

# Review of the Alabama Child Support Guidelines: Updating the Child Support Schedule

*Submitted to:*  
Alabama Advisory Committee on  
Child Support Guidelines and Enforcement

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## EXECUTIVE SUMMARY

Alabama is reviewing its child support guidelines as required by federal regulation. This report documents Alabama's fulfillment of the federal requirements to consider economic evidence on the cost of raising children and labor market data. Economic data is important to the consideration of updating the Alabama child support schedule. The labor market data is informative to updating the self-support reserve incorporated into the schedule and income imputation provisions.

Alabama's existing child support schedule is based on economic data available in 2007. There are several new studies of child-rearing expenditures available to update the schedule. The studies vary in their data years and methodologies used to separate the child's share of expenditures from total household expenditures. The one that makes the most sense to Alabama is the newest Betson-Rothbarth measurements (BR5). A concern with adopting an updated schedule based on BR5 is it will produce some changes of 10% or more. This includes decreases and increases. Most of the large decreases are at lower incomes and most of the large increases are at combined incomes of \$15,000 per month or more. The decreases result from proposed increases to the self-support reserve and a change in the method and underlying data used to adjust the BR5 measurements (which consider national data) for Alabama's lower incomes/prices. Technical improvements to the Consumer Expenditure Survey (CES), which is the underlying source of expenditures data, contribute to the decreases at low incomes and the increases at high incomes as well. For middle incomes, the proposed BR5 schedule produces changes less than 10 percent.

When compared to other studies of child-rearing expenditures and guidelines amounts of neighboring states, the existing Alabama amounts and proposed changes are within reason. Nonetheless, the proposed changes are favored due to more current and better economic data.

Besides the economic study underlying the schedule, there are other data and assumptions considered in the updated schedule. They include the guidelines models; the method to adjust for Alabama's lower income/cost of living; the method to adjust for federal and state income taxes and FICA; the amount of ordinary, out-of-pocket medical expenses to include in the schedule; consideration of the expenditures to net income ratio; and the low-income adjustment, which includes the amount of the self-support reserve, the minimum order amount (which is now \$50 per month), and the adjustment method. There is no overwhelming reason to change any of these assumptions from that used to develop the BR5 schedule except for the use of Alabama's price parity and those concerning the low-income adjustment.

### RECOMMENDED NEXT STEPS

- The committee review the economic studies and decide whether it is in the best interest of Alabama children and families to update the schedule.
- The committee review the appropriateness of the other factors used in updating the schedule.
- The committee should carefully consider the low-income adjustment (*i.e.*, the self-support reserve amount, the minimum order amount, exceptions to the minimum order amount, and the method for adjusting for low income).

## SECTION 1: PURPOSE AND BACKGROUND

Alabama is reviewing its child support guidelines as required by federal regulation. Federal regulation (C.F.R. § 302.56(a)) require states to review their guidelines at least once every four years and, as part of that review, consider economic data on the cost of raising children, labor market data, and the impact of the guidelines on low-income families (C.F.R. § 302.56(h)(1)). This report documents Alabama’s fulfillment of these requirements. Its major focus, however, is on the economic data on the cost of raising children and using it to develop an updated child support schedule to consider. (A proposed, updated schedule is shown in Appendix B.) This reports also documents the data and assumptions used to develop the proposed, updated schedule.

The report concentrates on measurements of child-rearing expenditures developed by Professor David Betson using the Rothbarth methodology because the existing Alabama schedule is based on an earlier Betson study using the Rothbarth methodology; the Rothbarth methodology is considered a valid and robust method; and most other states rely on Betson-Rothbarth (BR) measurements. An economic methodology is necessary to separate the child’s share of expenditures from total household expenditures. There are several other studies of child-rearing expenditures that use different methodologies and older data that are discussed further. The most current study is the new BR study that is based on expenditures data collected in 2014–2019.<sup>1</sup>

The existing Alabama child support schedule is based on a BR study released in 2006 using expenditures data collected in 1998–2004 that were updated to 2007 price levels and to consider 2007 federal and state income tax rates and FICA. Because most studies of child-rearing expenditures are based on national data (due to the prohibitive resources and time necessary to collect a significant and reliable sample of state information), the measurements were adjusted to consider that Alabama has lower income than the national average using 2005 U.S. Census data on Alabama and average U.S. income distributions.

Most states (27 states including Alabama) and the District of Columbia and Guam base their child support guidelines on a BR study. Betson first measured child-rearing expenditures using five different methodologies including the Rothbarth methodology in 1990 from expenditure data collected in 1980–1986.<sup>2</sup> He recommended the Rothbarth methodology for state guidelines usage because of its

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<sup>1</sup> Betson, David. (Forthcoming). “Parental Expenditures on Children: Rothbarth Estimates,” in *Arizona Child Support Guidelines Review: Updated Schedule and Analysis of Case File Data and Labor Market Data*. Center for Policy Research, Denver, CO.

<sup>2</sup> 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 Assistant Secretary for Planning and Evaluation.

statistically robust results. Since then he has updated his study four times: in 1996,<sup>3</sup> 2006,<sup>4</sup> 2010,<sup>5</sup> and 2020.

The next two frequently used studies (*i.e.*, the Espenshade study using the Engel methodology<sup>6</sup> and the findings from the van der Gaag study<sup>7</sup>) were published in the 1980s. They are used by six and seven states, respectively. In other words, the next two most common studies are very old. The states using them have not updated the economic basis of their guidelines.

## ORGANIZATION OF REPORT

Section 2 explores changes in the BR measurements over time.

Section 3 summarizes other current studies of child-rearing expenditures.

Section 4 reviews other factors considered in developing a child support schedule and alternatives for updating them.

Section 5 explores the impact of updating the schedule using case scenarios and information from the findings of the analysis of ALECS case file data. It also considers labor market data.

Section 6 provides conclusions and next steps.

Appendix A provides more technical detail on the steps and data used to develop the updated schedule.

Appendix B provides a proposed, updated schedule.

Appendix C provides a side-by-side comparison of the existing to proposed and updated schedule.

Appendix D provides alternative updates to the low-income adjustment.

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<sup>3</sup> Betson, David M. (2001). "Chapter 5: Parental Expenditures on Children." In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA.

<sup>4</sup> Betson, David M. (2006). "Appendix I: New Estimates of Child-Rearing Costs." In State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations. Report to State of Oregon, Prepared by Policy Studies Inc., Denver, CO.

<sup>5</sup> Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA.

<sup>6</sup> The Engel methodology was also used by Betson in a couple of his studies. Most states, however, use Engel estimates developed by Espenshade, Thomas J. (1984). *Investing in Children: New Estimates of Parental Expenditures*. Urban Institute Press: Washington, D.C.

<sup>7</sup> In 1981, University of Wisconsin conducted a literature review of economic measurements of child-rearing expenditures and developed a point estimate to inform the development of the Wisconsin child support guidelines, which is a percentage of obligor income guidelines. Several other states adapted Wisconsin's approach or used the literature review. The reference to the literature review is van der Gaag, Jacques. (1981). "On Measuring the Cost of Children." *Discussion Paper* 663–81. University of Wisconsin Institute for Research on Poverty, Madison, WI.

## SECTION 2: OVERVIEW OF BETSON-ROTHBARTH STUDIES OVER TIME

Named after the British WWII economist who derived it, the Rothbarth methodology is a marginal cost approach that compares expenditures of two sets of equally well-off households: one set consists of two-parent families with children, and the other consists of couples without children. The difference in their expenditures is presumed to be spent on child-rearing.<sup>8</sup> The Rothbarth methodology relies on the percentage of total expenditures devoted to adult goods (*i.e.*, adult clothing in Betson’s application) to determine equally well-off families. For theoretical reasons, economists believe that the Rothbarth methodology understates actual child-rearing expenditures because it overstates the substitution effect from expenditures for adults to expenditures for children (*e.g.*, parents may spend less on adult clothing once they have children). Nonetheless, as mentioned earlier, in Betson’s original study of child-rearing expenditures that included the evaluation of five different methodologies, Betson concluded that the Rothbarth methodology was the most robust; hence, recommended states use Rothbarth measurements as the basis of their guidelines.<sup>9</sup>

As stated earlier, there are five Betson-Rothbarth (BR) studies over time. Each of the studies relies on expenditures data from different years of the Consumer Expenditure Survey (CES).<sup>10</sup> Conducted by the U.S. Bureau of Labor Statistics (BLS), the CES is the data source of all studies measuring child-rearing expenditures. The CES is an ongoing, comprehensive survey of household expenditures. Its primary purpose is to calibrate how the U.S. measures changes in price levels over time. The CES surveys about 6,000 households a year on hundreds of expenditures items. Households stay in the survey for four quarter, yet households rotate in and out each quarter. Its sampling is not designed to produce state-specific items. Betson develops national measurements of child-rearing expenditures.

### COMPARISONS OF BR PERCENTAGES OVER TIME

Exhibits 1 and 2, respectively, shows the approximate differences by approximate net income ranges for one and two children. The Betson measurements of child-rearing expenditures are not expressed in relationship to gross income, although the Alabama child support schedule relates to gross income. (The conversion from net to gross income is discussed later.)

The BR3 (third BR study), BR4 (fourth BR study), and BR5 (fifth BR study) percentages relate to 2020 incomes and exclude the child’s health insurance, child’s extraordinary medical expenses, and childcare expenses. (Alabama and most states exclude these items from their schedules.) The price levels and

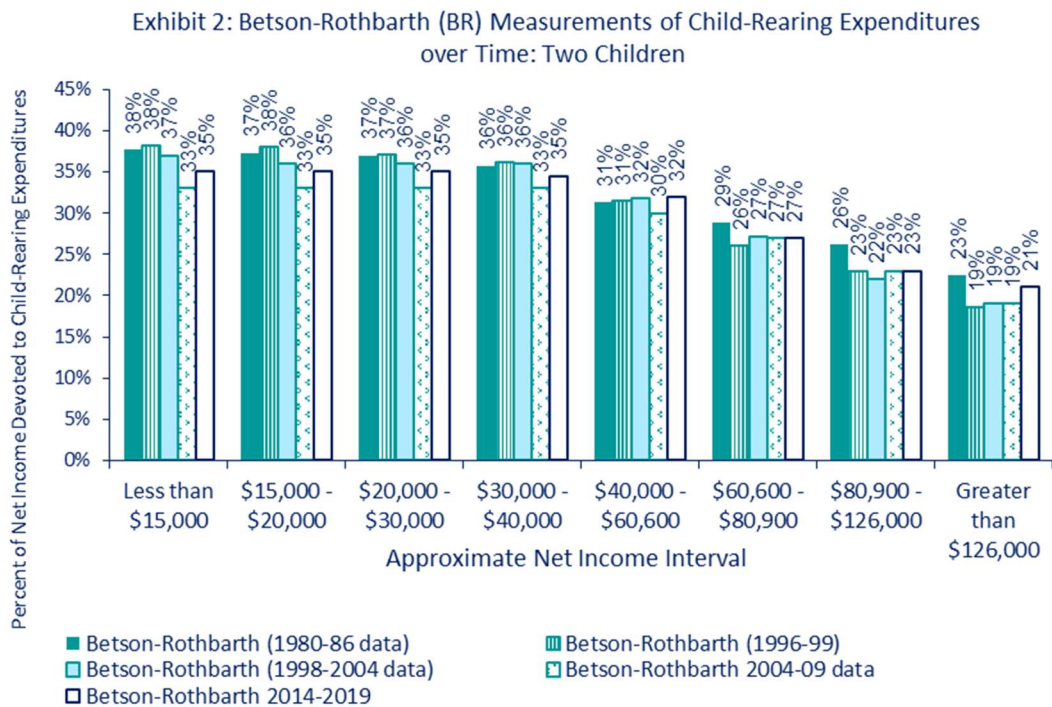
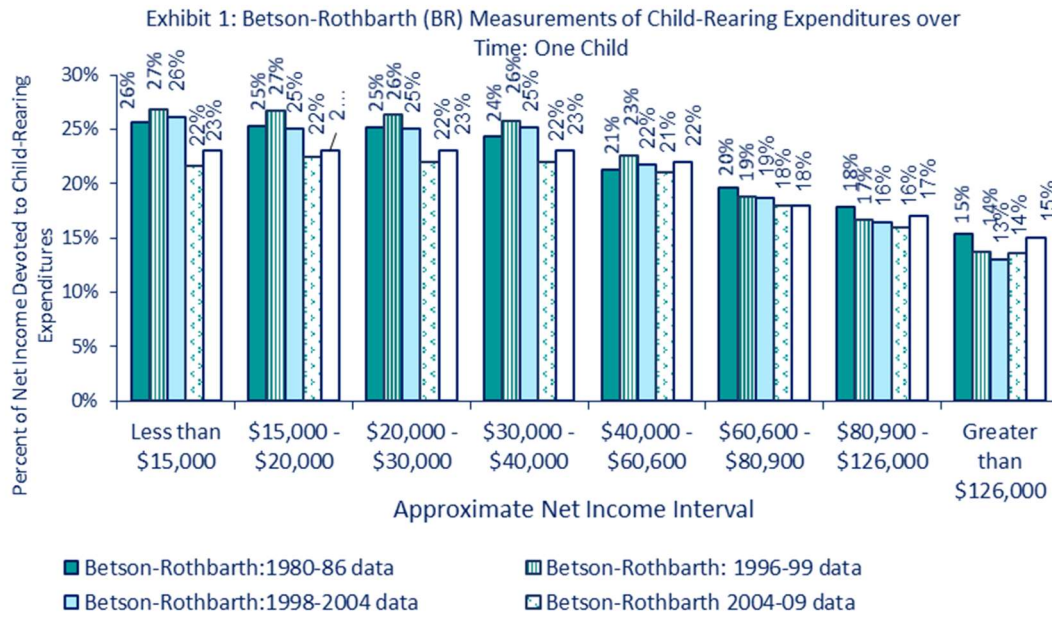
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<sup>8</sup> Another marginal cost approach is the “Engel” methodology that considers families to be equally well-off if they spend the same proportion on food shares. Economists believe that the Engel methodology overstates actual child-rearing expenditures. Many states including Alabama based their original child support schedules on Engel measurements developed by Tomas Espenshade.

<sup>9</sup> “Robust” in statistics means good performance in statistical tests, including results are generally unaffected by outliers or small changes in model assumptions. For more information, see Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, WI.

<sup>10</sup> More information about the CES can be found at <https://www.bls.gov/cex/>.

whether these items are excluded from the BR1 (first BR study) and BR2 (second BR study) measurements is unclear.



There are several points about the measurements over time that can be made from Exhibits 1 and 2.

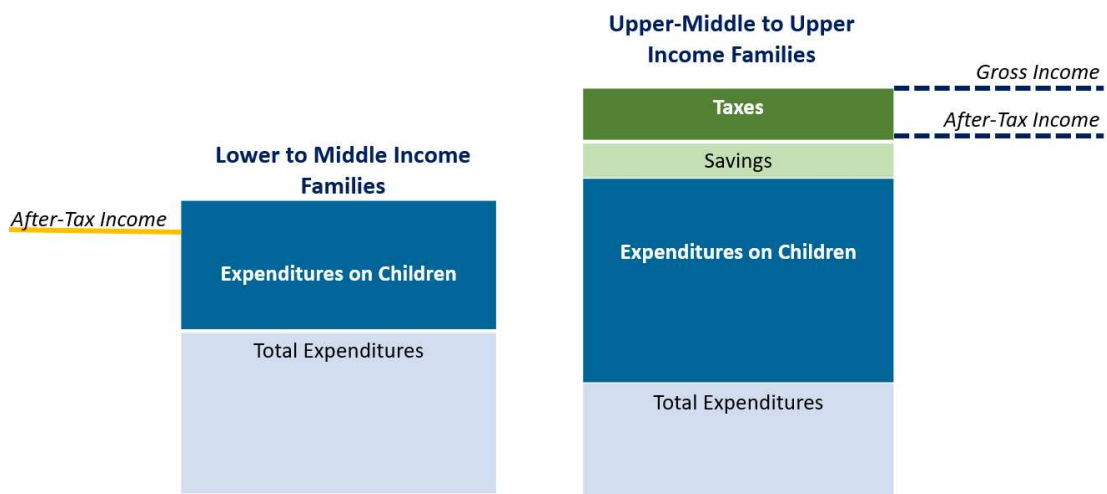
- In general, there are not significantly large changes in child-rearing expenditures over time.
- The notable changes consist of two changes:
  - A decrease at lower incomes (*e.g.*, see the first cluster for net incomes of \$15,000 per year or less); and
  - An increase at higher incomes (*e.g.*, see the last cluster for net incomes of \$126,000 per year or more).

Most of the observed changes can be explained by improvements to the CES or new CES data fields available.

To understand the changes, it is important to note that the BR measurements of child-rearing expenditures are measured as percentages of total expenditures. They are first converted from total expenditures to net income (also, called after-tax income), then finally converted to gross income using federal and state income tax and FICA formulas. (The second step of converting to gross income is discussed in more detail later.)

As shown in Exhibit 3, families may spend less, all, or more of their after-tax income. For the first step of translating the percentages of child-rearing expenditures to percentages of net income, CPR uses the average ratio of expenditures to income for each income range from the same families Betson uses to measure child-rearing expenditures. At low incomes, families spend more than their income on average. Since most states do not want to require parents to spend more of their income, CPR caps expenditures at income.

Exhibit 3: Relationship between Expenditures and Income



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



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

The BR4 and BR5 measurements contain two improvements.

- Noticing that low-income families spend more than their after-tax income on average, the BLS improved how it measured income. The improvements resulted in fewer households that would have been classified previously as low income as being classified as being low income in the BR4 and BR5 studies. Indirectly, this decreased the amounts at low incomes from the BR3 study to the BR4 and BR5 studies.
- The BR4 and BR5 studies use “outlays” instead of “expenditures” like the BR1, BR2, and BR3 studies did. Expenditures track closely with how gross domestic product (GDP) is measured. Namely, GDP considers houses to be investments (physical capital) so the BLS did not consider mortgage principal payments to be an expenditure item. (It did include mortgage interest, any HOAs, rent, utilities, and other housing expenses.) Outlays consider all monthly expenses (*e.g.*, mortgage principal payments and interest, and payments on second mortgages and home equity loans). Outlays also include installment payments (*e.g.*, for major appliances and automobiles). Expenditures include the total price of an item at the time of purchase (yet Betson did an adjustment for automobile purchases in the BR1, BR2, and BR3 studies). The impact of the switch from expenditures to outlays is it increases expenditures 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 and have higher installment payments.

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## Changes Beginning with the BR5

The major change with the BR5 study was an improvement in how taxes were measured. In prior surveys, households would self-report taxes. The BLS learned that families underestimated taxes paid, particularly at high incomes; hence, their after-tax income (spendable income) was smaller than measured. Beginning in 2014, the BLS began using their internal tax calculator (similar to TurboTax) to calculate each household’s taxes. This effectively reduced the after-tax income available for expenditures. Another indirect impact was to the ratio of expenditures to after-tax income, which is used in the conversion of the measurement of child-rearing expenditures to a child support schedule, increased. (This can be illustrated through Exhibit 3, by assuming a drop in the after-tax income line for the cluster of families to the right that have higher incomes.) This increases the amounts from BR4 to BR5 for high-income families because they pay a larger amount of taxes. This means the denominator on the measure of expenditures to after-tax income increased.

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

## SECTION 3: OTHER ECONOMIC STUDIES

In all, there are ten different measurements of child-rearing expenditures that form the basis of state guidelines.<sup>11</sup> The studies vary in data years and methodologies used to separate the child's share of expenditures from total household expenditures. Most of these studies are older. The most current of these ten studies is a study of child-rearing expenditures done by Rutgers University in 2013 using national data that were realigned for New Jersey's above-average income. Due to this, it is inappropriate for Alabama. The second most current of these ten studies is the fourth Betson-Rothbarth (BR4) study that was published in 2010, which was also mentioned earlier.

The BR5 study essentially updates the BR4 study. No state currently uses the BR5 study largely because it was just developed in 2020. Several states (*i.e.*, Arizona, Iowa, Missouri, and Pennsylvania), however, are currently reviewing their guidelines and seriously considering adopting the BR5 measurements.

### OTHER RECENT STUDIES OF CHILD-REARING EXPENDITURES

The next three most current studies are:

- the Rodgers-Rothbarth measurements that measures child-rearing expenditures from expenditures data collected from families during 2000–2015,<sup>12</sup>
- the USDA measurements that measures child-rearing expenditures from expenditures data collected from families during 2011–2015,<sup>13</sup> and
- the Comanor measurements that measures child-rearing expenditures from expenditures data collected from families during 2004–2009.<sup>14</sup>

These studies are explored further in this section. None are used by any state as the basis of their child support guidelines. Each uses a different methodology. There is no consensus among economists which methodology best measures actual child-rearing expenditures. However, there is general consensus

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<sup>11</sup> In addition to the four earlier Betson-Rothbarth studies, the Espenshade study, and van der Gaag study that were identified in Section 1, they include a Betson-Engel study in the BR2 study; an early U.S. Department of Agriculture study, a unique study for New Jersey and a unique study for Kansas. Neither of the economists of these two unique studies, however, relied on state-gathered data to develop their estimates. The references to these unique studies are New Jersey Child Support Institute (March 2013). *Quadrennial Review: Final Report*, Institute for Families, Rutgers, the State University of New Jersey, New Brunswick, NJ. Retrieved from [http://www.judiciary.state.nj.us/reports2013/F0\\_NJ+QuadrennialReview-Final\\_3.22.13\\_complete.pdf](http://www.judiciary.state.nj.us/reports2013/F0_NJ+QuadrennialReview-Final_3.22.13_complete.pdf); and William T. Terrell and Jodi Messer Pelkowski. (2010). *XII. Determining the 2010 Child Support Schedules*. Retrieved from <http://www.kscourts.org/Rules-procedures-forms/Child-Support-Guidelines/PDF/Child%20Support%20Determination%20Economist%20FINAL%20REPORT.pdf>.

<sup>12</sup> 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>.

<sup>13</sup> Lino, M. (2017). *Expenditures on Children by Families: 2015 Annual Report*. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2015, Washington, D.C. Retrieved from <http://www.cnpp.usda.gov/publications/crc/crc2012.pdf>.

<sup>14</sup> Comanor, W., Sarro, M., and Rogers, M. (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. The Comanor study has been extensively reviewed by the Minnesota Child Support Task Force, which heard presentations from Comanor and critiques of Comanor by Dr. Jane Venohr. See Minnesota Department of Human Services, St. Paul, MN. For example, see [https://mn.gov/dhs/assets/2017-03-31-Revised-Dr-Venohr-Report-to-MN-Child-Support-Task-Force\\_tcm1053-286690.pdf](https://mn.gov/dhs/assets/2017-03-31-Revised-Dr-Venohr-Report-to-MN-Child-Support-Task-Force_tcm1053-286690.pdf).

that guidelines amounts between the lowest and the highest of credible measurements are appropriate amounts.<sup>15</sup>

Like the BR studies, all of the studies rely on expenditures data from the Consumer Expenditure Survey (CES).<sup>16</sup> The U.S. Bureau of Labor Statistics designed the CES to produce a nationally representative sample and samples representative of the four regions (Midwest, Northeast, South, and West). As discussed earlier, the sample sizes for each state, however, are not large enough to estimate child-rearing costs for families within a state. We know of no state that has seriously contemplated conducting a survey similar to the CES at a state level. The costs and time requirements would be prohibitive.

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### Rodgers-Rothbarth Measurements

In 2018, California published Rothbarth measurements prepared by Professor Mark Rodgers of Rutgers University that essentially are based on U.S. average data. The findings from this study are compared later in this section to the most current BR measurements. For this study, Rodgers used expenditures data from families participating in the 2000–2015 CES. One reason he considered a larger time period was to average out the expenditures patterns since there were some anomalous patterns associated with the Great Recession of 2007–2009 and its aftermath. Rodgers concluded there were some actual dollar declines in outlays on children in recent years. In all, the Rodgers measurements differ significantly from the Betson measurements.

Besides differences in data years, there are many nuanced differences between Betson’s approach and Rodgers’s approach that may explain the differences in their results. For example, Betson and Rodgers use different functional forms to specify their estimating equation (*e.g.*, Betson uses a quadratic equation and Rodgers does not). The functional form allows the percentage of expenditures to vary as the parents’ incomes increase. In addition, their sample selection criteria differ slightly (*e.g.*, Betson excludes families with a third adult, even though the third adult may be a child of the other two adults in the household, while Rodgers does not).<sup>17</sup> Still, there are other differences that are not clear. When Rodgers tried to replicate Betson’s measurements, his amounts were consistently two percentage points less.

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### USDA Measurements

Another study that is often considered in the review of guidelines but has not been used to develop a state’s guidelines since 2002<sup>18</sup> is conducted by the United States Department of Agriculture (USDA). The USDA generally updates its measurements biannually. Its most recent study considers 2015 data and was published in 2017. The USDA first measures expenditures for seven different categories (*i.e.*,

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<sup>15</sup> For example, see Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, Virginia.

<sup>16</sup> More information about the Consumer Expenditure Survey can be found at <https://www.bls.gov/cex/>.

<sup>17</sup> Betson did consider this as an alternative approach in his BR5 and concluded it did make a difference that states should adopt.

<sup>18</sup> Minnesota is the only state to use the USDA measurements. However, since Minnesota has not updated its table in over a decade, it is based on old USDA measurements.

housing, food, transportation, clothing, health care, child care 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 provides measurements for the U.S. as a whole and four regions: the South, Mid-West, Mid-Atlantic, and West.

Using expenditure data from 2011 through 2015, the USDA found that average child-rearing expenses were \$9,320 to \$23,090 per year for the youngest child in a two-child family in the South in 2015. The amount varies by age of the child and household income.

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#### Comanor et al. Study

Still another study, led by a University of California at Santa Barbara professor, William Comanor, has been extensively vetted by Minnesota. Arguably, the Comanor study measures the child's basic needs. It is arguable because the authors believe their methodology reflects child-rearing expenditures across all income ranges; however, it finds implausibly low amounts (*i.e.*, food costs below what the federal government measures as the minimum amount needed to sustain and uses as the basis for Supplemental Nutrition Assistance Program—SNAP, which was formerly known as “food stamps”).

In all, the amounts are near federal poverty levels. In 2018, Comanor reported that child-rearing costs of \$3,421 per year for one child and \$4,291 per year for two children in low-income households.<sup>19</sup> The 2019 federal poverty guidelines set the poverty thresholds at \$12,490 per year for one person and \$4,420 per year for each additional person.<sup>20</sup> For middle incomes (*i.e.*, married couples with an average income of \$76,207 per year), Comanor reported child-rearing costs of \$4,749 per year for one child and \$6,633 per year for two children. These amounts are not that much more than the amounts for low incomes. Further, Comanor's one-child amount for middle incomes is almost equivalent to poverty (*i.e.*, \$4,749 per year is almost equivalent to \$4,420 per year), and Comanor's two-child amount for middle incomes is below poverty (*i.e.*, \$6,633 is less than \$8,840 per year<sup>21</sup>, which is twice the \$4,420 amount.)

Most states believe that the child support guidelines should provide for more than a basic needs amount if the obligated parent can afford a higher standard of living. In other words, if the obligated parent has sufficient income to enjoy a higher standard of living, the child should share in that higher standard of living. For these reasons, states often dismiss the Comanor study.

#### COMPARISONS

Exhibits 4, 5, and 6 compare the measurements for one, two, and three children, respectively. The USDA amounts are for the Southern region. The measurements are all converted to 2020 price levels. They show the schedule amounts for a range of combined gross incomes. This is the amount owed by both parents before the obligated parent's amount is prorated. The updated BR schedules include a self-support reserve.

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<sup>19</sup> Comanor, William. (Nov. 8, 2018). *Presentation to Nebraska Child Support Advisory Commission*. Lincoln, Nebraska.

<sup>20</sup> U.S. Department of Health and Human Services. (2019). *2019 Poverty Guidelines for the 48 Contiguous States and the District of Columbia*. Retrieved from <https://aspe.hhs.gov/2019-poverty-guidelines>.

<sup>21</sup> The federal poverty guidelines are not adjusted for economies of scale: that is, the cost of two children is not necessarily double the cost of one child.

The BR5 amounts are shown two ways: schedule amounts for the U.S. average, and adjusted for Alabama price levels using the most currently published price parity for Alabama.<sup>22</sup> Recall, that the BR measurements reflect U.S. averages and the existing schedule was realigned to consider differences in U.S. and Alabama incomes using U.S. Census data over a decade old. Since then, the U.S. Bureau of Economic Analysis (BEA) has developed an index that captures price differences across states called the price parity. The most recent price parity data is from 2018. The BEA finds that for every \$1.00 spent on the U.S. on average, \$0.864 is needed for the same level of expenditures in Alabama. Use of the Alabama's price parity yields a general reduction of about 14%. Both of the BR5 schedules are also updated for changes in the federal poverty guidelines for one person, which is the basis of the self-support reserve that is incorporated into the schedule.

