and Medicaid) support individuals and families. It also considers how federal and state taxes and work and medical expenses affect individual and household resources.

The SPM is converted to a threshold for some family types and geographical areas. For example, the 2021 SPM for a two-adult, two-child family living in the Portland-Vancouver-Hillsboro, Oregon-Washington Metropolitan Area was $34,531 per year if the family was a homeowner with a mortgage, $28,504 per year for a homeowner without a mortgage, and $34,962 if the family rented.[112] In contrast, the 2021 FPG for a family of four was $26,500 per year. In 2023, it is $30,000 per year. In monthly terms, the 2023 FPG is $1,215 for one adult and an additional $428 for each additional person in the family/household.[113]

Using a three-year average for 2019–2021, the Oregon SPM was lower than the OPM (7% compared to 9%). In 2021, several programs reduced the numbers living in poverty as measured by the 2021 SPM for the U.S. population under 18 years: refundable tax credits such as EITC reduced it by 6.7 percentage points, COVID-19 stimulus money reduced it by 3.1 percentage points, the refundable child tax credit reduced it by 4.0 percentage points, SNAP and the school lunch program reduced it by 1.6 percentage points, housing subsidies reduced it by 0.8 percentage points, and TANF/general assistance reduced it by 0.2 percentage points.[114] Child support receipts reduced it by 0.19 percentage points.

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[111] U.S. Dep't Office of the Assistant Secretary for Planning and Evaluation. (n.d). Frequently Asked Questions Related to the Poverty Guidelines and Poverty. Retrieved from https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/frequently-asked-questions-related-poverty-guidelines-poverty.
[112] Creamer, John. (Sept. 2022). *Poverty in the United States: 2021*. Retrieved from https://www.census.gov/library/publications/2022/demo/p60-277.html.
[113] U.S. Health and Human Services. (Jan. 19, 2023). *HHS Poverty Guidelines for 2023*. Retrieved from https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.
[114] Creamer, John. (Sept. 2022). *Poverty in the United States: 2021*. Table B-7.

Other Studies of Subsistence

Other common studies quoted as measures of subsistence are the Self-Sufficiency Standard and the Massachusetts Institute of Technology (MIT) Living Wage.[115] The measurements are similar in in that they arrive at the amount of financial resources to meet the basic needs of a family by adding up the cost of housing, childcare, food, transportation, healthcare, and miscellaneous expenses from secondary data sources and then adjusting for taxes. Their differences are nuanced such as what family size needs a two-bedroom rather than a one-bedroom apartment. Most report individually for various family sizes and child ages and regions.

MIT reports that the 2022–2023 Oregon statewide living wage for one adult is $19.38 per hour and that for one adult and a child it is $38.13 per hour. As already discussed, the Oregon self-sufficiency standard was last published in 2021 and does not provide statewide levels; rather, it provides regional estimates.[116] For Multnomah County, an adult with no children needed an hourly wage of $14.92 ($2,627 per month, assuming a 40-hour per week) and a single adult with a preschooler and a school-age child needs $36.42 per hour ($6,409 per month, assuming a 40-hour per week).

Several commenters mentioned the cost of housing in Oregon, which is the largest expenditure item. According to the 2021 U.S. Census American Community Survey,[117] median gross rent is $1,191 per month in the U.S. as a whole and $1,282 per month in Oregon.

Research on the 20% Threshold

The notion that child support goes unpaid if it exceeds 20% of the paying parent's gross income was popularized by a few research studies published and referenced in the federal rule changes.[118] The actual research of the prime study, which was published in 2011, is greater than 19% for one child and greater than 29% for two or more children.[119] Subsequent and updated research by the same agency finds default and income imputation matter more at explaining non-payment than the order amount.[120]

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[115] Retrieved from https://livingwage.mit.edu/states/41.
[116] Manzer, Lisa & Kucklick, Annie. (Oct. 2021). *The Self-Sufficiency Standard for Oregon*. Retrieved from https://selfsufficiencystandard.org/oregon/.
[117] http://data.census.gov.
[118] See p. 68,554 of U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 79 *Fed. Reg.* 221. Retrieved from https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf. The narrative actually says 15–20%, but the more commonly cited amount is 20%. The 15% is an old study applied to limited cases.
[119] Takayesu, Mark. (Oct. 2011). *How Do Child Support Order Amounts Affect Payment and Compliance?* Research Unit of the Orange County Department of Child Support Services. Retrieved from https://ywcss.com/sites/default/files/pdf-resource/how_do_child_support_orders_affect_payments_and_compliance.pdf. See page 2 for one-child amount and Table 5 for low-income for two and more children amount.
[120] Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 56, p. 199. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf. See page 66 and Appendix B.

There have been several subsequent studies on the issue: some corroborate the finding, and others do not.[121] University of Wisconsin Institute of Research on Poverty (IRP) researchers conducted one of the most rigorous studies assessing the 20% threshold.[122] The Wisconsin researchers found some similar findings and contradictory findings as to whether higher ratios of child support to income were associated with lower payments and compliance. They found that payments were higher when the ratio was more than 15% than when it was 15% or less and that payments increase until the ratio was at least 30% of earnings. In other words, payments increase when the ratio rises and then decline at about 30% of income, then increase again.

More important to policy considerations is that the Wisconsin study made a distinction between payment (which is the dollar amount paid) and compliance (which is the percentage of support due that is paid). The Wisconsin researchers noted that higher orders may not result in 100% of compliance but may result in more dollars being paid even if the compliance rate is lower. At a policy level, the distinction has important ramifications. Full compliance may be an important policy goal when setting support orders for low-income obligors so enforcement actions are not triggered (e.g., driver's license suspension) that could have other negative ramifications (e.g., no transportation to work or for time with the child). For those with the ability to pay, enforcement actions may trigger more dollars paid.

Low-Income Adjustments in Other States

Most states rely on a SSR for their low-income adjustment. In 2016, there were 37 state guidelines that provided a self-support reserve.[123] The count is higher today since some states recently adapted a SSR (e.g., Arkansas and Wyoming) to conform to the 2016-added requirement.

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

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[121] *Ibid*.
[122] Leslie Hodges, Daniel R. Meyer, & Maria Cancian. "What Happens When the Amount of Child Support Due is a Burden? Revisiting the Relationship Between Child Support Orders and Child Support Payments." *Social Service Review*, 94(2), p. 247. Retrieved from https://www.journals.uchicago.edu/doi/abs/10.1086/709279.
[123] Venohr, Jane. (2016). *Review of the Nevada Child Support Guidelines*. Retrieved from https://www.leg.state.nv.us/Session/79th2017/Exhibits/Senate/JUD/SJUD144D.pdf.

Amount of the SSR

Most states relate their SSR to the FPG. The existing Oregon SSR is low compared to several states:

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

States generally set their SSR using the same income base as their scale/table. Examining a state's price parity is an indication of whether these states set their SSR higher because they have higher prices. Both Washington and New Jersey rank higher (fifth and sixth, respectively) compared to Oregon, which ranks tenth. Still, the Washington SSR of $1,519 net would be equivalent to $1,867 gross per month using 2023 federal and Oregon income tax rates and FICA.

Arizona ranks 23rd in price parity. Applying 80% of Oregon's minimum wage assuming a 40-hour workweek would be $1,921 gross per month. Arizona switched from relating their SSR to the FPG to the state minimum wage because Arizona did not believe that the FPG was keeping up with the cost of living. Arizona used 80% based on research cited in the narrative of the proposed rulemaking that child support goes unpaid if it is 20% or more of the payer-parent's gross income.

Alternative SSRs

Exhibit 17 lists some possible alternative SSRs for Oregon. The alternatives also consider an updated scale. It is important to recognize that updating the scale puts more pressure on setting the SSR at an appropriate level because an updated scale generally produces higher amounts due to inflation and Oregon not updating its scale since 2006.

Exhibit 17: Alternative SSRs

	Existing	Alternative A	Alternative B	Alternative C	Alternative D
SSR	$1,418	$1,580	$1,677	$1,609	$1,893
Justification	FPG x 1.167 (tax rate)	130% FPG	138% FPG	80% of 34-hour workweek at state minimum wage wage	80% of 40-hour workweek at state minimum wage
Advantage	Current method	Consistent with SNAP income eligibility	Consistent with Medicaid income eligibility	Tied to minimum wage	Tied to minimum wage
Disadvantage	Inadequate for minimum wage earners and low compared to several other states	SNAP eligibility may change	Medicaid eligibility may change	34-hour workweek is today's reality for Oregonians, but will it be in the future?	40-hour workweek is not a reality

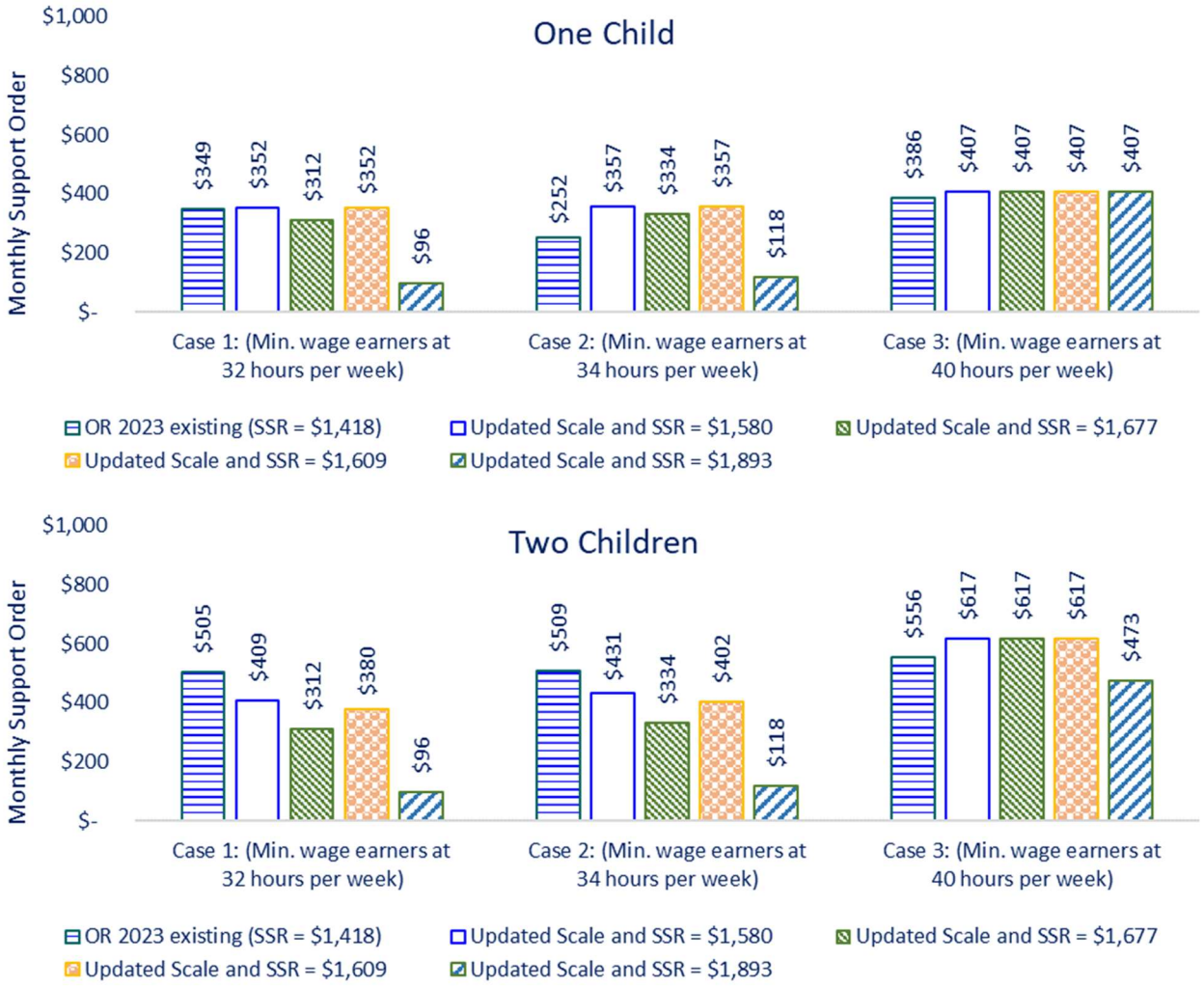
*This is based on state minimum wage in the first half of 2023. It increased as of July 1, 2023.

Exhibit 18 compares the results of these various SSRs using the following income scenarios:

- Each parent is employed 32 hours per week at the state minimum wage in the first half of 2023: $1,989 gross per month (example that appears in the guidelines);
- Each parent is employed at 34 hours per week (state average hours worked) at the state minimum wage in the first half of 2023: $2,011 gross per month;
- Each parent is employed at 40 hours per week at the state minimum wage in the first half of 2023: $2,366 gross per month.

For one child, only the highest SSR significantly lowered the order amount for Cases 1 and 2, but had no effect on Case 3. For two children, any of the SSRs significantly lowered the order amount for Cases 1 and 2. Only the highest SSR had an impact on Case 3.

Exhibit 18: Impact of Various SSR Amounts on Order Amounts



Minimum Order Amounts

Minimum orders are policy decisions. Some state guidelines provide for a zero or minimum order when the paying parent's income is below the SSR and other states provide for discretion (e.g., Arizona and Pennsylvania). Oregon's $100 minimum order is high among states with minimum orders. A more common amount is $50 per month. Colorado and New York have a two-tier minimum order. Colorado's is $10 per month for the lowest income rung and $50 per month for one child and an additional $20 for each additional child for the second rung. New York provides a minimum order of $25 per month for incomes below poverty and $50 for incomes above poverty. Maine and Michigan use percentage minimum orders (e.g, 10% of income). An advantage of this approach is that when there is zero income, the order is set at zero. A disadvantage is another formula is required to phase out the 10% order to the basic obligations based on economic data on child-rearing expenditures.

Most important to state guidelines with a minimum order are the exceptions. Exhibit 19 shows the exceptions to the minimum order in the Arkansas, Alabama, and Illinois guidelines.

Exhibit 19: Examples of Exceptions to Minimum Order in Other States

AL	…the amount entered on Line 12 is less than $50, there is a rebuttable presumption that a $50 minimum amount should be entered. (6) Zero-dollar order. If the obligor has no gross income and receives only means-tested assistance, there is a rebuttable presumption that a zero-dollar order, i.e., and order requiring no child support from the obligor, shall be entered. If the obligor has no gross income and is incarcerated or institutionalized for a period of more than 180 consecutive calendar days, there is a rebuttable presumption that a zero-dollar order shall be entered. Completion of the Child-Support Guidelines form (Form CS-42), the Child-Support-Obligation Income Statement/Affidavit form (Form CS-41), and the Child-Support Guidelines Notice of Compliance form (Form CS-43) specifying the reason for the zero-dollar child-support order is required.
AR	When the payor parent's monthly gross income is less than $900.00, a presumptive minimum award of $125.00 per month must issue unless a party can rebut the presumptive amount by a preponderance of the evidence. Some factors that a court may consider when deciding whether a party has rebutted the minimum order amount include but are not limited to the following: a. There is a large adjustment due to parenting time; b. The payor is incarcerated (see Section II.4 below); c. The payor is institutionalized due to a mental illness or other impairment; d. The payor has a verified physical disability that precludes work; e. The payor's only income is Supplemental Security Income (SSI); f. The payor's ability or inability to work; or g. Any other deviation factor listed above in Subsection II.2 or any income imputation factor listed below in Section III.7
IL	(3.3a) Minimum child support obligation. There is a rebuttable presumption that a minimum child support obligation of $40 per month, per child, will be entered for an obligor who has actual or imputed gross income at or less than 75% of the most recent Federal Poverty Guidelines for a family of one person, with a maximum total child support obligation for that obligor of $120 per month to be divided equally among all of the obligor's children. (3.3b) Zero dollar child support order. For parents with no gross income, who receive means-tested assistance, or who cannot work due to a medically proven disability, incarceration, or institutionalization, there is a rebuttable presumption that the $40 per month minimum support order is inapplicable and a zero dollar order shall be entered.

No longer Incorporating the SSR into Scale

The existing scale incorporates an outdated SSR. Most states that address the SSR in the worksheet have no SSR in the scale. Exhibit 20 shows where the outdated SSR is incorporated in the worksheet. It is the shaded area of the scale.

The proposed format of the updated scale is shown in Exhibit 21.

- It does not start with $0 income.
- It starts near the SSR. The intent is the SSR or low-income provision would apply for incomes below that.
- It replaces the amounts for seven and more children with a column labeled "six or more children."

Exhibit 20: Excerpt of Existing Scale: Shaded Area Has Reduced Basic Obligations Based on an Outdated SSR

Shaded Area: Adjusted for Self Support Reserve

Parents' Combined Gross Adjusted Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children	Seven Children	Eight Children	Nine Children	Ten Children
0 - 1000	50	50	50	50	50	50	50	50	50	50
1001 - 1050	65	66	66	67	68	68	69	70	71	71
1051 - 1100	98	99	100	101	103	104	105	106	107	108
1101 - 1150	132	133	135	136	137	139	140	142	143	145
1151 - 1200	165	167	169	171	172	174	176	178	180	182
1201 - 1250	198	201	203	205	207	209	212	214	216	218
1251 - 1300	232	234	237	240	242	245	247	250	252	255
1301 - 1350	265	268	271	274	277	280	283	286	289	292
1351 - 1400	290	301	305	308	311	315	318	321	324	328
1401 - 1450	298	333	337	340	344	348	351	355	359	362
1451 - 1500	307	365	369	373	377	381	385	389	393	397
1501 - 1550	315	396	401	405	410	414	418	423	427	431
1551 - 1600	324	428	433	438	442	447	452	456	461	466
1601 - 1650	332	460	465	470	475	480	485	490	495	500
1651 - 1700	341	492	497	502	508	513	519	524	529	535
1701 - 1750	349	508	529	535	541	546	552	558	564	569
1751 - 1800	358	520	561	567	573	579	586	592	598	604
1801 - 1850	366	532	593	600	606	613	619	625	632	638
1851 - 1900	375	545	625	632	639	646	652	659	666	673
1901 - 1950	383	557	657	664	672	679	686	693	700	707
1951 - 2000	391	568	671	697	704	712	719	727	734	742

Exhibit 21: Proposed Format of Updated Scale

Parents' Combined Gross Adjusted Income			One Child	Two Children	Three Children	Four Children	Five Children	Six or More Children
1351	-	1400	269	409	494	552	607	660
1401	-	1450	277	422	510	569	626	681
1451	-	1500	286	435	525	587	646	702
1501	-	1550	295	448	541	605	665	723
1551	-	1600	303	461	557	622	684	744
1601	-	1650	312	474	573	640	704	765
1651	-	1700	320	487	588	657	723	786
1701	-	1750	329	500	604	675	742	807
1751	-	1800	337	513	620	692	761	828
1801	-	1850	346	526	635	710	781	849
1851	-	1900	354	539	651	727	800	870
1901	-	1950	363	552	667	745	819	891
1951	-	2000	372	565	683	762	839	912

SECTION 6: CONSIDERATION OF THE CHILD'S HEALTHCARE EXPENSES

As part of the federal requirement for state guidelines, a state guidelines must address how the parents will provide for child's healthcare needs.[124] Decades ago, states often met this requirement by ordering the paying parent to enroll the child in that parent's employer-sponsored health insurance. Today, the availability and cost of employment-related insurance, as well as the landscape of healthcare coverage, have changed drastically. Child support/healthcare policies have also evolved to accommodate these changes. The current Oregon guidelines generally addresses the child's healthcare needs four ways:

- The current obligation scale includes up to $250 per child per year to cover ordinary, unreimbursed healthcare costs (i.e., non-prescription aspirin and copays for well visits).
- The guideline provides that a parent or both parents can be ordered to enroll the child in private healthcare coverage that is available to a parent (e.g., employment-related or through a domestic partner) and reasonable in cost;
- The guideline provides that a parent or both parents can be ordered to pay cash medical support, which is defined as an amount that a parent is ordered to defray the cost of healthcare coverage provided for a child by the other parent or a public body, or to defray uninsured medical expenses of the child; and
- The guideline provides that a parent with custody may be ordered to provide public healthcare coverage for the child.

Most of these provisions are contained in the guideline (OAR 137-050-750).[125] The guideline specifies how to determine whether private healthcare coverage for the child is available from a party and, if so, whether it shall be ordered from one or both parents; and how to allocate and address the cost of the private healthcare coverage to the child in the child support calculation.

The remainder of this section provides an overview of the federal requirements, shows how the guidelines healthcare provisions are being applied based on findings from the case file data and respondent surveys and other sources, discusses what the current landscape for children's healthcare coverage is, contrasts some of Oregon's provisions to the provisions of other states, and recommends changes based on these findings.

The major recommended change is to no longer prioritize private coverage and to treat the Oregon Health Plan (OHP, which is Oregon's combined Medicaid/CHIP program) as viable healthcare coverage for the children. Data suggests that over half of Oregon children are enrolled in OHP and the percentage is undoubtedly higher in the state child support program caseload. OHP's health benefits for children often exceed that of private coverage; and, there is no costsharing for OHP so determining whether the cost of covering the child's healthcare costs is reasonable to a parent is unnecessary as well a benefit to

[124] See 45 C.F.R. § 302.56(2).

[125] ORS 107.106 also requires that child support orders under ORS Chapter 25 (Support Enforcement) or chapters 107, 108, 109 or 110 (Domestic Relations) shall include payment of uninsured medical expenses of the child; and medical support for the child. Further, ORS 25.323 provides that every child support order must include a medical support clause.

low-income families with scarce financial resources. Still, the analysis suggests that a small proportion of children may not be income eligible for OHP, but may have private healthcare insurance available. The data are insufficient to know how often this occurs. If these cases occur with some regularity, medical child support provisions may need to be improved to better serve the healthcare needs of these children. One particular concern is how to address future unreimbursed medical expenses for children who are OHP-ineligible but could be possibly covered by a private healthcare plan with a high deductible. This is not clearly addressed within the guideline (OAR 137-050). Statute (ORS 107.106) clearly addresses uninsured medical expenses for the child for child support orders under ORS Chapter 25 (Support Enforcement) and ORS Chapters 107, 108, 109, or 110 (Domestic Relations). Another concern is that the 4% threshold for determining reasonable cost of private insurance may be too low for the children who are not OHP-eligible but could be insured by private coverage. Besides this issue, the application of percentage threshold to total income of the parents is awkward regardless of the source of the child's healthcare coverage.

FEDERAL REGULATION

To be clear, there are two sets of federal regulations that concern the healthcare needs of the child. The first set pertains to the healthcare coverage of the children within a state child support guidelines where the state guidelines must be applied to all cases within a state where child support is set. This is regardless of whether the case is a government child support program case (also known as an IV-D case for Section IV-D of the Social Security Act that enables government child support programs). The second set pertains to the medical child support of all cases in a government child support program, but does not pertain to non-government cases. Federal regulation requires the court or administrative authority to seek orders in IV-D cases that include healthcare coverage that is accessible to the children, available to the parent, and reasonable in cost.

In 2016, the federal government modernized federal requirements of state child support guidelines and state child support programs.[126] The change to the federal requirement that the guidelines must consider the healthcare needs of the child is subtle. The requirement existed previously, but as shown in Exhibit 22, using strikethrough and inserted text, the requirement no longer emphasizes coverage through private insurance. The new federal language pertaining to the child's healthcare in the guidelines requirement appears to mirror the new federal requirement (45 C.F.R. § 303.31) for securing and enforcing medical support obligations, which is shown at the end of the text box. The major change replaces the term "insurance" with "healthcare coverage." The intent is to give states the flexibility to recognize healthcare coverage from public sources such as Medicaid and CHIP.[127] The flexibility is also

[126] Federal Office of Child Support Enforcement. (Dec. 20, 2016). Actional Transmittal (AT-16-06) *Final Rule: Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs*. Retrieved from https://www.acf.hhs.gov/css/policy-guidance/final-rule-flexibility-efficiency-and-modernization-child-support-enforcement.

[127] See p. 68,650 of U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." 79 *Fed. Reg*. 221. Retrieved from https://www.gpo.gov/fdsys/pkg/FR-2014-11-17/pdf/2014-26822.pdf.

congruent with the Affordable Care Act of 2010 that aims to provide healthcare coverage for all. Prior to the federal rule change, private health insurance was prioritized.

In addition, the 2016 changes allow states to consider the full cost of the insurance plan (see 45 C.F.R. § 303.32). Prior regulation limited it to only the child's portion. The intent of this change is to recognize circumstances in which the parent needs to enroll in family coverage for the child but would have coverage for that parent from an alternative source (e.g., the parent's current domestic partner or the Veterans Administration), so using the difference between the cost of insurance for a single employee and family policy does not reflect the total cost of covering the child in that circumstance.

Exhibit 22: Strike-out Version of the Flexibility, Efficiency, and Modernization Rule Pertaining to Medical Child Support in Child Support Guidelines

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

~~(3)~~ (2) Address how the parents will provide for the ~~child(ren)'s~~ child's health care needs through private or public health ~~insurance~~ care coverage and/or through cash medical support ~~in accordance with § 303.31 of this chapter~~.;

45. C.F.R §303.31 Securing and enforcing medical support obligations.

(a) * * * (2) Health ~~insurance~~ care coverage includes fee for service, health maintenance organization, preferred provider organization, and other types of private health insurance and public health care coverage ~~which is available to either parent,~~ under which medical services could be provided to the dependent child(ren).

(3) Cash medical support or the cost of ~~private~~ health insurance is considered reasonable in cost if the cost to the parent responsible for providing medical support does not exceed five percent of his or her gross income or, at State option, a reasonable alternative income-based numeric standard defined in State law, regulations or court rule having the force of law or State child support guidelines adopted in accordance with § 302.56(c) of this chapter. ~~In applying the five percent or alternative State standard for the cost of private health insurance, the cost is the cost of adding the child(ren) to the existing coverage or the difference between self-only and family coverage.~~

(b) * * * (1) Petition the court or administrative authority to:

(i) Include ~~private~~ health ~~insurance~~ care coverage that is accessible to the child(ren), as defined by the State, and is available to the parent responsible for providing medical support and can be obtained for the child at reasonable cost, as defined under paragraph (a)(3) of this section, in new or modified court or administrative orders for support; and

(ii) Allocate the cost of coverage between the parents.

(2) If ~~private~~ health ~~insurance~~ care coverage described in paragraph (b)(1) of this section is not available at the time the order is entered or modified, petition to include cash medical support in new or modified orders until such time as health ~~insurance~~ care coverage, that is accessible and reasonable in cost as defined under paragraph (a)(3) of this section, becomes available. In appropriate cases, as defined by the State, cash medical support may be sought in addition to health ~~insurance~~ care coverage.

(3) Establish ~~written~~ criteria, which are reflected in a record, to identify orders that do not address the health care needs of children based on—

(i) Evidence that ~~private~~ health ~~insurance~~ care coverage may be available to either parent at reasonable cost, as defined under paragraph (a)(3) of this section; and * * * * *

Application of Oregon Healthcare Provisions

The data extract did not include information about the child's healthcare coverage considered in the calculation of support (e.g., whether a parent paid for health insurance premiums for the joint children and whether cash medical support was ordered). It did, however, note whether each parent's income was the "lowest minimum wage"—that is, the parent's income is at or below minimum wage. For the

lowest minimum wage, the guidelines provide that no cost of healthcare coverage or cash medical support is reasonable (see Exhibit 23).

Exhibit 23: Oregon Provides that No Cost of Healthcare Is Reasonable for a Parent Whose Income Is at or Below the Highest Oregon Minimum Wage

OAR 137-050-0750
Medical Support
(4) For purposes of ORS 25.323, private health care coverage may be "available" to a parent from any source, including but not limited to an employer, spouse, or domestic partner.
(5) Private health care coverage is reasonable in cost if it costs no more than the total of four percent of each parent's adjusted income as determined in OAR 137-050-0720.
(a) The amount calculated for each parent in this section may not exceed that parent's available income after deducting the parent's shares of basic support obligation and child care costs.[3]
(b) The reasonable cost contribution of a parent whose income is at or below the highest Oregon minimum wage for full-time employment is zero.

According to the case file data, almost half (48%) of receiving parents had incomes at or below the lowest minimum wage and 40% of paying parents had incomes at or below the lowest minimum wage. Both parents' incomes were at or below the lowest minimum wage in 27% of sampled cases. The average and median income of paying parents with incomes above the lowest minimum wage was $3,798 and $3,018 per month. Using the 4% of adjusted income threshold to determine reasonable cost of healthcare coverage to the paying parent only, this would suggest the cost of the child's coverage could not exceed $152 per month using their average income and $121 per month using their median income. The comparable thresholds for determining reasonable cost of healthcare coverage among only receiving parents with incomes above the lowest minimum wage would be $127 per month using their average income and $111 per month using their median income. However, as shown in Exhibit 23, the language is the "total of four percent of each parent's adjusted gross income." The totaling suggests amounts closer to $300 per month assuming both parents have incomes above minimum wage. The totaling of each parent's adjusted income may cause some confusion when one parent has low income (such as income at or below the lowest minimum wage; hence, no amount is reasonable in cost) and the other parent's income is higher. This was also an issue identified in comments made by a few program staff responding to the survey.

In practice, the summary sheet of the Oregon automated guidelines worksheet contains a line for each parent that states, "Private health care coverage for the children not to exceed $_____ any time it becomes available." For those with incomes at or below the lowest minimum wage, the automated guidelines calculator populates the blank line with, "$0.00."

Survey Responses

All three surveys asked a version of this question:

> Ordering public vs. private health care coverage (OAR 137-050-0750). Currently, the guidelines prioritize requiring private health care coverage even when public coverage (such as the Oregon Health Plan) is available and the children qualify for it. State and federal law no longer require this priority. Should public health care coverage be ordered even when private coverage is affordable and available to parents?

Among program participants, 38% responded yes, 39% responded no, and 23% had no opinion. Program staff and legal partners were just given the first two statements and asked whether the current approach was working or if changes were needed. The majority (57%) of program staff thought changes were needed, 32% thought that the current approach works well, and 11% had no response. The majority (62%) of legal staff thought changes were needed, 25% thought that the current approach works well, and 13% had no response.

Respondents to the legal partner survey offered many specific comments to the question. Many common themes emerged. Several noted that enrollment in OHP was common among children in child support cases. Some took it a step further stating because of this it did not make sense to also order private insurance or they stated that OHP was often better coverage than private coverage. Many also acknowledged how expensive private insurance could be. Another common theme was that the current provisions addressing cash medical support and private insurance are confusing. There were no comments that clearly advocated for continuing to prioritize private healthcare coverage, but there were a few comments that parents should be able to have a choice in healthcare coverage—that is, private or public coverage.

The surveys of program participants and program staff did not include an opportunity to offer comments to the specific question about healthcare coverage, but they could write it in response to an open-ended question about whether other topics should be addressed as part of the guidelines review. Several program participants brought up healthcare coverage but there were no common themes directly relating to the guidelines provisions. Many program participants discussed the cost or consideration of coverage in their case. A couple of commenters, however, did bring up that dental and vision coverage should be considered in the guideline. A couple other commenters also described difficulty getting information and cards from the private insurer when private coverage was through the other parent, particularly when it was through the domestic partner of the other parent.

About a dozen program staff brought up provisions for healthcare coverage as a topic that should be addressed as part of the guidelines review. Some program staff took issues with private insurance orders due to their high costs and because they were complicated to understand or enforce. Other comments also said the healthcare provisions in general are confusing. Two program staff suggested that cash medical support should be brought back. Still, other program staff essentially suggested that the definition of reasonable cost of healthcare coverage should be made simpler. A few program staff specifically took issue with using the 4% threshold because it applies to the combined income of the parents, but they did not provide case examples to illustrate the problem with it.

Cost and Availability of Healthcare for Children in Oregon

There appears to be a dichotomy in healthcare costs and services between those enrolled in the Oregon Health Plan (OHP) and those with private coverage.

Overview of Oregon Health Plan (OHP) and Children Enrollment

OHP is Oregon's Medicaid and Children's Health Insurance Program (CHIP). It covers medical, dental, prescription, and behavioral healthcare at no cost to members. People of any age or immigration status may be eligible for full OHP benefits beginning July 1, 2023.[128]

As of January 2023, 502,475 children were enrolled in OHP.[129] In contrast, U.S. Census estimates as of July 1, 2022, suggest that Oregon's population under age 18 consisted of about 835,307 children (which is 19.7% of the total Oregon population).[130] This suggests that 60.2% of Oregon children are enrolled in OHP. The Kaiser Family Foundation (KFF) reported that 50.2% of Oregon children were enrolled in Medicaid or public coverage in 2020 and a 93% participation rate among Oregon children eligible for Medicaid/CHIP in 2019.[131] It is not clear whether the discrepancy between the 50.2% and 60.2% is due to different data year or data sources, not accounting for children that may have dual enrollment in OHP and private coverage, the OHP count may include children over age 18, or another reason.

Among the children enrolled in OHP, 72.3% of those children were considered healthy without chronic diseases, 37.0% lived in poverty, 11.4% were in foster care, 20.7% had an incarcerated parent or parent supervised by the Oregon Department of Corrections for a state felony, 25% had a parent who had a substance use disorder, 4.6% lived with a parent that had a disability, and 7.6% had experienced child abuse or neglect as measured from codes used for OHA Medicaid claims data.[132] The average percentage of children considered healthy and without chronic diseases decreases with the child's age bracket. Those 0–5 years old have the highest rate (81.5%), while those 18–20 have the lowest rate (62.7%). This is pertinent to child support since child support is more common as children age.

There are no premiums and costsharing for children enrolled in OHP. OHP services for children include Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services, which is the hallmark of Medicaid/CHIP programs because of its comprehensive screening that leads to early and appropriate treatment. Exhibit 24 shows the 2023 OHP income eligibility thresholds for selected populations.[133] The term "MAGI" stands for "modified adjusted gross income" and is used nationally in Medicaid programs. It does not include child support income; in practice, an income disregard of 5% of the federal poverty level (FPL) for that family size is also granted. To this end, it is published with the income eligibility thresholds.

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[128] See Oregon Health Authority. Retrieved from https://www.oregon.gov/oha/hsd/ohp/pages/apply.aspx.
[129] This is based on the Oregon Health Authority and includes children through age 20. See OHA. (Mar. 2023). *Health Complexity in Children-Statewide Summary.* Retrieved from https://www.oregon.gov/oha/HPA/dsi-tc/ChildHealthComplexityData/Statewide-Report-2023-March.pdf.
[130] U.S. Census Bureau. (Jul. 2022). *Quick Facts: Oregon.* Retrieved from https://www.census.gov/quickfacts/OR
[131] Kaiser Family Foundation. (n.d.). *Medicaid/CHIP Participation Rates*. Retrieved from https://www.kff.org/medicaid/state-indicator/medicaidchip-child-participation-rates/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D.
[132] OHA. (Mar. 2023). Health Complexity in Children-Statewide Summary. Retrieved from https://www.oregon.gov/oha/HPA/dsi-tc/ChildHealthComplexityData/Statewide-Report-2023-March.pdf.
[133] Oregon Department of Human Services. (n.d.). *2023 income Thresholds -Effective March 1, 2023 Oregon Health Plan (OHP), Health System Division (HSD) Medical Programs.* Retrieved from https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/de5530.pdf.

Exhibit 24: 2023 Income Thresholds for Various Programs under Oregon Health Plan (OHP)

Family Size (adults and children)	Parents and Other Caretaker Relatives		MAGI (Child age 1–19) and MAGI Adult**		MAGI CHIP		Vet Dental
	2023 standard	Standard + FPL disregard	2023 Standard (133% FPL)	Standard + FPL disregard (138% FPL)	2023 Standard (185% FPL)	Standard + FPL disregard (190% FPL)	
1	$399	$460	$1,616	$1,677	$3,645	$3,706	$4,860
2	$515	$598	$2,186	$2,268	$4,930	$5,013	$6,574
3	$611	$715	$2,756	$2,859	$6,215	$6,319	$8,286
4	$747	$872	$3,325	$3,450	$7,500	$7,625	$10,000

*According to2015 legislative testimony, The Parents and Other Caretaker Relatives (PCR) was a new program for parents who would have been eligible due enrollment in Temporary Assistance for Needy Families (42% of FPL) and Affordable Care Act Adults covers children and ages 18 to 64 years old with incomes up t 138% of FPL. See https://olis.oregonlegislature.gov/liz/2015R1/Downloads/CommitteeMeetingDocument/74167.

**Income thresholds for children under age 1 and pregnant women are not shown. They are higher. Nonetheless, children are typically older than age 1 when child support is sought.

Only 6% of receiving parents in the data extract had incomes above $5,013 per month, which is the income eligibility with the FPL disregard for a family consisting of one adult and one child under the CHIP portion of OHP.[134] It is certainly higher than earnings from the state minimum wage, which is often used as the basis of income imputation in the Child Support Program caseload. The 2023 Oregon minimum wage beginning July 1, 2023, is $14.20 per hour. (It was $13.50 per hour for the first six months of 2023.) It is also higher in the Portland metropolitan area ($15.45 per hour) and lower in non-urban areas ($13.20 per hour).[135] Based on a 40-hour week, income from $14.20 per hour would gross $2,461 per month.

Those who are receiving (or eligible) for the Supplemental Food Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF) are categorically eligible for OHP—that is, they do not have to submit a separate application. SNAP income eligibility requirements are higher than those of TANF. The SNAP program actually has three separate income limits that a household must meet that vary from 100–200% of the federal poverty level (FPL) for a particular family size depending on how income is defined. The 200% FPL threshold is used against gross income. The 130% FPL threshold is used against "countable income" (e.g., earnings and child support received) and the 100% FPL threshold is used against "adjusted income" (i.e., countable income less the standard deduction, shelter deduction, and other permissible deductions).

The income eligibility thresholds, lack of premiums and co-insurance, and the thoroughness and comprehensiveness of OHP services for children render OHP a viable option and a clear path for children's healthcare coverage for most children in the Child Support Program caseload. Given the

[134] Caveat to this simple statistic is this compares the 2023 threshold to incomes as of 2018–2021 and does not adjust for family size. It also does not account for the total household income of the receiving parent, which would be considered when determining income eligibility. Explicitly, the income of a domestic partner living with the receiving parent would be considered.

[135] See Oregon Bureau of Labor & Industries. (n.d.). *Oregon Minimum Wage.* Retrieved from https://www.oregon.gov/boli/workers/pages/minimum-wage.aspx.

incomes of the parents noted in the random sample of Child Support Program cases, it is also a very affordable option. In turn, this could redirect what would be spent for private coverage to other child-rearing expenditures.

Relating to the issue of allowing OHP to be deemed healthcare coverage is that the Oregon guideline provide that the parent with custody can be ordered to provide[136] public healthcare coverage for the child (see Exhibit 25). This provision was not mentioned in any of the survey comments. Employing this in every case that does not have private healthcare coverage has some appeal because children would have healthcare coverage, good healthcare, and at no cost. The reservation is, albeit stated in a different context, some survey respondents noted that parents should be able to choose private or public coverage for their children.

Exhibit 25: Oregon Provides that No Cost of Healthcare Is Reasonable for a Parent Whose Income Is at or Below the Highest Oregon Minimum Wage

OAR 137-050-0750
Medical Support
(12) If neither parent has access to appropriate, available private health care coverage:
(a) One or both parents must be ordered to provide appropriate private health care coverage at any time whenever it becomes available;
(b) The parent with custody of the child may be ordered to provide public health care coverage for the child; and

Private Insurance

This section addresses four components of private insurance:

- Percentage of Oregon children covered by private health insurance;
- Availability to Oregon workers and their families through employment;
- Premium amounts;
- Out-of-pocket expenses for deductibles, copays, and other unreimbursed expenses; and
- Tax benefits that offset private cost of healthcare.

Most of the data used in this subsection comes from the Medical Expenditure Panel Survey (MEPS). Conducted by the U.S. Census Bureau for the DHHS Agency for Healthcare Research and Quality, the MEPS is an annual survey of private employers and state and local governments that produces national and state-level estimates pertaining to employer-sponsored insurance. The private-sector sample comprises about 42,000 business establishments (i.e., about 6% of all registered business) nationally, with a response rate of 56.9%. Unfortunately, there is a time lag between when the MEPS data are collected and reported. Some of the most recent MEPS insurance data covers a three-year average from 2019–2021.

[136] Instead of "provide," some states (e.g., Illinois) use the verb "apply."

Percentage of Children Covered by Private Health Insurance

According to the KFF data, 49.7% of Oregon children were covered by private insurance in 2020.[137] This seems to overstate private insurance considering OHA's enrollment count as of January 2023 that indicates the percentage is less than 40%.[138] Undoubtedly, it overstates the availability of private insurance in state child support caseloads that generally have lower incomes. For low-income individuals and families, affordability of private insurance is an issue as well as the fact that lower-paying jobs are less likely to offer employer-sponsored insurance. Although Oregon-specific data is not readily available, case file data from other state child support guidelines reviews indirectly indicate the frequency that private insurance is available at the time the order is established or modified.[139] These states consider the cost of insuring the child in their child support guidelines calculation so the frequency of an adjustment for the cost of the child's insurance is a proxy for how many have private insurance assuming that the adjustment is for private health insurance and not a CHIP premium, which some states assess.[140] Guidelines calculations reviewed for New Hampshire's most recent child support guidelines review found the cost of the child's healthcare coverage was considered in about 2% of IV-D orders and 25% of non-IV-D orders.[141] The cost of the child's health insurance was considered in the calculation in 7% of Maine IV-D orders established administratively and 15% of Maine non-IV-D orders.[142] In Arizona,[143] the rate is much higher: 56% of all child support calculations reviewed.[144]

Availability of Employment-Related Insurance

According to the 2019–2021 MEPS data, 82.1% of Oregon private-sector employees worked for establishments that offered health insurance, and 63.1% of all Oregon private-sector employees are

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[137] Kaiser Family Foundation. (n.d.). *Medicaid/CHIP Participation Rates*. Retrieved from https://www.kff.org/medicaid/state-indicator/medicaidchip-child-participation-rates/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D.

[138] This is based on the estimate that 60.2% of Oregon children are enrolled in OHP, according to 2023 OHA data. Subtracting that amount from 100% would suggest about 40% or less once uninsured children are considered.

[139] The only neighboring states with published findings from guidelines calculations are California and Nevada. The California data did not note whether the actual cost of the child's health insurance was considered in the child support calculation. It did, however, note that uninsured healthcare costs were ordered in 50% of non-IV-D orders and 64% of IV-D orders. The Nevada study found 3% of reviewed IV-D orders had a deviation for the cost of the child's health insurance. At the time, Nevada considered it as a reason for a deviation rather than part of the child support calculation so the percentage may understate the percentage with health insurance costs since not all those health insurance costs would seek a deviation.

[140] Oregon does not assess a premium for CHIP.

[141] Venohr, Jane, & Matyasic, Savahanna. (Oct. 2022). *Review of the Maine Child* Support Guidelines. Retrieved from https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/2022%20Guidelines%20Review.pdf.

[142] Venohr, Jane, & Matyasic, Savahanna. (Dec. 2022). *Review of the New Hampshire Child Support Guidelines.* Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/css-2022-nh-child-support-guidelines-review-report.pdf.

[143] Venohr, Jane & Matyasic, Savahanna. (Feb. 2021). Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187.

[144] The reason for the state differences was not extensively analyzed. There were some differences in Medicaid and CHIP income eligibility thresholds and CHIP premiums but the differences did not track with the findings from the guidelines calculations.

enrolled in health insurance at the establishments that offer it.[145] The percentage of establishments offering health insurance dwindles to 48.7% when limited to Oregon establishments with fewer than 50 employees.

Further, the agency overseeing the MEPS recognizes that low-wage, small employers (i.e., fewer than 50 employees) are less likely to offer employees health insurance. The offer rate nationally was 23.6% in 2018 among employers with fewer than 50 employees where the predominant wage was less than $12.00 per hour.[146] The national offer rates also varied by industry with higher rate among mining and manufacturing and lower rates in agriculture, fisheries, forestry sector, construction, and other services. Oregon-specific data are not available, but there is no reason to believe that Oregon's rate differs remarkably, and may be even lower given that mining and manufacturing are not Oregon's predominant industries. Of particular concern to the state child support caseload is that its caseload consists of many low-wage earners. The evidence suggests that low-wage earners are less likely to have employer-sponsored insurance. In summary, there is likely to be some children in child support cases with private insurance, but they are not likely to be the majority particularly in the state child support caseload.

Premiums for Private Insurance

Exhibit 26 and Exhibit 27 show the average premium cost of private insurance in Oregon from 2019–2021 MEPS data. Exhibit 26 shows the total average cost including what the employer contributes. Exhibit 27 shows the average employee contribution only. Since the data are a couple years old, the amounts in the last column of the exhibits are updated to 2023 levels for changes in price levels. Prices in general have increased 9.1% from December 2021 through May 2023.[147]

Exhibit 26: Average Premium Cost of Private Insurance Available from Oregon Employers

	2019–2021 Average Cost (Annual)	2019–2021 Average Cost (Monthly)	Estimated Monthly Amount in 2023 Dollars
Single Employee	$6,929	$577	$630
Employee plus One	$13,985	$1,165	$1,271
Total Family Premium	$19,998	$1,667	$1,818

Exhibit 27: Average Employee Contribution to Private Insurance Available from Oregon Employers

	2019–2021 Average Cost (Annual)	2019–2021 Average Cost (Monthly)	Estimated Monthly Amount in 2023 Dollars
Single Employee	$1,078	$90	$98
Employee plus One	$3,413	$284	$310
Total Family Premium	$5,794	$483	$527

[145] Stated differently this would mean that 51.8% of Oregon private-sector employees have employer-sponsored insurance. (This is because of the nesting of the probability of establishment having coverage and the probability of enrolling in that coverage.)

[146] U.S. DHHS Agency for Healthcare Research and Quality. (n.d.). *Chartbook #23: Medical Expenditure Panel Survey Insurance Component 2018 Chartbook.* Retrieved from https://meps.ahrq.gov/data_files/publications/cb23/cb23.shtml#section1.

[147] General changes in price levels are used because the agency that calculates changes in price levels does not readily provide the information necessary to calculate the change in health insurance over the specific time period of interest. Further, what data is readily available suggest a 9% decrease in insurance prices in the last year, which seems dubious.

Among other ways, the Oregon guideline provides that the cost of the child's health insurance can be calculated using the difference in family coverage and single-employee coverage. Using the 2023 estimated amounts from Exhibit 27, this would suggest the average cost of the child's health insurance is $429 per month.

Cost of Marketplace (Healthcare Exchange) Insurance

Another potential source of the cost of private insurance could be the Marketplace (which was developed through national healthcare reform that was legislated in 2010 and originally called "healthcare exchanges"). The Marketplace includes a range of plans that vary in premium amounts and out-of-pocket costs. Income-eligible individuals and families may receive tax credits against the premium amounts. Marketplace plans are color-coded to reflect benefit levels. Silver plans have moderate costs in both premiums and out-of-pocket costs and are typically used to gauge Marketplace costs across states and regions. Bronze plans are lower-cost plans with higher out-of-pocket expenses. The Kaiser Family Foundation (KFF) reports each state's average lowest-cost bronze premium and average lowest-cost silver premium for a 40-year-old individual.[148] In 2023, the average lowest-cost bronze premium was $343 per month and the average lowest-cost silver premium was $453 per month in Oregon. Family premiums were not reported, but are likely to be more.

Conclusion about Private Cost

The major conclusion is that no matter if MEPS data or Marketplace data are considered, private health insurance plans are expensive. Using the 4% reasonable cost threshold under the current child support guidelines,[149] a private plan costing $350 per month would not be reasonable when the combined gross incomes of the parents is below $8,750 per month. At this income, most households consisting of one adult and children would not be eligible for OHP. The reality, however, is that there are likely to be some households (albeit not a lot of households) that have employer-sponsored insurance and are not income eligible for OHP. Including the income of the parent's current domestic partner when determining income eligibility could further make this a reality. To this end, although private health insurance plans are expensive, they may still be the only possible source of healthcare coverage for some children.

Out-of-Pocket Expenses

Out-of-pocket expenses for private health insurance can vary by plan and service and can be significant particularly among high-deductible health plans (HDHPs), which are becoming more common. The IRS defines a HDHP as a health plan with an annual deductible that is not less than $1,500 per year for self-only coverage and $3,000 for family coverage and the annual out-of-pocket expenses (i.e., deductibles and copays but not premiums do not exceed $7,500 for self-only coverage or $15,000 for family

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[148] Kaiser Family Foundation. *Average Marketplace Premiums by Metal Tier.* https://www.kff.org/health-reform/state-indicator/average-marketplace-premiums-by-metal-tier/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D.

[149] The 4% threshold is low relative to other states. According to data available in 2013, 30 states provided an income threshold in their guidelines or medical support provisions. Most (22 states) set at 5%, which is what was stated in the federal medical support rule, two states set at 4%, and the remaining states set it at higher. The justification for higher percentage is to capture more private insurance. See Jane C. Venohr. (2013). "Medical Support in Today's Child Support Guidelines and the Affordable Care Act." *CommuniQue*, National Child Support Enforcement Association, Washington, D.C. (Dec. 2013).

coverage).[150] If the plan is part of the Marketplace, it must cover many preventive services for children without charging a copayment or coinsurance and not count toward the annual deductible.[151] To this end, these private plans may have some comparability to the comprehensive screening provided to children enrolled in Medicaid.

According to the 2019–2021 MEPS data, 93.8% of Oregon employees enrolled in any private insurance plan through their employer had a deductible. Further, 62.0% of enrolled Oregon employees with single coverage had a high-deductible health insurance plan, while 55.9% of enrolled Oregon employees with family coverage had a high-deductible health insurance plan. These percentages were significantly higher than the previous three-year averages of 57.6% and 53.2%, respectively. They indicate a trend moving toward more high-deductible health insurance plans.

Exhibit 28 shows the average deductible for private insurance available from Oregon employers, according to 2019–2021 MEPS data. This would be the maximum amount and would include the out-of-pocket expense for adults in the household as well as for children. On average, adults incur more medical expenses than children.

Another estimate of the cost of the child's out-of-pocket healthcare expenses (excluding premiums) was recently prepared by Professor Emeritus David Betson, University of Notre Dame, for Michigan's child support guidelines review.[152] Betson relied on the 2022 Census Bureau Current Population Survey Annual Social and Economic Supplement (CPS ASEC), which reports upon the demographic characteristics of families in March 2022 but income and medical expenses reflect calendar year 2021. The Census designed the ASEC to be a nationally representative sample and relies on computer-assisted phone interviewing to conduct the surveys. The survey asks about the family's total medical out-of-pocket expenditures (MOOP) for non-premium medical care and the MOOP for each family member. The survey prompts the question by clarifying that out-of-pocket medical care expenses includes copays for doctor and dentist visits, diagnostic tests, prescription medicine, glasses and contacts, and medical supplies. The survey also asks a separate question on how much was paid for non-prescription healthcare products such as vitamins, allergy and cold medicine, pain relievers, and other items. Betson, who prepares the economic estimates of child-rearing expenditures that form the basis of most state guidelines including the Oregon scale, does not believe it is necessary to include the data from the second question because there is some overlap with what is collected from the Consumer Expenditure survey, which is the basis of the economic estimates of child-rearing expenditures, for miscellaneous and personal items (e.g., vitamins and bandages). Overall, the major limitation of the ASEC is it depends on how well the respondent remembers the amount of out-pocket medical expense and for whom the expenditure was made.

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[150] See IRS. Rev. Proc. 2022-24. https://www.irs.gov/pub/irs-drop/rp-22-24.pdf.
[151] See HealthCare.gov. (n.d.). *Preventive Care Benefits for Children*. Preventive care benefits for children | HealthCare.gov
[152] Currently, those estimates are unpublished, but the intent is to include them in a report to Michigan. Betson is a subcontractor to Center for Policy Research, who is contracted by the State of Michigan to provide technical assistance on the review.

Exhibit 28: Average Employee Deductible for Private Insurance Available from Oregon Employers

Enrollment	2019–2021 Average Cost (Annual)	2019–2021 Average Cost (Monthly)	Estimated Monthly Amount in 2023 Dollars
Single Employee			
• All	$2,121	$177	$193
• High-deductible plans	$2,863	$239	$260
Total Family			
• All	$3,509	$292	$319
• High-deductible plans	$5,095	$425	$463

Excludes amounts for employee plus one because MEPS does not report it.

