1	MEETING OF THE ADVISORY COMMITTEE
2	ON CHILD SUPPORT GUIDELINES AND ENFORCEMENT
3	FOR THE STATE OF ALABAMA
4	FRIDAY, APRIL 23, 2021
5	10:00 A.M.
6	
7	
8	
9	
10	* * * * * * * * * * * * *
11	ORIGINAL
12	* * * * * * * * * * * * *
13	
14	
15	THE ADVISORY COMMITTEE ON CHILD SUPPORT
16	GUIDELINES AND ENFORCEMENT MEETING was held before
17	Jeana S. Boggs, Certified Court Reporter and
18	Commissioner for the State of Alabama at Large, via
19	Virtual videoconference, Montgomery, Alabama,
20	commencing at 10:00 A.M., Friday, April 23rd, 2021.
21	
22	
23	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1		APPEARANCES
2	GUEST SPEA	AKER:
3		DR. JANE VENOHR
4		Center for Policy Research Denver, Colorado
5	COMMITTEE	MEMBERS:
6		PROFESSOR PENNY DAVIS, Chair Adjunct Professor of Law
7		University of Alabama School of Law Tuscaloosa, Alabama
8		THE HONORABLE JULIE PALMER
9		Private Practice Attorney and Part-time Referee, Shelby County
10		Hoover, Alabama
11		AMANDA COX, Esquire Staff Attorney, The Honorable Terry Moore
12		Judge, Alabama Court of Civil Appeals Montgomery, Alabama
13		ANGELA S. CAMPBELL
14		Child Support Program Manager Mobile County Department
15		of Human Resources Mobile, Alabama
16		JENNIFER BUSH, Esquire
17		State-Level Child Support Attorney Alabama Department of Human Resources
18		Montgomery, Alabama
19		JIM JEFFRIES, Esquire Private Practice Attorney
20		Mobile, Alabama
21		KATIE STEINWINDER, Esquire Private Practice Attorney
22		Montgomery, Alabama
23		
		Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1	LATHESIA MCCLENNEY Director
2	Child Support Enforcement Division Alabama Department of Human Resources
3	Montgomery, Alabama
4	MELODY BALDWIN, Esquire District Attorney's Office
5	Child Support Division Dadeville, Alabama
6	PROFESSOR BRIAN GRAY
7	Associate Dean Culverhouse College of Commerce
8	The University of Alabama Tuscaloosa, Alabama
9	MALLORY HALL, Esquire
10	Private Practice Attorney Birmingham, Alabama
11	OTHER APPEARANCES:
12	JEANA BOGGS, COURT REPORTER
13	BOGGS REPORTING & VIDEO LLC MONTGOMERY, ALABAMA 36104
14 15	STEPHANIE BLACKBURN, Esquire Central Staff Attorney
16	Supreme Court of Alabama Montgomery, Alabama
17	BOB MADDOX, Esquire
18	Staff Attorney, Legal Division Alabama Administrative Office of Courts
19	Montgomery, Alabama
20	
21	
22	
23	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1	APPEARANCES FROM THE PUBLIC:
2	CLIFFORD SMITH
3	LISA CLARK
4	LEE WOOD
5	APPEARANCE OF GUEST:
6	HON. PATRICIA STEPHENS
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
	Boggs Poporting & Video LLC
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. DAVIS: Good morning, 2 everybody, and welcome to the Supreme Court 3 Advisory Committee on Child Support Guidelines and Enforcement. We appreciate 4 5 each of you taking the time to participate 6 on the Committee either as a Committee 7 member or those in public who will be giving 8 comments. 9 We are fortunate to have Jeana 10 Boggs with us again as our Court Reporter. 11 Jeana, if you would wave so they can see 12 your Brady picture. 13 THE COURT REPORTER: (Waving.) 14 MS. DAVIS: There you go. 15 And, again, I am the world's worst 16 at identifying myself, particularly if you 17 do not have a visual representation on 18 If you would, before you speak, it screen. 19 would help Jeana a lot if you would identify 20 who you are either immediately when you 21 speak; if not, if you think about it during 2.2. your comments, that would be helpful. 23 Again, we are a numbers type of Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 Committee. So, it would be helpful, if at 2 the time you speak about numbers, you would 3 speak in terms of numbers and percentages. 4 You would say, for example, three 5 ninety-five should be stated three dollars 6 and ninety-five cents, or three hundred and 7 ninety-five dollars, or three point nine 8 five percent, whichever way you are really 9 intending to speak. 10 At this point, let's do a roll 11 Bob, if you would, call the roll. call. 12 And then after we have all the public 13 members if you would ask them if they want 14 to speak also. 15 MR. MADDOX: Yes, ma'am. Good 16 morning, everyone. So, as I call your name, 17 please unmute yourself and say "present" or 18 "here" so we can identify you. 19 Honorable William Thompson? 20 (No response). 21 I believe he emailed MR. MADDOX: 2.2. me a few days ago he could not join. But I 23 always like to make sure. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	Honorable Don McMillan?
2	(No response).
3	MR. MADDOX: Honorable Michael
4	Sherman?
5	(No response).
6	MR. MADDOX: Honorable Aubrey
7	Ford?
8	(No response).
9	MR. MADDOX: Honorable Julie
10	Palmer?
11	(No response).
12	MR. MADDOX: Honorable Karen
13	Dunn-Burks?
14	(No response).
15	MR. MADDOX: Professor Davis is
16	on. We just heard from her. She's present.
17	MR. MADDOX: Amanda Cox?
18	MS. COX: Here.
19	MR. MADDOX: Thank you. Angela
20	Campbell?
21	MS. CAMPBELL: Here.
22	MR. MADDOX: Drew Whitmire?
23	(No response).
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

ĺ	
1	MR. MADDOX: Greg Starkey?
2	(No response).
3	MR. MADDOX: Jennifer Bush?
4	Jennifer, can you hear me? I can see her
5	name. Can you Do you need me to unmute
6	you, or can you unmute yourself?
7	Anyway, Jeana, Jennifer is showing
8	up. She must be having audio trouble.
9	MR. MADDOX: Jessica Kirk
10	Drennan?
11	(No response).
12	MR. MADDOX: Jim Jeffries?
13	MR. JEFFRIES: (Waving).
14	MR. MADDOX: He is waving. I
15	just admitted him. He is present.
16	MR. MADDOX: Katie Steinwinder?
17	MS. STEINWINDER: I am here, Bob.
18	MR. MADDOX: Thank you. I may be
19	pronouncing your last name incorrectly. I'm
20	sorry.
21	MS. STEINWINDER: It's
22	Steinwinder, but that's okay.
23	MR. MADDOX: Steinwinder. Sorry.
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1 Lathesia McClenney. Actually, I 2 think she just tried to get in. I just 3 admitted her. Lathesia, are you on? I will 4 come back to her. I think I just --5 Lathesia? 6 MS. MCCLENNEY: Good morning. 7 Yes, I am on, Bob. 8 MR. MADDOX: Okay. Thank you. 9 Appreciate it. 10 MS. MCCLENNEY: Thank you. 11 MR. MADDOX: Melody Baldwin? 12 MS. BALDWIN: Present. 13 MR. MADDOX: Thank you. 14 Professor Brian Gray? 15 PROFESSOR GRAY: I am here. 16 MR. MADDOX: I need a voice like 17 Stephen Arnold? that. 18 (No response). 19 MR. MADDOX: Rachel King? 20 (No response). 21 MR. MADDOX: I think she emailed 2.2. She probably won't be able to join. me. Ι 23 think she had a trial or something. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	Mallory Hall?
2	MS. HALL: I am here.
3	MR. MADDOX: Thank you.
4	Honorable Julie Weller?
5	MS. BLACKBURN: She is not going
6	to be able to make it today.
7	MR. MADDOX: Stephanie Blackburn?
8	She just spoke. She is present.
9	MR. MADDOX: Nathan Wilson?
10	(No response).
11	MR. MADDOX: All right. We have
12	Dr. Venohr. If you would wave, Dr. Venohr,
13	for everybody. She's in a different
14	location. Looks good today. She is in her
15	office for a change.
16	Clifford Smith?
17	MR. SMITH: I am here.
18	MR. MADDOX: Thank you. Would
19	you like to speak at the end, Cliff?
20	MR. SMITH: No, I don't have any
21	plans to. Just be here.
22	MR. MADDOX: Thank you. Tiffany
23	Gates? Tiffany Gates?
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	(No response).
2	MR. MADDOX: Lisa Clark?
3	MS. CLARK: Here.
4	MR. MADDOX: Would you like to
5	speak at the end?
6	MS. CLARK: No, thank you.
7	MR. MADDOX: Okay. Thank you.
8	Lee Wood? Lee Wood? Can you hear
9	me?
10	MR. MADDOX: I admitted her.
11	Maybe she's not able to unmute.
12	Honorable Patricia Stephens?
13	(No response).
14	MR. MADDOX: Vicki Porter? Vicki
15	Porter?
16	(No response).
17	MR. MADDOX: All right. Penny,
18	that's all I had for now.
19	MS. DAVIS: Okay. Thank you,
20	Bob. I appreciate you doing the roll call
21	for us. As we have others that come in, we
22	will Bob can admit them and that one
23	person that's got a phone number, I'm sure
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

when he has a chance he will assign a name
to that.
At this time, Stephanie, it
doesn't look like we have a quorum.
MS. BLACKBURN: I think we are
one shy of a quorum.
MS. DAVIS: Okay. Thank you.
So, we may very well have one later on.
Also, Stephanie, if you would,
would you mention for the record the order
authorizing Supreme Court authorizing the
video conference?
MS. BLACKBURN: Yes, ma'am. That
order is still in effect, I believe, until
September. So, we are good.
MS. DAVIS: Thank you. And,
again, for the record, Bob, will you speak
on the notice sent to the media?
MR. MADDOX: Yes. There was a
media notice, a news release, was sent to
all the media outlets statewide by Scott
Hoyem, Public Information Officer in the
Administrative Office of Courts, on
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1	March 22nd by email. This media notice, of
2	course, allowed the public to provide
3	written comments to the Supreme Court
4	Clerk's Office by last let's see,
5	Wednesday or sorry, Thursday, April 15th,
6	and also they could join by Zoom by 5:00
7	o'clock this past Wednesday, April 21st.
8	All the information, news release,
9	agenda and other documents are posted on our
10	website, Alacourt.gov, under Child Support
11	and Child Support Guidelines Review under
12	that.
13	MS. DAVIS: Okay. Thank you,
14	Bob. Did we receive any written reports
15	this time?
16	MR. MADDOX: No, ma'am.
17	MS. DAVIS: Okay. I knew I had
18	not. I just hoped I didn't miss it in my
19	email. So, I appreciate that clarification.
20	All right. Thank you for that
21	information, Bob.
22	At this point, we need to ask for
23	approval of the transcript of our last
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1	meeting, which was March the 12th. So, are
2	there any corrections or changes that anyone
3	would like to submit at this time?
4	(No response).
5	MS. DAVIS: Okay. Then do I hear
6	a motion of approval of the transcript?
7	MS. STEINWINDER: I move for
8	approval. Katie Steinwinder.
9	MS. DAVIS: Thank you, Katie.
10	And is there a second?
11	MS. CAMPBELL: Second from Angela
12	Campbell.
13	MS. DAVIS: Thank you, Angela.
14	All in favor, if you would, raise your
15	hands.
16	(Committee members raising
17	hands).
18	MS. DAVIS: Okay. Thank you.
19	And those who thank you, Melody. All
20	those who are not visible, if you would
21	unmute and say "yea" or "nay" well, all
22	those in favor at this point. All right.
23	(No response).
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

MS. DAVIS: Anybody opposed? If
you would, unmute and say "nay" or do a
thumbs down.
(No response).
MS. DAVIS: Okay. I hear no
nays, or see no nays. So, it is approved.
Thank you-all very much for that.
At this point, we are going to
turn over the meeting to Dr. Venohr to
continue our discussion on the updating or
revising the self-support reserve
Adjustment. Dr. Venohr?
DR. VENOHR: Thank you, Chair
Davis. Good morning, everybody.
There are two versions of this
memo that were posted on the Court website.
They are both dated April 15th. One is
longer than the other but contains the same
core information. The difference is, the
longer one also contains a side-by-side
table comparison. I am not going to discuss
that today. That's more for your benefit.
That's where the proposed schedule is
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 standing right now. 2 So, I would encourage you to look 3 at it on your own, and just look at the 4 numbers and see where they land, and perhaps 5 even run some case examples. 6 So, the shorter one doesn't 7 include that table, but it includes the same 8 core information, and I did that just 9 because printing it out, you know, it can be 10 cumbersome to print out a very, very -- a 11 30-some page document. 12 Any questions on that? Need for 13 clarification? 14 (No response). 15 DR. VENOHR: Okay. So, I only 16 have the short one in front of me today. 17 And I am actually in my office today and not 18 working from home. So, I hope you don't 19 have any questions of the side by sides 20 because I don't have it right in front of 21 me. 2.2. So, what we are going to do today 23 is continue where we left off last time Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 which was, we were discussing the phaseout 2 of the self-support reserve. We had some 3 discussion about high incomes and arrears. 4 And the high incomes had a significant 5 schedule increase at high incomes. And 6 there's just some follow-up information, 7 particularly some things that were 8 specifically requested from Professor Gray. 9 And as you-all know, we were able 10 to obtain information from ALECS -- we are 11 very fortunate that the Agency was able to 12 That really helped Alabama meet do that. the federal requirements, and I can't thank 13 14 the Agency enough. I mean, I know that they 15 are dealing with a legacy system, and we are 16 very appreciative to the team of their 17 effort pulling the data. They did miracles 18 for an automated system that is old, to be 19 honest. 20 So, anyway, the intent was to meet 21 the federal regulations: Analyzing case 2.2. file data and guidelines deviation, income 23 imputation and payment; and we were also Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 able to glean other things from it, like 2 what percentage of those cases are high 3 income. 4 We are a bit limited because this 5 is IV-D cases only. In particular, ALECS 6 tracks IV-D cases, and our sample was all 7 orders that were effective in calendar year 8 2018. So, there would have been a 9 quidelines calculation in that year assuming 10 that the date of the hearing was the same 11 year as the effective date. 12 And so, that resulted in about 13 7,000 orders. And then, because there's a 14 quidelines calculator attached to ALECS ---15 but that it is not always used -- we were 16 able to obtain detailed information about 17 incomes and what information was used for 18 the guidelines calculation from 2,308 orders. And, again, the limitation is, this 19 20 is reflective of the government caseload. 21 So, with regard to Professor 2.2. Gray's question, only about 1% of those 23 cases were in the very, very high income Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	group. So, it's not going to affect a lot.
2	We were the reason we were
3	looking at the very high income is that we
4	are concerned about some major increases,
5	some the new economic data is saying that
6	there should be some big increases at very
7	high incomes, and we are defining a big
8	increase as 10% or more. And the majority
9	of orders are for one child, and that
10	increase of more than 10% or more is going
11	to happen at twelve a combined income of
12	\$1,200 excuse me, \$12,600 per month for
13	one child. And then, it would be \$7,100 for
14	two children, and \$6,800 for three children.
15	And there's only 1% of the cases that fell
16	into those categories at ALECS. But that
17	doesn't mean that there isn't private cases
18	that fall into that category.
19	And the maximum increases on that
20	second paragraph from the top on page two
21	where it shows that's a maximum increase of
22	22% for one child, and that's going to occur
23	at the highest end of the schedule of about
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

combined incomes of \$20,000.

2	So, where the Committee was
3	leaning toward last time was not doing any
4	sort of adjustment for high income. We've
5	been working with some states on the new
6	with the new economic data, and there have
7	been a few states that have elected to put a
8	cap on the increase not a cap on the
9	schedule amount, but a cap on how much the
10	increase from the existing to the new
11	schedule can be, just because they didn't
12	want to have a price sticker shock. Those
13	states were Iowa and Missouri. Arizona did
14	not elect to do a cap.
15	And so, those are the three states
16	that are have voted to approve using the
17	BR5. So, just as reference.
18	Any questions on the high income
19	before I move back to the low income?
20	(No response).
21	DR. VENOHR: Okay. Seeing none,
22	I am going to go back to the other thing
23	that Professor Gray pointed out, which is on
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	the first page of the memo, is that last
2	time I shared some data on arrears that
3	Alabama has higher arrears per order on
4	average than other states.
5	And so, he suggested that, since
6	we collected arrears data, that we look at
7	that. And our arrears data is going to be a
8	little bit different than what I reported
9	last time, because our sample is those with
10	new effective dates of their order because
11	they were either a modified order or it was
12	an established order.
13	So, the arrears is a little bit
14	less, and that is on page two of the memo.
15	And about a third of the orders analyzed had
16	arrears at the time order establishment.
17	Among those orders in arrears, the average
18	arrears was about \$9,000 and the median
19	amount was \$5,000. And the last time, I
20	reported about \$20,000, but remember, those
21	are all cases, so they might have been five,
22	ten, who knows, how many years old. We
23	don't have that type of data.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

And on average, arrears was two-and-a-half times the parent's income used for the guidelines calculation. And I think that's a good barometer. You know, as far as seeing the burden, that it would take two-and-a-half times of just earning income and not having any bills for them to pay that off.

1

2

3

4

5

6

7

8

9 I will say that this year Kentucky 10 and New Mexico, as part of their guidelines' 11 changes, they also put a limit on how much 12 retroactive arrears can occur, meaning that, 13 you know, can they go back to the data of 14 the birth of the child, or both states went 15 back, now go back to two years prior to the 16 filing for support. So, some states include 17 that in their Child Support Guidelines, that 18 they put a limit on how far back arrears can 19 qo.

20 So, I am going to stop there and 21 see if there are any questions before I 22 plunge into going back into the self-support 23 reserve.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	(No response).
2	DR. VENOHR: Okay. Hearing none,
3	where we are with the self-support reserve
4	is that the Committee is favoring and
5	again, this has not been to an official vote
6	and this is just a straw poll. So, all
7	these issues can be revisited is my
8	understanding; and, you know, Penny can
9	Chair Davis can clarify or Stephanie can
10	clarify if I say that wrong.
11	MS. DAVIS: That is correct.
12	That is correct.
13	DR. VENOHR: Oh, good. So, where
14	we are leaning is right now that
15	self-support reserve is hidden in the
16	schedule, taking it out, and putting it in
17	the worksheet so it can be applied to both
18	parents, and updating it to the 2021 federal
19	poverty, adjusting it for Alabama incomes.
20	And then the factor that is not so clear is
21	that everybody is favoring a work incentive,
22	but it's like, what percentage should be
23	used? And a work incentive does two things:
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 It recognizes -- since we are putting it, 2 the self-support reserve in the schedule --3 I mean, in the worksheet, we can no longer 4 assume a tax rate like we did with being 5 incorporated in the schedule. 6 So, we grossed it up, and that 7 results in a gross self-support reserve at 8 \$981 a month. And if it was net, it would 9 be \$877 a month. And so, because we are 10 going to use that \$981 in the worksheet as a 11 self-support reserve available to both 12 parents, we don't want to take every single 13 dollar above \$981 and apply it to child 14 support. One reason we don't want to do 15 that is because of taxes. 16 For instance, a single individual 17 that was earning full-time minimum wage at 18 \$7.25 an hour, that would be a gross income 19 of \$1,257, and the taxes is approximately 20 \$160. That's the payroll taxes using the 21 Federal and Alabama income withholding 2.2. formula. So, that's going to leave a net 23 income of about \$1,098. So, you know, we Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

don't want to take every single dollar because then they wouldn't even be able to pay their payroll taxes.

1

2

3

4 And then the other thing is that, 5 by not taking every single dollar, there's 6 some economic incentive to work, you know, 7 with their income increased from \$7.25 an 8 hour to \$8.00 an hour. Not every single of 9 that \$.75 in increased income, some of it 10 would go to taxes. But if it did all go to 11 child support, there would be no incentive 12 to earn more. So, there is some sort of 13 sharing.

And so, what we considered is the memo, on page two, there's a table at the very bottom where we are looking at 85%, 80%, 75%, 70%. We dropped the 50%.