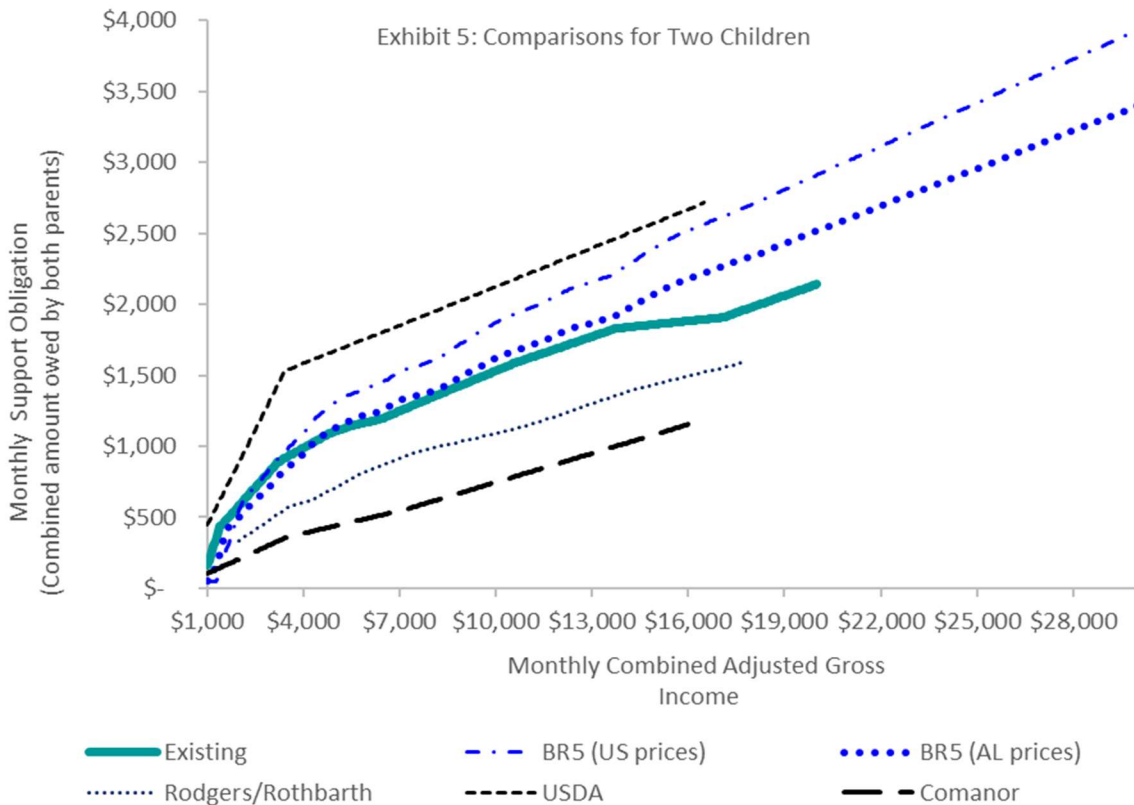
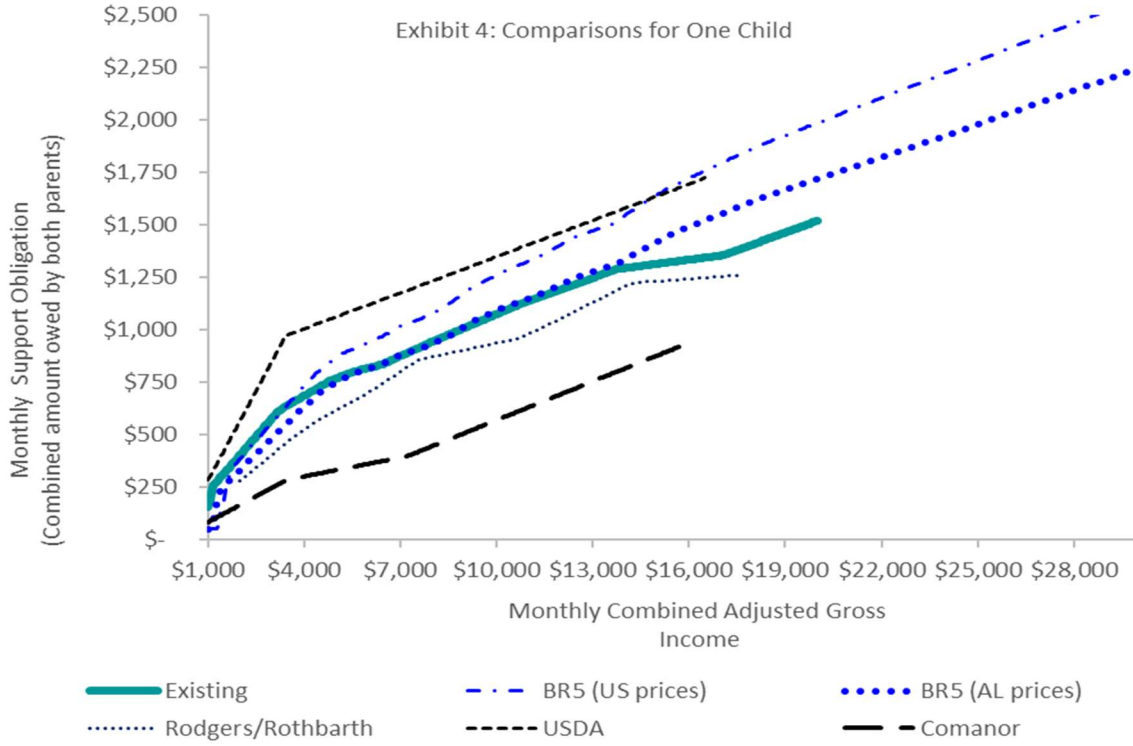
There are several observations that can be made from Exhibit 4.

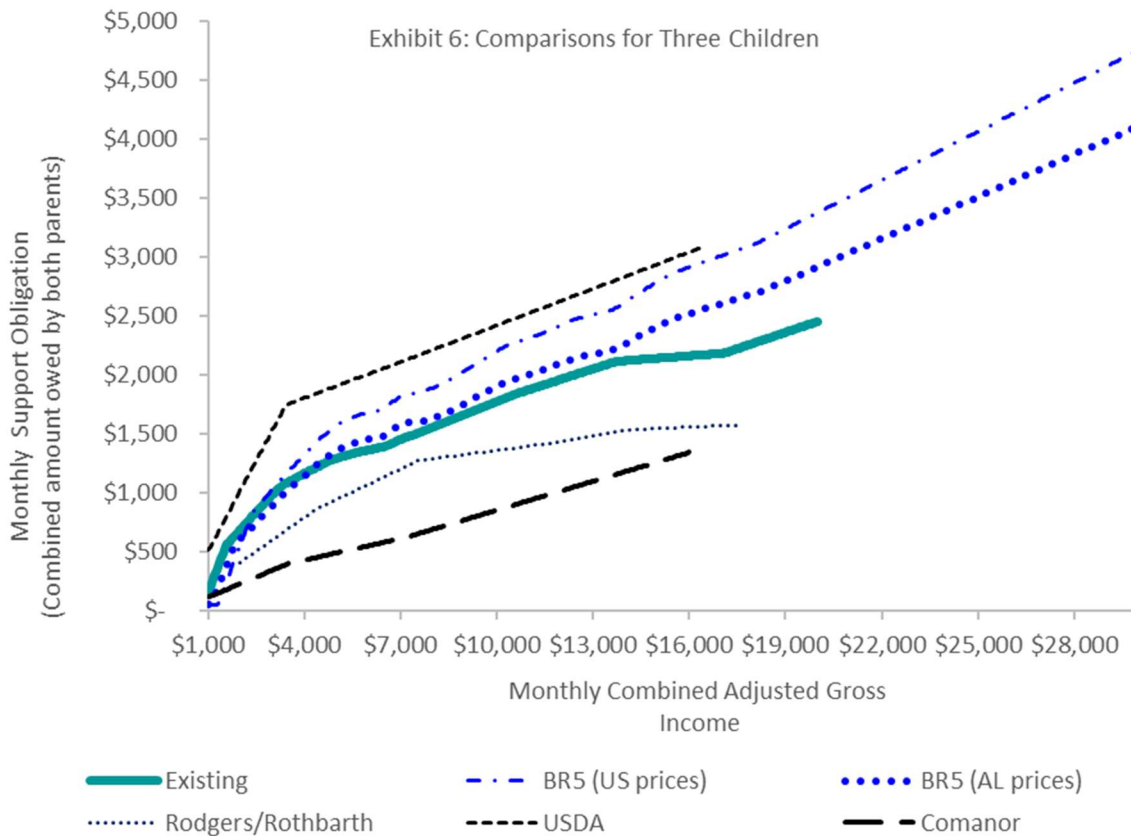
- The studies differ in the maximum monthly combined adjusted gross income that can be considered.
  - The current existing Alabama schedule considers combined incomes up to \$20,000 per month.
  - The BR5 schedules can consider combined incomes up to \$33,800 per month.
  - The USDA, Rodgers/Rothbarth, and Comanor can consider combined incomes up to about \$17,000 per month. Above this income, there is insufficient data to know the rate of increase in child support expenditures as income increases; that is, the data are insufficient to know if the curve flattens at very high incomes.
- The Comanor study produces the lowest amounts. As discussed earlier, the Comanor study produces near-poverty amounts.
- The USDA generally produces the highest amounts, but the BR5 (U.S. prices) begins to exceed the USDA amounts at combined incomes of about \$15,000 per month.
- The existing Alabama amounts are generally between the lowest and the highest of the measurements. As mentioned earlier, several economists and policymakers believe that any amount between the lowest and the highest of the credible measurements is appropriate for a state's guidelines. This provides some justification to making no changes to the schedule.
- The BR5 (US prices) is higher than the BR5 (AL prices) and generally parallel to the line depicting BR5 (AL prices).
- BR5 (AL prices) would produce some increases and decreases to schedule amounts that are summarized later.

The summary observations for two and three children are similar to those for one child except there are fewer decreases for two and three children. The patterns for four and more children would be similar to those for three children.

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<sup>22</sup> U.S. Bureau of Economic Analysis. (2020). *2018 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/news/2020/real-personal-income-states-and-metropolitan-areas-2018>.






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### Summary of Proposed Increases and Decreases under BR5 (AL prices)

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#### *Reasons for Increases*

If the schedule were changed due to increases in price levels alone, there would be increases over time. Changes in expenditures patterns and changes in income tax rates, particularly federal tax rates changes (which increase the after-tax income available for expenditures), are also considered. They exacerbate the increases at high income because they are the most likely to be affected by these changes. Higher income families have increased after-tax income due to 2018 federal tax reform. Spending as a percentage of after-tax income has also been trending upward. This trend magnifies among higher income families. The increases are also exacerbated by two technical changes that also affect higher incomes greater. The change to “outlays” from “expenditures” affects higher income families more because they are more likely to have mortgages, bigger mortgages, and other installment payments that were not captured in expenditures. The improvement in the tax measures reduces after-tax income and, in turn, increases the percentage of after-tax income devoted to child-rearing expenditures.

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#### *Reasons for Decreases*

The comparisons also suggest some decreases under BR5 (AL prices). Most of the underlying reasons are technical.

- At very low incomes, an increase in the self-support reserve (SSR) for changes in the federal poverty guidelines for one person would decrease the schedule amounts. The area adjusted for the SSR

under the existing schedule is noted by blue shading. Increasing the SSR would expand the shaded area for:

- One child: from an income of \$1,100 to \$1,350 per month;
  - Two children: from an income of \$1,350 to \$1,600 per month;
  - Three children: from an income of \$1,550 to \$1,800 per month;
  - Four children: from an income of \$1,700 to \$1,950 per month;
  - Five children: from an income of \$1,900 to \$2,100 per month; and
  - Six children: from an income of \$2,100 to \$2,250 per month.
- As shown in Exhibits 1 and 2 and discussed earlier there are some decreases at very low incomes due to the improved definition of income used in the Consumer Expenditure Survey (CES). Essentially, the definition moved some households that income was not reported or were thought to be low income out of that category and into a higher income category.
  - At very low incomes, as shown in Exhibit 3 and explained in the narrative, the actual amount expended is more but capped such that a household's total expenditures do not exceed their after-tax income. This artificially lowers the amounts at low incomes.
  - The gap between Alabama and U.S. prices/incomes may have changed. More importantly, the switch from adjusting for differences in incomes to price parity causes a larger adjustment. The former adjustment is taken off of income, while the latter adjustment is taken from the schedule amounts. The price parity, which was not measured when the existing schedule was developed, is a better index of U.S. and Alabama differences. Further, the adjustment based on income is not consistently made across all income levels; rather, the adjustment is largest at middle incomes.
    - If Alabama were not to adjust for Alabama's price parity, those decreases above the self-support reserve (SSR) would be significantly less.
      - For one child, the decreases would never be more than \$20 (7%) and the decreases would only occur for combined incomes of \$3,400 per month or less.
      - For two children, there would be no decreases above the SSR.

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#### *Summary of Increases and Decreases*

Exhibit 7 summarizes the decreases and increases. The decreases tend to affect lower incomes. For example, in circumstances where the mother and father have equal earnings and work full-time and there are two children, it would affect those when both parents earn less than about \$13 per hour. However, adjustments for work-related childcare expenses or health insurance may offset some of the decreases.

The Alabama child support guidelines provides that periodic changes to the guidelines are not a change in circumstances. It also provides for when there is a change in circumstance there must be at least a 10% change. There are decreases of at least 10% proposed under BR5 (AL prices) for combined incomes below:

- \$3,800 per month for one child;
- \$3,550 per month for two children; and
- \$2,400 per month for three or more children.

There are increases of at least 10% proposed under BR5 (AL prices) for combined incomes above:

- \$15,350 per month for one child;



- \$14,550 per month for two children; and
- \$14,450 per month for three or more children.

**Exhibit 7: Summary of Increases and Decreases to Schedule Amounts under B5 (AL prices)**

	Increases	Decreases Besides Those Due to Updating the Self-Support Reserve
One Child	<ul style="list-style-type: none"> <li>• Combined Incomes of \$8,700–\$15,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$1–\$106/month</li> <li>○ Percentage increase is 1–8%</li> </ul> </li> <li>• Combined incomes of \$15,000–\$20,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$106–\$207/month</li> <li>○ Percentage increase is 8–15%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Combined incomes of \$1,450–\$4,000               <ul style="list-style-type: none"> <li>○ Decrease up to \$1–\$99/month</li> <li>○ Percentage decrease is 1–19%</li> </ul> </li> <li>• Combined incomes of \$4,000–\$6,150               <ul style="list-style-type: none"> <li>○ Decrease up to \$1–\$48/month</li> <li>○ Percentage decrease is 1–7%</li> </ul> </li> <li>• Combined incomes of \$7,400–\$8,700               <ul style="list-style-type: none"> <li>○ Decrease up to \$1–\$11/month</li> <li>○ Percentage decrease is 1%</li> </ul> </li> </ul>
Two Children	<ul style="list-style-type: none"> <li>• Combined incomes of \$4,400–\$15,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$2–\$219/month</li> <li>○ Percentage increase is 1–12%</li> </ul> </li> <li>• Combined incomes of \$15,000–\$20,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$223–\$377/month</li> <li>○ Percentage increase is 12–18%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Combined incomes of \$1,600–\$4,400/month               <ul style="list-style-type: none"> <li>○ Decrease of \$1–\$104/month</li> <li>○ Percentage decrease is 1–14%</li> </ul> </li> </ul>
Three Children	<ul style="list-style-type: none"> <li>• Combined incomes of \$4,400–\$15,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$1–\$269/month</li> <li>○ Percentage increase is 1–13%</li> </ul> </li> <li>• Combined incomes of \$15,000–\$20,000/month:               <ul style="list-style-type: none"> <li>○ Increases of \$275–\$466/month</li> <li>○ Percentage increase is 13–19%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Combined incomes of \$1,800–\$4,400/month               <ul style="list-style-type: none"> <li>○ Decrease of \$1–\$97/month</li> <li>○ Percentage decrease is 1–11%</li> </ul> </li> </ul>
Four and More Children	<ul style="list-style-type: none"> <li>• Changes will be similar to those of three children</li> </ul>	

#### OTHER CONSIDERATIONS

All of the ten studies underlying state child support guidelines consider child-rearing expenditures in two-parent families. The reason is that most states premise their guidelines on the principle that the child shall be held harmless by the parent’s decision to separate, divorce, or never marry and not live together, and the child should receive the same amount of expenditures the child would have received had the parents lived together and shared financial resources. This principle is most obvious in the income shares model, which is the basis of the Alabama child support guidelines as well as 40 other

states.<sup>23</sup> Although less obvious in percentage-of-obligor income guidelines, most also base their guidelines amounts on studies of child-rearing expenditures in two-parent families.<sup>24</sup> They just assume that the receiving parent spends the same amount or percentage of income on the child as the parent owing support.

The alternative to studies on child-rearing expenditures in two-parent families would be minimum needs studies or studies examining child-rearing expenditures in single-parent families. Both of these types of studies are rejected as the basis of state guidelines because most states explicitly or implicitly take the position that if the obligated parent's income affords the obligated parent a higher standard of living that higher standard of living should be shared with the child. An economic study on the minimum needs of a child does not achieve that, nor does an economic study of child-rearing expenditures in single-parent families because a large share of single-parent families lives in poverty. In 2018, the poverty rate among U.S. households with children was 8.4% among married couples, 42.0% among families with female householders, and 20.6% among those with male householders.<sup>25</sup>

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<sup>23</sup> More information about guidelines models and the underlying economic studies can be found in Jane C. Venohr (Apr. 2017). "Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues." *Journal of the American Academy of Matrimonial Lawyers*.

<sup>24</sup> For more detail, see Ingrid Rothe and Lawrence Berger. (Apr. 2007). "Estimating the Costs of Children: Theoretical Considerations Related to Transitions to Adulthood and the Valuation of Parental Time for Developing Child Support Guidelines." *IRP Working Paper*, University of Wisconsin: Institute for Research on Poverty, Madison, WI. Retrieved from [http://www.irp.wisc.edu/research/childsup/cspolicy/pdfs/Rothe\\_Berger\\_Task6.pdf](http://www.irp.wisc.edu/research/childsup/cspolicy/pdfs/Rothe_Berger_Task6.pdf); and Venohr, Jane. (2016). *Review of the Nevada Child Support Guidelines*, Report to the State of Nevada Division of Welfare and Support Services, Child Support Enforcement Program, Carson City, NV. Retrieved from [https://dwss.nv.gov/uploadedFiles/dwssnvgov/content/Home/Features/Child\\_supp\\_guidelines\\_review\\_102816.pdf](https://dwss.nv.gov/uploadedFiles/dwssnvgov/content/Home/Features/Child_supp_guidelines_review_102816.pdf).

<sup>25</sup> U.S. Census Bureau, 2018 American Community Survey, *Children Characteristics, Table ID S0901*. <https://data.census.gov/cedsci/table?q=Families%20and%20Living%20Arrangements&tid=ACST1Y2018.S0901&hidePreview=false>.

## SECTION 4: OTHER CONSIDERATIONS IN UPDATING/DEVELOPING A SCHEDULE

Besides the economic study, there are several other considerations in developing and updating a child support schedule. Exhibit 8 shows the major ones. They are organized in the sequence of steps taken to develop an updated schedule. The rest of the section elaborates of each factor (step); what was considered in the development of the proposed, updated schedule; and alternatives. Generally, the underlying and steps taken to develop a proposed, updated schedule are the same as the existing schedule. When more current data are available, they are used (*e.g.*, new measurements of child-rearing expenditures, current prices, current tax rates, and current federal poverty guidelines).

**Exhibit 8: Summary of Other Considerations and Steps Used to Update the Schedule**

Factor	Basis of Existing	Updates and/or Alternatives
1. Guidelines Model	Income shares	<ul style="list-style-type: none"> <li>41 states use income shares</li> <li>8 states use percentage of income</li> <li>3 states use Melson</li> <li>Other guidelines model</li> </ul>
2. Economic study	2nd Betson-Rothbarth study	<ul style="list-style-type: none"> <li>5th Betson-Rothbarth study</li> <li>Other studies discussed earlier</li> </ul>
3. Adjust to current price levels	March 2007 price levels	<ul style="list-style-type: none"> <li>August 2020 price levels</li> </ul>
4. 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	<ul style="list-style-type: none"> <li>Retain assumption</li> <li>Exclude all</li> <li>Ohio approach</li> </ul>
5. Consider expenditures to net income ratio	<ul style="list-style-type: none"> <li>Converts expenditures to net income using ratios from same families in CES that Betson uses</li> <li>Caps expenditures at 100%</li> </ul>	<ul style="list-style-type: none"> <li>Assume all after-tax income is spent</li> </ul>
6. Consider federal and state income taxes and FICA	2007 federal and state income tax withholding formulas for a single taxpayer	<ul style="list-style-type: none"> <li>2020 federal and state taxes</li> <li>Assumptions other than single taxpayer</li> </ul>
7. Adjust for Alabama's lower income/cost of living	2005 U.S. Census data comparing U.S. and Alabama income distributions	<ul style="list-style-type: none"> <li>No adjustment</li> <li>Price parity (AL: 86.4%)</li> <li>Income realignment</li> </ul>
8. Adjust for self-support reserve	Self-support reserve relating to 2007 fed poverty level and \$50 minimum order incorporated into schedule	Adjustment is layered on top of schedule, options addressed in detail more in narrative

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### Row 1: Guidelines Models

As mentioned earlier, Alabama is one of 41 states to use the income shares model. The two other guidelines models in use by states are the percentage-of-obligor income guidelines model used by seven states and Melson formula used by three states. The income shares model presumes that each parent is responsible for his or her prorated share of income. Most percentage-of-obligor income guidelines models presume that the custodial parent devotes the same percentage or dollar amount to the child-rearing expenditures as the child support order. Mechanically, the Melson formula shares elements of both the income shares model and the percentage-of-obligor income model. It first prorates a basic needs level for the child between the parents; then, if the obligated parent has any income remaining after meeting his or her own basic needs as well as his or her prorated share of the basic needs of the child(ren), an additional percentage of the remaining income is assigned to child support.

Switching guidelines models typically takes several years. For example, Illinois took seven years to switch its guidelines model from a percentage-of-obligor income guidelines model to an income shares guidelines model. Arkansas just switched to income shares this year from a percentage-of-obligor income guidelines model and took less time than Illinois.

All states that have switched guidelines models in the past three decades have switched to the income shares model. Further, research finds that other factors (*e.g.*, the economic basis, whether the schedule has been updated for changes in price levels, and adjustments for low-income parents) affect state differences in guidelines more than the guidelines model.<sup>26</sup>

The proposed, updated schedule assumes no change in guidelines model.

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### Row 2: Economic Study

The proposed, updated schedule is based on the BR5 study of child-rearing expenditures.

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### Row 3: Price Levels

Row 2 notes the year of the price level used to develop or update the schedule. All of the economists used the Consumer Price Index, which is the major price index used across the nation. The existing schedule considers 2007 price levels, while Betson provides the information in May 2020 price levels. CPR updates the May 2020 amounts for August 2020 prices, the month for which price levels are published. Prices have increased 26.6% since the existing schedule was developed. This does not mean a 26.6% increase to the schedule amounts is appropriate. Much of the price increase has been offset by increases to income. However, it is not a wash. There have too many nuanced changes to spending patterns (*e.g.*, more cell phone use and the cost of clothing was stabilized for several years due to knock-offs and imports) and variation between income ranges in expenditure changes. Updating the schedule for more recent data is the best way to recalibrate the schedule for these changes.

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<sup>26</sup> Venohr, J. (Apr. 2017). Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

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#### Row 4: Exclude Childcare Expenses and Out-of-Pocket Healthcare Costs

The measurements of child-rearing expenditures cover *all* child-rearing expenditures including childcare expenses and the out-of-pocket healthcare expenses for the child. This includes out-of-pocket insurance premium on behalf of the child and out-of-pocket extraordinary medical expenses such as deductibles. These expenses are widely variable among cases (*e.g.*, childcare costs for an infant are high and there is no need for childcare for a teenager). Instead of putting them in the schedule, the actual amount of the expense is addressed on a case-by-case basis in the worksheet. To avoid double-accounting in the updated schedule, these expenses are subtracted from the measurements when developing the updated schedule.

However, there is an exception to this. An amount to cover ordinary out-of-pocket healthcare expenses (*e.g.*, aspirin and copay for well visit) was retained in all of the schedules. The current schedules assume up to \$250 per child per year for ordinary data based on data.<sup>27</sup> That assumption is retained for the proposed, updated schedule because the average is still near \$250 per child per year. The concern, however, is the amount varies significantly among those with Medicaid and private insurance, particularly with high deductibles. The 2015 Medical Expenditure Panel Survey (MEPS) finds that the average out-of-pocket medical expense per child was \$248 per year but varied depending on whether the child was enrolled in public insurance such as Medicaid or had private insurance. Based on MEPS data, out-of-pocket medical expenses averaged \$63 per child per year for children who had public insurance and \$388 per child per year for those with private insurance. The 2017 MEPS data has not drilled down to the public insurance and private insurance level, but they do report an average for all children, \$271 per child, so still close to the \$250 level.

Some states are responding to the disparity in out-of-pocket expenses between those with public insurance and private insurance two ways. One way is to include *no* ordinary out-of-pocket medical expenses (*e.g.*, Connecticut and Virginia) in the schedule. This means parents must share receipts for *all* out-of-pocket medical expenses, not just those exceeding \$250 per child per year. In addition to including no ordinary out-of-pocket medical expenses in the schedule, the second method provides for a standardized amount of out-of-pocket medical expenses that could differ depending on whether the child is enrolled in Medicaid that is added on a line in the worksheet similar to the add-on for childcare except it is a standardized amount rather than an actual amount. Michigan and Ohio use this approach. The weaknesses are that it makes the calculation more cumbersome and requires knowledge of whether the children are enrolled in Medicaid (which may change frequently). It would reduce the schedule amounts. The strength is it better addressed the disparities in out-of-pocket medical expenses between children enrolled in Medicaid (which essentially has no copays or deductibles) and children with private insurance with high deductibles and copays.

The adjustments for childcare expenses, the cost of the child's health insurance, and the child's out-of-pocket medical expenses is made by supplemental data providing by Betson to CPR. (It is shown in Appendix A). Specifically, for the same subset of families in the CES that Betson uses to measure child-rearing expenditures, Betson provides the average amount spent on childcare and medical expenses

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<sup>27</sup> The existing guidelines state \$200 per family per year. That is a very old assumption that appears not to have been updated.

(the cost of insurance and extraordinary medical expenses are combined) for several after-tax income ranges. That amount is subtracted from the percentage of expenditures devoted to child-rearing for that after-tax income. More information about this adjustment is provided in Appendix A.

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#### Row 5: Conversion of Expenditures to Net Income

The need for this conversion is illustrated in Exhibit 3. The conversion to net income for the proposed updated schedule is done by taking the expenditures to income ratio for the same subset of CES families used to develop the measurements. (These ratios are shown in Appendix A.) This is weighted by measurement of child-rearing expenditures. For example, if a family devotes 20% of its expenditures to one child on average for a particular income range and the families of the same income range spend an average of 80% of their income, then a net-income based schedule assumes 16% of net income (20 multiplied by 80) is spent on child-rearing expenditures. If the ratio is greater than 1, which means the family spends more than their income, it is capped at 1. This implies that families cannot spend more than their income. This is the assumption used to develop the existing schedule as well as the proposed, updated schedule.

There are at least two alternatives. One would be to eliminate the cap, which would increase the schedule amounts at very low incomes; specifically, it would increase the schedule amounts for incomes below \$4,300 per month. The counterargument is that it would require that these families to spend more than their after-tax income.

Another alternative assumption is that families spend all of their after-tax income. Under this assumption, family expenditures and after-tax income are equal, so no additional adjustment is necessary. The District of Columbia is the only state to make this assumption. This would increase the schedule amounts.

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#### Row 6: Conversion to Gross Income

After the measurements of child-rearing expenditures are converted to after-tax income as explained above, then they are converted to gross income. The conversion to gross income relies on federal<sup>28</sup> and state<sup>29</sup> income tax withholding formulas. The federal withholding formula also considers FICA. It is assumed that all income is taxed at the rate of a single individual, using the federal and state income withholding formulas in 2020. This is the assumption used by most states. It was the assumption used to develop the existing schedule and the proposed updated schedule.

Most alternative tax assumptions would result in more after-tax income, hence higher schedule amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children. Due to the

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<sup>28</sup> IRS Publication 15-T: Federal Income Tax Withholding Methods: 2020. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15t.pdf>.

<sup>29</sup> Alabama Department of Revenue. (Revised Jan. 2019). *Withholding Tax Tables and Instructions for Employers and Withholding Agents*. Retrieved from <https://www.halfpricesoft.com/2020/taxrate-alabama-2020.asp>.

elimination of the federal tax allowance, the increase from an alternative assumption will not be as large as it would be pre-2018 tax reform.

In 2020, the Internal Revenue Service (IRS) published several different income withholding methods depending on whether the tax filer uses a current or older W-4 allowances. The differences among the formulas are so small using one method over another will not matter. The conversion uses IRS method 4, which complements the 2020 W-4 form.

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#### Row 7: Adjustments for Alabama's Lower Income/Price Levels

The BR measurements consider U.S. averages. To adjust the updated schedule for Alabama prices for this review, a U.S. average schedule is first developed. In turn, it is multiplied by Alabama's price parity measure that is published and developed by the U.S. Bureau of Economic Analysis (BEA).<sup>30</sup> As mentioned earlier, the most recent price parity measure is from 2018. The BEA finds that for every \$1.00 spent on the U.S. on average, \$0.864 is needed for the same level of expenditures in Alabama. Use of the Alabama's price parity yields a general reduction of about 14%.

As stated earlier, there is a switch from adjusting for Alabama's lower income/price levels due to differences in incomes to price parity. The former adjustment is taken off of income, while the latter adjustment is taken from the schedule amount, which causes a larger decrease. The price parity, which is a measurement that the BEA just began reporting a few years ago, was not available when existing schedule was developed. It is a better index of U.S. and state or regional differences. Further, the adjustment based on income is not consistently made across all income levels; rather, the adjustment is largest at middle incomes.

Alabama could consider using the income differences to make the realignment. Based on previous realignments, this could cut the price-parity reduction of 14% by half and more at higher incomes.

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#### Row 8: Low-Income Adjustment: Self-Support Reserve and Minimum Order

The combination of the self-support reserve (SSR) and the minimum order is often referred to as the "low-income adjustment." Both components are policy decisions. In addition, where to apply the SSR is a policy decision. It can be incorporated into the table or provided in the worksheet. With that said, there is some economic and mathematical considerations such that the amounts are reasonable and do not produce significant increases or decreases as a parent's income gradually changes.

#### SELF-SUPPORT RESERVE

Federal regulation (45 C.F.R § 302.56(c)(1)(ii)) requires a state's guidelines to take into consideration the basic subsistence needs of the noncustodial parent who has limited ability to pay. The existing Alabama guidelines like most state guidelines consider the basic subsistence needs of a parent through a SSR that is incorporated into the schedule. The current Alabama SSR relates to the 2007 federal poverty guidelines (FPG) for one person (\$851 per month). The 2020 FPG is \$1,063 per month. Most states base their SSR on the federal poverty guidelines (FPG) for one person but may be use more or less than the

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<sup>30</sup> U.S. Bureau of Economic Analysis. (2020). *2018 Regional Price Parities by State (US = 100)*. Retrieved from <https://www.bea.gov/news/2019/real-personal-income-states-and-metropolitan-areas-2018>.