Betson's preliminary analysis found that the MOOP average $277 per child per year for all children regardless of source of healthcare coverage. For those with private insurance, it averaged $410 per child per year; for those with coverage from a public source (e.g., Medicaid/CHIP), it averaged $63 per child per year. The difference in MOOP between those with private and public coverage reflects that private plans usually have considerable deductibles and copayments and Medicaid has none. The $277 amount approximates the assumption underlying the current Oregon scale that includes up to $250 per child per year in medical expenses. One issue with that, however, is that over 50% of Oregon children are enrolled in OHP, so that would not be the amount incurred on their behalf.

Treatment of Medical Out-of-Pocket Expenses (MOOP) in Other State Guidelines

Most state guidelines, like the Oregon guideline, provide for up to $250 per child per year in medical out-of-pocket expenses (MOOP) in their child support guidelines table/scale. The intent is to provide an average amount so the children's basic unreimbursed healthcare costs are covered. In addition, this avoids the need for parents to share receipts on minute out-of-pocket, unreimbursed medical expenses.

Most state guidelines that incorporate up to $250 per child in MOOP in their child support table/scale provide that extraordinary, unreimbursed medical expenses are to be prorated between the parents. See the provisions of the Colorado and Maine guidelines (shown in Exhibit 29) for examples of how states address these extraordinary, unreimbursed medical expenses. Both states subtract the first $250 of medical expenses, which was Oregon's former policy. Although the Arizona guidelines do not include the first $250 per child per year in MOOP in its child support table, its provision (as shown in Exhibit 29) does not exclude the first $250 per child per year. Whether to subtract the first $250 per child per year is a policy decision. It is intended to cover unreimbursed medical expenses that may be incurred but the parent may not track (e.g., a $10 copay).

The Connecticut guidelines exclude all healthcare expenses from its table. Exhibit 29 also shows the Connecticut provision and an excerpt of the Connecticut worksheet that provides for the proration of unreimbursed medical expenses between the parents. This is directed at future unreimbursed medical expenses. Arizona has a similar line in its standard child support order, which is also shown in Exhibit 29. Addressing how the parents will share future unreimbursed medical expenses is very important for children who are covered by private insurance with high deductibles, incur out-of-network medical services that are usually much more expensive than in-network medical services, and other unreimbursed medical expenses.

Exhibit 29 shows the Arizona provision also directs how one parent should inform another parent about an unreimbursed medical expense. The Arizona provision makes an exception when there is "good cause," which is the child support term for noting that there is a family violence concern within the case. When good cause is noted, child support agencies safeguard personal information such as addresses.

Exhibit 29 shows Ohio takes another approach to addressing ordinary (average) unreimbursed medical expenses. Ohio does not include any medical expenses in its table/scale, but adds $388.70 per child per year for ordinary out-of-pocket medical expenses to the basic child support obligation similar to how childcare expenses are added in the Oregon guideline. Unreimbursed medical expenses above $388.70 are considered extraordinary. Michigan takes a similar approach.

What is not clear in the examples provided in Exhibit 29 is how states address future unreimbursed medical expense that are expressed as a percentage of the cost and ensure that the cost is reasonable to the parent. This may be impossible because future medical expenses are unknown. As an aside, the issue of addressing how the parents should share future unreimbursed medical expenses is not an issue when the child is enrolled in OHP.

Exhibit 29: Provisions from Selected State Guidelines, Guidelines Manuals, and Standard Order Forms that Address Uninsured Medical Expenses that Are Not Included in the Child Support Table/Scale

	Provision
Arizona Guidelines and Standard Child Support Order Form	C. Non-Covered Medical Expenses 1. For this paragraph's purposes, a non-covered medical expense means medically necessary medical, dental, or vision care as defined by Internal Revenue Service Publication 502. It includes uninsured medical expenses and unreimbursed medical expenses, such as copays and insurance deductibles incurred for care of the child. 2. The Adjusted Basic Child Support Obligation is not adjusted for a child's non-covered medical expenses. 3. The Child Support Order specifies the percentage each parent pays for non-covered medical expenses. 4. Unless, good cause is shown, any request for payment or reimbursement of uninsured or unreimbursed medical, dental, or vision expenses must include date of service, name of provider, and a brief description of the goods or services rendered; and be provided to the other parent within 180 days of the date when the cost was incurred. a. The parent responsible for payment or reimbursement must pay his or her share or make acceptable payment arrangements with the provider or person entitled to reimbursement within 45 days after receiving the request unless the court orders otherwise. b. A parent who is entitled to receive reimbursement from the other parent for non-covered medical cost must, upon the other parent's request, provide receipts or other evidence of payments actually being made. 5. Both parents should use their best efforts to obtain services that the insurance covers. **Extract from Arizona Standard Child Support Order Form** **G. NON-COVERED MEDICAL EXPENSES:** [ ] **Petitioner** is ordered to pay ___% and [ ] **Respondent** is ordered to pay _____% of all reasonable uncovered and/or uninsured medical, dental, vision, prescription, and other health care charges for the minor child(ren). • A request for payment or reimbursement of uninsured medical, dental and/or vision costs must be provided to the other party **within 180 days** after the date the services occur. • The party responsible for payment or reimbursement must pay their share, as ordered by the Court, or make acceptable payment arrangements with the provider or person entitled to reimbursement **within 45 days** after receipt of the request.
Colorado Manual	(F) Extraordinary Medical Expenses An extraordinary medical expenses are entered on the worksheet (*) and added to the basic child support obligation. Extraordinary medical expenses, including copayments and deductible amounts, are uninsured expenses in excess of $250.00 per child per year. Extraordinary medical expense include, but are not limited

	to, such costs as are reasonably necessary for orthodontia, dental treatment, asthma treatments, physical therapy, vision care and any uninsured chronic health program. At the discretion of the Court, professional counseling or psychiatric therapy for diagnosed mental disorders may also be considered as an extraordinary medical expense.
Connecticut Manual	**1. Health care coverage** The health care coverage requirement may be satisfied by an order under any or all of subparagraphs (A), (B) or (C) of this subdivision. The total of the combined orders for health care coverage for the obligated parent shall not exceed reasonable cost as defined in sections 17b-745, 46b-84, 46b-171 and 46b-215 of the Connecticut General Statutes (A)… (B)… (C) Cash Medical Support The health care coverage requirement may include cash medical support as described in clauses (i) or (ii) of this subparagraph. (i) An amount ordered to be paid toward the cost of premiums for health care insurance coverage provided by: (I) another parent, or (II) a public entity including HUSKY. (ii) An amount ordered to be paid either directly to a medical provider or to a person obligated to pay a medical provider, toward any ongoing extraordinary health care expenses of the child that are not covered by insurance or reimbursed in any other manner, provided such expenses are documented and identified specifically on the record. (iii) Enter the cash medical support amount on line 33a. **2. Payment of unreimbursed expenses** An order shall be made under this subdivision for payment of the child's medical and dental expenses that are not covered by insurance or reimbursed in any other manner. Such order may be in lieu of an order under subdivision (1) of this subsection, or in addition to an order under such subdivision. The amount of such order to be paid by each parent shall be determined in accordance with subparagraphs (A) to (D), inclusive, of this subdivision VII. SUMMARY OF WORKSHEET 30. Presumptive current support (from line 20): $ 31. Arrearage payment (from line 29): $ 32. Total arrearage: $ _____ *(broken down as noted below:)* State arrearage: $ _____ Family arrearage: $ _____ 33. a. Cash medical : $ b. Unreimbursed medical expenses: Parent A % / Parent B % 34. a. Child Care Contribution: $ b. Child Care Contribution: % 35. a. Total child support award (excluding % amounts for unknown costs): $_____ b. Total child support award as a % of the obligor's net income: _____% (line 35a ÷ line 14 of the obligor; then x 100) **Total Child Support Award Calculation:** Line 30 Amount: $ Line 31 Amount: $ Line 33a. Amount: $ Line 34 Amounts: a. Cash child care amount: $ b. $ equivalent of % (if known) + $_____ **Total Child Support Award** **$** **(enter this amount on line 35a.)**
Maine Guidelines	Extraordinary medical expenses. "Extraordinary medical expenses" means recurring, uninsured medical expenses in excess of $250 per child or group of children per calendar year that can reasonably be predicted by the court or hearing officer at the time of establishment or modification of a support order. Responsibility for nonrecurring or subsequently occurring uninsured medical expenses in excess of $250 in the aggregate per child or group of children supported per calendar year must be divided between the parties in proportion to their adjusted gross incomes. These expenses include, but are not limited to, insurance copayments and deductibles, reasonable and necessary costs for orthodontia, dental treatment, eye care, eyeglasses, prescriptions, asthma treatment, physical therapy, chronic health problems and professional counseling or psychiatric therapy for diagnosed mental disorders.
New Hampshire Uniform Support Order	**UNINSURED MEDICAL EXPENSES** 17. Uninsured medical expenses shall be paid in the following percentage amounts: Obligor _____ % Obligee _____ % Other: _____
Ohio Manual	V. Cash Medical Line 23 "Cash Medical Obligation" Enter the amounts on Lines 23a and 23b to determine the cash medical obligation for children subject to this order in each household. Each parent will be responsible for a cash medical obligation to be applied towards ordinary medical expenses for the child(ren) of the order in each household. The annual cash medical amount is $388.70 per child for each child of the order. Any medical expenses over $388.70 per year will be considered extraordinary medical expenses.

Tax Benefits and Other Government Programs that Offset Cost of Private Coverage

The major federal tax benefit programs that offset the cost of private coverage are Health Saving Accounts (HSAs), Flexible Spending Accounts (FSAs), and Health Reimbursement Arrangements (HRAs).[153] In addition, the Oregon Marketplace (i.e., the healthcare exchange that 2010 Obamacare operationalized) can offset the cost of private coverage.

Health Savings Accounts

A health savings account (HSA) is generally a tax-exempt trust account to reimburse certain out-of-pocket medical expenses when the individual or family is enrolled in a high deductible health plan. The IRS updates the annual contribution limit annually. In 2023, the contribution was limited to $3,850 per year for self-only coverage and $7,750 for family coverage.[154] The contribution can be made by the individual, employer, or both. Contributions remain in the trust account until they are used to pay down an allowable medical expense.

According to the published findings of a survey of adults enrolled in a HDHP for at least 13 months that was recently published in the Journal of the American Medical Association (JAMA), approximately one out of three surveyed adults enrolled in a HDHP did not have an HSA; among those that did, most did not make any contributions in the last year.[155] Another source published in 2017 found that 67% of employees said their employer contributed to their HSA and the average annual contribution for employers with fewer than 500 employees was $750 per year for a single employee and $1,200 for an employee with a family.[156]

Flexible Spending Accounts

There are two different flexible spending accounts (FSA): one is for medical expenses, and the other is for childcare. A medical FSA allows employees to be reimbursed for qualified medical expenses and is typically funded through voluntary salary reduction agreements. No employment or federal income taxes are deducted from the employees contribution. The employer may also contribute. For 2023, the maximum FSA contribution is $3,050 per year. Like HSAs, few people using FSAs contribute the full amount.[157] Another issue is that distributions from an FSA generally must be paid to reimburse an individual/family for medical expenses from the same period of coverage. Due to the spending deadline, many workers with FSAs forfeit at least part of their FSA contributions each year. A recent

[153] See IRS Publication 969. Retrieved from https://www.irs.gov/publications/p969.
[154] See IRS. Rev. Proc. 2022-24. Retrieved from https://www.irs.gov/pub/irs-drop/rp-22-24.pdf.
[155] Kullgren, Jeffrey, Cliff, Elizabeth, & Krenz, Christopher. (Jul. 2020). "Use of Health Savings Accounts among US Adults Enrolled in High-Deductible Health Plans." *JAMA Network Open*. Retrieved from https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2768350.
[156] Albee, Stephanie. (Jan. 2017). "How much do employers contribute to FSAs, HSAs, or HRAs on average?" *Workest*. Retrieved from https://www.zenefits.com/workest/how-much-do-employers-contribute-to-fsas-hsas-or-hras-on-average/.
[157] See Employee Benefit Research Institute. (Mar. 2021). *The Vital Statistics on Flexible Spending Accounts: Findings from the EBRI FSA Database.* Retrieved from https://www.ebri.org/docs/default-source/fast-facts/ff-389-fsas-18mar21.pdf?sfvrsn=b6f33a2f_2.

Money article reported that more than 40% of workers with FSAs forfeited at least part of their FSA contribution in recent years.[158]

Health Reimbursement Arrangements

Employers are the only ones that can a fund health reimbursement arrangement (HRA). Unlike FSAs, they cannot be paid through a voluntary salary reduction. An HRA may be offered with other health plans. The HRA can be used to offset qualified medical expenses as long as there is a balance. The maximum annual contribution is $1,950 per year.

Experiences and Provisions of Other State Guidelines

Most other state guidelines do not address these federal tax benefits. Arizona's last guidelines review committee specifically considered the possible impact of HSAs and FSAs on the child's healthcare costs to determine whether they should be addressed within the child support guidelines. The committee concluded that the tax benefits from a parent contributing to either are small and difficult to calculate. For example, a parent with an annual income between $25,000 and $100,000 who contributed $2,500 per year to an HSA or FSA would incur a tax savings of about $21 to $36 per month.[159] Due to this, they recommended that if there were issues with medical expenses being paid with pre-tax dollars, the court could deviate if appropriate. The Arizona committee did not address HRAs.

The Marketplace

Oregonians may also opt for health insurance coverage through the Oregon Health Insurance Marketplace, which is the state's health insurance exchange developed to meet 2010 federal healthcare reform requirements. In 2023, according to OregonHealthCare.gov, 141,963 Oregonians enrolled in Marketplace health coverage. Their average premium tax credits were $503 and average premiums after tax credits were $224 per month.[160] The same information source shows that about 10% of enrollees are children. The percentage of these children with child support orders is unknown, but it is likely to be small. For this reason, it is questionable whether the child support guideline needs to address child's healthcare coverage from the Marketplace in detail. If it were addressed, it would be to recognize the tax credit that offsets monthly premium costs and costsharing reductions to offset the out-of-pocket medical expenses. The amount of the costsharing reductions is based on income.

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[158] Hardy, Adam. (Mar. 2022). "Workers Lose $3 Billion a Year in FSA Contributions (and Employers Get to Keep It)." *Money.* Retrieved from https://money.com/fsa-contributions-workers-forfeit-money/.

[159] Arizona Family Court Improvement Committee and Subcommittee for a Review of the Child Support Guidelines. (Mar. 2021). *Report and Recommendations.* Retrieved from https://www.azcourts.gov/Portals/31/2021ReportFCICCSGRS.pdf?ver=2021-04-14-192637-967.

[160] Oregon Health Authority. (Apr. 2023). *Oregon Health Insurance Marketplace: 2022 Annual Report*. Retrieved from https://healthcare.oregon.gov/Documents/2022%20Annual%20Report-FINAL.pdf.

SECTION 7: PARENTING-TIME ADJUSTMENT

This section provides an overview of the existing Oregon parenting time credit adjustment, summarizes its history, reviews its application based on the findings from the case file data and guidelines surveys, compares the Oregon timesharing adjustment to those other states, and discusses what could be improved.

The potential improvements are generally tweaks. They include clarifying what is meant by averaging two consecutive years of overnight when the comment attached to it is that speculative data cannot be used, requiring specification of how specific expenses are to be shared when a timesharing adjustment is applied, clearly stating that modifications can be sought if parenting time is not exercised as considered in the order calculation, and eliminating the minimum order in the parenting credit adjustment. With regard to outcomes of the formula in low-income cases or disparate income cases, there is insufficient information to definitively conclude that the existing credit is unfair or inappropriate, but given that other states with non-linear formulas share the concern, Oregon should continue to monitor these concerns and consider other information shall it become available.

OVERVIEW OF EXISTING ADJUSTMENT

Oregon like most states provides a parenting-time adjustment as part of its child support guideline. Some of the key features of the Oregon adjustment are:

- Oregon's parenting-time credit is applied presumptively if there is court-ordered timesharing or a written parenting-time agreement between the parents;
- Unlike most states, Oregon does not provide a certain number of overnights before the adjustment can be applied; rather, the Oregon adjustment starts when the paying-parent has one overnight;
- Oregon provides for minuscule changes for each additional overnight at low levels of timesharing that increase and become substantial as the parents have almost equal timesharing;
- Oregon provides an alternative definition of overnights for parents with nontraditional timesharing or significant blocks time (e.g., four-hour block) within a 24-hour period that are not an overnight;
- The Oregon timesharing formula was crafted by a mathematics professor to produce small changes for each additional overnight at low levels of timesharing, provide an increasing adjustment as the parents have almost equal timesharing, and produce a zero order when there is equal timesharing and equal income;
- The intent was to create a formula that did not provide a large decrease/increase for just one overnight—hence, avoid an economic incentive for the parents to disagree about the number of overnights;
- The mathematical formula has been simplified to a lookup table that shows a percentage adjustment based on each parent's number of overnights; and

- The self-support reserve is applied before the Oregon timesharing formula, but the minimum order is applied after the Oregon timesharing formula.

Besides the adjustment within the child support guideline, Oregon provides automation that eases both the generation of a parenting plan and the calculation of the timesharing adjustment. The web-based parenting plan template also sum the number of overnights with each parent. The number of overnights is needed in the calculation of the parenting time credit.

Exhibit 30 shows an excerpt of the provisions to adjust for overnight and the adjustment table.

Brief History of Oregon Timesharing Formula

The existing Oregon parenting time credit formula dates back to Oregon's 2012 review.[161] At the time, Oregon relied on the cross-credit formula with a 1.5 multiplier, which is the most common formula used by states.[162] The cross-credit formula simply calculates a theoretical order for each parent, multiplies each parent's theoretical order by 1.5 to account for it costing about 150% more to raise a child in two households than it does in one household, and multiplies each parent's adjusted theoretical order by the percentage of time the children are with the other parent. The parent owing the larger amount after the final multiplication is the paying parent. That parent owes the other parent the difference between the two amounts. Oregon's cross-credit formula applied when each parent had at least 25% timesharing.

The 2011–12 Oregon Guidelines Advisory Committee set five main goals to improve the formula:

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

The goals translated into a graduated curve that started with zero credit for no parenting time, produces small percentage credits as the lesser-time parent gains more parenting time, increases rapidly to 50%

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[161] Oregon Child Support Program. (Mar. 2012). *Guidelines Advisory Committee Report and Recommendations.* Retrieved from https://justice.oregon.gov/child-support/pdf/guidelines_advisory_committee_report_and_recommendations_2011-12.pdf.

[162] Oregon adopted the cross-credit in 2010. Prior to then, Oregon used a version of the Oregon parenting-time credit formula, which is a sliding scale that increases the percentage adjustment as the paying-parent has more time with the child. A weakness of sliding scale adjustments are they create cliff effects at each time interval.

credit near 50% parenting time; and then gradually increases again to 100% credit at 100% parenting time. Mathematically, the shape of the curve is known as a sigmoid function or double logistic curve.

Exhibit 30: Oregon's Guidelines Provision to Adjust for Overnights and Excerpt of Adjustment Table

137-050-0730 Parenting Time Credit

(1) For the purposes of this rule:

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

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

(2) If there is a current[2] written parenting time agreement or court order providing for parenting time, calculate each parent's overnights for the minor children[3] as follows[4]:

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

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

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

and (2)(b), parenting time may be determined using a method other than overnights if the parents have an alternative parenting time schedule in which a parent has significant time periods where the minor child is in the parent's physical custody but does not stay overnight. For example, in lieu of overnights, 12 continuous hours may be counted as one day. Additionally, blocks of time of four hours up to 12-hours may be counted as half-days, but not in conjunction with overnights. Regardless of the method used, blocks of time may not be used to equal more than one full day per 24-hour period.

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

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

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

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

(7) To determine the amount of each parent's parenting time credit:[7] [8]

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

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

Oregon relied on a mathematics professor emeritus and a computer engineer to model and operationalize the formula.[163]

Exhibit 31 shows an abbreviated version of the calculation. The actual calculation in the worksheet is more complicated due to the interaction with adjustments for childcare costs and healthcare coverage costs and the low-income adjustment and if there is more than one joint child and those children have different parenting-time arrangements (e.g., the parents have equal custody with one child while the other child is in sole custody of the other child). Consideration of any of these factors can alter which parent owes support. In circumstances where the children have different timesharing arrangement, the Oregon guidelines average the time. This is also common in other state guidelines.

Exhibit 31: Illustration of Parenting Time Credit Assuming 1 Child and $0 Medical Support for Parent B

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

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

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

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

Exhibit 31 shows an abbreviated version of the calculation. The actual calculation in the worksheet is more complicated due to the interaction with adjustments for childcare costs and healthcare coverage costs and the low-income adjustment and if there is more than one joint child and those children have different parenting-time arrangements (e.g., the parents have equal custody with one child while the other child is in sole custody of the other child). Consideration of any of these factors can alter which parent owes support. In circumstances where the children have different timesharing arrangement, the Oregon guidelines average the time. This is also common in other state guidelines.

Exhibit 31 shows a similar calculation for Parent B, but it is unnecessary if there are no childcare costs, healthcare coverage costs, and the low-income adjustment does not apply. Further, it results in a negative amount of Line 6f of the same absolute value as Parent B's amount in this simple case.

Application of the Timesharing Adjustment

Although Oregon is the only state to use this particular parenting-time credit formula, it has been recommended by child support review commissions in other states (e.g., Colorado and Kentucky). These states favor the Oregon adjustment based on anecdotal evidence provided by DOJ administrators and attorneys practicing in Oregon that the formula reduces litigation between parents and conflict between parents over the timesharing arrangement and has no "cliff effect" (i.e., precipitous increase in the parenting time credit once a state-determined threshold for applying the adjustment is met). Cliff effects are the major criticism of timesharing formulas provided in other state guidelines.

Findings from Sampled Orders

Recent empirical data on the application of the timesharing adjustment are from the 359 orders sampled for the guidelines review, the 4,793 respondents to the program participant survey, the 230 respondents to the program staff survey, and the 74 respondents to the legal partners survey. Among the 359 administrative orders, 32% included a parenting-time credit for the paying parent. The credit ranged from 0.2% to 50%, with an average and median credit of 21.4% and 17.0%. This suggests the number of overnights with the paying parent ranged from three overnights per year to 182.5 overnights per year (1–50% timesharing), averaged 119 overnights per year (33% timesharing), and the median number was 106 overnights per year (29% timesharing). The paying parent had equal (50% timesharing) in only 5% of all sampled orders. The percentage adjustment was not correlated with either parent's income or the number of children.

As shown in Exhibit 32, there were some statistical differences between those with and without a parenting-time adjustment. Statistically, the income of the paying parent was more among those with a parenting-time adjustment and the number of joint children was less among those with a parenting-time adjustment. Those with a credit were also more likely to be original dissolution cases and less likely to have the self-support reserve apply or family violence indicated. There was no difference in

application by the receiving parent's income. Exhibit 32 also shows the percentage with an Oregon zipcode (i.e., a zip code that starts with "97".) The hypothesis is that those with a non-Oregon zip code may be less likely to have a parenting-time adjustment because one parent resides out of state. The data did not confirm that.

Among those with timesharing adjustments:

- The paying parent's income was at least 20% more than the receiving parent's income in 49% of orders;
- The paying parent's income was more than the receiving parent's income, but the income difference was not more than 20% among 14% of orders;
- The paying parent's income was less than the receiving parent's income in 22% of orders; and
- The parents had equal incomes or almost equal incomes among 14% of orders.

Among those with equal incomes, all incomes appeared to be near full-time, minimum wage earnings of various years; there were no consistent patterns in the amount of the parenting credit, and the self-support reserve only affected one of the orders.

Exhibit 32: Findings from the Case File Data about Orders with and without a Parenting-Time Adjustment

	All Sampled Orders (n = 359)[a]	Orders without a Parenting-Time Credit (n = 238)	Orders with a Parenting-Time Credit (n = 110)
Average Number of Joint Children*	1.39	1.57	1.30
Average Parent's Income			
Paying Parent's Income*	$3,028	$2,585	$4,023
Receiving Parent's Income	$2,612	$2,557	$2,771
Percentage Impacted by Self-Support Reserve*	12%	12%	4%
Percentage with Original Dissolution*	21%	11%	43%
Percentage with Family Violence Indicator*	9%	11%	4%
Percentage by Case Type*			
District Attorney	21%	18%	29%
Division of Child Support	77%	82%	71%
Missing	3%	--	--
Percentage with 97XXX Zip Code			
Paying Parent	79%	81%	84%
Receiving Parent	86%	86%	95%

[a]The number of orders with and without the parenting-time adjustment does not total all sampled cases because whether the parenting-time adjustment was applied was missing on 11 cases.

*Statistically different at $\rho < 0.5$ between those with a parenting-time adjustment and those without.

Findings from Surveys

To be clear, the case file data and the surveys were conducted separately. There may or may not be overlap—that is, a program participant with a sampled order may or may not have completed the survey. The two data sources cannot be linked.

With the exception of the survey responses from legal partners, there were few written-in responses pertaining to the parenting-time credit. This suggests few issues with the existing parenting-time credit among parents and program staff.

Findings from the Program Participant Survey

The program participant survey asked respondents whether they shared parenting time with the other parent through a written agreement or through a formal child support order. Almost two-thirds (61%) responded yes. The percentage may be higher than the 32% of sampled orders with a parenting-time credit because 53% of survey respondents reported that they had been married to other parent on the child support case. In contrast, only 21% of sampled orders clearly originated from a marriage dissolution (albeit, the actual percentage of dissolutions could be higher due to order modification involving parents who divorced several years ago.) Custody and parenting plans are always addressed in marriage dissolution cases. It is not a standard issue addressed in the establishment of a child support among never-married parents.

There were three open-ended questions posed to program participants in which the respondents could bring up the parenting-time credit:

- "If you have a child support order and you believe the amount of your order is fair overall, what is the specific example or explanation of why you believe that?"
- "If you have a child support order and you believe the amount of your order is unfair overall, what is the specific example or explanation of why you believe that?"
- "Do you have other comments or suggestions?"

Less than 1% of all responding program participants mentioned something relevant to the parenting time credit in any of their open-ended responses. Responding program participants could be paying parents or receiving parents.

Reasons for Believing Their Child Support Order Was Fair that Relate to Parenting Time

A handful of program participants specifically stated that the consideration of parenting time was the reason they believed their order was fair.

Reasons for Believing Their Child Support Order Was Unfair that Relate to Parenting Time

Some parents (about 30) who appeared to be receiving parents stated they thought their order was unfair because it was based on an amount of parenting time or a parenting schedule that was not occurring or being followed. A couple of these parents clarified that they were uncomfortable seeking an order modification because they feared it would make the other parent angry or there would be repercussions from the other parent.

Conversely, about a dozen parents who appeared to be paying parents stated they thought their order was unfair because it did not consider their parenting time. It was not always clear whether these parent had a parenting-time order. One of the commenters attributed the lack of consideration of

parenting time to working the night shift and having the children during the day rather than for overnights.

The remaining beliefs of unfairness that related to the parenting-time credit varied. A couple commenters thought parenting time should be mandated. One commenter believes that the current consideration is not a path towards more inclusive parenting time; rather, it rewards mothers for more parenting time and provides a financial disincentive to earnings. A receiving parent complained about the inconsistency of sharing some expenses and not other expenses in their shared parenting arrangement. Still another receiving parent thought the order should be zero because the paying parent qualified for various public benefits and the paying parent could only afford to live with the child's grandparents or others. Another paying parent reported that the other parent would not agree to a change in the parenting time unless the financial child support order did not change.

Other Open-Ended Responses Pertaining to the Parenting-Time Credit

There were four comments to the open-ended question "Do you have other comments or suggestions?" that directly related to the mechanics of the parenting-time credit. One commenter believes the child support guidelines should provide for zero support in equal custody cases even if one parent has more income. A second comment concerned the interaction of the childcare expense and the timesharing credit. The issue was which parent was responsible for the childcare expense during timesharing. (The guideline provides for the cost incurred by each parent or the caretaker, while the DOJ parenting-plan template addresses which parent would be responsible for childcare expenses.)

The other two comments that directly related to the adjustment pertained to defining overnights/time with the child. One commenter suggested that time with the child other than overnights needed to be considered. Another commenter suggested that quality of time (e.g., time spent on "learning tools during parenting time") be considered. To be clear, as shown in Exhibit 30, the Oregon guideline provides for consideration of time other than overnights for an alternative parenting time schedule, but does not make any judgment on quality of time.

There were also a handful of comments that appeared to be directed at timesharing not occurring as ordered. The specific circumstances of these commenters varied. For example, a couple of parents who appeared to be receiving parents complained about the other parent not fulfilling the parenting plan, but did not want to adjust the overall parenting plan or order due to safety concerns or other possible repercussions from the other parent. Still another example was a paying parent who did not want to bother with the legal modification process even though the parenting plan was not followed, and their son spent most of the time with the parent required to pay support. Also relating to the modification process, a handful of commenters suggested periodic and close reviews of orders including the amount of time the child spends with each parent. One of these commenters stated that mandatory periodic reviews would be fair and help that parent avoid making the other parent angry if that parent were to request a review. Still, another commenter suggested that the child support program should not only address child support payment, but also address parenting-time issues.

Most of the other comments relating to the parenting-time credit in the open-ended responses were tangential or broader in scope. A couple of commenters suggested mandated parenting time. Another

commenter suggested removing the parenting-time credit from the guideline calculation to make it easier for fathers to get more parenting time. Still another commenter requested more parent-child time and relationship resources.

Findings from the Survey of Program Staff

Program staff were not asked any questions specific to the parenting-time credit; however, they could address the issue as part of their response to the open-ended question, "Are there any other topics we should consider?" There were few (about a dozen) open-ended responses that related to the parenting-time credit. No common theme emerged from these comments. A couple of staff expressed concerns about low-income paying parents not being left with enough income to provide a home to exercise parenting time. Other than that, the comments were very individualized. One commenter suggested that the last change to the parenting-time credit lowered the amount of the credit and the consequences were detrimental to the paying parent. One open-ended response suggested child support should be set at a certain amount regardless of income and that the only adjustment to that base amount should factor in timesharing. (As an aside, federal regulation requires that state guidelines consider all income of the parent paying support and at the state's discretion, the receiving parent's income as well.) Another open-ended response took issue with ordering child support when there is 50/50% timesharing. The commentor suggested this was essentially providing spousal support.

One commenter expressed concerns with paying parents not able to get a parenting-time credit because they do not have a parenting plan or could not reach an agreement with the other parent. Still, another staff person stated that it should not be their responsibility to figure out a parenting plan and the number of overnights should be clearly stated in any parenting plan. Finally, one comment expressed concern of the flipping of the parenting-time credit from one parent to the other parent due to the consideration of spousal support payments when spousal support payments were not being made.

Findings from the Survey of Legal Partners

Legal partners were also not asked any questions specific to the parenting-time credit; however, they could also address the issue as part of their response to the open-ended question, "Are there any other topics we should consider?" and "I believe that the guidelines calculator produces an unjust or inappropriate result in the following situations . . . ." There were few responses to the first question and only three comments that concerned parenting time. One respondent suggested that the court should have discretion to order back support when a parent has intentionally withheld timesharing. Another respondent found that the closeness of the worksheet lines noting each parent's percentage of timesharing and the parenting-time credit (which is also a percentage) confused clients. A third respondent stated, "The amount parenting time changes the calculation," but did not elaborate.

The second open-ended question generated responses from 19% of the legal partners responding to the survey, and almost half of the comments concerned parenting time. Exhibit 33 shows their comments verbatim.

Four of the comments concerned the calculation when there were disparate incomes. Some of the other comments were more specific to the parenting time plan (e.g., sharing of specific child-rearing

expenses when each parent had substantial amount of time with the child and the veteran with a young child) than the formula for the parenting-time credit.

Exhibit 33: Written Responses from Legal Partners to the "I believe that the guidelines calculator produces an unjust or inappropriate result in the following situations . . . ." Question

Specific Comments Made by Legal Partners
It's always surprising when the physical custody parent has to pay support to the noncustodial parent because their income is higher.
Equal parenting time but very different incomes.
Parenting time justifiably changes support quite a bit, but in some situations it is so detrimental to one party. Other situations where parties have close or equal time, little to no support is required, though the incomes may be very different and one party actually needs the support.
When there is a substantial disparity in the parents' incomes, the parenting time credit impoverishes the child in the lower income parent's household.
The extremely high award when there is no or low parenting time seems almost like a penalty. The calculation has an appropriate curve but it is perhaps too extreme at the end.
When parties have similar low income and one parent is unwilling to give the other parent more parent time for reasons other than the health and safety of the child.
I think the parenting time credit creates "under support." Even when a parent has substantial overnights, the parent who pays support often will say "you get support you pay for X" even though the purpose of the credit contemplates that by having a lot of parenting time, that parent will be paying for clothing, school supplies, birthday gifts for friends, etc. . . . It creates disparity in that even with a lot of parenting time, many parents are jerks.
I had a case where I was representing a veteran with a disability rating of 100%. Since the child was under the age of 2, overnights hadn't started yet, and the other party was utilizing daycare, he had to spend the majority of his disability payments toward child support instead of being able to pay for groceries and his mortgage.

Timesharing Adjustments in Other State Guidelines

All but eight states provide a timesharing formula in their state guidelines. There are several major components of the timesharing adjustment in a state's child support guidelines.

1. *The criteria for applying the timesharing adjustment.* This includes requiring a certain threshold of days/overnights per year before the adjustment is applied or court-ordered timesharing or another criteria.
2. *The counting of days/overnights to apply the adjustment.*
3. *Addressing what is to be done when parenting time is not exercised as considered in the calculation of the child support order.*
4. *The specific formula for applying the timesharing adjustment or credit.*
    a. The outcome when there is disparate income and almost equal custody.
    b. The outcome when the parent with more time also has more income.
5. *Application of the timesharing adjustment and low-income adjustment.*

Each of these issues is discussed in more detail in the remainder of this subsection. Many of these issues were also identified as issues by survey respondents.

Other State Guidelines: Criteria for Applying the Timesharing Adjustment

The two major criteria used in state child support guidelines for applying the timesharing adjustment concern:

- The amount of parenting time before an adjustment applies; and
- Whether a parenting-time order or agreed-to-parenting plan is required.

In addition, a few states impose criteria relating to the sharing of specific expenses (e.g., New Jersey provides the court should consider whether the paying parent has incurred time-variable child-rearing expenses such as food and whether the receiving parent's child-rearing expenses have been reduced).[164]

Other State Guidelines: Parenting-Time Threshold

Oregon's adjustment starts with one overnight—albeit, the adjustment for one overnight is very small (i.e., less than 1% of the basic obligation). As shown in Exhibit 34, Oregon is one of eight states with a no or a low timesharing threshold. California, Michigan, Minnesota, New Jersey, and Nevada have no timesharing threshold, but a threshold is implicit in their formulas because they do not produce an adjustment for zero timesharing. They also produce very small adjustments for little timesharing. Missouri requires at least 36 overnights per year before its adjustment applies, and Arizona requires at least 20 parenting days.

Exhibit 34: Threshold for Applying Parenting-Time Formula

Threshold for Shared-Parenting Time Adjustment	States
0–10% parenting time	8 states (AZ, CA, MI, MN, MO, NV, NJ, OR)
11–15% parenting time	1 state (IN)
16–20% parenting time	1 (FL)
21–25% parenting time	9 states (CO, DE, ID, KY, OH, TN, VT, VA, WI)
26–30% parenting time	7 states (AK, MT, NE, ND, NM, SC, UT)
31–35% parenting time	8 states (DC, IA, KS, MA, MD, NC, OK, WV)
36–40% parenting time	4 states (HI, IL, PA, WY)
41–45% parenting time	None
46–50% parenting time	5 states (Al, KS, LA, ME, SD)
States with a threshold	42 states
States without a Formula	8 states (AR, CT, GA, MS, NH, NY, TX, WA)

[164] See *New Jersey Rules of Court Appendix IX-A Considerations in the Use of Child Support Guidelines*. Retrieved from https://www.njcourts.gov/sites/default/files/app9a.pdf.

The variation in timesharing thresholds reflects variation in state perspectives on timesharing. Some states either explicitly or tacitly premise a timesharing adjustment is appropriate when the lesser-time parent has little time because that parent incurs time-variable child-rearing expense such as food for the child. Still other states require a higher amount of timesharing before they apply their adjustment because they believe that low thresholds cause more conflict over timesharing or they are concerned about not providing sufficient support for the child in the home of the parent with more time. To be clear, there is no data tracking individual child-rearing expenditures for the same child where the child lives part-time with each parent.

Strengths and Weaknesses of Higher Thresholds

The major strengths of higher thresholds, which are arguable strengths, are a threshold limits the application of the timesharing adjustment to more appropriate cases, and they provide an impediment to those who seek more time with the child just to reduce the child support order. One major weakness of thresholds in general is that in some case circumstances they produce a "cliff effect"—that is, a precipitous decrease in the guidelines calculation once the threshold is reached. (As noted earlier, avoiding this cliff effect was a major impetus for Oregon to abandon its previous timesharing formula.) The problem with the cliff effect is illustrated later when different parenting time formulas are compared. Another weakness is that they do not recognize that the lesser-time parent incurs child-rearing expenditures when the child is in the care of the lesser-time parent.

Strengths and Weaknesses of No or Lower Thresholds

The major strengths of no to small timesharing threshold (such as Oregon's requirement for at least one overnight) are that consideration of timesharing over a longer time period allows for a gradual and incremental adjustment with more timesharing, and it recognizes that the lesser-time parent incurs child-rearing expenses when the child is in the care of the lesser-time parent for meals and other time-variable expenses even when timesharing is not substantial. Since the adjustment is very small at low levels of timesharing, there is no to little financial incentive to bargain more/less parenting time for a smaller/greater child support order. The major limitations of no to a low timesharing threshold is there is a heavier reliance on other criteria for when the parenting-time adjustment is to be appropriately applied, and some believe that it takes away from the resources needed for the child in the home of the parent with more time. One recognized issue is that there is not always a dollar-for-dollar transfer of child-rearing expenditures from one parent's household to the other's. This is because many expenditure items are fixed or bought in volume (e.g., housing expenses for the children or a gallon of milk).

Other State Guidelines: Requiring Court-Ordered Parenting Time or Agreed-to-Parenting Time

The Oregon guideline effectively requires a court-ordered parenting time or a parenting-time agreement by stating, "If there is a current written parenting time agreement or court order providing for parenting time, calculate each parent's overnights for the minor children as follows . . . ," and "if there is no current written parenting-time agreement or court order . . . , the parent or party having primary physical custody . . . will be treated as having all of the parenting time . . . unless a court or administrative law judge determines actual parenting time." It also clearly provides that the court or

administrative law judge can use actual parenting time exercised if they determine actual parenting time exercised by a parent is different than what is provided in a written parenting plan or court order.

DOJ complements this requirement by providing a comprehensive self-help center for establishing a parenting plan/parenting-time agreement on its website.[165] This is important service because Oregon statute (ORS 107.102) requires a parenting plan in court cases involving parenting time that says how much time the children will spend with the each parent. The website provides several different parenting plan templates and add-ons that range from a basic plan to addressing several complexities including supervised visitation and other tools to address concerns of domestic violence. The website also provides toolkits, checklists, an overview of mediation services for parents who cannot agree, and other information useful for parents. The completed plans can be filed with the courts.[166]

Requiring court-ordered parenting time is common among most state guidelines. A clear advantage to this approach is the amount of timesharing ordered can be used to calculate the timesharing adjustment, and it does not require child support program staff who are preparing and gathering information for the establishment or modification of a child support order to be experts on parenting time, nor does it put them in a position of reconciling differences between parents who disagree about parenting time; rather, parents must use the legal process for establishing court-ordered parenting time or file a parenting-time plan with the court. Extending the criteria to include written agreed-to-parenting time is also common, but not as common as court-ordered parenting time. One concern with including agreements is whether one parent has been coerced into an agreement. Some courts may require a hearing or signed statements to circumvent this. If parents do not agree, many courts will set a hearing or refer the parents for mediation.

Requiring court-ordered parenting time or a parenting plan can be a barrier in states that do not have a clear path to obtaining court-ordered parenting or an agreed-to parenting time plan. Another issue is that some parents cannot agree even with mediation. Court and mediation fees can also be an obstacle. It can also be a problem if parenting time is not exercised as ordered or according to a plan. The child support order may not be set commensurate to the level of timesharing, and to bring it in alignment with the actual amount of parenting time not only requires a modification to the financial child support order, but also a modification of the parenting-time order or the parenting plan.

Still, there are few state guidelines (e.g., California, Colorado, and Michigan) that do not specifically state that court-ordered timesharing or agreed-to-parenting time is required to obtain a timesharing adjustment within their guidelines. With regard to other states bordering Oregon, Washington does not provide a formula, Nevada requires court-ordered timesharing for its timesharing adjustment, Utah requires court-ordered timesharing or written agreement of the parties, and the Idaho guidelines uses the term “Shared Physical Custody” in its guidelines but it is not clear whether that means court-ordered physical custody (see Exhibit 35).

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[165] See https://www.courts.oregon.gov/programs/family/children/Pages/parenting-plans.aspx.

[166] There is a caveat on the website stating that filers should check with their local court/facilitator to ensure that court does indeed accept the online forms.

The California child support guideline formula embeds the percentage of time that the high earner has the children (H%) into the formula used to determine the amount of support. The California guideline does not state that the percentage must be from court-ordered timesharing or an agreed-to-parenting plan, but it could be. As shown in Exhibit 35, the California guideline also allows for a statement by the party (who is not in default) on the percentage of time to be used in the calculation. The California guideline, however, provides that the percentage of time should not be considered in default orders or the determination of an order when a party fails to appear. The Michigan provision encourages estimating number of overnights based on past practices but if absent presumes the number of court-ordered overnights.

Exhibit 35: Examples of State Guidelines that Do Not Specify Court-Ordered Timesharing or a Written Agreement Are Criteria for Applying a Timesharing Adjustment

	Provision(s) Stating Source of Parenting Time to Be Used in Child Support Calculation
California	H%: Approximate percentage of time that the high earner has or will have primary physical responsibility for the children compared to the other parent. In any default proceeding . . . or any proceeding for child support in which a party fails to appear after being duly noticed H% shall be set at zero . . . A statement by the party who is not in default as to the percentage of time that the noncustodial parent has primary physical responsibility for the children shall be deemed sufficient evidence.
Colorado	Where each parent exercises extensive physical care, (That is spends at least 93 overnights per year), the Guidelines provides [for a shared physical care adjustment].
Idaho	(3) Primary Parenting Time. (A) The percentage of parenting time is calculated based on the number of overnights each parent has the minor child during the calendar year. (4) "Shared Physical Custody" (A) Determining Shared Custody. It is recognized there is an overall increase in child rearing costs created by shared custody. If the child spends more than 25% of the overnights in a year with each parent, and adjustment in the Guidelines amount will be made.
Michigan	Apply the parental time offset to adjust a base support obligation whenever the approximate annual number of overnights that each parent will likely provide care for the children-in-common can be determined. When possible, determine the approximate number based on past practice.

California's most recent analysis of child support calculations for its quadrennial guideline review finds that timesharing adjustments are applied to 46% of IV-D orders analyzed (where IV-D stands for Section IV-D of the Social Security Act that enables government child support programs) and 76% of non-IV-D orders analyzed.[167] Colorado and Michigan do not publish their rates publicly. In contrast, Arizona's most recent analysis of child support calculations for its quadrennial review finds that timesharing

[167] Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 56, p. 199. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf.

adjustment are applied in 77% of reviewed orders.[168] The Arizona case file data is not broken down between IV-D and non-IV-D cases.

Arizona not only provides that the data source of the amount of parenting time can be court-ordered parenting time or a parenting plan, but also based on a parent's expectations or by historical practice. Similarly, Indiana's provision considers expectations, but explicitly notes expectations set by complying with the parenting time order. As discussed later, Indiana also provides direction on what to do when timesharing is not exercised as expected. Exhibit 36 shows the Arizona and Indiana provisions. They contrast to the Oregon provision to determine the average number of overnights using two consecutive years, which is not always reasonable to obtain, and the Oregon commentary that "Parenting time cannot be calculated using speculative data." On one hand, this could be taken as not using parenting time from the parenting plan if the parents have no experience with it. On the other hand, the purpose of averaging two consecutive years may be to capture every other year holiday schedules.

Exhibit 36: Examples of State Guidelines that Provide for the Expectation of Timesharing

	Provision
Arizona	To adjust for the cost of parenting time, first determine the total annual amount of parenting time indicated in a court order, a parenting plan, by the parent's expectations, or by historical practice.
Indiana	**Application of Parenting Time Credit.** Parenting Time Credit is not automatic. The court should determine if application of the credit will jeopardize a parent's ability to support the child(ren). If such is the case, the court should consider a deviation from the credit. The Parenting Time Credit is earned by performing parental obligations as scheduled and is an advancement of weekly credit. The granting of the credit is based on the expectation the parties will comply with a parenting time order.

Other State Guidelines: Other Criteria for Applying the Parenting-Time Adjustment

As shown in Exhibit 37, New Jersey provides that a shared-parenting adjustment shall not be granted if the household income (after child support) of the parent with the primary residence for the child is below 200% of the federal poverty guidelines. On the one hand, this protects the financial resources for the child where the child spends the most time. On the other, since it is often common for both parents to be low income not just one parent, this means that the parenting-time adjustment is not available to low-income paying parents.

Exhibit 37 also shows how several states (i.e., Kentucky, Nebraska, New Hampshire, and South Dakota) address how the parents should address or include the sharing of extracurricular expenses and other child-rearing expense when applying the timesharing adjustment. There were a couple of comments

[168] Venohr, Jane & Matyasic, Savahanna. (Feb. 23, 2021). Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187.

among survey respondents concerning additional expenses. If these expenses are also addressed in the parenting-time agreement, mentioning them in the guidelines just re-enforces what is in the agreement.

Exhibit 37: Examples of Other State Criteria for Applying the Timesharing Adjustment

	Other Criteria Used by States for Applying Timesharing Adjustment
Kentucky	For purposes of this section, "day": (b) Unless the context requires otherwise, includes housing, entertaining, feeding, and transporting the child, attending to school work, athletic events, extracurricular activities, or other activities that transfer with the child as he or she moves from one parent to the other.
Nebraska	When a specific provision for joint physical custody is ordered and each party's parenting time exceeds 142 days per year, it is a rebuttable presumption that support shall be calculated using worksheet 3. When a specific provision for joint physical custody is ordered and one party's parenting time is 109 to 142 days per year, the use of worksheet 3 to calculate support is at the discretion of the court. If child support is determined under this paragraph, all reasonable and necessary direct expenditures made solely for the child(ren) such as clothing and extracurricular activities shall be allocated between the parents, but shall not exceed the proportion of the obligor's parental contributions (worksheet 1, line 6). For purposes of these guidelines, a "day" shall be generally defined as including an overnight period.
New Jersey	If a shared-parenting award is inappropriate due to the PPR's [parent with primary residence' limited household income, a sole custody award shall be calculated.
New Hampshire	(A) Whether, in cases of equal or approximately equal residential responsibility, the parties have agreed to the specific apportionment of variable expenses for the children, including but not limited to education, school supplies, day care, after school, vacation and summer care, extracurricular activities, clothing, health care coverage costs and uninsured health care costs, and other child-related expenses.
South Dakota	If the child resides with the obligor six or more nights in a month pursuant to a custody order, the court may, if deemed appropriate under the circumstances, grant an abatement of not less than thirty-eight percent nor more than sixty-six percent of the basic child support obligation for the nights the child resides with the obligor. It shall be presumed that the parenting time is exercised. In deciding whether an abatement is appropriate, the court or child support referee shall consider the fixed obligations of the custodial parent that are attributable to the child and to the increased non-duplicated costs of the noncustodial parent that are associated with the child's time with the noncustodial parent. The burden is on the noncustodial parent to demonstrate the increased costs that the noncustodial parent incurs for non-duplicated fixed expenditures, including routine clothing costs, costs for extra-curricular activities, school supplies, and other similar non-duplicated fixed expenditures.

Other State Guidelines: Counting of Days/Overnights

The Oregon definition of overnights is more specific than many states because it drills down to 4- to 12-hour blocks, and addresses nontraditional work schedules. Exhibit 38 shows other states that drill down to the hour and Minnesota's definition because it also addresses non-traditional work schedules. However, most state guidelines do not drill down to that level.

There were only a few comments on the Oregon definition of overnights, and they took issue with nontraditional work schedules or timesharing arrangements (e.g., caring for the child during the day rather than an overnight). There was not sufficient detail within the comment to understand why the Oregon provision concerning nontraditional work schedules was not considered in the specific case.

Exhibit 38: Examples of State Definition of Days/Overnights

State	Definition of Days/Overnights
Arizona	1. Count 1 day of parenting time for each 24 hours within any block of time; and 2. To the extent there is a period of less than 24 hours remaining in the block of time which is in total less than 24 hours in duration: a. A period of 12 hours or more counts as 1 day; b. A period of 6 to 11 hours counts as a ½-day; c. A period of 3 to 5 hours counts as a ¼- day; and d. Periods of less than 3 hours may count as a ¼-day if, during those hours, the parent with less parenting time pays for routine expenses of the child, such as meals.
Kentucky	(1) For purposes of this section, "day": (a) Means more than twelve (12) consecutive hours in a twenty-four (24) hour period under the care, control, or direct supervision of one (1) parent or caretaker, or as the court determines based on findings of substantially equivalent care or expense; and
Minnesota	Every child support order shall specify the percentage of parenting time granted to or presumed for each parent. For purposes of this section, the percentage of parenting time means the percentage of time a child is scheduled to spend with the parent during a calendar year according to a court order averaged over a two-year period. Parenting time includes time with the child whether it is designated as visitation, physical custody, or parenting time. The percentage of parenting time may be determined by calculating the number of overnights or overnight equivalents that a parent spends with a child pursuant to a court order. For purposes of this section, overnight equivalents are calculated by using a method other than overnights if the parent has significant time periods on separate days where the child is in the parent's physical custody and under the direct care of the parent but does not stay overnight.
Oregon	(a) Determine the average number of overnights using two consecutive year (c) Notwithstanding the calculation provided in subsections (2)(a) and (2)(b), parenting time may be determined using a method other than overnights if the parents have an alternative parenting time schedule in which a parent has significant time periods where the minor child is in the parent's physical custody but does not stay overnight. For example, in lieu of overnights,12 continuous hours may be counted as one day. Additionally, blocks of time of four hours up to 12-hours may be counted as half-days, but not in conjunction with overnights. Regardless of the method used, blocks of time may not be used to equal more than one full day per 24-hour period.
Tennessee	(10) "Days" — For purposes of this chapter, a "day" of parenting time occurs when the child spends more than twelve (12) consecutive hours in a twenty-four (24) hour period under the care, control or direct supervision of one parent or caretaker. The twenty-four (24) hour period need not be the same as a twenty-four (24) hour calendar day. Accordingly, a "day" of parenting time may encompass either an overnight period or a daytime period, or a combination thereof. In extraordinary circumstances, routinely incurred parenting time of shorter duration may be cumulated as a single day for parenting time purposes

As noted earlier and shown in Exhibit 38, Oregon provides for using the average of two consecutive years of overnights. This may not be practical to obtain, particularly when some parents are establishing their child support order and parenting-time plan at about the same time. Since Oregon relies heavily

on parenting plans, Oregon may just want to state that the expectation is that the parenting plan will be followed and average the number of overnights over two years, recognizing that the timesharing arrangement may differ from one year to the next due to holidays. (As shown in Exhibit 36, this is Indiana's approach.)

Other State Guidelines: When Timesharing Does Not Occur

There were comments from the survey of program participants that timesharing did not occur as calculated in the child support order. Exhibit 39 shows examples from state guidelines that address the issue. Most provide that it is a circumstance that may warrant a modification. New Jersey requires the development of a streamlined modification process for this circumstance. Most recognize that it has to be a continued problem—that is, not a one-time illness or some other unforeseen event. The Michigan provision is unique because it acknowledges that parents may not adhere to their parenting-time order/plan and encourages the use of actual timesharing.