So, the comparisons, as we go on to page three, that shows the comparisons that we are using, and we are doing the same scenarios as the March memo, and we are doing \$7.25 an hour because that's the current federal minimum wage. As part of

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 the American Rescue Act, the original bill 2 included an increase to a minimum wage of 3 \$15.00 an hour starting with \$9.50 proposed 4 by summer of 2021. That was removed in the 5 House bill. But President Biden said that 6 he is committed to increasing federal 7 minimum wage. 8 Most states have a state minimum 9 wage greater than the federal amount. 10 Alabama is one of the few that does not. 11 And let's see. What else did I wanted to 12 tell you about the minimum wage? 13 And usually when they propose it, 14 it's a staggered increase. Like, if you 15 look at this chart, that \$9.50 was proposed 16 by summer of '21, but they did not propose 17 going up to \$15.00 an hour until 2025. 18 There's quite a bit of pushback about this. 19 One reason is, there was a congressional 20 budget report that says even though 21 increasing the minimum wage will lift about 2.2. a million -- I can't remember if it was 23 families or individuals out of poverty. It Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 will push about the same in number of 2 individuals or families -- I think it was 3 individuals -- into poverty, because some 4 employers can't afford to pay, you know, the 5 \$15.00 minimum an hour. You know, a lot of 6 these minimum wage employers are small 7 employers. And, you know, they are in a 8 competitive environment. So, they can't always afford to pay their workers more. 9 10 The last time the federal 11 government increased the minimum wage was 12 about 2006. So, it's been a while. It's 13 going on about 13, 14 years. 14 So, in short, I think something is 15 going to happen, but I'm not sure it's going 16 to go up to \$15.00. And where this is 17 significant is when income imputation is authorized at full-time minimum wage is 18 19 usually used, and it's usually used for both 20 parties. 21 And as I mentioned before, and I 2.2. am repeating a lot of information because I 23 do think this is going to be an issue that Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 Alabama has to face in the future when the 2 feds do increase their minimum wage. And 3 the big advantage that Alabama has is that 4 you have a standing committee that is 5 reviewing the guidelines. And you are the 6 only state that I have known that can make 7 changes -- the court doesn't seem to mind if 8 you make changes six months and then six 9 months down the road. 10 In other states, states are 11 required to do the four-year review. So, 12 usually they only make the changes to their 13 quidelines every four years. So, the short 14 of it is, I hope that you exercise that when 15 there's changes. 16 Any questions before we plunge 17 into the case examples? 18 (No response). 19 DR. VENOHR: Okay. Hearing none, 20 I am on Figure 1, which is on page four. 21 So, this is one child. This is 2.2. the majority of your cases. And that first 23 cluster is where we have both parents Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	earning full-time minimum wage at \$7.25 an
2	hour. Case 2, \$9.50 an hour. Case 3 is
3	\$11.00. Case 4 is both earn \$12.00. And
4	Case 5 is \$15.00. And the options that we
5	are considering is the "existing," what the
6	existing amount is. That's the first bar in
7	the cluster that's really black, a dark
8	black.
9	And Option A is just including it
10	in the schedule. Then, again, the
11	difference with including it in the schedule
12	is we can adjust for taxes there. And then
13	Option A.1.A and this is numbered a
14	little odd, just to be consistent with the
15	March memo is taking 85% of the
16	difference from his or her income, and his
17	self and the self-support reserve.
18	So, before I mention that, the
19	self-support reserve being proposed is \$981
20	a month. And if we had an obligated parent
21	with an income of \$1,081 a month, that would
22	mean a difference of \$100 between his or her
23	income and the self-support reserve.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 So, that \$100 in Option A.1.A 2 would be multiplied by 85%, and that would 3 be an order of \$85. For Option B.2, it 4 would be multiplied by 80%, and it would be 5 For Option B.2.A it would be \$100 \$80. 6 times 75%, so \$75. And Option B.3, it would 7 be \$100 times 70%, which would be \$70. 8 MS. DAVIS: Jane, excuse me for 9 interrupting. Would you clarify for the 10 Committee the difference between the 11 "existing," and Option A, which is 12 designated as "in the schedule". 13 DR. VENOHR: So, Option A would 14 be updating the schedule to the 15 Betson-Rothbarth 5th measurements where 16 right now you are on an old set of 17 Betson-Rothbarth, and then updating that 18 self-support reserve in the schedule, which 19 is -- I don't have it in front of me, but 20 it's based on 2006 poverty. I think it's 21 about \$772 in that. 2.2. HON. PALMER: It would basically 23 using the same -- I'm going to use the word Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 "formula" probably incorrectly, but the same 2 formula that we currently use without any 3 changes, other than the economic numbers 4 would be changed. Is that a fair layman's 5 6 DR. VENOHR: That's very --7 HON. PALMER: Okay. Okay. 8 DR. VENOHR: Yeah. Yeah. The 9 algorithm is what I would call it, the 10 algorithm. So, it's using the same 11 algorithm. 12 MS. DAVIS: Okay. Thank you. 13 DR. VENOHR: And, again, the 14 benefit of putting it in the worksheet is 15 that it can be applied to both parents. 16 MS. DAVIS: Yes. Thank you. 17 DR. VENOHR: Absolutely. 18 So, what you will see is, it only 19 affects the first cluster, that self-support 20 reserve, and it doesn't affect the other 21 clusters. And the other clusters, there's 2.2. sufficient income of the obligated parent to 23 meet that self-support reserve of \$981 per Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	month gross. And you can see that by Case
2	2. If you look at Case 2, that is an income
3	of \$9.50 an hour. When you multiply that by
4	40 hours a week and monthly, that would be
5	\$1,647. And then taxes for that are about
6	\$250 .
7	So, the after-tax income available
8	to an obligated parent in Case 2 would be
9	\$1,402. And you can see that if we take
10	that \$1,402 and we subtract the existing
11	order amount for that scenario, \$325, they
12	are going to be left with about \$1,075. So,
13	that is more than sufficient to make meet
14	the self-support reserve.
15	And if we go to the other options,
16	which is the updated schedule, it's going to
17	be \$299. So, that's going to leave the
18	obligated parent about \$1,100 a month after
19	taxes. And even though these amounts are
20	not adjusted for the self-support reserve,
21	this \$299.99, as we know and we've talked
22	about the new Betson-Rothbarth measurements
23	show a decline at that very low end of the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 schedule; just a nominal decline. And 2 that's because they have better data on 3 We have better data on income at income. 4 the low income, and they found out that they 5 are actually spending a little less. 6 So, that's the cause of the 7 decrease in Case 2, Case 3, Case 4, and Case 8 5. They are all driven by those new BR5 9 measurements, not the self-support reserve. 10 I'm going to pause there for a 11 second before I talk about Case 1 some more. 12 Any questions on that BR5? 13 I quess -- I quess I MS. DAVIS: 14 have a question. And maybe now is a good time to look at it. We do -- There's been 15 16 some concern expressed about a decrease in 17 the money that's given in the lower end. 18 And we know that we have a minimum \$50 a 19 month built in currently. 20 And so, my question, I guess, is 21 sort of twofold: And one is, in today's dollar, what would the \$50 be if we took 2.2. 23 that \$50, whatever year it was, that was Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 determined and then looked at the today's 2 dollars? And you may not have that number 3 in front of you, Jane, because I didn't 4 think to ask you that ahead of time. 5 But the second question is: That 6 if we decide to adjust that number also, 7 will that not also mitigate some of the 8 differences that we see on these lower ends? 9 So, instead of decreasing the income for the 10 child to the recipient parent maybe \$25, if 11 you increase the other one from \$50 to, say, 12 \$60 and then it becomes a \$15 difference am 13 I off. Am I thinking correctly, or am I 14 off? 15 It probably won't, DR. VENOHR: 16 because the \$50 applies to when their income 17 is below the self-support reserve. So, it 18 would only apply if their income was below \$981. And I don't think I have a schedule 19 20 in front of me. 21 That's okay. MS. DAVIS: 2.2. Yeah. DR. VENOHR: The \$50 now 23 applies at \$800 gross per month. So, and --Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 to be honest, I mean, you know, I appreciate 2 the concern about lowering the amounts. But 3 we also -- I mean, it makes sense because 4 the federal regulation says to be more 5 cognizant of ability to pay. 6 MS. DAVIS: Sure. 7 DR. VENOHR: And those -- And, I 8 mean, it's a delicate balance between whose 9 needs get first: The obligated parent, or 10 the children and the custodial parent. And 11 the way the rules are written, it's -- the 12 federal rules, like, I would say it's a 13 little bit more favoring of the obligated 14 parent. But the intent is to keep him more 15 involved with the child. Hopefully, he will 16 increase his earnings sometime before the 17 child reaches 18 and his ability to pay and 18 be a role model for the child. 19 And the data that was quoted in 20 the federal regs says that, you know, you 21 can set the order at \$100 or \$50, you are 2.2. still going to get the same amount paid. 23 You know, it might be \$30. Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 MS. DAVIS: Right. So, the Case 2 1 scenario here that's \$7.25, the \$50, or 3 whatever the amount is, minimum would fall 4 below this Case 1 scenario is what you are 5 6 DR. VENOHR: (Nodding in the 7 affirmative). 8 MS. DAVIS: Okay. Thank you. 9 DR. VENOHR: Yeah. 10 MS. DAVIS: I appreciate the 11 clarification. 12 DR. VENOHR: Yeah. And just 13 to -- I mean, I think it's a -- I mean, I 14 really do hope that there's some increase in 15 minimum wage. I think, you know, as an 16 economist, you are always worried about the 17 burden on employers and the indirect 18 consequences. But, you know, if they -- if 19 the minimum wage was \$9.50 an hour, not only 20 does it bump the obligated parent's income 21 up, but it bumps the amount of support that 2.2. he or she could pay. 23 So, it would be a good thing. And Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 remember that the compliance on these are 2 not full. You know, it's closer to 50% when 3 income is imputed, and it's closer to 70% when it is not. 4 5 And just, too, when we talk about 6 that self-support reserve of \$981, some of 7 that is going to go to taxes, because it's a 8 gross income; that \$981 is a gross amount. 9 And then the net equivalent, once he or she 10 pays those payroll taxes, is \$877. 11 And I looked up what the USDA food 12 budgets are right now, and the USDA has a 13 set of food budgets. The lowest is used to 14 determine SNAP benefits, commonly known as 15 food stamps, and that's based on a minimum 16 diet of what you need to subsist. And, you 17 know, the USDA even tells you what's in that 18 diet, like, dried beans and things like 19 that. 20 And then it also -- they have a 21 liberal food budget which they use for 2.2. military benefit allowances. So, based on 23 the -- their second lowest food budget, an Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	adult would need about \$250 a month for
2	food. And then rent, for a one-bedroom
3	apartment in Alabama is about \$800. So, if
4	you just look at food and rent, that would
5	be \$1,050.
6	So, we are a little bit lower, and
7	we are using the Federal Poverty Level. But
8	if you look at a studio apartment, I mean,
9	the biggest expense for anybody is housing,
10	is generally going to be a studio
11	apartment in Alabama on average is \$530.
12	So, if you take that food of \$250 and \$530,
13	that's \$780. And if that net is \$877, that
14	leaves about \$100 extra for, you know, it
15	could be medical; it could be something.
16	So, what I am saying is that
17	self-support reserve is tight, but it is
18	based on the Federal Poverty Level adjusted
19	for Alabama incomes.
20	So, in other words, even though
21	you see that those amounts are decreasing,
22	in the spirit of the federal reg changes, I
23	think they are appropriate amounts.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1	Any questions on that?
2	PROFESSOR GRAY: Maybe a comment
3	about it. Thinking about the arrears thing,
4	as well. This is Brian Gray.
5	You know, those arrears numbers
6	are pretty scary when we think about it.
7	And when we are looking at these numbers, we
8	are trying to figure out, you know, what is
9	the appropriate amount. And it seems like
10	one way of kind of gauging that is to see,
11	well, how well are people able to pay it.
12	And if we are that deep in arrears, it
13	suggests that maybe the numbers are a little
14	on the high side potentially.
15	In fact, the thing that scares me
16	about that arrears number is, if you say
17	that the average is two-and-a-half times
18	income, two-and-a-half times the income,
19	another rule of thumb that that's used for
20	is for how much house you can afford to buy,
21	you know.
22	So, think about that. Basically,
23	you are in arrears as deep as the amount of
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 house you can afford to buy. That's pretty 2 significant. 3 So, you know, what is the right 4 Who knows. And it does seem like number? 5 the new economic data suggests that it 6 should be lower. We obviously don't want to 7 short children, no doubt about that. But at 8 the same time, you know, how much blood can 9 you squeeze out of that turnip? 10 DR. VENOHR: Yeah. And I think 11 you are echoing the federal reason for 12 requiring that self-support reserve. And 13 the data show that at these income levels 14 they are not paying in full anyway. And 15 part of the reason, as we already discussed 16 is, you know, a lot of these jobs are in the 17 lower income sector, such as hospitality, 18 food and retail. And a lot of those jobs 19 don't offer IV-D hours a week, and the hours 20 are variable from week to week. And I think 21 we all saw that during the pandemic, you 2.2. know, and that there would be a restaurant 23 open one week and then closed the next.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 And I -- I, you know, the 2 restaurant owners I know, they didn't even 3 know they were going to close. It was just 4 a last-minute decision. And so, the 5 employees didn't know either. 6 And a lot of people -- There's 7 Federal Reserve data that says that the vast 8 majority of people at the lower incomes 9 don't have enough to meet like a \$400 10 crisis. You know, if their income -- if 11 their car breaks down. 12 And so, we have people in these 13 jobs, these service-sector jobs, that have 14 sporadic income, maybe not a consistent hourly per week to week. And then what we 15 16 have in our rules -- and this is because of 17 the Federal requirement -- is that driver's license has to be suspended once arrears 18 19 starts to accrue. 20 So, what can happen is that 21 somebody that's working in the restaurant 2.2. business, say, and, you know, they are not 23 getting that IV-D hours a week at minimum Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 wage, COVID hits, they lose their job or the 2 restaurant closes for a week or two, and 3 then a month later they are already in 4 arrears, and their driver's license is being 5 suspended. 6 And so, you know, I just can't 7 emphasize that enough where that's the 8 reason I think the decreases, I think, from 9 the federal perspective they will feel like 10 Alabama is embracing the new rule. 11 I am going to stop there just to 12 see if there's any more comments or 13 questions. 14 (No response). 15 DR. VENOHR: Okay. Hearing none, 16 so, again, the big issue is, you know, and 17 if you want to revisit the amount of the 18 self-support reserve, you certainly can. 19 Right now, it's tentatively at \$981. And 20 what the -- Where we were at was whether it 21 should be the difference 70%, 75%, 80%, 85%. 2.2. And if you look at Figure 2 on 23 that same page, you will see the same sort Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 of pattern that -- it is not that the 2 self-support reserve is hitting Case 1. And 3 it's only hitting Case 2, 3 and 4 and 5 for the one where it's -- is that right? -- 85% 4 5 of the difference. Or no -- yeah. It's not 6 hitting those. It's all the same. And that 7 with the other ones, and that's just because 8 of the lower difference. 9 And the other thing that I want to 10 point out is that, if you look at that first 11 cluster Case 1, look at the amounts for one 12 child and two children, and you will see 13 that they are exactly the same for when we 14 use Option A.1, the 85%, 80%, 75%, 70%, and that's because we don't have a different 15 16 percentage applied for two children. And if 17 you did, if you looked at the very last page 18 of this document, if you just -- I don't 19 think you need to go there, Bob. It's a 20 long journey. And Bob is multi-tasking here. He is the Zoom command officer here. 21 2.2. But if you look at new line 12 on 23 the very last page, you see that line 11

> Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 multiplied by 80% -- and it could be 70%, 2 75%, whatever the Committee decides to 3 recommend and the Court approves, and you 4 could also say that it would be the 80% for 5 three children; it would be 75% for two 6 children; 70% for one child. And what that 7 would do is, let's say that you wanted to 8 use 85% for one child. So -- or I am sorry. 9 You wanted to use -- let's say 75% for one 10 So, that would be Option B.2.A. child. So, 11 then the amount would be \$221. And then 12 let's say that you wanted to use 80% for two 13 children, then the amount would be \$234. 14 But you would have to put that in that line 15 12 of the worksheet, which is more 16 cumbersome to explain, but there are some 17 states that feel like it's really important 18 for that order amount to go up because there 19 are more children, because more children are 20 expensive. 21 I'm going to stop there to see if 2.2. there's any questions or comments on that 23 concept. Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 MS. CAMPBELL: Hi. This is 2 Angela Campbell. 3 I actually like that idea. I saw 4 that you put that in your memo. I actually 5 like that idea because you do want the 6 support to go up, at least a little bit, the 7 more children that you have. 8 You know, I am a big proponent of 9 not lowering the support, but I do 10 understand why we do need to do this. And I 11 was really glad to see that the information 12 on \$9.50 -- making \$9.50 an hour and above, 13 it's almost statistically insig -- well, it 14 is; they are all the same, the -- all the 15 levels, whatever options we choose. 16 So, I was glad to see that, too. 17 DR. VENOHR: Yeah. And I hope --18 I think -- I really think the \$9.50 is 19 probably a reasonable place that the feds 20 might end up on their minimum wage. And 21 it's a \$25 decrease. But, you know, the 2.2. data is not showing that. 23 I am on a new computer, and it's Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 telling me my battery is low. So, I am 2 going to fiddle a little bit to find my 3 If you guys don't mind talking among cord. 4 vourselves a little bit before I finish, 5 just give me a couple of minutes. So... 6 MR. MADDOX: Yes, Penny. And 7 while she's doing that, I wanted to point 8 out Honorable Patricia Stephens joined the 9 She's a quest from the Jefferson Zoom. 10 County Family Court or Domestic Relations 11 Division, I should say. And Honorable Julie 12 Palmer joined us, as well. 13 MS. DAVIS: Good. Why don't we 14 go to the Brady bunch until Jane is ready to 15 go ahead and see if anybody has any comments 16 they would like to make, and we could see 17 people that way. 18 So, would anybody like to, at this 19 point, make a comment or respond, 20 particularly to the issue that we are 21 speaking about now relating to the differing 2.2. amounts that we would see with the updated 23 figures on the lower income or on the higher Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	income. No one seemed to have any heartburn
2	over the higher incomes.
3	Judge Palmer, I see you are lit
4	up. Did you
5	HON. PALMER: Well, of course, as
6	somebody who knows, who is really seeing the
7	child support on a semi day-to-day basis,
8	you know, the person the custodial parent
9	is the one who has the children and the
10	three kids, and has to put a roof over their
11	head, and with the pandemic, it's been shown
12	that women have been losing their jobs more
13	than the men.
14	So, that just gives me some
15	concern that the federal guidelines,
16	according to what the speaker, Jane, just
17	said, you know, might be more worried about
18	the payor versus the payee. So, that has my
19	attention.
20	Also, the arrearage; how much of
21	that somebody mentioned it was
22	two-and-a-half times. And I apologize, I
23	came in about 20 minutes late. How much of
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 that arrearage is actually cash owed versus 2 interest? Was that ever broken down? 3 DR. VENOHR: I am back again. Ι 4 have power. Sorry. So, I can answer that 5 question. 6 That was among cases in our ALECS 7 So, they were new -- they were new samples. 8 orders or modified orders. So, we -- the 9 new orders, I imagine, wouldn't have any 10 interest. But the modified orders might, 11 but we didn't break that down. 12 I think, if I remember right, 13 Savannah, my research assistant, ran the 14 numbers, and they weren't different between 15 modified and new orders. So, it was a 16 negligible difference. But we didn't -- So, 17 that says to me there probably wasn't an 18 interest thing and, as I talk about that, 19 makes sense because when they modify an 20 order they are usually a paying case, and 21 they don't have as much arrears. 2.2. So, I would say the majority of 23 that is principal. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 HON. PALMER: Okay. Thank you. 2 MS. STEINWINDER: Penny, it's 3 Katie. I have got a question. 4 At the risk of sounding grossly 5 ignorant, I guess, for those of us who don't 6 have institutional knowledge like maybe 7 those with the Department do, they are about 8 the federal quidelines. Is there anything 9 in any of our handouts that would kind of 10 summarize what those federal guidelines --11 the updates that are required? Does that 12 make sense? 13 DR. VENOHR: Yeah. It's -- we 14 did it in one -- it's the February memo, the 15 comparison of federal requirements and state 16 quidelines. 17 MS. DAVIS: And also I think that 18 at one point Jennifer Bush had done one for 19 us, too. She was always good about keeping 20 us up to date. 21 So, if you want to look at sort of 2.2. a historical perspective, Katie, about where 23 the evolution from the federal guidelines, Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 then Jennifer could probably help you with 2 that, too. She has done that for the 3 Committee over the years. 4 MS. STEINWINDER: Thank you. 5 But I do need to DR. VENOHR: 6 clarify that even though when you look at 7 this memo it looks like, you know -- and I 8 said it a little too crudely -- that it 9 looks like a tradeoff between one parent and 10 the other parent. And I made it sound like 11 they are prioritizing the obligated parent. 12 I want to make it clear that the federal req 13 is not that way, that the federal reg --14 what it recognizes is that it's better for a 15 child to have two parents involved as long 16 as it's a healthy relationship, you know, so 17 that eliminates domestic violence cases and 18 so forth. And that they are into the long 19 term, the long haul, in that. 20 If you lower the order amount, 21 the -- it's more likely that the obligated 2.2. parent isn't going to work in the 23 underground economy. He or she is going to Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	be a taxpayer, which is important. And he
2	or she is more likely to stay engaged with
3	the child.
4	There's data that shows that, if
5	they don't pay, they also drop off. There
6	is a correlation between that, not having
7	contact with the child.
8	So, the intent of the federal reg
9	is also just to think of the overall child
10	well-being and recognizing that most of
11	those arrears go unpaid. There's data from
12	a nine-state study that says that only
13	10% I think it's either 10% or 9% of
14	the arrears owed will be collected within
15	ten years. And 70% of that arrears is owed
16	by obligated parents that have incomes of
17	\$10,000 or less a year.
18	So, again, the federal reg isn't
19	so much I misstated it prioritizing
20	you know, one parent's needs over the other.
21	It's the child and the long term benefit to
22	the child.
23	I am going to stop there to see if
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com
	55 FT