FPG. The highest SSR is used by New York, which uses 135% of the FPG. In contrast, Illinois uses 75% of the FPG. The proposed BR5 schedule includes a SSR equivalent to \$1,063 per month multiplied by Alabama’s price parity (86.4%) to adjust for Alabama’s prices. This produces a SSR of \$918 per month. The reduction is consistent with price parity applied to all areas of the schedule. Appendix D considers alternative amounts for the SSR.

*Minimum Orders and Exceptions to the Minimum Order*

For incomes below the SSR, a minimum order or zero order is applied. Alabama’s current minimum order is \$50 per month, which is amount frequently used by other states. Some states are moving to zero amounts for incomes below the SSR (e.g., North Dakota) or provide for court discretion (e.g., Arizona). In addition, some states provide when a zero or non-financial order may be appropriate: in equal custody and equal income circumstances, when the parent is incarcerated, when the parent has a mental or physical disability that limit his or her ability to work, and when the parent is the primary caretaker for a disabled child or adult. Another reason is when the child has been removed from the home of the primary custodial parent and the permanency plan is reunification of the child with the primary custodial parent. Examples of these are illustrated by state guidelines provisions in Illinois, Louisiana, and Tennessee. (See Exhibit 9.)

*Other Considerations in the Low-Income Adjustment*

The specifics of the low-income adjustment are typically developed after the economic basis of the schedule is determined. This allows for the gradual phase-out of the low-income adjustment to the schedule amounts based on economic data on the cost of raising children, and avoids cliff effects (abrupt increases) with small changes in income.

Exhibit 9 also illustrate how the shaded area is used to protect the SSR when the custodial parent has income in Missouri and North Carolina. Alabama easily could adopt a similar approach because it already shades the area where its SSR is applied. (See excerpt of Alabama schedule to the right.)

To understand the importance of the shaded area, consider a situation in which each parent’s income is \$700 per month and there is one child. The basic obligation in this scenario would be \$299 and the obligated parent’s income would be half of that: \$150 per month. If the obligor’s income falls into the shaded area in Missouri and North Carolina, only the obligor’s income is considered. If Alabama were to use the Missouri or North Carolina approach, the order would be \$50 per month instead.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
0-800.00	50	50	50	50	50	50
850.00	60	61	61	62	63	63
900.00	91	93	94	95	96	97
950.00	123	124	126	127	129	130
1000.00	155	156	158	160	162	163
1050.00	189	191	193	195	198	200
1100.00	224	227	229	232	234	237
1150.00	253	262	265	268	271	274
1200.00	262	298	301	304	307	311
1250.00	272	333	337	340	344	348
1300.00	281	368	372	376	381	385
1350.00	290	404	408	413	417	422
1400.00	299	435	444	449	454	459

If the obligor’s income falls into the shaded area in Missouri and North Carolina, only the obligor’s income is considered. If Alabama were to use the Missouri or North Carolina approach, the order would be \$50 per month instead.

Another consideration is how the schedule phases out the SSR and phases in the measurements of child-rearing expenditures. The phase-in/phase-out in the updated BR5 schedule compares what the schedule amount would be before incorporating the SSR to a phase-in/phase-out formula to the phase-in/phase-out formula, and takes the lower of the two amounts. The phase-in/phase-out formula is based on the difference between the after-tax income amount for that particular gross income (as



calculated in consideration of Row 6, which adjusted for gross income) and the SSR. To avoid an economic disincentive to increase income, the difference is multiplied by 90% for one child, 91% for two children, and so forth, up to 95% for six children. Without the multipliers, all of increased income would be assigned to the guidelines amount.

EXHIBIT 9: LOW-INCOME PROVISIONS FROM SELECTED STATES																																																																																																																																																																																																																																													
State and Reason for Showing	Excerpted Provision from State Child Support Guidelines																																																																																																																																																																																																																																												
IL (exceptions to the minimum order)	<p>Zero dollar child support order.</p> <p>For parents with no gross income, who receive only 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.</p>																																																																																																																																																																																																																																												
LA (exceptions to the minimum order)	<p>Mandatory minimum child support award</p> <p>In no event shall the court set an award of child support less than one hundred dollars, except in cases involving shared or split custody as provided in R.S. 9:315.9 and 315.10. In cases when the obligor has a medically documented disability that limits his ability to meet the mandatory minimum, the court may set an award of less than one hundred dollars.</p>																																																																																																																																																																																																																																												
MO (uses the shaded area to protect the SSR when the receiving parent has income)	<table border="1"> <thead> <tr> <th>Combined Adjusted Gross Income</th> <th>One Child</th> <th>Two Children</th> <th>Three Children</th> <th>Four Children</th> <th>Five Children</th> <th>Six Children</th> </tr> </thead> <tbody> <tr><td>0 – 1000</td><td>60</td><td>60</td><td>60</td><td>60</td><td>60</td><td>60</td></tr> <tr><td>1050</td><td>91</td><td>94</td><td>94</td><td>95</td><td>95</td><td>95</td></tr> <tr><td>1100</td><td>122</td><td>127</td><td>128</td><td>129</td><td>130</td><td>130</td></tr> <tr><td>1150</td><td>153</td><td>161</td><td>162</td><td>164</td><td>164</td><td>165</td></tr> <tr><td>1200</td><td>184</td><td>194</td><td>196</td><td>198</td><td>199</td><td>200</td></tr> <tr><td>1250</td><td>215</td><td>228</td><td>230</td><td>233</td><td>234</td><td>235</td></tr> <tr><td>1300</td><td>246</td><td>261</td><td>264</td><td>267</td><td>269</td><td>270</td></tr> <tr><td>1350</td><td>277</td><td>295</td><td>298</td><td>302</td><td>303</td><td>305</td></tr> <tr><td>1400</td><td>308</td><td>328</td><td>332</td><td>336</td><td>338</td><td>340</td></tr> <tr><td>1450</td><td></td><td>362</td><td>366</td><td>371</td><td>373</td><td>375</td></tr> <tr><td>1500</td><td></td><td>395</td><td>400</td><td>405</td><td>408</td><td>410</td></tr> <tr><td>1550</td><td></td><td>429</td><td>434</td><td>440</td><td>442</td><td>445</td></tr> <tr><td>1600</td><td></td><td>462</td><td>468</td><td>474</td><td>477</td><td>480</td></tr> <tr><td>1650</td><td></td><td>496</td><td>502</td><td>509</td><td>512</td><td>515</td></tr> <tr><td>1700</td><td></td><td>529</td><td>536</td><td>543</td><td>547</td><td>550</td></tr> <tr><td>1750</td><td></td><td></td><td>570</td><td>578</td><td>581</td><td>585</td></tr> <tr><td>1800</td><td></td><td></td><td>604</td><td>612</td><td>616</td><td>620</td></tr> <tr><td>1850</td><td></td><td></td><td>638</td><td>647</td><td>651</td><td>655</td></tr> <tr><td>1900</td><td></td><td></td><td>672</td><td>681</td><td>686</td><td>690</td></tr> <tr><td>1950</td><td></td><td></td><td></td><td>716</td><td>720</td><td>725</td></tr> <tr><td>2000</td><td></td><td></td><td></td><td>750</td><td>755</td><td>760</td></tr> <tr><td>2050</td><td></td><td></td><td></td><td>785</td><td>790</td><td>795</td></tr> <tr><td>2100</td><td></td><td></td><td></td><td>819</td><td>825</td><td>830</td></tr> <tr><td>2150</td><td></td><td></td><td></td><td></td><td>859</td><td>865</td></tr> <tr><td>2200</td><td></td><td></td><td></td><td></td><td>894</td><td>901</td></tr> <tr><td>2250</td><td></td><td></td><td></td><td></td><td>929</td><td>936</td></tr> <tr><td>2300</td><td></td><td></td><td></td><td></td><td>964</td><td>972</td></tr> <tr><td>2350</td><td></td><td></td><td></td><td></td><td>998</td><td>1007</td></tr> <tr><td>2400</td><td></td><td></td><td></td><td></td><td></td><td>1043</td></tr> <tr><td>2450</td><td></td><td></td><td></td><td></td><td></td><td>1078</td></tr> <tr><td>2500</td><td></td><td></td><td></td><td></td><td></td><td>1114</td></tr> <tr><td>2550</td><td></td><td></td><td></td><td></td><td></td><td>1149</td></tr> </tbody> </table> <p>Line 5: Basic child support amount DIRECTION: Enter the monthly amount from the schedule of basic child support obligations for the parents' combined adjusted monthly gross income from line 3, which, whenever necessary, shall be rounded to the nearest gross income amount on the schedule of basic child support obligations (\$25.00 and \$75.00 shall be rounded upward) prior to determining the amount to be entered on line 5. For low income cases, when the parent paying support's monthly income from line 3 and corresponding number of children fall into the shaded area of the schedule, two calculations should be completed for lines 8 through 12. First, complete the calculation as normal, using the basic child support amount for the combined adjusted gross incomes from line 3. Next, complete the calculation using only the basic child support amount for the obligor's gross monthly income from line 3, with line 9 consisting of obligor paying 100% of this amount plus the obligor's percentage from line 4 of the line 7 additional child-rearing costs. Line 4 and line 11 shall remain the same as the original calculation. The line 11 overnight percentage credit shall remain the same in both calculations. The lower of the two calculations shall be the parent paying support's basic child support obligation</p>						Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children	0 – 1000	60	60	60	60	60	60	1050	91	94	94	95	95	95	1100	122	127	128	129	130	130	1150	153	161	162	164	164	165	1200	184	194	196	198	199	200	1250	215	228	230	233	234	235	1300	246	261	264	267	269	270	1350	277	295	298	302	303	305	1400	308	328	332	336	338	340	1450		362	366	371	373	375	1500		395	400	405	408	410	1550		429	434	440	442	445	1600		462	468	474	477	480	1650		496	502	509	512	515	1700		529	536	543	547	550	1750			570	578	581	585	1800			604	612	616	620	1850			638	647	651	655	1900			672	681	686	690	1950				716	720	725	2000				750	755	760	2050				785	790	795	2100				819	825	830	2150					859	865	2200					894	901	2250					929	936	2300					964	972	2350					998	1007	2400						1043	2450						1078	2500						1114	2550						1149
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Self-Support Reserve: Supporting Parents with Low Incomes

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
0-1150	50	50	50	50	50	50
1200	74	72	73	74	74	75
1250	96	107	108	109	110	111
1300	140	142	143	145	146	148
1350	175	176	178	180	182	184
1400	209	211	214	216	218	221
1450	243	246	249	252	254	257
1500	278	281	284	287	290	293
1550	288	316	319	323	326	330
1600	297	351	354	358	362	366
1650	305	383	387	392	396	400
1700	313	416	420	425	430	434
1750	321	448	453	458	463	468
1800	329	481	486	491	497	502
1850	337	513	519	525	530	536
1900	345	533	552	558	564	570
1950	353	546	585	591	598	604
2000	361	558	618	625	631	638
2050	369	571	651	658	665	672
2100	378	583	684	691	699	706
2150	386	596	717	724	732	740
2200	394	608	744	758	766	774
2250	402	621	760	791	799	808
2300	410	633	775	824	833	842
2350	418	646	790	857	867	876
2400	427	659	805	891	900	910
2450	435	671	821	917	924	944
2500	443	684	836	934	968	978
2550	451	696	851	951	1001	1012
2600	459	709	867	968	1035	1046
2650	467	721	882	985	1068	1080
2700	475	734	897	1002	1102	1114
2750	484	746	912	1019	1121	1148
2800	492	759	927	1036	1140	1182
2850	500	771	943	1053	1158	1216
2900	508	784	958	1070	1177	1250
2950	516	796	973	1087	1196	1284
3000	524	809	988	1104	1214	1318
3050	533	821	1004	1121	1233	1340
3100	541	834	1019	1138	1252	1361
3150	549	846	1034	1155	1271	1381
3200	557	858	1049	1171	1288	1401

NC (uses the shaded area to protect the SSR when the receiving parent has income)

The guidelines include a self-support reserve that ensures that obligors have sufficient income to maintain a minimum standard of living based on the 2014 federal poverty level for one person (\$973.00 per month.) for obligors with an adjustment gross income of less than \$1,097.00 the Guidelines require, absent a deviation, the establishment of a minimum support order (\$50). For obligors with adjusted gross incomes above \$1,097.00, the Schedule of Basic Support Obligations incorporates a further adjustment to maintain the self-support reserve for the obligor. If the obligor's adjusted gross income falls within the shaded area of the Schedule and Worksheet A is used, the basic child support obligation and the obligor's total child support obligation are computed using only the obligor's income. In these cases, childcare and health insurance premiums should not be used to calculate the child support obligation. However, payment of these costs or other extraordinary expenses by either parent may be a basis for deviation. This approach prevents disproportionate increases in the child support obligation with moderate increases in income and protects the integrity of the self-support reserve. In all other cases, the basic child support obligation is computed using the combined adjusted gross incomes of both parents.

Minimum Child Support Order.

(b) This provision does not apply:

1. If the obligor's only source of income is Supplemental Security Income (SSI);
2. When the federal benefit for a child results in a calculation of support owed to be less than the minimum amount; or
3. When the parenting time adjustment results in an amount less than the minimum BCSO.

(c) The Tribunal shall make a written finding upon evidence submitted and taking all circumstances into consideration to set the current obligation at the minimum order amount.

(d) When the child is placed in State custody; the initial child support order may be set at the minimum order amount without using the worksheet.

(e) In its discretion, the Court may deviate from the minimum support order by either setting a higher or lower support order

Deviation

In cases where the child is in the legal custody of the Department of Social Services, the child protection or foster care agency or another state or territory, or any other child-caring entity, public or private, the tribunal may consider a deviation from the presumptive child support order if the deviation will assist in accomplishing a permanency plan or foster care plan for the child that has a goal of returning the child to the parent(s), and the parent's need to establish an adequate household or to otherwise adequately prepare herself or himself for the return of the child clearly justifies a deviation for this purpose.

TN (exceptions to the minimum order and deviation for parents when goal is unification in non-parent caretaker cases)

## SECTION 5: IMPACT OF UPDATED SCHEDULE

This section explores the impact of updating the schedule two ways:

- Comparing the existing and proposed schedule amounts to those of neighboring states; and
- Using the findings from the case file data to assess the impact of updating the schedule, particularly in the areas of the schedule where the changes would be 10% or more.

### STATE COMPARISONS

Exhibit 10 shows the states compared and the selected characteristics of those states.

- All of the states base their guidelines schedule/formula on gross income except Florida and Mississippi. (2020 federal and Alabama income tax rates and FICA are used to convert gross incomes to after-tax income to calculate Florida and Mississippi amounts.)
- All of the states rely on the income shares model except Mississippi. Income shares guidelines consider both parents' incomes in the calculation of support. Research indicates that guidelines models generally do not affect order amounts at middle incomes; however, flat percentage of obligor income guidelines produce larger amounts at higher incomes.<sup>31</sup>
- Alabama, Arkansas, Louisiana, and Tennessee base their guidelines on a BR study. Both Louisiana and Arkansas rely on the fourth BR study. Alabama and Tennessee rely on the second BR study. Georgia takes the average of the second BR study and another methodology that is known to produce higher measurements of child-rearing expenditures. Florida bases its schedule on a 1984 study of child-rearing expenditures. The economic basis of Mississippi is unknown.
- Although most of the states have below-average price parities, only Alabama and Arkansas child support schedules are explicitly adjusted for lower income/prices.
- With the exception of Florida, all of the states have incomes, rents, and price parities below the median national level. Alabama has the third lowest price parity among states.
- Exhibit 10 also contrasts the minimum wage in effect in a state to that state's median wage of food preparation workers in May 2019, which is the most recent available. Federal regulation (45 C.F.R. § 302.56(h)(1)) requires the consideration of labor market information in the review of a state's guidelines. When a child support order is established and a parent has little employment history or work experience, income is often imputed at minimum wage. The education and experience requirements of food preparation workers are generally low, so if their average wage is much higher than the minimum wage, it may be reasonable to impute a higher income at least prior to the Covid-19 pandemic that vastly increased unemployment rates. The Accommodations and Food Services

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<sup>31</sup> For example, see Jane C. Venohr. (Apr. 2017). "Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues." *Journal of the American Academy of Matrimonial Lawyers*.

industry has been hard hit by the pandemic, so their unemployment rates are more than the statewide averages.<sup>32</sup> Alabama data alone shows a 33% drop in employees in the leisure and hospitality industry from July 2019 to July 2020.<sup>33</sup> Besides the wage rate and the unemployment rate, the usual hours worked in these low-wage occupations matter when imputing income. In July 2020, all Alabama workers employed privately worked an average of 35.7 hours per week, with those employed in the leisure and hospitality industry working an average of 27.3 hours per week.<sup>34</sup>

EXHIBIT 10: COMPARISON OF SELECTED CHARACTERISTICS AMONG NEIGHBORING STATES								
	US	AL	AR	FL	GA	LA	MS	TN
<b>Income Base</b>	N.A.	Gross	Gross	Net	Gross	Gross	Net	Gross
<b>Guidelines Model</b>	N.A.	Income shares	Income Shares	Income shares	Income shares	Income shares	Percentage of obligor income	Income shares
<b>Economic Study and Price Levels</b>	N.A.	BR2 (2007) adjusted for AL incomes	BR4 (2019) adjusted for AR price parity	Espen-shade (1991)	Average of BR2 and Betson-Engel (2006)	BR4 (2019)	Unknown	BR2 (2003)
<b>2018 Median Income (2 parents)</b>	\$100,115	\$88,346	\$81,343	\$85,704	\$95,509	\$94,900	\$81,016	\$85,328
<b>2018 Median income (Female householder)</b>	\$ 29,240	\$21,536	\$23,297	\$29,782	\$27,655	\$22,597	\$20,418	\$25,278
<b>2018 Median Gross Rent</b>	\$1,058	\$788	\$731	\$1,182	\$1,008	\$854	\$777	\$861
<b>Minimum Hourly Wage<sup>35</sup></b>	\$7.25	\$7.25	\$10.00	\$8.56	\$7.25	\$7.25	\$7.25	\$7.25
<b>Median hourly wage of food preparation worker (May 2019)<sup>36</sup></b>	\$11.92	\$9.23	\$10.60	\$11.51	\$10.27	\$8.93	\$8.97	\$9.20
<b>Unemployment Rate</b>								
• July 2020 <sup>37</sup>	10.2%	7.9%	7.1%	11.3%	7.6%	9.4%	10.8%	9.5%
• July 2019	3.7%	3.3%	4.9%	3.3%	3.6%	4.3%	5.1%	3.5%
<b>Price Parity</b>	100.0	86.4 (3rd lowest)	86.4 (2nd lowest)	100.6	93.0	89.1	86.0 (lowest)	89.9

<sup>32</sup> Statistics of this level of detail are not available yet.

<sup>33</sup> Alabama Department of Labor. (Jul. 2020.) *Alabama Labor Market Information*. Retrieved from <http://www2.labor.alabama.gov/Newsletter/LMI%20Newsletter.pdf>.

<sup>34</sup> *Ibid.* page 6.

<sup>35</sup> U.S. Department of Labor. (n.d.). *State Minimum Wage Laws*. Retrieved from <https://www.dol.gov/agencies/whd/minimum-wage/state>.

<sup>36</sup> U.S. Bureau of Labor Statistics. (n.d.) Retrieved from [https://www.bls.gov/oes/current/oes\\_nat.htm#35-0000](https://www.bls.gov/oes/current/oes_nat.htm#35-0000).

<sup>37</sup> U.S. Bureau of Labor Statistics. (n.d.) Retrieved from <https://data.bls.gov/search/query/results?cx=013738036195919377644%3A6ih0hfrgl50&q=state+unemployment+rate>.

The median earnings of Alabama workers by highest educational attainment and gender are used to develop case scenarios to compare the existing schedule to updated schedules and guidelines amounts in neighboring states. Earnings are reported for five levels of educational attainment by the U.S. Census 2018 American Community Survey.<sup>38</sup> It is assumed that the median earnings of the parent receiving support are those of a female worker in Alabama and the median earnings of the obligated parent are those of a male worker in Alabama.<sup>39</sup> There are no adjustments for special factors such as adjustments to income for additional dependents, the cost of the child’s health insurance premium, or other factors.

In addition, three other scenarios are considered. The first scenario assumes that each parent’s income is equivalent to full-time, minimum wage (\$7.25 per hour). The last three scenarios consider very high incomes.

EXHIBIT 11: SUMMARY OF CASE SCENARIOS		
Case Scenario	Gross Income of Obligated Parent	Gross Income of Receiving Parent
1. Each parent earns full-time, minimum wage	\$1,257/mo	\$1,257/mo
2. Parent’s earnings are equivalent to median earnings of Alabama workers with less than a high school education	\$2,250/mo	\$1,666/mo
3. Parent’s earnings are equivalent to median earnings of Alabama workers whose highest education attainment is a high school degree or GED	\$2,779/mo	\$2,156/mo
4. Parent’s earnings are equivalent to median earnings of Alabama workers whose highest education attainment is some college or an associate degree	\$3,547/mo	\$2,619/mo
5. Parent’s earnings are equivalent to median earnings of Alabama workers whose highest education attainment is a college degree	\$5,232/mo	\$3,653/mo
6. Parent’s earnings are equivalent to median earnings of Alabama workers whose highest education attainment is graduate degree	\$6,796/mo	\$4,201/mo
7. High income (combined income of \$15,000/mo)	\$7,500/mo	\$7,500/mo
8. High income (combined income of \$20,000/mo)	\$12,000/mo	\$8,000/mo

Exhibits 12, 13, and 14 compare the order amounts for one, two, and three children. Based on the analysis of ALECS case file data, the majority of orders are for one child. The patterns for three children will be similar for four and more children.

<sup>38</sup> U.S. Census data is retrieved from <https://www.census.gov/data/tables.html>.

<sup>39</sup> According to national data, over 80% of custodial parents are females.

Exhibit 12: Case Scenario Comparisons: One Child

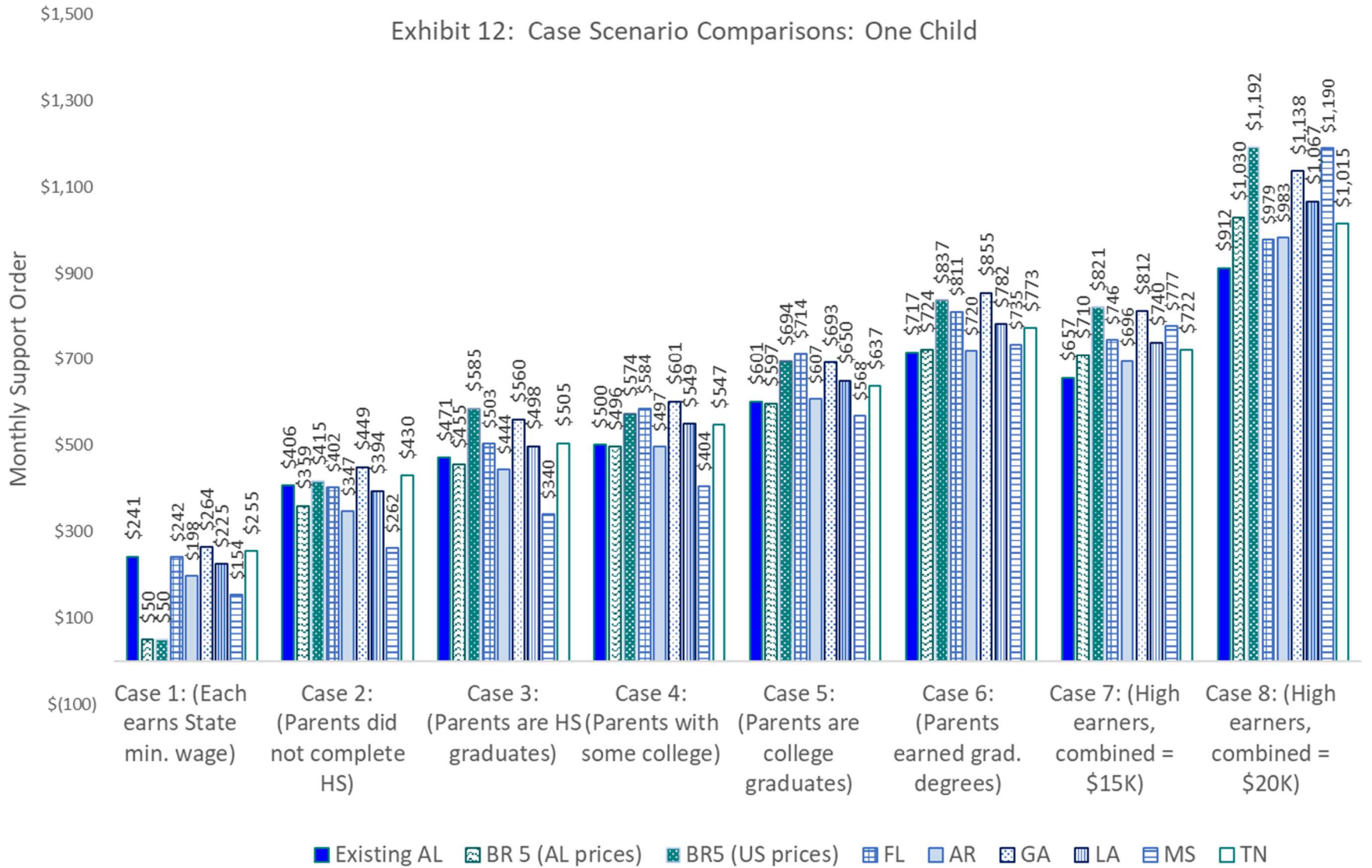


Exhibit 13: Case Scenario Comparisons: Two Children

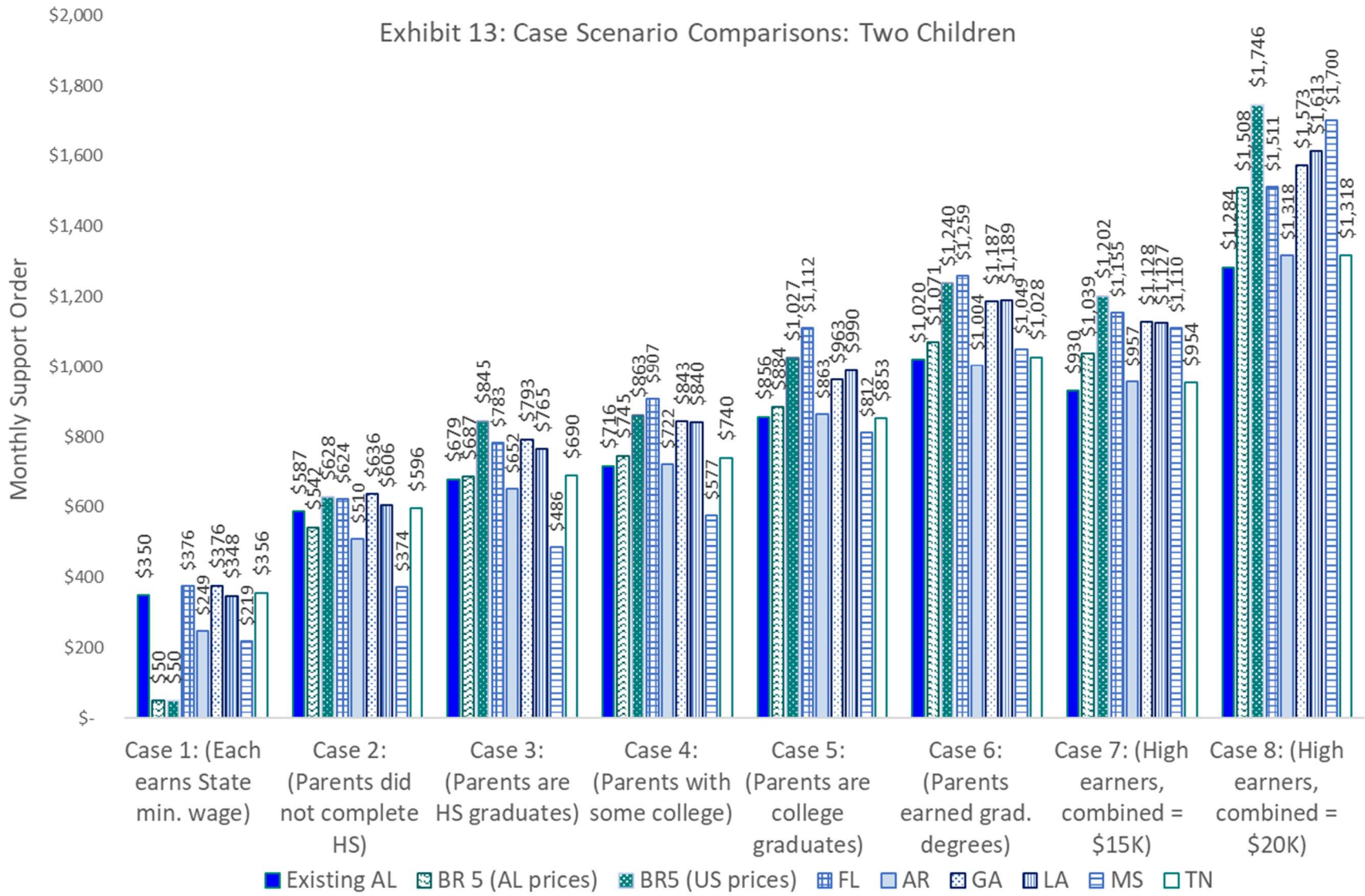
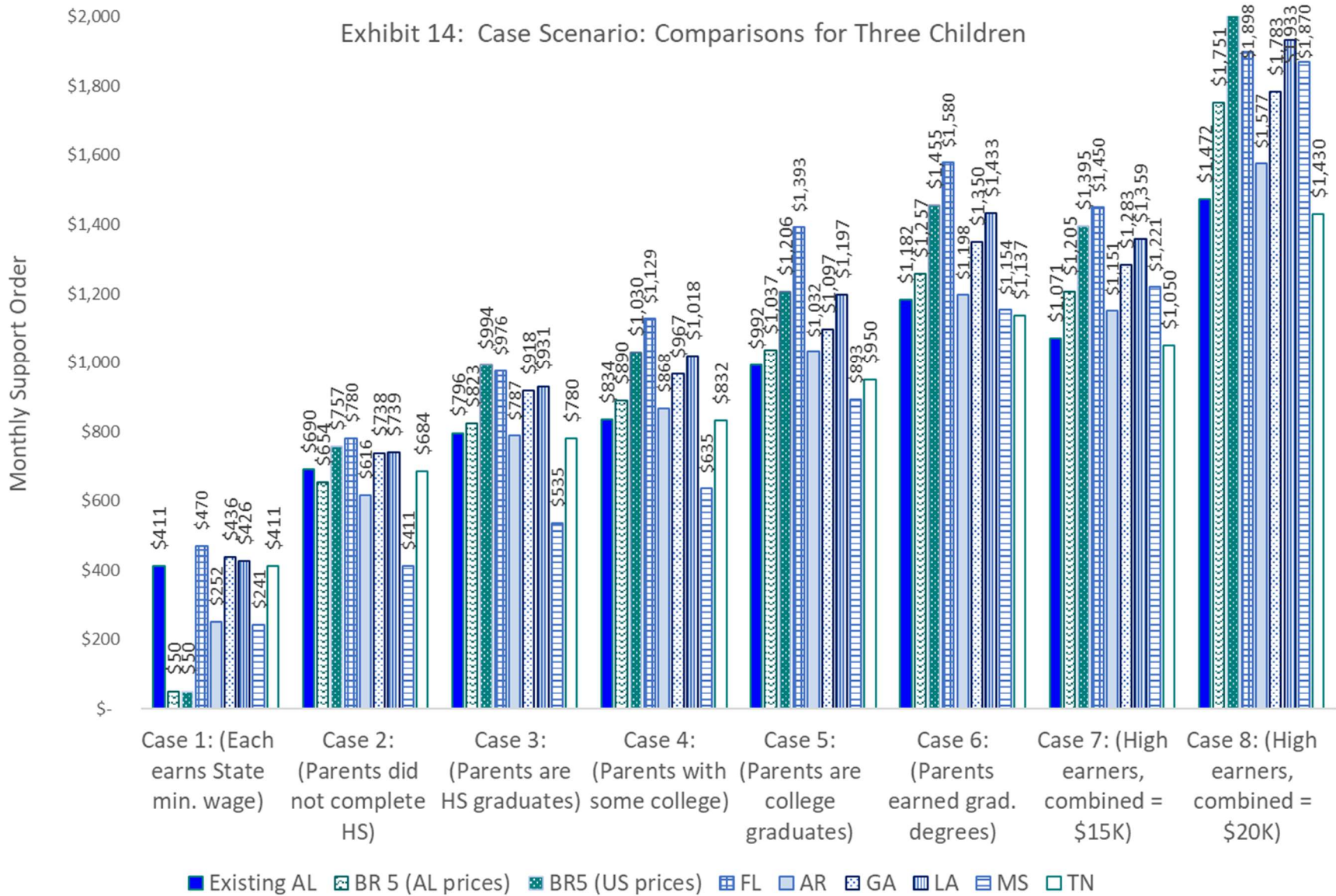


Exhibit 14: Case Scenario: Comparisons for Three Children





There are several major findings from the comparisons.