Exhibit 39: Examples of State Guidelines that Address when Timesharing Does Not Occur

	Provision
Alabama	(c) When a court has applied the SPCA by ordering child support pursuant to Rule 32(C)(7)(b) and a parent without sufficient cause fails to exercise his or her physical custody of a child for more than 14 days in the 12 consecutive months immediately preceding the filing of a petition to modify child support with the court, the court may consider that failure to exercise physical custody as a material change of circumstances sufficient to support a modification of child support. Such a modification may be made retroactively to the date of the filing of the petition. (d) If the court finds that a parent willfully failed to exercise his or her physical custody of a child for more than 14 days in the 12 consecutive months immediately preceding the filing of a petition to modify child support with the court, the court has the discretion to award attorney fees and costs to the other parent in the child-support modification proceeding
Indiana	A parent who does not carry out the parenting time obligation may be subject to a reduction or loss of the credit, financial restitution, or any other appropriate remedy. However, missed parenting time because of occasional illness, transportation problems or other unforeseen events should not constitute grounds for a reduction or loss of the credit, or financial restitution. Consistent with Parenting Time Guidelines, if court action is initiated to reduce the parenting time credit because of a failure to exercise scheduled parenting time, the parents shall enter mediation unless otherwise ordered by the court.
Kentucky	Failure by one (1) party to consistently comply with the parenting schedule shall be grounds for the other party to seek modification from the court. A party may seek modification following a fifteen percent (15%) change in the number of timesharing days and shall have the burden of proving a material change in circumstances
New Jersey	Non-Compliance with a Parenting Plan – If an award is adjusted prospectively for PAR Time and the non-custodial, over a reasonable period, does not conform with the PAR Time schedule include in a parenting plan or court order, the custodial parent may file an application with the Family Division requesting that the child support be adjusted to reflect the level of PAR Time that is being exercised. A simple application for this purpose shall be made available . . . .
Michigan	(4) Credit a parent for overnights a child lawfully and actually spends with that parent including those exercised outside the terms of the currently effective order. This may happen by agreement, or when one parent voluntarily foregoes time granted in the order. Do not consider overnights exercised in violation of an order.

	(a)If a parent produces credible evidence that the approximate number exercised differs from the number granted by the custody or parenting time order, credit the number according to the evidence without requiring someone to formally petition to modify the custody or parenting time order. (b)When the most recent support order deviated based on an agreement to use a number of overnights that differed from actual practice, absent some other change warranting modification, credible evidence of changed practices only includes an order changing the custody or parenting time schedule. 3.03(0) If a substantial difference occurs in the number of overnights used to set the order and those actually exercised (at least 21 overnights or that causes a change of circumstances exceeding the modification threshold (§4.05)), either parent or a support recipient may seek adjustment by filing a motion to modify the order. 3.03(E) So the court can know if circumstances have changed at the time of a subsequent determination, every child support order must indicate whether it includes a parental time offset and the number of overnights used in its calculation.

Other State Guidelines: Formulas to Adjust for Timesharing

Exhibit 40 is an attempt to group the types of timesharing formulas in state child support guidelines.[169] Even though Exhibit 40 shows eight groups, no state formula is exactly like. For example, those using simple percentages or sliding scale adjustment vary in the percentages they use and the income thresholds in which they apply the percentages. As shown in Exhibit 40, most states rely on the cross-credit with 1.5 multiplier.

Exhibit 40: Types of Timesharing Formulas in State Child Support Guidelines

Formula	States
Cross-Credit with 1.5 Multiplier	19 states (AL, AK, CO, DC, IL, ID, FL, LA, ME, MD, NE, NC, NM, SC, SD, VT, WV, WY, WI) and IA* for equal custody
Cross-Credit with No or Alternative Multiplier	5 states (CA, MT, NV, OK, VA)
Offset	1 state (RI) and ND* for equal custody
Simple Percentage or Sliding Scale Adjustment	6 states (AZ, DE, IA*, KS, KY, OH)
Consideration of Transferable and Fixed Expenses	3 states (IN, MO, NJ)
Non-Linear Formulas	3 states (MI, MN, OR)
Per Diem Adjustment	5 states (HI, PA, ND*, TN, UT)
Unique Formula	1 states (MA)
States with a Formula	43 states
States without a Formula	8 states (AR, CT, GA, MS, NH, NY, TX, WA)

* State is listed twice because it has two different formulas depending on the amount of time.

[169] The classifications are adapted from a 2021 *Family Law Quarterly* article. Oldham, Thomas, & Venohr, Jane. (May 2021). "The Relationship between Child Support and Parenting Time. *Family Law Quarterly.* Volume 43, Number 2. Available at https://centerforpolicyresearch.org/publications/the-relationship-between-child-support-and-parenting-time/.

When examining the different formulas across states, it is important to note that most states provide a formula that arrives at an order adjusted for timesharing rather than a formula that shows what the "credit" for timesharing is, like the Oregon parenting-time credit formula does.

Nonetheless, state guidelines review commissions tend to favor the Oregon adjustment and are somewhat interested in the Michigan/Minnesota formula (i.e., Michigan and Minnesota use the same general formula, but each state uses different exponents in their respective version). They generally believe the Oregon and Michigan/Minnesota formula provide outcomes that are fairer than the other approaches because of the incremental change in the order amount when an overnight is added to these formulas. The common concern about these formulas is their complicatedness that prohibits manual calculation and understanding of how the formula works. For those states that prioritize simplicity and prefer manual calculation, they tend to favor sliding scale formulas such as what Arizona and Kentucky guidelines provide.

Cross-Credit Formula

The gist of the cross-credit is that a theoretical order is calculated for parent, then each parent's theoretical order is weighed by the percentage of the child's time with the other parent. The parent with the larger weighed amount owes the difference between the time-weighed theoretical orders. Most states also increase the basic obligation by 150% to account for some child support expenditures being duplicated between the two parents (e.g., housing expenses for the child.) Older studies estimated that about 50% of child-rearing expenditures were devoted to housing and transportation expenses that would be duplicated between the parents.

Oregon previously relied on the cross-credit formula with 1.5 multiplier and a 25% timesharing threshold for applying it. Oregon did not like the formula because it created a cliff effect (precipitous decrease) for some case circumstances once the 25% threshold was met. The 1.5 multiplier, which implies it cost 50% more to raise a child in two households than one household due to duplicated housing and transportation expenses, also did not make sense to Oregon then. At the time, Oregon policymakers thought that assuming the same level of duplicated expenses across a range of timesharing arrangements, starting with little time with the lesser-time parent to equal custody, was not sensible.

The California cross-credit formula assumes a multiplier based on the percentage of time with the lesser-time period (e.g., a multiplier of 1.25 when timesharing is 25%). There is no evidence or reason to believe that the percentage of duplicated expenses increases at the same rate as the percentage of time the child is with the lesser-time parent. There is also no evidence or reason to believe that no child-rearing expenses are duplicated when the child is being raised in two households, like Nevada's version of the cross-credit does.

Mathematically, the higher the multiplier, the higher the order amount. Cognizant that housing and transportation expenses comprise more than 60% of all childrearing expenditures today and that these expenses are likely to be duplicated, West Virginia just increased its multiplier from 1.5 to 1.6.

Exhibit 41 shows how the cross-credit formula works using the same case scenario used to illustrate the Oregon timesharing adjustment in Exhibit 31.

Exhibit 41: Illustration of Cross-Credit Formula with 150% Multiplier

Line		Parent A	Parent B	Combined
1h	**Adjusted income**	$3,100	$4,300	$7,400
1i	**Each parent's income share percentage**	41.89%	58.11%	100%
1j	**Income available for support** (subtract the $1,322 self-support reserve from each parent's adjusted income (line 1h); if less than zero, enter $0)	$1,778	$2,978	
2a	**Basic support obligation (from obligation scale)**			$922
2b	**Basic support obligation after self-support reserve** (enter the lesser of basic support obligation from line 2a multiplied by each parent's income percentage or the parent's available for support from line 1j)	$386	$536	
2c	**Shared-custody obligation (1.5 multiplied by line 2b)**			$1,383
2d	**Each parent's share of the shared custody basic** obligation (Line 1i multiplied by Line 2c)	$579	$804	
6a	**Average number of overnights (or equivalent)** (enter each parent's and caretaker's average number of overnights with the joint children)	265	100	365
7	**Percentage timesharing** (each parent's line 6a divided by 365)	72.6%	27.4%	
8.	**Amount retained by parent (Line 2b multiplied by Line 7)**	$421	$220	
9.	**Each parent's obligation (Line 2b minus Line 8)**	$158	$584	
10	**Shared custody obligation** (subtract smaller from the larger on Line 9)		$426	

The strengths of the cross-credit formula are it has a theoretical basis; it is explainable; it has been in use for about 40 years so has a long history; it produces a zero order when there is equal custody and equal income, which some perceive is a fair outcome; and mathematically, the greater-time parent can be the paying parent if the greater time parent has significantly more income than the lesser-time parent (which many also perceive as an appropriate and fair outcome). The weaknesses of the cross-credit are that it requires another worksheet; the formula with the multiplier does not work mathematically at low levels of timesharing;[170] there can be a precipitous decrease in the support amount at the timesharing threshold; theoretically, it is not consistent with the income shares model because the adjustment is time dependent rather than income dependent; and some policymakers do not favor a formula that allows the parent obligated to pay support to "flip" from one parent to the other with more timesharing (which can occur using the cross-credit if the greater-time parent has much more income than the lesser-time parent).

[170] This is because the cross-credit amount can be more than the sole-custody calculation. A simple solution to this is to take the lower of the two calculations. This is shown on Line 12 of Exhibit 7.

Simple Percentage or Sliding Scale Percentages

Most states using percentages rely on sliding scale percentages that increase with more overnights (see Exhibit 42 for sliding-scale adjustments in Arizona and Missouri). Arizona first adopted its adjustment in the mid-1990s. It used the concept of time variable/duplicated expenses, which is discussed later, to develop it. Missouri also tried to set its percentages using that concept. The more overnight bins (i.e., ranges), the more gradual the adjustment. Yet, there is a cliff at the beginning of each bin. In all, the increasing percentages produce a staircase effect rather than a curve like the Oregon parenting credit does as the lesser-time parent has more time with the child.

The strength of percentage/sliding scale percentage adjustments are they are simple to calculate and understand. The limitations of percentage/sliding scale percentage adjustments are cliff effects between overnight intervals are unavoidable, the theoretical basis is less clear than the cross-credit, and they do not allow flipping of paying-parent when greater-time parent is also the parent with greater income.

Exhibit 42: Examples of Sliding-Scale Percentage Adjustments

Arizona

Parenting Time Days	Adjustment Percentage
0–19	0
20–34	.025
35–49	.050
50–69	.075
70–84	.10
85–99	.15
100–114	.175
115–129	.20
130–142	.25
143–152	.325
153–163	.40
164 or more	.50

Missouri: Deviation allowed for equal custody

Number of Overnights	Adjustment
Less than 36	0%
36–72	6%
73–91	9%
92–109	10%
110–115	13%
116–119	15%
120–125	17%
126–130	20%
131–136	23%
137–141	25%
142–147	27%
148–152	28%
153–158	29%
159–164	30%
165–170	31%
171–175	32%
176–180	33%
181–183	34%

Non-Linear Formulas

In contrast to sliding-scale formulas, “non-linear” formulas do not produce the staircase effect with more parenting days. Usually, this is achieved by using exponential functions or taking something to the

power of another value (e.g., squared when something is multiplied by itself and cubed when something is multiplied by itself thrice). Michigan, Minnesota, and Oregon use nonlinear formulas.

Oregon Formula

As discussed earlier, when Oregon developed its existing formula, the committee knew the shape of the curve—that is, how they wanted the credit to change for more timesharing. A mathematics professor and computer engineer translated it into a formula.

Percentage credit = 1/(1+e^(-7.14*((overnights/365)-0.5)))-2.74%+(2*2.74%*(overnights/365))

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

Minnesota/Michigan Formula

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

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

Where

A_0 – Approximate annual number of overnights the children will spend with parent A

B_0 – Approximate annual number of overnights the children will spend with parent B

A_s – Parent A's base support obligation

B_s – Parent B's base support obligation

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

The strengths of non-linear formulas are there are no cliffs (precipitous decreases) with more time, they can adjust for one night (which is an arguable strength depending on the policy perspective), and they produce $0 order when equal income and equal custody (which is an arguable strength, depending on the policy perspective). The limitations of non-linear formulas are they are complicated to calculate and difficult to explain.

Formulas that Consider Transferable and Fixed Expenses

Indiana, Missouri, and New Jersey formulas are based on the concept that some child-rearing expenditures are transferable between parents, while others are fixed. The formulas vary significantly. The original Arizona timesharing formula was also based on transferable- and fixed-expenditures concept. Over the years, however, Arizona has modified its timesharing formula extensively. The existing Arizona timesharing formula is essentially a lookup table and has no mention of transferable or fixed expenditures.

At low levels of time-sharing, the adjustment is for transferable expenses only. When time-sharing becomes more substantial, the adjustment also considers duplicated, fixed expenses. Variable expenses (which are estimated to be about 30–40% of total child-rearing expenditures) are those that are transferable between the parents, depending on which parent has time with the child. For example, food expenses are typically considered a variable child-rearing expense. If one parent buys the child food, there is no need for the other parent to purchase food also. Duplicated, fixed costs (which are estimated to be about 30–70% of total child-rearing expenditures) are those child-rearing expenses that both parents incur and the other parent's time with the child does not reduce that expense for the first parent (e.g., housing for the child). Non-duplicated, fixed costs (which are estimated to be about 15–38% of total child-rearing expenditures) are child-rearing expenses that are not affected by the parent's time and are not duplicated. For example, the child has one set of clothes that are generally not duplicated. Due to the non-duplicated, fixed costs, one parent even in equal custody and equal income situations incurs more child-rearing expenditures. That is, one parent buys the child's clothes, cell phone, and other non-duplicated, fixed items. This means the order is never zero in Indiana (which embraces this concept) when the parents have equal incomes and equal timesharing. The New Jersey formula also provides for a non-zero order when there is equal income and equal timesharing due to controlled expenses (which is another term for non-duplicated, fixed costs). Missouri, however, provides for court discretion when there is equal income and equal custody.

The strengths of transferable and fixed cost formulas are that they have a theoretical basis, they consider the breakdown of actual child-rearing expenditures, and by definition they make it clear which parent is responsible for the child's clothing and school expenses. The limitations of transferable/fixed cost formulas are they are complicated to calculate, there is not definitive data on what percentage of child-rearing expenditures fits in each category, theydo not allow for a zero order when there is equal income and equal custody (which is actually an arguable limitation depending on the policy perspective), and do not always flip the paying parent to the greater-time parent when the greater-time parent is also the parent with greater income. (The Indiana formula can mathematically, but the Missouri formula cannot.)

Determining which parent is responsible for controlled expenses also can be challenging, but both Indiana and Missouri provide clear guidance. Indiana has almost two decades of experience with the successful implementation of its adjustment, which complements its parenting-time guidelines and encouragement of the filing of a parenting plan with the courts. New Jersey provides that the parent

closest to the child's school is the parent responsible for controlled expenses when there is equal custody.

Per Diem Formulas

A few states (e.g., Utah) provide a per-diem adjustment, which essentially is a percentage adjustment for timesharing above a state-determined timesharing threshold. The strength of per-diem adjustments is the concept is simple. Although the concept is simple, they are difficult to calculate and not easy to explain. Another limitation is that many child-rearing expenses (e.g., housing) really should not be converted to a per-diem amount because rents, mortgage payments, and utilities are monthly bills and other expenses (e.g., clothing) are not consumed at a per-diem rate.

Comparison of Formula Outcomes

Four case scenarios are used to compare the outcomes of the:

- Oregon formula;
- Cross-credit with a 150% multiplier;
- Indiana formula;
- Michigan formula; and
- The Michigan formula with a 1.75 exponent.

All of the case scenarios assume one child.

Exhibit 43: Case Scenarios Used for the Comparisons

	Gross Income of Parent A	Gross Income of Parent B
Case 1: Parent with Higher Income Has Less Time	$3,100	$4,300
Case 2: Equal Income Case	$2,400	$2,400
Case 3: Disparate Income Case	$2,300	$6,000
Case 4: Parent with Higher Income Has More Time	$3,100	$2,400

Exhibit 44, which considers Case 1, illustrates many differences in timesharing adjustment formulas.

- The non-linear formulas have gradual decreases.
- The cross-credit with a multiplier of 150% and timesharing threshold of 25% has a cliff effect right at 25% timesharing.
- As the paying parent has more time, the Arizona formula reduces the order amount in a staircase pattern.
- The Indiana formula plateaus at an order of about $65 per month when it approaches equal custody. This is because of the controlled expenses.
- The MI/MN formula, with a 1.75 exponent, tracks closely to the Oregon formula.
- With the exception of the Michigan formula (which has an exponent of 2.5), all of the formulas track closely from about 25–40% timesharing.
- At 50% timesharing, the Oregon formula, Michigan formula, and the MI/MN formula with an exponent of 1.75 yield a $75 per month order.

Exhibit 44: Comparisons of State Guidelines Formulas for Case 1: Paying Parent Has More Income

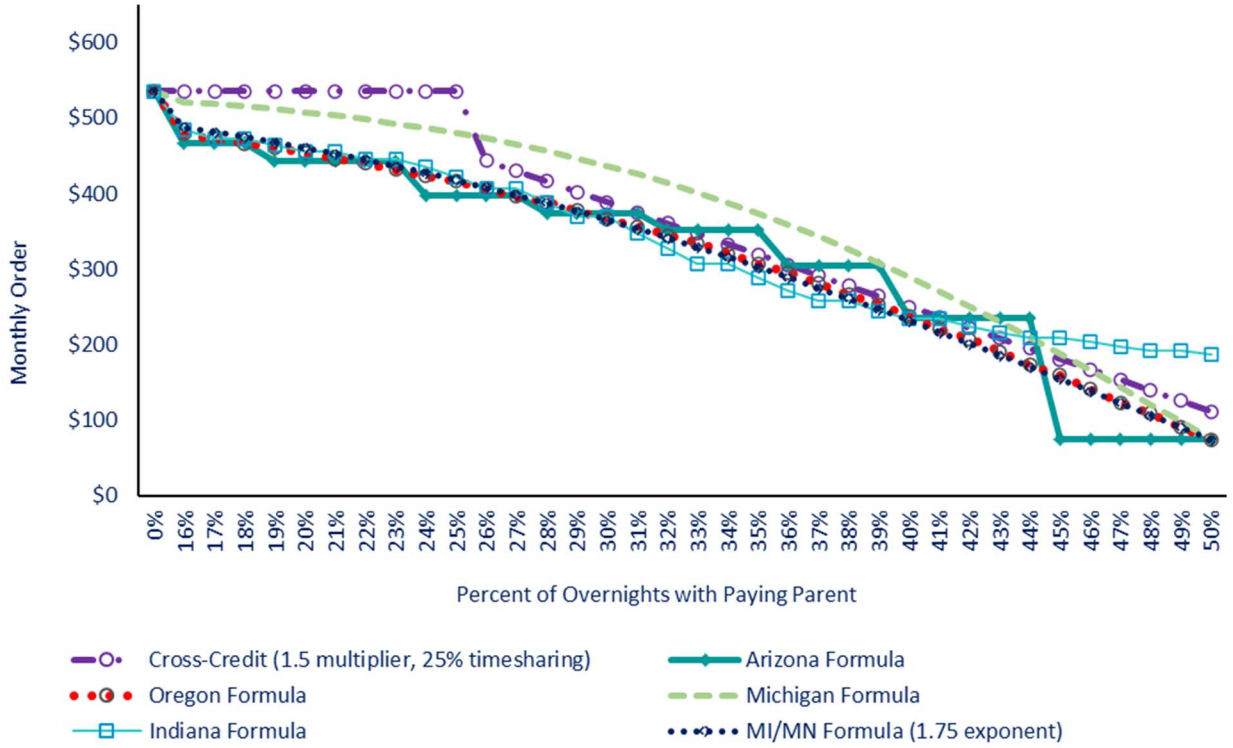


Exhibit 45 compares the result for Case 2 that involves parents with equal incomes. The similarities and differences in the results of the timesharing formulas are similar to the previous scenario. Exhibit 45 also shows that all of the timesharing adjustment formulas produce a $0 order at equal custody except Indiana. This is because of the premise of the Indiana formula that one parent always incurs some "controlled" expenses (e.g., school supplies).

Exhibit 46 shows the disparate income case where the paying parent has considerably more income, and the other parent's income is close to earnings from full-time, minimum wage employment. Under the Oregon, Michigan, and MI/MN formula with a 1.75 exponent, the order reduces to $217 per month, as the parents have equal custody. In contrast, at equal timesharing, the cross-credit formula with a 1.5 multiplier yields $326 per month and the Indiana formula yields $404 per month. Mathematically, the non-linear formulas are structured to drop more near equal custody. Most of the other patterns observed with Case 1 are also true of Case 3 (e.g., a cliff effect with the cross-credit formula at the timesharing threshold and the staircase effect of the Arizona adjustment).

Exhibit 45: Comparisons of State Guidelines Formulas for Case 2: Parents Have Equal Incomes

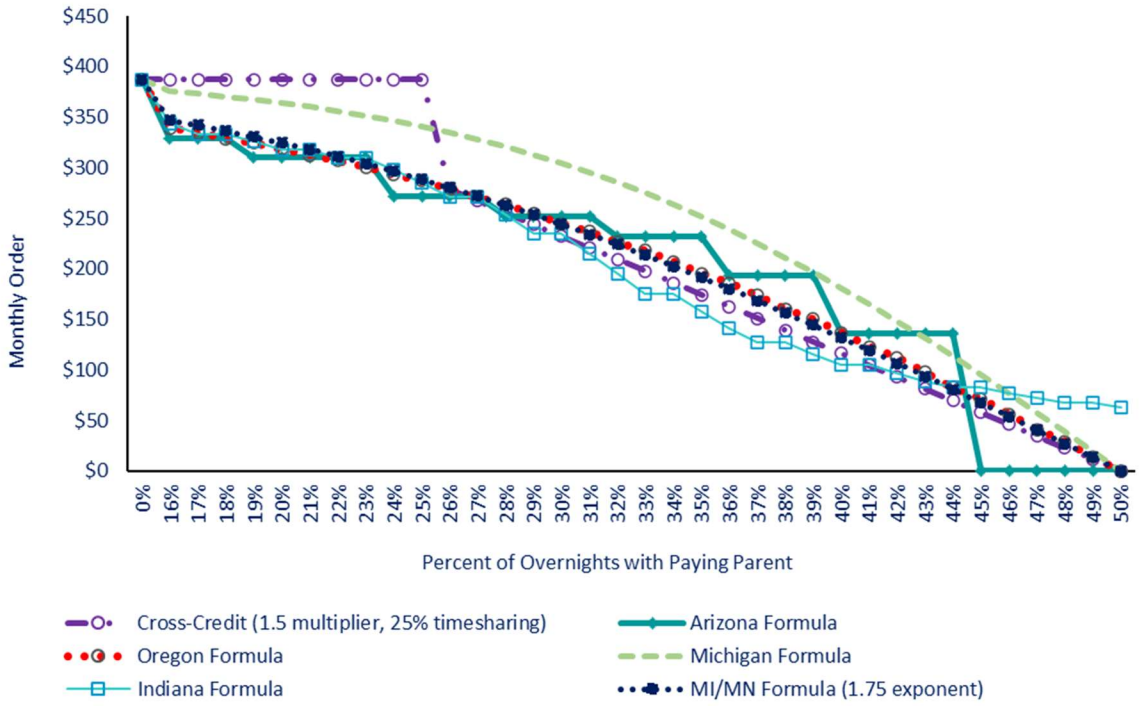


Exhibit 46: Comparisons of State Guidelines Formulas for Case 2: Disparate Income

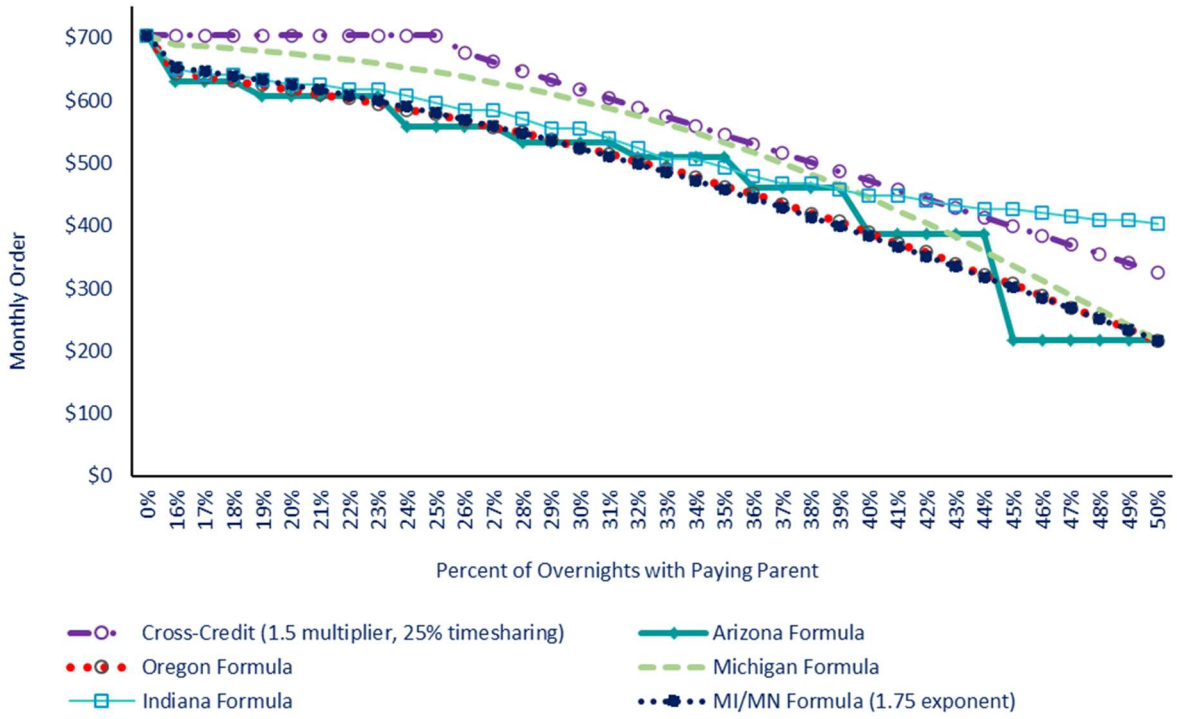
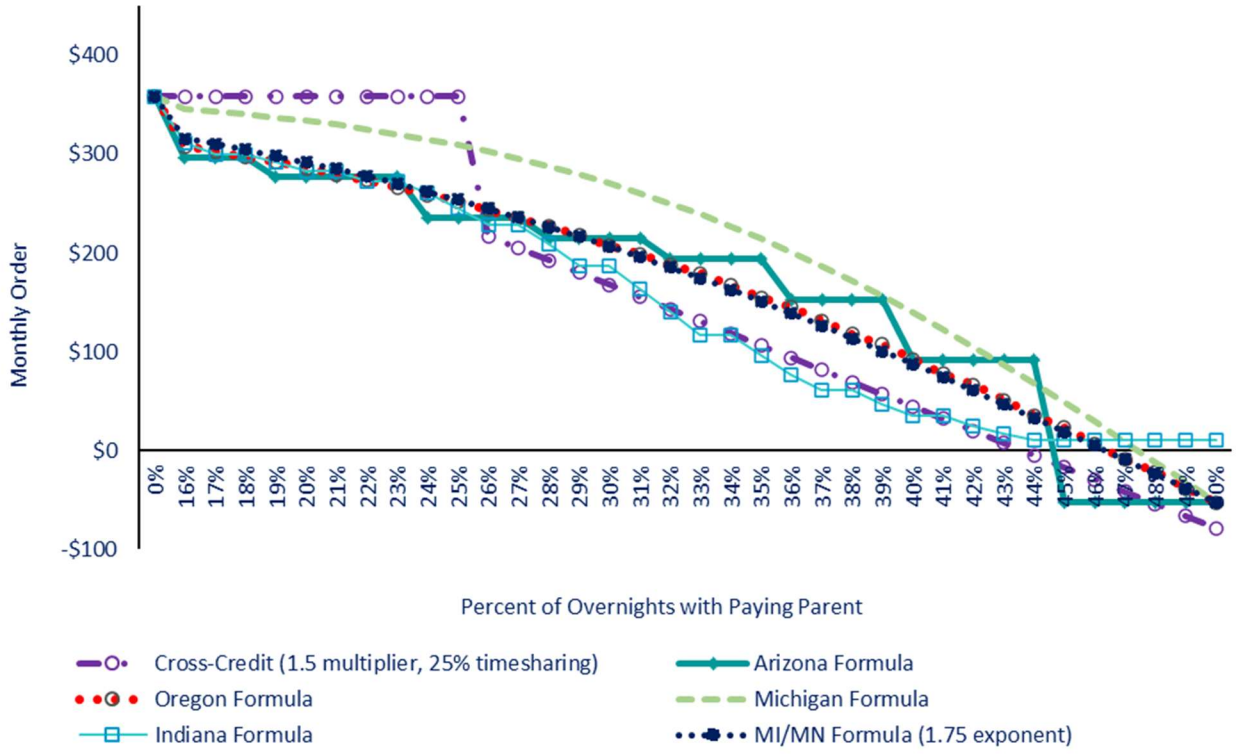


Exhibit 47 shows the results when the paying parent has less income. Again, the similarities and differences in the results of the different timesharing formulas are similar to the previous scenarios. The key difference is that all of the timesharing formulas flip from the lesser-time parent owing support to being the receiving parent at about 45% timesharing, except Indiana because of the consideration of controlled expenses in Indiana.

Exhibit 47: Comparisons of State Guidelines Formulas for Case 4: Paying Parent Has Less Income



Oregon's Parenting-Time Credit and the Minimum Order

The interaction of the parenting-time credit and the minimum order creates some anomalous outcomes for cases where at least one parent is also eligible for the self-support reserve adjustment. This is shown by comparing the results of two scenarios. One results in the father owing the mother $100 per month (see Exhibit 48), and the other results in the mother owing the father $100 per month (see Exhibit 49). The case circumstances are the same except the mother has $50 more income in the second scenario. The other circumstances of both cases are three children, the father's income is $1,750, the mother has 190 overnights and the father has 175 overnights.

The Oregon guidelines (OAR 137-050-0755) provides for an exception to the minimum order when each parent has exactly 182.5 annual overnights. Extending this to other timesharing arrangements would avoid this issue. Several states do not provide a minimum order with any timesharing arrangement.

The counterargument is that this circumstance does not occur with any frequency. The case file data only found that 4% of the orders adjusted for timesharing also had a self-support reserve applied. In all, the minimum order is only applied to 5% of all sampled cases regardless of whether there was a parenting time credit issued.

Exhibit 48: Father (Parent B) Owes Mother (Parent A) $100

Line		Parent A	Parent B	Combined
1h	**Adjusted income**	$1,800	$1,750	$3,550
1i	**Each parent's income share percentage**	51%	49%	100%
1j	**Income available for support** (subtract the $1,418 self-support reserve from each parent's adjusted income (line 1h); if less than zero, enter $0)	$382	$332	
2a	**Basic support obligation for 3 children (from obligation scale)**			$1,095
2b	**Basic support obligation after self-support reserve** (enter the lesser of basic support obligation from line 2a multiplied by each parent's income percentage or the parent's available for support from line 1j)	$382	$332	
6a	**Average number of overnights (or equivalent)** (enter each parent's and caretaker's average number of overnights with the joint children)	190	175	365
6b	**Parenting time credit percentage** (from parenting time adjustment table)	.5377	.4623	
6c	**Parenting time credit** (basic obligation from Line 2a multiplied by parenting time credit on Line 6b)	$589	$506	
6f	**Support after credits**	-$207	-$174	
7c	**Which parent(s)should pay support for minor children?** Enter "yes" in the column of the parent with the higher net support		yes	
9a	**Cash child support for minor children** (Line 7c if no other adjustments)		$100	

Exhibit 49: Mother (Parent A) Owes Father (Parent B) $100

Line		Parent A	Parent B	Combined
1h	**Adjusted income**	$1,850	$1,750	$3,600
1i	**Each parent's income share percentage**	51%	49%	100%
1j	**Income available for support** (subtract the $1,418 self-support reserve from each parent's adjusted income (line 1h); if less than zero, enter $0)	$432	$332	
2a	**Basic support obligation for 3 children (from obligation scale)**			$1,107
2b	**Basic support obligation after self-support reserve** (enter the lesser of basic support obligation from line 2a multiplied by each parent's income percentage or the parent's available for support from line 1j)	$432	$332	
6a	**Average number of overnights (or equivalent)** (enter each parent's and caretaker's average number of overnights with the joint children)	190	175	365
6b	**Parenting time credit percentage** (from parenting time adjustment table)	.5377	.4623	
6c	**Parenting time credit** (basic obligation from Line 2a multiplied by parenting time credit on Line 6b)	$595	$512	
6f	**Support after credits**	-$163	-$80	
7c	**Which parent(s)should pay support for minor children?** (enter "yes" in the column of the parent with the higher net support)	Yes		
9a	**Cash child support for minor children** (Line 7c if no other adjustments)	$100		

SECTION 8: IMPACT OF UPDATING THE SCALE

This section summarizes the impact of updating the scale. There are two updated scales: one with $250 per child per year in ordinary unreimbursed medical expenses, and the other that excludes all medical/healthcare expenses. They both start at combined adjusted gross incomes of $1,400 per month, to be consistent with the self-support reserve and end at $40,000 per month. The existing guideline provides a self-support reserve of $1,418 per month and a minimum order of $100 for incomes below that. The existing scale stops at a combined income of $30,000 gross per month, but the more current economic data allows for it to extend to $40,000 gross per month.

The impact is shown two ways:

- Descriptive statistics on the dollar and percentage change; and
- Comparing order amounts for various case scenarios.

Exhibit 50 compares the average and median difference for all incomes. Exhibit 51 focuses on combined incomes below $5,000 gross per month. Exhibit 52 considers incomes above $5,000 through $10,000 gross per month. Most (59%) of the orders sampled from the Child Support Services Program had combined incomes less than $5,000 gross per month, 35% had combined incomes of $5,001 to $10,000 per month, and the remaining (6%) had higher incomes.

Exhibit 50: Average and Median Difference from Existing Scale: Incomes up to $30,000

Dollar Difference												
	1 Child		2 Children		3 Children		4 Children		5 Children		6+ Children	
	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med
Average Change	$312	$304	$540	$524	$664	$639	$742	$714	$816	$786	$887	$854
Median Change	$322	$313	$542	$524	$649	$621	$724	$694	$797	$763	$866	$830
Minimum Change	-$17	-$19	$6	$3	$28	$22	$29	$25	$34	$29	$47	$41
Maximum Change	$558	$547	$969	$948	$1,218	$1,186	$1,360	$1,325	$1,496	$1,457	$1,626	$1,584
Percentage Difference												
Average Change	21%	20%	26%	25%	28%	27%	28%	27%	28%	27%	28%	27%
Median Change	22%	22%	27%	26%	29%	28%	29%	28%	29%	28%	29%	28%
Minimum Change	-4%	-4%	1%	0%	4%	3%	3%	3%	4%	3%	4%	4%
Maximum Change	28%	28%	35%	34%	38%	37%	38%	37%	38%	37%	38%	37%

In general, as income increases the average and median change increase. Exhibit 50 also shows an anomalous decrease for the basic obligation of $17 to $19 per month for one child, depending on whether the scale is updated with or without the $250 per child per year in ordinary unreimbursed medical expenses. This $17 or $19 applies to both parents incomes, so it is before proration to each parent, which would make the amount less. The decrease happens at combined incomes of about $1,400 through $4,000 gross per month. For this income range, expenditures are capped, so paying parents are not required to spend more than their after-tax income to meet what the child-rearing expenditures. The decrease may also be attributed to a sampling error (i.e., different samples result in slightly different amounts).

Exhibit 50 also shows that the maximum increase can be substantial: 37–38% depending on whether the scale includes the $250 per child per year for ordinary, unreimbursed medical expenses. This reflects that the scale has not been updated in almost 20 years. Prices have increased 40% since the existing scale was developed. In addition, recent tax reform reduced taxes leaving families, particularly higher income families, with more after-tax income to spend.

Exhibit 51, which shows the difference for incomes below $5,000, is more reflective of the impact for most incomes ranges in the Child Support Program. Comparisons between Exhibit 51 and Exhibit 52 demonstrate that the increases become larger with more income.

Exhibit 51: Average and Median Difference from Existing Scale: Incomes above SSR up to $5,000

Dollar Difference												
	1 Child		2 Children		3 Children		4 Children		5 Children		6+ Children	
	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med
Average Change	$8	$5	$61	$55	$103	$95	$113	$106	$125	$116	$141	$131
Median Change	-$5	-$8	$42	$36	$80	$71	$87	$80	$95	$88	$108	$101
Percentage Difference												
Average Change	1%	0.2%	6%	5%	9%	8%	9%	8%	9%	8%	9%	9%
Median Change	-1%	-1%	4%	4%	7%	6%	7%	6%	7%	6%	8%	7%

Exhibit 52: Average and Median Difference from Existing Scale: Incomes above $5,000–$10,000

Dollar Difference												
	1 Child		2 Children		3 Children		4 Children		5 Children		6+ Children	
	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med	With $250 med	No med
Average Change	$172	$169	$325	$319	$426	$417	$475	$466	$523	$512	$569	$557
Median Change	$185	$179	$344	$332	$445	$426	$497	$476	$547	$523	$594	$569
Percentage Difference												
Average Change	18%	18%	24%	23%	27%	26%	27%	26%	27%	26%	27%	26%
Median Change	19%	19%	25%	24%	28%	27%	28%	27%	28%	27%	28%	27%

Exhibit 53 shows the case scenarios compared. They assume no timesharing; no deductions from income; and no additional expenses for childcare, the child's health insurance, or another factor. Besides the minimum wage example, the scenarios are based on 2021 U.S. Census American Community Survey on the median earnings of Oregon workers by educational attainment. It is presumed that female median earnings are that of the receiving parent and male median earnings are that of the paying parent.

Exhibit 53: Summary of Case Scenarios

Case Scenario	Gross Monthly Income of Paying-Parent	Gross Monthly Income of Receiving Party
1. Both parents earn state minimum wage ($13.65* per hour) at 32 hours per week	$1,989	$1,989
2. Parent's earnings are equivalent to median earnings of Oregon workers with less than a high school education	$2,966	$2,062
3. Parent's earnings are equivalent to median earnings of Oregon workers whose highest educational attainment is a high school degree or GED	$3,414	$2,545
4. Parent's earnings are equivalent to median earnings of Oregon workers whose highest educational attainment is some college or an associate's degree	$3,924	$2,890
5. Parent's earnings are equivalent to median earnings of Oregon workers whose highest educational attainment is a college degree	$5,673	$4,146
6. Parent's earnings are equivalent to median earnings of Oregon workers whose highest educational attainment is a graduate degree	$7,704	$5,870

*Effective the first half of 2023.

The comparisons also include the guidelines of two bordering states: California and Washington. Both the California and Washington guidelines are based on the income shares model and net income. The California guidelines calculator, which includes a gross income calculator, is used to generate the California amounts. Oregon tax rates are applied to convert the Washington amounts to a gross income guidelines. (This may cause the Washington amounts to be understated.) California bases its guidelines amounts on older studies of child-rearing expenditures as well as old county guidelines. It generally produces higher amounts than most states. The Washington guidelines is based on the fourth Betson-Rothbarth study using 2011 price levels. Washington has the most generous low-income adjustment. Its self-support reserve is $1,419 net per month. For incomes below that amount, Washington applies a $50 minimum order. The $50 minimum order applies to the first case scenario once the gross income of that case scenario is converted to net income. California's low-income adjustment does not affect any of the case scenarios.

Idaho, Nevada, and Utah are not included for various reasons. Idaho has not updated its general guidelines amounts in decades. Nevada is based on a percentage of obligor income. The economic basis of Utah is unclear and undocumented.

Exhibit 54: Comparison of Case Scenarios for One Child

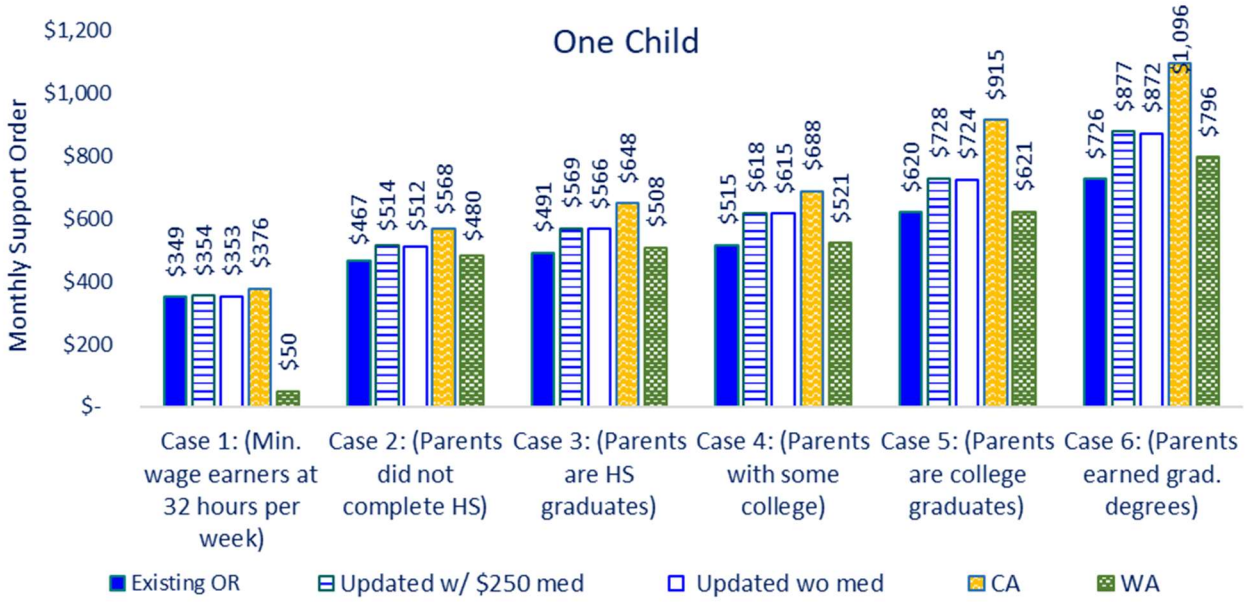


Exhibit 55: Comparison of Case Scenarios for Two Children

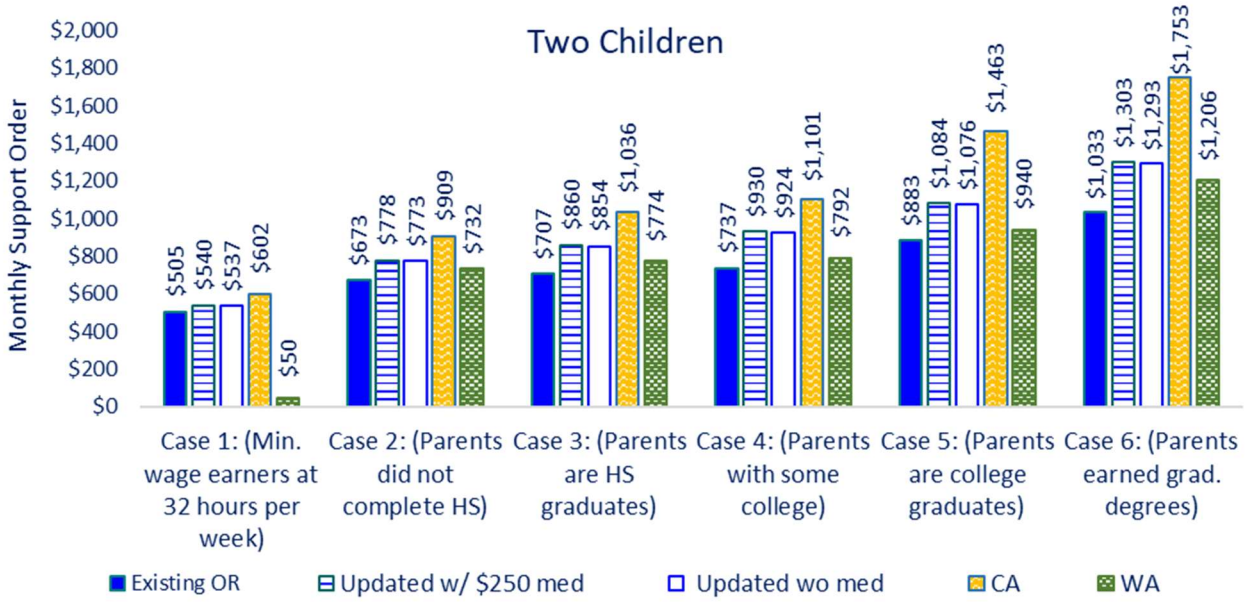
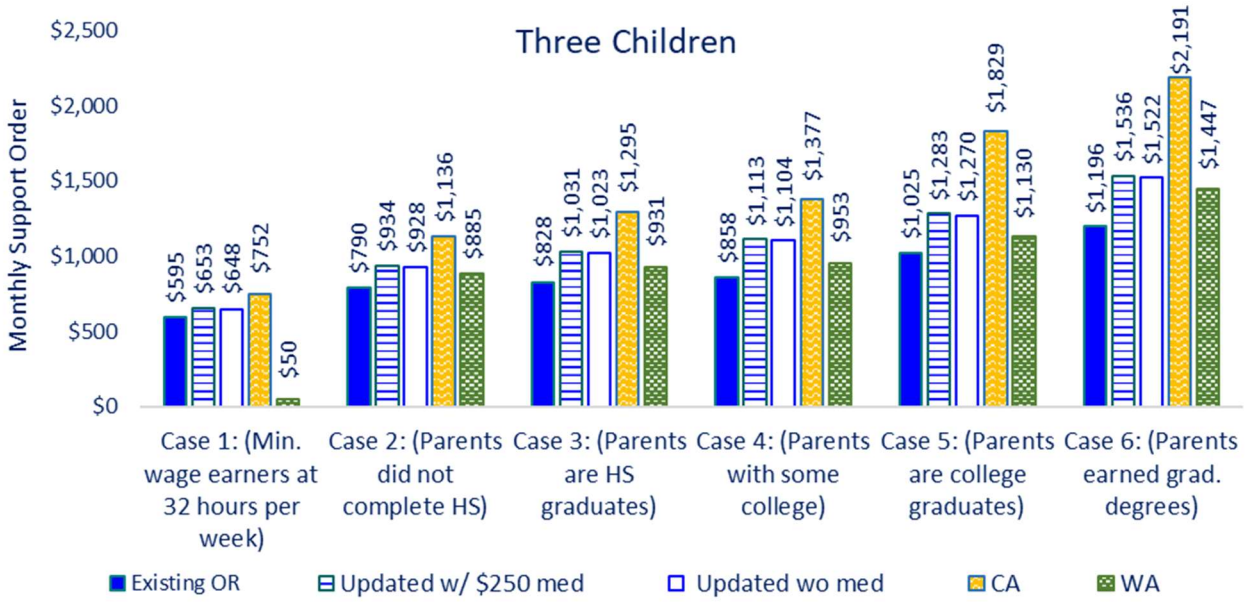


Exhibit 56: Comparison of Case Scenarios for Three Children



SECTION 9: SUMMARY AND RECOMMENDATIONS

Oregon is reviewing its child support guideline. This report reviews the economic data on the cost of raising children and uses it to prepare updated child support scales. Federal regulation requires the consideration of economic data on the cost of raising children. This report demonstrates that Oregon has met that federal requirement.

Besides economic data on the cost of raising children, there are many factors that go into the development and update of a child support table/scale. The existing Oregon scale is based on a national study of child-rearing expenditures published in 2006 using expenditure data collected in 1998–2004, updated to 2006 price levels, adjusted to account for 2006 federal and state income tax rates and FICA (since expenditure decisions are made based on after tax income), and to include a self-support reserve (SSR) based on the 2006 federal poverty guidelines (FPG) for one person, even though the Oregon SSR is considered in the worksheet. Federal regulation requires the consideration of the subsistence needs of the paying parent through a self-support reserve or another mechanism. Oregon's self-support reserve fulfills the requirement.

The scale is updated using an updated study of child-rearing expenditures using expenditures data from 2013–2019, but the same methodology to separate the child's share of expenditures from total household expenditures. That study also represents national data so is adjusted for 2023 federal and state income tax rates and FICA. It is also updated to 2023 price levels. Two versions of the updated scale were prepared: one that includes up to $250 per child per year for ordinary unreimbursed medical expenses, and the other one that does not. The cost of the child's health insurance premium is excluded from the scale and childcare expenses are excluded from the scale.

Due to multiple factors, updating the scale would produce significant increases. On average, the increase would be about 20–21% for one child and about 25–26% for two children regardless of whether the $250 per child per year in medical expenses is included. Most Oregon orders cover one or two children. These percentages consider all income ranges. In general, the increase is larger with more income. For combined incomes below $5,000 gross per month (which is the majority of the Oregon Child Support Program orders), the average increase is less than 1% for one child and 5–6% for two children. There are some anomalous decreases to the one-child amounts below $4,000. The decreases never exceed $19 per month and this is before it is prorated to the parents, which is how the child support order amount is determined. The decreases may result from a sampling error (i.e., samples produce slightly different amounts) or the cap that is applied at low-incomes so paying parents will not be asked to spend more than their after-tax income.

Other factors considered in this study are trends in lifestyle costs and socioeconomic factors, the low-income adjustment, medical child support, and the timesharing adjustment.

Lifestyle Costs and Socioeconomic Factors

There is no data set tracking child-rearing expenditures in individual households between matched parents (i.e., one parent living in one household and the other parent living in the other household).

This limits what can be said about lifestyle costs. Still, data show that fathers are more involved with their children and there is more timesharing. Other trends indicate fewer marriage, divorces, and births and the percentage of births to unmarried mothers has become stable. Many parents have children with multiple partners, but the research does not definitively show that trend increasing.

Low-Income Adjustment

The existing Oregon guideline provides a low-income adjustment that includes two components: a self-support reserve (SSR), and a minimum order that applies to incomes below the SSR. Oregon sets its SSR at 116.7% of the federal poverty guidelines (FPG) for one person. In 2023, the FPG was $1,215 per month. Several states use a higher SSR. Responses from stakeholder surveys suggest that the Oregon SSR is too low, particularly when compared to housing prices. Oregon provides a minimum order of $100 per month, with some exceptions for disabilities and 50/50 timesharing. The $100 minimum order is high relative to other state guidelines. The mode is $50 per month. Some states use a percentage (i.e., Michigan and Maine use 10% of income). Most states do not apply the minimum order to shared parenting-time situations. The interaction of the Oregon minimum order with the Oregon parenting-time credit creates some anomalous outcomes.

Child's Healthcare Coverage

Federal regulation requires state guidelines to also address how the child's healthcare coverage will be provided. Prior federal regulation prioritized private healthcare coverage, but 2016 changes now recognize coverage from public sources (e.g.,, Medicaid and the Child Health Insurance Program). This is consistent with 2010 healthcare reform and Medicaid and CHIP expansion aimed at increasing and improving child healthcare coverage. Oregon still prioritizes private healthcare coverage, even though over half of Oregon children are enrolled in the Oregon Health Plan (OHP), which often provides better coverage and at no cost. This is important for children since private healthcare coverage has become more expensive, particularly with more high-deductible health plans. Further, several stakeholders responding to the survey noted that the calculation of reasonable cost of coverage is awkward and not useful since many parents do not have access to employment-sponsored insurance and many children are enrolled in OHP.

Parenting-Time Credit Formula

Oregon's parenting-time credit formula is unique to Oregon, but it is considered to be one of the best by other states reviewing their child support guidelines. States like Oregon because it produces gradual changes as the parents share more time. It applies to parents with court-ordered timesharing or parenting plan agreements. Few stakeholders responding to the survey had comments on the formula. The few parents that did had concerns with the order being set based on overnights that were not being exercised.

Recommendations

- Update the scale for more current economic data on child-rearing expenditures, current price levels, and federal and state income taxes and FICA.
    - Eliminate the self-support reserve (SSR) from the scale since it is included in the worksheet; and an outdated SSR serves no purpose.