Г

1 there's any comments. 2 MS. CAMPBELL: This is Angela 3 Campbell again. 4 If the concern is the arrears and 5 in the data that you gave and not knowing 6 how much of it is retroactive child support 7 and how much of it is arrears that accrued 8 because you were modifying the order, you 9 made a statement earlier that if we changed 10 how far back we can get a retroactive 11 judgment, that would -- that actually would 12 help because, I know in our county our judge 13 routinely doesn't go back two years prior to 14 the filing date. A lot of times --15 oftentimes, they go back to the filing date 16 itself and get retroactive judgments so that 17 they don't start off with -- in arrears that 18 are insurmountable. 19 DR. VENOHR: I think that's a 20 very good point. And the fact that both 21 Kentucky and New Mexico changed their 2.2. provision about that in the last month, you 23 know, I don't know if -- I don't know where Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	Alabama's rule is on that. Is it part of
2	the guidelines, or is it somewhere else?
3	MS. CAMPBELL: It's
4	discretionary. I mean, it's part of the
5	but it's up to the judge on whether how
6	far back they go. But they can go back two
7	years prior to the filing date. Or if it's
8	a legal child, they can go all the way back
9	to the child's date of birth.
10	DR. VENOHR: So, can you Would
11	it be something you could address in the
12	guidelines if you wanted to limit it?
13	MS. CAMPBELL: That I am not sure
14	of. I'd need an attorney
15	MS. DAVIS: But that's I think
16	that's statutory, I believe. I'm maybe
17	somebody can correct me that does that on a
18	regular basis. It's been while since I have
19	looked at that. I think it may be in the
20	Uniform Parentage Act where it says you
21	could go back.
22	HON. PALMER: Penny, it's Julie
23	Palmer. I don't know if you all can hear me
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 or not. 2 MS. DAVIS: Yes. 3 HON. PALMER: But I believe the 4 statute is two years. Not necessarily two 5 years from the date of filing, but two years 6 from when the child was born, whichever is 7 So, if I have got an 18-month old, I less. 8 can't go back for two years, but I can go 9 back for 18 months past the date of filing. 10 And I believe that is statutory. 11 MS. DAVIS: Thank you, Judge 12 Palmer. 13 So, if it's a statutory 14 implementation, then the rule -- we could 15 not change it in a rule. 16 DR. VENOHR: Right. And then I 17 quess the other issue that I am hearing is 18 that it's already limited to two years. 19 Like, you -- if the child is six, you could 20 only go back to age four assuming the 21 petition is being filed, and you couldn't go 2.2 back to six years, right? 23 HON. PALMER: Correct. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 DR. VENOHR: Correct. So, that's 2 exactly what Kentucky and New Mexico, they 3 limited it to two years. 4 So, you're in -- I don't know why 5 Alabama has so much more arrears than those 6 two states. You know, I mean, your interest 7 rate is high, but -- what was the interest 8 rate in Alabama, again? Somebody said it 9 last time. 10 MS. CAMPBELL: 7.5%. 11 DR. VENOHR: Yeah, because some 12 or these interest rates are 10%. 13 It got changed, I HON. PALMER: 14 want to say, in September of 2011 from 12%? 15 MS. CAMPBELL: That's right. 16 So, some of that HON. PALMER: 17 old money owed is at 12%. And oftentimes on 18 those old cases, they only owe fifty -- they 19 only owe a couple of thousand in back child 20 support, but they owe \$50,000 in interest. 21 So... 2.2 And then you have got your TANF 23 and several other things that the State is Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 owed, as well, that has to be paid. 2 Yeah. DR. VENOHR: I mean, what 3 it's saying to me just with the information that we have at hand that it's more your 4 5 order amount. And what that does speak to 6 is that, if you wanted to limit arrears, it 7 wouldn't be a bad thing to decrease these 8 order amounts, because they are going 9 I mean, if that's your goal or one unpaid. 10 of your goals, you know. 11 Well, a lot of that HON. PALMER: 12 arrearage -- that old arrearage was before 13 you could capture tax returns. They've been 14 capturing a lot of the stimulus checks and 15 that sort of thing. So, that part has had to come up. And then I do have a whole 16 17 wrench to throw into this, but it's got 18 nothing to do with what Jane is talking about, so I will save that until the end. 19 20 DR. VENOHR: Okay. Oh, come on, 21 do it now. 2.2. HON. PALMER: No. You're on a 23 roll, Jane. Go ahead while that computer is Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 charging up. 2 DR. VENOHR: No. I think it's 3 important. 4 So, anyway, we were talking about one and two children and we were on page 5 6 four. And the question is whether to use 7 85%, 80%, 75%, and there's some interested 8 in using a different percentage depending on 9 the number of children. 10 And remember also that the 11 Committee is favoring making that 12 self-support reserve discretionary. So, at 13 least that's what I understood. And you 14 could correct me that it would be optional, 15 and you looked at some language from New 16 Jersey and Arizona in the memo -- I think it 17 was last time -- that said that if the 18 household where the custodial parent with 19 the primary residential parent and the 20 children live, if they don't have sufficient 21 income that you wouldn't bring it down to 2.2. these amounts. That this adjustment is 23 discretionary.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	So, keep that in mind. I mean,
2	it's still a formula. But since you are
3	favoring that, you could do one of two
4	things: You could I have the adjustment
5	shown on that worksheet at the end of the
6	document, and some places tell me that if
7	you put it in the worksheet, even if it's an
8	advisory adjustment, it gets applied.
9	And so, you don't have to put it
10	in the worksheet if you make it advisory or
11	an optional adjustment. Nebraska is a state
12	that doesn't. And I don't see it getting
13	applied very often. The minute you put
14	it you know, like I say, if you put it in
15	a worksheet, it's more obvious. But our
16	experience from looking at states that don't
17	put it in the worksheet, it doesn't get
18	applied.
19	I am going to skip the examples on
20	the other ones that are it's just three
21	children, and when the obligee has zero
22	income but those are the charts on pages
23	five and six. I mean, you can look at that,
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 but I -- you know, those also showed 2 But if you go with the decreases. 3 discretionary, it's not going to happen. 4 What I wanted to spend the rest of 5 my time with is just looking at some of the 6 language, because there was a concern that, 7 well, if we do the self-support reserve in 8 the worksheet, do we have to do the dual 9 calculation in every single case? And that 10 comes up -- I will show you why that's an 11 Let me just find the right example. issue. 12 So, if you look at Figure 2 on the fourth page and we look at the amount for 13 14 two children, and we will just show -- this 15 is particularly a problem when you put it in 16 the schedule. And if you see -- if we just 17 updated the schedule for the new economic 18 data and the new self-support reserve, so 19 Option A, it would be \$360 when they both 20 have income. But if he only has income, the 21 obligated parent only has income, if you 2.2. look at page six on Figure 5, two children, 23 it's now \$232. Because his prorated share, Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 since she has income and the one on the 2 earlier one -- well, I am saying that 3 backwards. But the self-support reserve is 4 intact on page six, but it's not when you 5 consider both incomes. 6 So, that's why you have to do two 7 calculations, because there is a -- there's 8 a possibility -- I mean I'll just do an 9 extreme example where she has \$10,000 in 10 income and he has \$1,000 in income, then 11 that order amount using the prorated share 12 could be less than the self-support reserve 13 adjusted amount. 14 So, the question was, well, do you 15 have to do that in every case, or is there, 16 like, a breaking point where there might be 17 a situation where you don't have to do it? 18 And you certainly could do it in every case, to do both calculations: The self-support 19 20 reserve, adjusted amount, and then just the 21 prorated amount. And -- but you don't have 2.2. to. I mean, you could keep it simple and 23 have every guidelines user use it, or you

> Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 could have an income threshold where it 2 applies to. 3 And just -- because I feel like I am being really abstract just to drill it at 4 5 home. Let's see. 6 If you look at page nine of this 7 brief, this memo, this is the West Virginia 8 worksheet. And you can see that they only 9 apply the -- require the dual calculation at 10 incomes below \$1,550 a month, and that 11 works. 12 And so, for Alabama, the way it's 13 lining up, is back on page seven, if you 14 used a self-support reserve of \$981 per 15 month and a 70% work incentive, instead of 16 saying that \$1,550 like West Virginia does, 17 you would say \$1,400 for one child, \$1,700 18 for two children, \$2,000 for three children, 19 \$2,200 for four children, and \$2,500 for 20 five children, and \$2,750 for six children. 21 And the reason that increases with 2.2. income is because that order, the basic 23 obligation gets more as we add more Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

children. And note that those would be the income thresholds.

1

2

3 So, if there was -- the obligated parent's income was \$1,600, you don't need 4 5 to do both calculations. Mathematically it 6 takes care of itself. But if it was \$1,200, 7 that obligated parent's income, you should 8 do both calculations. And these thresholds work with 70%. And they are going to be 9 10 higher if you use a higher percentage. So, 11 that's just 75% or 80% or 85%. So, I would 12 have to redo it. 13 And so, right now all we are 14 talking about is a really small thing just 15 with the wording to make it less cumbersome

16 to use this calculation, the self-support 17 reserve. And some of the things -- you 18 know, we are already talking about, you 19 know, considering the custodial parents, you 20 know, whether her income is near poverty. I 21 had some language in last month's memo from 2.2. New Jersey where her income has to be at 23 least 105% of the poverty before they apply

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 the self-support reserve to the obligated 2 parents. So, that's one language that's 3 complicating it. 4 Two, is that we are talking about 5 using a different percentage for the number 6 of children. That's going to make the 7 calculation complicated. And, three, if you want to limit 8 9 it so those that are doing the manual 10 calculation, they don't have to do two 11 worksheets and see what's lower. This is 12 going to result in a more complicated 13 language. 14 And then on top of that is, you 15 are switching from including it in the 16 worksheet to including it -- I mean, 17 including it from the schedule, that's what 18 you did before, and doing it in the 19 worksheet. 20 So, the rest of this memo is just 21 saying, yeah, we recognize that there's a 2.2. bunch of new things happening, but you can 23 do it simple. And --Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	MS. DAVIS: Can I
2	DR. VENOHR: Go ahead.
3	MS. DAVIS: Excuse me. Can I
4	interrupt for a second before we go off this
5	page.
6	If you look at what the amount
7	here, like, from one child is \$1,400, would
8	that be comparable to the West Virginia's
9	example, which is \$1,550?
10	DR. VENOHR: Right. So, if you
11	are looking at having some type of
12	calculation in the formula, would under
13	if you are using something similar to West
14	Virginia where you have the part two,
15	ability to pay calculation, would you put in
16	there, that it would be this example here
17	where you go through six children, would you
18	put that those amounts for each number of
19	children, or would that be built in
20	somewhere else?
21	DR. VENOHR: My recommendation,
22	just to keep it simple, is just put it at
23	the sixth child amount, \$2,750, because then
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 you have to explain why it differs for each 2 And even though it means that a child. 3 quidelines user would have to calculate two 4 worksheets -- I mean, do that extra lines, those last four lines of the West Virginia, 5 6 I don't think it's going to hurt them. It's 7 just easier. You know, we know that it's 8 going to be okay for incomes of \$1,400. Ι 9 mean, that would -- So, in short, you could 10 put those amounts, instead of \$1,550 and use 11 the variable amounts by the number of 12 children, or you could just put \$2,750. MS. DAVIS: 13 The \$1,550, is that 14 the West Virginia equivalent to six 15 children, or is it the equivalent to one 16 child, or somewhere in between? 17 It was the sixth DR. VENOHR: 18 child. I think we used the sixth child. 19 That was done in 1999. 20 So, I am spacing out as far as --21 but I worked with West Virginia, and I am 2.2. pretty sure it was -- we just decided to go 23 with the sixth child amount. Because if you Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	notice, the self-support reserve is \$500.
2	MS. DAVIS: Right.
3	DR. VENOHR: And they haven't
4	updated their guidelines since 1999. In
5	fact, we have a contract with them right
6	now. So, they are looking into increasing
7	that self-support reserve.
8	MS. DAVIS: Okay. I just wanted
9	to make sure, because when you see this,
10	these six different numbers I thought we are
11	really going to get it complicated if they
12	are going to have to calculate based on the
13	number of children that they have. So, that
14	helps clarify that for me. Thank you.
15	DR. VENOHR: I think that's a
16	good question. Now, remember that the
17	Federal Poverty Level for one person is
18	\$1,073 right now in the year 2021.
19	Okay. So, the only state that
20	provides a work incentive in the worksheet
21	is actually West Virginia. I thought more
22	states did that, but they don't. And that's
23	that line ten on page nine where you see the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	80% of the difference. And I am going to
2	show you some examples of states that don't
3	have any work incentive. I am going to go
4	sequential because I am jumping around here.
5	So, I am on page seven. The 2019
6	Kentucky Child Support Commission proposed
7	to put the self-support reserve in the
8	worksheet, include a work incentive. Their
9	guidelines are legislatively promulgated,
10	and the House Judiciary did not favor that.
11	It was it just did not like that
12	self-support reserve.
13	So, they did not approve it. But
14	if you want to look at Kentucky's proposed
15	language, it was drafted by on their
16	commission that had judges and attorneys,
17	but they didn't have any legislators.
18	That's on page ten.
19	And what Kentucky wanted to use
20	was 82% of the difference for their
21	self-support reserve. And notice that on
22	line eight it says that what they did
23	was, instead of using that threshold like
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1	West Virginia did, they just said 200% of
2	the self-support reserve, that you have to
3	do both calculations and take whatever is
4	lower.
5	And the reason I am just showing
6	you all this is that, these are just
7	examples of language that you could adopt
8	from other states.
9	And then on page 11, it shows the
10	proposed Kentucky worksheet. And line 16
11	shows where they put that 82%.
12	What's interesting is West
13	Virginia, their worksheet is in the statute.
14	So, there's no explanation about why it's,
15	you know, 80% or narrative like Kentucky
16	has, you know, no provision. They just
17	stick that worksheet in their legislation,
18	so they don't explain it. Wherein,
19	Kentucky, their worksheet is done by the
20	courts, but the provision for the 82% was
21	done in the statute.
22	So, that's just to help clarify.
23	You know, if somebody says, well, where is
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	the Kentucky language? Well, they didn't
2	need to do it.
3	I am going to show you a couple of
4	things of what not to do. On page 12, this
5	is the beginning of Arizona's worksheet, and
6	then page 13 is where their self-support
7	reserve is.
8	And Arizona is a state where, in
9	their guidelines and I didn't put the
10	narrative it says that the application of
11	the self-support reserve is discretionary,
12	you know, that the court is to consider the
13	needs of the household the primary
14	household with custody. But what they do
15	is, they put this self-support reserve in
16	the worksheet. It's at the very bottom of
17	page 13 or at the last line. See where it
18	shows that \$1,456? That's it's kind of
19	tucked about a third of the way in the row.
20	So, then, everybody in Arizona
21	applies it. Even though in their provisions
22	and their guidelines, which are established
23	in court rule, it says you can apply this
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	discretionary. We just worked with Arizona.
2	We did a hard case file review. And every
3	time that number was populated, and they
4	applied the self-support reserve.
5	So, nobody is using it
6	discretionary. And, again, that might be
7	because they have it on the worksheet.
8	The reason that they have it set
9	aside and you see it's kind of bold it's
10	\$1,456 is that Arizona relates it to
11	their minimum wage, and they have a minimum
12	wage of \$12.15 an hour. And their
13	self-support reserve is 80% of self their
14	full-time earnings at minimum wage.
15	So, this allows them to change it
16	year to year as their minimum wage changes,
17	without changing their form.
18	But what you see is that there's
19	no work incentive. So, it's totally the
20	difference. If we had an obligated parent
21	whose income was \$1,500, then the difference
22	between $$1,500$ and $$1,456$ would be $$44$. And
23	the Arizona guidelines doesn't even say what
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

800.397.5590 www.boggsreporters.com

1	to do with that. But most judges what we
2	learned from the guidelines review would
3	be setting the order at \$44 in that case.
4	And then Arizona doesn't
5	provide what do you do when the income is
6	less than the self-support reserve? So,
7	let's say he has an income of \$1,300 and
8	they're not imputing at minimum wage, then
9	it's going to be negative. So, we would
10	have \$1,300. We minus \$1,456, and we would
11	get a negative \$156. And Arizona doesn't
12	provide a minimum order in their guidelines.
13	They are one of the few states that doesn't.
14	And so, what most judges do in that case is
15	they just order a zero order.
16	So, I just want to show you some
17	nuances, because I think this is important
18	for when you write it up, the provisions,
19	and if you include it in the worksheets.
20	So, I am going to move on to page
21	14, which is New York's worksheet. And New
22	York has like a two-tier self-support
23	reserve. It's or a two-tiered minimum
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1	order. It's I am trying to see if I
2	could see it right in here. It's so
3	complicated.
4	If their income is below
5	poverty and these are annual amounts when
6	you read it then the minimum order is
7	\$600 a year, which is \$50 a month. But then
8	if the income is greater than if you look
9	at line three greater than the
10	self-support reserve of a hundred and I
11	think that's 135% in the Federal Poverty;
12	that's income amount of \$1,703.88, then it's
13	a different minimum order.
14	And this just shows you what not
15	to do. I think this is very complicated.
16	So, I mean, I think Alabama is a very
17	pragmatic state, and you want to keep things
18	simple. But, you know, when you are
19	thinking of, you know, this scenario and
20	that scenario and sometimes it's easy to
21	say, well, we should do this and this. This
22	shows you that the math isn't always that
23	easy.
	Degge Departing 9 Video LLC

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 If we go to page 15, this is 2 Washington State self-support reserve. And 3 if you look at the very bottom they -- on 4 line eight, they have a self-support reserve 5 equivalent to 125% of the Federal Poverty 6 Guidelines. 7 So, they are one of the handful of 8 states that adjust it every year since the 9 Federal Poverty Guidelines are updated every 10 year. And then you can see they don't have 11 any work incentive, so they don't do that 12 percentage adjustment like West Virginia 13 does. 14 And then you can see that last 15 line is very simple about how they apply 16 their minimum order. You know, as a 17 combined net income less than a \$1,000, 18 we'll stick in \$50 just to show some simple 19 language. 20 And then the next page shows it's 21 a little bit more complicated. Well, not on 2.2. line 1. That, again, just shows that if 23 their income is less than the self-support Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 reserve, just use the minimum order. 2 And then the rest of the lines --3 let's see. And then this is just how to deal with it when his income is more than 4 5 the self-support reserve. 6 And then the last page of this 7 memo is just the worksheet that what we did 8 here at CPR is we took your existing 9 worksheet, and we just wanted to see where 10 you would fit in the self-support reserve. 11 And this is what we came up with. 12 And so, there's a new line 10, 13 which would be the self-support reserve. 14 And then a new line 11, which would be the 15 difference between each parent's income and 16 the self-support reserve. 17 And then the new line 12 would be 18 whatever percentage you wanted to multiply 19 it with. So, we could do a little scale 20 that showed one child, and then an arrow 21 that said, you know, use 75%, and then two 2.2. kids, you know, use 80%, something like 23 that. And then, you know, it can't be less Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	than \$50, which is a policy decision. You
2	could change your minimum order. I think
3	let's see. It's been \$50 since you first
4	promulgated guidelines.
5	So, if I was to adjust it for
6	inflation, that would be close to \$100, if I
7	was to go back to, like, about 1990. And
8	then from your last review, I don't know
9	that off the top of my head.
10	And, again, as I talk about this,
11	I realize you don't even have to put this in
12	the worksheet. Like, Nebraska has a
13	self-support reserve that is in their
14	narrative similar to what I showed you in
15	Alabama, but they don't put it in their
16	worksheet. It never gets used, though, you
17	know, and theirs is supposed to be
18	presumptive. But if it doesn't show up in
19	the worksheet, chances are it is not going
20	to get used. I mean, it all depends on the
21	state.
22	So, I am going to stop there.
23	Hopefully that gives you some ideas on the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Γ

work incentive and just what sort of language you want to draft in your guidelines provision. And I will send you Nebraska for the next time and then whether you want to put the adjustment in your worksheet and how.

1

2

3

4

5

6

7 So, I would say the lingering 8 questions are, one, you want to confirm that 9 you want to do the adjustment; whether you 10 want to have some language like Arizona or 11 New Jersey that limits it depending on the 12 income of the other party, the party where 13 the children nearly -- usually reside; 14 reconfirm that that's the amount of the 15 self-support reserve you want to use; decide 16 whether you want to put it in the worksheet; 17 or you don't have to like Nebraska does. 18 And if you do put it in the worksheet, well, 19 you still have to address what the 20 percentage difference should be, you know, 21 because you seem to favor a work incentive: 2.2. 70%, 75%, 80%, 85%. 23 So, I am going to stop there.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	I think I gave you some concrete
2	questions and let you talk.
3	MS. DAVIS: Okay. I think we
4	let me confirm. Do we have a quorum at this
5	point? I think we did at one point.
6	MS. BLACKBURN: Yes, we do.
7	MS. DAVIS: Thank you. Okay.
8	So, I think we are at the point that we need
9	to give Jane some firmer directions to go,
10	although I think it's been helpful thus far
11	to narrow it down by straw votes. And the
12	simple vote may be to start with whether we
13	want the self-support reserve test to show
14	up on the worksheet so that it would be
15	included for both parent A and parent B, or
16	Plaintiff or Defendant, however you want to
17	categorize it.
18	So, can we maybe go back to the
19	Brady bunch. Well, you see the formula.
20	You got it you don't have it in front of
21	you. You have a written copy, that a way to
22	do that, if we want to do it, would be
23	fairly simple the way that Jane has done it
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	there on the last page.
2	So, let's see if we have some
3	discussion about that first. Anybody have
4	any
5	MS. COX: Amanda Cox. Sorry.
6	What percentage does anybody
7	I'm not sure if Jane answered this. But
8	what percentage of cases would actually even
9	use that self-support reserve?
10	DR. VENOHR: Right now your
11	the case file data is based on ALECS. So,
12	it's limited to those that are in the IV-D
13	system. It's about a third that have income
14	imputed at full-time minimum wage.
15	So, that would apply that would
16	be scenario one. That's the most common.
17	If the feds change that minimum wage,
18	though, it doesn't matter. You know, you
19	are kind of you would be probably in Case
20	Scenario 2.
21	MS. COX: Thank you.
22	MS. DAVIS: Judge Palmer?
23	HON. PALMER: Well, I don't know
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 about the worksheet so much, that to put it 2 in the worksheet. So much of it -- Where 3 would it go? Would it be like a footnote on 4 CS-42? Would it be on the 41 so that would be noted there? Everything is done online 5 6 now. 7 So, is there some way that the 8 electronic CS-42 that the judge would 9 calculate would pop up and say, this is in 10 the self-support reserve? Or I guess that's 11 my question is where would it go and that 12 sort of thing. 13 DR. VENOHR: I think what -- I 14 mean, that would be at the discretion on the 15 Committee and the court. But what we did 16 was that last page of our memo shows our 17 recommendation of where it would go in the 18 worksheet. 19 So, it would go at the -- there 20 would be a new line. I put -- I am looking 21 at something else. But if you flip, there 2.2. would be the new line 10, new line 11, and 23 so forth.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 So, what we did was take your 2 worksheet as is and recommend where it could 3 qo. You don't have to do it. You know, you 4 could make it -- if you make it 5 discretionary, you could just put it in a 6 narrative and then treat it as like a 7 deviation. And then wherever you put the deviation, now, that's where the 8 9 self-support reserve would go. 10 I feel like I am not making sense, 11 you know, because I keep talking because I 12 keep -- but I think it's really that you are 13 just thinking about it. 14 So, I really do need to hear from 15 you because, otherwise, you are just going 16 to have me say more stuff, and I am going to 17 confuse you. 18 MS. CAMPBELL: Jane, this is 19 Angela Campbell, again. 20 And you have probably said this 21 100 times, and I am just -- may be just 2.2. missing it. 23 But if we do the self-support Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 reserve in the guideline itself, that --2 would that be just for the obligor? And if 3 we do it on the worksheet, then both parties 4 would get the benefit of the self-support 5 Is that correct or incorrect? reserve? 6 DR. VENOHR: Partially. The last 7 part where you said that, if you do it in 8 the worksheet where both get it? 9 MS. CAMPBELL: Uh-huh (positive 10 response). 11 DR. VENOHR: Right now it's only 12 in the schedule. So, if you put it in the 13 schedule, it only goes to the obligated 14 parent. But you could -- and I wish -- I 15 might have it. I'm on Zoom, and we usually 16 use often teams. I wish I could find 17 Nebraska's language. I'm going to try to 18 find it. 19 You could put -- let me just find 20 an example. Because what I think I am 21 confusing you with is there's actually three 2.2. options that I am talking about is: Do it 23 like Alabama does now where you have it in Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 the schedule. A second option would be to 2 put it in the worksheet where it can be 3 applied to both parents. And now today, I 4 never said this in front of you-all, so 5 that's why it's very confusing. So, I am 6 very glad you asked that question is, you 7 could put the language for it to go in the 8 worksheet but not necessarily put it in the 9 worksheet. And that -- and the purpose of 10 that would still be applied to both parents. 11 But since it doesn't show up at the 12 worksheet, the judge would have to make a 13 decision and, like, put it on the same line 14 that you would put a deviation and probably 15 have to calculate manually. 16 MS. DAVIS: I don't think we 17 would want to go that route, I think, just 18 from a pragmatic standpoint. I don't want 19 to speak on behalf of the judges because we 20 certainly have good judges here that can 21 speak. 2.2. But I think the value of having it 23 there on the worksheet is that both people Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 see that they are equally -- they are 2 treated equally in terms of the self-support 3 reserve, both parents. MR. MADDOX: Yes. This is Bob. 4 5 I think that was mentioned at a previous 6 meeting. That was the purpose of having it 7 on the worksheet was to show the parties how 8 it's calculated. 9 MS. DAVIS: I think there's value 10 to that. And if we decide to have it, I 11 don't want the judges to have to go through 12 a lot of the extra calculations to do that 13 when it could be done -- I mean, it's fairly 14 simple the way you have drawn it here. You 15 basically look at the amount, which would be 16 the \$981, assuming the number remains the 17 same than you do the subtraction, and you 18 come up with the new amount that's 19 available. 20 So, I don't see that as being that 21 difficult to put it in the existing Alabama 2.2. process. Of course, this is a -- it looks a 23 little different than our current form Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 because, you know, you've skipped the 2 existing lines five and six, you know, just 3 because you're focusing on the self-support 4 reserve. But this is basically how our form 5 would look just with the self -- what is now 6 hidden in the calculation is the 7 self-support reserve that goes solely to the 8 paying parent. If you put it in the 9 workshop, it's visible and includes both 10 parents equally. 11 Is that stating it correctly, 12 Jane? 13 DR. VENOHR: Right. Bob, can you 14 scroll it down to the bottom because I'm not 15 sure if I can -- oh, could you -- yeah. 16 MS. DAVIS: Really it only 17 involves one subtraction. 18 DR. VENOHR: I'm sorry? 19 MS. DAVIS: I said it seems 20 simple to me because, once you put in the 21 self-support reserve amount, then you do 2.2. that one subtraction and that comes up with 23 the amount that you have available for Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	support. And then obviously the pay only
2	goes in one direction.
3	DR. VENOHR: Bob, can you just
4	show the line above there if you can. It's
5	going to be \$250, yeah. I mean, this would
6	convolute it, but it would make it more
7	cumbersome, but this is a concern that I
8	have heard the Committee will you know,
9	the other parent, which is the first column,
10	she's the primary custodial parent, you see
11	on line eight that they are both going to be
12	responsible for \$250 because it's an
13	equal-income case where they are both
14	minimum wage earners.
15	And you see that the one column
16	that carries all the way down, it's going to
17	go \$221. You could put wording in that line
18	14 that says if the parent with the majority
19	of the time, if they are line eight and line
20	13, if they don't you know, if they can't
21	meet there if their line 13 is more is
22	less than line eight, don't apply the
23	self-support reserve to the parent due
	Boggs Reporting & Video LLC