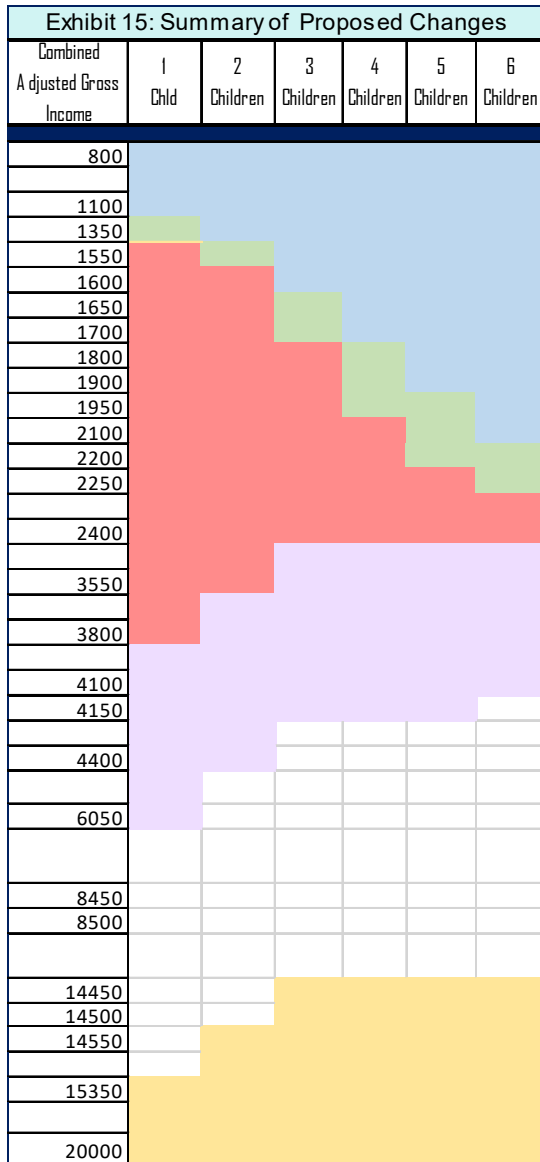
- *All of the existing Alabama amounts and proposed amounts are within range of neighboring states.* The notable exception is Case 1.
- *Case 1 (minimum wage earners) produces decreases under all updated schedules due to the increase in the self-support reserve.* The amounts of the self-support reserve and minimum order are policy decisions. Appendix D considers alternative SSR amounts. The committee could also recommend a different low-income adjustment method.
- *Case 2 (median earnings of those without a high school diploma).* Updating the Alabama schedule for BR5 measurements of child-rearing expenditures adjusted for Alabama's price parity would produce significant decreases, but the proposed amounts are within range of other states particularly Arkansas and Mississippi, which also have low price parities.
- *Cases 3, 4, and 5 (median earnings of those whose highest education attainment is a high school diploma, some college, or college degree, respectively).* Updating the Alabama schedule for BR5 adjusted for Alabama's price parity would produce a small decrease for one child, but small increases for two and three children.
- *Cases 6, 7, and 8 (higher income cases).* Updating the Alabama schedule for BR5 adjusted for Alabama price parity would produce increases for all number of children. The increases are more substantial the higher the income and when there are more children.

## USING CASE FILE DATA TO ANALYZE IMPACT OF UPDATED THE SCHEDULE

The above analysis identifies areas of the updated BR5 schedule adjusted for Alabama's price parity that would produce decreases, increases, and substantial increases (at least a 10%.) There are two types of decreases:

- Those due to an increase in the self-support reserve to reflect current federal poverty guidelines level for one person, and
- Decreases due to improvements in the measure of income in the Consumer Expenditure Survey, which is the data source underlying the studies of child-rearing expenditures, and the switch to price parity.

The side-by-side comparisons in Appendix C show the dollar change and percentage change for every income and number of children. Exhibit 15 provides a condensed, schematic summary of the increases and decreases. It also notes how many cases based on the case file data from ALECS cases with recorded guidelines calculations fall into each area.



The blue-shaded area where current self-support reserve applies. Five percent of all ALECS orders with recorded guidelines calculations fall into this area. This may increase as Alabama adopts and implements federal requirements on income imputation.

The green-shaded area is where the increased self-support reserve (SSR) would apply. The proposed, updated SSR would apply to obligated parents whose incomes are equivalent to minimum wage when there is one child. Many cases (16%) are in this area due to income imputation at minimum wage.

The red-shaded area is where schedule amounts would decrease by at least 10%. Nearly half (49%) of ALECS orders with recorded guidelines calculation are in this area.

The purple-shaded area is where schedule amounts would decrease by less than 10%. A quarter of ALECS orders with recorded guidelines calculations are in this area.

The unshaded area is where schedule amounts would increase by less than 10%. Ten percent of ALECS orders with recorded guidelines calculations are in this area.

The yellow-shaded area is where schedule amounts would increase by at least 10%. Only two of the ALECS orders with recorded guidelines calculations fall into this area.

There are major limitations to the analysis of the percentage of cases in each of the areas shown in Exhibit 15.

- The analysis is limited to ALECS cases with recorded guidelines calculations. Cases in ALECS are more likely to have lower incomes because they are generally government child support cases. The analysis does not consider non-ALECS cases, which are likely to be higher income.
- The analysis does not consider that the actual order amount may differ due to guidelines deviations, adjustments to income, and other factors such as work-related childcare expenses.
- The analysis considered income reported on the guidelines worksheet. Often, it appears that income is imputed at minimum wage. Income equivalent to minimum wage earnings is common among both the obligated parent and the receiving parent.

Exhibits 16, 17, 18, and 19 use case file data to explore the individual impact by the areas shown in Exhibit 15. Namely, it explores the impact of the areas affected by the proposed, updated SSR (*i.e.*, both

the green- and blue-shaded areas), the red-shaded area where the proposed changes are at least 10% decreases, the purple-shaded area where there are less than 10% decreases, and the unshaded area where there are increases of less than 10%.

Most of the case profiles consider one child because the vast majority of ALECS cases are for one child.

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*Area Where the Increased Self-Support Reserve Would Apply (Findings from Exhibit 16)*

Exhibit 16 explores the impact of the area where the proposed, updated SSR would apply. This includes both the blue- and green-shaded areas. The case profiles are developed from ALECS orders with recorded guidelines calculations. The incomes of both parties are noted as zero in many (9%) of ALECS orders with guidelines calculations. This forms Case A. Case D is a minimum-wage<sup>40</sup> case where minimum wage is probably imputed to the obligated parent and the receiving parent's income is zero. (Based on the case file data, it appears over a third of these cases may involve non-parent caretakers.) Cases B and D consider combined incomes between zero and minimum-wage earnings.

There are several observations that can be made from Exhibit 16.

- Although not shown, at least a quarter (27%) of the orders in the blue-green area involve non-parent caretakers or foster care. (It is not clear whether those with missing codes would bump up this percentage.) This may explain why payments are high for some of these despite the parties having no to little guidelines incomes. It may be the child was removed from the home of the primary custodial parent and an order was established against that parent. In some situations, if the goal is to reunify the child with the parent, the court may require payment as a condition of reunification. However, there is insufficient information to know whether this is indeed the situation. Anecdotal data suggests many ways that these obligated parents may be making payments (*e.g.*, grandparent is paying the support order).
- Case A (where both parents' guidelines incomes are zero) show that actual orders are not being set at the minimum order amount (\$50) for these cases. Moreover, that more than the minimum order amount is being paid. There is insufficient information to know why. The deviation rate among orders fitting in the Case A profile is 88%. One possible explanation is that that zero income was entered in the guidelines calculator but was actually imputed at a higher amount and not recorded on the guidelines calculator. Childcare expenses may have also been imputed.
- Although few cases fit the Case B and Case C profiles (where both cases involve at least one parent who has income but it is less than minimum-wage income and the other parent's income is zero), the patterns are similar to that of Case A. The actual order amounts are higher than the schedule-calculated amounts, yet payments are higher than the schedule-calculated amounts.

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<sup>40</sup> A 40-hour workweek at \$7.25, the federal minimum wage (which is applicable to Alabama since it does not have a state minimum wage above that level) averages \$1,256.67 per month. Some users may round to four weeks per month at 40 hours, which is \$1,160 per month, while others may round up to \$1,260 per month.

- For Case D (where the obligated parent’s income is equivalent to minimum-wage earnings and the paying parent has no income), the average order amount equals the existing-schedule calculated amount. This suggests the guidelines are being applied in this situation. Exhibit 16 also shows very low payments for Case D (a median amount of \$22 per month). This is consistent with the underlying research on income imputation in the 2016-adopted federal rule to limit income imputation.<sup>41</sup> Many of the parents in Case D likely had imputed income.
- In general, there is some concern that increasing the SSR would reduce payments for some cases in these areas of the schedule. Appendix D considers alternative low-income adjustments that may lessen this impact.

<b>Exhibit 16: Impact of Increasing the SSR (Cases in the blue- and green-shaded area, n= 376)</b>				
	<b>Case Profile</b>			
	<b>Case A</b>	<b>Case B</b>	<b>Case C</b>	<b>Case D</b>
<b>Combined Guidelines Income</b>	\$0	\$1–\$579	\$580–\$1,159	\$1,160–\$1,260
<b>Percentage of All ALECS Orders with Guidelines Calculations in Profile Category (N=2,308)</b>	9%	<1%	1%	6%
<b>Number of Children</b>	1	1	1	1
<b>Gross Income of Paying Parent</b>	\$0	\$308	\$900	\$1,257
<b>Gross income of Receiving Parent</b>	\$0	\$0	\$0	\$0
<b>Guidelines-Calculated Amount</b>				
Existing Schedule	\$50	\$50	\$91	\$272
Proposed, Updated Schedule	\$50	\$50	\$50	\$155
<b>ALECS Orders with Recorded Guidelines Calculations<sup>42</sup></b>				
	<b>Case A</b>	<b>Case B</b>	<b>Case C</b>	<b>Case D</b>
<b>Actual Order Amount</b>				
Average	\$338	\$217	\$221	\$227
Median	\$321	\$248	\$192	\$272
<b>Monthly Payment (Annual/12 months)</b>				
Average	\$197	\$190	\$133	\$73
Median	\$170	\$190	\$78	\$22
<b>Percent of Due that was Paid</b>				
Average	54%	53%	49%	30%
Median	64%	53%	58%	14%
<b>Number of Months with Payments</b>				
Average	7.3	8.0	6.8	4.2
Median	9.0	8.0	8.0	3.0

<sup>41</sup> U.S. Department of Health and Human Services. (Nov. 17, 2014). “Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs.” Federal Register, vol. 79, no. 221, pp. 68554–68555. Retrieved from <https://www.gpo.gov/fdsys/pkg/FR-2014-11-17/pdf/2014-26822.pdf>.

<sup>42</sup> Payment data were only available for those with a positive amount due in 2019 (n = 304), which is 81%.

Area Where There Are Proposed Decreases of 10% or More (Findings from Exhibit 17)

Exhibit 17 explores the impact of the area where the proposed, updated schedule is at least 10% different than the existing schedule (*i.e.*, the red-shaded area of the schedule).

<b>Exhibit 17: Order Amount and Payments for Combined Incomes where the Proposed Schedule Is at Least a 10% Decrease (Cases in the red-shaded area, n = 1.139)</b>					
	Case Profile				
	Case E	Case F	Case G	Case H	Case I
<b>Percentile of Cases in This Category</b>	1–10%	11–25%	26–50%	51–75%	76–90%
<b>Range of Combined Income</b>	Less than \$2,236	\$2,237– \$2,514	\$2,515– \$2,557	\$2,558– \$3,129	\$3,130– \$3,497
<b>Number of Children</b>	1	1	1	1	1
<b>Gross Income of Paying Parent</b>	\$1,141	\$1,257	\$1,307	\$1,579	\$1,806
<b>Gross income of Receiving Parent</b>	\$707	\$1,232	\$1,228	\$1,286	\$1,482
<b>Guidelines-Calculated Amount</b>					
Existing Schedule	\$232	\$248	\$258	\$309	\$342
Proposed, Updated Schedule	\$191	\$206	\$214	\$258	\$291
<b>ALECS Orders with Recorded Guidelines Calculations<sup>43</sup></b>					
	Case E	Case F	Case G	Case H	Case I
<b>Actual Order Amount</b>					
Average	\$276	\$275	\$282	\$322	\$351
Median	\$253	\$246	\$246	\$300	\$363
<b>Monthly Payment (Annual/12 months)</b>					
Average	\$172	\$119	\$133	\$182	\$231
Median	\$149	\$76	\$94	\$154	\$240
<b>Percent of Due that was Paid</b>					
Average	55%	40%	45%	53%	63%
Median	64%	31%	425	58%	75%
<b>Number of Months with Payments</b>					
Average	7.2	5.6	6.7	7.0	8.5
Median	8.0	5.0	8.0	8.0	10.0

Exhibit 17 shows many interesting findings.

- The actual order amount is set close to the guidelines calculated amount based on the existing schedule. For example, for Case E, the calculated amount would be \$232 per month, while the actual median amount is \$253 per month.
- The monthly payment (annual/12 months) is generally less than the guidelines-calculated amount under the proposed, updated schedule. For example, for Case G, the guidelines-calculated

<sup>43</sup> Payment data were only available for those with a positive amount due in 2019 (n = 973), which is 85%.

amount under the proposed, updated schedule would be \$214 per month. The actual amount paid (annual/12 month) is an average of \$133 per month and a median amount of \$94 per month. In all, this suggests that the proposed schedule reductions will not generally affect the amount that families are actually receiving. It may also reduce the number of cases meeting arrears thresholds that trigger automated enforcement actions that are ineffective because the parent does not have ability to pay.

*Area Where There Are Proposed Decreases of less than 10% (Findings from Exhibit 18)*

Exhibit 18 explores the impact of the area where updating the schedule would produce less than a 10% decrease (*i.e.*, the purple-shaded area of the schedule).

<b>Exhibit 18: Order Amount and Payments for Combined Incomes where the Proposed Schedule Suggests Less than a 10% Decrease (Cases in the purple-shaded area, n= 565)</b>					
	Case Profile				
	Case J	Case K	Case L	Case M	Case N
<b>Percentile of Cases in This Category</b>	1–10%	11–25%	26–50%	51–75%	76–90%
<b>Range of Combined Income</b>	Less than \$3,856	\$3,857– \$4,091	\$4,092– \$4,540	\$4,541– \$5,130	\$5,131– \$5,634
<b>Number of Children</b>	1	1	1	1	1
<b>Gross Income of Paying Parent</b>	\$2,139	\$2,187	\$2,464	\$2,946	\$3,358
<b>Gross income of Receiving Parent</b>	\$1,539	\$1,771	\$1,845	\$1,893	\$2,030
<b>Guidelines-Calculated Amount</b>					
Existing Schedule	\$407	\$344	\$367	\$419	\$435
Proposed, Updated Schedule	\$364	\$317	\$348	\$406	\$429
<b>ALECS Orders with Recorded Guidelines Calculations<sup>44</sup></b>					
	Case J	Case K	Case L	Case M	Case N
<b>Actual Order Amount</b>					
Average	<b>\$417</b>	\$385	\$407	\$420	\$458
Median	<b>\$407</b>	\$388	\$399	\$442	\$480
<b>Monthly Payment (Annual/12 months)</b>					
Average	<b>\$287</b>	\$297	\$280	\$325	\$354
Median	<b>\$272</b>	\$295	\$296	\$345	\$331
90th Percentile					
<b>Percent of Due that was Paid</b>					
Average	71%	75%	68%	75%	76%
Median	88%	85%	84%	91%	84%
<b>Number of Months with Payments</b>					
Average	9.3	9.7	9.0	9.7	10.2
Median	12.0	12.0	11.0	12.0	12.0

<sup>44</sup> Payment data were only available for those with a positive amount due in 2019 (n = 533), which is 94%.

The patterns shown in Exhibit 18 are similar to those of Exhibit 17. Namely, the actual order amounts are close to the calculated amounts using the existing schedule, and the proposed, updated schedule amount are generally still more than actual payment amounts.

*Area Where There Are Proposed Increases of less than 10% (Findings from Exhibit 19)*

Exhibit 19 explores the impact of the area where the proposed schedule produces less than 10% increases (*i.e.*, the unshaded area of the schedule).

<b>Exhibit 19: Order Amount and Payments for Combined Incomes where the Proposed Schedule Suggests less than a 10-Percent Increase (Cases in the unshaded area, n=238)</b>					
	Case Profile				
	Case O	Case P	Case Q	Case R	Case S
<b>Percentile of Cases in This Category</b>	1–10%	11–25%	26–50%	51–75%	76–90%
<b>Range of Combined Income</b>	Less than \$5,298	\$5,299–\$6,313	\$6,314–\$7,064	\$7,065–\$8,218	\$8,219–\$10,285
<b>Number of Children</b>	2	2	1	1	1
<b>Gross Income of Paying Parent</b>	\$2,937	\$3,565	\$4,149	\$4,695	\$5,937
<b>Gross income of Receiving Parent</b>	\$1,786	\$2,435	\$2,518	\$2,986	\$3,094
<b>Guidelines-Calculated Amount</b>					
Existing Schedule	\$665	\$591	\$440	\$509	\$556
Proposed, Updated Schedule	\$673	\$619	\$443	\$505	\$561
	<b>ALECS Orders with Recorded Guidelines Calculations<sup>45</sup></b>				
	Case J	Case K	Case L	Case M	Case N
<b>Actual Order Amount</b>					
Average	\$421	\$422	\$401	\$398	\$535
Median	\$393	\$434	\$403	\$428	\$544
<b>Monthly Payment (Annual/12 months)</b>					
Average	71%	74%	79%	75%	86%
Median	86%	88%	91%	94%	98%
<b>Percent of Due that was Paid</b>					
Average	9.0	9.8	10.0	9.8	10.9
Median	11.5	12.0	12.0	12.0	12.0
<b>Number of Months with Payments</b>					
Average	\$421	\$422	\$401	\$398	\$535
Median	\$393	\$434	\$403	\$428	\$544

Exhibit 19 shows that the actual order amount is close to the existing guidelines-calculated amounts for Case P, Case M, and Case N, but not for Case J and Case K. This may result from small sample sizes or

<sup>45</sup> Payment data were only available for those with a positive amount due in 2019 (n = 232), which is 97%.

adjustments for the actual amount paid for the child's health insurance premium or another factor. Exhibit 19 also shows that the proposed increases are rather small.



## SECTION 6: CONCLUSIONS AND NEXT STEPS

Alabama's existing child support schedule is based on economic data available in 2007. There are several new studies of child-rearing expenditures available to update the schedule. The studies vary in their data years and methodologies used to separate the child's share of expenditures from total household expenditures. The one that makes the most sense to Alabama is the newest Betson-Rothbarth measurements (BR5) since the existing Alabama schedule is based on an older BR study. There is no overwhelming reason for Alabama to adopt another economic study as the basis of the child support schedule.

A concern with adopting an updated schedule based on BR5 is it will produce some decreases, particularly decreases larger than 10%. Despite increases in price levels and families having more spendable income due to decreased federal tax rates, the decreases result from three factors:

- Proposed increases to the self-support reserve for changes to the federal poverty guidelines for one person since the existing schedule was developed, which affects very low incomes;
- Technical improvements to the Consumer Expenditure Survey (CES), which is the underlying source of expenditures data; and
- Changes in the method and underlying data used to adjust the BR5 measurements (which consider national data) for Alabama's lower incomes/prices. The existing schedule adjusted earlier BR measurement using income differences between Alabama and the U.S. average noted in 2005 Census data. The proposed adjustment method uses Alabama's price parity, which is a new measurement. CPR believes that price parity is a better method and measurement to use to adjust for Alabama's lower incomes and prices.

Besides decreases at lower incomes, the proposed BR5 schedule adjusted for Alabama's price parity suggests increases of 10% or more at very high incomes (combined incomes above about \$15,000) per year. The increase is due to changes in price levels, more after-tax income available for expenditures at higher incomes due to federal tax reform, and improvements to the CES.

For middle incomes, the proposed BR5 schedule produces changes less than 10%.

When compared to other studies of child-rearing expenditures and guidelines amounts of neighboring states, the existing Alabama amounts and proposed changes are within reason. The proposed changes are favored due to more current and better economic data.

Besides the economic study underlying the schedule, there are other data and assumptions considered in the updated schedule. They include the guidelines models; the method to adjust for Alabama's lower income/cost of living; the method to adjust for federal and state income taxes and FICA; the amount of ordinary, out-of-pocket medical expenses to include in the schedule; consideration of the expenditures to net income ratio; and the low-income adjustment, which includes the amount of the self-support reserve, the minimum order amount (which is now \$50 per month), and the adjustment method. There is no overwhelming reason to change any of these assumptions from that used to develop the BR5

schedule adjusted for Alabama's price parity except for the low-income adjustment. Those assumptions changes that would produce higher amounts would be using a different methodology/data to adjust for Alabama incomes/prices; assuming all income is taxed at the rate of a two-parent family rather than single person or head of household; assuming all after-tax income is spend; and eliminating the cap on expenditures for low incomes. One assumption change that would lower amounts would be to eliminate any inclusion of out-of-pocket, ordinary medical expenses. It would produce a very small change. The assumptions underlying the low-income adjustment (*i.e.*, the amount of the self-support reserve, the amount of the minimum order, and the adjustment method) could produce increases or decreases.

#### RECOMMENDED NEXT STEPS

1. The committee review the economic studies and decide whether it is the best interest of Alabama children and families to update the schedule for an economic study. The committee may consider the impact to the schedule changes, particularly those noted in Exhibits 12, 13, and 14 on pages 26–28 and on page 29 when deliberating.
2. The committee review the other seven factors considered in updating the schedule (See Exhibit 8 on page 16) and discuss whether any of the assumptions should be changed noting the impact of changing the assumption and the appropriateness to Alabama children and families.
3. The committee should carefully consider the low-income adjustment (*i.e.*, the self-support reserve amount, the minimum order amount, exceptions to the minimum order amount, and the method for adjusting for low income). This is discussed on pages 20–22. One issue of concern based on preliminary analysis of ALECS case file data are order amounts in non-parent caretaker cases. Some states provide for no order or a minimum order when the permanency plan for the child is family reunification. The case file data suggests that lower amounts are sometimes being ordered in these cases and others appear to have income imputed to them but data are insufficient to tell the consistency and basis of any variations.
4. The committee consider the above in light of findings from the analysis of case file data and labor market data. The findings from the analysis of case file data contained in this report is preliminary and will be finalized in a subsequent report.

## APPENDIX A: SUPPLEMENTAL DATA BY INCOME AND ADDITIONAL TECHNICAL STEPS

This appendix provides more detail to the underlying data and assumptions described in the schedule update in Section 4 and Exhibit 8. Specifically, Exhibit A-1 shows the data that Professor Betson provided CPR to convert the BR5 measurements to a child support schedule that was mentioned in Section 4.

Exhibit A-1: Parental Expenditures on Children and Other Expenditures by Income Range Used in the BR5 Schedule							
Annual After-Tax Income Range (2020 dollars)	Number of Observations	Current Consumption as a % of Net Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 1998–2004 data)			Childcare \$ as a % of Consumption (per child)	Excess Medical \$ as a % of Consumption (per person)
			1 Child	2 Children	3 Children		
\$ 0 – \$19,999	283	>200%	22.433%	34.670%	42.514%	0.473%	0.870%
\$20,000 – \$29,999	306	134.235%	23.739%	36.642%	44.893%	0.437%	0.894%
\$30,000 – \$34,999	306	107.769%	24.057%	37.118%	45.462%	0.407%	1.047%
\$35,000 – \$39,999	409	103.780%	24.222%	37.364%	45.755%	0.647%	1.390%
\$40,000 – \$44,999	428	100.064%	24.362%	37.571%	46.002%	0.721%	1.468%
\$45,000 – \$49,999	416	97.195%	24.452%	37.705%	46.161%	0.747%	1.539%
\$50,000 – \$54,999	399	92.716%	24.509%	37.789%	46.261%	0.855%	1.609%
\$55,000 – \$59,999	367	90.548%	24.580%	37.894%	46.386%	1.210%	2.166%
\$60,000 – \$64,999	335	86.130%	24.615%	37.945%	46.447%	0.776%	2.071%
\$65,000 – \$69,999	374	84.016%	24.668%	38.025%	46.541%	1.255%	2.114%
\$70,000 – \$74,999	333	82.671%	24.725%	38.108%	46.640%	1.586%	2.121%
\$74,999 – \$84,999	615	82.690%	24.820%	38.249%	46.807%	1.743%	2.343%
\$85,000 – \$89,999	318	78.663%	24.863%	38.311%	46.880%	1.392%	2.155%
\$90,000 – \$99,999	565	76.240%	24.912%	38.384%	46.966%	1.658%	2.000%
\$100,000 – \$109,999	493	75.488%	24.996%	38.508%	47.113%	2.159%	1.946%
\$110,000 – \$119,999	374	73.058%	25.054%	38.593%	47.213%	2.523%	1.942%
\$120,000 – \$139,999	468	71.731%	25.142%	38.722%	47.365%	2.477%	1.893%
\$140,000 – \$159,999	240	70.658%	25.266%	38.904%	47.579%	3.073%	1.855%
\$160,000 – \$199,999	512	62.753%	25.322%	38.986%	47.676%	1.790%	1.806%
\$200,000 or more	498	58.427%	25.571%	39.350%	48.103%	2.459%	1.554%

Section 4 describes how childcare expenses are excluded when developing the schedule and mentions that information from Exhibit A-1 is used to exclude them. The same approach is done for both the existing and proposed, updated schedule. Childcare expenses are excluded because the actual amount of work-related childcare expenses is considered in the guidelines calculation on a case-by-case basis. The actual amount is considered because of the large variation in childcare expenses: the childcare expense is none for some children (*e.g.*, older children) and substantial for others (*e.g.*, infants in center-based care). Not to exclude them from the schedule and to include the actual amount in the guidelines calculation (typically as line in the worksheet) would be double-accounting. Using information in Exhibit A-1, childcare expenses are excluded by subtracting the average percentage spent on childcare expenses per child (*e.g.*, 0.721% for annual after-tax incomes of \$40,000–\$44,999) multiplied by the number of children, then subtracted that product from the average percentage of total expenditures devoted for children (*e.g.*, 24.352% for one child). The remainder (*e.g.*, 23.631%, which is 24.352% minus 0.721%) is the adjusted percentage that excludes childcare expenses used to develop the schedule.

A similar adjustment is made for the child's medical expenses except an additional step is taken. Exhibit A-1 shows the excess medical percentage, which is defined as the cost of health insurance and out-of-pocket medical expenses exceeding \$250 per person per year. It is expressed as a per-capita rate (meaning per person in the household); hence, it considers adults and children in the household. It considers per person rather than per child because the underlying data do not track whether the insurance premium or medical expense was made for an adult's or child's healthcare needs.

An additional adjustment is made to account for children requiring less health care than adults on average. 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.<sup>46</sup> In other words, an adult's out-of-medical expenses is 2.28 more than a child's. This information is used to recalibrate the per-person excessive medical amount shown in Exhibit A-1 to a per-child amount.