    - Expand the scale from combined incomes of $30,000 gross per month to $40,000 gross per month.
    - Eliminate the columns for seven and more children since few orders have that many children and apply the amounts for six children to six and more children.
- Increase the amount of the self-support reserve (e.g., 130% of the federal poverty guidelines, which is the gross income eligibility threshold for the Supplemental Nutrition Assistance Program).
- Reduce the minimum order (i.e., $10–$50 per month or 10–20% of income).
- Recognize coverage of healthcare from public sources (e.g., Oregon Health Plan) as healthcare coverage for the children and no longer prioritize private coverage.
- Study the frequency that children ineligible for OHP have access to private coverage and whether that private coverage is from a high-deductible healthplan, and, if occurring with frequency, develop provisions to ensure that these children have healthcare coverage and their unreimbursed medical expenses are addressed.
- Simplify and clarify how to calculate reasonable cost because the language about the total of the individual cost is confusing.
- With regard to the parenting-time credit, nuanced changed are recommended:
    - Clarify what is meant by averaging two consecutive years of overnights when the timesharing plan is new to the parents.
    - Clearly state that the order can be modified if overnights are not being exercised as considered in the child support order (i.e., see the language of Kentucky or Michigan).
    - Do not apply the minimum order on top of the parenting-time credit formula.
    - Continue to monitor the appropriateness of the formula in equal custody cases when there is disparate income. Currently, there is not sufficient data to inform whether the current Oregon formula produces an inappropriate amount in these circumstances.

Conclusions

Updating the scale for more current economic data will better serve Oregon children. Implementation of other recommendations are also fair and appropriate for Oregon children and families.

APPENDIX A: EXCERPT OF OREGON REVISED STATUTE PERTAINING TO OBLIGATION SCALE

25.275 Formula for determining child support awards; criteria to be considered; mandated standards; reduction; rules. (1) The Division of Child Support of the Department of Justice shall establish by rule a formula for determining child support awards in any judicial or administrative proceeding. In establishing the formula, the division shall take into consideration the following criteria:

(a) All earnings, income and resources of each parent, including real and personal property;

(b) The earnings history and potential of each parent;

(c) The reasonable necessities of each parent;

(d) The ability of each parent to borrow;

(e) The educational, physical and emotional needs of the child for whom the support is sought;

(f) The amount of assistance that would be paid to the child under the full standard of need of the state's IV-A plan;

(g) Preexisting support orders and current dependents; and

(h) Other reasonable criteria that the division may find to be appropriate.

(2) The formula described in subsection (1) of this section must also comply with the following standards:

(a) The child is entitled to benefit from the income of both parents to the same extent that the child would have benefited had the family unit remained intact or if there had been an intact family unit consisting of both parents and the child.

(b) Both parents should share in the costs of supporting the child in the same proportion as each parent's income bears to the combined income of both parents.

(3) The formula described in subsection (1) of this section must be designed to ensure, as a minimum, that the child for whom support is sought benefits from the income and resources of the absent parent on an equitable basis in comparison with any other minor children of the absent parent.

(4) The child support obligation to be paid by the obligor and determined under the formula described in subsection (1) of this section:

(a) May be reduced or increased in consideration of medical support, as provided in ORS 25.321 to 25.343.

(b) May be reduced dollar for dollar in consideration of any Social Security or apportioned Veterans' benefits paid to the child, or to a representative payee administering the funds for the child's use and benefit, as a result of the obligor's disability or retirement.

(c) Shall be reduced dollar for dollar in consideration of any Survivors' and Dependents' Educational Assistance under 38 U.S.C. chapter 35 paid to the child, or to a representative payee administering the funds for the child's use and benefit, as a result of the obligor's disability or retirement. [1989 c.811 §3; 1993 c.800 §2; 1999 c.1030 §1; 2003 c.73 §26a; 2003 c.75 §75; 2003 c.572 §6; 2003 c.637 §15; 2009 c.351 §7]

25.280 Formula amount presumed correct; rebuttal of presumption; criteria. In any judicial or administrative proceeding for the establishment or modification of a child support obligation under ORS chapter 107, 108, 109 or 110 or ORS 25.501 to 25.556, 419B.400, 419B.923 or 419C.610, the amount of support determined by the formula established under ORS 25.275 is presumed to be the correct amount of the obligation. This is a rebuttable presumption and a written finding or a specific finding on the record that the application of the formula would be unjust or inappropriate in a particular case is sufficient to rebut the presumption. The following criteria shall be considered in making the finding:

(1) Evidence of the other available resources of a parent;

(2) The reasonable necessities of a parent;

(3) The net income of a parent remaining after withholdings required by law or as a condition of employment;

(4) A parent's ability to borrow;

(5) The number and needs of other dependents of a parent;

(6) The special hardships of a parent including, but not limited to, any medical circumstances of a parent affecting the parent's ability to pay child support;

(7) The needs of the child;

(8) The desirability of the custodial parent remaining in the home as a full-time parent and homemaker;

(9) The tax consequences, if any, to both parents resulting from spousal support awarded and determination of which parent will name the child as a dependent; and

(10) The financial advantage afforded a parent's household by the income of a spouse or another person with whom the parent lives in a relationship similar to that of a spouse. [1989 c.811 §4; 1993 c.33 §287; 1993 c.354 §1; 1995 c.608 §30; 2001 c.622 §42; 2007 c.71 §8; 2007 c.356 §3; 2015 c.629 §1; 2019 c.13 §14; 2021 c.597 §50]