I

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Because in that case, she doesn't 1 support. 2 have enough income to even make that \$250 3 either. 4 Am I making sense? You know, I 5 mean, that's the way to do it. I haven't 6 seen a state do that. So, the language 7 would have to be developed by -- crafted by 8 vou-all. There's not a state to inform it, 9 but it would address your concern. I mean, 10 that's what I have been hearing from the 11 Committee members. 12 Can you say that MS. DAVIS: 13 again real slowly, and let me understand 14 what you are saying or suggesting to do on 15 line 13? 16 DR. VENOHR: Yeah. So, what you 17 would do is, on line 14, you would say 18 something like, if SSR-adjusted amount of the parent with primary custody on line 13 19 20 is less, that the parent's amount on line 18 21 (sic) -- or in the amount on line 18 (sic) 2.2. for that same parent, you can't do a 23 self-support reserve adjustment for the Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 obligated parent. 2 MS. CAMPBELL: This is Angela 3 Campbell. You mean line 8.? You said line 4 18. But you meant line 8? 5 Yeah. DR. VENOHR: Thank you. 6 You paid attention. You get the "A" in the 7 class. 8 MS. DAVIS: So, if the custodial 9 parent, the amount that they have is lower 10 than the \$250, then the payor parent would 11 pay the \$250 as opposed to the \$221; is that 12 what you are saying? 13 DR. VENOHR: Uh-huh (positive 14 response). 15 MS. DAVIS: Okay. So, the effect 16 of that is, if one parent cannot get the 17 self-support reserve benefit, the other 18 parent does not get the self-support reserve benefit. 19 20 Right. Right. DR. VENOHR: 21 MS. DAVIS: So, the payor parent 2.2 would only get the self-support reserve 23 benefit if the recipient parent was able to Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 benefit from that too? 2 DR. VENOHR: Exactly. 3 MS. DAVIS: So, you would wind up 4 being, if the line 13 is smaller than line 5 8, then you would apply line 8? 6 DR. VENOHR: Yes. 7 MS. DAVIS: I mean, I'm not 8 trying to reword how you are saying, but 9 that's the effect. 10 DR. VENOHR: No. I think it's 11 good you reword it. Because I think --12 yeah. 13 MS. DAVIS: If we do the 14 self-support reserve test, the children 15 would not receive less in -- if the 16 self-support reserve could not be applied 17 equally to both parents. Okay. 18 DR. VENOHR: I mean, that's one 19 way to address it. I mean, that's just a 20 visual way. 21 MS. DAVIS: Let's stop here for a 2.2 minute and let other people ask questions 23 about that third concept that you brought Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	up, Jane.
2	MS. CAMPBELL: This is Angela
3	again.
4	I don't have any more questions,
5	but I do like the work-around you just
6	presented because the custodial parent is
7	the one who has the burden of most of the
8	support for the children, and it would not
9	be fair for her not to be able to meet her
10	portion, you know, whatever you just said.
11	It just makes the most sense.
12	MS. DAVIS: It's the goose-or-
13	gander concept. What's good for the goose
14	is good for the gander.
15	MS. CAMPBELL: I agree.
16	MS. DAVIS: All right. Anybody
17	else have a comment about that?
18	PROFESSOR GRAY: This is Brian
19	Gray. I don't have a comment about that.
20	But thinking back to Option 1 and Option 2,
21	and not Option 3, I think Dr. Venohr talked
22	about this before. The concept of keeping
23	the schedule as clean as possible, without
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 adjustments embedded in it, helps us out a 2 lot if we want to make changes in the 3 future. 4 So, the more we keep the 5 adjustments on the worksheet, the better. 6 Plus it's a lot more clear, I think, to the 7 parents in looking at the calculations that 8 happen on that worksheet. And the worksheet 9 is not any more complicated than a 1040-EZ. 10 So, it doesn't seem like it's 11 overly complicated by these adjustments that 12 we are making currently. 13 MS. DAVIS: Thank you, Dr. Gray. 14 Other comments? 15 (No response). 16 Okay. MS. DAVIS: I want to 17 suggest, then, if you would, Dr. Venohr, if 18 for the next meeting if you would do an 19 example with this third concept that you 20 have presented to the Committee, and let the 21 Committee look at that and give us time to 2.2. cogitate a little bit on the underlying 23 principles, as well as the calculations. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 DR. VENOHR: Certainly. And I 2 think, you know, there's some anomalies that 3 will happen mathematically when his or her income is just slightly above the 4 5 self-support reserve. 6 So, I will run that. But, you 7 know, there's always a tradeoff between 8 keeping it simple and making it work for 9 every single scenario. So, that's what I am 10 battling with in my head mathematically. 11 But, yeah, we will identify that 12 by doing that in the worksheet. But I think 13 it addresses what I am hearing from the 14 Committee that they are concerned of 15 shortchanging the custodial parent's 16 household when that household is also very 17 low income. 18 Thank you. Any other MS. DAVIS: 19 comments from Committee members before we 20 leave this particular area? Of course, 21 obviously, if something pops up in your 2.2. mind, we are not precluded from bringing it 23 up. But I think we need --Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	MS. STEINWINDER: When I
2	MS. DAVIS: Go ahead.
3	MS. STEINWINDER: I have a quick
4	question. This is Katie.
5	When I go back to the comments to
6	the '09 amendments and it's the \$851 per
7	month, Jane, and then we would be raising it
8	to the \$981 based on what we are looking at,
9	if we look at the schedule the way it's
10	done, was that self-support reserve applied
11	to custodial and noncustodial when it was
12	built into the schedule in the shaded
13	sections?
14	DR. VENOHR: It was only applied
15	to the noncustodial parent.
16	MS. STEINWINDER: Okay. And
17	that okay. I was just making sure I
18	understood that. Thank you.
19	MS. DAVIS: Thank you, Katie.
20	Any other questions?
21	(No response).
22	MS. DAVIS: Okay. Well, let's
23	I think the next issue that I think we ought
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 to try to clarify for the next meeting is 2 the percentage that we want to apply. Well, 3 I quess the first question is: Are we still 4 in favor of a work incentive to be included? So, let's do sort of a -- back to the Brady 5 6 bunch and see if most people are in favor of 7 that. We will start with a discussion on 8 that, just the -- and then we will go from, 9 if we are in favor of a work incentive, then 10 what percentage? 11 So, let's open up the discussion 12 for a work incentive. 13 MS. DAVIS: Judge Palmer? 14 HON. PALMER: I say, yes. That's 15 all I have got to say. 16 Okay. That's fine. MS. DAVIS: 17 That's helpful. I pause for another 18 comment, and then we'll just kind of have 19 a -- go ahead and have a vote on that. We 20 will need to take a vote, and then proceed 21 on percentage. Any other comment? 2.2 (No response). 23 MS. DAVIS: Going once. Going Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 twice. Gone. 2 All right. Let's go ahead and 3 take a vote. Those who are in favor of 4 having a work incentive included in the 5 Child Support Guidelines, if you would, 6 raise your hands. 7 (Committee members raising 8 hands.) 9 MS. DAVIS: Okay. Thank you. 10 Those who are not visible, if you would, 11 unmute and vote -- the Committee members 12 unmute and vote. 13 MS. CAMPBELL: This is Angela 14 Campbell. I vote in favor. 15 HON. PALMER: Julie Palmer. I 16 think I just voted in favor before I was 17 supposed to, but I vote in favor. 18 Thank you, Judge. MS. DAVIS: 19 Anyone else who want MS. DAVIS: 20 to vote in favor? 21 (No response). 2.2. MS. DAVIS: Okay. Those that are 23 opposed, if you would, unmute and register Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 your opposition to the motion. 2 (No response). 3 MS. DAVIS: Okay. The motion 4 carries. So, we will include a work 5 incentive. 6 And now the question is what 7 percentage, and obviously we have seen 8 several percentages. I guess one option is 9 to have the same percentage regardless of 10 the number of children. And one option 11 would be to have a different percentage 12 based on the number of children. 13 So, does anyone have any thoughts 14 on those issues? 15 MS. COX: This is Amanda Cox. Ι 16 just had a quick question about percentages. 17 Dr. Venohr, can you remind us what 18 the percentage would be that would 19 effectively cancel out the taxes; was that 20 the 80%? 21 DR. VENOHR: The tax rates varied 2.2. depending on the income. So, I might have 23 it in my rate memo. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	MS. DAVIS: Somebody was thinking
2	it was around 82%, but I might be wrong.
3	DR. VENOHR: Right. It's at
4	minimum wage, the tax rate is about 13%.
5	And this is the entire payroll taxes,
6	this Alabama State, Federal and FICA. And
7	then it's about 18% at \$15 an hour
8	full-time.
9	MS. DAVIS: Those who were
10	looking at the memo on page three, she had
11	the option of using the number of children.
12	The example she gave was 70% for one child,
13	75% for two, 80% for three or more. The
14	pros she listed was the approach would
15	increase the amount for children. The con,
16	that it would be a little more complicated.
17	MS. HALL: This is Mallory Hall.
18	I mean, I like the idea of keeping a
19	consistent number. It's nothing else but a
20	simplicity of it. I guess I don't see much
21	of a benefit bearing it based on the number
22	of children as I do of just keeping it, you
23	know, consistent and simple.
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 MS. DAVIS: Okay. Simple is a 2 good version. Go ahead, Jane. 3 DR. VENOHR: I just wanted to 4 comment with -- because it's a variable percentage as income increases, what you 5 6 could be in a situation in Alabama is that 7 right now, you know, for -- at \$7.25 an 8 hour, if you really care about the payroll 9 taxes, you definitely have to have one 10 that's at least 85%, right? Because the 11 payroll taxes is about 12% to 13% of that 12 income. 13 And if minimum wage goes up to \$15 14 an hour, which I think is beginning to think 15 is unlikely, then you would definitely have 16 to have one that's at least 80%. 17 So, right now, 85% is the maximum 18 percentage you could use with the \$7.25 an 19 hour. And then 80% is the maximum you could 20 use with the \$15 an hour. 21 So, what I am saying is, if the 2.2. feds change their minimum wage, you could be 23 in a situation that changes your percentage Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 too because it sounds like what I am hearing 2 from the Committee is that you really do 3 respect that whole issue with the payroll 4 taxes. 5 So, I just want to throw that out 6 there that, you know, as you are talking 7 about -- thinking about simplicity and 8 making changes as the feds change the 9 minimum wage, you might be in a position to 10 tweak that percentage. 11 I am going to stop there. 12 MS. DAVIS: So, if you wanted to 13 actually give some type of work incentive, 14 it would have to be a percentage less than 15 85%, because 85% is a break-even once you 16 consider taxes; is that correct? 17 DR. VENOHR: Yeah. I mean, 18 that's rounding to the --19 MS. DAVIS: Yeah. Rounding up. 20 Yeah. Rounding up. Okay. 21 DR. VENOHR: And then if you 2.2. were -- if minimum wage went up to 15% and 23 you wanted at least give the 80%. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. DAVIS: Melody, you are 2 I don't know if you are trying to muted. 3 talk to us or somebody else. 4 MS. BALDWIN: Oh, sorry. Yeah. 5 I have probably a dumb question. But 6 because we keep asking about the percentage 7 based on the taxes that we expect to be paid 8 by that individual. But was that not also 9 included in the amount of self-support 10 reserve that we have already taken off the 11 top. 12 DR. VENOHR: No. That's a really 13 good question. We did take that into Yeah. 14 consideration. But now we are talking about 15 those that their income is just above the 16 self-support reserve. 17 MS. BALDWIN: Okay. 18 So, they might --DR. VENOHR: 19 you know, we could look at that example 20 where the self-support reserve we are 21 talking about is \$981, and we are talking 2.2. about that difference. If he has income of 23 \$1,081, so there's a \$100 difference in his Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 gross income, should every single dollar of 2 that \$100 go to child support, or should it 3 be \$85, \$80, \$75, \$70. MS. BALDWIN: Okay. 4 I think that 5 addressed the concern I had. Because now we 6 are looking at already taking the amount 7 after the self-support reserve to determine 8 work incentive percentage, right? Am I --9 DR. VENOHR: (Nodding in the 10 affirmative). 11 MS. BALDWIN: Okay. 12 MS. DAVIS: You-all are asking 13 very good questions. 14 Any other? Jane, go ahead. Were 15 you waving? 16 DR. VENOHR: Yeah. I was just 17 kind of curious. There is silence. I mean, 18 what kind of information would tip the scale 19 would make somebody more opinionated? 20 MS. BALDWIN: Dr. Venohr, this is 21 Melody Baldwin. 2.2 In contrast to Mallory, while I 23 understand the need for simplicity, we are Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 complicating it anyway, if we agree on any 2 of this, I'm not sure -- is it going to 3 complicate it that much further to have a 4 sliding scale based on the number of 5 children? Because obviously if I make a 6 certain amount and I continue to have more 7 children, I anticipate that I am going to 8 have less to spend on things that I might 9 ordinarily want to purchase. 10 So, I think that it makes sense to 11 have it -- the work incentive percentage on 12 a sliding scale based on the number of 13 children for that reason. Somebody might 14 disagree. Obviously, somebody does. But 15 that's my effort to start a conversation. 16 I think it's a good DR. VENOHR: 17 question. I'm sorry. I just want to say 18 mathematically, no, the programmers can deal 19 with it easily. It's really the manual 20 calculator that they may see that line and 21 find it confusing. 2.2. MS. CAMPBELL: This is Angela 23 Campbell. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	
1	As someone who used to do it
2	manually when I was in court, I think we can
3	put enough language on the line. It's line
4	12, correct? Am I looking at it right?
5	On line 12 to basically make it
6	very clear what percentage you use for
7	however many children. I think there's
8	enough room to do that on the form itself.
9	HON. PALMER: Well, hello, again.
10	It's Julie Palmer.
11	You know, in child support court,
12	I have learned I have got three children by
13	three different people. Do I get on that
14	sliding scale for three? Is each case done
15	separately? Is it just one child, one
16	child, one child? We already give them
17	credit for the child support that they are
18	paying in other cases. What do we do about
19	that?
20	DR. VENOHR: My recommendation is
21	that the worksheet is per the children of
22	the order, the children at the bar, that
23	that would just be the clear language. If
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 there's any sort of adjustment for prior 2 orders, I don't put all the lines in there 3 between line one and two. That's the only 4 place that they would address that. 5 HON. PALMER: Okay. 6 MS. DAVIS: You all are raising 7 some very good practical points, and I 8 appreciate your willingness to share that to 9 the Committee members. We may not have all 10 thought of each of those particular points. 11 Additional thoughts? Comments? 12 (No response). 13 MS. DAVIS: Maybe we will address 14 the issue of the -- what I am going to call 15 the staggered work incentive based on the 16 number of children. So, let's get a -- an up or down vote on that. And then whatever 17 18 we vote on, we can get Jane to give us some 19 examples for the next meeting and then look 20 at them. And then if -- then we can revote 21 if we have some concerns about that. So, 2.2. that way we will have something in front of 23 us.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	So, those that would be in favor
2	of staggering the percentage of the work
3	incentive percentage based on the number of
4	children with increasing as the number of
5	children increased, if you would, raise your
6	hand.
7	(Committee members raising
8	hands).
9	MS. DAVIS: Okay. Those that are
10	not visible, if you would unmute and vote if
11	you are in favor.
12	MS. CAMPBELL: This is Angela
13	Campbell. I am in favor.
14	MS. DAVIS: Okay. Thank you.
15	Judge Palmer, I see you are unmuted. Would
16	you like to vote?
17	HON. PALMER: Well, I am going to
18	vote to make it simple. Just one flat. So,
19	I didn't know that was a question in front
20	of me.
21	MS. DAVIS: No, that's fine. I
22	just you light up when you are unmuted.
23	HON. PALMER: But I still have
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	that one question I want to throw in here
2	when we get finished with the doctor here.
3	MS. DAVIS: All right. We will
4	save time for that.
5	Okay. Anything any other votes
6	in favor before we tally the votes in
7	opposition?
8	(No response).
9	MS. DAVIS: All right. Those
10	opposed to using a staggered work incentive
11	for children, if you would, raise your hand.
12	(Ms. Hall raising hand).
13	MS. DAVIS: Okay. Thank you.
14	And those opposed other than Judge, I
15	can't see other than Judge Palmer, who has
16	already voted in opposition, would you
17	unmute and vote.
18	(No response).
19	MS. DAVIS: Okay. Well, then we
20	will direct Dr. Venohr to come forward with
21	some examples using a staggered amount. And
22	then obviously we can revisit that issue
23	once she presents those to us.
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1 Does anyone want to propose a 2 starting amount? Her example was 70% for 3 one child. I think we have established that anything -- that if you do a staggered 4 5 amount, you don't want to go above 85% if 6 you want to consider the taxes. 7 So, you could do, you know, for 8 example, the -- if you did the 75% for two, 9 one child, 70% for one, 75% for two, or 80% 10 for three or more was her example. Or you 11 could do 75% for one, 80% for two, and 85% 12 for three or more is a second example. 13 Does anybody have a preference as 14 to the starting point? 15 MS. COX: This is Amanda Cox. Ι 16 prefer the second example. 17 MS. DAVIS: So, it would be 75% 18 for one child, 80% for two children and 85% 19 for three or more? 20 MS. COX: Yes, ma'am. 21 MS. DAVIS: Okay. Anybody else 2.2 favor that one? Dr. Venohr? 23 DR. VENOHR: Oh, go ahead. Ι Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	don't want to lose your train of thought.
2	MS. DAVIS: I'm sorry. Go ahead.
3	All right. Let's take a vote on that.
4	Then, all in favor of the 75%, 80% and 85%,
5	raise your hand.
6	(Ms. Cox raising hand).
7	MS. DAVIS: Okay. Unmute if you
8	would like to vote in favor.
9	MS. CAMPBELL: This is Angela
10	Campbell. I am in favor of that.
11	MS. DAVIS: All right. Anybody
12	else?
13	(No response).
14	MS. DAVIS: All right. The other
15	suggestion was what Dr. Venohr had here on
16	page three, which was 70% for one child, 75%
17	for two children and 80% for three children.
18	All in favor of that, raise your hand.
19	(Mr. Jeffries and Professor
20	Gray raise hands).
21	MS. DAVIS: Thank you. Those who
22	unmute and vote, if you would.
23	(No response).
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1 MS. DAVIS: All right. Thank 2 I didn't get a lot of votes in favor you. 3 of either one. So, I am going to give a third alternative. Let's see if you want to 4 5 qo with 80%, 85% and -- maybe for one child 6 for 80%, and two or more for 85%. So, the 7 minimum amount would be 80% -- I mean, that 8 would be the most common since 80% is the --9 one child is the most common. So, 80% for 10 If there's more than one child, then that. 11 it would be 85%. All in favor of that 12 scenario, if you would, raise your hand. 13 (No response). 14 MS. DAVIS: Anybody unmute, be in 15 favor of that? 16 (No response). 17 MS. DAVIS: All right. Well, it 18 doesn't seem like I can come up with any 19 suggestions that we have more than a couple 20 of people in favor of. So, I think we will 21 need to leave that. 2.2. Dr. Venohr, if you could give us 23 some examples. The consensus seems to be Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 that we would like it to be different 2 percentages based on the number of children, 3 but with the amount of time we have -- and I 4 am going to leave time for Judge Palmer to 5 raise her question -- I think we are going 6 to need more direction from you, if you 7 could help us on that. Maybe look at what 8 other states have done who have staggered. 9 DR. VENOHR: Yeah. I have a 10 question. Just quickly. What was the 11 second scenario? I didn't hear. 12 MS. DAVIS: Your scenario was 13 The second one was basically to one. increase yours by a 5% on each increment 14 15 which was starting at 75%, 80% and then 85%. 16 And then the last one was to have one child, 17 80%, and then more than one child, 85%, and nobody seemed to be in favor of that one. 18 19 DR. VENOHR: Is there any 20 interest in going to uneven percentages such 21 as like 80%, 84%, you know, or do you want 2.2. to keep it in 5%? I mean, it's a small 23 difference, but, I mean, just for

> Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

2	officially.		
3	MS. DAVIS: Asking for help in		
4	telling her what kind of direction we would		
5	like for her to go.		
6	DR. VENOHR: Yeah. If you are		
7	okay with not using the 5, even 5%, like		
8	81%, 83%?		
9	PROFESSOR GRAY: This is Brian		
10	Gray.		
11	I voted for the second option, but		
12	I am wondering, is there truly a work		
13	incentive at 85%? It sounds like you are		
14	basically working for nothing in that. You		
15	know, I am wondering if maybe people are		
16	reluctant because we are not a little bit		
17	lower on the scale. You know, maybe		
18	starting at 70% or 60% and working our way		
19	up, if you are really talking about a work		
20	incentive.		
21	MS. DAVIS: Thank you. That's a		
22	good point.		
23	Would anyone like to comment?		
23	Would anyone like to comment? Boggs Reporting & Video LLC		
	800.397.5590 www.boggsreporters.com		