Besides the data and steps considered in Section 2 (as listed in Exhibit 8), the measurements were extended to four, five, and six children. There is not a sufficient number of households in the Consumer Expenditure Survey (CSE) with four or more children to measure child-rearing expenditures for families of this size. Hence, the estimates are extended to four and more children using economic equivalence scales. These scales were developed by the National Research Council,<sup>47</sup> a blue-ribbon panel of academics studying poverty and family income, after extensive research. The same equivalence scales were used to develop amounts in the existing schedule for four and more children.

### *Consumer Expenditure Data*

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

In all, the BR5 study relies on expenditures/outlays data from over 18,000 households in which about half had a minor child present in the household. The subset of CES households considered for the BR5 measurements used to develop the existing updated schedule consisted of married couples of child-rearing age with no other adults living in the household (*e.g.*, grandparents), households with no change in family size or composition during the survey period, and households with at least three completed interviews. Other family types were considered, which also changed the sample size, but the percentage of child-rearing expenditures in these alternative assumptions did not change the

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<sup>46</sup> Agency for Healthcare Research and Quality. (Jun. 2020). *Mean expenditure per person by source of payment and age groups, United States, 2017. Medical Expenditure Panel Survey*. Generated interactively: June 12, 2020, from [https://www.meps.ahrq.gov/mepstrends/hc\\_use/](https://www.meps.ahrq.gov/mepstrends/hc_use/).

<sup>47</sup> Citro, Constance F. and Robert T. Michael (eds). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

percentage of expenditures devoted to child-rearing expenditures significantly. The other family types included in these expanded samples were households with adult children living with them and domestic partners with children.

The CES asks households about expenditures on over 100 detailed items. Exhibit A-2 shows the major categories of expenditures captured by the CES. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CES has added another measure of “expenditures” called “outlays.” The key difference is that outlays essentially include installment plans on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theater system during the survey period, puts nothing down, and pays for the home theater system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theater system. The outlays measure would only capture the installment payments made in the survey period.

<b>Exhibit A-2: Partial List of Expenditure Items Considered in the Consumer Expenditure Survey</b>	
<b>Housing</b>	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; interest and principal payments on mortgages, interest and principal payments on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners’ insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances, and other miscellaneous household equipment (tools, plants, decorative items).
<b>Food</b>	Food at home purchased at grocery or other food stores, as well as meals, including tips, purchased away from home (e.g., full-service and fast-food restaurant, vending machines).
<b>Transportation</b>	Vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation, leases, parking fees, and other transportation expenditures.
<b>Entertainment</b>	Admission to sporting events, movies, concerts, health clubs, recreational lessons, television/radio/sound equipment, pets, toys, hobbies, and other entertainment equipment and services.
<b>Apparel</b>	Apparel, footwear, uniforms, diapers, alterations and repairs, dry cleaning, sent-out laundry, watches, and jewelry.
<b>Other</b>	Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other expenses.

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

Outlays include mortgage principal payments, payments on second mortgages, and home equity payments, which is what the 2020 Betson-Rothbarth (BR) measurement considers. As explained in Section 2, this is a change from BR measurements underlying the existing schedule. The CES traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of

the property settlement and not part of the child support payments. The limitations are that not all families have substantial equity in their homes and some families have second mortgages or home equity loans that further reduce home equity. The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as indicated in the above table. Housing-related items, which are identified in Exhibit B-2, comprise the largest share of total family expenditures. Housing expenses compose about 40% of total family expenditures.

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

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

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

The BLS has concerns that income may be underreported in the CES. Although underreporting of income is a problem inherent to surveys, the BLS is particularly concerned because expenditures exceed income among low-income households participating in the CES. The BLS does not know whether the cause is underreporting of income or that low-income households are actually spending more than their incomes because of an unemployment spell, the primary earner is a student, or the household is otherwise withdrawing from its savings. In an effort to improve income information, the BLS added and revised income questions in 2001. The new questions impute income based on a relationship to its expenditures when households do not report income. The 2020 Betson-Rothbarth measurements rely on these new questions. Previous Betson measurements do not.

The BLS also had concerns with taxes being under-reported. Beginning in 2014, the BLS began calculating taxes for families using a TurboTax-like tax calculator. This also affected differences between the BR3 and BR5 measurements.

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

**APPENDIX B: PROPOSED, UPDATED SCHEDULE**

<b>Alabama</b>						
<b>Proposed Updated Schedule of Basic Support Obligations</b>						
<b>Combined Adjusted Gross Income</b>	<b>One Child</b>	<b>Two Children</b>	<b>Three Children</b>	<b>Four Children</b>	<b>Five Children</b>	<b>Six Children</b>
800	50	50	50	50	50	50
850	50	50	50	50	50	50
900	50	50	50	50	50	50
950	50	50	50	50	50	50
1000	50	50	50	50	50	50
1050	50	50	50	50	50	50
1100	50	51	51	52	52	53
1150	85	86	87	88	89	90
1200	120	122	123	124	126	127
1250	155	157	159	160	162	164
1300	190	192	195	197	199	201
1350	225	228	230	233	235	238
1400	240	263	266	269	272	275
1450	248	299	302	305	309	312
1500	256	334	338	341	345	349
1550	264	370	374	378	382	386
1600	271	405	409	414	418	423
1650	279	425	445	450	455	460
1700	287	437	481	486	491	497
1750	295	449	517	522	528	534
1800	302	461	552	558	564	570
1850	310	472	571	594	601	607
1900	318	484	585	630	637	643
1950	325	495	599	665	672	679
2000	333	507	613	684	708	715
2050	340	518	626	700	743	751
2100	348	530	640	715	779	787
2150	355	541	654	731	804	823
2200	363	553	668	746	821	859
2250	370	564	682	762	838	895
2300	378	576	696	777	855	929
2350	386	587	710	793	872	948
2400	393	599	724	808	889	966
2450	401	610	737	824	906	985
2500	408	621	751	839	923	1003
2550	416	633	765	855	940	1022
2600	423	644	779	870	957	1041
2650	431	656	793	886	974	1059
2700	438	668	807	901	991	1078



## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2750	446	679	821	917	1009	1096
2800	453	691	835	932	1026	1115
2850	461	702	849	948	1043	1133
2900	469	714	863	964	1060	1152
2950	476	725	877	979	1077	1171
3000	484	737	890	995	1094	1189
3050	491	748	904	1010	1111	1208
3100	499	760	918	1026	1128	1226
3150	506	771	932	1041	1145	1245
3200	514	783	946	1057	1162	1264
3250	522	794	960	1072	1180	1282
3300	529	806	974	1088	1197	1301
3350	537	817	988	1103	1214	1319
3400	544	829	1002	1119	1231	1338
3450	552	839	1014	1133	1246	1354
3500	559	849	1025	1145	1260	1370
3550	567	859	1037	1158	1274	1385
3600	574	869	1048	1171	1288	1400
3650	582	879	1060	1184	1302	1415
3700	590	889	1071	1196	1316	1431
3750	597	899	1083	1209	1330	1446
3800	605	909	1094	1222	1344	1461
3850	612	919	1105	1235	1358	1476
3900	620	929	1117	1247	1372	1492
3950	627	939	1128	1260	1386	1507
4000	635	950	1141	1274	1401	1523
4050	641	961	1154	1289	1418	1541
4100	648	972	1167	1304	1434	1559
4150	655	983	1180	1318	1450	1576
4200	662	994	1193	1333	1466	1594
4250	669	1005	1207	1348	1483	1611
4300	676	1017	1220	1362	1499	1629
4350	682	1028	1233	1377	1515	1647
4400	689	1038	1245	1391	1530	1663
4450	695	1048	1257	1404	1544	1679
4500	701	1058	1268	1417	1559	1694
4550	707	1067	1280	1430	1573	1710
4600	712	1075	1289	1439	1583	1721
4650	716	1082	1297	1449	1594	1733
4700	721	1089	1306	1459	1604	1744
4750	726	1097	1314	1468	1615	1756
4800	731	1104	1323	1478	1626	1767

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4850	736	1111	1332	1487	1636	1779
4900	741	1118	1340	1497	1647	1790
4950	746	1126	1349	1507	1657	1802
5000	751	1133	1358	1516	1668	1813
5050	755	1140	1366	1526	1679	1825
5100	760	1147	1375	1536	1689	1836
5150	765	1155	1383	1545	1700	1848
5200	769	1161	1391	1554	1709	1858
5250	772	1165	1396	1559	1715	1864
5300	775	1170	1401	1564	1721	1871
5350	778	1174	1406	1570	1727	1877
5400	781	1178	1410	1575	1733	1884
5450	784	1183	1415	1581	1739	1890
5500	787	1187	1420	1586	1745	1897
5550	790	1191	1425	1592	1751	1903
5600	793	1196	1430	1597	1757	1910
5650	796	1200	1435	1603	1763	1916
5700	799	1204	1440	1608	1769	1923
5750	802	1208	1445	1614	1775	1929
5800	805	1213	1449	1619	1781	1936
5850	808	1216	1453	1623	1785	1941
5900	811	1219	1455	1626	1788	1944
5950	814	1223	1458	1629	1791	1947
6000	816	1226	1461	1631	1795	1951
6050	819	1229	1463	1634	1798	1954
6100	822	1232	1466	1637	1801	1957
6150	824	1235	1468	1640	1804	1961
6200	827	1238	1471	1643	1807	1964
6250	830	1241	1473	1646	1810	1968
6300	833	1244	1476	1648	1813	1971
6350	835	1247	1478	1651	1816	1974
6400	838	1250	1481	1654	1819	1978
6450	841	1254	1483	1657	1823	1981
6500	844	1260	1491	1665	1832	1991
6550	848	1266	1499	1675	1842	2003
6600	852	1272	1508	1684	1853	2014
6650	856	1279	1516	1694	1863	2025
6700	859	1285	1525	1703	1873	2036
6750	863	1291	1533	1712	1884	2048
6800	867	1298	1541	1722	1894	2059
6850	871	1304	1550	1731	1904	2070
6900	875	1310	1558	1741	1915	2081

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6950	878	1317	1567	1750	1925	2092
7000	882	1323	1575	1759	1935	2104
7050	886	1329	1583	1769	1946	2115
7100	889	1335	1591	1777	1955	2125
7150	892	1338	1593	1779	1957	2128
7200	894	1340	1595	1782	1960	2131
7250	896	1343	1597	1784	1963	2133
7300	899	1346	1599	1787	1965	2136
7350	901	1348	1602	1789	1968	2139
7400	903	1351	1604	1791	1971	2142
7450	905	1354	1606	1794	1973	2145
7500	908	1356	1608	1796	1976	2148
7550	910	1359	1610	1799	1978	2150
7600	912	1361	1612	1801	1981	2153
7650	915	1364	1614	1803	1984	2156
7700	917	1367	1617	1806	1986	2159
7750	920	1370	1620	1809	1990	2163
7800	923	1374	1624	1814	1995	2169
7850	926	1378	1628	1819	2000	2174
7900	929	1383	1632	1823	2006	2180
7950	932	1387	1637	1828	2011	2186
8000	936	1391	1641	1833	2016	2192
8050	939	1395	1645	1838	2021	2197
8100	942	1399	1649	1842	2027	2203
8150	945	1403	1654	1847	2032	2209
8200	948	1408	1658	1852	2037	2214
8250	951	1412	1662	1856	2042	2220
8300	954	1416	1666	1861	2047	2225
8350	958	1420	1670	1865	2052	2231
8400	962	1425	1676	1872	2059	2239
8450	966	1432	1683	1880	2068	2248
8500	971	1438	1690	1888	2077	2258
8550	975	1445	1698	1896	2086	2267
8600	980	1451	1705	1904	2095	2277
8650	985	1458	1712	1912	2103	2286
8700	989	1464	1719	1920	2112	2296
8750	994	1471	1726	1928	2121	2306
8800	998	1477	1733	1936	2130	2315
8850	1003	1484	1741	1944	2139	2325
8900	1008	1490	1748	1952	2147	2334
8950	1012	1496	1755	1960	2156	2344
9000	1017	1503	1762	1968	2165	2353

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9050	1021	1509	1769	1976	2174	2363
9100	1026	1516	1776	1984	2183	2373
9150	1031	1522	1784	1992	2191	2382
9200	1035	1529	1791	2000	2200	2392
9250	1040	1535	1798	2008	2209	2401
9300	1045	1542	1805	2016	2218	2411
9350	1049	1548	1812	2024	2227	2420
9400	1053	1554	1819	2032	2236	2430
9450	1056	1559	1827	2040	2244	2440
9500	1059	1565	1834	2048	2253	2449
9550	1063	1570	1841	2057	2262	2459
9600	1066	1576	1848	2065	2271	2469
9650	1069	1582	1856	2073	2280	2478
9700	1073	1587	1863	2081	2289	2488
9750	1076	1593	1870	2089	2298	2498
9800	1079	1598	1877	2097	2307	2507
9850	1083	1604	1884	2105	2315	2517
9900	1086	1609	1892	2113	2324	2526
9950	1090	1615	1899	2121	2333	2536
10000	1093	1620	1906	2129	2342	2546
10050	1096	1626	1913	2137	2351	2555
10100	1100	1631	1920	2145	2360	2565
10150	1103	1637	1928	2153	2369	2575
10200	1106	1643	1935	2161	2377	2584
10250	1110	1648	1942	2169	2386	2594
10300	1113	1654	1949	2177	2395	2604
10350	1116	1659	1955	2184	2403	2612
10400	1119	1662	1959	2189	2408	2617
10450	1122	1666	1963	2193	2413	2622
10500	1124	1670	1967	2198	2417	2628
10550	1127	1673	1971	2202	2422	2633
10600	1129	1677	1976	2207	2427	2638
10650	1132	1681	1980	2211	2432	2644
10700	1135	1684	1984	2216	2437	2649
10750	1137	1688	1988	2220	2442	2655
10800	1140	1691	1992	2225	2447	2660
10850	1143	1695	1996	2229	2452	2665
10900	1145	1699	2000	2233	2457	2671
10950	1148	1702	2004	2238	2462	2676
11000	1150	1706	2008	2242	2467	2681
11050	1153	1710	2012	2247	2472	2687
11100	1156	1713	2016	2251	2477	2692

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11150	1158	1717	2020	2256	2481	2697
11200	1161	1721	2024	2260	2486	2703
11250	1164	1724	2028	2265	2491	2708
11300	1166	1728	2032	2269	2496	2713
11350	1169	1732	2036	2274	2502	2719
11400	1173	1737	2041	2279	2507	2726
11450	1176	1741	2045	2285	2513	2732
11500	1180	1746	2050	2290	2519	2738
11550	1183	1751	2055	2296	2525	2745
11600	1187	1756	2060	2301	2531	2752
11650	1191	1761	2065	2307	2538	2759
11700	1195	1766	2070	2313	2544	2765
11750	1198	1771	2076	2318	2550	2772
11800	1202	1776	2081	2324	2556	2779
11850	1206	1780	2086	2330	2563	2786
11900	1209	1785	2091	2335	2569	2792
11950	1213	1790	2096	2341	2575	2799
12000	1217	1795	2101	2347	2581	2806
12050	1220	1800	2106	2352	2588	2813
12100	1224	1805	2111	2358	2594	2819
12150	1228	1810	2116	2364	2600	2826
12200	1232	1815	2121	2369	2606	2833
12250	1235	1820	2126	2375	2613	2840
12300	1239	1825	2131	2381	2619	2847
12350	1243	1830	2136	2386	2625	2853
12400	1246	1835	2141	2392	2631	2860
12450	1250	1840	2147	2398	2637	2867
12500	1254	1844	2152	2403	2644	2874
12550	1257	1848	2155	2408	2648	2879
12600	1259	1851	2158	2411	2652	2883
12650	1262	1854	2161	2414	2655	2886
12700	1264	1857	2164	2417	2659	2890
12750	1266	1860	2167	2420	2662	2894
12800	1269	1863	2170	2423	2666	2898
12850	1271	1866	2172	2427	2669	2902
12900	1273	1869	2175	2430	2673	2905
12950	1276	1872	2178	2433	2676	2909
13000	1278	1875	2181	2436	2680	2913
13050	1280	1878	2184	2439	2683	2917
13100	1283	1881	2187	2442	2687	2920
13150	1285	1884	2189	2446	2690	2924
13200	1287	1887	2192	2449	2694	2928

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13250	1290	1890	2195	2452	2697	2932
13300	1292	1893	2198	2455	2701	2936
13350	1295	1896	2201	2458	2704	2939
13400	1297	1899	2204	2461	2708	2943
13450	1299	1902	2206	2465	2711	2947
13500	1302	1905	2209	2468	2715	2951
13550	1304	1908	2212	2471	2718	2954
13600	1306	1911	2215	2474	2722	2958
13650	1309	1914	2218	2477	2725	2962
13700	1311	1917	2221	2480	2728	2966
13750	1315	1922	2227	2487	2736	2974
13800	1319	1928	2234	2496	2745	2984
13850	1323	1935	2242	2504	2755	2994
13900	1328	1941	2249	2513	2764	3004
13950	1332	1948	2257	2521	2773	3015
14000	1337	1954	2265	2530	2783	3025
14050	1341	1961	2272	2538	2792	3035
14100	1345	1967	2280	2547	2801	3045
14150	1350	1974	2288	2555	2811	3055
14200	1354	1980	2295	2564	2820	3065
14250	1358	1987	2303	2572	2829	3076
14300	1363	1993	2310	2581	2839	3086
14350	1367	1999	2318	2589	2848	3096
14400	1371	2006	2326	2598	2857	3106
14450	1376	2012	2333	2606	2867	3116
14500	1380	2019	2341	2615	2876	3126
14550	1385	2025	2348	2623	2885	3137
14600	1389	2032	2356	2632	2895	3147
14650	1393	2038	2363	2640	2904	3157
14700	1397	2044	2370	2648	2912	3166
14750	1401	2050	2377	2655	2921	3175
14800	1405	2055	2384	2663	2929	3184
14850	1409	2061	2391	2670	2937	3193
14900	1413	2067	2397	2678	2946	3202
14950	1417	2073	2404	2686	2954	3211
15000	1420	2079	2411	2693	2962	3220
15050	1424	2084	2418	2701	2971	3229
15100	1428	2090	2425	2708	2979	3238
15150	1432	2096	2431	2716	2987	3247
15200	1436	2102	2438	2723	2996	3256
15250	1440	2107	2445	2731	3004	3266
15300	1444	2113	2452	2739	3013	3275

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
15350	1448	2119	2459	2746	3021	3284
15400	1452	2125	2465	2754	3029	3293
15450	1455	2130	2472	2761	3038	3302
15500	1459	2136	2479	2769	3046	3311
15550	1463	2142	2486	2777	3054	3320
15600	1467	2148	2493	2784	3063	3329
15650	1470	2152	2497	2790	3068	3335
15700	1473	2156	2502	2794	3074	3341
15750	1477	2160	2506	2799	3079	3347
15800	1480	2165	2510	2804	3084	3352
15850	1483	2169	2514	2808	3089	3358
15900	1486	2173	2518	2813	3094	3364
15950	1489	2177	2523	2818	3099	3369
16000	1492	2181	2527	2822	3105	3375
16050	1495	2185	2531	2827	3110	3380
16100	1498	2189	2535	2832	3115	3386
16150	1501	2193	2539	2837	3120	3392
16200	1505	2197	2544	2841	3125	3397
16250	1508	2201	2548	2846	3130	3403
16300	1511	2206	2552	2851	3136	3408
16350	1514	2210	2556	2855	3141	3414
16400	1517	2214	2560	2860	3146	3420
16450	1520	2218	2565	2865	3151	3425
16500	1523	2222	2569	2869	3156	3431
16550	1526	2226	2573	2874	3162	3437
16600	1529	2230	2577	2879	3167	3442
16650	1532	2234	2581	2883	3172	3448
16700	1536	2238	2586	2888	3177	3453
16750	1539	2242	2590	2893	3182	3459
16800	1542	2246	2594	2897	3187	3464
16850	1545	2250	2598	2902	3192	3470
16900	1548	2255	2602	2907	3197	3476
16950	1551	2259	2606	2911	3202	3481
17000	1554	2263	2611	2916	3208	3487
17050	1557	2267	2615	2921	3213	3492
17100	1560	2271	2619	2925	3218	3498
17150	1563	2275	2623	2930	3223	3503
17200	1566	2279	2627	2934	3228	3509
17250	1569	2283	2631	2939	3233	3514
17300	1572	2287	2635	2944	3238	3520
17350	1575	2291	2640	2948	3243	3525
17400	1578	2295	2644	2953	3248	3531

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
17450	1581	2299	2648	2958	3253	3536
17500	1584	2303	2652	2962	3258	3542
17550	1588	2307	2656	2967	3264	3547
17600	1591	2311	2660	2972	3269	3553
17650	1594	2315	2664	2976	3274	3559
17700	1597	2319	2669	2981	3279	3564
17750	1600	2323	2673	2985	3284	3570
17800	1603	2327	2677	2990	3289	3575
17850	1606	2331	2681	2995	3294	3581
17900	1609	2335	2685	2999	3299	3586
17950	1612	2339	2689	3004	3304	3592
18000	1615	2343	2693	3009	3309	3597
18050	1618	2348	2698	3013	3315	3603
18100	1621	2352	2702	3018	3320	3608
18150	1624	2356	2706	3022	3325	3614
18200	1627	2360	2710	3027	3330	3619
18250	1630	2364	2714	3032	3335	3625
18300	1633	2368	2718	3036	3340	3631
18350	1636	2372	2724	3043	3347	3638
18400	1639	2376	2730	3049	3354	3646
18450	1641	2381	2736	3056	3361	3654
18500	1644	2385	2742	3062	3369	3662
18550	1646	2390	2748	3069	3376	3670
18600	1649	2394	2754	3076	3383	3678
18650	1651	2399	2760	3082	3391	3686
18700	1654	2403	2765	3089	3398	3694
18750	1657	2407	2771	3096	3405	3702
18800	1659	2412	2777	3102	3413	3709
18850	1662	2416	2783	3109	3420	3717
18900	1664	2421	2789	3116	3427	3725
18950	1667	2425	2795	3122	3434	3733
19000	1669	2429	2801	3129	3442	3741
19050	1672	2434	2807	3136	3449	3749
19100	1675	2438	2813	3142	3456	3757
19150	1677	2443	2819	3149	3464	3765
19200	1680	2447	2825	3155	3471	3773
19250	1682	2451	2831	3162	3478	3781
19300	1685	2456	2837	3169	3486	3789
19350	1687	2460	2843	3175	3493	3797
19400	1690	2465	2849	3182	3500	3805
19450	1693	2469	2855	3189	3507	3813
19500	1695	2473	2861	3195	3515	3821



## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19550	1698	2478	2867	3202	3522	3829
19600	1700	2482	2872	3209	3529	3836
19650	1703	2487	2878	3215	3537	3844
19700	1705	2491	2884	3222	3544	3852
19750	1708	2495	2890	3228	3551	3860
19800	1710	2500	2896	3235	3559	3868
19850	1713	2504	2902	3242	3566	3876
19900	1716	2509	2908	3248	3573	3884
19950	1718	2513	2914	3255	3581	3892
20000	1721	2518	2920	3262	3588	3900
20050	1723	2522	2926	3268	3595	3908
20100	1726	2526	2932	3275	3602	3916
20150	1728	2531	2938	3282	3610	3924
20200	1731	2535	2944	3288	3617	3932
20250	1734	2540	2950	3295	3624	3940
20300	1736	2544	2956	3301	3632	3948
20350	1739	2548	2962	3308	3639	3956
20400	1741	2553	2968	3315	3646	3963
20450	1744	2557	2974	3321	3654	3971
20500	1746	2562	2979	3328	3661	3979
20550	1749	2566	2985	3335	3668	3987
20600	1751	2570	2991	3341	3675	3995
20650	1754	2575	2997	3348	3683	4003
20700	1757	2579	3003	3355	3690	4011
20750	1759	2584	3009	3361	3697	4019
20800	1762	2588	3015	3368	3705	4027
20850	1764	2592	3021	3375	3712	4035
20900	1767	2597	3027	3381	3719	4043
20950	1769	2601	3033	3388	3727	4051
21000	1772	2606	3039	3394	3734	4059
21050	1775	2610	3045	3401	3741	4067
21100	1777	2614	3051	3408	3748	4075
21150	1780	2619	3057	3414	3756	4083
21200	1782	2623	3063	3421	3763	4090
21250	1785	2628	3069	3428	3770	4098
21300	1787	2632	3075	3434	3778	4106
21350	1790	2637	3080	3441	3785	4114
21400	1793	2641	3086	3448	3792	4122
21450	1795	2645	3092	3454	3800	4130
21500	1798	2650	3098	3461	3807	4138
21550	1800	2654	3104	3467	3814	4146
21600	1803	2659	3110	3474	3822	4154

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
21650	1805	2663	3116	3481	3829	4162
21700	1808	2667	3122	3487	3836	4170
21750	1810	2672	3128	3494	3843	4178
21800	1813	2676	3134	3501	3851	4186
21850	1816	2681	3140	3507	3858	4194
21900	1818	2685	3146	3514	3865	4202
21950	1821	2689	3152	3521	3873	4210
22000	1823	2694	3158	3527	3880	4217
22050	1826	2698	3164	3534	3887	4225
22100	1828	2703	3170	3540	3895	4233
22150	1831	2707	3176	3547	3902	4241
22200	1834	2711	3182	3554	3909	4249
22250	1836	2716	3187	3560	3916	4257
22300	1839	2720	3193	3567	3924	4265
22350	1841	2725	3199	3574	3931	4273
22400	1844	2729	3205	3580	3938	4281
22450	1846	2733	3211	3587	3946	4289
22500	1849	2738	3217	3594	3953	4297
22550	1852	2742	3223	3600	3960	4305
22600	1854	2747	3229	3607	3968	4313
22650	1857	2751	3235	3614	3975	4321
22700	1859	2756	3241	3620	3982	4329
22750	1862	2760	3247	3627	3989	4337
22800	1865	2764	3253	3633	3997	4344
22850	1867	2769	3259	3640	4004	4352
22900	1870	2773	3265	3647	4011	4360
22950	1873	2778	3271	3653	4019	4368
23000	1875	2782	3277	3660	4026	4376
23050	1878	2786	3283	3667	4033	4384
23100	1881	2791	3288	3673	4041	4392
23150	1883	2795	3294	3680	4048	4400
23200	1886	2800	3300	3687	4055	4408
23250	1889	2804	3306	3693	4062	4416
23300	1891	2808	3312	3700	4070	4424
23350	1894	2813	3318	3706	4077	4432
23400	1897	2817	3324	3713	4084	4440
23450	1899	2822	3330	3720	4092	4448
23500	1902	2826	3336	3726	4099	4456
23550	1905	2830	3342	3733	4106	4464
23600	1907	2835	3348	3740	4114	4471
23650	1910	2839	3354	3746	4121	4479
23700	1913	2844	3360	3753	4128	4487

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
23750	1915	2848	3366	3760	4136	4495
23800	1918	2853	3372	3766	4143	4503
23850	1921	2857	3378	3773	4150	4511
23900	1923	2861	3384	3779	4157	4519
23950	1926	2866	3390	3786	4165	4527
24000	1929	2870	3395	3793	4172	4535
24050	1931	2875	3401	3799	4179	4543
24100	1934	2879	3407	3806	4187	4551
24150	1937	2883	3413	3813	4194	4559
24200	1939	2888	3419	3819	4201	4567
24250	1942	2892	3425	3826	4209	4575
24300	1945	2897	3431	3833	4216	4583
24350	1947	2901	3437	3839	4223	4591
24400	1950	2905	3443	3846	4230	4598
24450	1953	2910	3449	3852	4238	4606
24500	1955	2914	3455	3859	4245	4614
24550	1958	2919	3461	3866	4252	4622
24600	1961	2923	3467	3872	4260	4630
24650	1963	2927	3473	3879	4267	4638
24700	1966	2932	3479	3886	4274	4646
24750	1969	2936	3485	3892	4282	4654
24800	1971	2941	3491	3899	4289	4662
24850	1974	2945	3497	3906	4296	4670
24900	1977	2949	3502	3912	4303	4678
24950	1979	2954	3508	3919	4311	4686
25000	1982	2958	3514	3926	4318	4694
25050	1985	2963	3520	3932	4325	4702
25100	1987	2967	3526	3939	4333	4710
25150	1990	2972	3532	3945	4340	4718
25200	1993	2976	3538	3952	4347	4726
25250	1995	2980	3544	3959	4355	4733
25300	1998	2985	3550	3965	4362	4741
25350	2001	2989	3556	3972	4369	4749
25400	2003	2994	3562	3979	4376	4757
25450	2006	2998	3568	3985	4384	4765
25500	2009	3002	3574	3992	4391	4773
25550	2011	3007	3580	3999	4398	4781
25600	2014	3011	3586	4005	4406	4789
25650	2017	3016	3592	4012	4413	4797
25700	2019	3020	3598	4018	4420	4805
25750	2022	3024	3603	4025	4428	4813
25800	2025	3029	3609	4032	4435	4821

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
25850	2027	3033	3615	4038	4442	4829
25900	2030	3038	3621	4045	4450	4837
25950	2033	3042	3627	4052	4457	4845
26000	2035	3046	3633	4058	4464	4853
26050	2038	3051	3639	4065	4471	4860
26100	2041	3055	3645	4072	4479	4868
26150	2043	3060	3651	4078	4486	4876
26200	2046	3064	3657	4085	4493	4884
26250	2049	3068	3663	4091	4501	4892
26300	2051	3073	3669	4098	4508	4900
26350	2054	3077	3675	4105	4515	4908
26400	2057	3082	3681	4111	4523	4916
26450	2059	3086	3687	4118	4530	4924
26500	2062	3091	3693	4125	4537	4932
26550	2064	3095	3699	4131	4544	4940
26600	2067	3099	3705	4138	4552	4948
26650	2070	3104	3710	4145	4559	4956
26700	2072	3108	3716	4151	4566	4964
26750	2075	3113	3722	4158	4574	4972
26800	2078	3117	3728	4165	4581	4980
26850	2080	3121	3734	4171	4588	4987
26900	2083	3126	3740	4178	4596	4995
26950	2086	3130	3746	4184	4603	5003
27000	2088	3135	3752	4191	4610	5011
27050	2091	3139	3758	4198	4617	5019
27100	2094	3143	3764	4204	4625	5027
27150	2096	3148	3770	4211	4632	5035
27200	2099	3152	3776	4218	4639	5043
27250	2102	3157	3782	4224	4647	5051
27300	2104	3161	3788	4231	4654	5059
27350	2107	3165	3794	4238	4661	5067
27400	2110	3170	3800	4244	4669	5075
27450	2112	3174	3806	4251	4676	5083
27500	2115	3179	3812	4257	4683	5091
27550	2118	3183	3817	4264	4691	5099
27600	2120	3187	3823	4271	4698	5107
27650	2123	3192	3829	4277	4705	5114
27700	2126	3196	3835	4284	4712	5122
27750	2128	3201	3841	4291	4720	5130
27800	2131	3205	3847	4297	4727	5138
27850	2134	3210	3853	4304	4734	5146
27900	2136	3214	3859	4311	4742	5154