APPENDIX B: REFERENCES FOR LITERATURE REVIEW ON MULTIPLE FAMILIES

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Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
1,351 - 1,400	290	270	269	-19	-21	-6.7%	-7.1%	**301**	411	409	110	108	36.6%	35.8%	**305**	498	494	193	189	63.4%	62.2%
1,401 - 1,450	298	279	277	-19	-21	-6.5%	-6.9%	**333**	425	422	92	89	27.5%	26.8%	**337**	513	510	177	173	52.5%	51.4%
1,451 - 1,500	307	287	286	-19	-21	-6.3%	-6.7%	**365**	438	435	73	70	20.0%	19.3%	**369**	529	525	161	157	43.5%	42.5%
1,501 - 1,550	315	296	295	-19	-21	-6.1%	-6.5%	**396**	451	448	54	52	13.7%	13.0%	**401**	545	541	144	140	36.0%	35.0%
1,551 - 1,600	324	304	303	-19	-21	-5.9%	-6.4%	**428**	464	461	36	33	8.3%	7.7%	**433**	561	557	128	124	29.6%	28.7%
1,601 - 1,650	332	313	312	-19	-21	-5.8%	-6.2%	**460**	477	474	17	14	3.7%	3.1%	**465**	577	573	112	108	24.1%	23.2%
1,651 - 1,700	341	322	320	-19	-21	-5.6%	-6.0%	**492**	490	487	-2	-4	-0.3%	-0.9%	**497**	593	588	96	91	19.2%	18.4%
1,701 - 1,750	349	330	329	-19	-21	-5.5%	-5.9%	508	503	500	-5	-8	-0.9%	-1.5%	**529**	608	604	79	75	15.0%	14.2%
1,751 - 1,800	358	339	337	-19	-21	-5.3%	-5.7%	520	516	513	-4	-7	-0.8%	-1.3%	**561**	624	620	63	59	11.2%	10.5%
1,801 - 1,850	366	347	346	-19	-20	-5.2%	-5.6%	532	529	526	-3	-6	-0.6%	-1.2%	**593**	640	635	47	42	7.9%	7.1%
1,851 - 1,900	375	356	354	-19	-20	-5.0%	-5.4%	545	542	539	-2	-5	-0.4%	-1.0%	**625**	656	651	31	26	4.9%	4.2%
1,901 - 1,950	383	365	363	-19	-20	-4.8%	-5.3%	557	555	552	-1	-4	-0.2%	-0.8%	657	672	667	15	10	2.2%	1.5%
1,951 - 2,000	391	373	372	-18	-20	-4.7%	-5.1%	568	569	565	0	-3	0.0%	-0.6%	671	688	683	17	12	2.5%	1.7%
2,001 - 2,050	400	382	380	-18	-20	-4.5%	-4.9%	580	582	578	1	-2	0.2%	-0.4%	685	703	698	18	13	2.7%	2.0%
2,051 - 2,100	408	390	389	-18	-20	-4.4%	-4.8%	592	595	591	2	-1	0.4%	-0.2%	699	719	714	20	15	2.9%	2.1%
2,101 - 2,150	416	399	397	-18	-20	-4.3%	-4.7%	604	607	604	3	0	0.5%	-0.1%	713	734	729	22	16	3.0%	2.3%
2,151 - 2,200	425	407	405	-18	-19	-4.2%	-4.6%	616	620	616	4	0	0.6%	0.1%	727	750	744	23	18	3.2%	2.4%
2,201 - 2,250	433	415	414	-18	-19	-4.1%	-4.5%	628	633	629	5	1	0.8%	0.2%	741	765	760	25	19	3.3%	2.6%
2,251 - 2,300	441	424	422	-18	-19	-4.0%	-4.4%	640	646	642	6	2	0.9%	0.3%	754	781	775	26	21	3.5%	2.7%
2,301 - 2,350	450	432	430	-17	-19	-3.9%	-4.3%	652	658	655	6	3	1.0%	0.4%	768	796	790	28	22	3.6%	2.9%
2,351 - 2,400	458	441	439	-17	-19	-3.8%	-4.2%	664	671	667	7	3	1.1%	0.5%	782	812	806	29	23	3.7%	3.0%
2,401 - 2,450	466	449	447	-17	-19	-3.7%	-4.1%	676	684	680	8	4	1.2%	0.6%	796	827	821	31	25	3.9%	3.1%
2,451 - 2,500	475	457	455	-17	-19	-3.6%	-4.1%	688	697	693	9	5	1.3%	0.7%	810	842	836	32	26	4.0%	3.2%
2,501 - 2,550	483	466	464	-17	-19	-3.6%	-4.0%	700	709	705	10	6	1.4%	0.8%	824	858	852	34	28	4.1%	3.4%
2,551 - 2,600	491	474	472	-17	-19	-3.5%	-3.9%	711	722	718	11	7	1.5%	0.9%	838	873	867	35	29	4.2%	3.5%
2,601 - 2,650	499	482	480	-17	-19	-3.4%	-3.8%	723	735	731	12	7	1.6%	1.0%	852	889	882	37	31	4.3%	3.6%
2,651 - 2,700	508	491	489	-17	-19	-3.3%	-3.8%	735	748	743	12	8	1.7%	1.1%	866	904	898	38	32	4.4%	3.7%
2,701 - 2,750	516	499	497	-17	-19	-3.3%	-3.7%	747	760	756	13	9	1.8%	1.2%	880	920	913	40	33	4.5%	3.8%
2,751 - 2,800	524	508	505	-17	-19	-3.2%	-3.6%	759	773	769	14	10	1.9%	1.3%	894	935	928	41	35	4.6%	3.9%
2,801 - 2,850	533	516	514	-17	-19	-3.2%	-3.6%	771	786	781	15	10	1.9%	1.3%	908	950	944	42	36	4.7%	3.9%
2,851 - 2,900	541	524	522	-17	-19	-3.1%	-3.6%	784	799	794	15	10	1.9%	1.3%	923	966	959	43	36	4.7%	3.9%
2,901 - 2,950	550	533	530	-17	-19	-3.1%	-3.5%	796	812	807	16	11	2.0%	1.4%	937	981	974	44	37	4.7%	4.0%
2,951 - 3,000	558	541	539	-17	-19	-3.0%	-3.4%	808	824	820	16	12	2.0%	1.4%	951	997	990	46	38	4.8%	4.0%
3,001 - 3,050	566	549	547	-17	-19	-3.0%	-3.4%	820	837	832	17	12	2.1%	1.5%	966	1012	1005	47	39	4.8%	4.1%
3,051 - 3,100	575	558	555	-17	-19	-2.9%	-3.3%	832	850	845	18	13	2.2%	1.6%	980	1028	1020	48	41	4.9%	4.1%
3,101 - 3,150	583	566	564	-17	-19	-2.8%	-3.3%	844	863	858	19	14	2.2%	1.6%	994	1043	1036	49	42	4.9%	4.2%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
3,151 - 3,200	591	575	572	-16	-19	-2.8%	-3.2%	856	875	870	19	14	2.3%	1.7%	1008	1059	1051	50	43	5.0%	4.2%
3,201 - 3,250	599	583	580	-16	-19	-2.7%	-3.1%	868	888	883	21	15	2.4%	1.8%	1022	1074	1066	52	44	5.1%	4.3%
3,251 - 3,300	606	591	589	-15	-17	-2.4%	-2.9%	878	901	896	23	18	2.6%	2.0%	1034	1089	1082	55	48	5.3%	4.6%
3,301 - 3,350	613	600	597	-13	-16	-2.2%	-2.6%	888	914	908	26	20	2.9%	2.3%	1046	1105	1097	59	51	5.6%	4.8%
3,351 - 3,400	620	608	605	-12	-15	-2.0%	-2.4%	898	926	921	28	23	3.1%	2.5%	1058	1120	1112	62	54	5.8%	5.1%
3,401 - 3,450	627	617	614	-11	-14	-1.7%	-2.2%	909	939	934	31	25	3.4%	2.8%	1071	1136	1128	65	57	6.1%	5.3%
3,451 - 3,500	634	625	622	-10	-12	-1.5%	-1.9%	919	952	946	33	28	3.6%	3.0%	1083	1151	1143	68	60	6.3%	5.6%
3,501 - 3,550	642	633	630	-8	-11	-1.3%	-1.7%	929	965	959	36	30	3.8%	3.2%	1095	1167	1158	72	63	6.5%	5.8%
3,551 - 3,600	649	642	639	-7	-10	-1.1%	-1.5%	939	977	972	38	32	4.0%	3.4%	1107	1182	1174	75	67	6.8%	6.0%
3,601 - 3,650	656	650	647	-6	-9	-0.9%	-1.3%	950	990	984	41	35	4.3%	3.7%	1119	1197	1189	78	70	7.0%	6.2%
3,651 - 3,700	663	658	656	-4	-7	-0.7%	-1.1%	960	1003	997	43	37	4.5%	3.9%	1131	1213	1204	82	73	7.2%	6.4%
3,701 - 3,750	670	667	664	-3	-6	-0.5%	-0.9%	970	1016	1010	46	40	4.7%	4.1%	1144	1228	1220	85	76	7.4%	6.6%
3,751 - 3,800	677	675	672	-2	-5	-0.3%	-0.7%	980	1029	1023	48	42	4.9%	4.3%	1156	1244	1235	88	79	7.6%	6.9%
3,801 - 3,850	683	684	681	1	-2	0.1%	-0.3%	988	1041	1035	53	47	5.3%	4.7%	1165	1259	1250	95	86	8.1%	7.3%
3,851 - 3,900	688	692	689	4	1	0.6%	0.1%	996	1054	1048	58	52	5.8%	5.2%	1173	1275	1266	102	93	8.7%	7.9%
3,901 - 3,950	694	700	697	7	4	1.0%	0.5%	1003	1067	1061	63	57	6.3%	5.7%	1181	1290	1281	109	100	9.2%	8.4%
3,951 - 4,000	699	709	706	10	7	1.4%	1.0%	1011	1080	1073	69	63	6.8%	6.2%	1189	1306	1296	116	107	9.8%	9.0%
4,001 - 4,050	704	717	714	13	10	1.8%	1.4%	1018	1092	1086	74	68	7.3%	6.7%	1198	1321	1312	123	114	10.3%	9.5%
4,051 - 4,100	710	725	722	16	12	2.2%	1.8%	1026	1105	1099	79	73	7.8%	7.1%	1206	1336	1327	131	121	10.8%	10.0%
4,101 - 4,150	715	734	731	19	15	2.6%	2.2%	1033	1118	1111	85	78	8.2%	7.6%	1214	1352	1342	138	128	11.4%	10.6%
4,151 - 4,200	721	742	739	22	18	3.0%	2.5%	1040	1131	1124	90	84	8.7%	8.0%	1222	1367	1358	145	135	11.9%	11.1%
4,201 - 4,250	726	750	747	24	21	3.3%	2.8%	1048	1142	1135	94	88	9.0%	8.4%	1231	1380	1371	150	140	12.2%	11.4%
4,251 - 4,300	732	758	754	26	23	3.6%	3.1%	1055	1153	1147	98	91	9.3%	8.6%	1239	1393	1383	154	145	12.5%	11.7%
4,301 - 4,350	737	765	762	28	25	3.9%	3.4%	1063	1164	1158	101	95	9.5%	8.9%	1247	1406	1396	159	149	12.7%	12.0%
4,351 - 4,400	742	773	770	31	27	4.1%	3.7%	1070	1175	1169	105	98	9.8%	9.2%	1255	1419	1409	163	154	13.0%	12.2%
4,401 - 4,450	748	781	777	33	30	4.4%	3.9%	1078	1186	1180	109	102	10.1%	9.5%	1263	1431	1421	168	158	13.3%	12.5%
4,451 - 4,500	753	788	785	35	32	4.7%	4.2%	1085	1198	1191	112	106	10.4%	9.8%	1272	1444	1434	173	162	13.6%	12.8%
4,501 - 4,550	758	796	793	38	35	5.0%	4.6%	1092	1209	1202	117	110	10.7%	10.1%	1279	1457	1447	178	168	13.9%	13.1%
4,551 - 4,600	761	804	800	42	39	5.6%	5.1%	1097	1220	1213	123	116	11.2%	10.6%	1285	1470	1460	184	174	14.4%	13.6%
4,601 - 4,650	765	811	808	47	43	6.1%	5.7%	1102	1231	1224	129	122	11.7%	11.1%	1291	1482	1472	191	181	14.8%	14.0%
4,651 - 4,700	768	819	816	51	48	6.6%	6.2%	1107	1242	1235	135	129	12.2%	11.6%	1297	1495	1485	198	188	15.3%	14.5%
4,701 - 4,750	771	827	823	55	52	7.2%	6.7%	1111	1253	1246	142	135	12.7%	12.1%	1303	1508	1498	205	195	15.7%	14.9%
4,751 - 4,800	775	834	831	60	56	7.7%	7.3%	1116	1264	1257	148	141	13.2%	12.6%	1309	1521	1510	212	201	16.2%	15.4%
4,801 - 4,850	778	842	839	64	61	8.2%	7.8%	1121	1275	1268	154	147	13.7%	13.1%	1315	1533	1523	219	208	16.6%	15.8%
4,851 - 4,900	781	850	846	69	65	8.8%	8.3%	1126	1286	1279	160	153	14.2%	13.6%	1321	1546	1535	225	215	17.0%	16.2%
4,901 - 4,950	784	857	853	73	69	9.3%	8.8%	1131	1297	1290	166	159	14.7%	14.0%	1327	1559	1548	232	221	17.5%	16.7%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
4,951 - 5,000	788	864	860	77	73	9.7%	9.2%	1136	1308	1300	172	164	15.1%	14.5%	1333	1572	1561	239	228	17.9%	17.1%
5,001 - 5,050	791	872	867	81	76	10.2%	9.7%	1141	1319	1311	178	170	15.6%	14.9%	1339	1585	1573	246	235	18.4%	17.5%
5,051 - 5,100	794	879	875	85	80	10.7%	10.1%	1146	1329	1322	184	176	16.0%	15.4%	1345	1597	1586	253	241	18.8%	17.9%
5,101 - 5,150	798	886	882	89	84	11.1%	10.6%	1151	1340	1332	190	182	16.5%	15.8%	1350	1610	1599	260	248	19.2%	18.4%
5,151 - 5,200	801	894	889	93	88	11.6%	11.0%	1156	1351	1343	196	187	16.9%	16.2%	1356	1623	1611	267	255	19.7%	18.8%
5,201 - 5,250	804	901	896	97	92	12.0%	11.4%	1161	1362	1354	201	193	17.4%	16.6%	1362	1636	1624	274	261	20.1%	19.2%
5,251 - 5,300	808	908	903	100	96	12.4%	11.8%	1165	1373	1364	207	199	17.8%	17.1%	1368	1649	1636	281	268	20.5%	19.6%
5,301 - 5,350	811	915	911	104	99	12.8%	12.2%	1170	1384	1375	213	205	18.2%	17.5%	1374	1662	1649	288	275	21.0%	20.0%
5,351 - 5,400	815	923	918	108	103	13.2%	12.6%	1175	1395	1386	219	210	18.6%	17.9%	1379	1675	1662	296	282	21.4%	20.5%
5,401 - 5,450	819	930	925	111	106	13.6%	13.0%	1180	1405	1396	225	216	19.1%	18.3%	1385	1688	1674	303	289	21.9%	20.9%
5,451 - 5,500	822	937	932	115	110	14.0%	13.4%	1185	1416	1407	231	222	19.5%	18.7%	1390	1701	1687	310	296	22.3%	21.3%
5,501 - 5,550	826	944	939	119	114	14.4%	13.8%	1190	1427	1418	237	227	19.9%	19.1%	1396	1713	1699	317	303	22.7%	21.7%
5,551 - 5,600	829	952	947	122	117	14.8%	14.1%	1195	1438	1428	243	233	20.3%	19.5%	1402	1726	1712	325	310	23.2%	22.1%
5,601 - 5,650	833	959	954	126	121	15.2%	14.5%	1200	1449	1439	249	239	20.7%	19.9%	1407	1739	1725	332	317	23.6%	22.6%
5,651 - 5,700	836	965	960	128	123	15.3%	14.8%	1205	1458	1448	253	243	21.0%	20.2%	1413	1750	1735	337	323	23.9%	22.8%
5,701 - 5,750	840	970	965	130	125	15.5%	14.9%	1210	1466	1456	256	246	21.2%	20.3%	1418	1760	1745	341	326	24.1%	23.0%
5,751 - 5,800	844	976	971	132	127	15.6%	15.1%	1215	1474	1464	259	249	21.3%	20.5%	1424	1769	1754	345	330	24.2%	23.2%
5,801 - 5,850	847	981	976	134	129	15.8%	15.2%	1220	1482	1472	262	252	21.5%	20.7%	1430	1779	1764	349	334	24.4%	23.4%
5,851 - 5,900	851	986	981	136	131	15.9%	15.3%	1225	1490	1480	265	255	21.7%	20.8%	1435	1788	1773	353	338	24.6%	23.5%
5,901 - 5,950	854	992	987	137	132	16.1%	15.5%	1230	1498	1488	268	258	21.8%	21.0%	1441	1797	1782	356	341	24.7%	23.7%
5,951 - 6,000	858	997	992	139	134	16.2%	15.6%	1234	1506	1496	271	261	22.0%	21.2%	1446	1807	1792	361	346	24.9%	23.9%
6,001 - 6,050	860	1002	997	142	137	16.6%	16.0%	1237	1514	1504	277	267	22.4%	21.6%	1448	1816	1801	368	352	25.4%	24.3%
6,051 - 6,100	862	1007	1002	145	140	16.9%	16.3%	1239	1522	1511	282	272	22.8%	21.9%	1451	1825	1810	374	359	25.8%	24.8%
6,101 - 6,150	864	1013	1007	149	144	17.2%	16.6%	1242	1529	1519	287	277	23.1%	22.3%	1453	1834	1819	381	366	26.2%	25.2%
6,151 - 6,200	866	1018	1013	152	147	17.5%	16.9%	1244	1537	1527	293	282	23.5%	22.7%	1455	1843	1828	388	373	26.7%	25.6%
6,201 - 6,250	868	1023	1018	155	150	17.9%	17.3%	1247	1545	1535	298	288	23.9%	23.1%	1458	1853	1837	395	380	27.1%	26.0%
6,251 - 6,300	870	1028	1023	158	153	18.2%	17.6%	1250	1553	1543	303	293	24.3%	23.5%	1460	1862	1846	402	386	27.5%	26.5%
6,301 - 6,350	872	1034	1028	161	156	18.5%	17.9%	1252	1561	1550	309	298	24.6%	23.8%	1462	1871	1856	409	393	27.9%	26.9%
6,351 - 6,400	874	1039	1034	164	159	18.8%	18.2%	1255	1568	1558	314	304	25.0%	24.2%	1465	1880	1865	416	400	28.4%	27.3%
6,401 - 6,450	876	1044	1039	168	162	19.1%	18.5%	1257	1576	1566	319	309	25.4%	24.6%	1467	1890	1874	422	407	28.8%	27.7%
6,451 - 6,500	878	1048	1043	170	164	19.3%	18.7%	1260	1582	1572	323	312	25.6%	24.8%	1469	1896	1881	427	411	29.1%	28.0%
6,501 - 6,550	880	1051	1046	171	166	19.4%	18.8%	1262	1587	1576	325	314	25.7%	24.9%	1472	1902	1886	430	414	29.2%	28.1%
6,551 - 6,600	883	1054	1049	172	167	19.5%	18.9%	1265	1592	1581	327	316	25.9%	25.0%	1474	1907	1891	433	417	29.4%	28.3%
6,601 - 6,650	885	1058	1052	173	168	19.6%	19.0%	1267	1596	1586	329	318	26.0%	25.1%	1477	1912	1896	436	420	29.5%	28.4%
6,651 - 6,700	887	1061	1056	174	169	19.7%	19.1%	1270	1601	1590	331	321	26.1%	25.3%	1479	1917	1902	439	423	29.7%	28.6%
6,701 - 6,750	889	1064	1059	175	170	19.7%	19.1%	1273	1605	1595	333	322	26.2%	25.3%	1482	1923	1907	441	425	29.7%	28.7%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
6,751 - 6,800	891	1067	1062	176	171	19.7%	19.1%	1276	1610	1599	334	323	26.2%	25.3%	1486	1928	1912	442	426	29.7%	28.7%
6,801 - 6,850	894	1071	1065	177	171	19.8%	19.2%	1280	1615	1604	335	324	26.2%	25.3%	1490	1933	1917	443	427	29.7%	28.7%
6,851 - 6,900	896	1074	1068	177	172	19.8%	19.2%	1283	1619	1609	336	325	26.2%	25.4%	1494	1939	1922	444	428	29.7%	28.7%
6,901 - 6,950	899	1077	1072	178	173	19.8%	19.2%	1287	1624	1613	337	326	26.2%	25.4%	1498	1944	1928	446	429	29.8%	28.7%
6,951 - 7,000	902	1080	1075	179	173	19.8%	19.2%	1290	1629	1618	338	327	26.2%	25.4%	1502	1949	1933	447	431	29.8%	28.7%
7,001 - 7,050	904	1084	1078	179	174	19.8%	19.2%	1294	1633	1622	340	329	26.2%	25.4%	1506	1954	1938	448	432	29.8%	28.7%
7,051 - 7,100	907	1087	1081	180	175	19.9%	19.3%	1297	1638	1627	341	330	26.3%	25.4%	1510	1960	1943	449	433	29.8%	28.7%
7,101 - 7,150	909	1090	1084	181	175	19.9%	19.3%	1301	1643	1631	342	331	26.3%	25.4%	1514	1965	1948	451	434	29.8%	28.7%
7,151 - 7,200	912	1093	1088	182	176	19.9%	19.3%	1304	1647	1636	343	332	26.3%	25.4%	1518	1970	1954	452	435	29.8%	28.7%
7,201 - 7,250	914	1096	1091	182	177	19.9%	19.3%	1308	1652	1641	344	333	26.3%	25.4%	1522	1975	1959	453	436	29.8%	28.7%
7,251 - 7,300	917	1100	1094	183	177	19.9%	19.3%	1311	1656	1645	344	333	26.3%	25.4%	1526	1980	1963	453	436	29.7%	28.6%
7,301 - 7,350	919	1102	1097	183	178	19.9%	19.3%	1315	1659	1648	344	333	26.2%	25.3%	1530	1982	1965	452	435	29.5%	28.4%
7,351 - 7,400	922	1105	1100	184	178	19.9%	19.3%	1318	1663	1651	344	333	26.1%	25.2%	1534	1985	1968	451	434	29.4%	28.3%
7,401 - 7,450	924	1108	1103	184	178	19.9%	19.3%	1322	1666	1655	344	333	26.0%	25.2%	1538	1988	1971	450	433	29.2%	28.1%
7,451 - 7,500	927	1111	1106	184	179	19.9%	19.3%	1325	1670	1658	344	333	26.0%	25.1%	1542	1991	1974	449	431	29.1%	28.0%
7,501 - 7,550	929	1114	1108	185	179	19.9%	19.3%	1329	1673	1661	344	332	25.9%	25.0%	1546	1994	1977	448	430	28.9%	27.8%
7,551 - 7,600	932	1117	1111	185	179	19.9%	19.2%	1333	1677	1665	344	332	25.8%	24.9%	1550	1997	1979	446	429	28.8%	27.7%
7,601 - 7,650	935	1120	1114	186	180	19.9%	19.2%	1336	1680	1668	344	332	25.7%	24.9%	1554	2000	1982	445	428	28.7%	27.5%
7,651 - 7,700	937	1123	1117	186	180	19.9%	19.2%	1340	1683	1672	344	332	25.7%	24.8%	1558	2003	1985	444	426	28.5%	27.4%
7,701 - 7,750	940	1126	1120	186	181	19.8%	19.2%	1343	1687	1675	344	332	25.6%	24.7%	1562	2006	1988	443	425	28.4%	27.2%
7,751 - 7,800	942	1129	1123	187	181	19.8%	19.2%	1347	1690	1678	344	332	25.5%	24.6%	1566	2008	1990	442	424	28.2%	27.1%
7,801 - 7,850	945	1132	1126	187	181	19.8%	19.2%	1350	1694	1682	344	331	25.4%	24.5%	1570	2011	1993	441	423	28.1%	26.9%
7,851 - 7,900	948	1135	1129	187	181	19.7%	19.1%	1354	1697	1685	343	331	25.3%	24.4%	1575	2014	1996	439	421	27.9%	26.7%
7,901 - 7,950	951	1138	1132	187	181	19.6%	19.0%	1359	1701	1688	342	329	25.1%	24.2%	1580	2017	1999	437	418	27.6%	26.5%
7,951 - 8,000	954	1141	1135	187	180	19.5%	18.9%	1363	1704	1692	341	328	25.0%	24.1%	1585	2020	2001	435	416	27.4%	26.3%
8,001 - 8,050	958	1144	1138	186	180	19.4%	18.8%	1368	1708	1695	340	327	24.8%	23.9%	1590	2023	2004	433	414	27.2%	26.0%
8,051 - 8,100	961	1147	1141	186	180	19.4%	18.7%	1372	1712	1700	340	327	24.8%	23.9%	1595	2028	2009	433	414	27.1%	26.0%
8,101 - 8,150	964	1151	1145	187	181	19.4%	18.8%	1377	1719	1707	342	330	24.9%	23.9%	1600	2037	2018	437	418	27.3%	26.1%
8,151 - 8,200	967	1155	1149	188	182	19.4%	18.8%	1381	1726	1713	345	332	24.9%	24.0%	1605	2046	2027	441	422	27.5%	26.3%
8,201 - 8,250	971	1159	1153	189	182	19.4%	18.8%	1386	1733	1720	347	334	25.0%	24.1%	1610	2055	2036	445	426	27.6%	26.5%
8,251 - 8,300	974	1163	1157	189	183	19.4%	18.8%	1390	1740	1727	349	336	25.1%	24.2%	1615	2064	2045	449	430	27.8%	26.6%
8,301 - 8,350	977	1167	1161	190	184	19.5%	18.8%	1395	1746	1734	352	339	25.2%	24.3%	1620	2073	2054	453	434	28.0%	26.8%
8,351 - 8,400	981	1172	1165	191	184	19.5%	18.8%	1399	1753	1740	354	341	25.3%	24.4%	1625	2082	2063	457	438	28.1%	26.9%
8,401 - 8,450	984	1176	1169	192	185	19.5%	18.8%	1404	1760	1747	356	343	25.4%	24.5%	1630	2091	2072	461	442	28.3%	27.1%
8,451 - 8,500	987	1180	1173	192	186	19.5%	18.8%	1408	1767	1754	358	345	25.5%	24.5%	1635	2100	2081	465	446	28.5%	27.3%
8,501 - 8,550	990	1184	1177	193	187	19.5%	18.9%	1413	1774	1760	361	348	25.5%	24.6%	1640	2109	2090	469	450	28.6%	27.4%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
8,551 - 8,600	994	1188	1181	194	187	19.5%	18.9%	1417	1780	1767	363	350	25.6%	24.7%	1645	2118	2099	473	454	28.8%	27.6%
8,601 - 8,650	997	1192	1185	195	188	19.5%	18.9%	1422	1787	1774	365	352	25.7%	24.8%	1650	2127	2108	477	458	28.9%	27.7%
8,651 - 8,700	1000	1196	1189	196	189	19.5%	18.9%	1426	1794	1781	368	355	25.8%	24.9%	1655	2136	2116	481	461	29.1%	27.9%
8,701 - 8,750	1004	1200	1193	196	190	19.6%	18.9%	1431	1801	1787	370	357	25.9%	24.9%	1660	2145	2125	485	465	29.2%	28.0%
8,751 - 8,800	1007	1204	1197	197	190	19.6%	18.9%	1435	1808	1794	372	359	26.0%	25.0%	1665	2154	2134	489	469	29.4%	28.2%
8,801 - 8,850	1010	1208	1201	198	191	19.6%	18.9%	1440	1814	1801	375	361	26.0%	25.1%	1670	2163	2143	493	473	29.5%	28.3%
8,851 - 8,900	1013	1211	1205	198	191	19.6%	18.9%	1444	1820	1806	376	362	26.0%	25.1%	1675	2170	2150	495	475	29.6%	28.4%
8,901 - 8,950	1016	1214	1207	197	191	19.4%	18.8%	1449	1823	1809	374	361	25.8%	24.9%	1680	2173	2152	493	472	29.3%	28.1%
8,951 - 9,000	1020	1216	1210	197	190	19.3%	18.6%	1453	1826	1812	373	359	25.6%	24.7%	1685	2175	2155	490	469	29.1%	27.8%
9,001 - 9,050	1023	1219	1212	196	189	19.2%	18.5%	1458	1829	1815	371	357	25.5%	24.5%	1691	2177	2157	487	466	28.8%	27.6%
9,051 - 9,100	1026	1221	1215	195	189	19.1%	18.4%	1462	1831	1818	369	356	25.3%	24.3%	1696	2180	2159	484	463	28.5%	27.3%
9,101 - 9,150	1029	1224	1217	195	188	18.9%	18.3%	1466	1834	1820	368	354	25.1%	24.1%	1701	2182	2161	481	460	28.3%	27.1%
9,151 - 9,200	1032	1226	1219	194	187	18.8%	18.1%	1471	1837	1823	366	352	24.9%	23.9%	1706	2184	2163	478	457	28.0%	26.8%
9,201 - 9,250	1035	1229	1222	193	186	18.7%	18.0%	1475	1840	1826	364	350	24.7%	23.7%	1711	2186	2166	475	454	27.8%	26.5%
9,251 - 9,300	1038	1231	1224	192	186	18.5%	17.9%	1480	1842	1828	363	349	24.5%	23.6%	1717	2189	2168	472	451	27.5%	26.3%
9,301 - 9,350	1042	1233	1226	192	185	18.4%	17.7%	1484	1845	1831	361	347	24.3%	23.4%	1722	2191	2170	469	448	27.3%	26.0%
9,351 - 9,400	1045	1236	1229	191	184	18.3%	17.6%	1489	1848	1834	359	345	24.1%	23.2%	1727	2193	2172	466	445	27.0%	25.8%
9,401 - 9,450	1048	1238	1231	190	183	18.2%	17.5%	1493	1851	1837	357	343	23.9%	23.0%	1732	2196	2174	463	442	26.8%	25.5%
9,451 - 9,500	1051	1241	1233	190	182	18.0%	17.4%	1498	1853	1839	356	342	23.8%	22.8%	1737	2198	2176	460	439	26.5%	25.3%
9,501 - 9,550	1054	1243	1236	189	182	17.9%	17.2%	1502	1856	1842	354	340	23.6%	22.6%	1743	2200	2179	457	436	26.3%	25.0%
9,551 - 9,600	1057	1245	1238	188	181	17.8%	17.1%	1507	1859	1845	352	338	23.4%	22.4%	1748	2202	2181	455	433	26.0%	24.8%
9,601 - 9,650	1060	1248	1241	187	180	17.7%	17.0%	1511	1862	1847	351	336	23.2%	22.2%	1753	2205	2183	452	430	25.8%	24.5%
9,651 - 9,700	1064	1250	1243	187	179	17.5%	16.9%	1516	1864	1850	349	334	23.0%	22.1%	1758	2207	2185	449	427	25.5%	24.3%
9,701 - 9,750	1067	1253	1246	187	179	17.5%	16.8%	1520	1869	1854	348	334	22.9%	22.0%	1763	2211	2189	447	426	25.4%	24.1%
9,751 - 9,800	1070	1257	1249	187	179	17.5%	16.8%	1525	1873	1858	348	334	22.9%	21.9%	1769	2215	2193	447	425	25.3%	24.0%
9,801 - 9,850	1073	1260	1253	187	180	17.4%	16.7%	1529	1877	1863	348	334	22.8%	21.8%	1774	2220	2198	446	424	25.1%	23.9%
9,851 - 9,900	1076	1263	1256	187	180	17.4%	16.7%	1533	1882	1867	348	334	22.7%	21.8%	1779	2224	2202	445	423	25.0%	23.8%
9,901 - 9,950	1079	1267	1259	187	180	17.4%	16.7%	1538	1886	1871	348	333	22.6%	21.7%	1784	2229	2207	445	423	24.9%	23.7%
9,951 - 10,000	1082	1270	1263	188	180	17.3%	16.6%	1542	1890	1876	348	334	22.6%	21.6%	1789	2233	2211	444	422	24.8%	23.6%
10,001 - 10,050	1085	1273	1266	188	180	17.3%	16.6%	1546	1895	1880	348	334	22.5%	21.6%	1794	2237	2215	444	422	24.7%	23.5%
10,051 - 10,100	1089	1277	1269	188	181	17.3%	16.6%	1551	1899	1884	348	334	22.5%	21.5%	1798	2242	2220	444	421	24.7%	23.4%
10,101 - 10,150	1092	1280	1272	188	181	17.2%	16.6%	1555	1903	1889	349	334	22.4%	21.5%	1803	2246	2224	443	421	24.6%	23.3%
10,151 - 10,200	1095	1283	1276	188	181	17.2%	16.5%	1559	1908	1893	349	334	22.4%	21.4%	1808	2251	2229	443	421	24.5%	23.3%
10,201 - 10,250	1098	1287	1279	189	181	17.2%	16.5%	1563	1912	1897	349	334	22.3%	21.4%	1813	2255	2233	443	420	24.4%	23.2%
10,251 - 10,300	1101	1290	1282	189	181	17.2%	16.5%	1568	1917	1902	349	334	22.3%	21.3%	1818	2260	2237	442	420	24.3%	23.1%
10,301 - 10,350	1104	1293	1286	189	182	17.1%	16.5%	1572	1921	1906	349	334	22.2%	21.2%	1822	2264	2242	442	419	24.2%	23.0%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
10,351 - 10,400	1107	1296	1289	189	182	17.1%	16.4%	1576	1925	1910	349	334	22.1%	21.2%	1827	2269	2246	441	419	24.2%	22.9%
10,401 - 10,450	1110	1299	1291	188	181	17.0%	16.3%	1581	1928	1913	348	333	22.0%	21.0%	1832	2271	2249	439	417	24.0%	22.8%
10,451 - 10,500	1113	1302	1294	189	181	16.9%	16.3%	1585	1932	1917	348	333	21.9%	21.0%	1837	2276	2253	439	417	23.9%	22.7%
10,501 - 10,550	1116	1305	1298	189	181	16.9%	16.2%	1589	1937	1922	348	333	21.9%	20.9%	1841	2280	2258	439	416	23.8%	22.6%
10,551 - 10,600	1119	1310	1302	190	183	17.0%	16.3%	1593	1943	1928	350	335	22.0%	21.0%	1846	2287	2265	441	418	23.9%	22.7%
10,601 - 10,650	1123	1315	1307	192	185	17.1%	16.4%	1598	1950	1935	353	337	22.1%	21.1%	1851	2295	2272	444	421	24.0%	22.8%
10,651 - 10,700	1126	1320	1312	194	186	17.2%	16.6%	1602	1957	1942	355	340	22.2%	21.2%	1856	2303	2280	447	424	24.1%	22.8%
10,701 - 10,750	1129	1325	1317	196	188	17.4%	16.7%	1606	1964	1949	358	343	22.3%	21.3%	1861	2310	2287	450	427	24.2%	22.9%
10,751 - 10,800	1132	1330	1322	198	190	17.5%	16.8%	1610	1971	1956	361	345	22.4%	21.4%	1865	2318	2295	453	430	24.3%	23.0%
10,801 - 10,850	1135	1333	1325	198	190	17.4%	16.7%	1615	1975	1960	361	345	22.3%	21.4%	1870	2323	2300	453	430	24.2%	23.0%
10,851 - 10,900	1138	1338	1330	200	192	17.5%	16.8%	1619	1982	1967	364	348	22.5%	21.5%	1875	2331	2307	456	432	24.3%	23.1%
10,901 - 10,950	1141	1343	1335	201	194	17.7%	17.0%	1623	1989	1974	366	350	22.6%	21.6%	1880	2339	2315	459	435	24.4%	23.2%
10,951 - 11,000	1144	1348	1340	203	195	17.8%	17.1%	1627	1996	1980	369	353	22.7%	21.7%	1884	2346	2322	462	438	24.5%	23.2%
11,001 - 11,050	1147	1356	1348	208	200	18.2%	17.5%	1632	2008	1992	376	360	23.1%	22.1%	1889	2359	2335	470	446	24.9%	23.6%
11,051 - 11,100	1150	1361	1353	210	202	18.3%	17.6%	1636	2015	1999	379	363	23.2%	22.2%	1894	2367	2342	473	448	25.0%	23.7%
11,101 - 11,150	1154	1365	1357	212	204	18.4%	17.7%	1640	2022	2005	381	365	23.3%	22.3%	1899	2374	2350	476	451	25.0%	23.8%
11,151 - 11,200	1157	1370	1362	214	206	18.5%	17.8%	1644	2028	2012	384	368	23.3%	22.4%	1903	2382	2357	478	454	25.1%	23.8%
11,201 - 11,250	1160	1373	1365	213	205	18.4%	17.7%	1649	2032	2016	383	367	23.3%	22.3%	1908	2386	2361	478	453	25.0%	23.7%
11,251 - 11,300	1163	1378	1370	215	207	18.5%	17.8%	1653	2039	2022	386	369	23.4%	22.4%	1913	2394	2369	481	456	25.1%	23.8%
11,301 - 11,350	1166	1383	1374	217	208	18.6%	17.9%	1657	2046	2029	388	372	23.4%	22.4%	1918	2401	2376	483	458	25.2%	23.9%
11,351 - 11,400	1169	1388	1379	219	210	18.7%	18.0%	1662	2053	2036	391	374	23.5%	22.5%	1924	2409	2384	485	460	25.2%	23.9%
11,401 - 11,450	1172	1392	1384	220	212	18.8%	18.1%	1667	2060	2043	393	376	23.6%	22.6%	1929	2416	2391	487	462	25.3%	24.0%
11,451 - 11,500	1175	1397	1389	222	214	18.9%	18.2%	1671	2066	2049	395	378	23.7%	22.6%	1934	2424	2399	490	464	25.3%	24.0%
11,501 - 11,550	1178	1402	1394	224	215	19.0%	18.3%	1676	2073	2056	398	381	23.7%	22.7%	1940	2432	2406	492	466	25.4%	24.0%
11,551 - 11,600	1182	1407	1398	225	217	19.1%	18.4%	1680	2080	2063	400	383	23.8%	22.8%	1945	2439	2414	494	468	25.4%	24.1%
11,601 - 11,650	1185	1412	1403	227	219	19.2%	18.4%	1685	2087	2070	402	385	23.9%	22.8%	1951	2447	2421	496	470	25.4%	24.1%
11,651 - 11,700	1188	1415	1406	227	218	19.1%	18.4%	1689	2091	2073	401	384	23.8%	22.7%	1956	2451	2425	495	469	25.3%	24.0%
11,701 - 11,750	1191	1419	1411	228	220	19.2%	18.5%	1694	2098	2080	404	386	23.8%	22.8%	1961	2459	2433	497	471	25.4%	24.0%
11,751 - 11,800	1194	1424	1416	230	221	19.3%	18.5%	1698	2104	2087	406	389	23.9%	22.9%	1967	2466	2440	500	473	25.4%	24.1%
11,801 - 11,850	1197	1429	1420	232	223	19.4%	18.6%	1703	2111	2094	408	391	24.0%	22.9%	1972	2474	2448	502	475	25.4%	24.1%
11,851 - 11,900	1200	1433	1424	232	224	19.4%	18.6%	1707	2117	2100	410	392	24.0%	23.0%	1978	2481	2455	504	478	25.5%	24.1%
11,901 - 11,950	1203	1436	1428	233	224	19.3%	18.6%	1712	2123	2105	411	393	24.0%	23.0%	1983	2489	2463	506	480	25.5%	24.2%
11,951 - 12,000	1207	1440	1431	233	224	19.3%	18.6%	1717	2129	2111	412	395	24.0%	23.0%	1988	2496	2470	508	482	25.6%	24.2%
12,001 - 12,050	1210	1443	1435	234	225	19.3%	18.6%	1721	2135	2117	413	396	24.0%	23.0%	1994	2504	2478	510	484	25.6%	24.3%
12,051 - 12,100	1213	1445	1437	232	224	19.2%	18.4%	1726	2138	2120	412	395	23.9%	22.9%	1999	2508	2482	509	483	25.5%	24.2%
12,101 - 12,150	1216	1449	1440	233	224	19.1%	18.4%	1730	2144	2126	413	396	23.9%	22.9%	2004	2516	2490	511	485	25.5%	24.2%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
12,151 - 12,200	1219	1452	1444	233	225	19.1%	18.4%	1735	2149	2132	415	397	23.9%	22.9%	2010	2523	2497	513	487	25.5%	24.2%
12,201 - 12,250	1222	1456	1447	234	225	19.1%	18.4%	1739	2155	2138	416	398	23.9%	22.9%	2015	2531	2505	516	490	25.6%	24.3%
12,251 - 12,300	1225	1459	1451	234	225	19.1%	18.4%	1744	2161	2144	417	400	23.9%	22.9%	2021	2538	2512	518	492	25.6%	24.3%
12,301 - 12,350	1229	1463	1454	234	226	19.1%	18.4%	1748	2167	2149	418	401	23.9%	22.9%	2026	2546	2520	520	494	25.7%	24.4%
12,351 - 12,400	1232	1466	1458	235	226	19.1%	18.4%	1753	2173	2155	420	402	23.9%	23.0%	2031	2554	2528	522	496	25.7%	24.4%
12,401 - 12,450	1235	1470	1461	235	227	19.0%	18.4%	1757	2178	2161	421	404	23.9%	23.0%	2037	2561	2535	524	498	25.7%	24.5%
12,451 - 12,500	1238	1474	1465	236	227	19.0%	18.3%	1762	2184	2167	422	405	24.0%	23.0%	2042	2569	2543	526	500	25.8%	24.5%
12,501 - 12,550	1241	1477	1468	236	227	19.0%	18.3%	1767	2190	2173	423	406	24.0%	23.0%	2048	2576	2550	529	503	25.8%	24.5%
12,551 - 12,600	1244	1481	1472	236	228	19.0%	18.3%	1771	2196	2179	425	407	24.0%	23.0%	2053	2584	2558	531	505	25.8%	24.6%
12,601 - 12,650	1247	1484	1476	237	228	19.0%	18.3%	1776	2202	2184	426	409	24.0%	23.0%	2058	2591	2565	533	507	25.9%	24.6%
12,651 - 12,700	1250	1488	1479	237	229	19.0%	18.3%	1780	2207	2190	427	410	24.0%	23.0%	2064	2599	2573	535	510	25.9%	24.7%
12,701 - 12,750	1252	1491	1483	239	231	19.1%	18.4%	1782	2213	2196	431	414	24.2%	23.2%	2066	2606	2581	540	515	26.2%	24.9%
12,751 - 12,800	1253	1495	1486	241	233	19.2%	18.6%	1784	2219	2202	435	417	24.3%	23.4%	2068	2614	2588	545	520	26.4%	25.1%
12,801 - 12,850	1255	1498	1490	243	235	19.4%	18.7%	1787	2225	2208	438	421	24.5%	23.6%	2071	2621	2596	550	525	26.6%	25.3%
12,851 - 12,900	1257	1502	1493	245	237	19.5%	18.8%	1789	2231	2213	442	425	24.7%	23.7%	2073	2629	2603	555	530	26.8%	25.6%
12,901 - 12,950	1258	1505	1497	247	238	19.6%	19.0%	1791	2236	2219	445	428	24.9%	23.9%	2076	2636	2611	561	535	27.0%	25.8%
12,951 - 13,000	1260	1509	1500	249	240	19.8%	19.1%	1793	2242	2225	449	432	25.0%	24.1%	2078	2644	2619	566	540	27.2%	26.0%
13,001 - 13,050	1261	1512	1504	251	242	19.9%	19.2%	1796	2248	2231	452	435	25.2%	24.3%	2081	2652	2626	571	545	27.4%	26.2%
13,051 - 13,100	1263	1516	1507	253	244	20.0%	19.3%	1798	2254	2237	456	439	25.4%	24.4%	2083	2659	2634	576	550	27.6%	26.4%
13,101 - 13,150	1265	1519	1511	255	246	20.1%	19.5%	1800	2259	2243	460	443	25.5%	24.6%	2086	2666	2641	581	555	27.8%	26.6%
13,151 - 13,200	1266	1522	1514	256	247	20.2%	19.5%	1802	2263	2246	461	444	25.6%	24.6%	2088	2671	2645	582	557	27.9%	26.7%
13,201 - 13,250	1268	1525	1516	257	249	20.3%	19.6%	1804	2267	2250	463	446	25.6%	24.7%	2091	2675	2649	584	559	27.9%	26.7%
13,251 - 13,300	1269	1528	1519	258	250	20.3%	19.7%	1807	2271	2254	464	447	25.7%	24.8%	2093	2679	2654	586	560	28.0%	26.8%
13,301 - 13,350	1271	1530	1522	259	251	20.4%	19.7%	1809	2275	2258	466	449	25.8%	24.8%	2096	2683	2658	588	562	28.0%	26.8%
13,351 - 13,400	1273	1533	1525	261	252	20.5%	19.8%	1811	2279	2262	468	451	25.8%	24.9%	2098	2688	2662	590	564	28.1%	26.9%
13,401 - 13,450	1274	1536	1528	262	254	20.6%	19.9%	1813	2283	2266	470	453	25.9%	25.0%	2101	2693	2667	592	566	28.2%	27.0%
13,451 - 13,500	1276	1539	1531	264	255	20.7%	20.0%	1815	2287	2270	472	455	26.0%	25.1%	2103	2697	2671	594	568	28.2%	27.0%
13,501 - 13,550	1277	1542	1534	265	257	20.8%	20.1%	1818	2292	2275	474	457	26.1%	25.1%	2106	2702	2676	596	570	28.3%	27.1%
13,551 - 13,600	1279	1545	1537	267	258	20.8%	20.2%	1820	2296	2279	476	459	26.2%	25.2%	2108	2706	2681	598	573	28.4%	27.2%
13,601 - 13,650	1280	1549	1540	268	260	20.9%	20.3%	1822	2300	2283	478	461	26.2%	25.3%	2110	2711	2685	601	575	28.5%	27.2%
13,651 - 13,700	1282	1552	1543	270	261	21.0%	20.4%	1824	2304	2287	480	463	26.3%	25.4%	2113	2716	2690	603	577	28.5%	27.3%
13,701 - 13,750	1283	1555	1546	271	263	21.1%	20.5%	1826	2309	2291	483	465	26.4%	25.5%	2115	2720	2694	605	579	28.6%	27.4%
13,751 - 13,800	1285	1558	1549	273	264	21.2%	20.6%	1828	2313	2296	485	468	26.5%	25.6%	2117	2725	2699	608	582	28.7%	27.5%
13,801 - 13,850	1286	1561	1552	274	266	21.3%	20.7%	1830	2317	2300	487	470	26.6%	25.7%	2119	2730	2704	610	584	28.8%	27.6%
13,851 - 13,900	1288	1564	1555	276	267	21.4%	20.8%	1832	2321	2304	489	472	26.7%	25.8%	2122	2734	2708	612	586	28.9%	27.6%
13,901 - 13,950	1289	1567	1558	278	269	21.5%	20.9%	1834	2326	2308	491	474	26.8%	25.8%	2124	2739	2713	615	589	28.9%	27.7%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
13,951 - 14,000	1291	1570	1561	279	270	21.6%	21.0%	1836	2330	2312	494	476	26.9%	25.9%	2126	2743	2717	617	591	29.0%	27.8%
14,001 - 14,050	1292	1573	1564	281	272	21.7%	21.1%	1838	2334	2317	496	478	27.0%	26.0%	2129	2748	2722	620	593	29.1%	27.9%
14,051 - 14,100	1294	1576	1567	282	274	21.8%	21.1%	1840	2338	2321	498	481	27.1%	26.1%	2131	2753	2726	622	596	29.2%	28.0%
14,101 - 14,150	1296	1579	1570	283	274	21.9%	21.2%	1843	2342	2325	499	482	27.1%	26.1%	2134	2757	2731	623	597	29.2%	28.0%
14,151 - 14,200	1298	1582	1573	284	275	21.9%	21.2%	1846	2347	2329	500	483	27.1%	26.1%	2138	2762	2736	624	598	29.2%	28.0%
14,201 - 14,250	1301	1585	1576	284	276	21.9%	21.2%	1850	2351	2333	501	484	27.1%	26.1%	2141	2767	2740	625	599	29.2%	28.0%
14,251 - 14,300	1303	1588	1579	285	276	21.9%	21.2%	1853	2355	2338	502	485	27.1%	26.2%	2145	2771	2745	626	600	29.2%	28.0%
14,301 - 14,350	1305	1592	1583	286	277	21.9%	21.3%	1856	2360	2342	504	486	27.1%	26.2%	2149	2776	2750	628	601	29.2%	28.0%
14,351 - 14,400	1308	1596	1587	288	279	22.0%	21.3%	1860	2365	2348	506	488	27.2%	26.2%	2152	2782	2755	629	603	29.2%	28.0%
14,401 - 14,450	1310	1600	1591	289	280	22.1%	21.4%	1863	2370	2353	508	490	27.3%	26.3%	2156	2787	2761	631	605	29.3%	28.1%
14,451 - 14,500	1313	1603	1595	291	282	22.1%	21.5%	1866	2376	2358	510	492	27.3%	26.4%	2160	2793	2766	633	607	29.3%	28.1%
14,501 - 14,550	1315	1607	1599	292	283	22.2%	21.6%	1869	2381	2363	512	494	27.4%	26.4%	2163	2798	2771	635	608	29.3%	28.1%
14,551 - 14,600	1318	1611	1603	294	285	22.3%	21.6%	1873	2386	2368	513	496	27.4%	26.5%	2167	2803	2777	636	610	29.4%	28.2%
14,601 - 14,650	1320	1615	1606	295	286	22.4%	21.7%	1876	2391	2374	515	498	27.5%	26.5%	2171	2809	2782	638	612	29.4%	28.2%
14,651 - 14,700	1322	1619	1610	297	288	22.4%	21.8%	1879	2397	2379	517	500	27.5%	26.6%	2174	2814	2788	640	613	29.4%	28.2%
14,701 - 14,750	1325	1623	1614	298	289	22.5%	21.8%	1882	2402	2384	519	502	27.6%	26.6%	2178	2820	2793	642	615	29.5%	28.3%
14,751 - 14,800	1327	1627	1618	300	291	22.6%	21.9%	1886	2407	2389	521	504	27.6%	26.7%	2181	2825	2798	643	617	29.5%	28.3%
14,801 - 14,850	1330	1631	1622	301	292	22.7%	22.0%	1889	2412	2395	523	506	27.7%	26.8%	2185	2830	2804	645	619	29.5%	28.3%
14,851 - 14,900	1332	1635	1626	303	294	22.7%	22.1%	1892	2417	2400	525	507	27.8%	26.8%	2189	2836	2809	647	620	29.6%	28.3%
14,901 - 14,950	1335	1639	1630	304	295	22.8%	22.1%	1896	2423	2405	527	509	27.8%	26.9%	2192	2841	2815	649	622	29.6%	28.4%
14,951 - 15,000	1337	1643	1634	306	297	22.9%	22.2%	1899	2428	2410	529	511	27.9%	26.9%	2196	2846	2820	650	624	29.6%	28.4%
15,001 - 15,050	1339	1647	1638	307	298	22.9%	22.3%	1902	2433	2415	531	513	27.9%	27.0%	2200	2852	2825	652	626	29.7%	28.4%
15,051 - 15,100	1342	1651	1642	309	300	23.0%	22.4%	1905	2438	2421	533	515	28.0%	27.0%	2203	2857	2831	654	627	29.7%	28.5%
15,101 - 15,150	1344	1655	1646	310	301	23.1%	22.4%	1909	2444	2426	535	517	28.0%	27.1%	2207	2863	2836	656	629	29.7%	28.5%
15,151 - 15,200	1347	1659	1650	312	303	23.2%	22.5%	1912	2449	2431	537	519	28.1%	27.2%	2211	2868	2842	657	631	29.7%	28.5%
15,201 - 15,250	1349	1662	1654	313	304	23.2%	22.6%	1915	2454	2436	539	521	28.1%	27.2%	2214	2873	2847	659	633	29.8%	28.6%
15,251 - 15,300	1352	1666	1658	315	306	23.3%	22.6%	1919	2459	2442	541	523	28.2%	27.3%	2218	2879	2852	661	634	29.8%	28.6%
15,301 - 15,350	1354	1670	1661	316	307	23.4%	22.7%	1922	2464	2447	543	525	28.2%	27.3%	2221	2884	2858	663	636	29.8%	28.6%
15,351 - 15,400	1356	1674	1665	318	309	23.4%	22.8%	1925	2470	2452	545	527	28.3%	27.4%	2225	2890	2863	664	638	29.9%	28.7%
15,401 - 15,450	1359	1678	1669	319	311	23.5%	22.9%	1928	2475	2457	547	529	28.3%	27.4%	2229	2895	2868	666	640	29.9%	28.7%
15,451 - 15,500	1361	1682	1673	321	312	23.6%	22.9%	1932	2480	2462	548	531	28.4%	27.5%	2232	2900	2874	668	641	29.9%	28.7%
15,501 - 15,550	1364	1686	1677	322	314	23.6%	23.0%	1935	2485	2468	550	533	28.4%	27.5%	2236	2906	2879	670	643	29.9%	28.8%
15,551 - 15,600	1366	1690	1681	324	315	23.7%	23.1%	1938	2491	2473	552	535	28.5%	27.6%	2240	2911	2885	671	645	30.0%	28.8%
15,601 - 15,650	1369	1694	1685	325	317	23.8%	23.1%	1942	2496	2478	554	537	28.5%	27.6%	2243	2917	2890	673	647	30.0%	28.8%
15,651 - 15,700	1371	1698	1689	327	318	23.8%	23.2%	1945	2501	2483	556	539	28.6%	27.7%	2247	2922	2895	675	648	30.0%	28.9%
15,701 - 15,750	1373	1702	1693	328	320	23.9%	23.3%	1948	2506	2489	558	540	28.7%	27.7%	2251	2927	2901	677	650	30.1%	28.9%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
15,751 - 15,800	1376	1706	1697	330	321	24.0%	23.3%	1951	2511	2494	560	542	28.7%	27.8%	2254	2933	2906	678	652	30.1%	28.9%
15,801 - 15,850	1378	1710	1701	331	323	24.0%	23.4%	1955	2517	2499	562	544	28.8%	27.8%	2258	2938	2912	680	654	30.1%	28.9%
15,851 - 15,900	1381	1712	1703	332	323	24.0%	23.4%	1958	2520	2502	562	544	28.7%	27.8%	2262	2941	2915	680	653	30.1%	28.9%
15,901 - 15,950	1383	1715	1706	332	323	24.0%	23.3%	1961	2523	2505	562	544	28.6%	27.7%	2265	2944	2918	679	652	30.0%	28.8%
15,951 - 16,000	1386	1717	1708	332	323	23.9%	23.3%	1965	2526	2509	562	544	28.6%	27.7%	2269	2947	2921	678	652	29.9%	28.7%
16,001 - 16,050	1388	1720	1711	331	323	23.9%	23.2%	1968	2529	2512	561	543	28.5%	27.6%	2273	2950	2924	677	650	29.8%	28.6%
16,051 - 16,100	1391	1722	1713	331	322	23.8%	23.2%	1972	2533	2515	560	543	28.4%	27.5%	2278	2953	2927	675	649	29.7%	28.5%
16,101 - 16,150	1394	1725	1716	331	322	23.8%	23.1%	1976	2536	2518	560	542	28.3%	27.4%	2282	2956	2930	674	647	29.5%	28.4%
16,151 - 16,200	1396	1727	1718	331	322	23.7%	23.1%	1980	2539	2521	559	541	28.2%	27.3%	2287	2959	2933	673	646	29.4%	28.3%
16,201 - 16,250	1399	1730	1721	331	322	23.6%	23.0%	1984	2542	2524	558	541	28.1%	27.2%	2291	2962	2936	671	645	29.3%	28.1%
16,251 - 16,300	1402	1732	1723	330	322	23.6%	22.9%	1988	2545	2527	558	540	28.1%	27.2%	2295	2965	2939	670	643	29.2%	28.0%
16,301 - 16,350	1404	1735	1726	330	321	23.5%	22.9%	1991	2548	2530	557	539	28.0%	27.1%	2300	2968	2941	668	642	29.1%	27.9%
16,351 - 16,400	1407	1737	1728	330	321	23.4%	22.8%	1995	2551	2533	556	538	27.9%	27.0%	2304	2971	2944	667	640	28.9%	27.8%
16,401 - 16,450	1410	1739	1730	329	320	23.4%	22.7%	1999	2554	2536	555	537	27.7%	26.9%	2309	2973	2947	665	638	28.8%	27.6%
16,451 - 16,500	1412	1741	1732	329	320	23.3%	22.6%	2003	2556	2539	554	536	27.6%	26.8%	2313	2976	2949	663	636	28.7%	27.5%
16,501 - 16,550	1415	1743	1734	328	319	23.2%	22.6%	2007	2559	2541	553	535	27.5%	26.6%	2318	2979	2952	661	634	28.5%	27.4%
16,551 - 16,600	1418	1746	1737	328	319	23.1%	22.5%	2010	2562	2544	552	534	27.4%	26.5%	2322	2981	2955	660	633	28.4%	27.2%
16,601 - 16,650	1421	1748	1739	327	318	23.0%	22.4%	2014	2565	2547	550	533	27.3%	26.4%	2326	2984	2957	658	631	28.3%	27.1%
16,651 - 16,700	1423	1750	1741	327	318	23.0%	22.3%	2018	2567	2550	549	531	27.2%	26.3%	2331	2987	2960	656	629	28.1%	27.0%
16,701 - 16,750	1426	1752	1743	326	317	22.9%	22.2%	2022	2570	2552	548	530	27.1%	26.2%	2335	2989	2962	654	627	28.0%	26.9%
16,751 - 16,800	1429	1754	1745	326	317	22.8%	22.2%	2026	2573	2555	547	529	27.0%	26.1%	2340	2992	2965	652	625	27.9%	26.7%
16,801 - 16,850	1431	1756	1747	325	316	22.7%	22.1%	2030	2576	2558	546	528	26.9%	26.0%	2344	2994	2968	651	624	27.8%	26.6%
16,851 - 16,900	1434	1759	1750	325	316	22.6%	22.0%	2033	2578	2560	545	527	26.8%	25.9%	2348	2997	2970	649	622	27.6%	26.5%
16,901 - 16,950	1437	1761	1752	324	315	22.6%	21.9%	2037	2581	2563	544	526	26.7%	25.8%	2353	3000	2973	647	620	27.5%	26.3%
16,951 - 17,000	1439	1763	1754	324	315	22.5%	21.9%	2041	2584	2566	543	525	26.6%	25.7%	2357	3002	2975	645	618	27.4%	26.2%
17,001 - 17,050	1442	1765	1756	323	314	22.4%	21.8%	2045	2586	2568	542	524	26.5%	25.6%	2362	3005	2978	643	616	27.2%	26.1%
17,051 - 17,100	1445	1767	1758	322	313	22.3%	21.7%	2049	2589	2571	541	523	26.4%	25.5%	2366	3008	2980	641	614	27.1%	26.0%
17,101 - 17,150	1447	1769	1760	322	313	22.2%	21.6%	2052	2592	2574	539	521	26.3%	25.4%	2370	3010	2983	640	613	27.0%	25.8%
17,151 - 17,200	1450	1771	1762	321	312	22.2%	21.5%	2056	2595	2577	538	520	26.2%	25.3%	2375	3013	2986	638	611	26.9%	25.7%
17,201 - 17,250	1453	1774	1765	321	312	22.1%	21.5%	2060	2597	2579	537	519	26.1%	25.2%	2379	3015	2988	636	609	26.7%	25.6%
17,251 - 17,300	1455	1776	1767	320	311	22.0%	21.4%	2064	2600	2582	536	518	26.0%	25.1%	2384	3018	2991	634	607	26.6%	25.5%
17,301 - 17,350	1458	1778	1769	320	311	21.9%	21.3%	2068	2603	2585	535	517	25.9%	25.0%	2388	3021	2993	632	605	26.5%	25.3%
17,351 - 17,400	1461	1780	1771	319	310	21.9%	21.2%	2072	2606	2587	534	516	25.8%	24.9%	2393	3023	2996	631	603	26.4%	25.2%
17,401 - 17,450	1463	1782	1773	319	310	21.8%	21.2%	2075	2608	2590	533	515	25.7%	24.8%	2397	3026	2999	629	602	26.2%	25.1%
17,451 - 17,500	1466	1784	1775	318	309	21.7%	21.1%	2079	2611	2593	532	514	25.6%	24.7%	2401	3028	3001	627	600	26.1%	25.0%
17,501 - 17,550	1469	1787	1777	318	309	21.6%	21.0%	2083	2614	2596	531	513	25.5%	24.6%	2406	3031	3004	625	598	26.0%	24.9%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
17,551 - 17,600	1472	1790	1781	319	310	21.7%	21.1%	2087	2619	2601	532	514	25.5%	24.6%	2410	3037	3010	627	600	26.0%	24.9%
17,601 - 17,650	1474	1794	1785	320	311	21.7%	21.1%	2091	2625	2607	534	516	25.6%	24.7%	2415	3044	3016	629	602	26.1%	24.9%
17,651 - 17,700	1477	1798	1789	321	312	21.7%	21.1%	2094	2630	2612	536	518	25.6%	24.7%	2419	3050	3023	631	604	26.1%	25.0%
17,701 - 17,750	1480	1802	1793	322	313	21.8%	21.2%	2098	2636	2618	538	519	25.6%	24.8%	2423	3056	3029	633	606	26.1%	25.0%
17,751 - 17,800	1482	1806	1797	323	314	21.8%	21.2%	2102	2641	2623	539	521	25.7%	24.8%	2428	3063	3035	635	607	26.1%	25.0%
17,801 - 17,850	1485	1810	1800	325	315	21.9%	21.2%	2106	2647	2629	541	523	25.7%	24.8%	2432	3069	3042	637	609	26.2%	25.1%
17,851 - 17,900	1488	1813	1804	326	317	21.9%	21.3%	2110	2652	2634	543	524	25.7%	24.9%	2437	3075	3048	639	611	26.2%	25.1%
17,901 - 17,950	1490	1817	1808	327	318	21.9%	21.3%	2114	2658	2640	544	526	25.8%	24.9%	2441	3082	3054	641	613	26.2%	25.1%
17,951 - 18,000	1493	1821	1812	328	319	22.0%	21.4%	2117	2664	2645	546	528	25.8%	24.9%	2446	3088	3061	643	615	26.3%	25.1%
18,001 - 18,050	1496	1825	1816	329	320	22.0%	21.4%	2121	2669	2651	548	530	25.8%	25.0%	2450	3094	3067	645	617	26.3%	25.2%
18,051 - 18,100	1498	1829	1819	330	321	22.0%	21.4%	2125	2675	2656	550	531	25.9%	25.0%	2454	3101	3073	646	619	26.3%	25.2%
18,101 - 18,150	1501	1832	1823	331	322	22.1%	21.5%	2129	2680	2662	551	533	25.9%	25.0%	2459	3107	3079	648	621	26.4%	25.2%
18,151 - 18,200	1504	1836	1827	333	323	22.1%	21.5%	2133	2686	2667	553	535	25.9%	25.1%	2463	3113	3086	650	623	26.4%	25.3%
18,201 - 18,250	1506	1840	1831	334	324	22.2%	21.5%	2136	2691	2673	555	536	26.0%	25.1%	2468	3120	3092	652	624	26.4%	25.3%
18,251 - 18,300	1509	1844	1835	335	326	22.2%	21.6%	2140	2697	2678	557	538	26.0%	25.1%	2472	3126	3098	654	626	26.5%	25.3%
18,301 - 18,350	1512	1848	1839	336	327	22.2%	21.6%	2144	2702	2684	558	540	26.0%	25.2%	2476	3133	3105	656	628	26.5%	25.4%
18,351 - 18,400	1514	1852	1842	337	328	22.3%	21.6%	2148	2708	2689	560	541	26.1%	25.2%	2481	3139	3111	658	630	26.5%	25.4%
18,401 - 18,450	1517	1855	1846	338	329	22.3%	21.7%	2152	2713	2695	562	543	26.1%	25.2%	2485	3145	3117	660	632	26.6%	25.4%
18,451 - 18,500	1520	1859	1850	339	330	22.3%	21.7%	2156	2719	2700	563	545	26.1%	25.3%	2490	3152	3124	662	634	26.6%	25.5%
18,501 - 18,550	1523	1863	1854	341	331	22.4%	21.8%	2159	2724	2706	565	546	26.2%	25.3%	2494	3158	3130	664	636	26.6%	25.5%
18,551 - 18,600	1525	1867	1858	342	332	22.4%	21.8%	2163	2730	2711	567	548	26.2%	25.3%	2498	3164	3136	666	638	26.6%	25.5%
18,601 - 18,650	1528	1871	1861	343	334	22.4%	21.8%	2167	2736	2717	569	550	26.2%	25.4%	2503	3171	3142	668	640	26.7%	25.6%
18,651 - 18,700	1531	1875	1865	344	335	22.5%	21.9%	2171	2741	2722	570	551	26.3%	25.4%	2507	3177	3149	670	641	26.7%	25.6%
18,701 - 18,750	1533	1878	1869	345	336	22.5%	21.9%	2175	2747	2728	572	553	26.3%	25.4%	2512	3183	3155	672	643	26.7%	25.6%
18,751 - 18,800	1536	1882	1873	346	337	22.5%	21.9%	2178	2752	2733	574	555	26.3%	25.5%	2516	3190	3161	673	645	26.8%	25.6%
18,801 - 18,850	1539	1886	1877	347	338	22.6%	22.0%	2182	2758	2739	575	557	26.4%	25.5%	2521	3196	3168	675	647	26.8%	25.7%
18,851 - 18,900	1541	1890	1880	349	339	22.6%	22.0%	2186	2763	2744	577	558	26.4%	25.5%	2525	3202	3174	677	649	26.8%	25.7%
18,901 - 18,950	1544	1894	1884	350	340	22.7%	22.0%	2190	2769	2750	579	560	26.4%	25.6%	2529	3209	3180	679	651	26.9%	25.7%
18,951 - 19,000	1547	1898	1888	351	341	22.7%	22.1%	2194	2774	2755	581	562	26.5%	25.6%	2534	3215	3187	681	653	26.9%	25.8%
19,001 - 19,050	1549	1901	1892	353	343	22.8%	22.2%	2196	2780	2761	583	564	26.6%	25.7%	2537	3221	3193	685	656	27.0%	25.9%
19,051 - 19,100	1551	1905	1896	355	345	22.9%	22.3%	2199	2785	2766	586	567	26.7%	25.8%	2540	3228	3199	688	659	27.1%	26.0%
19,101 - 19,150	1553	1909	1900	356	347	23.0%	22.3%	2202	2791	2772	589	570	26.7%	25.9%	2543	3234	3205	691	662	27.2%	26.1%
19,151 - 19,200	1555	1913	1903	358	349	23.0%	22.4%	2205	2796	2777	592	573	26.8%	26.0%	2546	3240	3212	694	666	27.3%	26.1%
19,201 - 19,250	1557	1917	1907	360	351	23.1%	22.5%	2207	2802	2783	595	575	26.9%	26.1%	2549	3247	3218	698	669	27.4%	26.2%
19,251 - 19,300	1559	1921	1911	362	352	23.2%	22.6%	2210	2808	2788	597	578	27.0%	26.2%	2552	3253	3224	701	672	27.5%	26.3%
19,301 - 19,350	1561	1924	1915	364	354	23.3%	22.7%	2213	2813	2794	600	581	27.1%	26.2%	2555	3259	3231	704	675	27.5%	26.4%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
19,351 - 19,400	1563	1928	1919	366	356	23.4%	22.8%	2216	2819	2799	603	584	27.2%	26.3%	2559	3266	3237	707	678	27.6%	26.5%
19,401 - 19,450	1565	1932	1922	367	358	23.5%	22.9%	2219	2824	2805	606	586	27.3%	26.4%	2562	3272	3243	710	682	27.7%	26.6%
19,451 - 19,500	1567	1936	1926	369	360	23.6%	22.9%	2221	2830	2810	608	589	27.4%	26.5%	2565	3278	3250	714	685	27.8%	26.7%
19,501 - 19,550	1569	1940	1930	371	361	23.6%	23.0%	2224	2835	2816	611	592	27.5%	26.6%	2568	3285	3256	717	688	27.9%	26.8%
19,551 - 19,600	1571	1943	1934	373	363	23.7%	23.1%	2227	2841	2821	614	595	27.6%	26.7%	2571	3291	3262	720	691	28.0%	26.9%
19,601 - 19,650	1573	1947	1938	375	365	23.8%	23.2%	2230	2846	2827	617	597	27.7%	26.8%	2574	3297	3268	723	694	28.1%	27.0%
19,651 - 19,700	1575	1951	1941	376	367	23.9%	23.3%	2232	2852	2832	619	600	27.7%	26.9%	2577	3304	3275	727	698	28.2%	27.1%
19,701 - 19,750	1577	1955	1945	378	369	24.0%	23.4%	2235	2857	2838	622	603	27.8%	27.0%	2580	3310	3281	730	701	28.3%	27.2%
19,751 - 19,800	1579	1959	1949	380	370	24.1%	23.5%	2238	2863	2843	625	606	27.9%	27.1%	2583	3317	3287	733	704	28.4%	27.2%
19,801 - 19,850	1581	1963	1953	382	372	24.2%	23.5%	2241	2868	2849	628	608	28.0%	27.1%	2587	3323	3294	736	707	28.5%	27.3%
19,851 - 19,900	1583	1966	1957	384	374	24.2%	23.6%	2243	2874	2854	630	611	28.1%	27.2%	2590	3329	3300	739	710	28.6%	27.4%
19,901 - 19,950	1585	1970	1961	386	376	24.3%	23.7%	2246	2879	2860	633	614	28.2%	27.3%	2593	3336	3306	743	713	28.6%	27.5%
19,951 - 20,000	1587	1974	1964	387	378	24.4%	23.8%	2249	2885	2865	636	616	28.3%	27.4%	2596	3342	3313	746	717	28.7%	27.6%
20,001 - 20,050	1589	1978	1968	389	379	24.5%	23.9%	2252	2891	2871	639	619	28.4%	27.5%	2599	3348	3319	749	720	28.8%	27.7%
20,051 - 20,100	1591	1982	1972	391	381	24.6%	24.0%	2255	2896	2877	642	622	28.5%	27.6%	2602	3355	3325	752	723	28.9%	27.8%
20,101 - 20,150	1593	1986	1976	393	383	24.7%	24.0%	2257	2902	2882	644	625	28.5%	27.7%	2605	3361	3331	756	726	29.0%	27.9%
20,151 - 20,200	1595	1989	1980	395	385	24.7%	24.1%	2260	2907	2888	647	627	28.6%	27.8%	2608	3367	3338	759	729	29.1%	28.0%
20,201 - 20,250	1597	1993	1983	396	387	24.8%	24.2%	2263	2913	2893	650	630	28.7%	27.8%	2612	3374	3344	762	733	29.2%	28.1%
20,251 - 20,300	1599	1997	1987	398	388	24.9%	24.3%	2266	2918	2899	653	633	28.8%	27.9%	2615	3380	3350	765	736	29.3%	28.1%
20,301 - 20,350	1601	2001	1991	400	390	25.0%	24.4%	2268	2924	2904	655	636	28.9%	28.0%	2618	3386	3357	769	739	29.4%	28.2%
20,351 - 20,400	1603	2005	1995	402	392	25.1%	24.5%	2271	2929	2910	658	638	29.0%	28.1%	2621	3393	3363	772	742	29.4%	28.3%
20,401 - 20,450	1605	2008	1999	404	394	25.2%	24.5%	2274	2935	2915	661	641	29.1%	28.2%	2624	3399	3369	775	745	29.5%	28.4%
20,451 - 20,500	1607	2012	2002	405	395	25.2%	24.6%	2277	2940	2920	663	643	29.1%	28.3%	2627	3405	3375	778	748	29.6%	28.5%
20,501 - 20,550	1609	2016	2006	407	397	25.3%	24.7%	2280	2945	2925	666	646	29.2%	28.3%	2630	3411	3381	781	751	29.7%	28.5%
20,551 - 20,600	1611	2019	2009	408	399	25.4%	24.7%	2282	2950	2931	668	648	29.3%	28.4%	2633	3417	3387	783	754	29.8%	28.6%
20,601 - 20,650	1613	2023	2013	410	400	25.4%	24.8%	2285	2956	2936	671	651	29.3%	28.5%	2636	3423	3393	786	756	29.8%	28.7%
20,651 - 20,700	1615	2027	2017	412	402	25.5%	24.9%	2288	2961	2941	673	653	29.4%	28.5%	2640	3429	3399	789	759	29.9%	28.8%
20,701 - 20,750	1617	2030	2020	413	403	25.6%	24.9%	2291	2966	2946	676	656	29.5%	28.6%	2643	3435	3405	792	762	30.0%	28.8%
20,751 - 20,800	1619	2034	2024	415	405	25.6%	25.0%	2293	2971	2951	678	658	29.6%	28.7%	2646	3441	3411	795	765	30.0%	28.9%
20,801 - 20,850	1621	2037	2027	417	407	25.7%	25.1%	2296	2977	2957	680	660	29.6%	28.8%	2649	3447	3417	798	768	30.1%	29.0%
20,851 - 20,900	1623	2041	2031	418	408	25.8%	25.1%	2299	2982	2962	683	663	29.7%	28.8%	2652	3453	3423	801	771	30.2%	29.1%
20,901 - 20,950	1625	2045	2035	420	410	25.8%	25.2%	2302	2987	2967	685	665	29.8%	28.9%	2655	3459	3429	804	774	30.3%	29.1%
20,951 - 21,000	1627	2048	2038	421	411	25.9%	25.3%	2305	2992	2972	688	668	29.8%	29.0%	2658	3465	3435	807	776	30.3%	29.2%
21,001 - 21,050	1629	2052	2042	423	413	26.0%	25.3%	2307	2998	2977	690	670	29.9%	29.0%	2661	3471	3441	809	779	30.4%	29.3%
21,051 - 21,100	1631	2056	2045	425	415	26.0%	25.4%	2310	3003	2983	693	673	30.0%	29.1%	2665	3477	3447	812	782	30.5%	29.4%
21,101 - 21,150	1633	2059	2049	426	416	26.1%	25.5%	2313	3008	2988	695	675	30.1%	29.2%	2668	3483	3453	815	785	30.6%	29.4%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
21,151 - 21,200	1635	2063	2053	428	418	26.2%	25.5%	2316	3013	2993	698	677	30.1%	29.3%	2671	3489	3459	818	788	30.6%	29.5%
21,201 - 21,250	1637	2066	2056	429	419	26.2%	25.6%	2318	3019	2998	700	680	30.2%	29.3%	2674	3495	3465	821	791	30.7%	29.6%
21,251 - 21,300	1639	2070	2060	431	421	26.3%	25.7%	2321	3024	3004	703	682	30.3%	29.4%	2677	3501	3470	824	793	30.8%	29.6%
21,301 - 21,350	1641	2074	2064	433	423	26.4%	25.7%	2324	3029	3009	705	685	30.3%	29.5%	2680	3507	3476	827	796	30.8%	29.7%
21,351 - 21,400	1643	2077	2067	434	424	26.4%	25.8%	2327	3034	3014	708	687	30.4%	29.5%	2683	3513	3482	830	799	30.9%	29.8%
21,401 - 21,450	1645	2081	2071	436	426	26.5%	25.9%	2329	3039	3019	710	690	30.5%	29.6%	2686	3519	3488	833	802	31.0%	29.9%
21,451 - 21,500	1647	2085	2074	438	427	26.6%	25.9%	2332	3045	3024	712	692	30.5%	29.7%	2689	3525	3494	835	805	31.1%	29.9%
21,501 - 21,550	1649	2088	2078	439	429	26.6%	26.0%	2335	3050	3030	715	695	30.6%	29.7%	2693	3531	3500	838	808	31.1%	30.0%
21,551 - 21,600	1651	2092	2082	441	431	26.7%	26.1%	2338	3055	3035	717	697	30.7%	29.8%	2696	3537	3506	841	811	31.2%	30.1%
21,601 - 21,650	1653	2095	2085	442	432	26.8%	26.1%	2341	3060	3040	720	699	30.8%	29.9%	2699	3543	3512	844	813	31.3%	30.1%
21,651 - 21,700	1655	2099	2089	444	434	26.8%	26.2%	2343	3066	3045	722	702	30.8%	30.0%	2702	3549	3518	847	816	31.3%	30.2%
21,701 - 21,750	1657	2103	2092	446	435	26.9%	26.3%	2346	3071	3050	725	704	30.9%	30.0%	2705	3555	3524	850	819	31.4%	30.3%
21,751 - 21,800	1659	2106	2096	447	437	27.0%	26.3%	2349	3076	3056	727	707	31.0%	30.1%	2708	3561	3530	853	822	31.5%	30.4%
21,801 - 21,850	1661	2110	2100	449	439	27.0%	26.4%	2352	3081	3061	730	709	31.0%	30.2%	2711	3567	3536	856	825	31.6%	30.4%
21,851 - 21,900	1663	2113	2103	450	440	27.1%	26.5%	2354	3087	3066	732	712	31.1%	30.2%	2714	3573	3542	859	828	31.6%	30.5%
21,901 - 21,950	1665	2117	2107	452	442	27.1%	26.5%	2357	3092	3071	735	714	31.2%	30.3%	2718	3579	3548	861	830	31.7%	30.6%
21,951 - 22,000	1667	2121	2110	454	443	27.2%	26.6%	2360	3097	3076	737	717	31.2%	30.4%	2721	3585	3554	864	833	31.8%	30.6%
22,001 - 22,050	1669	2124	2114	455	445	27.3%	26.7%	2363	3102	3082	740	719	31.3%	30.4%	2724	3591	3560	867	836	31.8%	30.7%
22,051 - 22,100	1671	2128	2117	457	446	27.3%	26.7%	2366	3107	3087	742	721	31.4%	30.5%	2727	3597	3566	870	839	31.9%	30.8%
22,101 - 22,150	1673	2130	2120	457	447	27.3%	26.7%	2368	3112	3091	743	723	31.4%	30.5%	2730	3602	3571	872	841	31.9%	30.8%
22,151 - 22,200	1675	2133	2123	458	447	27.3%	26.7%	2371	3116	3095	745	724	31.4%	30.5%	2733	3607	3576	874	843	32.0%	30.9%
22,201 - 22,250	1677	2136	2125	458	448	27.3%	26.7%	2374	3120	3099	746	725	31.4%	30.6%	2736	3613	3582	877	845	32.0%	30.9%
22,251 - 22,300	1679	2138	2128	459	449	27.3%	26.7%	2377	3124	3103	748	727	31.5%	30.6%	2739	3618	3587	879	848	32.1%	30.9%
22,301 - 22,350	1681	2141	2130	460	449	27.3%	26.7%	2379	3128	3108	749	728	31.5%	30.6%	2742	3623	3592	881	850	32.1%	31.0%
22,351 - 22,400	1683	2143	2133	460	450	27.3%	26.7%	2382	3133	3112	750	730	31.5%	30.6%	2746	3629	3598	883	852	32.2%	31.0%
22,401 - 22,450	1685	2146	2136	461	451	27.4%	26.7%	2385	3137	3116	752	731	31.5%	30.7%	2749	3634	3603	885	854	32.2%	31.1%
22,451 - 22,500	1687	2149	2138	462	451	27.4%	26.7%	2388	3141	3120	753	733	31.5%	30.7%	2752	3639	3608	888	857	32.3%	31.1%
22,501 - 22,550	1689	2151	2141	462	452	27.4%	26.7%	2390	3145	3124	755	734	31.6%	30.7%	2755	3645	3614	890	859	32.3%	31.2%
22,551 - 22,600	1691	2154	2144	463	452	27.4%	26.8%	2393	3149	3129	756	735	31.6%	30.7%	2758	3650	3619	892	861	32.3%	31.2%
22,601 - 22,650	1693	2157	2146	463	453	27.4%	26.8%	2396	3154	3133	758	737	31.6%	30.8%	2761	3656	3624	894	863	32.4%	31.3%
22,651 - 22,700	1695	2159	2149	464	454	27.4%	26.8%	2399	3158	3137	759	738	31.6%	30.8%	2764	3661	3630	897	866	32.4%	31.3%
22,701 - 22,750	1697	2162	2152	465	454	27.4%	26.8%	2402	3162	3141	760	740	31.7%	30.8%	2767	3666	3635	899	868	32.5%	31.4%
22,751 - 22,800	1699	2165	2154	465	455	27.4%	26.8%	2404	3166	3146	762	741	31.7%	30.8%	2771	3672	3640	901	870	32.5%	31.4%
22,801 - 22,850	1701	2167	2157	466	456	27.4%	26.8%	2407	3170	3150	763	743	31.7%	30.9%	2774	3677	3646	903	872	32.6%	31.4%
22,851 - 22,900	1703	2170	2159	467	456	27.4%	26.8%	2410	3175	3154	765	744	31.7%	30.9%	2777	3682	3651	906	874	32.6%	31.5%
22,901 - 22,950	1705	2172	2162	467	457	27.4%	26.8%	2413	3179	3158	766	746	31.8%	30.9%	2780	3688	3657	908	877	32.7%	31.5%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
22,951 - 23,000	1707	2175	2165	468	457	27.4%	26.8%	2415	3183	3162	768	747	31.8%	30.9%	2783	3693	3662	910	879	32.7%	31.6%
23,001 - 23,050	1709	2178	2167	468	458	27.4%	26.8%	2418	3187	3167	769	748	31.8%	30.9%	2786	3698	3667	912	881	32.7%	31.6%
23,051 - 23,100	1711	2180	2170	469	459	27.4%	26.8%	2421	3192	3171	771	750	31.8%	31.0%	2789	3704	3673	914	883	32.8%	31.7%
23,101 - 23,150	1713	2183	2173	470	459	27.4%	26.8%	2424	3196	3175	772	751	31.9%	31.0%	2792	3709	3678	917	886	32.8%	31.7%
23,151 - 23,200	1715	2186	2175	470	460	27.4%	26.8%	2427	3200	3179	773	753	31.9%	31.0%	2795	3714	3683	919	888	32.9%	31.8%
23,201 - 23,250	1717	2188	2178	471	461	27.4%	26.8%	2429	3204	3183	775	754	31.9%	31.0%	2799	3720	3689	921	890	32.9%	31.8%
23,251 - 23,300	1719	2191	2180	472	461	27.4%	26.8%	2432	3208	3188	776	756	31.9%	31.1%	2802	3725	3694	923	892	33.0%	31.8%
23,301 - 23,350	1721	2193	2183	472	462	27.4%	26.8%	2435	3213	3192	778	757	31.9%	31.1%	2805	3730	3699	926	894	33.0%	31.9%
23,351 - 23,400	1723	2196	2186	473	462	27.4%	26.8%	2438	3217	3196	779	758	32.0%	31.1%	2808	3736	3705	928	897	33.0%	31.9%
23,401 - 23,450	1725	2199	2188	473	463	27.4%	26.8%	2440	3221	3200	781	760	32.0%	31.1%	2811	3741	3710	930	899	33.1%	32.0%
23,451 - 23,500	1727	2201	2191	474	464	27.4%	26.8%	2443	3225	3204	782	761	32.0%	31.2%	2814	3746	3715	932	901	33.1%	32.0%
23,501 - 23,550	1729	2204	2194	475	464	27.4%	26.8%	2446	3229	3209	784	763	32.0%	31.2%	2817	3752	3721	934	903	33.2%	32.1%
23,551 - 23,600	1731	2207	2196	475	465	27.5%	26.9%	2449	3234	3213	785	764	32.1%	31.2%	2820	3757	3726	937	906	33.2%	32.1%
23,601 - 23,650	1733	2209	2199	476	466	27.5%	26.9%	2451	3238	3217	786	766	32.1%	31.2%	2823	3762	3731	939	908	33.3%	32.2%
23,651 - 23,700	1735	2212	2202	477	466	27.5%	26.9%	2454	3242	3221	788	767	32.1%	31.3%	2827	3768	3737	941	910	33.3%	32.2%
23,701 - 23,750	1737	2215	2204	477	467	27.5%	26.9%	2457	3246	3226	789	768	32.1%	31.3%	2830	3773	3742	943	912	33.3%	32.2%
23,751 - 23,800	1739	2217	2207	478	467	27.5%	26.9%	2460	3251	3230	791	770	32.1%	31.3%	2833	3778	3747	946	914	33.4%	32.3%
23,801 - 23,850	1741	2220	2209	478	468	27.5%	26.9%	2463	3255	3234	792	771	32.2%	31.3%	2836	3784	3753	948	917	33.4%	32.3%
23,851 - 23,900	1743	2222	2212	479	469	27.5%	26.9%	2465	3259	3238	794	773	32.2%	31.3%	2839	3789	3758	950	919	33.5%	32.4%
23,901 - 23,950	1745	2225	2215	480	469	27.5%	26.9%	2468	3263	3242	795	774	32.2%	31.4%	2842	3795	3763	952	921	33.5%	32.4%
23,951 - 24,000	1747	2228	2217	480	470	27.5%	26.9%	2471	3267	3247	796	776	32.2%	31.4%	2845	3800	3769	955	923	33.5%	32.5%
24,001 - 24,050	1749	2230	2220	481	470	27.5%	26.9%	2474	3272	3251	798	777	32.3%	31.4%	2848	3805	3774	957	926	33.6%	32.5%
24,051 - 24,100	1751	2233	2223	482	471	27.5%	26.9%	2476	3276	3255	799	779	32.3%	31.4%	2852	3811	3779	959	928	33.6%	32.5%
24,101 - 24,150	1753	2236	2225	482	472	27.5%	26.9%	2479	3280	3259	801	780	32.3%	31.5%	2855	3816	3785	961	930	33.7%	32.6%
24,151 - 24,200	1755	2238	2228	483	472	27.5%	26.9%	2482	3284	3263	802	781	32.3%	31.5%	2858	3821	3790	963	932	33.7%	32.6%
24,201 - 24,250	1757	2241	2230	483	473	27.5%	26.9%	2485	3288	3268	804	783	32.3%	31.5%	2861	3827	3795	966	935	33.8%	32.7%
24,251 - 24,300	1759	2243	2233	484	474	27.5%	26.9%	2488	3293	3272	805	784	32.4%	31.5%	2864	3832	3801	968	937	33.8%	32.7%
24,301 - 24,350	1761	2246	2236	485	474	27.5%	26.9%	2490	3297	3276	807	786	32.4%	31.6%	2867	3837	3806	970	939	33.8%	32.7%
24,351 - 24,400	1763	2249	2238	485	475	27.5%	26.9%	2493	3301	3280	808	787	32.4%	31.6%	2870	3843	3811	972	941	33.9%	32.8%
24,401 - 24,450	1765	2251	2241	486	475	27.5%	26.9%	2496	3305	3284	809	789	32.4%	31.6%	2873	3848	3817	975	943	33.9%	32.8%
24,451 - 24,500	1768	2254	2244	486	476	27.5%	26.9%	2499	3309	3289	811	790	32.5%	31.6%	2876	3853	3822	977	946	34.0%	32.9%
24,501 - 24,550	1770	2257	2246	487	477	27.5%	26.9%	2501	3314	3293	812	791	32.5%	31.6%	2880	3859	3827	979	948	34.0%	32.9%
24,551 - 24,600	1772	2259	2249	488	477	27.5%	26.9%	2504	3318	3297	814	793	32.5%	31.7%	2883	3864	3833	981	950	34.0%	33.0%
24,601 - 24,650	1774	2262	2251	488	478	27.5%	26.9%	2507	3322	3301	815	794	32.5%	31.7%	2886	3869	3838	984	952	34.1%	33.0%
24,651 - 24,700	1776	2265	2254	489	479	27.5%	27.0%	2510	3326	3306	817	796	32.5%	31.7%	2889	3875	3843	986	955	34.1%	33.0%
24,701 - 24,750	1778	2267	2257	490	479	27.5%	27.0%	2512	3331	3310	818	797	32.6%	31.7%	2892	3880	3849	988	957	34.2%	33.1%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
24,751 - 24,800	1780	2270	2259	490	480	27.5%	27.0%	2515	3335	3314	819	799	32.6%	31.8%	2895	3885	3854	990	959	34.2%	33.1%
24,801 - 24,850	1782	2272	2262	491	480	27.6%	27.0%	2518	3339	3318	821	800	32.6%	31.8%	2898	3891	3860	992	961	34.2%	33.2%
24,851 - 24,900	1784	2275	2265	491	481	27.6%	27.0%	2521	3343	3322	822	802	32.6%	31.8%	2901	3896	3865	995	963	34.3%	33.2%
24,901 - 24,950	1786	2278	2267	492	482	27.6%	27.0%	2524	3347	3327	824	803	32.6%	31.8%	2905	3901	3870	997	966	34.3%	33.2%
24,951 - 25,000	1788	2280	2270	493	482	27.6%	27.0%	2526	3352	3331	825	804	32.7%	31.8%	2908	3907	3876	999	968	34.4%	33.3%
25,001 - 25,050	1790	2283	2273	493	483	27.6%	27.0%	2529	3356	3335	827	806	32.7%	31.9%	2911	3912	3881	1001	970	34.4%	33.3%
25,051 25,100	1792	2286	2275	494	484	27.6%	27.0%	2532	3360	3339	828	807	32.7%	31.9%	2914	3917	3886	1004	972	34.4%	33.4%
25,101 25,150	1794	2288	2278	495	484	27.6%	27.0%	2535	3364	3343	830	809	32.7%	31.9%	2917	3923	3892	1006	975	34.5%	33.4%
25,151 25,200	1796	2291	2280	495	485	27.6%	27.0%	2537	3368	3348	831	810	32.7%	31.9%	2920	3928	3897	1008	977	34.5%	33.4%
25,201 25,250	1798	2293	2283	496	485	27.6%	27.0%	2540	3373	3352	832	812	32.8%	31.9%	2923	3934	3902	1010	979	34.6%	33.5%
25,251 25,300	1800	2296	2286	496	486	27.6%	27.0%	2543	3377	3356	834	813	32.8%	32.0%	2926	3939	3908	1013	981	34.6%	33.5%
25,301 25,350	1802	2299	2288	497	487	27.6%	27.0%	2546	3381	3360	835	814	32.8%	32.0%	2929	3944	3913	1015	983	34.6%	33.6%
25,351 25,400	1804	2301	2291	498	487	27.6%	27.0%	2549	3385	3364	837	816	32.8%	32.0%	2933	3950	3918	1017	986	34.7%	33.6%
25,401 25,450	1806	2304	2294	498	488	27.6%	27.0%	2551	3390	3369	838	817	32.9%	32.0%	2936	3955	3924	1019	988	34.7%	33.7%
25,451 25,500	1808	2307	2296	499	489	27.6%	27.0%	2554	3394	3373	840	819	32.9%	32.1%	2939	3960	3929	1021	990	34.8%	33.7%
25,501 25,550	1810	2309	2299	500	489	27.6%	27.0%	2557	3398	3377	841	820	32.9%	32.1%	2942	3966	3934	1024	992	34.8%	33.7%
25,551 25,600	1812	2312	2301	500	490	27.6%	27.0%	2560	3402	3381	843	822	32.9%	32.1%	2945	3971	3940	1026	995	34.8%	33.8%
25,601 25,650	1814	2315	2304	501	490	27.6%	27.0%	2562	3406	3385	844	823	32.9%	32.1%	2948	3976	3945	1028	997	34.9%	33.8%
25,651 25,700	1816	2317	2307	501	491	27.6%	27.0%	2565	3411	3390	845	825	33.0%	32.1%	2951	3982	3950	1030	999	34.9%	33.9%
25,701 25,750	1818	2320	2309	502	492	27.6%	27.0%	2568	3415	3394	847	826	33.0%	32.2%	2954	3987	3956	1033	1001	35.0%	33.9%
25,751 25,800	1820	2322	2312	503	492	27.6%	27.1%	2571	3419	3398	848	827	33.0%	32.2%	2958	3992	3961	1035	1003	35.0%	33.9%
25,801 25,850	1822	2325	2315	503	493	27.6%	27.1%	2574	3423	3402	850	829	33.0%	32.2%	2961	3998	3966	1037	1006	35.0%	34.0%
25,851 25,900	1824	2328	2317	504	494	27.6%	27.1%	2576	3427	3407	851	830	33.0%	32.2%	2964	4003	3972	1039	1008	35.1%	34.0%
25,901 25,950	1826	2330	2320	505	494	27.6%	27.1%	2579	3432	3411	853	832	33.1%	32.2%	2967	4008	3977	1041	1010	35.1%	34.0%
25,951 26,000	1828	2333	2323	505	495	27.6%	27.1%	2582	3436	3415	854	833	33.1%	32.3%	2970	4014	3982	1044	1012	35.1%	34.1%
26,001 26,050	1830	2336	2325	506	495	27.6%	27.1%	2585	3440	3419	855	835	33.1%	32.3%	2973	4019	3988	1046	1015	35.2%	34.1%
26,051 26,100	1832	2338	2328	506	496	27.6%	27.1%	2587	3444	3423	857	836	33.1%	32.3%	2976	4024	3993	1048	1017	35.2%	34.2%
26,101 26,150	1834	2341	2330	507	497	27.7%	27.1%	2590	3448	3428	858	837	33.1%	32.3%	2979	4030	3998	1050	1019	35.3%	34.2%
26,151 26,200	1836	2343	2333	508	497	27.7%	27.1%	2593	3453	3432	860	839	33.2%	32.4%	2982	4035	4004	1053	1021	35.3%	34.2%
26,201 26,250	1838	2346	2336	508	498	27.7%	27.1%	2596	3457	3436	861	840	33.2%	32.4%	2986	4040	4009	1055	1024	35.3%	34.3%
26,251 26,300	1840	2349	2338	509	498	27.7%	27.1%	2598	3461	3440	863	842	33.2%	32.4%	2989	4046	4014	1057	1026	35.4%	34.3%
26,301 26,350	1842	2351	2341	510	499	27.7%	27.1%	2601	3465	3444	864	843	33.2%	32.4%	2992	4051	4020	1059	1028	35.4%	34.4%
26,351 26,400	1844	2354	2344	510	500	27.7%	27.1%	2604	3470	3449	866	845	33.2%	32.4%	2995	4056	4025	1062	1030	35.4%	34.4%
26,401 26,450	1846	2357	2346	511	500	27.7%	27.1%	2607	3474	3453	867	846	33.3%	32.5%	2998	4062	4030	1064	1032	35.5%	34.4%
26,451 26,500	1848	2359	2349	511	501	27.7%	27.1%	2610	3478	3457	868	847	33.3%	32.5%	3001	4067	4036	1066	1035	35.5%	34.5%
26,501 26,550	1850	2362	2351	512	502	27.7%	27.1%	2612	3482	3461	870	849	33.3%	32.5%	3004	4073	4041	1068	1037	35.6%	34.5%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income		One Child							Two Children							Three Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
26,551	26,600	1852	2365	2354	513	502	27.7%	27.1%	2615	3486	3465	871	850	33.3%	32.5%	3007	4078	4046	1070	1039	35.6%	34.6%
26,601	26,650	1854	2367	2357	513	503	27.7%	27.1%	2618	3491	3470	873	852	33.3%	32.5%	3011	4083	4052	1073	1041	35.6%	34.6%
26,651	26,700	1856	2370	2359	514	503	27.7%	27.1%	2621	3495	3474	874	853	33.4%	32.6%	3014	4089	4057	1075	1044	35.7%	34.6%
26,701	26,750	1858	2372	2362	515	504	27.7%	27.1%	2623	3499	3478	876	855	33.4%	32.6%	3017	4094	4063	1077	1046	35.7%	34.7%
26,751	26,800	1860	2375	2365	515	505	27.7%	27.1%	2626	3503	3482	877	856	33.4%	32.6%	3020	4099	4068	1079	1048	35.7%	34.7%
26,801	26,850	1862	2378	2367	516	505	27.7%	27.1%	2629	3507	3487	878	858	33.4%	32.6%	3023	4105	4073	1082	1050	35.8%	34.7%
26,851	26,900	1864	2380	2370	516	506	27.7%	27.1%	2632	3512	3491	880	859	33.4%	32.6%	3026	4110	4079	1084	1052	35.8%	34.8%
26,901	26,950	1866	2383	2372	517	507	27.7%	27.1%	2635	3516	3495	881	860	33.5%	32.7%	3029	4115	4084	1086	1055	35.9%	34.8%
26,951	27,000	1868	2386	2375	518	507	27.7%	27.2%	2637	3520	3499	883	862	33.5%	32.7%	3032	4121	4089	1088	1057	35.9%	34.9%
27,001	27,050	1870	2388	2378	518	508	27.7%	27.2%	2640	3524	3503	884	863	33.5%	32.7%	3035	4126	4095	1091	1059	35.9%	34.9%
27,051	27,100	1872	2391	2380	519	508	27.7%	27.2%	2643	3529	3508	886	865	33.5%	32.7%	3039	4131	4100	1093	1061	36.0%	34.9%
27,101	27,150	1874	2393	2383	520	509	27.7%	27.2%	2646	3533	3512	887	866	33.5%	32.7%	3042	4137	4105	1095	1064	36.0%	35.0%
27,151	27,200	1876	2396	2386	520	510	27.7%	27.2%	2648	3537	3516	889	868	33.6%	32.8%	3045	4142	4111	1097	1066	36.0%	35.0%
27,201	27,250	1878	2399	2388	521	510	27.7%	27.2%	2651	3541	3520	890	869	33.6%	32.8%	3048	4147	4116	1099	1068	36.1%	35.0%
27,251	27,300	1880	2401	2391	521	511	27.7%	27.2%	2654	3545	3524	891	870	33.6%	32.8%	3051	4153	4121	1102	1070	36.1%	35.1%
27,301	27,350	1882	2404	2394	522	512	27.7%	27.2%	2657	3550	3529	893	872	33.6%	32.8%	3054	4158	4127	1104	1072	36.1%	35.1%
27,351	27,400	1884	2407	2396	523	512	27.7%	27.2%	2659	3554	3533	894	873	33.6%	32.8%	3057	4163	4132	1106	1075	36.2%	35.2%
27,401	27,450	1886	2409	2399	523	513	27.7%	27.2%	2662	3558	3537	896	875	33.6%	32.9%	3060	4169	4137	1108	1077	36.2%	35.2%
27,451	27,500	1888	2412	2401	524	513	27.7%	27.2%	2665	3562	3541	897	876	33.7%	32.9%	3064	4174	4143	1111	1079	36.3%	35.2%
27,501	27,550	1890	2415	2404	525	514	27.8%	27.2%	2668	3566	3545	899	878	33.7%	32.9%	3067	4179	4148	1113	1081	36.3%	35.3%
27,551	27,600	1892	2417	2407	525	515	27.8%	27.2%	2671	3571	3550	900	879	33.7%	32.9%	3070	4185	4153	1115	1084	36.3%	35.3%
27,601	27,650	1894	2420	2409	526	515	27.8%	27.2%	2673	3575	3554	902	881	33.7%	32.9%	3073	4190	4159	1117	1086	36.4%	35.3%
27,651	27,700	1896	2422	2412	526	516	27.8%	27.2%	2676	3579	3558	903	882	33.7%	33.0%	3076	4195	4164	1120	1088	36.4%	35.4%
27,701	27,750	1898	2425	2415	527	517	27.8%	27.2%	2679	3583	3562	904	883	33.8%	33.0%	3079	4201	4169	1122	1090	36.4%	35.4%
27,751	27,800	1900	2428	2417	528	517	27.8%	27.2%	2682	3587	3566	906	885	33.8%	33.0%	3082	4206	4175	1124	1092	36.5%	35.4%
27,801	27,850	1902	2430	2420	528	518	27.8%	27.2%	2684	3592	3571	907	886	33.8%	33.0%	3085	4212	4180	1126	1095	36.5%	35.5%
27,851	27,900	1904	2433	2422	529	518	27.8%	27.2%	2687	3596	3575	909	888	33.8%	33.0%	3088	4217	4185	1128	1097	36.5%	35.5%
27,901	27,950	1906	2436	2425	530	519	27.8%	27.2%	2690	3600	3579	910	889	33.8%	33.1%	3092	4222	4191	1131	1099	36.6%	35.6%
27,951	28,000	1908	2438	2428	530	520	27.8%	27.2%	2693	3604	3583	912	891	33.9%	33.1%	3095	4228	4196	1133	1101	36.6%	35.6%
28,001	28,050	1910	2441	2430	531	520	27.8%	27.2%	2696	3609	3588	913	892	33.9%	33.1%	3098	4233	4201	1135	1104	36.6%	35.6%
28,051	28,100	1912	2443	2433	531	521	27.8%	27.2%	2698	3613	3592	914	893	33.9%	33.1%	3101	4238	4207	1137	1106	36.7%	35.7%
28,101	28,150	1914	2446	2436	532	522	27.8%	27.2%	2701	3617	3596	916	895	33.9%	33.1%	3104	4244	4212	1140	1108	36.7%	35.7%
28,151	28,200	1916	2449	2438	533	522	27.8%	27.2%	2704	3621	3600	917	896	33.9%	33.2%	3107	4249	4217	1142	1110	36.7%	35.7%
28,201	28,250	1918	2451	2441	533	523	27.8%	27.3%	2707	3625	3604	919	898	33.9%	33.2%	3110	4254	4223	1144	1113	36.8%	35.8%
28,251	28,300	1920	2454	2444	534	523	27.8%	27.3%	2709	3630	3609	920	899	34.0%	33.2%	3113	4260	4228	1146	1115	36.8%	35.8%
28,301	28,350	1922	2457	2446	535	524	27.8%	27.3%	2712	3634	3613	922	901	34.0%	33.2%	3116	4265	4233	1148	1117	36.9%	35.8%