1 MS. COX: This is Amanda Cox. Т 2 could probably, you know, be convinced, but 3 I am not super sold on the work incentive. 4 I just wonder how many people are actually 5 going to calculate it out. Maybe I'm, you 6 know, thinking incorrectly. Maybe some 7 other people could kind of enlighten me. 8 But I just wonder how many people 9 are going to actually calculate it out and 10 say, well, I am going to work this number of 11 hours so I won't have to pay. I mean, do 12 people really do that in real life? I am 13 just not sure if that's really going to have 14 that much of an effect. But I welcome other 15 people's comments on that. 16 MS. DAVIS: I think that raises 17 an interesting question. Anybody have some 18 thoughts or are there any research, Dr. 19 Venohr, that you can present the next time 20 to indicate that there is. 21 DR. VENOHR: There definitely is. 2.2. MS. DAVIS: Okay. 23 DR. VENOHR: I mean, it's more Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 from a tax incentive, but in the economic 2 literature, yeah, tax rates matter a lot. 3 PROFESSOR GRAY: This is Brian 4 Gray again. I think there's another example 5 that we are seeing these days that is a 6 great analogy. Look at all the people who 7 are basically taking unemployment and not 8 working and don't want to go to work because 9 basically the additional amount that they 10 are making is not enough to justify them 11 going back to work. 12 That's a good point. MS. DAVIS: 13 DR. VENOHR: Penny, I think I 14 have enough to work on some examples. 15 MS. DAVIS: Okay. Thank you. Ι 16 am sorry we can't give more directions. Ι 17 think the reason is everybody is being very 18 thoughtful mentally in their deliberations, 19 and we just haven't reached a consensus in 20 our own minds. 21 Okay. Judge Palmer, if you would, 2.2. go ahead with your bombshell. 23 HON. PALMER: Okay. Well, it's Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	not really a bombshell, and it has to do			
2	with taxes since we just finished that.			
3	But starting July the 1st through			
4	at least December, rather than get the child			
5	credit on your taxes I make \$27,000 a			
6	year, I have got one child, now my taxable			
7	income is \$24,000 a year people are going			
8	to start actually getting checks in their			
9	bank account for \$300 a month. Or if you			
10	have a child, I believe, under six years			
11	old, of \$320 a month, at least July through			
12	December. I'm not worried about that as			
13	much, but now the last article I read is			
14	that they are looking to extend that through			
15	2025.			
16	So, is that going to be income for			
17	the person who is receiving the actual money			
18	versus, in the past, it was just a credit			
19	towards taxes that you might owe? Now, this			
20	is actual cash in your pocket in your bank			
21	account, and that's per child up to 18 years			
22	old.			
23	DR. VENOHR: If I may, it isn't			
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com			

1 through 2025 yet. 2 Not yet, but that's HON. PALMER: 3 the article that I read that they are 4 looking to extend it. 5 DR. VENOHR: Right. That was 6 part of the America Rescue Act -- yeah, 7 American Rescue Act. And what it did was, 8 it increased the child tax credit. And 9 right now, it's \$2,000. And now with the 10 new legislation, it's \$3,000, and then 11 \$3,400 -- I think it's \$3,400 for young 12 kids. And it affects the very, very low 13 income because, it's a child tax credit 14 and -- I have a heater on here -- you 15 can't -- but before you --16 Was that actual HON. PALMER: 17 cash in their pocket? 18 DR. VENOHR: What, hun? 19 HON. PALMER: I was just going to 20 say, isn't that actual cash in their pocket? 21 Isn't that the difference before I got a 2.2 credit on my taxes so it would lower my tax 23 rate versus now I am going to be getting Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	that \$300 or I think \$320 in my bank account			
2	every month?			
3	DR. VENOHR: Right. For just			
4	those six months. There's no legislation			
5	that's going to take it yet to December.			
6	But that's what President Biden wants to do.			
7	So, it's just for this year. And			
8	if we run out of time, go to the minutes			
9	when I explained it from the last meeting.			
10	I explained how it's going to work. And my			
11	recommendation would be, if you wanted to			
12	address it, treat it as a deviation and			
13	maybe tweak your deviation criteria to deal			
14	with that tax credit. I think there was			
15	some language in it.			
16	I don't have your deviation			
17	criteria right now, but there's some			
18	parents can divide the tax credits			
19	associated with the kids. You know, for			
20	instance, a divorcing couple, Jane might			
21	claim the children; and if there's one child			
22	in 2021 and then the father claims them in			
23	2022, and or you can that might not			
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com			

1 work because of this situation. But there's 2 thing like that that you -- it's the same 3 amount of income that's going into that 4 parent's income. It's just that now it's 5 being advanced. They are not -- you know, 6 like you say, it's going directly to their 7 bank account rather than them having to wait 8 for the year, and it's going to be more 9 because just for this calendar year. 10 Am I answering your question or 11 helping? 12 HON. PALMER: You are. I am just 13 looking at it from a lawyer's point of view 14 that's going to be arguing in front of a 15 judge. I am going to need my child support 16 reduced or I need my arrearage reduced. 17 There's all this extra money that this 18 person got. I mean, we are already seeing 19 that with the incentive checks that have 20 gone out. 21 So, I don't know if Judge Thompson is on this call or not. But I can just see 2.2. 23 that coming down the pipe, especially if it Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

gets extended. If it's just for this six 1 2 months, probably not so much. But if it 3 gets extended, I think it's something we 4 really need to address or at least the 5 courts are going to have to address how is 6 that money calculated. Because right now, 7 it's not calculated for the purposes of 8 child support, that I get the tax credit. 9 But it is used as a negotiation tool. It is 10 The judge does have the discretion: used. 11 I get them one year; you get them the next 12 But I can definitely see that the vear. 13 fight is over all of that. 14 So, that's just what I have been 15 reading. I just had to share that with 16 you-all. 17 MR. MADDOX: This is Bob Maddox. 18 Would it be, Judge, the deviation criterion 19 assets or income received by or on behalf of 20 a child or children? 21 I think it could. HON. PALMER: 2.2. Because I don't know if it's taxable or not 23 or if that's just a tax credit that wouldn't Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 have been taxable to begin with. But I 2 think it would be at least on earned income, 3 under that line. MR. MADDOX: Maybe it would be a 4 5 deviation criterion for this short period of 6 time. 7 Yeah. I mean, like HON. PALMER: 8 I said, the six months I am not so worried 9 But I can hear both -- even in my about. 10 court so much, but in Judge Stephens' court, 11 I bet you something like that is going to 12 come up. I just bet you money. 13 It is a tax credit, DR. VENOHR: 14 so it is -- just to clarify that. 15 MS. DAVIS: Judge Stephens, would 16 you like to comment? I see a picture, but 17 she may have stepped away from the screen. 18 Well, it's something that maybe we 19 need to address again just as a reminder 20 next week if you include that information 21 again -- and not next week, next month, and 2.2. which will be -- by then there may be some 23 legislation that's clarified whether it's

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 going to go forward or whether it's just 2 going to be for six months. Certainly it's 3 something we can keep an eye on. 4 HON. PALMER: Yeah. 5 MS. DAVIS: Go ahead. I am 6 sorry. Any last comments? We do need to 7 open it up for our public. We didn't have 8 many that suggested they wanted to speak. 9 But just I think some more have come on. 10 Any other comments before we ask 11 the public, see if they want to speak? 12 (No response). 13 MS. DAVIS: Okay. Bob, would you 14 call the roll of the public again and see if 15 anybody has changed their mind about whether 16 they would like to speak? 17 MR. MADDOX: Sure. Cliff Smith, 18 did you want to say anything? 19 (No response). 20 Tiffany Gates? MR. MADDOX: Ι 21 don't think she is on. 2.2. (No response). 23 MR. MADDOX: Lisa Clark? Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. CLARK: No, thank you. 2 MR. MADDOX: Thank you. Lee 3 Wood, did you want to say anything? 4 MS. WOOD: No, thank you. 5 Thank you. Judge MR. MADDOX: Stephens, would you like to say anything 6 7 before we leave? 8 HON. STEPHENS: I'm just glad to 9 be here and know about what you all are 10 doing. Thank you. 11 MR. MADDOX: Thanks for joining 12 us today. We are glad to have you. That's 13 it, Penny. 14 MS. DAVIS: Okay. I see Vicki 15 Porter, but I don't think she ever joined 16 us. 17 MR. MADDOX: Oh, yeah. Vicki 18 I'm sorry. Yes. Porter. 19 MS. DAVIS: Okay. Thank you. 20 So, we have no public comments. So, we 21 still have a couple of more minutes if 2.2 anybody has any more questions or comments 23 regarding Julie's point about the taxes or Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	if any other questions that you would like			
2	to direct. I believe Dr. Venohr's picture			
3	has disappeared, but I think she is still			
4	here if anybody has any			
5	MR. MADDOX: Before you leave,			
6	Penny, I found the provision on the			
7	retroactive support limited to a period of			
8	two years. It's in the Uniform Parentage			
9	Act 26-17-636(h).			
10	MS. DAVIS: Thank you. I thought			
11	it was in the Parentage Act.			
12	MR. MADDOX: And it does except			
13	the provisions of the retroactive support in			
14	Title 30, Chapter 3, which begins I think at			
15	30-3-110, and I don't believe those			
16	provisions have a two-year limitation, if I			
17	read them correctly.			
18	MS. DAVIS: It's always helpful			
19	to have Bob who knows so much. He is a			
20	wealth of information for all of us.			
21	MR. MADDOX: Plus I have a phone			
22	right now for me to look it up.			
23	MS. DAVIS: That does help. You			
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com			

1 didn't have to confess to that, Bob, but we 2 appreciate it. Most of us also had a phone 3 who didn't look it up. 4 All right. Any other comments or 5 questions you would like Dr. Venohr to 6 address at our next meeting? 7 (No response). 8 MS. DAVIS: All right. Our next 9 meeting is scheduled for May 21st. It will 10 be Zoom again. It's a Friday, the same 11 time. We will start at 10:00. And we do 12 appreciate everyone's time. And we will 13 continue probably to be making some 14 decisions. 15 So, particularly we would 16 encourage the Committee members to 17 participate so we can have a quorum to vote. 18 All right. Unless you have 19 anything else, Bob, then that will be all I 20 quess. 21 MR. MADDOX: All right. Thank 2.2 you-all for joining. 23 MS. DAVIS: Thank you. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	MR. MADDOX: Have a good weekend.		
2	MS. DAVIS: Thank you.		
3			
4			
5	(Conclusion of Advisory		
6	Committee Meeting at 12:20		
7	P.M.)		
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com		

1	REPORTER'S CERTIFICATE			
2	STATE OF ALABAMA,			
3	MONTGOMERY COUNTY,			
4	I, Jeana S. Boggs, Certified Court Reporter			
5	and Commissioner for the State of Alabama at Large,			
6	do certify that I reported the proceedings in the			
7	matter of:			
8	BEFORE THE STATE OF ALABAMA			
9	ADVISORY COMMITTEE ON CHILD SUPPORT			
10	GUIDELINES AND ENFORCEMENT			
11	* * * * * * * * * * * * *			
12	on Friday, April 23, 2021, the foregoing 123			
13	computer-printed pages contain a true and correct			
14	transcript of the statements by the Committee			
15	members and other persons via Zoom.			
16	I further certify that I am neither of			
17	relative, employee, attorney or counsel of any of			
18	the Committee members and other persons, nor am I a			
19	relative or employee of such Committee members and			
20	other persons, nor am I financially interested in			
21	the results thereof. All rates charged are usual			
22	and customary.			
23	I further certify that I am duly licensed			
	Boggs Reporting & Video LLC			
	800.397.5590 www.boggsreporters.com			

Г

1	by the Alabama Board of Court Reporting as a			
2	Certified Court Reporter as evidenced by the ACCR			
3	number following my name found below.			
4	This 11th day of May, in the year of our			
5	Lord, 2021.			
6				
7				
8				
9	15/Jeana S. Bogga			
10	Jeana S. Boggs, CCR ACCR NO. 7 Exp 9/30/21 Certified Court Reporter and			
11	Notary Public Commission expires: 8/9/2022			
12	Commission expires. 0/ J/2022			
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com			

Γ

MS. DAVIS: [89] 35/6 36/1 36/8 36/10 46/13 49/17 53/15 54/2 54/11 64/1 64/3 65/13 66/2 66/8 77/3 77/7 78/22 82/16 83/9 84/16 84/19 86/12 87/8 87/15 87/21 88/3 88/7 88/13 88/21 89/12 89/16 90/13 90/16 91/18 92/2 92/19 92/22 93/13 93/16 93/23 94/9 94/18 94/19 94/22 95/3 96/1 96/9 97/1 98/12 98/19 99/1 100/12 103/6 103/13 104/9 104/14 104/21 105/3 105/9 105/13 105/19 106/17 106/21 107/2 107/7 107/11 107/14 107/21 108/1	120/14 120/19 121/10 121/18 121/23 122/8 122/23 123/2 MS. HALL: [2] 10/2 96/17 MS. MCCLENNEY: [2] 9/6 9/10 MS. STEINWINDER: [8] 8/17 8/21 14/7 49/2 50/4 92/1 92/3 92/16 MS. WOOD: [1] 120/4 PROFESSOR GRAY: [5] 9/15 39/2 89/18 110/9 112/3 THE COURT REPORTER: [1] 5/13 \$ \$.75 [1] 25/9 \$1,000 [2] 60/10	\$1,098 [1] 24/23 \$1,100 [1] 32/18 \$1,200 [2] 19/12 62/6 \$1,257 [1] 24/19 \$1,300 [2] 71/7 71/10 \$1,400 [3] 61/17 64/7 65/8 \$1,402 [2] 32/9 32/10 \$1,456 [4] 69/18 70/10 70/22 71/10 \$1,500 [2] 70/21 70/22 \$1,550 [5] 61/10 61/16 64/9 65/10 65/13 \$1,600 [1] 62/4 \$1,647 [1] 32/5 \$1,700 [1] 61/17 \$1,703.88 [1] 72/12 \$10,000 [2] 51/17 60/9 \$100 [9] 29/22 30/1 30/5 30/7 35/21 28/14 75/6 09/22
105/3 105/9 105/13 105/19 106/17 106/21 107/2 107/7 107/11 107/14	REPORTER: [1] 5/13 \$	\$1,703.88 [1] 72/12 \$10,000 [2] 51/17 60/9 \$100 [9] 29/22 30/1

\$24,000 [1] 113/7 \$7,100 [1] 19/13 100 [1] 80/21 \$25 [2] 34/10 45/21 \$7,25 [7] 24/18 25/7 1040-EZ [1] 90/9 \$8/12 85/5 85/12 \$7.25 [7] 24/18 25/7 105 [1] 62/23 \$8/2 87/10 87/11 \$70 [2] 30/7 100/3 10:00 [3] 1/5 1/20 \$27,000 [1] 113/5 \$70 [2] 30/7 100/3 10:00 [3] 1/5 1/20 \$299 [1] 32/17 \$75 [2] 30/6 100/3 11 [4] 43/23 68/9 \$299.99 [1] 32/17 \$772 [1] 30/21 74/14 79/22 \$3,000 [1] 114/10 \$780 [1] 38/13 110 [1] 121/15 \$3,400 [2] 114/11 \$8.00 [1] 25/8 11th [1] 125/4 \$30 [1] 35/23 \$800 [2] 34/23 38/3 55/14 55/17 69/4	$\varphi_{23} [2] 34/1043/21 \varphi_{7} 5 [7] 34/1035/7 40.00 mm 543.0000$
---	---

2011 [1] 55/14 5th [1] 30/15 97/19 98/23 106/9 106/11 106/18
--

8	11/11 17/9 17/11	120/23
	18/1 18/16 25/2	above [6] 24/13
80 [10] 107/4	39/11 87/23 89/9	45/12 85/4 91/4
107/17 108/5 108/6	about [83] 5/21 6/2	99/15 106/5
108/7 108/8 108/9	17/3 18/12 18/16	Absolutely [1]
109/15 109/17	18/22 19/4 19/23	31/17
109/21	21/15 21/18 21/20	abstract [1] 61/4
81 [1] 110/8	24/23 26/12 26/18	according [1] 47/16
82 [4] 67/20 68/11	26/21 27/1 27/12	account [4] 113/9
68/20 96/2	27/13 30/21 32/5	113/21 115/1 116/7
83 [1] 110/8	32/12 32/18 32/22	ACCR [2] 125/2
84 [1] 109/21	33/11 33/16 35/2	125/10
85 [24] 25/16 29/15	36/16 37/5 38/1	accrue [1] 41/19
30/2 42/21 43/4	38/3 38/14 39/3	L J
43/14 44/8 57/7	39/3 39/6 39/16	accrued [1] 52/7
62/11 76/22 97/10		Act [6] 26/1 53/20
97/17 98/15 98/15	39/22 40/7 46/21	114/6 114/7 121/9
106/5 106/11	47/17 47/23 48/18	121/11
106/18 107/4 108/5	49/7 49/19 49/22	actual [4] 113/17
108/6 108/11	52/22 56/19 57/4	113/20 114/16
109/15 109/17	62/14 62/18 63/4	114/20
110/13	68/14 69/19 73/15	actually [14] 9/1
9	75/7 75/10 78/3	16/17 33/5 45/3
	78/13 79/1 80/13	45/4 48/1 52/11
9/30/21 [1] 125/10	81/22 88/23 89/17	66/21 78/8 81/21
Α	89/19 89/22 95/16	98/13 111/4 111/9
A.1 [1] 43/14	96/4 96/7 97/8	113/8
A.1.A [2] 29/13	97/11 98/7 98/7	add [1] 61/23
A.I.A [2] 29/13 30/1	99/6 99/14 99/21	additional [2]
	99/22 102/18	103/11 112/9
A.M [2] 1/5 1/20	103/21 110/19	address [11] 53/11
ability [3] 35/5	113/12 118/9	76/19 86/9 88/19
35/17 64/15	119/15 120/9	103/4 103/13
able [11] 9/22 10/6		

Α	affect [2] 19/1	107/2 112/22 119/5
	31/20	ALABAMA [48]
address [5]	affects [2] 31/19	1/3 1/18 1/19 2/7
115/12 117/4 117/5	114/12	2/7 2/10 2/12 2/12
118/19 122/6	offine office [2] 26/7	
addressed [1] 100/5	100/10	2/22 3/2 3/3 3/5 3/8
addresses [1] 91/13	afford [4] 27/4 27/9	
Adjunct [1] 2/6	39/20 40/1	3/16 3/18 3/18
adjust [4] 29/12	after [4] 6/12 32/7	17/12 21/3 23/19
34/6 73/8 75/5	32/18 100/7	24/21 26/10 28/1
adjusted [5] 32/20		28/3 38/3 38/11
38/18 60/13 60/20	after-tax [1] 32/7	
86/18	again [25] 5/10	38/19 42/10 55/5
adjusting [1] 23/19	5/15 5/23 12/17	55/8 61/12 72/16
adjustment [11]	18/19 23/5 29/10	75/15 81/23 83/21
15/12 20/4 57/22	31/13 42/16 48/3	96/6 97/6 124/2
58/4 58/8 58/11	51/18 52/3 55/8	124/5 124/8 125/1
73/12 76/5 76/9	70/6 73/22 75/10	Alabama's [1] 53/1
86/23 103/1	80/19 86/13 89/3	Alacourt.gov [1]
adjustments [3]	102/9 112/4 118/19	13/10
90/1 90/5 90/11	118/21 119/14	ALECS [6] 17/10
Administrative [2]	122/10	18/5 18/14 19/16
3/18 12/23	age [1] 54/20	48/6 78/11
admit [1] 11/22	Agency [2] 17/11	algorithm [3] 31/9
admitted [3] 8/15	17/14	31/10 31/11
9/3 11/10	agenda [1] 13/9	all [60] 6/12 10/11
adopt [1] 68/7	ago [1] 6/22	11/17 11/18 12/21
	agree [2] 89/15	13/8 13/20 14/14
adult [1] 38/1	101/1	14/19 14/21 14/22
advanced [1] 116/5	ahead [13] 34/4	15/7 17/9 18/6
advantage [1] 28/3	46/15 56/23 64/2	21/21 23/6 25/10
advisory [7] 1/1	92/2 93/19 94/2	33/8 40/21 43/6
1/15 5/3 58/8 58/10	97/2 100/14 106/23	45/14 45/14 53/8
123/5 124/9		

A 91/16 99/8 122/2 112/16 114/23 all [37] 53/23 alternative [1] 116/10 116/12 62/13 68/6 75/20 alternative [1] 116/15 118/8 119 82/4 85/16 86/8 although [1] 77/10 124/16 124/18 89/16 93/15 94/2 although [1] 77/10 124/20 124/23 100/12 103/2 103/6 18/15 27/9 36/16 AMANDA [6] 2/ 103/9 105/3 105/9 19/19 72/22 91/7 7/17 78/5 95/15 107/3 107/4 107/11 121/18 106/15 111/1 107/14 107/18 9/7 9/15 10/2 10/17 92/6	
62/13 68/6 75/20 108/4 116/15 118/8 119/ 82/4 85/16 86/8 although [1] 77/10 124/16 124/18 89/16 93/15 94/2 always [8] 6/23 124/20 124/23 100/12 103/2 103/6 18/15 27/9 36/16 AMANDA [6] 2/ 103/9 105/3 105/9 19/19 72/22 91/7 7/17 78/5 95/15 107/3 107/4 107/11 121/18 106/15 111/1 am [79] 5/15 8/17 amendments [1] 0/7 0/15 10/2 10/17 02/6	
82/4 85/16 86/8 although [1] 77/10 124/16 124/18 89/16 93/15 94/2 always [8] 6/23 124/20 124/23 100/12 103/2 103/6 18/15 27/9 36/16 AMANDA [6] 2/ 103/9 105/3 105/9 49/19 72/22 91/7 7/17 78/5 95/15 107/3 107/4 107/11 121/18 106/15 111/1 am [79] 5/15 8/17 amendments [1] 0/7 0/15 10/2 10/17 02/6	1
89/16 93/15 94/2 always [8] 6/23 124/20 124/23 100/12 103/2 103/6 18/15 27/9 36/16 AMANDA [6] 2/ 103/9 105/3 105/9 49/19 72/22 91/7 7/17 78/5 95/15 107/3 107/4 107/11 121/18 106/15 111/1 107/14 107/18 am [79] 5/15 8/17 amendments [1]	1
100/12 103/2 103/6 18/15 27/9 36/16 AMANDA [6] 2/ 103/9 105/3 105/9 49/19 72/22 91/7 7/17 78/5 95/15 107/3 107/4 107/11 121/18 106/15 111/1 107/14 107/18 am [79] 5/15 8/17 amendments [1]	1
103/9 105/3 105/9 107/3 107/4 107/11 107/14 107/1849/19 72/22 91/7 121/18 am [79] 5/15 8/17 0/7 0/15 10/2 10/177/17 78/5 95/15 106/15 111/1 amendments [1]	
107/3 107/4 107/11121/18106/15 111/1107/14 107/18am [79] 5/15 8/17amendments [1]0/7 0/15 10/2 10/1702/6	
107/14 107/18 am [79] 5/15 8/17 amendments [1] 0/7 0/15 10/2 10/17 02/6	
108/17 112/6 15/21 16/17 20/22 America [1] 114/	5
100/17 112/0 22/20 27/22 28/20 American [2] 26/ 116/17 117/13 22/20 27/22 28/20 American [2] 26/	1
110/1/11/13 34/12 34/13 34/13 114/7 117/16 120/9 34/12 34/13 34/13 114/7	
121/20 122/4 122/8 38/16 42/11 44/8 among [3] 21/17	
121/20122/4122/0 45/8 45/23 46/1 46/3 48/6	
48/3 51/23 53/13 amount [46] 20/9	
122/21 122/22 124/21 54/17 58/19 60/2 21/19 26/9 29/6	
allowances [1] 61/4 65/20 65/21 32/11 35/22 36/3	
anowances [1] 67/1 67/3 67/4 67/5 36/21 37/8 39/9	
allowed [1] 13/2 68/5 69/3 71/20 39/23 42/17 44/11	
allows [1] 70/15 72/1 75/22 76/23 44/13 44/18 50/20	1
almost [1] 45/13 79/20 80/10 80/16 56/5 59/13 60/11	
already [9] 40/15 80/21 81/20 81/22 60/13 60/20 60/21	
42/3 54/18 62/18 82/5 86/4 91/9 64/6 64/23 65/23	
99/10 100/6 102/16 91/13 97/21 98/1 72/12 76/14 83/15	
105/16 116/18 98/11 100/8 101/7 83/18 84/21 84/23	
also [20] 6/14 12/9 102/4 103/14 86/18 86/20 86/21	
13/6 15/20 17/23 104/13 104/17 87/9 96/15 99/9	
10/0 10/20 1//20 22/11 34/6 34/7 107/10 108/3 109/4 100/6 101/6 105/2	1
22/11/34/0/34/7 110/1 110/12 106/2 106/5 108/7 35/3 37/20 44/4 110/1 110/12 106/2 106/5 108/7	
47/20 49/17 51/5 110/15 111/3 109/3 112/9 116/3	
4//20 4//1/ 51/5 51/9 57/10 59/1 111/10 111/12 amounts [12] 32/	19