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27950	2139	3218	3865	4317	4749	5162
28000	2142	3223	3871	4324	4756	5170
28050	2144	3227	3877	4330	4764	5178
28100	2147	3232	3883	4337	4771	5186
28150	2150	3236	3889	4344	4778	5194
28200	2152	3240	3895	4350	4785	5202
28250	2155	3245	3901	4357	4793	5210
28300	2158	3249	3907	4364	4800	5218
28350	2160	3254	3913	4370	4807	5226
28400	2163	3258	3918	4377	4815	5234
28450	2166	3262	3924	4384	4822	5241
28500	2168	3267	3930	4390	4829	5249
28550	2171	3271	3936	4397	4837	5257
28600	2174	3276	3942	4404	4844	5265
28650	2176	3280	3948	4410	4851	5273
28700	2179	3284	3954	4417	4858	5281
28750	2182	3289	3960	4423	4866	5289
28800	2184	3293	3966	4430	4873	5297
28850	2187	3298	3972	4437	4880	5305
28900	2190	3302	3978	4443	4888	5313
28950	2192	3306	3984	4450	4895	5321
29000	2195	3311	3990	4457	4902	5329
29050	2198	3315	3996	4463	4910	5337
29100	2200	3320	4002	4470	4917	5345
29150	2203	3324	4008	4477	4924	5353
29200	2206	3329	4014	4483	4931	5361
29250	2208	3333	4020	4490	4939	5368
29300	2211	3337	4025	4496	4946	5376
29350	2214	3342	4031	4503	4953	5384
29400	2216	3346	4037	4510	4961	5392
29450	2219	3351	4043	4516	4968	5400
29500	2222	3355	4049	4523	4975	5408
29550	2224	3359	4055	4530	4983	5416
29600	2227	3364	4061	4536	4990	5424
29650	2230	3368	4067	4543	4997	5432
29700	2232	3373	4073	4550	5005	5440
29750	2235	3377	4079	4556	5012	5448
29800	2238	3381	4085	4563	5019	5456
29850	2240	3386	4091	4569	5026	5464
29900	2243	3390	4097	4576	5034	5472
29950	2246	3395	4103	4583	5041	5480
30000	2248	3399	4109	4589	5048	5488

## Alabama

### Proposed Updated Schedule of Basic Support Obligations

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
30050	2238	3382	4086	4564	5021	5458
30100	2241	3387	4092	4571	5028	5465
30150	2243	3391	4098	4577	5035	5473
30200	2246	3395	4104	4584	5042	5481
30250	2249	3400	4110	4590	5049	5489
30300	2251	3404	4115	4597	5057	5497
30350	2254	3408	4121	4603	5064	5504
30400	2256	3413	4127	4610	5071	5512
30450	2259	3417	4133	4616	5078	5520
30500	2262	3421	4139	4623	5085	5528
30550	2264	3426	4144	4629	5092	5535
30600	2267	3430	4150	4636	5099	5543
30650	2269	3434	4156	4642	5107	5551
30700	2272	3439	4162	4649	5114	5559
30750	2275	3443	4168	4655	5121	5566
30800	2277	3447	4174	4662	5128	5574
30850	2280	3452	4179	4668	5135	5582
30900	2282	3456	4185	4675	5142	5590
30950	2285	3460	4191	4681	5150	5598
31000	2288	3464	4197	4688	5157	5605
31050	2290	3469	4203	4694	5164	5613
31100	2293	3473	4208	4701	5171	5621
31150	2296	3477	4214	4707	5178	5629
31200	2298	3482	4220	4714	5185	5636
31250	2301	3486	4226	4720	5192	5644
31300	2303	3490	4232	4727	5200	5652
31350	2306	3495	4238	4733	5207	5660
31400	2309	3499	4243	4740	5214	5667
31450	2311	3503	4249	4746	5221	5675
31500	2314	3508	4255	4753	5228	5683
31550	2316	3512	4261	4759	5235	5691
31600	2319	3516	4267	4766	5242	5699
31650	2322	3521	4272	4772	5250	5706
31700	2324	3525	4278	4779	5257	5714
31750	2327	3529	4284	4785	5264	5722
31800	2329	3533	4290	4792	5271	5730
31850	2332	3538	4296	4798	5278	5737
31900	2335	3542	4302	4805	5285	5745

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
800	50	50	0	0%	50	50	0	0%	50	50	0	0%	50	50	0	0%	50	50	0	0%	50	50	0	0%
850	60	50	-10	-17%	61	50	-11	-18%	61	50	-11	-19%	62	50	-12	-19%	63	50	-13	-20%	63	50	-13	-21%
900	91	50	-41	-45%	93	50	-43	-46%	94	50	-44	-47%	95	50	-45	-47%	96	50	-46	-48%	97	50	-47	-48%
950	123	50	-73	-59%	124	50	-74	-60%	126	50	-76	-60%	127	50	-77	-61%	129	50	-79	-61%	130	50	-80	-62%
1000	155	50	-105	-68%	156	50	-106	-68%	158	50	-108	-68%	160	50	-110	-69%	162	50	-112	-69%	163	50	-113	-69%
1050	189	50	-139	-74%	191	50	-141	-74%	193	50	-143	-74%	195	50	-145	-74%	198	50	-148	-75%	200	50	-150	-75%
1100	224	50	-174	-78%	227	51	-176	-78%	229	51	-178	-78%	232	52	-180	-78%	234	52	-182	-78%	237	53	-184	-78%
1150	253	85	-167	-66%	262	86	-176	-67%	265	87	-178	-67%	268	88	-180	-67%	271	89	-182	-67%	274	90	-184	-67%
1200	262	120	-142	-54%	298	122	-176	-59%	301	123	-178	-59%	304	124	-180	-59%	307	126	-182	-59%	311	127	-184	-59%
1250	272	155	-116	-43%	333	157	-176	-53%	337	159	-178	-53%	340	160	-180	-53%	344	162	-182	-53%	348	164	-184	-53%
1300	281	190	-90	-32%	368	192	-176	-48%	372	195	-178	-48%	376	197	-180	-48%	381	199	-182	-48%	385	201	-184	-48%
1350	290	225	-64	-22%	404	228	-176	-44%	408	230	-178	-44%	413	233	-180	-44%	417	235	-182	-44%	422	238	-184	-44%
1400	299	240	-58	-20%	435	263	-172	-39%	444	266	-178	-40%	449	269	-180	-40%	454	272	-182	-40%	459	275	-184	-40%
1450	308	248	-59	-19%	447	299	-148	-33%	478	302	-176	-37%	483	305	-178	-37%	488	309	-180	-37%	494	312	-182	-37%
1500	316	256	-60	-19%	459	334	-125	-27%	512	338	-174	-34%	517	341	-176	-34%	523	345	-178	-34%	528	349	-180	-34%
1550	325	264	-61	-19%	471	370	-102	-22%	545	374	-172	-31%	551	378	-174	-31%	557	382	-175	-31%	563	386	-177	-31%
1600	333	271	-62	-18%	483	405	-78	-16%	570	409	-161	-28%	585	414	-171	-29%	592	418	-173	-29%	598	423	-175	-29%
1650	342	279	-62	-18%	495	425	-70	-14%	584	445	-139	-24%	619	450	-169	-27%	626	455	-171	-27%	633	460	-173	-27%
1700	350	287	-63	-18%	507	437	-70	-14%	598	481	-117	-20%	653	486	-167	-26%	660	491	-169	-26%	667	497	-171	-26%
1750	359	295	-64	-18%	519	449	-71	-14%	611	517	-95	-15%	683	522	-161	-24%	694	528	-167	-24%	702	534	-168	-24%
1800	367	302	-65	-18%	532	461	-71	-13%	626	552	-74	-12%	699	558	-141	-20%	729	564	-164	-23%	736	570	-166	-23%
1850	376	310	-66	-18%	545	472	-72	-13%	641	571	-70	-11%	716	594	-122	-17%	763	601	-162	-21%	771	607	-164	-21%
1900	385	318	-67	-18%	558	484	-74	-13%	656	585	-72	-11%	733	630	-103	-14%	797	637	-161	-20%	806	643	-162	-20%
1950	394	325	-69	-17%	571	495	-75	-13%	672	599	-73	-11%	750	665	-85	-11%	825	672	-153	-19%	840	679	-161	-19%
2000	403	333	-70	-17%	584	507	-77	-13%	687	613	-74	-11%	767	684	-83	-11%	844	708	-136	-16%	875	715	-160	-18%
2050	412	340	-72	-17%	597	518	-78	-13%	702	626	-76	-11%	784	700	-85	-11%	863	743	-120	-14%	909	751	-158	-17%
2100	421	348	-73	-17%	609	530	-80	-13%	717	640	-77	-11%	801	715	-86	-11%	882	779	-103	-12%	944	787	-157	-17%
2150	430	355	-74	-17%	622	541	-81	-13%	733	654	-78	-11%	818	731	-88	-11%	900	804	-96	-11%	979	823	-155	-16%
2200	439	363	-76	-17%	635	553	-83	-13%	748	668	-80	-11%	835	746	-89	-11%	919	821	-98	-11%	999	859	-140	-14%
2250	448	370	-77	-17%	648	564	-84	-13%	763	682	-81	-11%	852	762	-91	-11%	938	838	-100	-11%	1019	895	-124	-12%
2300	457	378	-79	-17%	661	576	-86	-13%	778	696	-83	-11%	869	777	-92	-11%	956	855	-101	-11%	1040	929	-110	-11%
2350	465	386	-80	-17%	674	587	-87	-13%	794	710	-84	-11%	886	793	-94	-11%	975	872	-103	-11%	1060	948	-112	-11%
2400	474	393	-81	-17%	687	599	-88	-13%	808	724	-85	-10%	903	808	-95	-10%	993	889	-104	-10%	1079	966	-113	-10%
2450	483	401	-82	-17%	699	610	-89	-13%	823	737	-85	-10%	919	824	-95	-10%	1011	906	-105	-10%	1099	985	-114	-10%
2500	491	408	-83	-17%	712	621	-90	-13%	837	751	-86	-10%	935	839	-96	-10%	1029	923	-106	-10%	1119	1003	-115	-10%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
2550	500	416	-85	-17%	724	633	-91	-13%	852	765	-87	-10%	952	855	-97	-10%	1047	940	-107	-10%	1138	1022	-116	-10%
2600	509	423	-86	-17%	737	644	-92	-13%	867	779	-88	-10%	968	870	-98	-10%	1065	957	-108	-10%	1158	1041	-117	-10%
2650	518	431	-87	-17%	749	656	-93	-12%	882	793	-89	-10%	985	886	-99	-10%	1083	974	-109	-10%	1177	1059	-118	-10%
2700	526	438	-88	-17%	762	668	-94	-12%	896	807	-89	-10%	1001	901	-100	-10%	1101	991	-110	-10%	1197	1078	-119	-10%
2750	535	446	-89	-17%	774	679	-95	-12%	911	821	-90	-10%	1018	917	-101	-10%	1119	1009	-111	-10%	1217	1096	-120	-10%
2800	544	453	-90	-17%	787	691	-96	-12%	926	835	-91	-10%	1034	932	-101	-10%	1137	1026	-112	-10%	1236	1115	-121	-10%
2850	552	461	-91	-17%	799	702	-97	-12%	940	849	-92	-10%	1050	948	-102	-10%	1155	1043	-113	-10%	1256	1133	-122	-10%
2900	561	469	-93	-16%	812	714	-98	-12%	955	863	-92	-10%	1067	964	-103	-10%	1173	1060	-114	-10%	1275	1152	-123	-10%
2950	570	476	-94	-16%	824	725	-99	-12%	970	877	-93	-10%	1083	979	-104	-10%	1191	1077	-114	-10%	1295	1171	-124	-10%
3000	579	484	-95	-16%	837	737	-100	-12%	984	890	-94	-10%	1100	995	-105	-10%	1210	1094	-115	-10%	1315	1189	-125	-10%
3050	587	491	-96	-16%	849	748	-101	-12%	999	904	-95	-9%	1116	1010	-106	-9%	1228	1111	-116	-9%	1334	1208	-127	-9%
3100	596	499	-97	-16%	862	760	-102	-12%	1014	918	-95	-9%	1132	1026	-107	-9%	1246	1128	-117	-9%	1354	1226	-128	-9%
3150	605	506	-98	-16%	875	771	-103	-12%	1028	932	-96	-9%	1149	1041	-108	-9%	1264	1145	-118	-9%	1374	1245	-129	-9%
3200	613	514	-99	-16%	887	783	-104	-12%	1043	946	-97	-9%	1165	1057	-108	-9%	1282	1162	-119	-9%	1393	1264	-130	-9%
3250	618	522	-97	-16%	894	794	-100	-11%	1052	960	-92	-9%	1175	1072	-102	-9%	1292	1180	-113	-9%	1405	1282	-122	-9%
3300	623	529	-94	-15%	902	806	-96	-11%	1060	974	-86	-8%	1184	1088	-96	-8%	1302	1197	-106	-8%	1416	1301	-115	-8%
3350	628	537	-92	-15%	909	817	-92	-10%	1068	988	-81	-8%	1193	1103	-90	-8%	1313	1214	-99	-8%	1427	1319	-108	-8%
3400	633	544	-89	-14%	915	829	-86	-9%	1076	1002	-74	-7%	1202	1119	-83	-7%	1322	1231	-91	-7%	1437	1338	-99	-7%
3450	637	552	-86	-13%	921	839	-82	-9%	1083	1014	-69	-6%	1210	1133	-77	-6%	1331	1246	-85	-6%	1447	1354	-92	-6%
3500	642	559	-82	-13%	928	849	-78	-8%	1090	1025	-65	-6%	1218	1145	-73	-6%	1340	1260	-80	-6%	1456	1370	-87	-6%
3550	646	567	-79	-12%	934	859	-75	-8%	1098	1037	-61	-6%	1226	1158	-68	-6%	1349	1274	-75	-6%	1466	1385	-81	-6%
3600	650	574	-76	-12%	940	869	-71	-8%	1105	1048	-57	-5%	1234	1171	-63	-5%	1358	1288	-70	-5%	1476	1400	-76	-5%
3650	655	582	-73	-11%	946	879	-67	-7%	1112	1060	-52	-5%	1242	1184	-59	-5%	1367	1302	-65	-5%	1485	1415	-70	-5%
3700	659	590	-70	-11%	953	889	-64	-7%	1119	1071	-48	-4%	1250	1196	-54	-4%	1375	1316	-59	-4%	1495	1431	-65	-4%
3750	663	597	-66	-10%	959	899	-60	-6%	1127	1083	-44	-4%	1259	1209	-49	-4%	1384	1330	-54	-4%	1505	1446	-59	-4%
3800	668	605	-63	-9%	965	909	-56	-6%	1134	1094	-40	-4%	1267	1222	-45	-4%	1393	1344	-49	-4%	1514	1461	-53	-4%
3850	672	612	-60	-9%	971	919	-52	-5%	1141	1105	-36	-3%	1275	1235	-40	-3%	1402	1358	-44	-3%	1524	1476	-48	-3%
3900	677	620	-57	-8%	977	929	-49	-5%	1148	1117	-32	-3%	1283	1247	-35	-3%	1411	1372	-39	-3%	1534	1492	-42	-3%
3950	681	627	-53	-8%	984	939	-45	-5%	1156	1128	-28	-2%	1291	1260	-31	-2%	1420	1386	-34	-2%	1544	1507	-37	-2%
4000	685	635	-51	-7%	990	950	-40	-4%	1163	1141	-22	-2%	1299	1274	-25	-2%	1429	1401	-28	-2%	1553	1523	-30	-2%
4050	690	641	-48	-7%	996	961	-35	-4%	1170	1154	-16	-1%	1307	1289	-18	-1%	1438	1418	-20	-1%	1563	1541	-22	-1%
4100	694	648	-46	-7%	1002	972	-30	-3%	1178	1167	-11	-1%	1315	1304	-12	-1%	1447	1434	-13	-1%	1573	1559	-14	-1%
4150	698	655	-43	-6%	1009	983	-26	-3%	1185	1180	-5	0%	1323	1318	-5	0%	1456	1450	-6	0%	1582	1576	-6	0%
4200	703	662	-41	-6%	1015	994	-21	-2%	1192	1193	2	0%	1331	1333	2	0%	1464	1466	2	0%	1592	1594	2	0%



Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
4250	707	669	-38	-5%	1021	1005	-16	-2%	1199	1207	8	1%	1339	1348	9	1%	1473	1483	9	1%	1601	1611	10	1%
4300	712	676	-36	-5%	1027	1017	-11	-1%	1206	1220	14	1%	1347	1362	15	1%	1482	1499	17	1%	1611	1629	18	1%
4350	716	682	-34	-5%	1033	1028	-6	-1%	1213	1233	20	2%	1355	1377	22	2%	1490	1515	25	2%	1620	1647	27	2%
4400	720	689	-32	-4%	1040	1038	-1	0%	1220	1245	25	2%	1363	1391	28	2%	1499	1530	31	2%	1629	1663	34	2%
4450	725	695	-30	-4%	1046	1048	2	0%	1227	1257	30	2%	1371	1404	33	2%	1508	1544	37	2%	1639	1679	40	2%
4500	729	701	-29	-4%	1052	1058	6	1%	1234	1268	34	3%	1378	1417	38	3%	1516	1559	42	3%	1648	1694	46	3%
4550	734	707	-27	-4%	1058	1067	9	1%	1241	1280	39	3%	1386	1430	43	3%	1525	1573	48	3%	1658	1710	52	3%
4600	738	712	-27	-4%	1064	1075	10	1%	1248	1289	41	3%	1394	1439	45	3%	1534	1583	50	3%	1667	1721	54	3%
4650	743	716	-26	-4%	1071	1082	12	1%	1255	1297	42	3%	1402	1449	47	3%	1542	1594	52	3%	1676	1733	56	3%
4700	747	721	-26	-3%	1077	1089	13	1%	1262	1306	44	3%	1410	1459	49	3%	1551	1604	54	3%	1686	1744	58	3%
4750	752	726	-25	-3%	1083	1097	14	1%	1269	1314	45	4%	1418	1468	51	4%	1559	1615	56	4%	1695	1756	60	4%
4800	756	731	-25	-3%	1089	1104	15	1%	1276	1323	47	4%	1426	1478	52	4%	1568	1626	58	4%	1705	1767	63	4%
4850	759	736	-23	-3%	1094	1111	17	2%	1281	1332	50	4%	1431	1487	56	4%	1574	1636	62	4%	1711	1779	67	4%
4900	762	741	-22	-3%	1098	1118	21	2%	1285	1340	55	4%	1436	1497	61	4%	1579	1647	68	4%	1717	1790	74	4%
4950	765	746	-20	-3%	1101	1126	24	2%	1289	1349	60	5%	1440	1507	67	5%	1584	1657	73	5%	1722	1802	80	5%
5000	769	751	-18	-2%	1105	1133	28	2%	1293	1358	64	5%	1445	1516	72	5%	1589	1668	79	5%	1727	1813	86	5%
5050	772	755	-16	-2%	1109	1140	31	3%	1297	1366	69	5%	1449	1526	77	5%	1594	1679	84	5%	1733	1825	92	5%
5100	775	760	-14	-2%	1113	1147	34	3%	1301	1375	73	6%	1454	1536	82	6%	1599	1689	90	6%	1738	1836	98	6%
5150	778	765	-12	-2%	1117	1155	38	3%	1305	1383	78	6%	1458	1545	87	6%	1604	1700	96	6%	1744	1848	104	6%
5200	781	769	-11	-1%	1121	1161	40	4%	1309	1391	81	6%	1463	1554	91	6%	1609	1709	100	6%	1749	1858	109	6%
5250	784	772	-11	-1%	1125	1165	41	4%	1314	1396	82	6%	1467	1559	92	6%	1614	1715	101	6%	1754	1864	110	6%
5300	787	775	-11	-1%	1129	1170	41	4%	1318	1401	83	6%	1472	1564	93	6%	1619	1721	102	6%	1760	1871	111	6%
5350	790	778	-11	-1%	1133	1174	41	4%	1322	1406	84	6%	1476	1570	94	6%	1624	1727	103	6%	1765	1877	112	6%
5400	793	781	-11	-1%	1136	1178	42	4%	1326	1410	85	6%	1481	1575	95	6%	1629	1733	104	6%	1771	1884	113	6%
5450	796	784	-11	-1%	1140	1183	42	4%	1330	1415	86	6%	1485	1581	96	6%	1634	1739	105	6%	1776	1890	114	6%
5500	798	787	-11	-1%	1144	1187	43	4%	1333	1420	87	7%	1489	1586	97	7%	1638	1745	107	7%	1780	1897	116	7%
5550	800	790	-10	-1%	1146	1191	45	4%	1336	1425	89	7%	1492	1592	99	7%	1642	1751	109	7%	1785	1903	119	7%
5600	802	793	-9	-1%	1149	1196	47	4%	1339	1430	91	7%	1496	1597	101	7%	1645	1757	112	7%	1789	1910	121	7%
5650	804	796	-8	-1%	1152	1200	48	4%	1342	1435	93	7%	1499	1603	104	7%	1649	1763	114	7%	1793	1916	124	7%
5700	806	799	-7	-1%	1154	1204	50	4%	1345	1440	95	7%	1503	1608	106	7%	1653	1769	116	7%	1797	1923	126	7%
5750	808	802	-6	-1%	1157	1208	51	4%	1348	1445	96	7%	1506	1614	108	7%	1656	1775	118	7%	1801	1929	129	7%
5800	810	805	-5	-1%	1160	1213	53	5%	1351	1449	98	7%	1509	1619	110	7%	1660	1781	121	7%	1805	1936	131	7%
5850	812	808	-4	0%	1163	1216	54	5%	1354	1453	99	7%	1513	1623	110	7%	1664	1785	121	7%	1809	1941	132	7%
5900	814	811	-3	0%	1165	1219	54	5%	1357	1455	98	7%	1516	1626	110	7%	1668	1788	121	7%	1813	1944	131	7%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
5950	816	814	-2	0%	1168	1223	55	5%	1360	1458	98	7%	1519	1629	109	7%	1671	1791	120	7%	1817	1947	131	7%
6000	818	816	-2	0%	1171	1226	55	5%	1363	1461	97	7%	1523	1631	109	7%	1675	1795	120	7%	1821	1951	130	7%
6050	820	819	-1	0%	1173	1229	55	5%	1366	1463	97	7%	1526	1634	108	7%	1679	1798	119	7%	1825	1954	129	7%
6100	822	822	0	0%	1176	1232	56	5%	1369	1466	96	7%	1529	1637	108	7%	1682	1801	118	7%	1829	1957	129	7%
6150	824	824	0	0%	1179	1235	56	5%	1372	1468	96	7%	1533	1640	107	7%	1686	1804	118	7%	1833	1961	128	7%
6200	826	827	1	0%	1182	1238	57	5%	1375	1471	95	7%	1536	1643	107	7%	1690	1807	117	7%	1837	1964	127	7%
6250	828	830	2	0%	1184	1241	57	5%	1378	1473	95	7%	1540	1646	106	7%	1693	1810	117	7%	1841	1968	127	7%
6300	830	833	3	0%	1187	1244	57	5%	1381	1476	94	7%	1543	1648	106	7%	1697	1813	116	7%	1845	1971	126	7%
6350	832	835	3	0%	1190	1247	58	5%	1384	1478	94	7%	1546	1651	105	7%	1701	1816	116	7%	1849	1974	126	7%
6400	834	838	4	0%	1192	1250	58	5%	1387	1481	94	7%	1550	1654	104	7%	1705	1819	115	7%	1853	1978	125	7%
6450	836	841	5	1%	1195	1254	58	5%	1390	1483	93	7%	1553	1657	104	7%	1708	1823	114	7%	1857	1981	124	7%
6500	839	844	5	1%	1200	1260	60	5%	1396	1491	95	7%	1559	1665	106	7%	1715	1832	117	7%	1864	1991	127	7%
6550	843	848	5	1%	1205	1266	61	5%	1401	1499	98	7%	1565	1675	110	7%	1722	1842	121	7%	1872	2003	131	7%
6600	847	852	5	1%	1210	1272	62	5%	1407	1508	101	7%	1571	1684	113	7%	1729	1853	124	7%	1879	2014	135	7%
6650	850	856	6	1%	1215	1279	64	5%	1412	1516	104	7%	1578	1694	116	7%	1736	1863	127	7%	1886	2025	139	7%
6700	854	859	6	1%	1220	1285	65	5%	1418	1525	107	8%	1584	1703	119	8%	1742	1873	131	8%	1894	2036	142	8%
6750	857	863	6	1%	1225	1291	66	5%	1424	1533	109	8%	1590	1712	122	8%	1749	1884	134	8%	1901	2048	146	8%
6800	861	867	6	1%	1230	1298	68	6%	1429	1541	112	8%	1596	1722	125	8%	1756	1894	138	8%	1909	2059	150	8%
6850	864	871	6	1%	1235	1304	69	6%	1435	1550	115	8%	1603	1731	128	8%	1763	1904	141	8%	1916	2070	154	8%
6900	868	875	6	1%	1240	1310	71	6%	1440	1558	118	8%	1609	1741	132	8%	1770	1915	145	8%	1924	2081	157	8%
6950	872	878	7	1%	1245	1317	72	6%	1446	1567	121	8%	1615	1750	135	8%	1777	1925	148	8%	1931	2092	161	8%
7000	875	882	7	1%	1250	1323	73	6%	1452	1575	124	9%	1621	1759	138	9%	1784	1935	152	9%	1939	2104	165	9%
7050	879	886	7	1%	1254	1329	75	6%	1457	1583	127	9%	1627	1769	141	9%	1790	1946	156	9%	1946	2115	169	9%
7100	882	889	7	1%	1259	1335	76	6%	1462	1591	129	9%	1633	1777	144	9%	1797	1955	158	9%	1953	2125	172	9%
7150	886	892	6	1%	1264	1338	74	6%	1468	1593	125	9%	1639	1779	140	9%	1803	1957	154	9%	1960	2128	168	9%
7200	889	894	5	1%	1269	1340	72	6%	1473	1595	122	8%	1645	1782	137	8%	1810	1960	150	8%	1967	2131	163	8%
7250	892	896	4	0%	1273	1343	70	5%	1478	1597	119	8%	1651	1784	133	8%	1816	1963	146	8%	1974	2133	159	8%
7300	896	899	3	0%	1278	1346	68	5%	1484	1599	116	8%	1657	1787	129	8%	1823	1965	142	8%	1981	2136	155	8%
7350	899	901	2	0%	1283	1348	65	5%	1489	1602	113	8%	1663	1789	126	8%	1829	1968	138	8%	1989	2139	150	8%
7400	903	903	0	0%	1288	1351	63	5%	1494	1604	109	7%	1669	1791	122	7%	1836	1971	134	7%	1996	2142	146	7%
7450	906	905	-1	0%	1292	1354	61	5%	1500	1606	106	7%	1675	1794	119	7%	1843	1973	131	7%	2003	2145	142	7%
7500	910	908	-2	0%	1297	1356	59	5%	1505	1608	103	7%	1681	1796	115	7%	1849	1976	127	7%	2010	2148	138	7%
7550	913	910	-3	0%	1302	1359	57	4%	1510	1610	100	7%	1687	1799	112	7%	1856	1978	123	7%	2017	2150	133	7%
7600	916	912	-4	0%	1307	1361	55	4%	1516	1612	97	6%	1693	1801	108	6%	1862	1981	119	6%	2024	2153	129	6%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
7650	920	915	-5	-1%	1311	1364	53	4%	1521	1614	93	6%	1699	1803	104	6%	1869	1984	115	6%	2031	2156	125	6%
7700	923	917	-6	-1%	1316	1367	51	4%	1526	1617	90	6%	1705	1806	101	6%	1875	1986	111	6%	2039	2159	120	6%
7750	927	920	-7	-1%	1321	1370	49	4%	1532	1620	88	6%	1711	1809	98	6%	1882	1990	108	6%	2046	2163	117	6%
7800	930	923	-7	-1%	1326	1374	49	4%	1537	1624	87	6%	1717	1814	97	6%	1889	1995	107	6%	2053	2169	116	6%
7850	934	926	-8	-1%	1330	1378	48	4%	1542	1628	86	6%	1723	1819	96	6%	1895	2000	105	6%	2060	2174	115	6%
7900	937	929	-8	-1%	1335	1383	48	4%	1548	1632	85	5%	1729	1823	95	5%	1902	2006	104	5%	2067	2180	113	5%
7950	940	932	-8	-1%	1340	1387	47	4%	1553	1637	84	5%	1735	1828	93	5%	1908	2011	103	5%	2074	2186	112	5%
8000	944	936	-8	-1%	1345	1391	46	3%	1558	1641	82	5%	1741	1833	92	5%	1915	2016	101	5%	2081	2192	110	5%
8050	947	939	-8	-1%	1349	1395	46	3%	1564	1645	81	5%	1747	1838	91	5%	1921	2021	100	5%	2088	2197	109	5%
8100	951	942	-9	-1%	1354	1399	45	3%	1569	1649	80	5%	1753	1842	90	5%	1928	2027	99	5%	2096	2203	107	5%
8150	954	945	-9	-1%	1359	1403	45	3%	1575	1654	79	5%	1759	1847	88	5%	1935	2032	97	5%	2103	2209	105	5%
8200	957	948	-9	-1%	1364	1408	44	3%	1580	1658	78	5%	1765	1852	87	5%	1941	2037	95	5%	2110	2214	104	5%
8250	961	951	-9	-1%	1368	1412	43	3%	1585	1662	76	5%	1771	1856	85	5%	1948	2042	94	5%	2118	2220	102	5%
8300	964	954	-10	-1%	1373	1416	43	3%	1591	1666	75	5%	1777	1861	84	5%	1955	2047	92	5%	2125	2225	100	5%
8350	967	958	-10	-1%	1378	1420	42	3%	1596	1670	74	5%	1783	1865	82	5%	1961	2052	91	5%	2132	2231	99	5%
8400	971	962	-9	-1%	1382	1425	43	3%	1602	1676	74	5%	1789	1872	83	5%	1968	2059	91	5%	2139	2239	99	5%
8450	974	966	-8	-1%	1387	1432	45	3%	1607	1683	76	5%	1795	1880	85	5%	1975	2068	93	5%	2147	2248	102	5%
8500	977	971	-6	-1%	1392	1438	47	3%	1613	1690	78	5%	1801	1888	87	5%	1981	2077	96	5%	2154	2258	104	5%
8550	980	975	-5	-1%	1396	1445	48	3%	1618	1698	80	5%	1807	1896	89	5%	1988	2086	98	5%	2161	2267	106	5%
8600	984	980	-4	0%	1401	1451	50	4%	1623	1705	81	5%	1813	1904	91	5%	1995	2095	100	5%	2168	2277	109	5%
8650	987	985	-2	0%	1406	1458	52	4%	1629	1712	83	5%	1819	1912	93	5%	2001	2103	102	5%	2176	2286	111	5%
8700	990	989	-1	0%	1410	1464	54	4%	1634	1719	85	5%	1826	1920	95	5%	2008	2112	104	5%	2183	2296	113	5%
8750	993	994	0	0%	1415	1471	56	4%	1640	1726	86	5%	1832	1928	97	5%	2015	2121	106	5%	2190	2306	115	5%
8800	997	998	2	0%	1420	1477	58	4%	1645	1733	88	5%	1838	1936	99	5%	2021	2130	108	5%	2197	2315	118	5%
8850	1000	1003	3	0%	1424	1484	59	4%	1651	1741	90	5%	1844	1944	100	5%	2028	2139	111	5%	2205	2325	120	5%
8900	1003	1008	4	0%	1429	1490	61	4%	1656	1748	92	6%	1850	1952	102	6%	2035	2147	113	6%	2212	2334	122	6%
8950	1006	1012	6	1%	1434	1496	63	4%	1661	1755	93	6%	1856	1960	104	6%	2041	2156	115	6%	2219	2344	125	6%
9000	1010	1017	7	1%	1438	1503	65	5%	1667	1762	95	6%	1862	1968	106	6%	2048	2165	117	6%	2226	2353	127	6%
9050	1013	1021	8	1%	1443	1509	67	5%	1672	1769	97	6%	1868	1976	108	6%	2055	2174	119	6%	2234	2363	129	6%
9100	1016	1026	10	1%	1448	1516	68	5%	1678	1776	99	6%	1874	1984	110	6%	2062	2183	121	6%	2241	2373	132	6%
9150	1020	1031	11	1%	1452	1522	70	5%	1683	1784	100	6%	1880	1992	112	6%	2068	2191	123	6%	2248	2382	134	6%
9200	1023	1035	13	1%	1457	1529	72	5%	1689	1791	102	6%	1886	2000	114	6%	2075	2200	125	6%	2255	2392	136	6%
9250	1026	1040	14	1%	1462	1535	74	5%	1694	1798	104	6%	1892	2008	116	6%	2082	2209	128	6%	2263	2401	139	6%
9300	1029	1045	15	1%	1466	1542	76	5%	1700	1805	106	6%	1898	2016	118	6%	2088	2218	130	6%	2270	2411	141	6%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
9350	1033	1049	17	2%	1471	1548	77	5%	1705	1812	107	6%	1904	2024	120	6%	2095	2227	132	6%	2277	2420	143	6%
9400	1036	1053	17	2%	1476	1554	78	5%	1710	1819	109	6%	1910	2032	122	6%	2102	2236	134	6%	2284	2430	146	6%
9450	1039	1056	17	2%	1480	1559	79	5%	1716	1827	111	6%	1917	2040	124	6%	2108	2244	136	6%	2292	2440	148	6%
9500	1042	1059	17	2%	1485	1565	80	5%	1721	1834	113	7%	1923	2048	126	7%	2115	2253	138	7%	2299	2449	150	7%
9550	1046	1063	17	2%	1490	1570	81	5%	1727	1841	114	7%	1929	2057	128	7%	2122	2262	141	7%	2306	2459	153	7%
9600	1049	1066	17	2%	1494	1576	82	5%	1732	1848	116	7%	1935	2065	130	7%	2128	2271	143	7%	2313	2469	155	7%
9650	1052	1069	17	2%	1499	1582	83	6%	1738	1856	118	7%	1941	2073	132	7%	2135	2280	145	7%	2321	2478	158	7%
9700	1055	1073	17	2%	1504	1587	84	6%	1743	1863	120	7%	1947	2081	134	7%	2142	2289	147	7%	2328	2488	160	7%
9750	1059	1076	17	2%	1508	1593	84	6%	1748	1870	122	7%	1953	2089	136	7%	2148	2298	149	7%	2335	2498	162	7%
9800	1062	1079	17	2%	1513	1598	85	6%	1754	1877	123	7%	1959	2097	138	7%	2155	2307	152	7%	2342	2507	165	7%
9850	1065	1083	18	2%	1518	1604	86	6%	1759	1884	125	7%	1965	2105	140	7%	2162	2315	154	7%	2350	2517	167	7%
9900	1069	1086	18	2%	1522	1609	87	6%	1765	1892	127	7%	1971	2113	142	7%	2168	2324	156	7%	2357	2526	170	7%
9950	1072	1090	18	2%	1527	1615	88	6%	1770	1899	129	7%	1977	2121	144	7%	2175	2333	158	7%	2364	2536	172	7%
10000	1075	1093	18	2%	1532	1620	89	6%	1776	1906	130	7%	1983	2129	146	7%	2182	2342	160	7%	2371	2546	174	7%
10050	1078	1096	18	2%	1536	1626	90	6%	1781	1913	132	7%	1989	2137	148	7%	2188	2351	163	7%	2379	2555	177	7%
10100	1082	1100	18	2%	1541	1631	91	6%	1786	1920	134	8%	1995	2145	150	8%	2195	2360	165	8%	2386	2565	179	8%
10150	1085	1103	18	2%	1546	1637	91	6%	1792	1928	136	8%	2002	2153	152	8%	2202	2369	167	8%	2393	2575	181	8%
10200	1088	1106	18	2%	1550	1643	92	6%	1797	1935	138	8%	2008	2161	154	8%	2208	2377	169	8%	2400	2584	184	8%
10250	1091	1110	18	2%	1555	1648	93	6%	1803	1942	139	8%	2014	2169	156	8%	2215	2386	171	8%	2408	2594	186	8%
10300	1095	1113	18	2%	1560	1654	94	6%	1808	1949	141	8%	2020	2177	158	8%	2222	2395	174	8%	2415	2604	189	8%
10350	1098	1116	18	2%	1564	1659	94	6%	1814	1955	142	8%	2026	2184	158	8%	2228	2403	174	8%	2422	2612	189	8%
10400	1101	1119	18	2%	1569	1662	93	6%	1819	1959	140	8%	2032	2189	157	8%	2235	2408	173	8%	2429	2617	188	8%
10450	1104	1122	17	2%	1574	1666	92	6%	1824	1963	139	8%	2038	2193	155	8%	2242	2413	171	8%	2437	2622	186	8%
10500	1108	1124	16	1%	1578	1670	91	6%	1830	1967	138	8%	2044	2198	154	8%	2248	2417	169	8%	2444	2628	184	8%
10550	1111	1127	16	1%	1583	1673	90	6%	1835	1971	136	7%	2050	2202	152	7%	2255	2422	167	7%	2451	2633	182	7%
10600	1114	1129	15	1%	1588	1677	89	6%	1841	1976	135	7%	2056	2207	151	7%	2262	2427	166	7%	2458	2638	180	7%
10650	1117	1132	15	1%	1592	1681	89	6%	1846	1980	134	7%	2062	2211	149	7%	2268	2432	164	7%	2465	2644	179	7%
10700	1120	1135	15	1%	1596	1684	88	6%	1850	1984	133	7%	2067	2216	149	7%	2273	2437	164	7%	2471	2649	178	7%
10750	1123	1137	14	1%	1600	1688	88	6%	1854	1988	133	7%	2071	2220	149	7%	2279	2442	163	7%	2477	2655	178	7%
10800	1126	1140	14	1%	1603	1691	88	5%	1859	1992	133	7%	2076	2225	148	7%	2284	2447	163	7%	2483	2660	177	7%
10850	1128	1143	14	1%	1607	1695	88	5%	1863	1996	132	7%	2081	2229	148	7%	2289	2452	163	7%	2488	2665	177	7%
10900	1131	1145	14	1%	1611	1699	88	5%	1868	2000	132	7%	2086	2233	147	7%	2295	2457	162	7%	2494	2671	176	7%
10950	1134	1148	14	1%	1615	1702	87	5%	1872	2004	132	7%	2091	2238	147	7%	2300	2462	162	7%	2500	2676	176	7%
11000	1137	1150	14	1%	1619	1706	87	5%	1876	2008	131	7%	2096	2242	147	7%	2305	2467	161	7%	2506	2681	175	7%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
11050	1140	1153	14	1%	1623	1710	87	5%	1881	2012	131	7%	2101	2247	146	7%	2311	2472	161	7%	2512	2687	175	7%
11100	1142	1156	13	1%	1627	1713	87	5%	1885	2016	131	7%	2106	2251	146	7%	2316	2477	160	7%	2518	2692	174	7%
11150	1145	1158	13	1%	1630	1717	87	5%	1889	2020	130	7%	2110	2256	145	7%	2321	2481	160	7%	2523	2697	174	7%
11200	1148	1161	13	1%	1634	1721	86	5%	1894	2024	130	7%	2115	2260	145	7%	2327	2486	160	7%	2529	2703	174	7%
11250	1151	1164	13	1%	1638	1724	86	5%	1898	2028	130	7%	2120	2265	145	7%	2332	2491	159	7%	2535	2708	173	7%
11300	1153	1166	13	1%	1642	1728	86	5%	1902	2032	129	7%	2125	2269	144	7%	2337	2496	159	7%	2541	2713	173	7%
11350	1156	1169	13	1%	1646	1732	87	5%	1907	2036	129	7%	2130	2274	144	7%	2343	2502	159	7%	2547	2719	173	7%
11400	1159	1173	14	1%	1650	1737	87	5%	1911	2041	130	7%	2135	2279	145	7%	2348	2507	159	7%	2552	2726	173	7%
11450	1162	1176	14	1%	1653	1741	88	5%	1915	2045	130	7%	2140	2285	145	7%	2354	2513	160	7%	2558	2732	173	7%
11500	1164	1180	15	1%	1657	1746	89	5%	1920	2050	130	7%	2144	2290	146	7%	2359	2519	160	7%	2564	2738	174	7%
11550	1167	1183	16	1%	1661	1751	90	5%	1924	2055	131	7%	2149	2296	146	7%	2364	2525	161	7%	2570	2745	175	7%
11600	1170	1187	17	1%	1665	1756	91	5%	1929	2060	132	7%	2154	2301	147	7%	2370	2531	162	7%	2576	2752	176	7%
11650	1173	1191	18	2%	1669	1761	92	6%	1933	2065	132	7%	2159	2307	148	7%	2375	2538	163	7%	2582	2759	177	7%
11700	1176	1195	19	2%	1673	1766	93	6%	1937	2070	133	7%	2164	2313	149	7%	2380	2544	164	7%	2587	2765	178	7%
11750	1178	1198	20	2%	1677	1771	94	6%	1942	2076	134	7%	2169	2318	150	7%	2386	2550	165	7%	2593	2772	179	7%
11800	1181	1202	21	2%	1680	1776	95	6%	1946	2081	135	7%	2174	2324	150	7%	2391	2556	165	7%	2599	2779	180	7%
11850	1184	1206	22	2%	1684	1780	96	6%	1950	2086	135	7%	2178	2330	151	7%	2396	2563	166	7%	2605	2786	181	7%
11900	1187	1209	23	2%	1688	1785	97	6%	1955	2091	136	7%	2183	2335	152	7%	2402	2569	167	7%	2611	2792	182	7%
11950	1189	1213	24	2%	1692	1790	98	6%	1959	2096	137	7%	2188	2341	153	7%	2407	2575	168	7%	2616	2799	183	7%
12000	1192	1217	25	2%	1696	1795	99	6%	1963	2101	138	7%	2193	2347	154	7%	2412	2581	169	7%	2622	2806	184	7%
12050	1195	1220	26	2%	1700	1800	100	6%	1968	2106	138	7%	2198	2352	154	7%	2418	2588	170	7%	2628	2813	185	7%
12100	1198	1224	27	2%	1704	1805	102	6%	1972	2111	139	7%	2203	2358	155	7%	2423	2594	171	7%	2634	2819	186	7%
12150	1200	1228	27	2%	1707	1810	103	6%	1976	2116	140	7%	2208	2364	156	7%	2428	2600	172	7%	2640	2826	187	7%
12200	1203	1232	28	2%	1711	1815	104	6%	1981	2121	140	7%	2213	2369	157	7%	2434	2606	172	7%	2646	2833	187	7%
12250	1206	1235	29	2%	1715	1820	105	6%	1985	2126	141	7%	2217	2375	158	7%	2439	2613	173	7%	2651	2840	188	7%
12300	1209	1239	30	3%	1719	1825	106	6%	1990	2131	142	7%	2222	2381	158	7%	2445	2619	174	7%	2657	2847	189	7%
12350	1212	1243	31	3%	1723	1830	107	6%	1994	2136	143	7%	2227	2386	159	7%	2450	2625	175	7%	2663	2853	190	7%
12400	1214	1246	32	3%	1727	1835	108	6%	1998	2141	143	7%	2232	2392	160	7%	2455	2631	176	7%	2669	2860	191	7%
12450	1217	1250	33	3%	1730	1840	109	6%	2003	2147	144	7%	2237	2398	161	7%	2461	2637	177	7%	2675	2867	192	7%
12500	1220	1254	34	3%	1734	1844	110	6%	2007	2152	145	7%	2242	2403	162	7%	2466	2644	178	7%	2680	2874	193	7%
12550	1223	1257	34	3%	1738	1848	110	6%	2011	2155	144	7%	2247	2408	161	7%	2471	2648	177	7%	2686	2879	193	7%
12600	1225	1259	34	3%	1742	1851	109	6%	2016	2158	143	7%	2251	2411	159	7%	2477	2652	175	7%	2692	2883	190	7%
12650	1228	1262	33	3%	1746	1854	108	6%	2020	2161	141	7%	2256	2414	158	7%	2482	2655	173	7%	2698	2886	188	7%
12700	1231	1264	33	3%	1750	1857	107	6%	2024	2164	140	7%	2261	2417	156	7%	2487	2659	171	7%	2704	2890	186	7%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
12750	1234	1266	33	3%	1754	1860	107	6%	2029	2167	138	7%	2266	2420	154	7%	2493	2662	170	7%	2710	2894	184	7%
12800	1236	1269	32	3%	1757	1863	106	6%	2033	2170	137	7%	2271	2423	153	7%	2498	2666	168	7%	2715	2898	182	7%
12850	1239	1271	32	3%	1761	1866	105	6%	2037	2172	135	7%	2276	2427	151	7%	2503	2669	166	7%	2721	2902	180	7%
12900	1242	1273	31	3%	1765	1869	104	6%	2042	2175	133	7%	2281	2430	149	7%	2509	2673	164	7%	2727	2905	178	7%
12950	1245	1276	31	2%	1769	1872	103	6%	2046	2178	132	6%	2286	2433	147	6%	2514	2676	162	6%	2733	2909	176	6%
13000	1248	1278	31	2%	1773	1875	102	6%	2050	2181	130	6%	2290	2436	146	6%	2519	2680	160	6%	2739	2913	174	6%
13050	1250	1280	30	2%	1777	1878	101	6%	2055	2184	129	6%	2295	2439	144	6%	2525	2683	158	6%	2744	2917	172	6%
13100	1253	1283	30	2%	1781	1881	100	6%	2059	2187	127	6%	2300	2442	142	6%	2530	2687	157	6%	2750	2920	170	6%
13150	1256	1285	29	2%	1784	1884	100	6%	2064	2189	126	6%	2305	2446	141	6%	2536	2690	155	6%	2756	2924	168	6%
13200	1259	1287	29	2%	1788	1887	99	6%	2068	2192	124	6%	2310	2449	139	6%	2541	2694	153	6%	2762	2928	166	6%
13250	1261	1290	28	2%	1792	1890	98	5%	2072	2195	123	6%	2315	2452	137	6%	2546	2697	151	6%	2768	2932	164	6%
13300	1264	1292	28	2%	1796	1893	97	5%	2077	2198	121	6%	2320	2455	136	6%	2552	2701	149	6%	2774	2936	162	6%
13350	1267	1295	28	2%	1800	1896	96	5%	2081	2201	120	6%	2324	2458	134	6%	2557	2704	147	6%	2779	2939	160	6%
13400	1270	1297	27	2%	1804	1899	95	5%	2085	2204	118	6%	2329	2461	132	6%	2562	2708	145	6%	2785	2943	158	6%
13450	1272	1299	27	2%	1807	1902	94	5%	2090	2206	117	6%	2334	2465	130	6%	2568	2711	143	6%	2791	2947	156	6%
13500	1275	1302	26	2%	1811	1905	93	5%	2094	2209	115	6%	2339	2468	129	6%	2573	2715	142	6%	2797	2951	154	6%
13550	1278	1304	26	2%	1815	1908	92	5%	2098	2212	114	5%	2344	2471	127	5%	2578	2718	140	5%	2803	2954	152	5%
13600	1281	1306	26	2%	1819	1911	92	5%	2103	2215	112	5%	2349	2474	125	5%	2584	2722	138	5%	2808	2958	150	5%
13650	1284	1309	25	2%	1823	1914	91	5%	2107	2218	111	5%	2354	2477	124	5%	2589	2725	136	5%	2814	2962	148	5%
13700	1286	1311	25	2%	1827	1917	90	5%	2111	2221	109	5%	2359	2480	122	5%	2594	2728	134	5%	2820	2966	146	5%
13750	1289	1315	26	2%	1830	1922	92	5%	2115	2227	111	5%	2363	2487	124	5%	2599	2736	137	5%	2825	2974	149	5%
13800	1290	1319	29	2%	1831	1928	97	5%	2116	2234	118	6%	2364	2496	132	6%	2600	2745	145	6%	2827	2984	157	6%
13850	1291	1323	33	3%	1833	1935	102	6%	2118	2242	124	6%	2365	2504	139	6%	2602	2755	153	6%	2828	2994	166	6%
13900	1292	1328	36	3%	1834	1941	107	6%	2119	2249	131	6%	2367	2513	146	6%	2603	2764	161	6%	2830	3004	175	6%
13950	1293	1332	39	3%	1835	1948	113	6%	2120	2257	137	6%	2368	2521	153	6%	2605	2773	169	6%	2831	3015	183	6%
14000	1294	1337	42	3%	1836	1954	118	6%	2121	2265	144	7%	2369	2530	161	7%	2606	2783	177	7%	2833	3025	192	7%
14050	1295	1341	46	4%	1838	1961	123	7%	2122	2272	150	7%	2370	2538	168	7%	2607	2792	185	7%	2834	3035	201	7%
14100	1296	1345	49	4%	1839	1967	128	7%	2123	2280	157	7%	2371	2547	175	7%	2609	2801	193	7%	2835	3045	210	7%
14150	1297	1350	52	4%	1840	1974	134	7%	2124	2288	163	8%	2373	2555	183	8%	2610	2811	201	8%	2837	3055	218	8%
14200	1298	1354	56	4%	1841	1980	139	8%	2125	2295	170	8%	2374	2564	190	8%	2611	2820	209	8%	2838	3065	227	8%
14250	1299	1358	59	5%	1842	1987	144	8%	2126	2303	177	8%	2375	2572	197	8%	2612	2829	217	8%	2840	3076	236	8%
14300	1300	1363	62	5%	1843	1993	150	8%	2127	2310	183	9%	2376	2581	205	9%	2614	2839	225	9%	2841	3086	245	9%
14350	1301	1367	66	5%	1845	1999	155	8%	2128	2318	190	9%	2377	2589	212	9%	2615	2848	233	9%	2842	3096	254	9%
14400	1302	1371	69	5%	1846	2006	160	9%	2129	2326	196	9%	2378	2598	219	9%	2616	2857	241	9%	2844	3106	262	9%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
14450	1303	1376	73	6%	1847	2012	166	9%	2130	2333	203	10%	2379	2606	227	10%	2617	2867	249	10%	2845	3116	271	10%
14500	1304	1380	76	6%	1848	2019	171	9%	2131	2341	210	10%	2381	2615	234	10%	2619	2876	258	10%	2846	3126	280	10%
14550	1305	1385	79	6%	1849	2025	176	10%	2132	2348	216	10%	2382	2623	242	10%	2620	2885	266	10%	2848	3137	289	10%
14600	1306	1389	83	6%	1850	2032	182	10%	2133	2356	223	10%	2383	2632	249	10%	2621	2895	274	10%	2849	3147	298	10%
14650	1307	1393	86	7%	1851	2038	187	10%	2134	2363	229	11%	2384	2640	256	11%	2622	2904	282	11%	2850	3157	306	11%
14700	1308	1397	89	7%	1853	2044	191	10%	2135	2370	235	11%	2385	2648	263	11%	2624	2912	289	11%	2852	3166	314	11%
14750	1309	1401	92	7%	1854	2050	196	11%	2136	2377	241	11%	2386	2655	269	11%	2625	2921	296	11%	2853	3175	322	11%
14800	1310	1405	95	7%	1855	2055	201	11%	2137	2384	247	12%	2387	2663	275	12%	2626	2929	303	12%	2855	3184	329	12%
14850	1311	1409	98	7%	1856	2061	205	11%	2138	2391	252	12%	2388	2670	282	12%	2627	2937	310	12%	2856	3193	337	12%
14900	1312	1413	100	8%	1857	2067	210	11%	2139	2397	258	12%	2390	2678	288	12%	2629	2946	317	12%	2857	3202	345	12%
14950	1313	1417	103	8%	1858	2073	214	12%	2140	2404	264	12%	2391	2686	295	12%	2630	2954	324	12%	2859	3211	353	12%
15000	1314	1420	106	8%	1859	2079	219	12%	2141	2411	270	13%	2392	2693	301	13%	2631	2962	331	13%	2860	3220	360	13%
15050	1315	1424	109	8%	1861	2084	224	12%	2142	2418	275	13%	2393	2701	308	13%	2632	2971	338	13%	2861	3229	368	13%
15100	1316	1428	112	9%	1862	2090	228	12%	2143	2425	281	13%	2394	2708	314	13%	2634	2979	346	13%	2863	3238	376	13%
15150	1317	1432	115	9%	1863	2096	233	13%	2144	2431	287	13%	2395	2716	321	13%	2635	2987	353	13%	2864	3247	383	13%
15200	1318	1436	118	9%	1864	2102	238	13%	2145	2438	293	14%	2396	2723	327	14%	2636	2996	360	14%	2865	3256	391	14%
15250	1319	1440	121	9%	1865	2107	242	13%	2146	2445	299	14%	2398	2731	334	14%	2637	3004	367	14%	2867	3266	399	14%
15300	1320	1444	124	9%	1866	2113	247	13%	2147	2452	304	14%	2399	2739	340	14%	2639	3013	374	14%	2868	3275	407	14%
15350	1321	1448	127	10%	1867	2119	251	13%	2148	2459	310	14%	2400	2746	346	14%	2640	3021	381	14%	2869	3284	414	14%
15400	1322	1452	129	10%	1869	2125	256	14%	2149	2465	316	15%	2401	2754	353	15%	2641	3029	388	15%	2871	3293	422	15%
15450	1323	1455	132	10%	1870	2130	261	14%	2150	2472	322	15%	2402	2761	359	15%	2642	3038	395	15%	2872	3302	430	15%
15500	1324	1459	135	10%	1871	2136	265	14%	2151	2479	327	15%	2403	2769	366	15%	2644	3046	402	15%	2873	3311	437	15%
15550	1325	1463	138	10%	1872	2142	270	14%	2152	2486	333	15%	2404	2777	372	15%	2645	3054	409	15%	2875	3320	445	15%
15600	1326	1467	141	11%	1873	2148	275	15%	2153	2493	339	16%	2405	2784	379	16%	2646	3063	417	16%	2876	3329	453	16%
15650	1327	1470	143	11%	1874	2152	278	15%	2155	2497	343	16%	2407	2790	383	16%	2647	3068	421	16%	2878	3335	458	16%
15700	1328	1473	145	11%	1875	2156	281	15%	2156	2502	346	16%	2408	2794	387	16%	2648	3074	425	16%	2879	3341	462	16%
15750	1329	1477	148	11%	1877	2160	284	15%	2157	2506	349	16%	2409	2799	390	16%	2650	3079	429	16%	2880	3347	466	16%
15800	1330	1480	150	11%	1878	2165	287	15%	2158	2510	352	16%	2410	2804	394	16%	2651	3084	433	16%	2882	3352	471	16%
15850	1331	1483	152	11%	1879	2169	290	15%	2159	2514	356	16%	2411	2808	397	16%	2652	3089	437	16%	2883	3358	475	16%
15900	1332	1486	154	12%	1880	2173	293	16%	2160	2518	359	17%	2412	2813	401	17%	2653	3094	441	17%	2884	3364	479	17%
15950	1333	1489	156	12%	1881	2177	296	16%	2161	2523	362	17%	2413	2818	404	17%	2655	3099	445	17%	2886	3369	483	17%
16000	1334	1492	158	12%	1882	2181	299	16%	2162	2527	365	17%	2415	2822	408	17%	2656	3105	449	17%	2887	3375	488	17%
16050	1335	1495	160	12%	1883	2185	302	16%	2163	2531	368	17%	2416	2827	411	17%	2657	3110	453	17%	2888	3380	492	17%
16100	1336	1498	162	12%	1885	2189	305	16%	2164	2535	372	17%	2417	2832	415	17%	2658	3115	457	17%	2890	3386	496	17%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
16150	1337	1501	164	12%	1886	2193	308	16%	2165	2539	375	17%	2418	2837	419	17%	2660	3120	460	17%	2891	3392	501	17%
16200	1338	1505	167	12%	1887	2197	311	16%	2166	2544	378	17%	2419	2841	422	17%	2661	3125	464	17%	2892	3397	505	17%
16250	1339	1508	169	13%	1888	2201	313	17%	2167	2548	381	18%	2420	2846	426	18%	2662	3130	468	18%	2894	3403	509	18%
16300	1340	1511	171	13%	1889	2206	316	17%	2168	2552	384	18%	2421	2851	429	18%	2663	3136	472	18%	2895	3408	513	18%
16350	1341	1514	173	13%	1890	2210	319	17%	2169	2556	388	18%	2422	2855	433	18%	2665	3141	476	18%	2897	3414	518	18%
16400	1342	1517	175	13%	1891	2214	322	17%	2170	2560	391	18%	2424	2860	436	18%	2666	3146	480	18%	2898	3420	522	18%
16450	1343	1520	177	13%	1893	2218	325	17%	2171	2565	394	18%	2425	2865	440	18%	2667	3151	484	18%	2899	3425	526	18%
16500	1344	1523	179	13%	1894	2222	328	17%	2172	2569	397	18%	2426	2869	444	18%	2668	3156	488	18%	2901	3431	530	18%
16550	1345	1526	181	13%	1895	2226	331	17%	2173	2573	400	18%	2427	2874	447	18%	2670	3162	492	18%	2902	3437	535	18%
16600	1346	1529	184	14%	1896	2230	334	18%	2174	2577	403	19%	2428	2879	451	19%	2671	3167	496	19%	2903	3442	539	19%
16650	1347	1532	186	14%	1897	2234	337	18%	2175	2581	407	19%	2429	2883	454	19%	2672	3172	500	19%	2905	3448	543	19%
16700	1348	1536	188	14%	1898	2238	340	18%	2176	2586	410	19%	2430	2888	458	19%	2673	3177	504	19%	2906	3453	547	19%
16750	1349	1539	190	14%	1899	2242	343	18%	2177	2590	413	19%	2432	2893	461	19%	2675	3182	507	19%	2907	3459	552	19%
16800	1350	1542	192	14%	1901	2246	346	18%	2178	2594	416	19%	2433	2897	465	19%	2676	3187	511	19%	2909	3464	556	19%
16850	1351	1545	194	14%	1902	2250	349	18%	2179	2598	419	19%	2434	2902	468	19%	2677	3192	515	19%	2910	3470	560	19%
16900	1352	1548	196	14%	1903	2255	352	18%	2180	2602	422	19%	2435	2907	472	19%	2678	3197	519	19%	2911	3476	564	19%
16950	1353	1551	198	15%	1904	2259	355	19%	2181	2606	425	20%	2436	2911	475	20%	2680	3202	523	20%	2913	3481	568	20%
17000	1354	1554	200	15%	1905	2263	357	19%	2182	2611	429	20%	2437	2916	479	20%	2681	3208	527	20%	2914	3487	572	20%
17050	1355	1557	202	15%	1906	2267	360	19%	2183	2615	432	20%	2438	2921	482	20%	2682	3213	530	20%	2916	3492	577	20%
17100	1357	1560	203	15%	1910	2271	361	19%	2187	2619	432	20%	2442	2925	483	20%	2687	3218	531	20%	2920	3498	577	20%
17150	1360	1563	203	15%	1914	2275	361	19%	2191	2623	432	20%	2448	2930	482	20%	2692	3223	530	20%	2927	3503	577	20%
17200	1363	1566	203	15%	1918	2279	361	19%	2196	2627	431	20%	2453	2934	482	20%	2698	3228	530	20%	2933	3509	576	20%
17250	1366	1569	204	15%	1921	2283	361	19%	2200	2631	431	20%	2458	2939	481	20%	2704	3233	529	20%	2939	3514	575	20%
17300	1368	1572	204	15%	1925	2287	361	19%	2205	2635	430	20%	2463	2944	481	20%	2709	3238	529	20%	2945	3520	575	20%
17350	1371	1575	204	15%	1929	2291	361	19%	2210	2640	430	19%	2468	2948	480	19%	2715	3243	528	19%	2951	3525	574	19%
17400	1374	1578	204	15%	1933	2295	362	19%	2214	2644	429	19%	2473	2953	480	19%	2721	3248	528	19%	2957	3531	573	19%
17450	1377	1581	205	15%	1937	2299	362	19%	2219	2648	429	19%	2479	2958	479	19%	2726	3253	527	19%	2964	3536	573	19%
17500	1380	1584	205	15%	1941	2303	362	19%	2224	2652	428	19%	2484	2962	479	19%	2732	3258	526	19%	2970	3542	572	19%
17550	1382	1588	205	15%	1945	2307	362	19%	2228	2656	428	19%	2489	2967	478	19%	2738	3264	526	19%	2976	3547	572	19%
17600	1385	1591	205	15%	1949	2311	362	19%	2233	2660	428	19%	2494	2972	478	19%	2743	3269	525	19%	2982	3553	571	19%
17650	1388	1594	206	15%	1953	2315	362	19%	2237	2664	427	19%	2499	2976	477	19%	2749	3274	525	19%	2988	3559	570	19%
17700	1391	1597	206	15%	1957	2319	362	18%	2242	2669	427	19%	2504	2981	477	19%	2755	3279	524	19%	2994	3564	570	19%
17750	1394	1600	206	15%	1961	2323	362	18%	2247	2673	426	19%	2509	2985	476	19%	2760	3284	524	19%	3000	3570	569	19%
17800	1396	1603	206	15%	1965	2327	362	18%	2251	2677	426	19%	2515	2990	476	19%	2766	3289	523	19%	3007	3575	569	19%



Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
17850	1399	1606	207	15%	1969	2331	362	18%	2256	2681	425	19%	2520	2995	475	19%	2772	3294	522	19%	3013	3581	568	19%
17900	1402	1609	207	15%	1973	2335	362	18%	2260	2685	425	19%	2525	2999	474	19%	2777	3299	522	19%	3019	3586	567	19%
17950	1405	1612	207	15%	1977	2339	362	18%	2265	2689	424	19%	2530	3004	474	19%	2783	3304	521	19%	3025	3592	567	19%
18000	1408	1615	207	15%	1981	2343	362	18%	2270	2693	424	19%	2535	3009	473	19%	2789	3309	521	19%	3031	3597	566	19%
18050	1410	1618	208	15%	1985	2348	362	18%	2274	2698	423	19%	2540	3013	473	19%	2794	3315	520	19%	3037	3603	565	19%
18100	1413	1621	208	15%	1989	2352	362	18%	2279	2702	423	19%	2545	3018	472	19%	2800	3320	520	19%	3044	3608	565	19%
18150	1416	1624	208	15%	1993	2356	362	18%	2283	2706	422	19%	2551	3022	472	19%	2806	3325	519	19%	3050	3614	564	19%
18200	1419	1627	208	15%	1997	2360	363	18%	2288	2710	422	18%	2556	3027	471	18%	2811	3330	519	18%	3056	3619	564	18%
18250	1422	1630	209	15%	2001	2364	363	18%	2293	2714	422	18%	2561	3032	471	18%	2817	3335	518	18%	3062	3625	563	18%
18300	1424	1633	209	15%	2005	2368	363	18%	2297	2718	421	18%	2566	3036	470	18%	2823	3340	517	18%	3068	3631	562	18%
18350	1427	1636	209	15%	2009	2372	363	18%	2302	2724	422	18%	2571	3043	471	18%	2828	3347	519	18%	3074	3638	564	18%
18400	1430	1639	209	15%	2013	2376	363	18%	2306	2730	423	18%	2576	3049	473	18%	2834	3354	520	18%	3080	3646	565	18%
18450	1433	1641	208	15%	2017	2381	364	18%	2311	2736	425	18%	2581	3056	474	18%	2840	3361	522	18%	3087	3654	567	18%
18500	1436	1644	208	14%	2021	2385	364	18%	2316	2742	426	18%	2587	3062	476	18%	2845	3369	524	18%	3093	3662	569	18%
18550	1438	1646	208	14%	2025	2390	365	18%	2320	2748	427	18%	2592	3069	477	18%	2851	3376	525	18%	3099	3670	571	18%
18600	1441	1649	208	14%	2029	2394	365	18%	2325	2754	429	18%	2597	3076	479	18%	2857	3383	527	18%	3105	3678	573	18%
18650	1444	1651	207	14%	2033	2399	366	18%	2329	2760	430	18%	2602	3082	480	18%	2862	3391	528	18%	3111	3686	574	18%
18700	1447	1654	207	14%	2037	2403	366	18%	2334	2765	431	18%	2607	3089	482	18%	2868	3398	530	18%	3117	3694	576	18%
18750	1450	1657	207	14%	2041	2407	366	18%	2339	2771	433	19%	2612	3096	483	19%	2874	3405	532	19%	3124	3702	578	19%
18800	1453	1659	207	14%	2045	2412	367	18%	2343	2777	434	19%	2617	3102	485	19%	2879	3413	533	19%	3130	3709	580	19%
18850	1455	1662	206	14%	2049	2416	367	18%	2348	2783	435	19%	2623	3109	486	19%	2885	3420	535	19%	3136	3717	582	19%
18900	1458	1664	206	14%	2053	2421	368	18%	2352	2789	437	19%	2628	3116	488	19%	2891	3427	537	19%	3142	3725	583	19%
18950	1461	1667	206	14%	2057	2425	368	18%	2357	2795	438	19%	2633	3122	489	19%	2896	3434	538	19%	3148	3733	585	19%
19000	1464	1669	206	14%	2061	2429	369	18%	2362	2801	439	19%	2638	3129	491	19%	2902	3442	540	19%	3154	3741	587	19%
19050	1467	1672	205	14%	2065	2434	369	18%	2366	2807	441	19%	2643	3136	492	19%	2907	3449	542	19%	3160	3749	589	19%
19100	1469	1675	205	14%	2069	2438	369	18%	2371	2813	442	19%	2648	3142	494	19%	2913	3456	543	19%	3167	3757	590	19%
19150	1472	1677	205	14%	2073	2443	370	18%	2376	2819	443	19%	2653	3149	495	19%	2919	3464	545	19%	3173	3765	592	19%
19200	1475	1680	205	14%	2077	2447	370	18%	2380	2825	445	19%	2659	3155	497	19%	2924	3471	547	19%	3179	3773	594	19%
19250	1478	1682	204	14%	2081	2451	371	18%	2385	2831	446	19%	2664	3162	498	19%	2930	3478	548	19%	3185	3781	596	19%
19300	1481	1685	204	14%	2085	2456	371	18%	2389	2837	447	19%	2669	3169	500	19%	2936	3486	550	19%	3191	3789	598	19%
19350	1483	1687	204	14%	2089	2460	372	18%	2394	2843	449	19%	2674	3175	501	19%	2941	3493	551	19%	3197	3797	599	19%
19400	1486	1690	204	14%	2093	2465	372	18%	2399	2849	450	19%	2679	3182	503	19%	2947	3500	553	19%	3203	3805	601	19%
19450	1489	1693	204	14%	2097	2469	372	18%	2403	2855	451	19%	2684	3189	504	19%	2953	3507	555	19%	3210	3813	603	19%
19500	1492	1695	203	14%	2101	2473	373	18%	2408	2861	453	19%	2689	3195	506	19%	2958	3515	556	19%	3216	3821	605	19%

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
19550	1495	1698	203	14%	2105	2478	373	18%	2412	2867	454	19%	2695	3202	507	19%	2964	3522	558	19%	3222	3829	607	19%
19600	1497	1700	203	14%	2108	2482	374	18%	2417	2872	455	19%	2700	3209	509	19%	2970	3529	560	19%	3228	3836	608	19%
19650	1500	1703	203	14%	2112	2487	374	18%	2422	2878	457	19%	2705	3215	510	19%	2975	3537	561	19%	3234	3844	610	19%
19700	1503	1705	202	13%	2116	2491	375	18%	2426	2884	458	19%	2710	3222	512	19%	2981	3544	563	19%	3240	3852	612	19%
19750	1506	1708	202	13%	2120	2495	375	18%	2431	2890	459	19%	2715	3228	513	19%	2987	3551	565	19%	3247	3860	614	19%
19800	1509	1710	202	13%	2124	2500	375	18%	2435	2896	461	19%	2720	3235	515	19%	2992	3559	566	19%	3253	3868	615	19%
19850	1511	1713	202	13%	2128	2504	376	18%	2440	2902	462	19%	2725	3242	516	19%	2998	3566	568	19%	3259	3876	617	19%
19900	1514	1716	201	13%	2132	2509	376	18%	2445	2908	464	19%	2731	3248	518	19%	3004	3573	570	19%	3265	3884	619	19%
19950	1517	1718	201	13%	2136	2513	377	18%	2449	2914	465	19%	2736	3255	519	19%	3009	3581	571	19%	3271	3892	621	19%
20000	1520	1721	201	13%	2140	2518	377	18%	2454	2920	466	19%	2741	3262	521	19%	3015	3588	573	19%	3277	3900	623	19%
20050		1723				2522				2926				3268				3595				3908		
20100		1726				2526				2932				3275				3602				3916		
20150		1728				2531				2938				3282				3610				3924		
20200		1731				2535				2944				3288				3617				3932		
20250		1734				2540				2950				3295				3624				3940		
20300		1736				2544				2956				3301				3632				3948		
20350		1739				2548				2962				3308				3639				3956		
20400		1741				2553				2968				3315				3646				3963		
20450		1744				2557				2974				3321				3654				3971		
20500		1746				2562				2979				3328				3661				3979		
20550		1749				2566				2985				3335				3668				3987		
20600		1751				2570				2991				3341				3675				3995		
20650		1754				2575				2997				3348				3683				4003		
20700		1757				2579				3003				3355				3690				4011		
20750		1759				2584				3009				3361				3697				4019		
20800		1762				2588				3015				3368				3705				4027		
20850		1764				2592				3021				3375				3712				4035		
20900		1767				2597				3027				3381				3719				4043		
20950		1769				2601				3033				3388				3727				4051		
21000		1772				2606				3039				3394				3734				4059		
21050		1775				2610				3045				3401				3741				4067		
21100		1777				2614				3051				3408				3748				4075		
21150		1780				2619				3057				3414				3756				4083		
21200		1782				2623				3063				3421				3763				4090		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
21250		1785				2628				3069				3428				3770				4098		
21300		1787				2632				3075				3434				3778				4106		
21350		1790				2637				3080				3441				3785				4114		
21400		1793				2641				3086				3448				3792				4122		
21450		1795				2645				3092				3454				3800				4130		
21500		1798				2650				3098				3461				3807				4138		
21550		1800				2654				3104				3467				3814				4146		
21600		1803				2659				3110				3474				3822				4154		
21650		1805				2663				3116				3481				3829				4162		
21700		1808				2667				3122				3487				3836				4170		
21750		1810				2672				3128				3494				3843				4178		
21800		1813				2676				3134				3501				3851				4186		
21850		1816				2681				3140				3507				3858				4194		
21900		1818				2685				3146				3514				3865				4202		
21950		1821				2689				3152				3521				3873				4210		
22000		1823				2694				3158				3527				3880				4217		
22050		1826				2698				3164				3534				3887				4225		
22100		1828				2703				3170				3540				3895				4233		
22150		1831				2707				3176				3547				3902				4241		
22200		1834				2711				3182				3554				3909				4249		
22250		1836				2716				3187				3560				3916				4257		
22300		1839				2720				3193				3567				3924				4265		
22350		1841				2725				3199				3574				3931				4273		
22400		1844				2729				3205				3580				3938				4281		
22450		1846				2733				3211				3587				3946				4289		
22500		1849				2738				3217				3594				3953				4297		
22550		1852				2742				3223				3600				3960				4305		
22600		1854				2747				3229				3607				3968				4313		
22650		1857				2751				3235				3614				3975				4321		
22700		1859				2756				3241				3620				3982				4329		
22750		1862				2760				3247				3627				3989				4337		
22800		1865				2764				3253				3633				3997				4344		
22850		1867				2769				3259				3640				4004				4352		
22900		1870				2773				3265				3647				4011				4360		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
22950		1873				2778				3271				3653				4019				4368		
23000		1875				2782				3277				3660				4026				4376		
23050		1878				2786				3283				3667				4033				4384		
23100		1881				2791				3288				3673				4041				4392		
23150		1883				2795				3294				3680				4048				4400		
23200		1886				2800				3300				3687				4055				4408		
23250		1889				2804				3306				3693				4062				4416		
23300		1891				2808				3312				3700				4070				4424		
23350		1894				2813				3318				3706				4077				4432		
23400		1897				2817				3324				3713				4084				4440		
23450		1899				2822				3330				3720				4092				4448		
23500		1902				2826				3336				3726				4099				4456		
23550		1905				2830				3342				3733				4106				4464		
23600		1907				2835				3348				3740				4114				4471		
23650		1910				2839				3354				3746				4121				4479		
23700		1913				2844				3360				3753				4128				4487		
23750		1915				2848				3366				3760				4136				4495		
23800		1918				2853				3372				3766				4143				4503		
23850		1921				2857				3378				3773				4150				4511		
23900		1923				2861				3384				3779				4157				4519		
23950		1926				2866				3390				3786				4165				4527		
24000		1929				2870				3395				3793				4172				4535		
24050		1931				2875				3401				3799				4179				4543		
24100		1934				2879				3407				3806				4187				4551		
24150		1937				2883				3413				3813				4194				4559		
24200		1939				2888				3419				3819				4201				4567		
24250		1942				2892				3425				3826				4209				4575		
24300		1945				2897				3431				3833				4216				4583		
24350		1947				2901				3437				3839				4223				4591		
24400		1950				2905				3443				3846				4230				4598		
24450		1953				2910				3449				3852				4238				4606		
24500		1955				2914				3455				3859				4245				4614		
24550		1958				2919				3461				3866				4252				4622		
24600		1961				2923				3467				3872				4260				4630		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
24650		1963				2927				3473				3879				4267				4638		
24700		1966				2932				3479				3886				4274				4646		
24750		1969				2936				3485				3892				4282				4654		
24800		1971				2941				3491				3899				4289				4662		
24850		1974				2945				3497				3906				4296				4670		
24900		1977				2949				3502				3912				4303				4678		
24950		1979				2954				3508				3919				4311				4686		
25000		1982				2958				3514				3926				4318				4694		
25050		1985				2963				3520				3932				4325				4702		
25100		1987				2967				3526				3939				4333				4710		
25150		1990				2972				3532				3945				4340				4718		
25200		1993				2976				3538				3952				4347				4726		
25250		1995				2980				3544				3959				4355				4733		
25300		1998				2985				3550				3965				4362				4741		
25350		2001				2989				3556				3972				4369				4749		
25400		2003				2994				3562				3979				4376				4757		
25450		2006				2998				3568				3985				4384				4765		
25500		2009				3002				3574				3992				4391				4773		
25550		2011				3007				3580				3999				4398				4781		
25600		2014				3011				3586				4005				4406				4789		
25650		2017				3016				3592				4012				4413				4797		
25700		2019				3020				3598				4018				4420				4805		
25750		2022				3024				3603				4025				4428				4813		
25800		2025				3029				3609				4032				4435				4821		
25850		2027				3033				3615				4038				4442				4829		
25900		2030				3038				3621				4045				4450				4837		
25950		2033				3042				3627				4052				4457				4845		
26000		2035				3046				3633				4058				4464				4853		
26050		2038				3051				3639				4065				4471				4860		
26100		2041				3055				3645				4072				4479				4868		
26150		2043				3060				3651				4078				4486				4876		
26200		2046				3064				3657				4085				4493				4884		
26250		2049				3068				3663				4091				4501				4892		
26300		2051				3073				3669				4098				4508				4900		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
26350		2054				3077				3675				4105				4515				4908		
26400		2057				3082				3681				4111				4523				4916		
26450		2059				3086				3687				4118				4530				4924		
26500		2062				3091				3693				4125				4537				4932		
26550		2064				3095				3699				4131				4544				4940		
26600		2067				3099				3705				4138				4552				4948		
26650		2070				3104				3710				4145				4559				4956		
26700		2072				3108				3716				4151				4566				4964		
26750		2075				3113				3722				4158				4574				4972		
26800		2078				3117				3728				4165				4581				4980		
26850		2080				3121				3734				4171				4588				4987		
26900		2083				3126				3740				4178				4596				4995		
26950		2086				3130				3746				4184				4603				5003		
27000		2088				3135				3752				4191				4610				5011		
27050		2091				3139				3758				4198				4617				5019		
27100		2094				3143				3764				4204				4625				5027		
27150		2096				3148				3770				4211				4632				5035		
27200		2099				3152				3776				4218				4639				5043		
27250		2102				3157				3782				4224				4647				5051		
27300		2104				3161				3788				4231				4654				5059		
27350		2107				3165				3794				4238				4661				5067		
27400		2110				3170				3800				4244				4669				5075		
27450		2112				3174				3806				4251				4676				5083		
27500		2115				3179				3812				4257				4683				5091		
27550		2118				3183				3817				4264				4691				5099		
27600		2120				3187				3823				4271				4698				5107		
27650		2123				3192				3829				4277				4705				5114		
27700		2126				3196				3835				4284				4712				5122		
27750		2128				3201				3841				4291				4720				5130		
27800		2131				3205				3847				4297				4727				5138		
27850		2134				3210				3853				4304				4734				5146		
27900		2136				3214				3859				4311				4742				5154		
27950		2139				3218				3865				4317				4749				5162		
28000		2142				3223				3871				4324				4756				5170		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
28050		2144				3227				3877				4330				4764				5178		
28100		2147				3232				3883				4337				4771				5186		
28150		2150				3236				3889				4344				4778				5194		
28200		2152				3240				3895				4350				4785				5202		
28250		2155				3245				3901				4357				4793				5210		
28300		2158				3249				3907				4364				4800				5218		
28350		2160				3254				3913				4370				4807				5226		
28400		2163				3258				3918				4377				4815				5234		
28450		2166				3262				3924				4384				4822				5241		
28500		2168				3267				3930				4390				4829				5249		
28550		2171				3271				3936				4397				4837				5257		
28600		2174				3276				3942				4404				4844				5265		
28650		2176				3280				3948				4410				4851				5273		
28700		2179				3284				3954				4417				4858				5281		
28750		2182				3289				3960				4423				4866				5289		
28800		2184				3293				3966				4430				4873				5297		
28850		2187				3298				3972				4437				4880				5305		
28900		2190				3302				3978				4443				4888				5313		
28950		2192				3306				3984				4450				4895				5321		
29000		2195				3311				3990				4457				4902				5329		
29050		2198				3315				3996				4463				4910				5337		
29100		2200				3320				4002				4470				4917				5345		
29150		2203				3324				4008				4477				4924				5353		
29200		2206				3329				4014				4483				4931				5361		
29250		2208				3333				4020				4490				4939				5368		
29300		2211				3337				4025				4496				4946				5376		
29350		2214				3342				4031				4503				4953				5384		
29400		2216				3346				4037				4510				4961				5392		
29450		2219				3351				4043				4516				4968				5400		
29500		2222				3355				4049				4523				4975				5408		
29550		2224				3359				4055				4530				4983				5416		
29600		2227				3364				4061				4536				4990				5424		
29650		2230				3368				4067				4543				4997				5432		
29700		2232				3373				4073				4550				5005				5440		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
29750		2235				3377				4079				4556				5012				5448		
29800		2238				3381				4085				4563				5019				5456		
29850		2240				3386				4091				4569				5026				5464		
29900		2243				3390				4097				4576				5034				5472		
29950		2246				3395				4103				4583				5041				5480		
30000		2248				3399				4109				4589				5048				5488		
30050		2238				3382				4086				4564				5021				5458		
30100		2241				3387				4092				4571				5028				5465		
30150		2243				3391				4098				4577				5035				5473		
30200		2246				3395				4104				4584				5042				5481		
30250		2249				3400				4110				4590				5049				5489		
30300		2251				3404				4115				4597				5057				5497		
30350		2254				3408				4121				4603				5064				5504		
30400		2256				3413				4127				4610				5071				5512		
30450		2259				3417				4133				4616				5078				5520		
30500		2262				3421				4139				4623				5085				5528		
30550		2264				3426				4144				4629				5092				5535		
30600		2267				3430				4150				4636				5099				5543		
30650		2269				3434				4156				4642				5107				5551		
30700		2272				3439				4162				4649				5114				5559		
30750		2275				3443				4168				4655				5121				5566		
30800		2277				3447				4174				4662				5128				5574		
30850		2280				3452				4179				4668				5135				5582		
30900		2282				3456				4185				4675				5142				5590		
30950		2285				3460				4191				4681				5150				5598		
31000		2288				3464				4197				4688				5157				5605		
31050		2290				3469				4203				4694				5164				5613		
31100		2293				3473				4208				4701				5171				5621		
31150		2296				3477				4214				4707				5178				5629		
31200		2298				3482				4220				4714				5185				5636		
31250		2301				3486				4226				4720				5192				5644		
31300		2303				3490				4232				4727				5200				5652		
31350		2306				3495				4238				4733				5207				5660		
31400		2309				3499				4243				4740				5214				5667		



Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
31450		2311				3503				4249				4746				5221				5675		
31500		2314				3508				4255				4753				5228				5683		
31550		2316				3512				4261				4759				5235				5691		
31600		2319				3516				4267				4766				5242				5699		
31650		2322				3521				4272				4772				5250				5706		
31700		2324				3525				4278				4779				5257				5714		
31750		2327				3529				4284				4785				5264				5722		
31800		2329				3533				4290				4792				5271				5730		
31850		2332				3538				4296				4798				5278				5737		
31900		2335				3542				4302				4805				5285				5745		
31950		2337				3546				4307				4811				5293				5753		
32000		2340				3551				4313				4818				5300				5761		
32050		2342				3555				4319				4824				5307				5768		
32100		2345				3559				4325				4831				5314				5776		
32150		2348				3564				4331				4837				5321				5784		
32200		2350				3568				4336				4844				5328				5792		
32250		2353				3572				4342				4850				5335				5800		
32300		2355				3577				4348				4857				5343				5807		
32350		2358				3581				4354				4863				5350				5815		
32400		2361				3585				4360				4870				5357				5823		
32450		2363				3590				4366				4876				5364				5831		
32500		2366				3594				4371				4883				5371				5838		
32550		2369				3598				4377				4889				5378				5846		
32600		2371				3603				4383				4896				5385				5854		
32650		2374				3607				4389				4902				5393				5862		
32700		2376				3611				4395				4909				5400				5870		
32750		2379				3615				4400				4915				5407				5877		
32800		2382				3620				4406				4922				5414				5885		
32850		2384				3624				4412				4928				5421				5893		
32900		2387				3628				4418				4935				5428				5901		
32950		2389				3633				4424				4941				5435				5908		
33000		2392				3637				4430				4948				5443				5916		
33050		2395				3641				4435				4954				5450				5924		
33100		2397				3646				4441				4961				5457				5932		

Side-by-Side Comparisons

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BR5	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5	Existing	BR5(with updated SSR)	Dollar Change BR5	Percentage Change BR5
33150		2400				3650				4447				4967				5464				5939		
33200		2402				3654				4453				4974				5471				5947		
33250		2405				3659				4459				4980				5478				5955		
33300		2408				3663				4464				4987				5486				5963		
33350		2410				3667				4470				4993				5493				5971		
33400		2413				3672				4476				5000				5500				5978		
33450		2415				3676				4482				5006				5507				5986		
33500		2418				3680				4488				5013				5514				5994		
33550		2421				3685				4494				5019				5521				6002		
33600		2423				3689				4499				5026				5528				6009		
33650		2426				3693				4505				5032				5536				6017		
33700		2428				3697				4511				5039				5543				6025		
33750		2431				3702				4517				5045				5550				6033		
33800		2434				3706				4523				5052				5557				6040		

## APPENDIX D: ALTERNATIVE LOW-INCOME ADJUSTMENTS

There are two alternative low-income adjustments.

Alternative A still relies on a self-support reserve (SSR) equivalent to the 2020 federal poverty guidelines for one person (\$1,063 per month) multiplied by Alabama's price parity (86.4%) so is equivalent to \$919 per month. There are two difference between Alternative A and how the SSR is applied in the proposed, updated schedule shown in Appendix A, however. One difference is the SSR is applied to gross income for Alternative A rather after-tax income, as it is in the schedule in Appendix A and the existing schedule. A second difference is that instead of taking the lower of the BR amount and a percentage difference between the after-tax income and the SSR (which is the method used for the existing schedule and the proposed schedule in Appendix A), another amount is used. It is the lower of the BR amount and the minimum order (\$50 per month) plus for every \$50 in additional income an increase to the schedule amount of \$31 for one child, \$33.50, for two children, \$34 for three children, \$34.50 for four children, \$34.75 for five children and \$35 for six children.

Alternative B is the same as Alternative A except it uses the maximum 2020 Supplemental Security Income (SSI) amount, \$783 per month,<sup>48</sup> as the SSR.

The table on the next page provides a side-by-side comparisons of the alternative low-income adjustments. The blue-shaded area is the area that is adjusted for the SSR.

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<sup>48</sup> U.S. Social Security Administration. (n.d.) *SSI Federal Payment Amounts for 2020*. Retrieved from <https://www.ssa.gov/oact/cola/SSI.html>.

Combined Gross Income	1 Child				2 Children				3 Children				4 Children				5 Children				6 Children			
	Existing	BRS (with updated SSR)	Alternative A	Alternative B	Existing	BRS (with updated SSR)	Alternative A	Alternative B	Existing	BRS (with updated SSR)	Alternative A	Alternative B	Existing	BRS (with updated SSR)	Alternative A	Alternative B	Existing	BRS (with updated SSR)	Alternative A	Alternative B	Existing	BRS (with updated SSR)	Alternative A	Alternative B
800	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
850	60	50	50	81	61	50	50	84	61	50	50	84	62	50	50	85	63	50	50	85	63	50	50	85
900	91	50	50	112	93	50	50	117	94	50	50	118	95	50	50	119	96	50	50	120	97	50	50	120
950	123	50	50	143	124	50	50	151	126	50	50	152	127	50	50	154	129	50	50	154	130	50	50	155
1000	155	50	81	174	156	50	84	184	158	50	84	186	160	50	85	188	162	50	85	189	163	50	85	190
1050	189	50	112	186	191	50	117	218	193	50	118	220	195	50	119	223	198	50	120	224	200	50	120	225
1100	224	50	143	194	227	51	151	251	229	51	152	254	232	52	154	257	234	52	154	259	237	53	155	260
1150	253	85	174	202	262	86	184	285	265	87	186	288	268	88	188	292	271	89	189	293	274	90	190	295
1200	262	120	205	209	298	122	218	318	301	123	220	322	304	124	223	326	307	126	224	328	311	127	225	330
1250	272	155	217	217	333	157	251	331	337	159	254	356	340	160	257	361	344	162	259	363	348	164	260	365
1300	281	190	225	225	368	192	285	343	372	195	288	390	376	197	292	395	381	199	293	398	385	201	295	400
1350	290	225	233	233	404	228	318	354	408	230	322	424	413	233	326	430	417	235	328	432	422	238	330	435
1400	299	240	240	240	435	263	352	366	444	266	356	443	449	269	361	464	454	272	363	467	459	275	365	470
1450	308	248	248	248	447	299	378	378	478	302	390	457	483	305	395	499	488	309	398	502	494	312	400	505
1500	316	256	256	256	459	334	390	390	512	338	424	471	517	341	430	526	523	345	432	537	528	349	435	540
1550	325	264	264	264	471	370	402	402	545	374	458	485	551	378	464	542	557	382	467	571	563	386	470	575
1600	333	271	271	271	483	405	413	413	570	409	492	500	585	414	499	558	592	418	502	606	598	423	505	610
1650	342	279	279	279	495	425	425	425	584	445	514	514	619	450	533	574	626	455	537	632	633	460	540	645
1700	350	287	287	287	507	437	437	437	598	481	528	528	653	486	568	590	660	491	571	649	667	497	575	680
1750	359	295	295	295	519	449	449	449	611	517	542	542	683	522	602	606	694	528	606	667	702	534	610	715
1800	367	302	302	302	532	461	461	461	626	552	557	557	699	558	622	622	729	564	641	684	736	570	645	744
1850	376	310	310	310	545	472	472	472	641	571	571	571	716	594	638	638	763	601	676	701	771	607	680	763
1900	385	318	318	318	558	484	484	484	656	585	585	585	733	630	653	653	797	637	710	719	806	643	715	781
1950	394	325	325	325	571	495	495	495	672	599	599	599	750	665	669	669	825	672	736	736	840	679	750	800
2000	403	333	333	333	584	507	507	507	687	613	613	613	767	684	684	684	844	708	753	753	875	715	785	818
2050	412	340	340	340	597	518	518	518	702	626	626	626	784	700	700	700	863	743	770	770	909	751	820	837
2100	421	348	348	348	609	530	530	530	717	640	640	640	801	715	715	715	882	779	787	787	944	787	855	855
2150	430	355	355	355	622	541	541	541	733	654	654	654	818	731	731	731	900	804	804	804	979	823	874	874
2200	439	363	363	363	635	553	553	553	748	668	668	668	835	746	746	746	919	821	821	821	999	859	892	892
2250	448	370	370	370	648	564	564	564	763	682	682	682	852	762	762	762	938	838	838	838	1019	895	911	911
2300	457	378	378	378	661	576	576	576	778	696	696	696	869	777	777	777	956	855	855	855	1040	929	929	929
2350	465	386	386	386	674	587	587	587	794	710	710	710	886	793	793	793	975	872	872	872	1060	948	948	948
2400	474	393	393	393	687	599	599	599	808	724	724	724	903	808	808	808	993	889	889	889	1079	966	966	966
2450	483	401	401	401	699	610	610	610	823	737	737	737	919	824	824	824	1011	906	906	906	1099	985	985	985
2500	491	408	408	408	712	621	621	621	837	751	751	751	935	839	839	839	1029	923	923	923	1119	1003	1003	1003