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income		One Child							Two Children							Three Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
28,351	28,400	1924	2459	2449	535	525	27.8%	27.3%	2715	3638	3617	923	902	34.0%	33.2%	3120	4270	4239	1151	1119	36.9%	35.9%
28,401	28,450	1926	2462	2451	536	525	27.8%	27.3%	2718	3642	3621	925	904	34.0%	33.2%	3123	4276	4244	1153	1121	36.9%	35.9%
28,451	28,500	1928	2465	2454	536	526	27.8%	27.3%	2720	3646	3625	926	905	34.0%	33.3%	3126	4281	4249	1155	1124	37.0%	35.9%
28,501	28,550	1930	2467	2457	537	526	27.8%	27.3%	2723	3651	3630	927	906	34.1%	33.3%	3129	4286	4255	1157	1126	37.0%	36.0%
28,551	28,600	1932	2470	2459	538	527	27.8%	27.3%	2726	3655	3634	929	908	34.1%	33.3%	3132	4292	4260	1160	1128	37.0%	36.0%
28,601	28,650	1934	2472	2462	538	528	27.8%	27.3%	2729	3659	3638	930	909	34.1%	33.3%	3135	4297	4266	1162	1130	37.1%	36.1%
28,651	28,700	1936	2475	2465	539	528	27.8%	27.3%	2732	3663	3642	932	911	34.1%	33.3%	3138	4302	4271	1164	1133	37.1%	36.1%
28,701	28,750	1938	2478	2467	539	529	27.8%	27.3%	2734	3668	3646	933	912	34.1%	33.4%	3141	4308	4276	1166	1135	37.1%	36.1%
28,751	28,800	1940	2480	2470	540	530	27.8%	27.3%	2737	3672	3651	935	914	34.2%	33.4%	3144	4313	4282	1169	1137	37.2%	36.2%
28,801	28,850	1942	2483	2472	541	530	27.9%	27.3%	2740	3676	3655	936	915	34.2%	33.4%	3147	4318	4287	1171	1139	37.2%	36.2%
28,851	28,900	1944	2486	2475	542	531	27.9%	27.3%	2742	3680	3659	938	917	34.2%	33.4%	3150	4324	4292	1173	1142	37.2%	36.2%
28,901	28,950	1946	2488	2478	542	532	27.9%	27.3%	2745	3684	3663	939	918	34.2%	33.5%	3153	4329	4298	1176	1144	37.3%	36.3%
28,951	29,000	1948	2491	2480	543	532	27.9%	27.3%	2748	3689	3668	941	920	34.2%	33.5%	3156	4334	4303	1178	1146	37.3%	36.3%
29,001	29,050	1950	2493	2483	544	533	27.9%	27.3%	2750	3693	3672	942	921	34.3%	33.5%	3159	4340	4308	1180	1149	37.4%	36.4%
29,051	29,100	1952	2496	2486	544	534	27.9%	27.4%	2753	3697	3676	944	923	34.3%	33.5%	3162	4345	4314	1183	1151	37.4%	36.4%
29,101	29,150	1954	2499	2488	545	535	27.9%	27.4%	2756	3701	3680	945	924	34.3%	33.5%	3165	4351	4319	1185	1153	37.4%	36.4%
29,151	29,200	1956	2501	2491	546	535	27.9%	27.4%	2758	3705	3684	947	926	34.3%	33.6%	3168	4356	4324	1187	1156	37.5%	36.5%
29,201	29,250	1958	2504	2493	546	536	27.9%	27.4%	2761	3710	3689	949	927	34.4%	33.6%	3172	4361	4330	1190	1158	37.5%	36.5%
29,251	29,300	1960	2507	2496	547	537	27.9%	27.4%	2764	3714	3693	950	929	34.4%	33.6%	3175	4367	4335	1192	1160	37.6%	36.6%
29,301	29,350	1961	2509	2499	548	537	27.9%	27.4%	2766	3718	3697	952	931	34.4%	33.6%	3178	4372	4340	1194	1163	37.6%	36.6%
29,351	29,400	1963	2512	2501	549	538	27.9%	27.4%	2769	3722	3701	953	932	34.4%	33.7%	3181	4377	4346	1197	1165	37.6%	36.6%
29,401	29,450	1965	2515	2504	549	539	27.9%	27.4%	2772	3726	3705	955	934	34.4%	33.7%	3184	4383	4351	1199	1167	37.7%	36.7%
29,451	29,500	1967	2517	2507	550	539	28.0%	27.4%	2774	3731	3710	956	935	34.5%	33.7%	3187	4388	4356	1201	1170	37.7%	36.7%
29,501	29,550	1969	2520	2509	551	540	28.0%	27.4%	2777	3735	3714	958	937	34.5%	33.7%	3190	4393	4362	1204	1172	37.7%	36.7%
29,551	29,600	1971	2522	2512	551	541	28.0%	27.4%	2780	3739	3718	959	938	34.5%	33.8%	3193	4399	4367	1206	1174	37.8%	36.8%
29,601	29,650	1973	2525	2515	552	542	28.0%	27.4%	2783	3743	3722	961	939	34.5%	33.8%	3196	4403	4372	1208	1176	37.8%	36.8%
29,651	29,700	1975	2528	2517	553	542	28.0%	27.5%	2785	3747	3726	962	941	34.5%	33.8%	3199	4408	4376	1209	1177	37.8%	36.8%
29,701	29,750	1977	2531	2520	554	543	28.0%	27.5%	2788	3751	3730	963	942	34.5%	33.8%	3202	4412	4380	1210	1179	37.8%	36.8%
29,751	29,800	1979	2533	2523	554	544	28.0%	27.5%	2791	3755	3734	964	943	34.6%	33.8%	3205	4416	4385	1212	1180	37.8%	36.8%
29,801	29,850	1981	2536	2526	555	545	28.0%	27.5%	2793	3759	3738	966	944	34.6%	33.8%	3208	4421	4389	1213	1182	37.8%	36.8%
29,851	29,900	1983	2539	2528	556	546	28.0%	27.5%	2796	3763	3742	967	946	34.6%	33.8%	3211	4425	4394	1215	1183	37.8%	36.8%
29,901	29,950	1985	2542	2531	557	546	28.1%	27.5%	2799	3767	3745	968	947	34.6%	33.8%	3214	4430	4398	1216	1184	37.8%	36.9%
29,951	30,000	1987	2544	2534	558	547	28.1%	27.5%	2801	3771	3749	969	948	34.6%	33.8%	3217	4434	4402	1218	1186	37.9%	36.9%
30,001	- 30,050		2547	2536						3774	3753						4439	4407				
30,051	- 30,100		2550	2539						3778	3757						4443	4411				
30,101	- 30,150		2553	2542						3782	3761						4448	4416				

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
30,151 - 30,200		2555	2545						3786	3765						4452	4420				
30,201 - 30,250		2558	2547						3790	3769						4456	4425				
30,251 - 30,300		2561	2550						3794	3773						4461	4429				
30,301 - 30,350		2564	2553						3798	3777						4465	4433				
30,351 - 30,400		2566	2556						3802	3781						4470	4438				
30,401 - 30,450		2569	2558						3806	3785						4474	4442				
30,451 - 30,500		2572	2561						3810	3788						4479	4447				
30,501 - 30,550		2574	2564						3814	3792						4483	4451				
30,551 - 30,600		2577	2567						3818	3796						4487	4455				
30,601 - 30,650		2580	2569						3821	3800						4492	4460				
30,651 - 30,700		2583	2572						3825	3804						4496	4464				
30,701 - 30,750		2585	2575						3829	3808						4501	4469				
30,751 - 30,800		2588	2578						3833	3812						4505	4473				
30,801 - 30,850		2591	2580						3837	3816						4510	4478				
30,851 - 30,900		2594	2583						3841	3820						4514	4482				
30,901 - 30,950		2596	2586						3845	3824						4518	4486				
30,951 - 31,000		2599	2588						3849	3827						4523	4491				
31,001 - 31,050		2602	2591						3853	3831						4527	4495				
31,051 - 31,100		2605	2594						3857	3835						4532	4500				
31,101 - 31,150		2607	2597						3861	3839						4536	4504				
31,151 - 31,200		2610	2599						3865	3843						4541	4509				
31,201 - 31,250		2613	2602						3868	3847						4545	4513				
31,251 - 31,300		2616	2605						3872	3851						4549	4517				
31,301 - 31,350		2618	2608						3876	3855						4554	4522				
31,351 - 31,400		2621	2610						3880	3859						4558	4526				
31,401 - 31,450		2624	2613						3884	3863						4563	4531				
31,451 - 31,500		2627	2616						3888	3867						4567	4535				
31,501 - 31,550		2629	2619						3892	3870						4572	4539				
31,551 - 31,600		2632	2621						3896	3874						4576	4544				
31,601 - 31,650		2635	2624						3900	3878						4581	4548				
31,651 - 31,700		2637	2627						3904	3882						4585	4553				
31,701 - 31,750		2640	2629						3908	3886						4589	4557				
31,751 - 31,800		2643	2632						3912	3890						4594	4562				
31,801 - 31,850		2646	2635						3915	3894						4598	4566				
31,851 - 31,900		2648	2638						3919	3898						4603	4570				
31,901 - 31,950		2651	2640						3923	3902						4607	4575				

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
31,951 - 32,000	2654	2643						3927	3906						4612	4579					
32,001 - 32,050	2657	2646						3931	3910						4616	4584					
32,051 - 32,100	2659	2649						3935	3913						4620	4588					
32,101 - 32,150	2662	2651						3939	3917						4625	4592					
32,151 - 32,200	2665	2654						3943	3921						4629	4597					
32,201 - 32,250	2668	2657						3947	3925						4634	4601					
32,251 - 32,300	2670	2660						3951	3929						4638	4606					
32,301 - 32,350	2673	2662						3955	3933						4643	4610					
32,351 - 32,400	2676	2665						3959	3937						4647	4615					
32,401 - 32,450	2679	2668						3962	3941						4651	4619					
32,451 - 32,500	2681	2670						3966	3945						4656	4623					
32,501 - 32,550	2684	2673						3970	3949						4660	4628					
32,551 - 32,600	2687	2676						3974	3953						4665	4632					
32,601 - 32,650	2690	2679						3978	3956						4669	4637					
32,651 - 32,700	2692	2681						3982	3960						4674	4641					
32,701 - 32,750	2695	2684						3986	3964						4678	4645					
32,751 - 32,800	2698	2687						3990	3968						4682	4650					
32,801 - 32,850	2700	2690						3994	3972						4687	4654					
32,851 - 32,900	2703	2692						3998	3976						4691	4659					
32,901 - 32,950	2706	2695						4002	3980						4696	4663					
32,951 - 33,000	2709	2698						4006	3984						4700	4668					
33,001 - 33,050	2711	2701						4010	3988						4705	4672					
33,051 - 33,100	2714	2703						4013	3992						4709	4676					
33,101 - 33,150	2717	2706						4017	3996						4714	4681					
33,151 - 33,200	2720	2709						4021	3999						4718	4685					
33,201 - 33,250	2722	2711						4025	4003						4722	4690					
33,251 - 33,300	2725	2714						4029	4007						4727	4694					
33,301 - 33,350	2728	2717						4033	4011						4731	4698					
33,351 - 33,400	2731	2720						4037	4015						4736	4703					
33,401 - 33,450	2733	2722						4041	4019						4740	4707					
33,451 - 33,500	2736	2725						4045	4023						4745	4712					
33,501 - 33,550	2739	2728						4049	4027						4749	4716					
33,551 - 33,600	2742	2731						4053	4031						4753	4721					
33,601 - 33,650	2744	2733						4057	4035						4758	4725					
33,651 - 33,700	2747	2736						4060	4039						4762	4729					
33,701 - 33,750	2750	2739						4064	4042						4767	4734					

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income	One Child							Two Children							Three Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
33,751 - 33,800		2753	2742						4068	4046						4771	4738				
33,801 - 33,850		2755	2744						4072	4050						4776	4743				
33,851 - 33,900		2758	2747						4076	4054						4780	4747				
33,901 - 33,950		2761	2750						4080	4058						4784	4752				
33,951 - 34,000		2763	2753						4084	4062						4789	4756				
34,001 - 34,050		2766	2755						4088	4066						4793	4760				
34,051 - 34,100		2769	2758						4092	4070						4798	4765				
34,101 - 34,150		2772	2761						4096	4074						4802	4769				
34,151 - 34,200		2774	2763						4100	4078						4807	4774				
34,201 - 34,250		2777	2766						4104	4082						4811	4778				
34,251 - 34,300		2780	2769						4107	4085						4816	4782				
34,301 - 34,350		2783	2772						4111	4089						4820	4787				
34,351 - 34,400		2785	2774						4115	4093						4824	4791				
34,401 - 34,450		2788	2777						4119	4097						4829	4796				
34,451 - 34,500		2791	2780						4123	4101						4833	4800				
34,501 - 34,550		2794	2783						4127	4105						4838	4805				
34,551 - 34,600		2796	2785						4131	4109						4842	4809				
34,601 - 34,650		2799	2788						4135	4113						4847	4813				
34,651 - 34,700		2802	2791						4139	4117						4851	4818				
34,701 - 34,750		2805	2794						4143	4121						4855	4822				
34,751 - 34,800		2807	2796						4147	4124						4860	4827				
34,801 - 34,850		2810	2799						4151	4128						4864	4831				
34,851 - 34,900		2813	2802						4154	4132						4869	4835				
34,901 - 34,950		2816	2804						4158	4136						4873	4840				
34,951 - 35,000		2818	2807						4162	4140						4878	4844				
35,001 - 35,050		2821	2810						4166	4144						4882	4849				
35,051 35,100		2824	2813						4170	4148						4886	4853				
35,101 35,150		2826	2815						4174	4152						4891	4858				
35,151 35,200		2829	2818						4178	4156						4895	4862				
35,201 35,250		2832	2821						4182	4160						4900	4866				
35,251 35,300		2835	2824						4186	4164						4904	4871				
35,301 35,350		2837	2826						4190	4167						4909	4875				
35,351 35,400		2840	2829						4194	4171						4913	4880				
35,401 35,450		2843	2832						4198	4175						4917	4884				
35,451 35,500		2846	2835						4201	4179						4922	4888				
35,501 35,550		2848	2837						4205	4183						4926	4893				

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income		One Child							Two Children							Three Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
35,551	35,600		2851	2840					4209	4187						4931	4897					
35,601	35,650		2854	2843					4213	4191						4935	4902					
35,651	35,700		2857	2845					4217	4195						4940	4906					
35,701	35,750		2859	2848					4221	4199						4944	4911					
35,751	35,800		2862	2851					4225	4203						4949	4915					
35,801	35,850		2865	2854					4229	4207						4953	4919					
35,851	35,900		2868	2856					4233	4210						4957	4924					
35,901	35,950		2870	2859					4237	4214						4962	4928					
35,951	36,000		2873	2862					4241	4218						4966	4933					
36,001	36,050		2876	2865					4245	4222						4971	4937					
36,051	36,100		2879	2867					4249	4226						4975	4942					
36,101	36,150		2881	2870					4252	4230						4980	4946					
36,151	36,200		2884	2873					4256	4234						4984	4950					
36,201	36,250		2887	2876					4260	4238						4988	4955					
36,251	36,300		2890	2878					4264	4242						4993	4959					
36,301	36,350		2892	2881					4268	4246						4997	4964					
36,351	36,400		2895	2884					4272	4250						5002	4968					
36,401	36,450		2898	2886					4276	4253						5006	4972					
36,451	36,500		2900	2889					4280	4257						5011	4977					
36,501	36,550		2903	2892					4284	4261						5015	4981					
36,551	36,600		2906	2895					4288	4265						5019	4986					
36,601	36,650		2909	2897					4292	4269						5024	4990					
36,651	36,700		2911	2900					4296	4273						5028	4995					
36,701	36,750		2914	2903					4299	4277						5033	4999					
36,751	36,800		2917	2906					4303	4281						5037	5003					
36,801	36,850		2920	2908					4307	4285						5042	5008					
36,851	36,900		2922	2911					4311	4289						5046	5012					
36,901	36,950		2925	2914					4315	4293						5050	5017					
36,951	37,000		2928	2917					4319	4296						5055	5021					
37,001	37,050		2931	2919					4323	4300						5059	5025					
37,051	37,100		2933	2922					4327	4304						5064	5030					
37,101	37,150		2936	2925					4331	4308						5068	5034					
37,151	37,200		2939	2927					4335	4312						5073	5039					
37,201	37,250		2942	2930					4339	4316						5077	5043					
37,251	37,300		2944	2933					4343	4320						5082	5048					
37,301	37,350		2947	2936					4346	4324						5086	5052					

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income		One Child							Two Children							Three Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
37,351	37,400		2950	2938					4350	4328						5090	5056					
37,401	37,450		2953	2941					4354	4332						5095	5061					
37,451	37,500		2955	2944					4358	4336						5099	5065					
37,501	37,550		2958	2947					4362	4339						5104	5070					
37,551	37,600		2961	2949					4366	4343						5108	5074					
37,601	37,650		2963	2952					4370	4347						5113	5078					
37,651	37,700		2966	2955					4374	4351						5117	5083					
37,701	37,750		2969	2958					4378	4355						5121	5087					
37,751	37,800		2972	2960					4382	4359						5126	5092					
37,801	37,850		2974	2963					4386	4363						5130	5096					
37,851	37,900		2977	2966					4390	4367						5135	5101					
37,901	37,950		2980	2969					4393	4371						5139	5105					
37,951	38,000		2983	2971					4397	4375						5144	5109					
38,001	38,050		2985	2974					4401	4379						5148	5114					
38,051	38,100		2988	2977					4405	4382						5152	5118					
38,101	38,150		2991	2979					4409	4386						5157	5123					
38,151	38,200		2994	2982					4413	4390						5161	5127					
38,201	38,250		2996	2985					4417	4394						5166	5132					
38,251	38,300		2999	2988					4421	4398						5170	5136					
38,301	38,350		3002	2990					4425	4402						5175	5140					
38,351	38,400		3005	2993					4429	4406						5179	5145					
38,401	38,450		3007	2996					4433	4410						5183	5149					
38,451	38,500		3010	2999					4437	4414						5188	5154					
38,501	38,550		3013	3001					4440	4418						5192	5158					
38,551	38,600		3016	3004					4444	4421						5197	5162					
38,601	38,650		3018	3007					4448	4425						5201	5167					
38,651	38,700		3021	3010					4452	4429						5206	5171					
38,701	38,750		3024	3012					4456	4433						5210	5176					
38,751	38,800		3026	3015					4460	4437						5215	5180					
38,801	38,850		3029	3018					4464	4441						5219	5185					
38,851	38,900		3032	3020					4468	4445						5223	5189					
38,901	38,950		3035	3023					4472	4449						5228	5193					
38,951	39,000		3037	3026					4476	4453						5232	5198					
39,001	39,050		3040	3029					4480	4457						5237	5202					
39,051	39,100		3043	3031					4484	4461						5241	5207					
39,101	39,150		3046	3034					4487	4464						5246	5211					

Side-by-Side Comparisons

Parents' Combined Gross Adjusted Income		One Child						Two Children						Three Children					
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
39,151	39,200	3048	3037					4491	4468					5250	5215				
39,201	39,250	3051	3040					4495	4472					5254	5220				
39,251	39,300	3054	3042					4499	4476					5259	5224				
39,301	39,350	3057	3045					4503	4480					5263	5229				
39,351	39,400	3059	3048					4507	4484					5268	5233				
39,401	39,450	3062	3051					4511	4488					5272	5238				
39,451	39,500	3065	3053					4515	4492					5277	5242				
39,501	39,550	3068	3056					4519	4496					5281	5246				
39,551	39,600	3070	3059					4523	4500					5285	5251				
39,601	39,650	3073	3061					4527	4504					5290	5255				
39,651	39,700	3076	3064					4531	4507					5294	5260				
39,701	39,750	3079	3067					4535	4511					5299	5264				
39,751	39,800	3081	3070					4538	4515					5303	5268				
39,801	39,850	3084	3072					4542	4519					5308	5273				
39,851	39,900	3087	3075					4546	4523					5312	5277				
39,901	39,950	3089	3078					4550	4527					5317	5282				
39,951	40,000	3092	3081					4554	4531					5321	5286				
Changes above where SSR is incorporated into obligation scale to combined incomes of $30,000 per month																			
Average		312	304	20.9%	20.3%			540	524	25.9%	25.1%			664	639	27.9%	26.8%		
median		322	313	22.4%	21.8%			542	524	26.8%	25.9%			649	621	28.9%	27.8%		
min		(17)	(19)	-3.9%	-4.3%			6	3	1.0%	0.4%			28	22	3.6%	2.9%		
max		558	547	28.1%	27.5%			969	948	34.6%	33.8%			1,218	1,186	37.9%	36.9%		
Changes above where SSR is incorporated into obligation scale to combined incomes of $5,000 gross per month																			
Average		8	5	0.6%	0.2%			61	55	5.9%	5.3%			103	95	8.8%	8.0%		
median		(5)	(8)	-0.8%	-1.2%			42	36	4.4%	3.8%			80	71	7.1%	6.3%		
Changes for combined incomes of $5,001 - $10,000 gross per month																			
Average		172	169	18.2%	17.6%			325	319	24.1%	23.3%			426	417	27.2%	26.0%		
median		185	179	19.4%	18.7%			344	332	25.1%	24.2%			445	426	27.9%	26.8%		