A amounts [11] 35/2 38/21 38/23 43/11 46/22 56/8 57/22 64/18 65/10 65/11 72/5 analogy [1] 112/6 analyzed [1] 21/15 Analyzing [1] 17/21 ANGELA [13] 2/13 7/19 14/11 14/13 45/2 52/2 80/19 87/2 89/2 94/13 101/22 104/12 107/9 annual [1] 72/5 anomalies [1] 91/2 another [3] 39/19 93/17 112/4 answer [1] 48/4 answer [1] 48/4 answered [1] 78/7 answering [1] 116/10 anticipate [1] 101/7 any [44] 10/20 13/14 14/2 16/12 16/19 20/3 20/18 22/7 22/21 28/16 31/2 33/12 39/1	78/3 78/6 89/16 106/13 106/21 107/11 108/14 111/17 119/15 120/22 121/4 anybody has [1] 121/4 anyone [5] 14/2 94/19 95/13 106/1 110/23 anything [7] 49/8 105/5 106/4 119/18 120/3 120/6 122/19 anyway [5] 8/7 17/20 40/14 57/4 101/1 apartment [3] 38/3 38/8 38/11 apologize [1] 47/22	APPEARANCES [3] 1/22 3/11 3/19 application [1] 69/10 applied [12] 23/17 31/15 43/16 58/8 58/13 58/18 70/4 82/3 82/10 88/16 92/10 92/14 applies [4] 34/16 34/23 61/2 69/21 apply [10] 24/13 34/18 61/9 62/23 69/23 73/15 78/15 85/22 88/5 93/2 appreciate [9] 5/4 9/9 11/20 13/19 35/1 36/10 103/8 122/2 122/12 appreciative [1] 17/16 approach [1] 96/14 appropriate [2] 38/23 39/9 approval [3] 13/23 14/6 14/8 approve [2] 20/16 67/13 approved [1] 15/6 approves [1] 44/3 approves [1] 44/3
22/7 22/21 28/16		approves [1] 44/3 approximately [1]

APRIL [6] 1/4 1/20	article [2] 113/13 114/3 as [60] 5/6 5/10 6/16 11/21 17/9 18/11 19/8 20/17 22/4 22/5 22/10 24/10 25/18 25/21 25/23 27/21 30/12 32/21 36/15 37/14 39/4 39/23 39/23 40/15 40/17 46/12 47/5 48/18 48/21 50/15 50/16 56/1 61/23 65/20 65/20 70/16 73/16 75/10 80/2 80/6 83/20 87/11 89/23 89/23 90/23 90/23 96/22 97/5 98/6 98/8 102/1 104/4 106/13 109/21 113/12	Associate [1] 3/7 associated [1] 115/19 assume [1] 24/4 assuming [3] 18/9 54/20 83/16 attached [1] 18/14 attention [2] 47/19 87/6 attorney [10] 2/9 2/11 2/17 2/19 2/21 3/10 3/15 3/17 53/14 124/17 Attorney's [1] 3/4 attorneys [1] 67/16 Aubrey [1] 7/6 audio [1] 8/8 authorized [1] 27/18 authorizing [2] 12/11 12/11
57/16 69/8 69/20 70/1 70/10 70/23 71/4 71/11 76/10 Arizona's [1] 69/5 Arnold [1] 9/17 around [3] 67/4 89/5 96/2 arrearage [5] 47/20 48/1 56/12 56/12 116/16 arrears [28] 17/3 21/2 21/3 21/6 21/7 21/13 21/16 21/17 21/18 22/1 22/12 22/18 39/3 39/5 39/12 39/16 39/23 41/18 42/4 48/21 51/11 51/14 51/15 52/4 52/7 52/17 55/5 56/6	47/5 48/18 48/21 50/15 50/16 56/1 61/23 65/20 65/20 70/16 73/16 75/10 80/2 80/6 83/20 87/11 89/23 89/23 90/23 90/23 96/22 97/5 98/6 98/8 102/1 104/4 106/13	3/10 3/15 3/17 53/14 124/17 Attorney's [1] 3/4 attorneys [1] 67/16 Aubrey [1] 7/6 audio [1] 8/8 authorized [1] 27/18 authorizing [2]

B	110/14 112/7 112/9	bedroom [1] 38/2
B.2.A [1] 44/10	basis [2] 47/7 53/18	been [16] 18/8 20/5
B.3 [1] 30/6	battery [1] 46/1	20/7 21/21 23/5
back [28] 9/4 20/19	battling [1] 91/10	27/12 33/15 47/11
20/22 22/13 22/15	be [149]	47/12 53/18 56/13
22/15 22/18 22/22	beans [1] 37/18	75/3 77/10 86/10
48/3 52/10 52/13	bearing [1] 96/21	117/14 118/1
52/15 53/6 53/6	because [68] 16/9	before [24] 1/16
53/8 53/21 54/8	16/20 18/4 18/13	5/18 20/19 22/21
54/9 54/20 54/22	20/11 21/9 21/10	27/21 28/16 29/18
55/19 61/13 75/7	24/9 24/15 25/2	33/11 35/16 46/4
77/18 89/20 92/5	25/22 27/3 27/22	56/12 62/23 63/18
93/5 112/11	33/2 34/3 34/16	64/4 89/22 91/19
backwards [1] 60/3	35/3 37/7 41/16	94/16 105/6 114/15
bad [1] 56/7	43/7 43/15 44/18	114/21 119/10
balance [1] 35/8	44/19 45/5 48/19	120/7 121/5 124/8
BALDWIN [3] 3/4	52/8 52/12 55/11	begin [1] 118/1
9/11 100/21	56/8 59/6 59/23	beginning [2] 69/5
bank [4] 113/9	60/7 61/3 61/22	97/14
113/20 115/1 116/7	64/23 65/23 66/9	begins [1] 121/14
bar [2] 29/6 102/22	67/4 70/7 71/17	behalf [2] 82/19
barometer [1] 22/4	76/21 80/11 80/11	117/19
based [15] 30/20	80/15 81/20 82/19	being [10] 24/4
37/15 37/22 38/18	84/1 84/3 84/14	29/19 42/4 51/10
66/12 78/11 92/8	84/20 85/12 86/1	54/21 61/4 83/20
95/12 96/21 99/7	88/11 89/6 97/4	88/4 112/17 116/5
101/4 101/12	97/10 98/1 98/15	believe [8] 6/21
103/15 104/3 109/2	99/6 100/5 101/5	12/14 53/16 54/3
basic [1] 61/22	110/16 112/8	54/10 113/10 121/2
basically [9] 30/22	114/13 116/1 116/9	121/15
39/22 83/15 84/4	117/6 117/22	below [6] 34/17
102/5 109/13	becomes [1] 34/12	34/18 36/4 61/10

В	came [2] 47/23	26/22 27/4 27/8
burden [3] 22/5	74/11	42/6 54/8 74/23
36/17 89/7	CAMPBELL [11]	85/20 86/22 105/15
Burks [1] 7/13	2/13 7/20 14/12	112/16 114/15
BUSH [3] 2/16 8/3	45/2 52/3 80/19	cancel [1] 95/19
49/18	87/3 94/14 101/23	cannot [1] 87/16
business [1] 41/22	104/13 107/10	cap [4] 20/8 20/8
buy [2] 39/20 40/1	can [69] 5/11 6/18	20/9 20/14
	8/4 8/4 8/5 8/6 11/8	capture [1] 56/13
С	11/22 16/9 20/11	capturing [1] 56/14
calculate [6] 65/3	22/12 22/13 22/18	car [1] 41/11
66/12 79/9 82/15	23/7 23/8 23/9 23/9	care [2] 62/6 97/8
111/5 111/9	23/17 24/3 28/6	carries [2] 85/16
calculated [3] 83/8	29/12 31/15 32/1	95/4
117/6 117/7	32/9 35/21 39/20	case [32] 16/5 17/21
calculation [11]	40/1 40/8 41/20	28/17 29/2 29/2
18/9 18/18 22/3	42/18 48/4 52/10	29/3 29/4 32/1 32/2
59/9 61/9 62/16	53/6 53/8 53/10	32/8 33/7 33/7 33/7
63/7 63/10 64/12	53/17 53/23 54/8	33/7 33/11 36/1
64/15 84/6	58/23 61/8 63/22	36/4 43/2 43/3
calculations [8]	64/1 64/3 69/23	43/11 48/20 59/9
60/7 60/19 62/5	73/10 73/14 77/18	60/15 60/18 70/2
62/8 68/3 83/12	82/2 82/20 84/13	71/3 71/14 78/11
90/7 90/23	84/15 85/3 85/4	78/19 85/13 86/1
calculator [2] 18/14	86/12 95/17 101/18	102/14
101/20	102/2 103/18	caseload [1] 18/20
calendar [2] 18/7	103/20 105/22	cases [13] 18/2 18/5
116/9	108/18 111/19	18/6 18/23 19/15
call [8] 6/11 6/11	115/18 115/23	19/17 21/21 28/22
6/16 11/20 31/9	116/22 117/12	48/6 50/17 55/18
103/14 116/22	118/9 119/3 122/17	78/8 102/18
119/14	can't [12] 17/13	cash [4] 48/1

119/15 102/16 102/17 Civil [1] 2/12	cash [3] 113/20 114/17 114/20 categories [1] 19/16 categorize [1] 77/17 category [1] 19/18 cause [1] 33/6 CCR [1] 125/9 Center [1] 2/3 Central [1] 3/15 cents [1] 6/6 certain [1] 101/6 certified [4] 1/17 124/1 Certified [4] 1/17 124/1 Certified [4] 1/17 124/16 124/23 Chair [3] 2/6 15/13 23/9 chance [1] 12/1 chances [1] 75/19 change [7] 10/15 54/15 70/15 75/2 78/1	changes [12] 14/2 22/11 28/7 28/8 28/12 28/15 31/3 38/22 70/16 90/2 97/23 98/8 changing [1] 70/17 Chapter [1] 121/14 charged [1] 124/21 charged [1] 124/21 charging [1] 57/1 chart [1] 26/15 charts [1] 58/22 checks [3] 56/14 113/8 116/19 child [75] 1/2 1/15 2/14 2/17 3/2 3/5 5/3 13/10 13/11 19/9 19/13 19/22 22/14 22/17 24/13 25/11 28/21 34/10 35/15 35/17 35/18 43/12 44/6 44/8 44/10 47/7 50/15 51/3 51/7 51/9 51/21 51/22 52/6 53/8 54/6 54/19 55/19 61/17 64/7 64/23 65/2 65/16 65/18 65/18 65/23 67/6 74/20 94/5 96/12 100/2 102/11 102/15 102/16 102/16 102/17	106/3 106/9 106/18 107/16 108/5 108/9 108/10 109/16 109/17 113/4 113/6 113/10 113/21 114/8 114/13 115/21 116/15 117/8 117/20 124/9 child's [1] 53/9 children [56] 19/14 19/14 35/10 40/7 43/12 43/16 44/5 44/6 44/13 44/19 44/19 45/7 47/9 57/5 57/9 57/20 58/21 59/14 59/22 61/18 61/18 61/19 61/20 61/20 62/1 63/6 64/17 64/19 65/12 65/15 66/13 76/13 88/14 89/8 95/10 95/12 96/11 96/15 96/22 101/5 101/7 101/13 102/7 102/12 102/21 102/22 103/16 104/4 104/5 105/11 106/18 107/17 107/17 109/2 115/21 117/20 choose [1] 45/15 Civil [1] 2/12
-------------------------------------	--	--	---

77/4 copy [1] ///21 46/10 52/12 124/5 confuse [1] 80/17 cord [1] 46/3 couple [6] 46/5 confusing [3] 81/21 core [2] 15/19 16/8 55/19 69/3 108/19	confuse [1] 80/17	69/12 98/16 106/6 consideration [1] 99/14 considered [1] 25/14 considering [2] 29/5 62/19 consistent [4] 29/14 41/14 96/19 96/23 contact [1] 51/7 contain [1] 124/13 contains [2] 15/18 15/20 continue [4] 15/10 16/23 101/6 122/13 contract [1] 66/5 contrast [1] 100/22 conversation [1] 101/15 convinced [1] 111/2 convolute [1] 85/6 copy [1] 77/21 cord [1] 46/3	65/12 68/7 72/2 74/19 75/2 80/2 80/4 80/5 81/14 81/16 81/19 82/7 83/13 84/15 85/17 88/16 97/6 97/18 97/19 97/22 99/19 106/7 106/11 108/22 109/7 111/2 111/7 117/21 couldn't [1] 54/21 counsel [1] 124/17 county [5] 2/9 2/14 46/10 52/12 124/3 couple [6] 46/5
---	-------------------	---	--

D	115/12 115/13	57/8 63/5 66/10
decreasing [2] 34/9	115/16 117/18	72/13 83/23 95/11
38/21	118/5	102/13 109/1
deep [2] 39/12	did [28] 13/14 16/8	differing [1] 46/21
39/23	17/17 20/13 24/4	differs [1] 65/1
Defendant [1]	25/10 26/11 26/16	difficult [1] 83/21
77/16	43/17 47/4 49/14	direct [2] 105/20
defining [1] 19/7	63/18 66/22 67/10	121/2
definitely [4] 97/9	67/11 67/13 67/22	direction [3] 85/2
97/15 111/21	68/1 70/2 74/7 77/5	109/6 110/4
117/12	79/15 80/1 99/13	directions [2] 77/9
deliberations [1]	106/8 114/7 119/18	112/16
112/18	120/3	directly [1] 116/6
delicate [1] 35/8	didn't [16] 13/18	Director [1] 3/1
Denver [1] 2/4	20/11 34/3 41/2	disagree [1] 101/14
Department [4]	41/5 48/11 48/16	disappeared [1]
2/14 2/17 3/2 49/7	67/17 69/1 69/9	121/3
depending [3] 57/8	104/19 108/2	discretion [2] 79/14
76/11 95/22	109/11 119/7 122/1	117/10
	122/3	discretionary [8]
depends [1] 75/20	diet [2] 37/16 37/18	•
designated [1]	difference [20]	59/3 69/11 70/1
30/12	15/19 29/11 29/16	70/6 80/5
detailed [1] 18/16	29/22 30/10 34/12	discuss [1] 15/21
determine [2]	42/21 43/5 43/8	discussed [1] 40/15
37/14 100/7	48/16 67/1 67/20	discussing [1] 17/1
determined [1]	70/20 70/21 74/15	discussion [5]
	76/20 99/22 99/23	15/10 17/3 78/3
developed [1] 86/7	109/23 114/21	93/7 93/11
developed by [1]	differences [1] 34/8	
86/7	different [12] 10/13	
deviation [9] 17/22	21/8 43/15 48/14	Division [4] 3/2 3/5
80/7 80/8 82/14		

D	102/18 102/18	34/2
Division [2] 3/17	106/4 106/7 106/11	domestic [2] 46/10
46/11	109/21 111/11	50/17
divorcing [1]	111/12 113/1 115/6	Don [1] 7/1
115/20	119/6 122/11 124/6	don't [65] 10/20
do [94] 5/17 6/10	doctor [1] 105/2	16/18 16/20 21/23
8/5 14/5 15/2 16/22	document [3] 16/11	24/12 24/14 25/1
8/3 14/3 13/2 10/22 17/12 20/14 24/14	43/18 58/6	30/19 34/19 40/6
27/23 28/2 28/11	documents [1] 13/9	40/19 41/9 43/15
33/15 36/14 44/7	does [20] 23/23	43/18 46/3 46/13
45/5 45/9 45/10	26/10 36/20 40/4	48/21 49/5 51/5
45/10 49/7 50/5	49/11 53/17 56/5	52/17 52/23 52/23
45/10 49/7 50/5	61/16 73/13 76/17	53/23 55/4 57/20
58/3 59/7 59/8 59/8	78/6 81/23 87/18	58/9 58/12 58/16
60/6 60/8 60/14	95/13 101/14 106/1	60/17 60/21 62/4
60/15 60/17 60/18	106/13 117/10	63/10 65/6 66/22
60/19 62/5 62/8	121/12 121/23	67/2 68/18 73/10
63/10 63/23 65/4	doesn't [18] 12/4	73/11 75/8 75/11
68/3 69/2 69/4	16/6 19/17 28/7	75/15 76/17 77/20
69/14 71/1 71/5	31/20 52/13 58/12	78/23 80/3 82/16
71/5 71/14 72/15	58/17 70/23 71/4	82/18 83/11 83/20
72/21 73/11 74/19	71/11 71/13 75/18	85/20 85/22 89/4
76/9 76/18 77/4	78/18 82/11 86/1	89/19 96/20 99/2
77/6 77/22 77/22	90/10 108/18	103/2 106/5 107/1
80/3 80/14 80/23	doing [9] 11/20	112/8 115/16
81/3 81/7 81/22	20/3 25/20 25/22	116/21 117/22
83/12 83/17 84/21	46/7 63/9 63/18	119/21 120/15
86/5 86/6 86/14	91/12 120/10	121/15
86/17 86/22 88/13	dollar [5] 24/13	done [11] 49/18
89/5 90/18 93/5	25/1 25/5 33/22	50/2 65/19 68/19
96/22 98/2 102/1	100/1	68/21 77/23 79/5
90/22 98/2 102/1 102/8 102/13	dollars [3] 6/5 6/7	83/13 92/10 102/14
104/0 104/13		

E encourage [1] 122/16 end [8] 10/19 11/5 19/23 32/23 33/17 45/20 56/19 58/5 ends [1] 34/8 ENFORCEMENT [5] 1/2 1/16 3/2 5/4 124/10 engaged [1] 51/2 enlighten [1] 111/7 enough [8] 17/14 41/9 42/7 86/2 102/3 102/8 112/10 112/14 entire [1] 96/5 environment [1] 27/8 equal [1] 85/13 equal [1] 85/13 equal [1] 85/13 equal [1] 85/13 equal [1] 85/13 equal [1] 85/13 equal [1] 85/13 equally [4] 83/1 83/2 84/10 88/17 equivalent [4] 37/9 65/14 65/15 73/5 especially [1] 116/23 Esquire [8] 2/11 2/16 2/19 2/21 3/4	21/12 69/22 106/3 establishment [1] 21/16 even [18] 16/5 25/2 26/20 32/19 37/17 38/20 41/2 50/6 58/7 65/2 69/21 70/23 75/11 78/8 86/2 98/15 110/7 118/9 ever [2] 48/2 120/15 every [15] 24/12 25/1 25/5 25/8 28/13 59/9 60/15 60/18 60/23 70/2 73/8 73/9 91/9 100/1 115/2 everybody [6] 5/2 10/13 15/14 23/21 69/20 112/17 everyone [1] 6/16 everyone's [1] 122/12 Everything [1] 79/5 evidenced [1] 125/2 evolution [1] 49/23 exactly [3] 43/13 55/2 88/2 example [15] 6/4	96/12 99/19 106/2 106/8 106/10 106/12 106/16 112/4 examples [9] 16/5 28/17 58/19 67/2 68/7 103/19 105/21 108/23 112/14 except [1] 121/12 excuse [3] 19/12 30/8 64/3 exercise [1] 28/14 existing [8] 20/10 29/5 29/6 30/11 32/10 74/8 83/21 84/2 Exp [1] 125/10 expect [1] 99/7 expense [1] 38/9 expensive [1] 44/20 experience [1] 58/16 expires [1] 125/11 explain [3] 44/16 65/1 68/18 explained [2] 115/9 115/10 explanation [1] 68/14 expressed [1] 33/16
116/23	exactly [3] 43/13 55/2 88/2	explanation [1] 68/14