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
1,351 - 1,400	308	555	552	247	244	80.2%	79.2%	**311**	610	607	299	296	96.1%	95.0%	**315**	663	660	349	345	110.9%	109.8%
1,401 - 1,450	340	572	569	232	229	68.2%	67.3%	**344**	630	626	286	282	83.0%	82.1%	**348**	684	681	337	333	96.9%	95.8%
1,451 - 1,500	373	590	587	217	214	58.3%	57.5%	**377**	649	646	272	269	72.3%	71.4%	**381**	706	702	325	321	85.3%	84.3%
1,501 - 1,550	405	608	605	203	199	50.0%	49.2%	**410**	668	665	259	255	63.2%	62.4%	**414**	727	723	313	309	75.6%	74.7%
1,551 - 1,600	438	625	622	188	185	42.9%	42.2%	**442**	688	684	246	242	55.5%	54.7%	**447**	748	744	301	297	67.3%	66.4%
1,601 - 1,650	470	643	640	173	170	36.8%	36.1%	**475**	707	704	232	229	48.9%	48.1%	**480**	769	765	289	285	60.1%	59.3%
1,651 - 1,700	502	661	657	158	155	31.5%	30.8%	**508**	727	723	219	215	43.1%	42.4%	**513**	790	786	277	273	53.9%	53.1%
1,701 - 1,750	535	678	675	143	140	26.8%	26.2%	**541**	746	742	206	202	38.0%	37.3%	**546**	811	807	265	260	48.5%	47.7%
1,751 - 1,800	567	696	692	129	125	22.7%	22.0%	**573**	766	761	192	188	33.5%	32.8%	**579**	832	828	253	248	43.6%	42.9%
1,801 - 1,850	600	714	710	114	110	19.0%	18.4%	**606**	785	781	179	175	29.5%	28.8%	**613**	853	849	241	236	39.3%	38.6%
1,851 - 1,900	632	731	727	99	95	15.7%	15.1%	**639**	804	800	165	161	25.9%	25.2%	**646**	874	870	229	224	35.4%	34.7%
1,901 - 1,950	664	749	745	84	80	12.7%	12.1%	**672**	824	819	152	148	22.7%	22.0%	**679**	895	891	217	212	31.9%	31.2%
1,951 - 2,000	697	766	762	70	66	10.0%	9.4%	**704**	843	839	139	134	19.7%	19.1%	**712**	916	912	205	200	28.7%	28.1%
2,001 - 2,050	729	784	780	55	51	7.5%	7.0%	**737**	863	858	125	121	17.0%	16.4%	**745**	938	933	193	188	25.9%	25.2%
2,051 - 2,100	762	802	797	40	36	5.2%	4.7%	**770**	882	877	112	107	14.5%	13.9%	**778**	958	953	180	175	23.2%	22.5%
2,101 - 2,150	794	819	814	25	20	3.1%	2.6%	**803**	901	896	98	93	12.2%	11.6%	**811**	979	974	168	163	20.7%	20.1%
2,151 - 2,200	812	836	832	24	20	3.0%	2.4%	**835**	920	915	84	79	10.1%	9.5%	**844**	1000	994	155	150	18.4%	17.8%
2,201 - 2,250	827	853	849	26	21	3.1%	2.6%	**868**	938	934	70	65	8.1%	7.5%	**877**	1020	1015	143	137	16.3%	15.7%
2,251 - 2,300	843	870	866	28	23	3.3%	2.7%	**901**	957	952	56	51	6.3%	5.7%	**910**	1041	1035	130	125	14.3%	13.7%
2,301 - 2,350	858	888	883	29	25	3.4%	2.9%	**934**	976	971	43	38	4.6%	4.0%	**944**	1061	1056	118	112	12.5%	11.9%
2,351 - 2,400	874	905	900	31	26	3.5%	3.0%	961	995	990	34	29	3.5%	3.0%	977	1082	1076	105	99	10.8%	10.2%
2,401 - 2,450	889	922	917	33	28	3.7%	3.1%	978	1014	1009	36	31	3.7%	3.1%	1010	1102	1097	93	87	9.2%	8.6%
2,451 - 2,500	905	939	934	34	29	3.8%	3.2%	995	1033	1028	38	32	3.8%	3.2%	1043	1123	1117	80	74	7.7%	7.1%
2,501 - 2,550	920	956	951	36	31	3.9%	3.4%	1012	1052	1047	40	34	3.9%	3.4%	1076	1144	1138	68	62	6.3%	5.7%
2,551 - 2,600	936	974	969	38	33	4.0%	3.5%	1030	1071	1065	41	36	4.0%	3.5%	1109	1164	1158	55	49	5.0%	4.4%
2,601 - 2,650	952	991	986	39	34	4.1%	3.6%	1047	1090	1084	43	38	4.1%	3.6%	1138	1185	1179	47	41	4.1%	3.6%
2,651 - 2,700	967	1008	1003	41	36	4.2%	3.7%	1064	1109	1103	45	39	4.2%	3.7%	1156	1205	1199	49	43	4.2%	3.7%
2,701 - 2,750	983	1025	1020	43	37	4.3%	3.8%	1081	1128	1122	47	41	4.3%	3.8%	1175	1226	1219	51	45	4.3%	3.8%
2,751 - 2,800	998	1042	1037	44	39	4.4%	3.9%	1098	1147	1141	49	43	4.4%	3.9%	1194	1246	1240	53	46	4.4%	3.9%
2,801 - 2,850	1014	1060	1054	45	40	4.5%	3.9%	1116	1166	1160	50	44	4.5%	3.9%	1213	1267	1260	54	47	4.5%	3.9%
2,851 - 2,900	1031	1077	1071	46	41	4.5%	3.9%	1134	1185	1178	51	45	4.5%	3.9%	1232	1288	1281	55	49	4.5%	3.9%
2,901 - 2,950	1047	1094	1088	47	42	4.5%	4.0%	1151	1203	1197	52	46	4.5%	4.0%	1252	1308	1301	57	50	4.5%	4.0%
2,951 - 3,000	1063	1111	1105	49	43	4.6%	4.0%	1169	1222	1216	54	47	4.6%	4.0%	1271	1329	1322	58	51	4.6%	4.0%
3,001 - 3,050	1078	1128	1123	50	44	4.6%	4.1%	1186	1241	1235	55	48	4.6%	4.1%	1290	1349	1342	60	53	4.6%	4.1%
3,051 - 3,100	1094	1146	1140	51	45	4.7%	4.1%	1204	1260	1254	56	50	4.7%	4.1%	1309	1370	1363	61	54	4.7%	4.1%
3,101 - 3,150	1110	1163	1157	53	47	4.7%	4.2%	1221	1279	1273	58	51	4.7%	4.2%	1328	1390	1383	63	56	4.7%	4.2%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
3,151 - 3,200	1126	1180	1174	54	48	4.8%	4.2%	1239	1298	1291	59	52	4.8%	4.2%	1347	1411	1404	64	57	4.8%	4.2%
3,201 - 3,250	1142	1197	1191	56	50	4.9%	4.3%	1256	1317	1310	61	54	4.9%	4.3%	1365	1432	1424	67	59	4.9%	4.3%
3,251 - 3,300	1155	1215	1208	59	53	5.1%	4.6%	1271	1336	1329	65	58	5.1%	4.6%	1381	1452	1445	71	63	5.1%	4.6%
3,301 - 3,350	1169	1232	1225	63	57	5.4%	4.8%	1286	1355	1348	69	62	5.4%	4.8%	1397	1473	1465	75	68	5.4%	4.8%
3,351 - 3,400	1182	1249	1242	67	60	5.6%	5.1%	1300	1374	1367	73	66	5.6%	5.1%	1414	1493	1486	80	72	5.6%	5.1%
3,401 - 3,450	1196	1266	1260	70	64	5.9%	5.3%	1315	1393	1385	77	70	5.9%	5.3%	1430	1514	1506	84	76	5.9%	5.3%
3,451 - 3,500	1209	1283	1277	74	67	6.1%	5.6%	1330	1412	1404	81	74	6.1%	5.6%	1446	1535	1527	88	80	6.1%	5.6%
3,501 - 3,550	1223	1301	1294	78	71	6.3%	5.8%	1345	1431	1423	85	78	6.3%	5.8%	1462	1555	1547	93	85	6.3%	5.8%
3,551 - 3,600	1237	1318	1311	81	74	6.6%	6.0%	1360	1450	1442	89	82	6.6%	6.0%	1479	1576	1567	97	89	6.6%	6.0%
3,601 - 3,650	1250	1335	1328	85	78	6.8%	6.2%	1375	1469	1461	93	86	6.8%	6.2%	1495	1596	1588	101	93	6.8%	6.2%
3,651 - 3,700	1264	1352	1345	88	81	7.0%	6.4%	1390	1487	1480	97	90	7.0%	6.4%	1511	1617	1608	106	97	7.0%	6.4%
3,701 - 3,750	1277	1369	1362	92	85	7.2%	6.6%	1405	1506	1498	101	93	7.2%	6.6%	1527	1637	1629	110	102	7.2%	6.6%
3,751 - 3,800	1291	1387	1379	96	88	7.4%	6.9%	1420	1525	1517	105	97	7.4%	6.9%	1544	1658	1649	114	106	7.4%	6.9%
3,801 - 3,850	1301	1404	1396	103	96	7.9%	7.3%	1431	1544	1536	113	105	7.9%	7.3%	1556	1679	1670	123	114	7.9%	7.3%
3,851 - 3,900	1310	1421	1414	111	103	8.5%	7.9%	1441	1563	1555	122	114	8.5%	7.9%	1567	1699	1690	133	124	8.5%	7.9%
3,901 - 3,950	1319	1438	1431	119	111	9.0%	8.4%	1451	1582	1574	131	123	9.0%	8.4%	1578	1720	1711	142	133	9.0%	8.4%
3,951 - 4,000	1329	1455	1448	127	119	9.6%	9.0%	1461	1601	1593	140	131	9.6%	9.0%	1588	1740	1731	152	143	9.6%	9.0%
4,001 - 4,050	1338	1473	1465	135	127	10.1%	9.5%	1471	1620	1611	148	140	10.1%	9.5%	1599	1761	1752	161	152	10.1%	9.5%
4,051 - 4,100	1347	1490	1482	143	135	10.6%	10.0%	1482	1639	1630	157	149	10.6%	10.0%	1610	1781	1772	171	162	10.6%	10.0%
4,101 - 4,150	1356	1507	1499	151	143	11.1%	10.6%	1492	1658	1649	166	157	11.1%	10.6%	1621	1802	1793	181	171	11.1%	10.6%
4,151 - 4,200	1365	1524	1516	159	151	11.6%	11.1%	1502	1677	1668	175	166	11.6%	11.1%	1632	1823	1813	190	181	11.6%	11.1%
4,201 - 4,250	1374	1542	1531	167	156	12.2%	11.4%	1512	1696	1684	184	172	12.2%	11.4%	1643	1844	1831	200	187	12.2%	11.4%
4,251 - 4,300	1384	1556	1545	173	161	12.5%	11.7%	1522	1712	1700	190	178	12.5%	11.7%	1654	1861	1848	206	193	12.5%	11.7%
4,301 - 4,350	1393	1570	1559	178	166	12.7%	12.0%	1532	1727	1715	195	183	12.7%	12.0%	1665	1878	1865	212	199	12.7%	12.0%
4,351 - 4,400	1402	1585	1574	183	171	13.0%	12.2%	1542	1743	1731	201	189	13.0%	12.2%	1676	1895	1881	218	205	13.0%	12.2%
4,401 - 4,450	1411	1599	1588	188	176	13.3%	12.5%	1552	1759	1747	206	194	13.3%	12.5%	1687	1912	1898	224	211	13.3%	12.5%
4,451 - 4,500	1420	1613	1602	193	181	13.6%	12.8%	1563	1774	1762	212	200	13.6%	12.8%	1698	1929	1915	230	217	13.6%	12.8%
4,501 - 4,550	1429	1627	1616	198	187	13.9%	13.1%	1572	1790	1778	218	206	13.9%	13.1%	1709	1946	1932	237	224	13.9%	13.1%
4,551 - 4,600	1436	1642	1630	206	195	14.4%	13.6%	1579	1806	1793	227	214	14.4%	13.6%	1717	1963	1949	246	233	14.4%	13.6%
4,601 - 4,650	1442	1656	1645	214	202	14.8%	14.0%	1586	1821	1809	235	223	14.8%	14.0%	1724	1980	1966	255	242	14.8%	14.0%
4,651 - 4,700	1449	1670	1659	221	210	15.3%	14.5%	1594	1837	1825	243	231	15.3%	14.5%	1732	1997	1983	265	251	15.3%	14.5%
4,701 - 4,750	1455	1684	1673	229	217	15.7%	14.9%	1601	1853	1840	252	239	15.7%	14.9%	1740	2014	2000	274	260	15.7%	14.9%
4,751 - 4,800	1462	1699	1687	236	225	16.2%	15.4%	1608	1868	1856	260	247	16.2%	15.4%	1748	2031	2017	283	269	16.2%	15.4%
4,801 - 4,850	1469	1713	1701	244	233	16.6%	15.8%	1616	1884	1871	269	256	16.6%	15.8%	1756	2048	2034	292	278	16.6%	15.8%
4,851 - 4,900	1475	1727	1715	251	240	17.0%	16.2%	1623	1899	1887	277	264	17.0%	16.2%	1764	2065	2051	301	287	17.0%	16.2%
4,901 - 4,950	1482	1741	1729	259	247	17.5%	16.7%	1630	1915	1902	285	272	17.5%	16.7%	1772	2082	2068	310	296	17.5%	16.7%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
4,951 - 5,000	1489	1756	1743	267	255	17.9%	17.1%	1637	1931	1918	294	280	17.9%	17.1%	1780	2099	2084	319	304	17.9%	17.1%
5,001 - 5,050	1495	1770	1757	275	262	18.4%	17.5%	1645	1947	1933	302	288	18.4%	17.5%	1788	2116	2101	328	313	18.4%	17.5%
5,051 - 5,100	1502	1784	1771	282	270	18.8%	17.9%	1652	1963	1949	311	297	18.8%	17.9%	1796	2134	2118	338	322	18.8%	17.9%
5,101 - 5,150	1509	1799	1786	290	277	19.2%	18.4%	1659	1979	1964	319	305	19.2%	18.4%	1804	2151	2135	347	331	19.2%	18.4%
5,151 - 5,200	1515	1813	1800	298	284	19.7%	18.8%	1667	1994	1980	328	313	19.7%	18.8%	1812	2168	2152	356	340	19.7%	18.8%
5,201 - 5,250	1522	1828	1814	306	292	20.1%	19.2%	1674	2010	1995	336	321	20.1%	19.2%	1820	2185	2169	366	349	20.1%	19.2%
5,251 - 5,300	1528	1842	1828	314	300	20.5%	19.6%	1681	2026	2011	345	330	20.5%	19.6%	1827	2202	2185	375	358	20.5%	19.6%
5,301 - 5,350	1534	1856	1842	322	308	21.0%	20.0%	1688	2042	2026	354	338	21.0%	20.0%	1835	2220	2202	385	368	21.0%	20.0%
5,351 - 5,400	1541	1871	1856	330	315	21.4%	20.5%	1695	2058	2042	363	347	21.4%	20.5%	1842	2237	2219	395	377	21.4%	20.5%
5,401 - 5,450	1547	1885	1870	338	323	21.9%	20.9%	1702	2074	2057	372	355	21.9%	20.9%	1850	2254	2236	404	386	21.9%	20.9%
5,451 - 5,500	1553	1900	1884	346	331	22.3%	21.3%	1708	2090	2073	381	364	22.3%	21.3%	1857	2271	2253	414	396	22.3%	21.3%
5,501 - 5,550	1559	1914	1898	355	339	22.7%	21.7%	1715	2105	2088	390	373	22.7%	21.7%	1865	2289	2270	424	405	22.7%	21.7%
5,551 - 5,600	1566	1928	1912	363	347	23.2%	22.1%	1722	2121	2104	399	381	23.2%	22.1%	1872	2306	2287	434	414	23.2%	22.1%
5,601 - 5,650	1572	1943	1926	371	354	23.6%	22.6%	1729	2137	2119	408	390	23.6%	22.6%	1880	2323	2303	443	424	23.6%	22.6%
5,651 - 5,700	1578	1955	1939	377	360	23.9%	22.8%	1736	2151	2132	415	396	23.9%	22.8%	1887	2338	2318	451	431	23.9%	22.8%
5,701 - 5,750	1584	1966	1949	381	365	24.1%	23.0%	1743	2162	2144	419	401	24.1%	23.0%	1895	2350	2331	456	436	24.1%	23.0%
5,751 - 5,800	1591	1976	1960	386	369	24.2%	23.2%	1750	2174	2156	424	406	24.2%	23.2%	1902	2363	2343	461	441	24.2%	23.2%
5,801 - 5,850	1597	1987	1970	390	373	24.4%	23.4%	1757	2186	2167	429	411	24.4%	23.4%	1909	2376	2356	466	446	24.4%	23.4%
5,851 - 5,900	1603	1997	1981	394	377	24.6%	23.5%	1764	2197	2179	434	415	24.6%	23.5%	1917	2388	2368	471	451	24.6%	23.5%
5,901 - 5,950	1609	2008	1991	398	381	24.7%	23.7%	1770	2208	2190	438	420	24.7%	23.7%	1924	2401	2380	476	456	24.7%	23.7%
5,951 - 6,000	1615	2018	2001	403	386	24.9%	23.9%	1777	2220	2201	443	425	24.9%	23.9%	1931	2413	2393	482	462	24.9%	23.9%
6,001 - 6,050	1618	2028	2011	411	394	25.4%	24.3%	1779	2231	2212	452	433	25.4%	24.3%	1934	2425	2405	491	471	25.4%	24.3%
6,051 - 6,100	1620	2039	2022	418	401	25.8%	24.8%	1782	2242	2224	460	441	25.8%	24.8%	1937	2438	2417	500	480	25.8%	24.8%
6,101 - 6,150	1623	2049	2032	426	409	26.2%	25.2%	1785	2254	2235	468	450	26.2%	25.2%	1941	2450	2429	509	489	26.2%	25.2%
6,151 - 6,200	1626	2059	2042	434	416	26.7%	25.6%	1788	2265	2246	477	458	26.7%	25.6%	1944	2462	2442	518	498	26.7%	25.6%
6,201 - 6,250	1628	2069	2052	441	424	27.1%	26.0%	1791	2276	2258	485	466	27.1%	26.0%	1947	2474	2454	528	507	27.1%	26.0%
6,251 - 6,300	1631	2080	2063	449	432	27.5%	26.5%	1794	2288	2269	494	475	27.5%	26.5%	1950	2487	2466	537	516	27.5%	26.5%
6,301 - 6,350	1633	2090	2073	457	439	27.9%	26.9%	1797	2299	2280	502	483	27.9%	26.9%	1953	2499	2478	546	525	27.9%	26.9%
6,351 - 6,400	1636	2100	2083	464	447	28.4%	27.3%	1800	2310	2291	511	492	28.4%	27.3%	1956	2511	2491	555	534	28.4%	27.3%
6,401 - 6,450	1639	2111	2093	472	454	28.8%	27.7%	1803	2322	2303	519	500	28.8%	27.7%	1959	2524	2503	564	543	28.8%	27.7%
6,451 - 6,500	1641	2118	2101	477	459	29.1%	28.0%	1806	2330	2311	525	505	29.1%	28.0%	1963	2533	2512	570	549	29.1%	28.0%
6,501 - 6,550	1644	2124	2107	480	463	29.2%	28.1%	1808	2337	2317	528	509	29.2%	28.1%	1966	2540	2519	574	553	29.2%	28.1%
6,551 - 6,600	1647	2130	2112	483	466	29.4%	28.3%	1811	2343	2324	532	512	29.4%	28.3%	1969	2547	2526	578	557	29.4%	28.3%
6,601 - 6,650	1649	2136	2118	487	469	29.5%	28.4%	1814	2350	2330	535	516	29.5%	28.4%	1972	2554	2533	582	561	29.5%	28.4%
6,651 - 6,700	1652	2142	2124	490	472	29.7%	28.6%	1817	2356	2336	539	519	29.7%	28.6%	1975	2561	2540	586	565	29.7%	28.6%
6,701 - 6,750	1655	2148	2130	492	474	29.7%	28.7%	1821	2362	2343	542	522	29.7%	28.7%	1979	2568	2547	589	567	29.7%	28.7%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
6,751 - 6,800	1660	2154	2136	494	476	29.7%	28.7%	1826	2369	2349	543	523	29.7%	28.7%	1985	2575	2554	590	569	29.7%	28.7%
6,801 - 6,850	1664	2159	2141	495	477	29.7%	28.7%	1831	2375	2356	545	525	29.7%	28.7%	1990	2582	2561	592	570	29.7%	28.7%
6,851 - 6,900	1669	2165	2147	496	478	29.7%	28.7%	1836	2382	2362	546	526	29.7%	28.7%	1995	2589	2567	594	572	29.7%	28.7%
6,901 - 6,950	1673	2171	2153	498	480	29.8%	28.7%	1841	2388	2368	548	528	29.8%	28.7%	2001	2596	2574	595	574	29.8%	28.7%
6,951 - 7,000	1678	2177	2159	499	481	29.8%	28.7%	1846	2395	2375	549	529	29.8%	28.7%	2006	2603	2581	597	575	29.8%	28.7%
7,001 - 7,050	1682	2183	2165	501	482	29.8%	28.7%	1851	2401	2381	551	531	29.8%	28.7%	2012	2610	2588	599	577	29.8%	28.7%
7,051 - 7,100	1687	2189	2170	502	484	29.8%	28.7%	1856	2408	2388	552	532	29.8%	28.7%	2017	2617	2595	600	578	29.8%	28.7%
7,101 - 7,150	1691	2195	2176	503	485	29.8%	28.7%	1860	2414	2394	554	533	29.8%	28.7%	2022	2624	2602	602	580	29.8%	28.7%
7,151 - 7,200	1696	2201	2182	505	486	29.8%	28.7%	1865	2421	2400	555	535	29.8%	28.7%	2028	2631	2609	604	581	29.8%	28.7%
7,201 - 7,250	1700	2207	2188	506	488	29.8%	28.7%	1870	2427	2407	557	536	29.8%	28.7%	2033	2638	2616	605	583	29.8%	28.7%
7,251 - 7,300	1705	2211	2192	506	488	29.7%	28.6%	1875	2432	2412	557	536	29.7%	28.6%	2038	2644	2621	605	583	29.7%	28.6%
7,301 - 7,350	1709	2214	2195	505	486	29.5%	28.4%	1880	2436	2415	556	535	29.5%	28.4%	2044	2648	2625	604	581	29.5%	28.4%
7,351 - 7,400	1714	2218	2199	504	485	29.4%	28.3%	1885	2439	2418	554	533	29.4%	28.3%	2049	2652	2629	602	580	29.4%	28.3%
7,401 - 7,450	1718	2221	2202	503	483	29.2%	28.1%	1890	2443	2422	553	532	29.2%	28.1%	2055	2655	2632	601	578	29.2%	28.1%
7,451 - 7,500	1723	2224	2205	501	482	29.1%	28.0%	1895	2446	2425	551	530	29.1%	28.0%	2060	2659	2636	599	576	29.1%	28.0%
7,501 - 7,550	1727	2227	2208	500	481	28.9%	27.8%	1900	2450	2429	550	529	28.9%	27.8%	2065	2663	2640	598	575	28.9%	27.8%
7,551 - 7,600	1732	2230	2211	499	479	28.8%	27.7%	1905	2454	2432	549	527	28.8%	27.7%	2071	2667	2644	596	573	28.8%	27.7%
7,601 - 7,650	1736	2234	2214	497	478	28.7%	27.5%	1910	2457	2435	547	525	28.7%	27.5%	2076	2671	2647	595	571	28.7%	27.5%
7,651 - 7,700	1741	2237	2217	496	476	28.5%	27.4%	1915	2461	2439	546	524	28.5%	27.4%	2081	2675	2651	593	570	28.5%	27.4%
7,701 - 7,750	1745	2240	2220	495	475	28.4%	27.2%	1920	2464	2442	544	522	28.4%	27.2%	2087	2679	2655	592	568	28.4%	27.2%
7,751 - 7,800	1750	2243	2223	494	474	28.2%	27.1%	1925	2468	2446	543	521	28.2%	27.1%	2092	2682	2658	590	566	28.2%	27.1%
7,801 - 7,850	1754	2247	2226	492	472	28.1%	26.9%	1930	2471	2449	542	519	28.1%	26.9%	2098	2686	2662	589	565	28.1%	26.9%
7,851 - 7,900	1760	2250	2229	490	470	27.9%	26.7%	1936	2475	2452	539	517	27.9%	26.7%	2104	2690	2666	586	562	27.9%	26.7%
7,901 - 7,950	1765	2253	2233	488	467	27.6%	26.5%	1942	2478	2456	537	514	27.6%	26.5%	2111	2694	2669	583	559	27.6%	26.5%
7,951 - 8,000	1771	2256	2236	486	465	27.4%	26.3%	1948	2482	2459	534	511	27.4%	26.3%	2117	2698	2673	581	556	27.4%	26.3%
8,001 - 8,050	1776	2259	2239	483	462	27.2%	26.0%	1954	2485	2463	532	509	27.2%	26.0%	2124	2702	2677	578	553	27.2%	26.0%
8,051 - 8,100	1782	2265	2245	484	463	27.1%	26.0%	1960	2492	2469	532	509	27.1%	26.0%	2131	2709	2684	578	553	27.1%	26.0%
8,101 - 8,150	1787	2276	2255	488	467	27.3%	26.1%	1966	2503	2480	537	514	27.3%	26.1%	2137	2721	2696	584	559	27.3%	26.1%
8,151 - 8,200	1793	2286	2264	493	472	27.5%	26.3%	1972	2514	2491	542	519	27.5%	26.3%	2144	2733	2708	589	564	27.5%	26.3%
8,201 - 8,250	1799	2296	2274	497	476	27.6%	26.5%	1978	2525	2502	547	524	27.6%	26.5%	2150	2745	2720	594	569	27.6%	26.5%
8,251 - 8,300	1804	2306	2284	502	480	27.8%	26.6%	1984	2536	2513	552	528	27.8%	26.6%	2157	2757	2731	600	574	27.8%	26.6%
8,301 - 8,350	1810	2316	2294	506	485	28.0%	26.8%	1991	2547	2524	557	533	28.0%	26.8%	2164	2769	2743	605	580	28.0%	26.8%
8,351 - 8,400	1815	2326	2304	511	489	28.1%	26.9%	1997	2558	2535	562	538	28.1%	26.9%	2170	2781	2755	611	585	28.1%	26.9%
8,401 - 8,450	1821	2336	2314	515	493	28.3%	27.1%	2003	2570	2546	567	543	28.3%	27.1%	2177	2793	2767	616	590	28.3%	27.1%
8,451 - 8,500	1826	2346	2324	520	498	28.5%	27.3%	2009	2581	2557	572	548	28.5%	27.3%	2184	2805	2779	621	595	28.5%	27.3%
8,501 - 8,550	1832	2356	2334	524	502	28.6%	27.4%	2015	2592	2568	577	553	28.6%	27.4%	2190	2817	2791	627	601	28.6%	27.4%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
8,551 - 8,600	1837	2366	2344	529	507	28.8%	27.6%	2021	2603	2579	582	557	28.8%	27.6%	2197	2829	2803	632	606	28.8%	27.6%
8,601 - 8,650	1843	2376	2354	533	511	28.9%	27.7%	2027	2614	2590	586	562	28.9%	27.7%	2204	2841	2815	638	611	28.9%	27.7%
8,651 - 8,700	1849	2386	2364	538	515	29.1%	27.9%	2033	2625	2600	591	567	29.1%	27.9%	2210	2853	2827	643	616	29.1%	27.9%
8,701 - 8,750	1854	2396	2374	542	520	29.2%	28.0%	2040	2636	2611	596	572	29.2%	28.0%	2217	2865	2839	648	622	29.2%	28.0%
8,751 - 8,800	1860	2406	2384	547	524	29.4%	28.2%	2046	2647	2622	601	577	29.4%	28.2%	2224	2877	2851	654	627	29.4%	28.2%
8,801 - 8,850	1865	2416	2394	551	529	29.5%	28.3%	2052	2658	2633	606	582	29.5%	28.3%	2230	2889	2862	659	632	29.5%	28.3%
8,851 - 8,900	1871	2424	2402	553	531	29.6%	28.4%	2058	2667	2642	609	584	29.6%	28.4%	2237	2899	2872	662	635	29.6%	28.4%
8,901 - 8,950	1877	2427	2404	550	527	29.3%	28.1%	2064	2670	2645	605	580	29.3%	28.1%	2244	2902	2875	658	631	29.3%	28.1%
8,951 - 9,000	1882	2430	2407	547	524	29.1%	27.8%	2071	2672	2647	602	577	29.1%	27.8%	2251	2905	2878	654	627	29.1%	27.8%
9,001 - 9,050	1888	2432	2409	544	521	28.8%	27.6%	2077	2675	2650	598	573	28.8%	27.6%	2258	2908	2881	650	623	28.8%	27.6%
9,051 - 9,100	1894	2435	2412	541	518	28.5%	27.3%	2084	2678	2653	595	569	28.5%	27.3%	2265	2911	2884	646	619	28.5%	27.3%
9,101 - 9,150	1900	2437	2414	537	514	28.3%	27.1%	2090	2681	2656	591	566	28.3%	27.1%	2272	2914	2887	642	615	28.3%	27.1%
9,151 - 9,200	1906	2440	2417	534	511	28.0%	26.8%	2096	2684	2658	587	562	28.0%	26.8%	2279	2917	2889	639	611	28.0%	26.8%
9,201 - 9,250	1912	2442	2419	531	507	27.8%	26.5%	2103	2687	2661	584	558	27.8%	26.5%	2286	2920	2892	635	607	27.8%	26.5%
9,251 - 9,300	1917	2445	2421	527	504	27.5%	26.3%	2109	2689	2664	580	554	27.5%	26.3%	2293	2923	2895	631	603	27.5%	26.3%
9,301 - 9,350	1923	2447	2424	524	501	27.3%	26.0%	2115	2692	2666	577	551	27.3%	26.0%	2300	2926	2898	627	599	27.3%	26.0%
9,351 - 9,400	1929	2450	2426	521	497	27.0%	25.8%	2122	2695	2669	573	547	27.0%	25.8%	2306	2929	2901	623	595	27.0%	25.8%
9,401 - 9,450	1935	2452	2429	518	494	26.8%	25.5%	2128	2698	2672	569	543	26.8%	25.5%	2313	2932	2904	619	591	26.8%	25.5%
9,451 - 9,500	1941	2455	2431	514	490	26.5%	25.3%	2135	2700	2674	566	540	26.5%	25.3%	2320	2935	2907	615	586	26.5%	25.3%
9,501 - 9,550	1946	2457	2434	511	487	26.3%	25.0%	2141	2703	2677	562	536	26.3%	25.0%	2327	2938	2910	611	582	26.3%	25.0%
9,551 - 9,600	1952	2460	2436	508	484	26.0%	24.8%	2147	2706	2680	558	532	26.0%	24.8%	2334	2941	2913	607	578	26.0%	24.8%
9,601 - 9,650	1958	2462	2438	504	480	25.8%	24.5%	2154	2709	2682	555	528	25.8%	24.5%	2341	2944	2916	603	574	25.8%	24.5%
9,651 - 9,700	1964	2465	2441	501	477	25.5%	24.3%	2160	2711	2685	551	525	25.5%	24.3%	2348	2947	2918	599	570	25.5%	24.3%
9,701 - 9,750	1970	2469	2445	500	476	25.4%	24.1%	2167	2716	2690	550	523	25.4%	24.1%	2355	2953	2924	598	569	25.4%	24.1%
9,751 - 9,800	1975	2474	2450	499	475	25.3%	24.0%	2173	2722	2695	549	522	25.3%	24.0%	2362	2959	2930	597	567	25.3%	24.0%
9,801 - 9,850	1981	2479	2455	498	474	25.1%	23.9%	2179	2727	2701	548	521	25.1%	23.9%	2369	2965	2935	596	566	25.1%	23.9%
9,851 - 9,900	1987	2484	2460	497	473	25.0%	23.8%	2186	2733	2706	547	520	25.0%	23.8%	2376	2971	2941	595	565	25.0%	23.8%
9,901 - 9,950	1993	2489	2465	497	472	24.9%	23.7%	2192	2738	2711	546	519	24.9%	23.7%	2383	2976	2947	594	564	24.9%	23.7%
9,951 - 10,000	1998	2494	2470	496	472	24.8%	23.6%	2198	2744	2717	546	519	24.8%	23.6%	2389	2982	2953	593	564	24.8%	23.6%
10,001 - 10,050	2003	2499	2475	496	471	24.7%	23.5%	2204	2749	2722	545	518	24.7%	23.5%	2396	2988	2959	593	563	24.7%	23.5%
10,051 - 10,100	2009	2504	2479	495	471	24.7%	23.4%	2210	2755	2727	545	518	24.7%	23.4%	2402	2994	2965	592	563	24.7%	23.4%
10,101 - 10,150	2014	2509	2484	495	470	24.6%	23.3%	2216	2760	2733	545	517	24.6%	23.3%	2408	3000	2971	592	562	24.6%	23.3%
10,151 - 10,200	2019	2514	2489	495	470	24.5%	23.3%	2221	2766	2738	544	517	24.5%	23.3%	2415	3006	2976	591	562	24.5%	23.3%
10,201 - 10,250	2025	2519	2494	494	469	24.4%	23.2%	2227	2771	2744	544	516	24.4%	23.2%	2421	3012	2982	591	561	24.4%	23.2%
10,251 - 10,300	2030	2524	2499	494	469	24.3%	23.1%	2233	2776	2749	543	516	24.3%	23.1%	2427	3018	2988	591	561	24.3%	23.1%
10,301 - 10,350	2035	2529	2504	494	468	24.2%	23.0%	2239	2782	2754	543	515	24.2%	23.0%	2434	3024	2994	590	560	24.2%	23.0%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
10,351 - 10,400	2041	2534	2509	493	468	24.2%	22.9%	2245	2787	2760	542	515	24.2%	22.9%	2440	3030	3000	590	560	24.2%	22.9%
10,401 - 10,450	2046	2537	2512	491	466	24.0%	22.8%	2251	2791	2763	540	512	24.0%	22.8%	2447	3034	3004	587	557	24.0%	22.8%
10,451 - 10,500	2052	2542	2517	491	465	23.9%	22.7%	2257	2796	2769	540	512	23.9%	22.7%	2453	3040	3009	587	556	23.9%	22.7%
10,501 - 10,550	2057	2547	2522	490	465	23.8%	22.6%	2263	2802	2774	539	511	23.8%	22.6%	2459	3045	3015	586	556	23.8%	22.6%
10,551 - 10,600	2062	2555	2529	493	467	23.9%	22.7%	2268	2810	2782	542	514	23.9%	22.7%	2466	3055	3024	589	559	23.9%	22.7%
10,601 - 10,650	2068	2564	2538	496	470	24.0%	22.8%	2274	2820	2792	546	517	24.0%	22.8%	2472	3065	3035	593	562	24.0%	22.8%
10,651 - 10,700	2073	2572	2546	499	474	24.1%	22.8%	2280	2829	2801	549	521	24.1%	22.8%	2479	3076	3045	597	566	24.1%	22.8%
10,701 - 10,750	2078	2581	2555	503	477	24.2%	22.9%	2286	2839	2810	553	524	24.2%	22.9%	2485	3086	3055	601	570	24.2%	22.9%
10,751 - 10,800	2084	2589	2563	506	480	24.3%	23.0%	2292	2848	2820	557	528	24.3%	23.0%	2491	3096	3065	605	574	24.3%	23.0%
10,801 - 10,850	2089	2595	2569	506	480	24.2%	23.0%	2298	2854	2826	557	528	24.2%	23.0%	2498	3103	3071	605	574	24.2%	23.0%
10,851 - 10,900	2094	2604	2577	509	483	24.3%	23.1%	2304	2864	2835	560	531	24.3%	23.1%	2504	3113	3081	609	577	24.3%	23.1%
10,901 - 10,950	2100	2612	2586	513	486	24.4%	23.2%	2309	2873	2844	564	535	24.4%	23.2%	2510	3123	3092	613	581	24.4%	23.2%
10,951 - 11,000	2105	2621	2594	516	489	24.5%	23.2%	2315	2883	2854	568	538	24.5%	23.2%	2517	3134	3102	617	585	24.5%	23.2%
11,001 - 11,050	2110	2635	2608	525	498	24.9%	23.6%	2321	2899	2869	577	548	24.9%	23.6%	2523	3151	3119	628	595	24.9%	23.6%
11,051 - 11,100	2116	2644	2616	528	501	25.0%	23.7%	2327	2908	2878	581	551	25.0%	23.7%	2530	3161	3128	631	599	25.0%	23.7%
11,101 - 11,150	2121	2652	2625	531	504	25.0%	23.8%	2333	2917	2887	584	554	25.0%	23.8%	2536	3171	3138	635	603	25.0%	23.8%
11,151 - 11,200	2126	2661	2633	534	507	25.1%	23.8%	2339	2927	2896	588	558	25.1%	23.8%	2542	3181	3148	639	606	25.1%	23.8%
11,201 - 11,250	2132	2665	2638	534	506	25.0%	23.7%	2345	2932	2901	587	557	25.0%	23.7%	2549	3187	3154	638	605	25.0%	23.7%
11,251 - 11,300	2137	2674	2646	537	509	25.1%	23.8%	2351	2941	2911	590	560	25.1%	23.8%	2555	3197	3164	642	609	25.1%	23.8%
11,301 - 11,350	2143	2682	2654	539	512	25.2%	23.9%	2357	2950	2920	593	563	25.2%	23.9%	2562	3207	3174	645	612	25.2%	23.9%
11,351 - 11,400	2149	2691	2663	542	514	25.2%	23.9%	2364	2960	2929	596	565	25.2%	23.9%	2569	3217	3184	648	614	25.2%	23.9%
11,401 - 11,450	2155	2699	2671	544	516	25.3%	24.0%	2370	2969	2938	599	568	25.3%	24.0%	2576	3227	3194	651	617	25.3%	24.0%
11,451 - 11,500	2161	2708	2679	547	519	25.3%	24.0%	2377	2978	2947	602	570	25.3%	24.0%	2584	3237	3204	654	620	25.3%	24.0%
11,501 - 11,550	2167	2716	2688	549	521	25.4%	24.0%	2383	2988	2956	604	573	25.4%	24.0%	2591	3248	3214	657	623	25.4%	24.0%
11,551 - 11,600	2173	2725	2696	552	523	25.4%	24.1%	2390	2997	2965	607	575	25.4%	24.1%	2598	3258	3223	660	625	25.4%	24.1%
11,601 - 11,650	2179	2733	2704	554	525	25.4%	24.1%	2397	3006	2975	610	578	25.4%	24.1%	2605	3268	3233	663	628	25.4%	24.1%
11,651 - 11,700	2185	2738	2709	553	524	25.3%	24.0%	2403	3012	2980	608	576	25.3%	24.0%	2612	3274	3239	661	627	25.3%	24.0%
11,701 - 11,750	2191	2746	2717	555	526	25.4%	24.0%	2410	3021	2989	611	579	25.4%	24.0%	2620	3284	3249	664	629	25.4%	24.0%
11,751 - 11,800	2197	2755	2726	558	529	25.4%	24.1%	2417	3030	2998	614	582	25.4%	24.1%	2627	3294	3259	667	632	25.4%	24.1%
11,801 - 11,850	2203	2763	2734	560	531	25.4%	24.1%	2423	3040	3007	616	584	25.4%	24.1%	2634	3304	3269	670	635	25.4%	24.1%
11,851 - 11,900	2209	2772	2742	563	533	25.5%	24.1%	2430	3049	3017	619	587	25.5%	24.1%	2641	3314	3279	673	638	25.5%	24.1%
11,901 - 11,950	2215	2780	2751	565	536	25.5%	24.2%	2436	3058	3026	622	589	25.5%	24.2%	2648	3324	3289	676	641	25.5%	24.2%
11,951 - 12,000	2221	2789	2759	568	538	25.6%	24.2%	2443	3067	3035	624	592	25.6%	24.2%	2656	3334	3299	679	644	25.6%	24.2%
12,001 - 12,050	2227	2797	2768	570	541	25.6%	24.3%	2450	3077	3044	627	595	25.6%	24.3%	2663	3344	3309	682	647	25.6%	24.3%
12,051 - 12,100	2233	2802	2772	569	539	25.5%	24.2%	2456	3082	3050	626	593	25.5%	24.2%	2670	3350	3315	680	645	25.5%	24.2%
12,101 - 12,150	2239	2810	2781	571	542	25.5%	24.2%	2463	3091	3059	628	596	25.5%	24.2%	2677	3360	3325	683	648	25.5%	24.2%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
12,151 - 12,200	2245	2819	2789	574	544	25.5%	24.2%	2470	3100	3068	631	599	25.5%	24.2%	2684	3370	3335	686	651	25.5%	24.2%
12,201 - 12,250	2251	2827	2798	576	547	25.6%	24.3%	2476	3110	3078	634	602	25.6%	24.3%	2692	3380	3345	689	654	25.6%	24.3%
12,251 - 12,300	2257	2835	2806	578	549	25.6%	24.3%	2483	3119	3087	636	604	25.6%	24.3%	2699	3390	3356	692	657	25.6%	24.3%
12,301 - 12,350	2263	2844	2815	581	552	25.7%	24.4%	2489	3128	3096	639	607	25.7%	24.4%	2706	3400	3366	694	660	25.7%	24.4%
12,351 - 12,400	2269	2852	2823	583	554	25.7%	24.4%	2496	3137	3106	641	610	25.7%	24.4%	2713	3410	3376	697	663	25.7%	24.4%
12,401 - 12,450	2275	2861	2832	586	557	25.7%	24.5%	2503	3147	3115	644	612	25.7%	24.5%	2720	3421	3386	700	666	25.7%	24.5%
12,451 - 12,500	2281	2869	2840	588	559	25.8%	24.5%	2509	3156	3124	647	615	25.8%	24.5%	2728	3431	3396	703	668	25.8%	24.5%
12,501 - 12,550	2287	2878	2849	590	561	25.8%	24.5%	2516	3165	3134	649	618	25.8%	24.5%	2735	3441	3406	706	671	25.8%	24.5%
12,551 - 12,600	2293	2886	2857	593	564	25.8%	24.6%	2523	3175	3143	652	620	25.8%	24.6%	2742	3451	3416	709	674	25.8%	24.6%
12,601 - 12,650	2299	2894	2866	595	566	25.9%	24.6%	2529	3184	3152	655	623	25.9%	24.6%	2749	3461	3426	712	677	25.9%	24.6%
12,651 - 12,700	2305	2903	2874	598	569	25.9%	24.7%	2535	3193	3161	658	626	25.9%	24.7%	2756	3471	3437	715	681	25.9%	24.7%
12,701 - 12,750	2308	2911	2883	603	575	26.2%	24.9%	2538	3202	3171	664	632	26.2%	24.9%	2759	3481	3447	722	687	26.2%	24.9%
12,751 - 12,800	2310	2920	2891	609	581	26.4%	25.1%	2542	3212	3180	670	639	26.4%	25.1%	2763	3491	3457	728	694	26.4%	25.1%
12,801 - 12,850	2313	2928	2899	615	586	26.6%	25.3%	2545	3221	3189	676	645	26.6%	25.3%	2766	3501	3467	735	701	26.6%	25.3%
12,851 - 12,900	2316	2936	2908	620	592	26.8%	25.6%	2548	3230	3199	683	651	26.8%	25.6%	2769	3511	3477	742	708	26.8%	25.6%
12,901 - 12,950	2319	2945	2916	626	598	27.0%	25.8%	2551	3239	3208	689	657	27.0%	25.8%	2773	3521	3487	749	715	27.0%	25.8%
12,951 - 13,000	2322	2953	2925	632	603	27.2%	26.0%	2554	3249	3217	695	664	27.2%	26.0%	2776	3531	3497	755	721	27.2%	26.0%
13,001 - 13,050	2324	2962	2933	637	609	27.4%	26.2%	2557	3258	3227	701	670	27.4%	26.2%	2779	3541	3507	762	728	27.4%	26.2%
13,051 - 13,100	2327	2970	2942	643	615	27.6%	26.4%	2560	3267	3236	707	676	27.6%	26.4%	2782	3551	3518	769	735	27.6%	26.4%
13,101 - 13,150	2330	2978	2950	649	620	27.8%	26.6%	2563	3276	3245	713	682	27.8%	26.6%	2786	3561	3527	776	742	27.8%	26.6%
13,151 - 13,200	2333	2983	2955	651	622	27.9%	26.7%	2566	3281	3250	716	684	27.9%	26.7%	2789	3567	3533	778	744	27.9%	26.7%
13,201 - 13,250	2335	2988	2959	652	624	27.9%	26.7%	2569	3287	3255	718	686	27.9%	26.7%	2792	3573	3539	780	746	27.9%	26.7%
13,251 - 13,300	2338	2993	2964	654	626	28.0%	26.8%	2572	3292	3260	720	688	28.0%	26.8%	2796	3578	3544	782	748	28.0%	26.8%
13,301 - 13,350	2341	2997	2969	656	628	28.0%	26.8%	2575	3297	3266	722	691	28.0%	26.8%	2799	3584	3550	785	751	28.0%	26.8%
13,351 - 13,400	2344	3002	2974	659	630	28.1%	26.9%	2578	3303	3271	725	693	28.1%	26.9%	2802	3590	3556	788	753	28.1%	26.9%
13,401 - 13,450	2346	3008	2979	661	632	28.2%	27.0%	2581	3308	3277	727	696	28.2%	27.0%	2806	3596	3562	790	756	28.2%	27.0%
13,451 - 13,500	2349	3013	2984	663	635	28.2%	27.0%	2584	3314	3282	730	698	28.2%	27.0%	2809	3602	3568	793	759	28.2%	27.0%
13,501 - 13,550	2352	3018	2989	666	637	28.3%	27.1%	2587	3320	3288	732	701	28.3%	27.1%	2812	3608	3574	796	762	28.3%	27.1%
13,551 - 13,600	2355	3023	2994	668	640	28.4%	27.2%	2590	3325	3294	735	703	28.4%	27.2%	2816	3615	3580	799	765	28.4%	27.2%
13,601 - 13,650	2357	3028	2999	671	642	28.5%	27.2%	2593	3331	3299	738	706	28.5%	27.2%	2819	3621	3586	802	768	28.5%	27.2%
13,651 - 13,700	2360	3033	3005	674	645	28.5%	27.3%	2596	3337	3305	741	709	28.5%	27.3%	2822	3627	3593	805	771	28.5%	27.3%
13,701 - 13,750	2362	3039	3010	676	647	28.6%	27.4%	2599	3342	3311	744	712	28.6%	27.4%	2825	3633	3599	809	774	28.6%	27.4%
13,751 - 13,800	2365	3044	3015	679	650	28.7%	27.5%	2601	3348	3316	747	715	28.7%	27.5%	2828	3639	3605	812	777	28.7%	27.5%
13,801 - 13,850	2367	3049	3020	681	652	28.8%	27.6%	2604	3354	3322	750	718	28.8%	27.6%	2831	3646	3611	815	780	28.8%	27.6%
13,851 - 13,900	2370	3054	3025	684	655	28.9%	27.6%	2607	3360	3328	752	720	28.9%	27.6%	2834	3652	3617	818	783	28.9%	27.6%
13,901 - 13,950	2373	3059	3030	687	658	28.9%	27.7%	2610	3365	3333	755	723	28.9%	27.7%	2837	3658	3623	821	786	28.9%	27.7%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
13,951 - 14,000	2375	3064	3035	689	660	29.0%	27.8%	2613	3371	3339	758	726	29.0%	27.8%	2840	3664	3629	824	789	29.0%	27.8%
14,001 - 14,050	2378	3070	3040	692	663	29.1%	27.9%	2615	3377	3344	761	729	29.1%	27.9%	2843	3670	3635	827	792	29.1%	27.9%
14,051 - 14,100	2380	3075	3045	695	665	29.2%	28.0%	2618	3382	3350	764	732	29.2%	28.0%	2846	3677	3641	831	796	29.2%	28.0%
14,101 - 14,150	2384	3080	3051	696	667	29.2%	28.0%	2622	3388	3356	766	734	29.2%	28.0%	2850	3683	3648	832	797	29.2%	28.0%
14,151 - 14,200	2388	3085	3056	697	668	29.2%	28.0%	2627	3394	3361	767	735	29.2%	28.0%	2855	3689	3654	834	799	29.2%	28.0%
14,201 - 14,250	2392	3090	3061	698	669	29.2%	28.0%	2631	3399	3367	768	736	29.2%	28.0%	2860	3695	3660	835	800	29.2%	28.0%
14,251 - 14,300	2396	3096	3066	700	670	29.2%	28.0%	2636	3405	3373	769	737	29.2%	28.0%	2865	3701	3666	836	801	29.2%	28.0%
14,301 - 14,350	2400	3101	3072	701	672	29.2%	28.0%	2640	3411	3379	771	739	29.2%	28.0%	2870	3708	3673	838	803	29.2%	28.0%
14,351 - 14,400	2404	3107	3078	703	674	29.2%	28.0%	2645	3418	3385	773	741	29.2%	28.0%	2875	3715	3680	841	805	29.2%	28.0%
14,401 - 14,450	2408	3113	3084	705	676	29.3%	28.1%	2649	3425	3392	776	743	29.3%	28.1%	2879	3723	3687	843	808	29.3%	28.1%
14,451 - 14,500	2412	3119	3090	707	677	29.3%	28.1%	2653	3431	3399	778	745	29.3%	28.1%	2884	3730	3694	845	810	29.3%	28.1%
14,501 - 14,550	2416	3125	3096	709	679	29.3%	28.1%	2658	3438	3405	780	747	29.3%	28.1%	2889	3737	3702	848	812	29.3%	28.1%
14,551 - 14,600	2420	3131	3102	711	681	29.4%	28.2%	2662	3444	3412	782	750	29.4%	28.2%	2894	3744	3709	850	815	29.4%	28.2%
14,601 - 14,650	2424	3137	3108	713	683	29.4%	28.2%	2667	3451	3419	784	752	29.4%	28.2%	2899	3751	3716	852	817	29.4%	28.2%
14,651 - 14,700	2429	3143	3114	715	685	29.4%	28.2%	2671	3458	3425	786	754	29.4%	28.2%	2904	3759	3723	855	819	29.4%	28.2%
14,701 - 14,750	2433	3149	3120	717	687	29.5%	28.3%	2676	3464	3432	788	756	29.5%	28.3%	2909	3766	3730	857	822	29.5%	28.3%
14,751 - 14,800	2437	3155	3126	719	689	29.5%	28.3%	2680	3471	3438	791	758	29.5%	28.3%	2914	3773	3738	859	824	29.5%	28.3%
14,801 - 14,850	2441	3161	3132	721	691	29.5%	28.3%	2685	3478	3445	793	760	29.5%	28.3%	2918	3780	3745	862	826	29.5%	28.3%
14,851 - 14,900	2445	3167	3138	723	693	29.6%	28.3%	2689	3484	3452	795	762	29.6%	28.3%	2923	3787	3752	864	829	29.6%	28.3%
14,901 - 14,950	2449	3173	3144	725	695	29.6%	28.4%	2694	3491	3458	797	765	29.6%	28.4%	2928	3795	3759	866	831	29.6%	28.4%
14,951 - 15,000	2453	3179	3150	727	697	29.6%	28.4%	2698	3497	3465	799	767	29.6%	28.4%	2933	3802	3766	869	833	29.6%	28.4%
15,001 - 15,050	2457	3186	3156	729	699	29.7%	28.4%	2703	3504	3472	801	769	29.7%	28.4%	2938	3809	3774	871	836	29.7%	28.4%
15,051 - 15,100	2461	3192	3162	730	701	29.7%	28.5%	2707	3511	3478	804	771	29.7%	28.5%	2943	3816	3781	873	838	29.7%	28.5%
15,101 - 15,150	2465	3198	3168	732	703	29.7%	28.5%	2712	3517	3485	806	773	29.7%	28.5%	2948	3823	3788	876	840	29.7%	28.5%
15,151 - 15,200	2469	3204	3174	734	705	29.7%	28.5%	2716	3524	3491	808	775	29.7%	28.5%	2952	3831	3795	878	843	29.7%	28.5%
15,201 - 15,250	2473	3210	3180	736	707	29.8%	28.6%	2721	3531	3498	810	777	29.8%	28.6%	2957	3838	3802	880	845	29.8%	28.6%
15,251 - 15,300	2477	3216	3186	738	709	29.8%	28.6%	2725	3537	3505	812	780	29.8%	28.6%	2962	3845	3809	883	847	29.8%	28.6%
15,301 - 15,350	2481	3222	3192	740	711	29.8%	28.6%	2730	3544	3511	814	782	29.8%	28.6%	2967	3852	3817	885	850	29.8%	28.6%
15,351 - 15,400	2485	3228	3198	742	713	29.9%	28.7%	2734	3550	3518	816	784	29.9%	28.7%	2972	3859	3824	887	852	29.9%	28.7%
15,401 - 15,450	2490	3234	3204	744	715	29.9%	28.7%	2738	3557	3524	819	786	29.9%	28.7%	2977	3866	3831	890	854	29.9%	28.7%
15,451 - 15,500	2494	3240	3210	746	716	29.9%	28.7%	2743	3564	3531	821	788	29.9%	28.7%	2982	3874	3838	892	857	29.9%	28.7%
15,501 - 15,550	2498	3246	3216	748	718	29.9%	28.8%	2747	3570	3538	823	790	29.9%	28.8%	2986	3881	3845	894	859	29.9%	28.8%
15,551 - 15,600	2502	3252	3222	750	720	30.0%	28.8%	2752	3577	3544	825	792	30.0%	28.8%	2991	3888	3853	897	861	30.0%	28.8%
15,601 - 15,650	2506	3258	3228	752	722	30.0%	28.8%	2756	3584	3551	827	795	30.0%	28.8%	2996	3895	3860	899	864	30.0%	28.8%
15,651 - 15,700	2510	3264	3234	754	724	30.0%	28.9%	2761	3590	3558	829	797	30.0%	28.9%	3001	3902	3867	901	866	30.0%	28.9%
15,701 - 15,750	2514	3270	3240	756	726	30.1%	28.9%	2765	3597	3564	831	799	30.1%	28.9%	3006	3910	3874	904	868	30.1%	28.9%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
15,751 - 15,800	2518	3276	3246	758	728	30.1%	28.9%	2770	3603	3571	834	801	30.1%	28.9%	3011	3917	3881	906	871	30.1%	28.9%
15,801 - 15,850	2522	3282	3252	760	730	30.1%	28.9%	2774	3610	3577	836	803	30.1%	28.9%	3016	3924	3889	908	873	30.1%	28.9%
15,851 - 15,900	2526	3285	3256	759	729	30.1%	28.9%	2779	3614	3581	835	802	30.1%	28.9%	3021	3928	3893	908	872	30.1%	28.9%
15,901 - 15,950	2530	3289	3259	758	729	30.0%	28.8%	2783	3618	3585	834	802	30.0%	28.8%	3025	3932	3897	907	871	30.0%	28.8%
15,951 - 16,000	2534	3292	3262	758	728	29.9%	28.7%	2788	3621	3589	833	801	29.9%	28.7%	3030	3936	3901	906	870	29.9%	28.7%
16,001 - 16,050	2539	3295	3266	756	726	29.8%	28.6%	2793	3625	3592	832	799	29.8%	28.6%	3036	3940	3905	904	868	29.8%	28.6%
16,051 - 16,100	2544	3299	3269	755	725	29.7%	28.5%	2799	3629	3596	830	797	29.7%	28.5%	3042	3944	3909	902	867	29.7%	28.5%
16,101 - 16,150	2549	3302	3272	753	723	29.5%	28.4%	2804	3632	3600	828	795	29.5%	28.4%	3048	3948	3913	900	865	29.5%	28.4%
16,151 - 16,200	2554	3306	3276	751	722	29.4%	28.3%	2810	3636	3603	827	794	29.4%	28.3%	3054	3952	3917	898	863	29.4%	28.3%
16,201 - 16,250	2559	3309	3279	750	720	29.3%	28.1%	2815	3640	3607	825	792	29.3%	28.1%	3060	3956	3921	897	861	29.3%	28.1%
16,251 - 16,300	2564	3312	3282	748	718	29.2%	28.0%	2820	3644	3611	823	790	29.2%	28.0%	3066	3960	3925	895	859	29.2%	28.0%
16,301 - 16,350	2569	3315	3286	747	717	29.1%	27.9%	2826	3647	3614	821	788	29.1%	27.9%	3072	3964	3929	893	857	29.1%	27.9%
16,351 - 16,400	2574	3318	3289	745	715	28.9%	27.8%	2831	3650	3617	819	786	28.9%	27.8%	3078	3968	3932	890	855	28.9%	27.8%
16,401 - 16,450	2579	3321	3291	743	713	28.8%	27.6%	2837	3654	3621	817	784	28.8%	27.6%	3083	3971	3936	888	852	28.8%	27.6%
16,451 - 16,500	2584	3324	3294	741	711	28.7%	27.5%	2842	3657	3624	815	782	28.7%	27.5%	3089	3975	3939	886	850	28.7%	27.5%
16,501 - 16,550	2589	3327	3297	739	709	28.5%	27.4%	2848	3660	3627	813	780	28.5%	27.4%	3095	3978	3943	883	847	28.5%	27.4%
16,551 - 16,600	2594	3330	3300	737	707	28.4%	27.2%	2853	3663	3630	810	777	28.4%	27.2%	3101	3982	3946	881	845	28.4%	27.2%
16,601 - 16,650	2599	3333	3303	735	705	28.3%	27.1%	2858	3667	3634	808	775	28.3%	27.1%	3107	3986	3950	878	843	28.3%	27.1%
16,651 - 16,700	2603	3336	3306	733	703	28.1%	27.0%	2864	3670	3637	806	773	28.1%	27.0%	3113	3989	3953	876	840	28.1%	27.0%
16,701 - 16,750	2608	3339	3309	731	701	28.0%	26.9%	2869	3673	3640	804	771	28.0%	26.9%	3119	3992	3957	874	838	28.0%	26.9%
16,751 - 16,800	2613	3342	3312	729	699	27.9%	26.7%	2875	3676	3643	801	768	27.9%	26.7%	3125	3996	3960	871	835	27.9%	26.7%
16,801 - 16,850	2618	3345	3315	727	697	27.8%	26.6%	2880	3679	3646	799	766	27.8%	26.6%	3131	3999	3963	869	833	27.8%	26.6%
16,851 - 16,900	2623	3348	3318	725	694	27.6%	26.5%	2885	3683	3649	797	764	27.6%	26.5%	3137	4003	3967	866	830	27.6%	26.5%
16,901 - 16,950	2628	3351	3321	723	692	27.5%	26.3%	2891	3686	3653	795	762	27.5%	26.3%	3142	4006	3970	864	828	27.5%	26.3%
16,951 - 17,000	2633	3354	3323	721	690	27.4%	26.2%	2896	3689	3656	793	759	27.4%	26.2%	3148	4010	3974	862	826	27.4%	26.2%
17,001 - 17,050	2638	3356	3326	719	688	27.2%	26.1%	2902	3692	3659	790	757	27.2%	26.1%	3154	4013	3977	859	823	27.2%	26.1%
17,051 - 17,100	2643	3359	3329	717	686	27.1%	26.0%	2907	3695	3662	788	755	27.1%	26.0%	3160	4017	3981	857	821	27.1%	26.0%
17,101 - 17,150	2648	3362	3332	714	684	27.0%	25.8%	2913	3699	3665	786	753	27.0%	25.8%	3166	4020	3984	854	818	27.0%	25.8%
17,151 - 17,200	2653	3365	3335	712	682	26.9%	25.7%	2918	3702	3668	784	750	26.9%	25.7%	3172	4024	3988	852	816	26.9%	25.7%
17,201 - 17,250	2658	3368	3338	710	680	26.7%	25.6%	2923	3705	3672	781	748	26.7%	25.6%	3178	4027	3991	849	813	26.7%	25.6%
17,251 - 17,300	2663	3371	3341	708	678	26.6%	25.5%	2929	3708	3675	779	746	26.6%	25.5%	3184	4031	3995	847	811	26.6%	25.5%
17,301 - 17,350	2668	3374	3344	706	676	26.5%	25.3%	2934	3711	3678	777	744	26.5%	25.3%	3190	4034	3998	845	808	26.5%	25.3%
17,351 - 17,400	2672	3377	3347	704	674	26.4%	25.2%	2940	3715	3681	775	741	26.4%	25.2%	3195	4038	4001	842	806	26.4%	25.2%
17,401 - 17,450	2677	3380	3349	702	672	26.2%	25.1%	2945	3718	3684	773	739	26.2%	25.1%	3201	4041	4005	840	804	26.2%	25.1%
17,451 - 17,500	2682	3383	3352	700	670	26.1%	25.0%	2951	3721	3688	770	737	26.1%	25.0%	3207	4045	4008	837	801	26.1%	25.0%
17,501 - 17,550	2687	3386	3355	698	668	26.0%	24.9%	2956	3724	3691	768	735	26.0%	24.9%	3213	4048	4012	835	799	26.0%	24.9%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
17,551 - 17,600	2692	3393	3362	701	670	26.0%	24.9%	2961	3732	3699	771	737	26.0%	24.9%	3219	4057	4020	838	801	26.0%	24.9%
17,601 - 17,650	2697	3400	3369	703	672	26.1%	24.9%	2967	3740	3706	773	739	26.1%	24.9%	3225	4065	4029	840	804	26.1%	24.9%
17,651 - 17,700	2702	3407	3376	705	674	26.1%	25.0%	2972	3748	3714	775	742	26.1%	25.0%	3231	4074	4037	843	806	26.1%	25.0%
17,701 - 17,750	2707	3414	3383	707	676	26.1%	25.0%	2978	3755	3722	778	744	26.1%	25.0%	3237	4082	4046	845	809	26.1%	25.0%
17,751 - 17,800	2712	3421	3390	709	679	26.1%	25.0%	2983	3763	3729	780	746	26.1%	25.0%	3243	4091	4054	848	811	26.1%	25.0%
17,801 - 17,850	2717	3428	3397	711	681	26.2%	25.1%	2989	3771	3737	782	749	26.2%	25.1%	3249	4099	4062	851	814	26.2%	25.1%
17,851 - 17,900	2722	3435	3405	713	683	26.2%	25.1%	2994	3779	3745	785	751	26.2%	25.1%	3254	4108	4071	853	816	26.2%	25.1%
17,901 - 17,950	2727	3442	3412	716	685	26.2%	25.1%	2999	3787	3753	787	753	26.2%	25.1%	3260	4116	4079	856	819	26.2%	25.1%
17,951 - 18,000	2732	3449	3419	718	687	26.3%	25.1%	3005	3794	3760	790	756	26.3%	25.1%	3266	4124	4088	858	821	26.3%	25.1%
18,001 - 18,050	2737	3457	3426	720	689	26.3%	25.2%	3010	3802	3768	792	758	26.3%	25.2%	3272	4133	4096	861	824	26.3%	25.2%
18,051 - 18,100	2741	3464	3433	722	691	26.3%	25.2%	3016	3810	3776	794	760	26.3%	25.2%	3278	4141	4104	863	826	26.3%	25.2%
18,101 - 18,150	2746	3471	3440	724	693	26.4%	25.2%	3021	3818	3784	797	763	26.4%	25.2%	3284	4150	4113	866	829	26.4%	25.2%
18,151 - 18,200	2751	3478	3447	726	695	26.4%	25.3%	3026	3826	3791	799	765	26.4%	25.3%	3290	4158	4121	869	831	26.4%	25.3%
18,201 - 18,250	2756	3485	3454	729	698	26.4%	25.3%	3032	3833	3799	801	767	26.4%	25.3%	3296	4167	4130	871	834	26.4%	25.3%
18,251 - 18,300	2761	3492	3461	731	700	26.5%	25.3%	3037	3841	3807	804	770	26.5%	25.3%	3302	4175	4138	874	837	26.5%	25.3%
18,301 - 18,350	2766	3499	3468	733	702	26.5%	25.4%	3043	3849	3815	806	772	26.5%	25.4%	3307	4184	4147	876	839	26.5%	25.4%
18,351 - 18,400	2771	3506	3475	735	704	26.5%	25.4%	3048	3857	3822	809	774	26.5%	25.4%	3313	4192	4155	879	842	26.5%	25.4%
18,401 - 18,450	2776	3513	3482	737	706	26.6%	25.4%	3054	3865	3830	811	777	26.6%	25.4%	3319	4201	4163	881	844	26.6%	25.4%
18,451 - 18,500	2781	3520	3489	739	708	26.6%	25.5%	3059	3872	3838	813	779	26.6%	25.5%	3325	4209	4172	884	847	26.6%	25.5%
18,501 - 18,550	2786	3527	3496	742	710	26.6%	25.5%	3064	3880	3846	816	781	26.6%	25.5%	3331	4218	4180	887	849	26.6%	25.5%
18,551 - 18,600	2791	3534	3503	744	712	26.6%	25.5%	3070	3888	3853	818	784	26.6%	25.5%	3337	4226	4189	889	852	26.6%	25.5%
18,601 - 18,650	2796	3542	3510	746	714	26.7%	25.6%	3075	3896	3861	820	786	26.7%	25.6%	3343	4235	4197	892	854	26.7%	25.6%
18,651 - 18,700	2801	3549	3517	748	716	26.7%	25.6%	3081	3903	3869	823	788	26.7%	25.6%	3349	4243	4205	894	857	26.7%	25.6%
18,701 - 18,750	2806	3556	3524	750	719	26.7%	25.6%	3086	3911	3877	825	790	26.7%	25.6%	3355	4252	4214	897	859	26.7%	25.6%
18,751 - 18,800	2811	3563	3531	752	721	26.8%	25.6%	3092	3919	3884	828	793	26.8%	25.6%	3361	4260	4222	900	862	26.8%	25.6%
18,801 - 18,850	2815	3570	3538	754	723	26.8%	25.7%	3097	3927	3892	830	795	26.8%	25.7%	3366	4269	4231	902	864	26.8%	25.7%
18,851 - 18,900	2820	3577	3545	757	725	26.8%	25.7%	3102	3935	3900	832	797	26.8%	25.7%	3372	4277	4239	905	867	26.8%	25.7%
18,901 - 18,950	2825	3584	3552	759	727	26.9%	25.7%	3108	3942	3908	835	800	26.9%	25.7%	3378	4285	4248	907	869	26.9%	25.7%
18,951 - 19,000	2830	3591	3559	761	729	26.9%	25.8%	3113	3950	3915	837	802	26.9%	25.8%	3384	4294	4256	910	872	26.9%	25.8%
19,001 - 19,050	2834	3598	3566	765	733	27.0%	25.9%	3117	3958	3923	841	806	27.0%	25.9%	3388	4302	4264	914	876	27.0%	25.9%
19,051 - 19,100	2837	3605	3573	768	736	27.1%	26.0%	3121	3966	3931	845	810	27.1%	26.0%	3392	4311	4273	919	881	27.1%	26.0%
19,101 - 19,150	2840	3612	3580	772	740	27.2%	26.1%	3125	3974	3939	849	814	27.2%	26.1%	3396	4319	4281	923	885	27.2%	26.1%
19,151 - 19,200	2844	3619	3588	776	744	27.3%	26.1%	3128	3981	3946	853	818	27.3%	26.1%	3401	4328	4290	927	889	27.3%	26.1%
19,201 - 19,250	2847	3627	3595	779	747	27.4%	26.2%	3132	3989	3954	857	822	27.4%	26.2%	3405	4336	4298	932	893	27.4%	26.2%
19,251 - 19,300	2851	3634	3602	783	751	27.5%	26.3%	3136	3997	3962	861	826	27.5%	26.3%	3409	4345	4306	936	898	27.5%	26.3%
19,301 - 19,350	2854	3641	3609	786	754	27.5%	26.4%	3140	4005	3970	865	830	27.5%	26.4%	3413	4353	4315	940	902	27.5%	26.4%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
19,351 - 19,400	2858	3648	3616	790	758	27.6%	26.5%	3144	4013	3977	869	834	27.6%	26.5%	3417	4362	4323	945	906	27.6%	26.5%
19,401 - 19,450	2861	3655	3623	794	761	27.7%	26.6%	3148	4020	3985	873	837	27.7%	26.6%	3421	4370	4332	949	910	27.7%	26.6%
19,451 - 19,500	2865	3662	3630	797	765	27.8%	26.7%	3151	4028	3993	877	841	27.8%	26.7%	3426	4379	4340	953	915	27.8%	26.7%
19,501 - 19,550	2868	3669	3637	801	768	27.9%	26.8%	3155	4036	4000	881	845	27.9%	26.8%	3430	4387	4349	957	919	27.9%	26.8%
19,551 - 19,600	2872	3676	3644	804	772	28.0%	26.9%	3159	4044	4008	885	849	28.0%	26.9%	3434	4396	4357	962	923	28.0%	26.9%
19,601 - 19,650	2875	3683	3651	808	776	28.1%	27.0%	3163	4052	4016	889	853	28.1%	27.0%	3438	4404	4365	966	927	28.1%	27.0%
19,651 - 19,700	2879	3690	3658	812	779	28.2%	27.1%	3167	4059	4024	893	857	28.2%	27.1%	3442	4413	4374	970	932	28.2%	27.1%
19,701 - 19,750	2882	3697	3665	815	783	28.3%	27.2%	3170	4067	4031	897	861	28.3%	27.2%	3446	4421	4382	975	936	28.3%	27.2%
19,751 - 19,800	2886	3705	3672	819	786	28.4%	27.2%	3174	4075	4039	901	865	28.4%	27.2%	3450	4430	4391	979	940	28.4%	27.2%
19,801 - 19,850	2889	3712	3679	822	790	28.5%	27.3%	3178	4083	4047	905	869	28.5%	27.3%	3455	4438	4399	983	944	28.5%	27.3%
19,851 - 19,900	2893	3719	3686	826	793	28.6%	27.4%	3182	4091	4055	909	873	28.6%	27.4%	3459	4446	4407	988	949	28.6%	27.4%
19,901 - 19,950	2896	3726	3693	830	797	28.6%	27.5%	3186	4098	4062	913	877	28.6%	27.5%	3463	4455	4416	992	953	28.6%	27.5%
19,951 - 20,000	2900	3733	3700	833	800	28.7%	27.6%	3190	4106	4070	917	881	28.7%	27.6%	3467	4463	4424	996	957	28.7%	27.6%
20,001 - 20,050	2903	3740	3707	837	804	28.8%	27.7%	3193	4114	4078	920	884	28.8%	27.7%	3471	4472	4433	1001	961	28.8%	27.7%
20,051 - 20,100	2907	3747	3714	840	808	28.9%	27.8%	3197	4122	4086	924	888	28.9%	27.8%	3475	4480	4441	1005	966	28.9%	27.8%
20,101 - 20,150	2910	3754	3721	844	811	29.0%	27.9%	3201	4130	4093	928	892	29.0%	27.9%	3480	4489	4450	1009	970	29.0%	27.9%
20,151 - 20,200	2914	3761	3728	848	815	29.1%	28.0%	3205	4137	4101	932	896	29.1%	28.0%	3484	4497	4458	1014	974	29.1%	28.0%
20,201 - 20,250	2917	3768	3735	851	818	29.2%	28.1%	3209	4145	4109	936	900	29.2%	28.1%	3488	4506	4466	1018	978	29.2%	28.1%
20,251 - 20,300	2921	3775	3742	855	822	29.3%	28.1%	3213	4153	4117	940	904	29.3%	28.1%	3492	4514	4475	1022	983	29.3%	28.1%
20,301 - 20,350	2924	3782	3749	858	825	29.4%	28.2%	3216	4161	4124	944	908	29.4%	28.2%	3496	4523	4483	1026	987	29.4%	28.2%
20,351 - 20,400	2928	3790	3756	862	829	29.4%	28.3%	3220	4169	4132	948	912	29.4%	28.3%	3500	4531	4492	1031	991	29.4%	28.3%
20,401 - 20,450	2931	3796	3763	865	832	29.5%	28.4%	3224	4176	4140	952	916	29.5%	28.4%	3505	4539	4500	1035	995	29.5%	28.4%
20,451 - 20,500	2934	3803	3770	869	835	29.6%	28.5%	3228	4183	4147	956	919	29.6%	28.5%	3509	4547	4508	1039	999	29.6%	28.5%
20,501 - 20,550	2938	3810	3777	872	839	29.7%	28.5%	3232	4191	4154	959	923	29.7%	28.5%	3513	4555	4516	1043	1003	29.7%	28.5%
20,551 - 20,600	2941	3817	3783	875	842	29.8%	28.6%	3236	4198	4162	963	926	29.8%	28.6%	3517	4563	4524	1046	1007	29.8%	28.6%
20,601 - 20,650	2945	3823	3790	878	845	29.8%	28.7%	3239	4206	4169	966	930	29.8%	28.7%	3521	4572	4532	1050	1010	29.8%	28.7%
20,651 - 20,700	2948	3830	3797	882	848	29.9%	28.8%	3243	4213	4176	970	933	29.9%	28.8%	3525	4580	4540	1054	1014	29.9%	28.8%
20,701 - 20,750	2952	3837	3803	885	851	30.0%	28.8%	3247	4220	4184	973	936	30.0%	28.8%	3530	4588	4548	1058	1018	30.0%	28.8%
20,751 - 20,800	2955	3843	3810	888	855	30.0%	28.9%	3251	4228	4191	977	940	30.0%	28.9%	3534	4596	4556	1062	1022	30.0%	28.9%
20,801 - 20,850	2959	3850	3817	891	858	30.1%	29.0%	3255	4235	4198	980	943	30.1%	29.0%	3538	4604	4563	1066	1026	30.1%	29.0%
20,851 - 20,900	2962	3857	3823	894	861	30.2%	29.1%	3259	4243	4206	984	947	30.2%	29.1%	3542	4612	4571	1070	1029	30.2%	29.1%
20,901 - 20,950	2966	3864	3830	898	864	30.3%	29.1%	3262	4250	4213	987	950	30.3%	29.1%	3546	4620	4579	1073	1033	30.3%	29.1%
20,951 - 21,000	2969	3870	3837	901	867	30.3%	29.2%	3266	4257	4220	991	954	30.3%	29.2%	3550	4628	4587	1077	1037	30.3%	29.2%
21,001 - 21,050	2973	3877	3843	904	870	30.4%	29.3%	3270	4265	4228	995	957	30.4%	29.3%	3555	4636	4595	1081	1041	30.4%	29.3%
21,051 - 21,100	2976	3884	3850	907	874	30.5%	29.4%	3274	4272	4235	998	961	30.5%	29.4%	3559	4644	4603	1085	1045	30.5%	29.4%
21,101 - 21,150	2980	3890	3857	911	877	30.6%	29.4%	3278	4279	4242	1002	964	30.6%	29.4%	3563	4652	4611	1089	1048	30.6%	29.4%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
21,151 - 21,200	2983	3897	3863	914	880	30.6%	29.5%	3282	4287	4250	1005	968	30.6%	29.5%	3567	4660	4619	1093	1052	30.6%	29.5%
21,201 - 21,250	2987	3904	3870	917	883	30.7%	29.6%	3285	4294	4257	1009	971	30.7%	29.6%	3571	4668	4627	1097	1056	30.7%	29.6%
21,251 - 21,300	2990	3910	3877	920	886	30.8%	29.6%	3289	4302	4264	1012	975	30.8%	29.6%	3575	4676	4635	1100	1060	30.8%	29.6%
21,301 - 21,350	2994	3917	3883	923	889	30.8%	29.7%	3293	4309	4271	1016	978	30.8%	29.7%	3580	4684	4643	1104	1064	30.8%	29.7%
21,351 - 21,400	2997	3924	3890	927	893	30.9%	29.8%	3297	4316	4279	1019	982	30.9%	29.8%	3584	4692	4651	1108	1067	30.9%	29.8%
21,401 - 21,450	3001	3931	3896	930	896	31.0%	29.9%	3301	4324	4286	1023	985	31.0%	29.9%	3588	4700	4659	1112	1071	31.0%	29.9%
21,451 - 21,500	3004	3937	3903	933	899	31.1%	29.9%	3305	4331	4293	1026	989	31.1%	29.9%	3592	4708	4667	1116	1075	31.1%	29.9%
21,501 - 21,550	3008	3944	3910	936	902	31.1%	30.0%	3308	4338	4301	1030	992	31.1%	30.0%	3596	4716	4675	1120	1079	31.1%	30.0%
21,551 - 21,600	3011	3951	3916	940	905	31.2%	30.1%	3312	4346	4308	1034	996	31.2%	30.1%	3600	4724	4683	1123	1083	31.2%	30.1%
21,601 - 21,650	3015	3957	3923	943	909	31.3%	30.1%	3316	4353	4315	1037	999	31.3%	30.1%	3605	4732	4691	1127	1086	31.3%	30.1%
21,651 - 21,700	3018	3964	3930	946	912	31.3%	30.2%	3320	4361	4323	1041	1003	31.3%	30.2%	3609	4740	4699	1131	1090	31.3%	30.2%
21,701 - 21,750	3022	3971	3936	949	915	31.4%	30.3%	3324	4368	4330	1044	1006	31.4%	30.3%	3613	4748	4707	1135	1094	31.4%	30.3%
21,751 - 21,800	3025	3978	3943	952	918	31.5%	30.4%	3328	4375	4337	1048	1010	31.5%	30.4%	3617	4756	4715	1139	1098	31.5%	30.4%
21,801 - 21,850	3029	3984	3950	956	921	31.6%	30.4%	3331	4383	4345	1051	1013	31.6%	30.4%	3621	4764	4723	1143	1102	31.6%	30.4%
21,851 - 21,900	3032	3991	3956	959	924	31.6%	30.5%	3335	4390	4352	1055	1017	31.6%	30.5%	3625	4772	4731	1147	1105	31.6%	30.5%
21,901 - 21,950	3035	3998	3963	962	928	31.7%	30.6%	3339	4397	4359	1058	1020	31.7%	30.6%	3630	4780	4739	1150	1109	31.7%	30.6%
21,951 - 22,000	3039	4004	3970	965	931	31.8%	30.6%	3343	4405	4367	1062	1024	31.8%	30.6%	3634	4788	4747	1154	1113	31.8%	30.6%
22,001 - 22,050	3042	4011	3976	969	934	31.8%	30.7%	3347	4412	4374	1065	1027	31.8%	30.7%	3638	4796	4755	1158	1117	31.8%	30.7%
22,051 - 22,100	3046	4018	3983	972	937	31.9%	30.8%	3351	4419	4381	1069	1031	31.9%	30.8%	3642	4804	4762	1162	1120	31.9%	30.8%
22,101 - 22,150	3049	4024	3989	974	939	31.9%	30.8%	3354	4426	4388	1072	1033	31.9%	30.8%	3646	4811	4769	1165	1123	31.9%	30.8%
22,151 - 22,200	3053	4029	3995	977	942	32.0%	30.9%	3358	4432	4394	1074	1036	32.0%	30.9%	3650	4818	4777	1168	1126	32.0%	30.9%
22,201 - 22,250	3056	4035	4001	979	944	32.0%	30.9%	3362	4439	4401	1077	1039	32.0%	30.9%	3654	4825	4784	1171	1129	32.0%	30.9%
22,251 - 22,300	3060	4041	4007	982	947	32.1%	30.9%	3366	4446	4407	1080	1042	32.1%	30.9%	3659	4832	4791	1174	1132	32.1%	30.9%
22,301 - 22,350	3063	4047	4013	984	949	32.1%	31.0%	3370	4452	4414	1082	1044	32.1%	31.0%	3663	4839	4798	1177	1135	32.1%	31.0%
22,351 - 22,400	3067	4053	4019	987	952	32.2%	31.0%	3373	4459	4421	1085	1047	32.2%	31.0%	3667	4847	4805	1180	1138	32.2%	31.0%
22,401 - 22,450	3070	4059	4025	989	954	32.2%	31.1%	3377	4465	4427	1088	1050	32.2%	31.1%	3671	4854	4812	1183	1141	32.2%	31.1%
22,451 - 22,500	3074	4065	4031	992	957	32.3%	31.1%	3381	4472	4434	1091	1053	32.3%	31.1%	3675	4861	4819	1186	1144	32.3%	31.1%
22,501 - 22,550	3077	4071	4037	994	959	32.3%	31.2%	3385	4478	4440	1093	1055	32.3%	31.2%	3679	4868	4827	1189	1147	32.3%	31.2%
22,551 - 22,600	3081	4077	4043	997	962	32.3%	31.2%	3389	4485	4447	1096	1058	32.3%	31.2%	3684	4875	4834	1192	1150	32.3%	31.2%
22,601 - 22,650	3084	4083	4049	999	964	32.4%	31.3%	3393	4492	4453	1099	1061	32.4%	31.3%	3688	4882	4841	1195	1153	32.4%	31.3%
22,651 - 22,700	3088	4089	4054	1002	967	32.4%	31.3%	3396	4498	4460	1102	1063	32.4%	31.3%	3692	4889	4848	1198	1156	32.4%	31.3%
22,701 - 22,750	3091	4095	4060	1004	969	32.5%	31.4%	3400	4505	4466	1104	1066	32.5%	31.4%	3696	4897	4855	1200	1159	32.5%	31.4%
22,751 - 22,800	3095	4101	4066	1006	972	32.5%	31.4%	3404	4511	4473	1107	1069	32.5%	31.4%	3700	4904	4862	1203	1162	32.5%	31.4%
22,801 - 22,850	3098	4107	4072	1009	974	32.6%	31.4%	3408	4518	4480	1110	1072	32.6%	31.4%	3704	4911	4869	1206	1165	32.6%	31.4%
22,851 - 22,900	3102	4113	4078	1011	977	32.6%	31.5%	3412	4524	4486	1113	1074	32.6%	31.5%	3709	4918	4876	1209	1168	32.6%	31.5%
22,901 - 22,950	3105	4119	4084	1014	979	32.7%	31.5%	3416	4531	4493	1115	1077	32.7%	31.5%	3713	4925	4884	1212	1171	32.7%	31.5%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
22,951 - 23,000	3109	4125	4090	1016	982	32.7%	31.6%	3419	4538	4499	1118	1080	32.7%	31.6%	3717	4932	4891	1215	1174	32.7%	31.6%
23,001 - 23,050	3112	4131	4096	1019	984	32.7%	31.6%	3423	4544	4506	1121	1083	32.7%	31.6%	3721	4939	4898	1218	1177	32.7%	31.6%
23,051 - 23,100	3116	4137	4102	1021	987	32.8%	31.7%	3427	4551	4512	1124	1085	32.8%	31.7%	3725	4947	4905	1221	1180	32.8%	31.7%
23,101 - 23,150	3119	4143	4108	1024	989	32.8%	31.7%	3431	4557	4519	1126	1088	32.8%	31.7%	3729	4954	4912	1224	1183	32.8%	31.7%
23,151 - 23,200	3123	4149	4114	1026	992	32.9%	31.8%	3435	4564	4526	1129	1091	32.9%	31.8%	3734	4961	4919	1227	1186	32.9%	31.8%
23,201 - 23,250	3126	4155	4120	1029	994	32.9%	31.8%	3439	4570	4532	1132	1094	32.9%	31.8%	3738	4968	4926	1230	1189	32.9%	31.8%
23,251 - 23,300	3129	4161	4126	1031	997	33.0%	31.8%	3442	4577	4539	1135	1096	33.0%	31.8%	3742	4975	4934	1233	1192	33.0%	31.8%
23,301 - 23,350	3133	4167	4132	1034	999	33.0%	31.9%	3446	4584	4545	1137	1099	33.0%	31.9%	3746	4982	4941	1236	1195	33.0%	31.9%
23,351 - 23,400	3136	4173	4138	1036	1002	33.0%	31.9%	3450	4590	4552	1140	1102	33.0%	31.9%	3750	4989	4948	1239	1198	33.0%	31.9%
23,401 - 23,450	3140	4179	4144	1039	1004	33.1%	32.0%	3454	4597	4558	1143	1104	33.1%	32.0%	3754	4997	4955	1242	1201	33.1%	32.0%
23,451 - 23,500	3143	4185	4150	1041	1007	33.1%	32.0%	3458	4603	4565	1145	1107	33.1%	32.0%	3759	5004	4962	1245	1204	33.1%	32.0%
23,501 - 23,550	3147	4191	4156	1044	1009	33.2%	32.1%	3462	4610	4572	1148	1110	33.2%	32.1%	3763	5011	4969	1248	1207	33.2%	32.1%
23,551 - 23,600	3150	4197	4162	1046	1012	33.2%	32.1%	3465	4616	4578	1151	1113	33.2%	32.1%	3767	5018	4976	1251	1209	33.2%	32.1%
23,601 - 23,650	3154	4203	4168	1049	1014	33.3%	32.2%	3469	4623	4585	1154	1115	33.3%	32.2%	3771	5025	4984	1254	1212	33.3%	32.2%
23,651 - 23,700	3157	4209	4174	1051	1016	33.3%	32.2%	3473	4629	4591	1156	1118	33.3%	32.2%	3775	5032	4991	1257	1215	33.3%	32.2%
23,701 - 23,750	3161	4215	4180	1054	1019	33.3%	32.2%	3477	4636	4598	1159	1121	33.3%	32.2%	3779	5039	4998	1260	1218	33.3%	32.2%
23,751 - 23,800	3164	4221	4186	1056	1021	33.4%	32.3%	3481	4643	4604	1162	1124	33.4%	32.3%	3784	5047	5005	1263	1221	33.4%	32.3%
23,801 - 23,850	3168	4227	4192	1059	1024	33.4%	32.3%	3485	4649	4611	1165	1126	33.4%	32.3%	3788	5054	5012	1266	1224	33.4%	32.3%
23,851 - 23,900	3171	4233	4198	1061	1026	33.5%	32.4%	3488	4656	4617	1167	1129	33.5%	32.4%	3792	5061	5019	1269	1227	33.5%	32.4%
23,901 - 23,950	3175	4238	4204	1064	1029	33.5%	32.4%	3492	4662	4624	1170	1132	33.5%	32.4%	3796	5068	5026	1272	1230	33.5%	32.4%
23,951 - 24,000	3178	4244	4210	1066	1031	33.5%	32.5%	3496	4669	4631	1173	1135	33.5%	32.5%	3800	5075	5033	1275	1233	33.5%	32.5%
24,001 - 24,050	3182	4250	4216	1069	1034	33.6%	32.5%	3500	4675	4637	1176	1137	33.6%	32.5%	3804	5082	5041	1278	1236	33.6%	32.5%
24,051 - 24,100	3185	4256	4222	1071	1036	33.6%	32.5%	3504	4682	4644	1178	1140	33.6%	32.5%	3809	5089	5048	1281	1239	33.6%	32.5%
24,101 - 24,150	3189	4262	4228	1074	1039	33.7%	32.6%	3508	4689	4650	1181	1143	33.7%	32.6%	3813	5097	5055	1284	1242	33.7%	32.6%
24,151 - 24,200	3192	4268	4233	1076	1041	33.7%	32.6%	3511	4695	4657	1184	1145	33.7%	32.6%	3817	5104	5062	1287	1245	33.7%	32.6%
24,201 - 24,250	3196	4274	4239	1079	1044	33.8%	32.7%	3515	4702	4663	1187	1148	33.8%	32.7%	3821	5111	5069	1290	1248	33.8%	32.7%
24,251 - 24,300	3199	4280	4245	1081	1046	33.8%	32.7%	3519	4708	4670	1189	1151	33.8%	32.7%	3825	5118	5076	1293	1251	33.8%	32.7%
24,301 - 24,350	3203	4286	4251	1084	1049	33.8%	32.7%	3523	4715	4677	1192	1154	33.8%	32.7%	3829	5125	5083	1296	1254	33.8%	32.7%
24,351 - 24,400	3206	4292	4257	1086	1051	33.9%	32.8%	3527	4721	4683	1195	1156	33.9%	32.8%	3833	5132	5091	1299	1257	33.9%	32.8%
24,401 - 24,450	3210	4298	4263	1089	1054	33.9%	32.8%	3531	4728	4690	1198	1159	33.9%	32.8%	3838	5139	5098	1302	1260	33.9%	32.8%
24,451 - 24,500	3213	4304	4269	1091	1056	34.0%	32.9%	3534	4735	4696	1200	1162	34.0%	32.9%	3842	5147	5105	1305	1263	34.0%	32.9%
24,501 - 24,550	3217	4310	4275	1094	1059	34.0%	32.9%	3538	4741	4703	1203	1165	34.0%	32.9%	3846	5154	5112	1308	1266	34.0%	32.9%
24,551 - 24,600	3220	4316	4281	1096	1061	34.0%	33.0%	3542	4748	4709	1206	1167	34.0%	33.0%	3850	5161	5119	1311	1269	34.0%	33.0%
24,601 - 24,650	3223	4322	4287	1099	1064	34.1%	33.0%	3546	4754	4716	1208	1170	34.1%	33.0%	3854	5168	5126	1314	1272	34.1%	33.0%
24,651 - 24,700	3227	4328	4293	1101	1066	34.1%	33.0%	3550	4761	4722	1211	1173	34.1%	33.0%	3858	5175	5133	1317	1275	34.1%	33.0%
24,701 - 24,750	3230	4334	4299	1104	1069	34.2%	33.1%	3553	4767	4729	1214	1176	34.2%	33.1%	3863	5182	5140	1320	1278	34.2%	33.1%

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
24,751 - 24,800	3234	4340	4305	1106	1071	34.2%	33.1%	3557	4774	4736	1217	1178	34.2%	33.1%	3867	5189	5148	1323	1281	34.2%	33.1%
24,801 - 24,850	3237	4346	4311	1109	1074	34.2%	33.2%	3561	4781	4742	1219	1181	34.2%	33.2%	3871	5196	5155	1326	1284	34.2%	33.2%
24,851 - 24,900	3241	4352	4317	1111	1076	34.3%	33.2%	3565	4787	4749	1222	1184	34.3%	33.2%	3875	5204	5162	1328	1287	34.3%	33.2%
24,901 - 24,950	3244	4358	4323	1114	1079	34.3%	33.2%	3569	4794	4755	1225	1186	34.3%	33.2%	3879	5211	5169	1331	1290	34.3%	33.2%
24,951 - 25,000	3248	4364	4329	1116	1081	34.4%	33.3%	3573	4800	4762	1228	1189	34.4%	33.3%	3883	5218	5176	1334	1293	34.4%	33.3%
25,001 - 25,050	3251	4370	4335	1119	1084	34.4%	33.3%	3576	4807	4768	1230	1192	34.4%	33.3%	3888	5225	5183	1337	1296	34.4%	33.3%
25,051 25,100	3255	4376	4341	1121	1086	34.4%	33.4%	3580	4813	4775	1233	1195	34.4%	33.4%	3892	5232	5190	1340	1299	34.4%	33.4%
25,101 25,150	3258	4382	4347	1124	1089	34.5%	33.4%	3584	4820	4782	1236	1197	34.5%	33.4%	3896	5239	5198	1343	1302	34.5%	33.4%
25,151 25,200	3262	4388	4353	1126	1091	34.5%	33.4%	3588	4827	4788	1239	1200	34.5%	33.4%	3900	5246	5205	1346	1305	34.5%	33.4%
25,201 25,250	3265	4394	4359	1128	1094	34.6%	33.5%	3592	4833	4795	1241	1203	34.6%	33.5%	3904	5254	5212	1349	1308	34.6%	33.5%
25,251 25,300	3269	4400	4365	1131	1096	34.6%	33.5%	3596	4840	4801	1244	1206	34.6%	33.5%	3908	5261	5219	1352	1311	34.6%	33.5%
25,301 25,350	3272	4406	4371	1133	1099	34.6%	33.6%	3599	4846	4808	1247	1208	34.6%	33.6%	3913	5268	5226	1355	1313	34.6%	33.6%
25,351 25,400	3276	4412	4377	1136	1101	34.7%	33.6%	3603	4853	4814	1250	1211	34.7%	33.6%	3917	5275	5233	1358	1316	34.7%	33.6%
25,401 25,450	3279	4418	4383	1138	1103	34.7%	33.7%	3607	4859	4821	1252	1214	34.7%	33.7%	3921	5282	5240	1361	1319	34.7%	33.7%
25,451 25,500	3283	4424	4389	1141	1106	34.8%	33.7%	3611	4866	4828	1255	1217	34.8%	33.7%	3925	5289	5248	1364	1322	34.8%	33.7%
25,501 25,550	3286	4430	4395	1143	1108	34.8%	33.7%	3615	4873	4834	1258	1219	34.8%	33.7%	3929	5296	5255	1367	1325	34.8%	33.7%
25,551 25,600	3290	4436	4401	1146	1111	34.8%	33.8%	3619	4879	4841	1261	1222	34.8%	33.8%	3933	5304	5262	1370	1328	34.8%	33.8%
25,601 25,650	3293	4442	4407	1148	1113	34.9%	33.8%	3622	4886	4847	1263	1225	34.9%	33.8%	3938	5311	5269	1373	1331	34.9%	33.8%
25,651 25,700	3297	4447	4413	1151	1116	34.9%	33.9%	3626	4892	4854	1266	1228	34.9%	33.9%	3942	5318	5276	1376	1334	34.9%	33.9%
25,701 25,750	3300	4453	4418	1153	1118	35.0%	33.9%	3630	4899	4860	1269	1230	35.0%	33.9%	3946	5325	5283	1379	1337	35.0%	33.9%
25,751 25,800	3304	4459	4424	1156	1121	35.0%	33.9%	3634	4905	4867	1271	1233	35.0%	33.9%	3950	5332	5290	1382	1340	35.0%	33.9%
25,801 25,850	3307	4465	4430	1158	1123	35.0%	34.0%	3638	4912	4873	1274	1236	35.0%	34.0%	3954	5339	5297	1385	1343	35.0%	34.0%
25,851 25,900	3311	4471	4436	1161	1126	35.1%	34.0%	3642	4919	4880	1277	1238	35.1%	34.0%	3958	5346	5305	1388	1346	35.1%	34.0%
25,901 25,950	3314	4477	4442	1163	1128	35.1%	34.0%	3645	4925	4887	1280	1241	35.1%	34.0%	3963	5354	5312	1391	1349	35.1%	34.0%
25,951 26,000	3317	4483	4448	1166	1131	35.1%	34.1%	3649	4932	4893	1282	1244	35.1%	34.1%	3967	5361	5319	1394	1352	35.1%	34.1%
26,001 26,050	3321	4489	4454	1168	1133	35.2%	34.1%	3653	4938	4900	1285	1247	35.2%	34.1%	3971	5368	5326	1397	1355	35.2%	34.1%
26,051 26,100	3324	4495	4460	1171	1136	35.2%	34.2%	3657	4945	4906	1288	1249	35.2%	34.2%	3975	5375	5333	1400	1358	35.2%	34.2%
26,101 26,150	3328	4501	4466	1173	1138	35.3%	34.2%	3661	4951	4913	1291	1252	35.3%	34.2%	3979	5382	5340	1403	1361	35.3%	34.2%
26,151 26,200	3331	4507	4472	1176	1141	35.3%	34.2%	3665	4958	4919	1293	1255	35.3%	34.2%	3983	5389	5347	1406	1364	35.3%	34.2%
26,201 26,250	3335	4513	4478	1178	1143	35.3%	34.3%	3668	4965	4926	1296	1258	35.3%	34.3%	3988	5396	5355	1409	1367	35.3%	34.3%
26,251 26,300	3338	4519	4484	1181	1146	35.4%	34.3%	3672	4971	4933	1299	1260	35.4%	34.3%	3992	5404	5362	1412	1370	35.4%	34.3%
26,301 26,350	3342	4525	4490	1183	1148	35.4%	34.4%	3676	4978	4939	1302	1263	35.4%	34.4%	3996	5411	5369	1415	1373	35.4%	34.4%
26,351 26,400	3345	4531	4496	1186	1151	35.4%	34.4%	3680	4984	4946	1304	1266	35.4%	34.4%	4000	5418	5376	1418	1376	35.4%	34.4%
26,401 26,450	3349	4537	4502	1188	1153	35.5%	34.4%	3684	4991	4952	1307	1269	35.5%	34.4%	4004	5425	5383	1421	1379	35.5%	34.4%
26,451 26,500	3352	4543	4508	1191	1156	35.5%	34.5%	3688	4997	4959	1310	1271	35.5%	34.5%	4008	5432	5390	1424	1382	35.5%	34.5%
26,501 26,550	3356	4549	4514	1193	1158	35.6%	34.5%	3691	5004	4965	1313	1274	35.6%	34.5%	4013	5439	5397	1427	1385	35.6%	34.5%

Parents' Combined Gross Adjusted Income		Four Children							Five Children							Six Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
26,551	26,600	3359	4555	4520	1196	1161	35.6%	34.6%	3695	5010	4972	1315	1277	35.6%	34.6%	4017	5446	5404	1430	1388	35.6%	34.6%
26,601	26,650	3363	4561	4526	1198	1163	35.6%	34.6%	3699	5017	4978	1318	1279	35.6%	34.6%	4021	5454	5412	1433	1391	35.6%	34.6%
26,651	26,700	3366	4567	4532	1201	1166	35.7%	34.6%	3703	5024	4985	1321	1282	35.7%	34.6%	4025	5461	5419	1436	1394	35.7%	34.6%
26,701	26,750	3370	4573	4538	1203	1168	35.7%	34.7%	3707	5030	4992	1324	1285	35.7%	34.7%	4029	5468	5426	1439	1397	35.7%	34.7%
26,751	26,800	3373	4579	4544	1206	1171	35.7%	34.7%	3711	5037	4998	1326	1288	35.7%	34.7%	4033	5475	5433	1442	1400	35.7%	34.7%
26,801	26,850	3377	4585	4550	1208	1173	35.8%	34.7%	3714	5043	5005	1329	1290	35.8%	34.7%	4037	5482	5440	1445	1403	35.8%	34.7%
26,851	26,900	3380	4591	4556	1211	1176	35.8%	34.8%	3718	5050	5011	1332	1293	35.8%	34.8%	4042	5489	5447	1448	1406	35.8%	34.8%
26,901	26,950	3384	4597	4562	1213	1178	35.9%	34.8%	3722	5056	5018	1334	1296	35.9%	34.8%	4046	5496	5454	1451	1409	35.9%	34.8%
26,951	27,000	3387	4603	4568	1216	1181	35.9%	34.9%	3726	5063	5024	1337	1299	35.9%	34.9%	4050	5504	5462	1454	1412	35.9%	34.9%
27,001	27,050	3391	4609	4574	1218	1183	35.9%	34.9%	3730	5070	5031	1340	1301	35.9%	34.9%	4054	5511	5469	1457	1415	35.9%	34.9%
27,051	27,100	3394	4615	4580	1221	1186	36.0%	34.9%	3733	5076	5038	1343	1304	36.0%	34.9%	4058	5518	5476	1459	1418	36.0%	34.9%
27,101	27,150	3398	4621	4586	1223	1188	36.0%	35.0%	3737	5083	5044	1345	1307	36.0%	35.0%	4062	5525	5483	1462	1420	36.0%	35.0%
27,151	27,200	3401	4627	4592	1226	1190	36.0%	35.0%	3741	5089	5051	1348	1310	36.0%	35.0%	4067	5532	5490	1465	1423	36.0%	35.0%
27,201	27,250	3405	4633	4597	1228	1193	36.1%	35.0%	3745	5096	5057	1351	1312	36.1%	35.0%	4071	5539	5497	1468	1426	36.1%	35.0%
27,251	27,300	3408	4639	4603	1231	1195	36.1%	35.1%	3749	5102	5064	1354	1315	36.1%	35.1%	4075	5546	5504	1471	1429	36.1%	35.1%
27,301	27,350	3411	4645	4609	1233	1198	36.1%	35.1%	3753	5109	5070	1356	1318	36.1%	35.1%	4079	5554	5511	1474	1432	36.1%	35.1%
27,351	27,400	3415	4651	4615	1236	1200	36.2%	35.2%	3756	5116	5077	1359	1320	36.2%	35.2%	4083	5561	5519	1477	1435	36.2%	35.2%
27,401	27,450	3418	4657	4621	1238	1203	36.2%	35.2%	3760	5122	5084	1362	1323	36.2%	35.2%	4087	5568	5526	1480	1438	36.2%	35.2%
27,451	27,500	3422	4662	4627	1241	1205	36.3%	35.2%	3764	5129	5090	1365	1326	36.3%	35.2%	4092	5575	5533	1483	1441	36.3%	35.2%
27,501	27,550	3425	4668	4633	1243	1208	36.3%	35.3%	3768	5135	5097	1367	1329	36.3%	35.3%	4096	5582	5540	1486	1444	36.3%	35.3%
27,551	27,600	3429	4674	4639	1246	1210	36.3%	35.3%	3772	5142	5103	1370	1331	36.3%	35.3%	4100	5589	5547	1489	1447	36.3%	35.3%
27,601	27,650	3432	4680	4645	1248	1213	36.4%	35.3%	3776	5148	5110	1373	1334	36.4%	35.3%	4104	5596	5554	1492	1450	36.4%	35.3%
27,651	27,700	3436	4686	4651	1251	1215	36.4%	35.4%	3779	5155	5116	1376	1337	36.4%	35.4%	4108	5603	5561	1495	1453	36.4%	35.4%
27,701	27,750	3439	4692	4657	1253	1218	36.4%	35.4%	3783	5162	5123	1378	1340	36.4%	35.4%	4112	5611	5569	1498	1456	36.4%	35.4%
27,751	27,800	3443	4698	4663	1255	1220	36.5%	35.4%	3787	5168	5129	1381	1342	36.5%	35.4%	4117	5618	5576	1501	1459	36.5%	35.4%
27,801	27,850	3446	4704	4669	1258	1223	36.5%	35.5%	3791	5175	5136	1384	1345	36.5%	35.5%	4121	5625	5583	1504	1462	36.5%	35.5%
27,851	27,900	3450	4710	4675	1260	1225	36.5%	35.5%	3795	5181	5143	1387	1348	36.5%	35.5%	4125	5632	5590	1507	1465	36.5%	35.5%
27,901	27,950	3453	4716	4681	1263	1228	36.6%	35.6%	3799	5188	5149	1389	1351	36.6%	35.6%	4129	5639	5597	1510	1468	36.6%	35.6%
27,951	28,000	3457	4722	4687	1265	1230	36.6%	35.6%	3802	5194	5156	1392	1353	36.6%	35.6%	4133	5646	5604	1513	1471	36.6%	35.6%
28,001	28,050	3460	4728	4693	1268	1233	36.6%	35.6%	3806	5201	5162	1395	1356	36.6%	35.6%	4137	5653	5611	1516	1474	36.6%	35.6%
28,051	28,100	3464	4734	4699	1270	1235	36.7%	35.7%	3810	5208	5169	1397	1359	36.7%	35.7%	4142	5661	5619	1519	1477	36.7%	35.7%
28,101	28,150	3467	4740	4705	1273	1238	36.7%	35.7%	3814	5214	5175	1400	1361	36.7%	35.7%	4146	5668	5626	1522	1480	36.7%	35.7%
28,151	28,200	3471	4746	4711	1275	1240	36.7%	35.7%	3818	5221	5182	1403	1364	36.7%	35.7%	4150	5675	5633	1525	1483	36.7%	35.7%
28,201	28,250	3474	4752	4717	1278	1243	36.8%	35.8%	3822	5227	5189	1406	1367	36.8%	35.8%	4154	5682	5640	1528	1486	36.8%	35.8%
28,251	28,300	3478	4758	4723	1280	1245	36.8%	35.8%	3825	5234	5195	1408	1370	36.8%	35.8%	4158	5689	5647	1531	1489	36.8%	35.8%
28,301	28,350	3481	4764	4729	1283	1248	36.9%	35.8%	3829	5240	5202	1411	1372	36.9%	35.8%	4162	5696	5654	1534	1492	36.9%	35.8%

Parents' Combined Gross Adjusted Income		Four Children							Five Children							Six Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
28,351	28,400	3485	4770	4735	1285	1250	36.9%	35.9%	3833	5247	5208	1414	1375	36.9%	35.9%	4167	5703	5661	1537	1495	36.9%	35.9%
28,401	28,450	3488	4776	4741	1288	1253	36.9%	35.9%	3837	5254	5215	1417	1378	36.9%	35.9%	4171	5711	5668	1540	1498	36.9%	35.9%
28,451	28,500	3492	4782	4747	1290	1255	37.0%	35.9%	3841	5260	5221	1419	1381	37.0%	35.9%	4175	5718	5676	1543	1501	37.0%	35.9%
28,501	28,550	3495	4788	4753	1293	1258	37.0%	36.0%	3845	5267	5228	1422	1383	37.0%	36.0%	4179	5725	5683	1546	1504	37.0%	36.0%
28,551	28,600	3499	4794	4759	1295	1260	37.0%	36.0%	3848	5273	5234	1425	1386	37.0%	36.0%	4183	5732	5690	1549	1507	37.0%	36.0%
28,601	28,650	3502	4800	4765	1298	1263	37.1%	36.1%	3852	5280	5241	1428	1389	37.1%	36.1%	4187	5739	5697	1552	1510	37.1%	36.1%
28,651	28,700	3506	4806	4771	1300	1265	37.1%	36.1%	3856	5286	5248	1430	1392	37.1%	36.1%	4192	5746	5704	1555	1513	37.1%	36.1%
28,701	28,750	3509	4812	4777	1303	1268	37.1%	36.1%	3860	5293	5254	1433	1394	37.1%	36.1%	4196	5753	5711	1558	1516	37.1%	36.1%
28,751	28,800	3512	4818	4782	1305	1270	37.2%	36.2%	3864	5300	5261	1436	1397	37.2%	36.2%	4200	5761	5718	1561	1519	37.2%	36.2%
28,801	28,850	3516	4824	4788	1308	1273	37.2%	36.2%	3867	5306	5267	1439	1400	37.2%	36.2%	4204	5768	5726	1564	1522	37.2%	36.2%
28,851	28,900	3519	4830	4794	1311	1275	37.2%	36.2%	3871	5313	5274	1442	1403	37.2%	36.2%	4208	5775	5733	1567	1525	37.2%	36.2%
28,901	28,950	3522	4836	4800	1313	1278	37.3%	36.3%	3875	5319	5280	1445	1406	37.3%	36.3%	4212	5782	5740	1570	1528	37.3%	36.3%
28,951	29,000	3526	4842	4806	1316	1281	37.3%	36.3%	3878	5326	5287	1447	1409	37.3%	36.3%	4216	5789	5747	1573	1531	37.3%	36.3%
29,001	29,050	3529	4848	4812	1318	1283	37.4%	36.4%	3882	5332	5294	1450	1412	37.4%	36.4%	4220	5796	5754	1576	1534	37.4%	36.4%
29,051	29,100	3532	4854	4818	1321	1286	37.4%	36.4%	3886	5339	5300	1453	1414	37.4%	36.4%	4224	5803	5761	1580	1537	37.4%	36.4%
29,101	29,150	3536	4860	4824	1324	1288	37.4%	36.4%	3889	5346	5307	1456	1417	37.4%	36.4%	4228	5811	5768	1583	1541	37.4%	36.4%
29,151	29,200	3539	4866	4830	1326	1291	37.5%	36.5%	3893	5352	5313	1459	1420	37.5%	36.5%	4232	5818	5775	1586	1544	37.5%	36.5%
29,201	29,250	3543	4871	4836	1329	1294	37.5%	36.5%	3897	5359	5320	1462	1423	37.5%	36.5%	4236	5825	5783	1589	1547	37.5%	36.5%
29,251	29,300	3546	4877	4842	1332	1296	37.6%	36.6%	3901	5365	5326	1465	1426	37.6%	36.6%	4240	5832	5790	1592	1550	37.6%	36.6%
29,301	29,350	3549	4883	4848	1334	1299	37.6%	36.6%	3904	5372	5333	1468	1429	37.6%	36.6%	4244	5839	5797	1595	1553	37.6%	36.6%
29,351	29,400	3553	4889	4854	1337	1301	37.6%	36.6%	3908	5378	5339	1470	1432	37.6%	36.6%	4248	5846	5804	1598	1556	37.6%	36.6%
29,401	29,450	3556	4895	4860	1339	1304	37.7%	36.7%	3912	5385	5346	1473	1434	37.7%	36.7%	4252	5853	5811	1601	1559	37.7%	36.7%
29,451	29,500	3559	4901	4866	1342	1307	37.7%	36.7%	3915	5391	5353	1476	1437	37.7%	36.7%	4256	5861	5818	1605	1562	37.7%	36.7%
29,501	29,550	3563	4907	4872	1345	1309	37.7%	36.7%	3919	5398	5359	1479	1440	37.7%	36.7%	4260	5868	5825	1608	1565	37.7%	36.7%
29,551	29,600	3566	4913	4878	1347	1312	37.8%	36.8%	3923	5405	5366	1482	1443	37.8%	36.8%	4264	5875	5833	1611	1569	37.8%	36.8%
29,601	29,650	3569	4918	4883	1349	1314	37.8%	36.8%	3926	5410	5371	1484	1445	37.8%	36.8%	4268	5881	5839	1613	1571	37.8%	36.8%
29,651	29,700	3573	4923	4888	1351	1315	37.8%	36.8%	3930	5416	5377	1486	1447	37.8%	36.8%	4272	5887	5845	1615	1573	37.8%	36.8%
29,701	29,750	3576	4928	4893	1352	1317	37.8%	36.8%	3934	5421	5382	1487	1448	37.8%	36.8%	4276	5893	5850	1617	1574	37.8%	36.8%
29,751	29,800	3580	4933	4898	1354	1318	37.8%	36.8%	3937	5427	5388	1489	1450	37.8%	36.8%	4280	5899	5856	1619	1576	37.8%	36.8%
29,801	29,850	3583	4938	4903	1355	1320	37.8%	36.8%	3941	5432	5393	1491	1452	37.8%	36.8%	4284	5905	5862	1621	1578	37.8%	36.8%
29,851	29,900	3586	4943	4908	1357	1321	37.8%	36.8%	3945	5437	5398	1493	1454	37.8%	36.8%	4288	5910	5868	1622	1580	37.8%	36.8%
29,901	29,950	3590	4948	4913	1358	1323	37.8%	36.9%	3949	5443	5404	1494	1455	37.8%	36.9%	4292	5916	5874	1624	1582	37.8%	36.9%
29,951	30,000	3593	4953	4918	1360	1325	37.9%	36.9%	3952	5448	5409	1496	1457	37.9%	36.9%	4296	5922	5880	1626	1584	37.9%	36.9%
30,001	- 30,050		4958	4922						5454	5415						5928	5886				
30,051	- 30,100		4963	4927						5459	5420						5934	5892				
30,101	- 30,150		4968	4932						5465	5426						5940	5898				

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
30,151 - 30,200		4973	4937						5470	5431						5946	5904				
30,201 - 30,250		4978	4942						5476	5436						5952	5909				
30,251 - 30,300		4983	4947						5481	5442						5958	5915				
30,301 - 30,350		4988	4952						5486	5447						5964	5921				
30,351 - 30,400		4993	4957						5492	5453						5970	5927				
30,401 - 30,450		4998	4962						5497	5458						5976	5933				
30,451 - 30,500		5003	4967						5503	5464						5982	5939				
30,501 - 30,550		5007	4972						5508	5469						5987	5945				
30,551 - 30,600		5012	4977						5514	5474						5993	5951				
30,601 - 30,650		5017	4982						5519	5480						5999	5957				
30,651 - 30,700		5022	4987						5525	5485						6005	5963				
30,701 - 30,750		5027	4992						5530	5491						6011	5968				
30,751 - 30,800		5032	4997						5535	5496						6017	5974				
30,801 - 30,850		5037	5001						5541	5502						6023	5980				
30,851 - 30,900		5042	5006						5546	5507						6029	5986				
30,901 - 30,950		5047	5011						5552	5512						6035	5992				
30,951 - 31,000		5052	5016						5557	5518						6041	5998				
31,001 - 31,050		5057	5021						5563	5523						6047	6004				
31,051 - 31,100		5062	5026						5568	5529						6053	6010				
31,101 - 31,150		5067	5031						5574	5534						6059	6016				
31,151 - 31,200		5072	5036						5579	5540						6064	6022				
31,201 - 31,250		5077	5041						5585	5545						6070	6027				
31,251 - 31,300		5082	5046						5590	5550						6076	6033				
31,301 - 31,350		5087	5051						5595	5556						6082	6039				
31,351 - 31,400		5092	5056						5601	5561						6088	6045				
31,401 - 31,450		5097	5061						5606	5567						6094	6051				
31,451 - 31,500		5102	5066						5612	5572						6100	6057				
31,501 - 31,550		5107	5071						5617	5578						6106	6063				
31,551 - 31,600		5111	5075						5623	5583						6112	6069				
31,601 - 31,650		5116	5080						5628	5588						6118	6075				
31,651 - 31,700		5121	5085						5634	5594						6124	6081				
31,701 - 31,750		5126	5090						5639	5599						6130	6086				
31,751 - 31,800		5131	5095						5644	5605						6135	6092				
31,801 - 31,850		5136	5100						5650	5610						6141	6098				
31,851 - 31,900		5141	5105						5655	5616						6147	6104				
31,901 - 31,950		5146	5110						5661	5621						6153	6110				

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
31,951 - 32,000	5151	5115					5666	5626					6159	6116							
32,001 - 32,050	5156	5120					5672	5632					6165	6122							
32,051 - 32,100	5161	5125					5677	5637					6171	6128							
32,101 - 32,150	5166	5130					5683	5643					6177	6134							
32,151 - 32,200	5171	5135					5688	5648					6183	6140							
32,201 - 32,250	5176	5140					5693	5654					6189	6145							
32,251 - 32,300	5181	5145					5699	5659					6195	6151							
32,301 - 32,350	5186	5150					5704	5664					6201	6157							
32,351 - 32,400	5191	5154					5710	5670					6207	6163							
32,401 - 32,450	5196	5159					5715	5675					6212	6169							
32,451 - 32,500	5201	5164					5721	5681					6218	6175							
32,501 - 32,550	5206	5169					5726	5686					6224	6181							
32,551 - 32,600	5211	5174					5732	5692					6230	6187							
32,601 - 32,650	5215	5179					5737	5697					6236	6193							
32,651 - 32,700	5220	5184					5742	5702					6242	6199							
32,701 - 32,750	5225	5189					5748	5708					6248	6204							
32,751 - 32,800	5230	5194					5753	5713					6254	6210							
32,801 - 32,850	5235	5199					5759	5719					6260	6216							
32,851 - 32,900	5240	5204					5764	5724					6266	6222							
32,901 - 32,950	5245	5209					5770	5730					6272	6228							
32,951 - 33,000	5250	5214					5775	5735					6278	6234							
33,001 - 33,050	5255	5219					5781	5740					6284	6240							
33,051 - 33,100	5260	5224					5786	5746					6289	6246							
33,101 - 33,150	5265	5228					5792	5751					6295	6252							
33,151 - 33,200	5270	5233					5797	5757					6301	6258							
33,201 - 33,250	5275	5238					5802	5762					6307	6263							
33,251 - 33,300	5280	5243					5808	5768					6313	6269							
33,301 - 33,350	5285	5248					5813	5773					6319	6275							
33,351 - 33,400	5290	5253					5819	5778					6325	6281							
33,401 - 33,450	5295	5258					5824	5784					6331	6287							
33,451 - 33,500	5300	5263					5830	5789					6337	6293							
33,501 - 33,550	5305	5268					5835	5795					6343	6299							
33,551 - 33,600	5310	5273					5841	5800					6349	6305							
33,601 - 33,650	5315	5278					5846	5806					6355	6311							
33,651 - 33,700	5319	5283					5851	5811					6361	6317							
33,701 - 33,750	5324	5288					5857	5816					6366	6323							

Parents' Combined Gross Adjusted Income	Four Children							Five Children							Six Children						
	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
33,751 - 33,800		5329	5293						5862	5822						6372	6328				
33,801 - 33,850		5334	5298						5868	5827						6378	6334				
33,851 - 33,900		5339	5303						5873	5833						6384	6340				
33,901 - 33,950		5344	5307						5879	5838						6390	6346				
33,951 - 34,000		5349	5312						5884	5844						6396	6352				
34,001 - 34,050		5354	5317						5890	5849						6402	6358				
34,051 - 34,100		5359	5322						5895	5854						6408	6364				
34,101 - 34,150		5364	5327						5900	5860						6414	6370				
34,151 - 34,200		5369	5332						5906	5865						6420	6376				
34,201 - 34,250		5374	5337						5911	5871						6426	6382				
34,251 - 34,300		5379	5342						5917	5876						6432	6387				
34,301 - 34,350		5384	5347						5922	5882						6437	6393				
34,351 - 34,400		5389	5352						5928	5887						6443	6399				
34,401 - 34,450		5394	5357						5933	5892						6449	6405				
34,451 - 34,500		5399	5362						5939	5898						6455	6411				
34,501 - 34,550		5404	5367						5944	5903						6461	6417				
34,551 - 34,600		5409	5372						5949	5909						6467	6423				
34,601 - 34,650		5414	5377						5955	5914						6473	6429				
34,651 - 34,700		5419	5381						5960	5920						6479	6435				
34,701 - 34,750		5423	5386						5966	5925						6485	6441				
34,751 - 34,800		5428	5391						5971	5930						6491	6446				
34,801 - 34,850		5433	5396						5977	5936						6497	6452				
34,851 - 34,900		5438	5401						5982	5941						6503	6458				
34,901 - 34,950		5443	5406						5988	5947						6509	6464				
34,951 - 35,000		5448	5411						5993	5952						6514	6470				
35,001 - 35,050		5453	5416						5999	5958						6520	6476				
35,051 35,100		5458	5421						6004	5963						6526	6482				
35,101 35,150		5463	5426						6009	5968						6532	6488				
35,151 35,200		5468	5431						6015	5974						6538	6494				
35,201 35,250		5473	5436						6020	5979						6544	6500				
35,251 35,300		5478	5441						6026	5985						6550	6505				
35,301 35,350		5483	5446						6031	5990						6556	6511				
35,351 35,400		5488	5451						6037	5996						6562	6517				
35,401 35,450		5493	5456						6042	6001						6568	6523				
35,451 35,500		5498	5460						6048	6006						6574	6529				
35,501 35,550		5503	5465						6053	6012						6580	6535				

Parents' Combined Gross Adjusted Income		Four Children							Five Children							Six Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
35,551	35,600		5508	5470						6058	6017						6586	6541				
35,601	35,650		5513	5475						6064	6023						6591	6547				
35,651	35,700		5518	5480						6069	6028						6597	6553				
35,701	35,750		5523	5485						6075	6034						6603	6559				
35,751	35,800		5527	5490						6080	6039						6609	6564				
35,801	35,850		5532	5495						6086	6044						6615	6570				
35,851	35,900		5537	5500						6091	6050						6621	6576				
35,901	35,950		5542	5505						6097	6055						6627	6582				
35,951	36,000		5547	5510						6102	6061						6633	6588				
36,001	36,050		5552	5515						6107	6066						6639	6594				
36,051	36,100		5557	5520						6113	6072						6645	6600				
36,101	36,150		5562	5525						6118	6077						6651	6606				
36,151	36,200		5567	5530						6124	6082						6657	6612				
36,201	36,250		5572	5534						6129	6088						6663	6618				
36,251	36,300		5577	5539						6135	6093						6668	6623				
36,301	36,350		5582	5544						6140	6099						6674	6629				
36,351	36,400		5587	5549						6146	6104						6680	6635				
36,401	36,450		5592	5554						6151	6110						6686	6641				
36,451	36,500		5597	5559						6157	6115						6692	6647				
36,501	36,550		5602	5564						6162	6120						6698	6653				
36,551	36,600		5607	5569						6167	6126						6704	6659				
36,601	36,650		5612	5574						6173	6131						6710	6665				
36,651	36,700		5617	5579						6178	6137						6716	6671				
36,701	36,750		5622	5584						6184	6142						6722	6677				
36,751	36,800		5627	5589						6189	6148						6728	6682				
36,801	36,850		5631	5594						6195	6153						6734	6688				
36,851	36,900		5636	5599						6200	6158						6739	6694				
36,901	36,950		5641	5604						6206	6164						6745	6700				
36,951	37,000		5646	5609						6211	6169						6751	6706				
37,001	37,050		5651	5613						6216	6175						6757	6712				
37,051	37,100		5656	5618						6222	6180						6763	6718				
37,101	37,150		5661	5623						6227	6186						6769	6724				
37,151	37,200		5666	5628						6233	6191						6775	6730				
37,201	37,250		5671	5633						6238	6196						6781	6736				
37,251	37,300		5676	5638						6244	6202						6787	6741				
37,301	37,350		5681	5643						6249	6207						6793	6747				

Parents' Combined Gross Adjusted Income		Four Children							Five Children							Six Children						
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
37,351	37,400		5686	5648						6255	6213						6799	6753				
37,401	37,450		5691	5653						6260	6218						6805	6759				
37,451	37,500		5696	5658						6265	6224						6811	6765				
37,501	37,550		5701	5663						6271	6229						6816	6771				
37,551	37,600		5706	5668						6276	6235						6822	6777				
37,601	37,650		5711	5673						6282	6240						6828	6783				
37,651	37,700		5716	5678						6287	6245						6834	6789				
37,701	37,750		5721	5683						6293	6251						6840	6795				
37,751	37,800		5726	5687						6298	6256						6846	6801				
37,801	37,850		5731	5692						6304	6262						6852	6806				
37,851	37,900		5735	5697						6309	6267						6858	6812				
37,901	37,950		5740	5702						6314	6273						6864	6818				
37,951	38,000		5745	5707						6320	6278						6870	6824				
38,001	38,050		5750	5712						6325	6283						6876	6830				
38,051	38,100		5755	5717						6331	6289						6882	6836				
38,101	38,150		5760	5722						6336	6294						6888	6842				
38,151	38,200		5765	5727						6342	6300						6893	6848				
38,201	38,250		5770	5732						6347	6305						6899	6854				
38,251	38,300		5775	5737						6353	6311						6905	6860				
38,301	38,350		5780	5742						6358	6316						6911	6865				
38,351	38,400		5785	5747						6364	6321						6917	6871				
38,401	38,450		5790	5752						6369	6327						6923	6877				
38,451	38,500		5795	5757						6374	6332						6929	6883				
38,501	38,550		5800	5762						6380	6338						6935	6889				
38,551	38,600		5805	5766						6385	6343						6941	6895				
38,601	38,650		5810	5771						6391	6349						6947	6901				
38,651	38,700		5815	5776						6396	6354						6953	6907				
38,701	38,750		5820	5781						6402	6359						6959	6913				
38,751	38,800		5825	5786						6407	6365						6965	6919				
38,801	38,850		5830	5791						6413	6370						6970	6924				
38,851	38,900		5835	5796						6418	6376						6976	6930				
38,901	38,950		5839	5801						6423	6381						6982	6936				
38,951	39,000		5844	5806						6429	6387						6988	6942				
39,001	39,050		5849	5811						6434	6392						6994	6948				
39,051	39,100		5854	5816						6440	6397						7000	6954				
39,101	39,150		5859	5821						6445	6403						7006	6960				

Parents' Combined Gross Adjusted Income		Four Children						Five Children						Six Children					
		Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)	Existing	Update A.1 (w/ $250 med)	Update A.2 (w/ no med)	$ Change (A.1)	$ Change (A.2)	% Change (A.1)	% Change (A.2)
39,151	39,200		5864	5826					6451	6408					7012	6966					
39,201	39,250		5869	5831					6456	6414					7018	6972					
39,251	39,300		5874	5836					6462	6419					7024	6978					
39,301	39,350		5879	5840					6467	6425					7030	6983					
39,351	39,400		5884	5845					6472	6430					7036	6989					
39,401	39,450		5889	5850					6478	6435					7041	6995					
39,451	39,500		5894	5855					6483	6441					7047	7001					
39,501	39,550		5899	5860					6489	6446					7053	7007					
39,551	39,600		5904	5865					6494	6452					7059	7013					
39,601	39,650		5909	5870					6500	6457					7065	7019					
39,651	39,700		5914	5875					6505	6463					7071	7025					
39,701	39,750		5919	5880					6511	6468					7077	7031					
39,751	39,800		5924	5885					6516	6473					7083	7037					
39,801	39,850		5929	5890					6521	6479					7089	7042					
39,851	39,900		5934	5895					6527	6484					7095	7048					
39,901	39,950		5939	5900					6532	6490					7101	7054					
39,951	40,000		5943	5905					6538	6495					7107	7060					
Changes above where SSR is incorporated into obligation scale to combined incomes of $30,000 per month																					
					742	714	27.9%	26.8%				816	786	27.9%	26.8%				887	854	27.9%	26.8%
					724	694	28.9%	27.8%				797	763	28.9%	27.8%				866	830	28.9%	27.8%
					29	25	3.4%	2.9%				34	29	3.5%	3.0%				47	41	4.1%	3.6%
					1,360	1,325	37.9%	36.9%				1,496	1,457	37.9%	36.9%				1,626	1,584	37.9%	36.9%
Changes above where SSR is incorporated into obligation scale to combined incomes of $5,000 gross per month																					
					113	106	8.6%	8.0%				125	116	8.6%	8.0%				141	131	9.2%	8.5%
					87	80	6.9%	6.3%				95	88	6.9%	6.3%				108	101	7.8%	7.2%
Changes for combined incomes of $5,001 - $10,000 gross per month																					
					475	466	27.2%	26.0%				523	512	27.2%	26.0%				569	557	27.2%	26.0%
					497	476	27.9%	26.8%				547	523	27.9%	26.8%				594	569	27.9%	26.8%

APPENDIX D: TECHNICAL DOCUMENTATION

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

There are two updated scales developed: one that includes up to $250 per child per year in unreimbursed medical expenses, and other excludes all of the child's healthcare expenses.

USDA CONVERSION

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

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

ROTHBARTH CONVERSION

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

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

Detailed Steps Used for Conversion

The steps used to convert the information from Exhibit D-1 to amounts comparable to the Oregon scale are the same steps used to develop the existing scale. The steps relate to the factors discussed in Section 4. The steps are presented in the order they occur, not in the order of the factors discussed in Section 4. Obviously, Step 2 varies depending on whether ordinary, unreimbursed medical expenses are included or excluded.

The steps consist of:

Step 1: Exclude childcare expenses;

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

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

Step 4: Update for current price levels;

Step 5: Develop marginal percentages;

Step 6: Extend measurements to four and more children; and

Step 7: Convert to gross income.

After the details of Step 1, the steps are detailed for the updated scale that includes up to $250 per child per year for ordinary, unreimbursed medical expenses.

Step 1: Exclude Childcare Expenses

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

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

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

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

Step 2: Exclude Medical Expenses

A similar adjustment is made for the child's medical expenses except an additional step is taken. Exhibit D-1 shows the excess medical percentage, which is defined as the cost of health insurance and out-of-pocket medical expenses exceeding $250 per person per year. It is shown two ways: the per-capita amount and the average amount for the entire household. Either way considers expenditures on the two adults in the household. It is adjusted to a per-child amount since medical expenses of children are

less. The underlying data do not track whether the insurance premium or medical expense was made for an adult's or a child's healthcare needs.

Based on the 2017 National Medical Expenditure survey, the annual out-of-pocket medical expense per child is $270, while it is $615 for an adult between the ages of 18 and 64.[171] In other words, an adult's out-of-medical expenses are 2.28 times that of a child. This information is used to recalibrate the per-person excessive medical amount shown in Exhibit A-1 to a per-child amount. For example, at combined incomes of $60,000 to $64,999 per year, the total excess medical expense is 7.474%. The adjusted child amount is 7.474 divided by the weighted amounts for family members (6.1684 based on 2.28 times two adults plus the average number of children for this income range, 1.6084). The quotient, 1.212%, is the per-child amount for excess medical. It is less than the per-capita amount of 2.071%.

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

Step 3: Convert to After-Tax Income

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

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

Step 4: Adjust to Current Price Levels

The amounts in Exhibit D-1 are based on May 2020 price levels. They are converted to June 2023 price levels using changes to the Consumer Price Index (CPI-U), which is the most used price index.[172] The adjustment is applied to the midpoint of each after-tax income range. Exhibit D-2 shows the midpoint in January 2022 dollars for the Betson-Rothbarth estimates.

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

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

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

Step 5: Develop Marginal Percentages

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

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

the $35,000 to $39,999 income range. To be clear, this is still less than what families of this income range actually spend on children.

Step 6: Extend to More Children

Most of the measurements only cover one, two, and three children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children:[173]

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

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

Step 7: Convert to Gross Income

The final step to arriving at basic obligations is to convert the scale to a gross-income base. This is done by calculating the after-tax incomes for the gross incomes appearing in the scale. The after-tax income equivalent is shown as a hidden column in Exhibit A-3. The scale amounts are calculated based on the after-tax income using the information in Exhibit A-2 for one, two, and three children. The amounts for four and more children are calculated from the three-child amounts in Exhibit A-4 multiplied by the equivalence scales shown in Step 6. The amounts for two or more children are also divided by the number of children to show a per-child amount. They are also divided by 12 to arrive at a monthly amount.

As identified in Section 4, the conversion to gross income relies on the federal and state withholding formulas.[174] The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to $160,200 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above $200,000 per year is also considered. The IRS formula assume a manual calculation using a current IRS W-4 form. (The IRS revised the form in 2020 to reflect 2018 federal tax reform that increased the standard deduction and repealed personal exemptions.) It is assumed that the tax filing status is single.

Using federal and state income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states and the assumption underlying the existing Oregon scale. Most alternative federal tax assumptions would result in more after-tax income and, hence, higher scale amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being

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

[174] IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from https://www.irs.gov/pub/irs-pdf/p15.pdf.

determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children and expanded the federal child tax credit from $1,000 per child to $2,000 per child and higher for tax year 2022. The 2018 federal tax changes are scheduled to expire in 2025.

Exhibit D-3: Illustration of Hidden After-Tax Income Column in Updated Scale with No Medical Expenses							
Hidden After-Tax Income	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3072.13	4000	706	1073	1296	1448	1593	1731
3108.46	4050	714	1086	1312	1465	1611	1752
3144.78	4100	722	1099	1327	1482	1630	1772
3181.11	4150	731	1111	1342	1499	1649	1793
3217.43	4200	739	1124	1358	1516	1668	1813
3253.76	4250	747	1135	1371	1531	1684	1831
3290.08	4300	754	1147	1383	1545	1700	1848
3326.41	4350	762	1158	1396	1559	1715	1865

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

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

Exhibit D-4: Comparison of Data and Assumptions Underlying Existing and Updated Scales		
Factor	**Basis of Existing Obligation Scale**	**Basis of Updated Obligation Scales**
1. Guidelines model	Income shares model	Income shares model
2. Economic study	3rd Betson-Rothbarth (BR3) study (2006)	5th Betson-Rothbarth (BR5) study (2010)
3. Expenditure Data	1998–2004	2013–2019
4. Price levels	January 2006	June 2023
5. Exclude childcare, child's health insurance premium, and extraordinary out-of-pocket medical expenses	Excludes all but the first $250 per child per year in ordinary, out-of-pocket medical expenses	Option A.1 Same Option A.2 none
6. Relate expenditures to after-tax income	Converts expenditures to net income using data from same families in CE that Betson uses and caps expenditures at 100%	Same
7. Tax assumptions	2006 federal and state income withholding formula for single taxpayer	Same assumption and method except 2023 tax rates
8. Adjustment for Oregon's higher costs	None	None
9. Low-Income Adjustment	The obligation scale incorporates a minimum order of $50 per month for incomes $0–$1,000 and incorporates a self-support reserve (SSR) = 2006 poverty ($1,021 per month). The actual low-income adjustment is a SSR of $1,418 and a $100 minimum order.	Not incorporated into preliminary updated obligation scale; 116.7% of 2023 poverty for SSR ($1,418 per month)
10. Highest income considered	$30,000 combined gross	$40,000
11. Number of children	1–10 children	1–6 children