Ε	107/10 107/18	39/8 42/22 59/12
extended [2] 117/1	108/2 108/11	59/22
117/3	108/15 108/20	figures [1] 46/23
	109/18	file [3] 17/22 70/2
extra [4] 38/14 65/4	favoring [5] 23/4	78/11
83/12 116/17	23/21 35/13 57/11	filed [1] 54/21
extreme [1] 60/9	58/3	filing [6] 22/16
eye [1] 119/3	February [1] 49/14	8
EZ [1] 90/9	federal [32] 17/13	54/5 54/9
F	17/21 23/18 24/21	financially [1]
face [1] 28/1	25/23 26/6 26/9	124/20
fact [3] 39/15 52/20		find [6] 46/2 59/11
66/5	35/20 38/7 38/18	81/16 81/18 81/19
factor [1] 23/20	38/22 40/11 41/7	101/21
fair [2] 31/4 89/9	41/17 42/9 47/15	fine [2] 93/16
fairly [2] 77/23	49/8 49/10 49/15	104/21
83/13	49/23 50/12 50/13	finish [1] 46/4
fall [2] 19/18 36/3	51/8 51/18 66/17	finished [2] 105/2
families [2] 26/23	72/11 73/5 73/9	113/2
27/2	96/6	firmer [1] 77/9
Family [1] 46/10	feds [5] 28/2 45/19	first [10] 21/1 28/22
far [6] 22/5 22/18	78/17 97/22 98/8	29/6 31/19 35/9
52/10 53/6 65/20	feel [4] 42/9 44/17	43/10 75/3 78/3
77/10	61/3 80/10	85/9 93/3
father [1] 115/22	fell [1] 19/15	fit [1] 74/10
favor [26] 14/14	few [4] 6/22 20/7	five [8] 6/5 6/6 6/7
14/22 67/10 76/21	26/10 71/13	6/8 21/21 58/23
93/4 93/6 93/9 94/3	FICA [1] 96/6	61/20 84/2
94/14 94/16 94/17	fiddle [1] 46/2	flat [1] 104/18
94/20 104/1 104/11	fifty [1] 55/18	flip [1] 79/21
104/13 105/6	fight [1] 117/13	focusing [1] 84/3
106/22 107/4 107/8	figure [5] 28/20	follow [1] 17/6
	iigui ([J] 20/20	

G go [22] 82/7 82/17 83/11 85/17 92/2 92/5 93/8 93/19 94/2 97/2 100/2 100/14 106/5 106/23 107/2 108/5 110/5 112/8 112/22 115/8 119/1 119/5 goal [1] 56/9 goals [1] 56/10 goes [4] 81/13 84/7 85/2 97/13 going [88] 10/5 15/8 15/21 16/22 19/1 19/10 19/22 20/22 21/7 22/20 22/22 24/10 24/22 26/17 27/13 27/15 27/15 27/23 30/23 32/12 32/16 32/17 33/10 35/22 37/7 38/10 41/3 42/11 44/21 46/2 50/22 50/23 51/23 56/8 58/19 59/3 62/9 63/6 63/12 65/6 65/8 66/11 66/12 67/1 67/3 69/3 71/9 71/20 75/19 75/22 76/23 80/15 80/16	85/16 93/23 93/23 98/11 101/2 101/7 103/14 104/17 108/3 109/4 109/5 109/20 111/5 111/9 111/10 111/13 112/11 113/7 113/16 114/19 114/23 115/5 115/10 116/3 116/6 116/8 116/14 116/15 117/5 118/11 119/1 119/2 gone [2] 94/1 116/20 good [26] 4/7 6/15 9/6 10/14 12/15 15/14 22/4 23/13 33/14 36/23 46/13 49/19 52/20 66/16 82/20 88/11 89/13 89/14 97/2 99/13 100/13 101/16 103/7 110/22 112/12 123/1 goose [2] 89/12 89/13 goose-or [1] 89/12 got [12] 11/23 49/3 54/7 55/13 55/22	114/21 116/18 government [2] 18/20 27/11 GRAY [10] 3/6 9/14 17/8 20/23 39/4 89/19 90/13 107/20 110/10 112/4 Gray's [1] 18/22 great [1] 112/6 greater [3] 26/9 72/8 72/9 Greg [1] 8/1 gross [7] 24/7 24/18 32/1 34/23 37/8 37/8 100/1 grossed [1] 24/6 grossly [1] 49/4 group [1] 19/1 guess [10] 33/13 33/13 33/20 49/5 54/17 79/10 93/3 95/8 96/20 122/20 guest [3] 2/2 4/5 46/9 guideline [1] 81/1 guidelines [34] 1/2 1/16 5/4 13/11 17/22 18/9 18/14 18/18 22/3 22/17 28/5 28/13 47/15
67/1 67/3 69/3 71/9	got [12] 11/23 49/3 54/7 55/13 55/22	18/18 22/3 22/17

G	104/8 107/20	60/10 71/7 99/22
guidelines [18]	happen [6] 19/11	121/19
49/23 53/2 53/12	27/15 41/20 59/3	head [3] 47/11 75/9
60/23 65/3 66/4	90/8 91/3	91/10
67/9 69/9 69/22	happening [1]	healthy [1] 50/16
70/23 71/2 71/12	63/22	hear [8] 8/4 11/8
73/6 73/9 75/4 76/3	hard [1] 70/2	14/5 15/5 53/23
94/5 124/10	has [35] 12/1 21/3	80/14 109/11 118/9
guidelines' [1]	23/5 28/1 28/3	heard [2] 7/16 85/8
22/10	37/12 41/18 46/15	hearing [8] 18/10
guys [1] 46/3	47/9 47/10 47/18	23/2 28/19 42/15
	50/2 55/5 56/1	54/17 86/10 91/13
H	56/15 58/21 59/20	98/1
had [18] 9/23 11/18	59/21 60/1 60/9	heartburn [1] 47/1
13/17 17/2 17/4	60/10 62/22 68/16	heater [1] 114/14
21/15 29/20 49/18	71/7 71/22 75/12	held [1] 1/16
56/15 62/21 67/16	77/23 89/7 99/22	hello [1] 102/9
70/20 95/16 96/10	105/15 113/1	help [7] 5/19 50/1
100/5 107/15	119/15 120/22	52/12 68/22 109/7
117/15 122/2	121/3 121/4	110/3 121/23
half [5] 22/2 22/6	haul [1] 50/19	helped [1] 17/12
39/17 39/18 47/22	have [170]	helpful [5] 5/22 6/1
HALL [4] 3/9 10/1	haven't [3] 66/3	77/10 93/17 121/18
96/17 105/12	86/5 112/19	helping [1] 116/11
hand [8] 56/4 104/6	having [8] 8/8 22/7	helps [2] 66/14 90/1
105/11 105/12	51/6 64/11 82/22	her [18] 7/16 8/4
107/5 107/6 107/18	83/6 94/4 116/7	9/3 9/4 10/14 11/10
108/12	he [19] 6/21 6/22	29/16 29/22 62/20
handful [1] 73/7	8/14 8/15 12/1 12/1	62/22 89/9 89/9
handouts [1] 49/9	21/5 26/6 35/15	91/3 106/2 106/10
hands [6] 14/15	36/22 37/9 43/21	109/5 110/4 110/5
14/17 94/6 94/8	50/23 51/1 59/20	here [26] 6/18 7/18

H here [24] 7/21 8/17 9/15 10/2 10/17 10/21 11/3 36/2 43/21 43/21 64/7 64/16 67/4 72/2 74/8 82/20 83/14 88/21 105/1 105/2 107/15 114/14 120/9 121/4 Hi [1] 45/1 hidden [2] 23/15 84/6 high [11] 17/3 17/4 17/5 18/2 18/23 19/3 19/7 20/4 20/18 39/14 55/7 higher [5] 21/3 46/23 47/2 62/10 62/10 highest [1] 19/23 him [2] 8/15 35/14 his [9] 29/16 29/16 29/22 35/16 35/17 59/23 74/4 91/3 99/23 historical [1] 49/22	HON [1] 4/6 honest [2] 17/19 35/1 HONORABLE [12] 2/8 2/11 6/19 7/1 7/3 7/6 7/9 7/12 10/4 11/12 46/8 46/11 Hoover [1] 2/10 hope [4] 16/18 28/14 36/14 45/17 hoped [1] 13/18 Hopefully [2] 35/15 75/23 hospitality [1] 40/17 hour [18] 24/18 25/8 25/8 25/22 26/3 26/17 27/5 29/2 29/2 32/3 36/19 45/12 70/12 96/7 97/8 97/14 97/19 97/20 hourly [1] 41/15 hours [5] 32/4 40/19 40/19 41/23 111/11	47/20 47/23 52/6 52/7 52/10 53/5 73/15 74/3 76/6 83/7 84/4 88/8 111/4 111/8 115/10 117/5 however [2] 77/16 102/7 Hoyem [1] 12/22 huh [2] 81/9 87/13 Human [3] 2/15 2/17 3/2 hun [1] 114/18 hundred [2] 6/6 72/10 hurt [1] 65/6 I I'd [1] 53/14 I'll [1] 60/8 I'm [20] 8/19 11/23 27/15 30/23 33/10 44/21 53/16 78/7
29/22 35/16 35/17 59/23 74/4 91/3	hourly [1] 41/15 hours [5] 32/4 40/19 40/19 41/23	I'm [20] 8/19 11/23 27/15 30/23 33/10

Ι	include [6] 16/7	74/4 74/15 76/12
	22/16 67/8 71/19	78/13 85/13 86/2
ideas [1] 75/23	95/4 118/20	91/4 91/17 95/22
identify [3] 5/19	included [5] 26/2	97/5 97/12 99/15
6/18 91/11	77/15 93/4 94/4	99/22 100/1 113/7
identifying [1] 5/16	99/9	113/16 114/13
ignorant [1] 49/5	includes [2] 16/7	116/3 116/4 117/19
imagine [1] 49/9	84/9	118/2
\mathbf{c} – –	including [5] 29/9	incomes [14] 17/3
immediately [1] 5/20	29/11 63/15 63/16	17/4 17/5 18/17
	63/17	19/7 20/1 23/19
implementation [1] 54/14	income [83] 17/22	38/19 41/8 47/2
	18/3 18/23 19/3	51/16 60/5 61/10
important [4] 44/17 51/1 57/3	19/11 20/4 20/18	65/8
44/17 51/1 5//5	20/19 22/2 22/6	incorporated [1]
	24/18 24/21 24/23	24/5
imputation [2] 17/23 27/17	25/7 25/9 27/17	incorrect [1] 81/5
	29/16 29/21 29/23	incorrectly [3] 8/19
imputed [2] 37/3 78/14	31/22 32/2 32/7	31/1 111/6
	33/3 33/3 33/4 34/9	increase [14] 17/5
imputing [1] 71/8	34/16 34/18 36/20	19/8 19/10 19/21
incentive [28]	37/3 37/8 39/18	20/8 20/10 26/2
23/21 23/23 25/6	39/18 40/13 40/17	26/14 28/2 34/11
25/11 61/15 66/20	41/10 41/14 46/23	35/16 36/14 96/15
67/3 67/8 70/19	47/1 57/21 58/22	109/14
73/11 76/1 76/21	59/20 59/20 59/21	increased [5] 25/7
93/4 93/9 93/12	60/1 60/10 60/10	25/9 27/11 104/5
94/4 95/5 98/13	61/1 61/22 62/2	114/8
100/8 101/11	62/4 62/7 62/20	increases [5] 19/4
103/15 104/3	62/22 70/21 71/5	19/6 19/19 61/21
105/10 110/13	71/7 72/4 72/8	97/5
110/20 111/3 112/1	72/12 73/17 73/23	increasing [4] 26/6
116/19		

I increasing [3] 26/21 66/6 104/4 increment [1] 109/14 indicate [1] 111/20 indicate [1] 111/20 indicate [1] 36/17 indicate [1] 36/17 individual [2] 24/16 99/8 individuals [3] 26/23 27/2 27/3 inflation [1] 75/6 inform [1] 86/8 inform [1] 86/8 information [15] 12/22 13/8 13/21 15/19 16/8 17/6 17/10 18/16 18/17 27/22 45/11 56/3 100/18 118/20 121/20 insig [1] 45/13 instance [2] 24/16 115/20 instead [4] 34/9 61/15 65/10 67/23 institutional [1] 49/6 insurmountable [1] 52/18 intact [1] 60/4 intending [1] 6/9 intent [3] 17/20	35/14 51/8 interest [8] 48/2 48/10 48/18 55/6 55/7 55/12 55/20 109/20 interested [2] 57/7 124/20 interesting [2] 68/12 111/17 interrupt [1] 64/4 interrupting [1] 30/9 involved [2] 35/15 50/15 involves [1] 84/17 Iowa [1] 20/13 is [328] isn't [7] 19/17 50/22 51/18 72/22 113/23 114/20 114/21 issue [9] 27/23 42/16 46/20 54/17 59/11 92/23 98/3 103/14 105/22 issues [2] 23/7 95/14 it [308] it's [126] itself [4] 52/16 62/6 81/1 102/8 IV [5] 18/5 18/6	40/19 41/23 78/12 IV-D [5] 18/5 18/6 40/19 41/23 78/12 J JANE [18] 2/3 30/8 34/3 46/14 47/16 56/18 56/23 77/9 77/23 78/7 80/18 84/12 89/1 92/7 97/2 100/14 103/18 115/20 Jeana [8] 1/17 3/12 5/9 5/11 5/19 8/7 124/4 125/9 Jefferson [1] 46/9 JEFFRIES [3] 2/19 8/12 107/19 JENNIFER [6] 2/16 8/3 8/4 8/7 49/18 50/1 Jersey [3] 57/16 62/22 76/11 Jessica [1] 8/9 JIM [2] 2/19 8/12 job [1] 42/1 jobs [5] 40/16 40/18 41/13 41/13 47/12 join [3] 6/22 9/22 13/6 joined [3] 46/8 46/12 120/15 joining [2] 120/11
---	---	--

J joining [1] 122/22 journey [1] 43/20 judge [22] 2/12 47/3 52/12 53/5 54/11 78/22 79/8 82/12 93/13 94/18 104/15 105/14 105/15 109/4 112/21 116/15 116/21 117/10 117/18 118/10 118/15 120/5 judges [6] 67/16 71/1 71/14 82/19 82/20 83/11 judgment [1] 52/11 judgments [1] 52/16 Judiciary [1] 67/10 JULIE [7] 2/8 7/9 10/4 46/11 53/22 94/15 102/10 Julie's [1] 120/23 July [2] 113/3	29/9 29/14 33/1 36/12 37/5 38/4 41/3 42/6 42/11 43/7 43/18 46/5 47/14 47/16 51/9 56/3 58/20 59/5 59/11 59/14 59/16 60/8 60/20 61/3 61/4 62/11 62/14 63/20 64/22 64/22 65/7 65/12 65/22 66/8 67/11 68/1 68/5 68/6 68/16 68/22 70/1 71/15 71/16 72/14 73/18 73/22 74/1 74/3 74/7 74/9 76/1 80/5 80/13 80/15 80/21 80/21 81/2 81/19 82/17 84/2 84/5 85/3 88/19 89/5 89/10 89/11 91/4 92/17 93/8 93/18 94/16 95/16 96/22 97/3 98/5 99/15 100/16 101/17	115/3 115/7 116/4 116/9 116/12 116/22 117/1 117/14 117/15 117/23 118/12 118/14 118/19 119/1 119/9 120/8 justify [1] 112/10 K Karen [1] 7/12 KATIE [8] 2/21 8/16 14/8 14/9 49/3 49/22 92/4 92/19 keep [11] 35/14 58/1 60/22 64/22 72/17 80/11 80/12 90/4 99/6 109/22 119/3 keeping [5] 49/19 89/22 91/8 96/18 96/22 Kentucky [9] 22/9 52/21 55/2 67/6 67/19 68/10 68/15 68/19 69/1
judgment [1] 52/11 judgments [1] 52/16 Judiciary [1] 67/10 JULIE [7] 2/8 7/9 10/4 46/11 53/22 94/15 102/10 Julie's [1] 120/23	80/13 80/15 80/21 80/21 81/2 81/19 82/17 84/2 84/5 85/3 88/19 89/5 89/10 89/11 91/4 92/17 93/8 93/18 94/16 95/16 96/22	90/4 99/6 109/22 119/3 keeping [5] 49/19 89/22 91/8 96/18 96/22 Kentucky [9] 22/9 52/21 55/2 67/6 67/19 68/10 68/15

K	80/11 84/1 84/2	43/23 52/22 55/9
kind [6] 78/19	85/8 85/20 86/4	57/17 62/21 65/5
93/18 100/17	89/10 91/2 91/7	69/17 73/14 74/6
100/18 110/4 111/7	96/23 97/7 98/6	75/8 78/1 79/16
King [1] 9/19	99/2 99/19 102/11	81/6 109/16 113/13
Kirk [1] 8/9	104/19 106/7	115/9 119/6
knew [1] 13/17	109/21 110/15	last-minute [1]
know [101] 16/9	110/17 111/2 111/6	41/4
17/9 17/14 22/4	115/19 116/5	late [1] 47/23
22/13 23/8 24/23	116/21 117/22	later [2] 12/8 42/3
25/6 27/4 27/5 27/7	120/9	LATHESIA [4] 3/1
32/21 33/18 35/1	knowing [1] 52/5	9/1 9/3 9/5
35/20 35/23 36/15	knowledge [1] 49/6	
36/18 37/2 37/17	known [2] 28/6	lawyer's [1] 116/13
38/14 39/5 39/8	37/14	layman's [1] 31/4
39/21 40/3 40/8	knows [4] 21/22	leaning [2] 20/3
40/16 40/22 41/1	40/4 47/6 121/19	23/14
41/2 41/3 41/5	L	learned [2] 71/2
41/10 41/22 42/6	land [1] 16/4	102/12
42/16 45/8 45/21	language [17]	least [10] 45/6
47/8 47/17 50/7	57/15 59/6 62/21	57/13 62/23 97/10
50/16 51/20 52/12	63/2 63/13 67/15	97/16 98/23 113/4
52/23 52/23 52/23	68/7 69/1 73/19	113/11 117/4 118/2
53/23 55/4 55/6	76/2 76/10 81/17	leave [7] 24/22
56/10 58/14 59/1	82/7 86/6 102/3	32/17 91/20 108/21
62/18 62/19 62/20	102/23 115/15	109/4 120/7 121/5
65/7 65/7 68/15	Large [2] 1/18	leaves [1] 38/14
68/16 68/23 69/12	124/5	LEE [4] 4/4 11/8
72/18 72/19 73/16	last [28] 8/19 13/4	11/8 120/2
74/21 74/22 74/23	13/23 16/23 20/3	left [2] 16/23 32/12
75/8 75/17 76/20	21/1 21/9 21/19	legacy [1] 17/15
78/18 78/23 80/3	27/10 41/4 43/17	legal [2] 3/17 53/8

L	life [1] 111/12	63/8
legislation [4]	lift [1] 26/21	limitation [2] 18/19
68/17 114/10 115/4	light [1] 104/22	121/16
118/23	like [70] 6/23 9/16	limited [5] 18/4
legislatively [1]	10/19 11/4 12/4	54/18 55/3 78/12
67/9	14/3 18/1 23/22	121/7
legislators [1]	24/4 26/14 35/12	limits [1] 76/11
67/17	37/18 37/18 39/9	line [42] 43/22
less [15] 21/14 33/5	40/4 41/9 42/9	43/23 44/14 66/23
51/17 54/7 60/12	44/17 45/3 45/5	67/22 68/10 69/17
62/15 71/6 73/17	46/16 46/18 49/6	72/9 73/4 73/15
73/23 74/23 85/22	50/7 50/9 50/10	73/22 74/12 74/14
86/20 88/15 98/14	54/19 58/14 60/16	74/17 79/20 79/22
101/8	61/3 61/16 64/7	79/22 82/13 85/4
let [7] 59/11 77/2	67/11 67/23 68/15	85/11 85/17 85/19
77/4 81/19 86/13	71/22 73/12 74/22	85/19 85/21 85/22
88/22 90/20	75/7 75/12 76/10	86/15 86/17 86/19
let's [19] 6/10 13/4	76/17 79/3 80/6	86/20 86/21 87/3
26/11 44/7 44/9	80/10 81/23 82/13	87/3 87/4 88/4 88/4
44/12 61/5 71/7	86/18 89/5 90/10	88/5 101/20 102/3
74/3 75/3 78/2	96/18 98/1 104/16	102/3 102/5 103/3
88/21 92/22 93/5	107/8 108/18 109/1	118/3
93/11 94/2 103/16	109/21 110/5 110/7	lines [5] 65/4 65/5
73/23 74/23 85/22	50/7 50/9 50/10	73/22 74/12 74/14
86/20 88/15 98/14	54/19 58/14 60/16	74/17 79/20 79/22
101/8	61/3 61/16 64/7	79/22 82/13 85/4
let [7] 59/11 77/2	67/11 67/23 68/15	85/11 85/17 85/19
77/4 81/19 86/13	71/22 73/12 74/22	85/19 85/21 85/22
88/22 90/20	75/7 75/12 76/10	86/15 86/17 86/19
let's [19] 6/10 13/4	76/17 79/3 80/6	86/20 86/21 87/3
26/11 44/7 44/9	80/10 81/23 82/13	87/3 87/4 88/4 88/4
44/12 61/5 71/7	86/18 89/5 90/10	88/5 101/20 102/3
74/3 75/3 78/2	96/18 98/1 104/16	102/3 102/5 103/3
88/21 92/22 93/5	107/8 108/18 109/1	118/3
107/3 108/4	110/13 110/23	74/2 84/2 103/2
Level [4] 2/17 38/7	116/2 116/6 118/7	lingering [1] 76/7
38/18 66/17	118/11 118/16	lining [1] 61/13
levels [2] 40/13	119/16 120/6 121/1	LISA [3] 4/3 11/2
45/15	122/5	119/23
liberal [1] 37/21	likely [2] 50/21	listed [1] 96/14
license [2] 41/18	51/2	lit [1] 47/3
42/4	limit [5] 22/11	literature [1] 112/2
licensed [1] 124/23	22/18 53/12 56/6	little [17] 21/8

L little [16] 21/13 29/14 33/5 35/13 38/6 39/13 45/6 46/2 46/4 50/8 73/21 74/19 83/23 90/22 96/16 110/16 live [1] 57/20 LLC [1] 3/13 location [1] 10/14 long [5] 43/20 50/15 50/18 50/19 51/21 longer [3] 15/18 15/20 24/3 look [34] 12/4 16/2 16/3 21/6 26/15 32/2 33/15 38/4 38/8 42/22 43/10 43/11 43/22 49/21 50/6 58/23 59/12 59/13 59/22 61/6 64/6 67/14 72/8 73/3 83/15 84/5 90/21 92/9 99/19 103/19 109/7 112/6 121/22 122/3	59/5 64/11 66/6 79/20 90/7 92/8 96/10 100/6 102/4 113/14 114/4 116/13 looks [4] 10/14 50/7 50/9 83/22 Lord [1] 125/5 lose [2] 42/1 107/1 losing [1] 47/12 lot [15] 5/19 19/1 27/5 27/22 40/16 40/18 41/6 52/14 56/11 56/14 83/12 90/2 90/6 108/2 112/2 low [6] 20/19 32/23 33/4 46/1 91/17 114/12 lower [14] 33/17 34/8 38/6 40/6 40/17 41/8 43/8 46/23 50/20 63/11 68/4 87/9 110/17 114/22 lowering [2] 35/2 45/9	28/22 41/8 48/22 85/18 make [25] 6/23 10/6 28/6 28/8 28/12 32/13 46/16 46/19 49/12 50/12 58/10 62/15 63/6 66/9 80/4 80/4 82/12 85/6 86/2 90/2 100/19 101/5 102/5 104/18 113/5 makes [4] 35/3 48/19 89/11 101/10 making [10] 45/12 57/11 80/10 86/4 90/12 91/8 92/17 98/8 112/10 122/13 MALLORY [4] 3/9 10/1 96/17 100/22 Manager [1] 2/14 manual [2] 63/9
73/3 83/15 84/5 90/21 92/9 99/19	68/4 87/9 110/17 114/22 lowering [2] 35/2	MALLORY [4] 3/9 10/1 96/17 100/22 Manager [1] 2/14

M many [1] 119/8 March [4] 13/1 14/1 25/21 29/15 March 22nd [1] 13/1 math [1] 72/22 mathematical [1] 110/1 mathematically [4] 62/5 91/3 91/10 101/18 matter [3] 78/18 112/2 124/7 maximum [4] 19/19 19/21 97/17 97/19 may [13] 8/18 12/8 34/2 53/19 77/12 80/21 101/20 103/9 113/23 118/17 118/22 122/9 125/4 May 21st [1] 122/9 maybe [19] 11/11 33/14 34/10 39/2 39/13 41/14 49/6 53/16 77/18 103/13 108/5 109/7 110/15	3/1 9/1 McMillan [1] 7/1 me [32] 6/22 8/4 8/5 9/22 11/9 16/16 16/21 19/12 30/8 30/19 34/20 39/15 46/1 46/5 47/14 48/17 53/17 53/23 56/3 57/14 58/6 59/11 64/3 66/14 77/4 80/16 81/19 84/20 86/13 104/20 111/7 121/22 mean [42] 17/14 19/17 24/3 29/22 35/1 35/3 35/8 36/13 36/13 38/8 53/4 55/6 56/2 56/9 58/1 58/23 60/8 60/22 63/16 65/4 65/9 72/16 75/20 79/14 83/13 85/5 86/5 86/9 87/3 88/7 88/18 88/19 96/18 98/17 100/17 108/7 109/22 109/23 111/11 111/23	30/15 32/22 33/9 media [4] 12/18 12/20 12/21 13/1 median [1] 21/18 medical [1] 38/15 meet [7] 17/12 17/20 31/23 32/13 41/9 85/21 89/9 meeting [12] 1/1 1/16 14/1 15/9 83/6 90/18 93/1 103/19 115/9 122/6 122/9 123/6 MELODY [5] 3/4 9/11 14/19 99/1 100/21 member [1] 5/7 members [13] 2/5 6/13 14/16 86/11 91/19 94/7 94/11 103/9 104/7 122/16 124/15 124/18 124/19 memo [17] 15/16 21/1 21/14 25/15 25/21 29/15 45/4 49/14 50/7 57/16 61/7 62/21 63/20
maybe [19] 11/11	98/17 100/17 108/7	21/1 21/14 25/15
33/14 34/10 39/2	109/22 109/23	25/21 29/15 45/4
39/13 41/14 49/6	111/11 111/23	49/14 50/7 57/16

multiplied [3] 30/2 81/17 30/4 44/1 necessarily [2] 54/4 multiply [2] 32/3 81/17 74/18 need [24] 8/5 9/16 must [1] 8/8 13/22 16/12 37/16 muted [1] 99/2 38/1 43/19 45/10
--

Ν	108/13 108/16	78/7 80/10 82/8
next [13] 73/20	115/4 119/12	84/14 86/8 87/18
76/4 90/18 92/23	119/19 119/22	88/7 88/15 88/16
93/1 103/19 111/19	120/1 120/4 120/20	89/8 89/9 89/21
117/11 118/20	122/7 125/10	90/9 91/22 94/10
118/21 118/21	nobody [2] 70/5	99/8 101/2 103/9
122/6 122/8	109/18	104/10 110/1 110/7
nine [4] 6/7 51/12	Nodding [2] 36/6	110/16 111/3
61/6 66/23	100/9	111/13 112/7
nine-state [1] 51/12	nominal [1] 33/1	112/10 113/1
ninety [3] 6/5 6/6	noncustodial [2]	113/12 114/2
6/7	92/11 92/15	115/23 116/5
ninety-five [3] 6/5	none [4] 20/21 23/2	116/22 117/2 117/7
6/6 6/7	28/19 42/15	117/22 118/8
no [63] 6/20 7/2 7/5	not [90] 5/17 5/21	118/21
7/8 7/11 7/14 7/23	6/22 10/5 11/11	Notary [1] 125/11
8/2 8/11 9/18 9/20	13/18 14/20 15/21	note [1] 62/1
10/10 10/20 11/1	16/17 18/15 19/1	noted [1] 79/5
11/6 11/13 11/16	20/3 20/8 20/14	nothing [3] 56/18
13/16 14/4 14/23	22/7 23/5 23/20	96/19 110/14
15/4 15/5 15/6	25/5 25/8 26/10	notice [5] 12/18
16/14 20/20 23/1	26/16 27/15 32/20	12/20 13/1 66/1
24/3 25/11 28/18	33/9 34/2 34/7	67/21
40/7 42/14 43/5	36/19 37/2 37/4	now [38] 11/18
47/1 56/22 57/2	40/14 41/14 41/22	16/1 22/15 23/14
68/14 68/16 70/19	43/1 43/5 45/9	30/16 33/14 34/22
88/10 90/15 92/21	45/22 50/13 51/6	37/12 42/19 46/21
93/22 94/21 95/2	52/5 53/13 54/1	56/21 59/23 62/13
99/12 101/18	54/4 54/15 59/3	66/6 66/16 66/18
103/12 101/18	60/4 67/10 67/11	78/10 79/6 80/8
105/8 105/18	67/13 69/4 71/8	81/11 81/23 82/3
107/13 107/23	72/14 73/21 75/19	84/5 95/6 97/7

number [26] 11/23 27/1 34/2 34/6 39/16 40/4 57/9 63/5 64/18 65/11 66/13 70/3 83/16 95/10 95/12 96/11 96/19 96/21 101/4 101/12 103/16 104/3 104/4 109/2 111/10 125/3 numbered [1] 29/13 numbers [10] 5/23	obviously [7] 40/6 85/1 91/21 95/7 101/5 101/14 105/22 occur [2] 19/22 22/12 odd [1] 29/14 off [9] 16/23 22/8 34/13 34/14 51/5 52/17 64/4 75/9 99/10 offer [1] 40/19 office [6] 3/4 3/18 10/15 12/23 13/4	31/7 31/7 31/12 34/21 36/8 42/15 49/1 56/20 65/8 66/8 66/19 77/3 77/7 87/15 88/17 90/16 92/16 92/17 92/22 93/16 94/9 94/22 95/3 97/1 98/20 99/17 100/4 100/11 103/5 104/9 104/14 105/5 105/13 105/19 106/21 107/7 110/7 111/22 112/15
39/16 40/4 57/9 63/5 64/18 65/11 66/13 70/3 83/16 95/10 95/12 96/11 96/19 96/21 101/4 101/12 103/16 104/3 104/4 109/2 111/10 125/3 numbered [1] 29/13	101/5 101/14 105/22 occur [2] 19/22 22/12 odd [1] 29/14 off [9] 16/23 22/8 34/13 34/14 51/5 52/17 64/4 75/9 99/10 offer [1] 40/19	66/8 66/19 77/3 77/7 87/15 88/17 90/16 92/16 92/17 92/22 93/16 94/9 94/22 95/3 97/1 98/20 99/17 100/4 100/11 103/5 104/9 104/14 105/5 105/13 105/19 106/21 107/7 110/7
0	43/21 official [1] 23/5 officially [1] 110/2 often [2] 58/13 81/16 oftentimes [2] 52/15 55/17	old [9] 17/18 21/22 30/16 54/7 55/17 55/18 56/12 113/11 113/22 once [6] 37/9 41/18 84/20 93/23 98/15 105/23

P	payee [1] 47/18	93/10 93/21 95/7
part [8] 25/23	paying [4] 40/14	95/9 95/11 95/18
40/15 53/1 53/4	48/20 84/8 102/18	97/5 97/18 97/23
56/15 64/14 81/7	payment [1] 17/23	98/10 98/14 99/6
114/6	payor [3] 47/18	100/8 101/11 102/6
Part-time [1] 2/9	87/10 87/21	104/2 104/3
Partially [1] 81/6	payroll [7] 24/20	percentages [5] 6/3
participate [2] 5/5	25/3 37/10 96/5	95/8 95/16 109/2
122/17	97/8 97/11 98/3	109/20
particular [3] 18/5	pays [1] 37/10	perhaps [1] 16/4
91/20 103/10	PENNY [9] 2/6	period [2] 118/5
particularly [5]	11/17 23/8 46/6	121/7
5/16 17/7 46/20	49/2 53/22 112/13	person [5] 11/23
59/15 122/15	120/13 121/6	47/8 66/17 113/17
parties [3] 27/20	people [17] 39/11	116/18
81/3 83/7	41/6 41/8 41/12	persons [3] 124/15
party [2] 76/12	46/17 82/23 88/22	124/18 124/20
76/12	93/6 102/13 108/20	perspective [2]
past [3] 13/7 54/9	110/15 111/4 111/7	42/9 49/22
113/18	111/8 111/12 112/6	petition [1] 54/21
PATRICIA [3] 4/6	113/7	phaseout [1] 17/1
11/12 46/8	people's [1] 111/15	phone [3] 11/23
pattern [1] 43/1	per [9] 19/12 21/3	121/21 122/2
pattern that [1]	31/23 34/23 41/15	picture [3] 5/12
43/1	61/14 92/6 102/21	118/16 121/2
pause [2] 33/10	113/21	pipe [1] 116/23
93/17	percent [1] 6/8	place [2] 45/19
pay [13] 22/7 25/3	percentage [29]	103/4
27/4 27/9 35/5	18/2 23/22 43/16	places [1] 58/6
35/17 36/22 39/11	57/8 62/10 63/5	Plaintiff [1] 77/16
51/5 64/15 85/1	73/12 74/18 76/20	plans [1] 10/21
87/11 111/11	78/6 78/8 93/2	please [1] 6/17

$\begin{array}{c c c c c c c c c c c c c c c c c c c $	6/12 12/22 13/260/14 66/16 79/1155/8 95/23 96/4119/7 119/1182/6 92/4 93/3 95/6114/23119/14 120/2095/16 99/5 99/13rates [4] 55/12125/11101/17 104/1995/21 112/2 124/21pulling [1] 17/17105/1 109/5 109/10rather [2] 113/4purchase [1] 101/9111/17 116/10116/7purpose [2] 82/9questions [18]reached [1] 112/1983/616/12 16/19 20/18reaches [1] 35/17
--	--

112/17 regarding [1] 21/20 124/0 reasonable [1] 120/23 Reporter [6] 1/17 45/19 regardless [1] 95/9 3/12 5/10 124/4 receive [2] 13/14 register [1] 94/23 125/2 125/10 88/15 regs [1] 35/20 REPORTER'S [1] received [1] 117/19 regular [1] 53/18 123/8 receiving [1] regulation [1] 35/4 REPORTING [2] 113/17 regulations [1] 3/13 125/1 recipient [2] 34/10 17/21 reports [1] 13/14 87/23 relates [1] 70/10 representation [1]

R	72/10 73/2 73/4	119/19 119/22
representation [1]	74/1 74/5 74/10	122/7
5/17	74/13 74/16 75/13	responsible [1]
requested [1] 17/8	76/15 77/13 78/9	85/12
require [1] 61/9	79/10 80/9 81/1	rest [3] 59/4 63/20
required [2] 28/11	81/5 83/3 84/4 84/7	74/2
49/11	84/21 85/23 86/23	restaurant [4]
requirement [1]	87/17 87/18 87/22	40/22 41/2 41/21
41/17	88/14 88/16 91/5	42/2
requirements [2]	92/10 99/10 99/16	result [1] 63/12
17/13 49/15	99/20 100/7	resulted [1] 18/12
requiring [1] 40/12	reside [1] 76/13	results [2] 24/7
Rescue [3] 26/1	residential [1]	124/21
114/6 114/7	57/19	retail [1] 40/18
research [3] 2/3	Resources [3] 2/15	retroactive [6]
48/13 111/18	2/17 3/2	22/12 52/6 52/10
reserve [79] 15/11	respect [1] 98/3	52/16 121/7 121/13
17/2 22/23 23/3	respond [1] 46/19	returns [1] 56/13
23/15 24/2 24/7	response [41] 6/20	review [5] 13/11
24/11 29/17 29/19	7/2 7/5 7/8 7/11	28/11 70/2 71/2
29/23 30/18 31/20	7/14 7/23 8/2 8/11	75/8
31/23 32/14 32/20	9/18 9/20 10/10	reviewing [1] 28/5
33/9 34/17 37/6	11/1 11/13 11/16	revising [1] 15/11
38/17 40/12 41/7	14/4 14/23 15/4	revisit [2] 42/17
42/18 43/2 57/12	16/14 20/20 23/1	105/22
59/7 59/18 60/3	28/18 42/14 81/10	revisited [1] 23/7
60/12 60/20 61/14	87/14 90/15 92/21	revote [1] 103/20
62/17 63/1 66/1	93/22 94/21 95/2	reword [2] 88/8
66/7 67/7 67/12	103/12 105/8	88/11
67/21 68/2 69/7	105/18 107/13	right [54] 10/11
69/11 69/15 70/4	107/23 108/13	11/17 13/20 14/22
70/13 71/6 71/23	108/16 119/12	16/1 16/20 23/14
	l	

S	46/15 46/16 46/22	38/17 40/12 42/18
	47/3 51/23 58/12	43/2 57/12 59/7
schedule [25] 15/23	59/16 61/5 61/8	59/18 60/3 60/12
17/5 19/23 20/9	63/11 66/9 66/23	60/19 61/14 62/16
20/11 23/16 24/2	69/17 70/9 70/18	63/1 66/1 66/7 67/7
24/5 29/10 29/11	72/1 72/2 73/10	67/12 67/21 68/2
30/12 30/14 30/18	73/14 74/3 74/9	69/6 69/11 69/15
32/16 33/1 34/19	75/3 77/19 78/2	70/4 70/13 70/13
59/16 59/17 63/17	83/1 83/20 85/10	71/6 71/22 72/10
81/12 81/13 82/1	85/15 93/6 96/20	73/2 73/4 73/23
89/23 92/9 92/12	101/20 10//15	74/5 74/10 74/13
scheduled [1] 122/9	105/15 108/4	74/16 75/13 76/15
School [1] 2/7	116/22 117/12	77/13 78/9 79/10
Scott [1] 12/21	118/16 119/11	80/9 80/23 81/4
screen [2] 5/18	119/14 120/14	83/2 84/3 84/5 84/7
118/17	seeing [5] 20/21	84/21 85/23 86/23
scroll [1] 84/14	22/5 47/6 112/5	87/17 87/18 87/22
second [13] 14/10	116/18	88/14 88/16 91/5
14/11 19/20 33/11	seem [5] 28/7 40/4	92/10 99/9 99/16
34/5 37/23 64/4	76/21 90/10 108/18	99/20 100/7
82/1 106/12 106/16	seemed [2] 47/1	self-support [78]
109/11 109/13	109/18	15/11 17/2 22/22
110/11		23/3 23/15 24/2
sections [1] 92/13	seems [3] 39/9	23/3 23/15 24/2 24/7 24/11 29/17
sector [2] 40/17	84/19 108/23	/
41/13	seen [2] 86/6 95/7	29/19 29/23 30/18
see [60] 5/11 8/4	self [81] 15/11 17/2	
13/4 15/6 16/4	22/22 23/3 23/15	32/20 33/9 34/17
22/21 26/11 31/18	24/2 24/7 24/11	37/6 38/17 40/12
32/1 32/9 34/8	29/17 29/17 29/19	42/18 43/2 57/12
38/21 39/10 42/12	29/23 30/18 31/19	59/7 59/18 60/3
42/23 43/12 43/23	31/23 32/14 32/20	60/12 60/19 61/14
44/21 45/11 45/16	33/9 34/17 37/6	62/16 63/1 66/1

Schi-support [43] 66/7 67/7 67/12 67/21 68/2 69/6 69/11 69/15 70/4 70/13 71/6 71/22 72/10 73/2 73/4 73/23 74/5 74/10 74/13 74/16 75/13 76/15 77/13 78/9 79/10 80/9 80/23	37/13 70/8 setting [1] 71/3 seven [2] 61/13 67/5 several [2] 55/23 95/8 shaded [1] 92/12 share [4] 59/23 60/11 103/8 117/15 shared [1] 21/2 sharing [1] 25/13 she [26] 8/8 9/2 9/21 9/22 9/23 10/5 10/8 10/8 10/14 36/22 37/9 49/19 50/2 50/23 51/2 60/1 60/9 86/1 96/10 96/12 96/14	shorter [1] 16/6 should [11] 6/5 19/6 23/22 40/6 42/21 46/11 62/7 72/21 76/20 100/1 100/2 show [13] 32/23 40/13 59/10 59/14 67/2 69/3 71/16 73/18 75/18 77/13 82/11 83/7 85/4 showed [3] 59/1 74/20 75/14 showing [3] 8/7 45/22 68/5 shown [2] 47/11 58/5 shows [11] 19/21
semi [1] 47/7 send [1] 76/3 sense [7] 35/3 48/19 49/12 80/10 86/4 89/11 101/10 sent [2] 12/18 12/20 separately [1] 102/15 September [2] 12/15 55/14 sequential [1] 67/4 service [1] 41/13 service-sector [1]	96/10 96/12 96/14 105/23 118/17 110/21 120/15	shows [11] 19/21 25/19 51/4 68/9 68/11 69/18 72/14 72/22 73/20 73/22

S simple [14] 60/22 63/23 64/22 72/18 73/15 73/18 77/12 77/23 83/14 84/20 91/8 96/23 97/1 104/18 simplicity [3] 96/20 98/7 100/23 since [11] 21/5 24/1 53/18 58/2 60/1 66/4 73/8 75/3 82/11 108/8 113/2 single [8] 24/12 24/16 25/1 25/5 25/8 59/9 91/9	slowly [1] 86/13 small [3] 27/6 62/14 109/22 smaller [1] 88/4 SMITH [3] 4/2 10/16 119/17 SNAP [1] 37/14 so [216] sold [1] 111/3 solely [1] 84/7 some [55] 16/5 16/11 17/2 17/6 17/7 19/4 19/5 19/6 20/5 21/2 22/16 25/6 25/9 25/12 27/3 33/11 33/16 34/7 36/14 37/6	41/21 47/6 47/21 53/17 55/8 68/23 96/1 99/3 100/19 101/13 101/14 someone [1] 102/1 something [14] 9/23 27/14 38/15 53/11 64/13 74/22 79/21 86/18 91/21 103/22 117/3 118/11 118/18 119/3 sometime [1] 35/16 sometimes [1] 72/20 somewhere [3] 53/2 64/20 65/16
100/1 situation [4] 60/17 97/6 97/23 116/1 six [17] 28/8 28/8 54/19 54/22 58/23 59/22 60/4 61/20 64/17 65/14 66/10 84/2 113/10 115/4 117/1 118/8 119/2 sixth [4] 64/23 65/17 65/18 65/23 skip [1] 58/19 skipped [1] 84/1 sliding [3] 101/4 101/12 102/14 slightly [1] 91/4	44/16 47/14 55/11 55/16 57/7 57/15 58/6 59/5 62/17 62/21 64/11 67/2 71/16 73/18 75/23 76/10 77/1 77/9 78/2 79/7 91/2 98/13 103/7 103/18 103/21 105/21 108/23 111/6 111/17 112/14 115/15 115/17 118/22 119/9 122/13 somebody [11]	sorry [13] 8/20 8/23 13/5 44/8 48/4 78/5 84/18 99/4 101/17 107/2 112/16 119/6 120/18 sort [10] 20/4 25/12 33/21 42/23 49/21 56/15 76/1 79/12 93/5 103/1 sound [1] 50/10 sounding [1] 49/4 sounds [2] 98/1 110/13 spacing [1] 65/20 speak [15] 5/18

$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	S	82/18	statistically [1]
	speak [14] 5/21	Starkey [1] 8/1	45/13
	6/2 6/3 6/9 6/14	start [6] 52/17	statute [3] 54/4
speaker [2]2/2113/3[5]2/218/168/2247/16starts [1]41/19starts [1]41/198/2314/8speaking [1]17/8starts [20]1/31/181/1spend [2]59/42/1726/828/63/1410/7101/849/1551/1255/2323/9spending [1]33/558/1166/1969/8Stephen [1]9/17spirit [1]38/2272/1773/275/21STEPHENS [5]4/spoke [1]10/886/686/896/611/1246/8118/15sporadic [1]41/1486/686/896/611/1246/8118/15sporadic [1]40/9State-Level [1]State-Level [1]Stephens' [1]118/17sorradic [1]40/9stated [1]6/5stepped [1]118/17SSR adjusted [1]stated [1]6/5statement [1]52/9stick [2]68/17Staff [3]2/113/153/17states [19]20/5still [9]12/143/22staggered [6]26/1420/720/1320/1558/276/1982/10105/21106/4109/821/422/1422/1693/3104/23120/21104/244/1755/658/16stimulus [1]56/14stimulus [1]56/14stamps [1]37/1566/2267/268/8stop [8]22/2042/1	10/19 11/5 12/17	113/8 122/11	statutory [3] 53/16
	56/5 82/19 82/21	starting [6] 26/3	54/10 54/13
	119/8 119/11	106/2 106/14	stay [1] 51/2
spend [2] 59/4 49/15 51/12 55/23 23/9 spending [1] 33/5 58/11 66/19 69/8 Stephen [1] 9/17 sporadic [1] 38/22 58/11 66/19 69/8 Stephen [1] 9/17 spoke [1] 10/8 72/17 73/2 75/21 STEPHENS [5] 4/ spoke [1] 10/8 86/6 86/8 96/6 11/12 46/8 118/15 sporadic [1] 40/9 State-Level [1] 2/17 Stephens' [1] 118/10 SSR adjusted [1] stated [1] 6/5 statement [1] 52/9 stick [2] 68/17 Staff [3] 2/11 3/15 3/17 states [19] 20/5 stick [1] 20/12 staggered [6] 26/14 105/21 106/4 109/8 states [19] 20/5 58/2 76/19 82/10 104/2 2 26/8 28/10 28/10 121/3 stimulus [1] 56/14 stamps [1] 37/15 66/22 67/2 68/8 stop [8] 22/20 42/14	47/16	113/3	[5] 2/21 8/16 8/22
	speaking [1] 46/21	starts [1] 41/19	8/23 14/8
	specifically [1] 17/8	state [20] 1/3 1/18	STEPHANIE [5]
sporadic [1] 41/14 124/2 124/5 124/8 120/6 sporadic [1] 40/9 State-Level [1] Stephens' [1] SSR [1] 86/18 2/17 118/10 SSR-adjusted [1] stated [1] 6/5 stepped [1] 118/17 86/18 stated [1] 52/9 stick [2] 68/17 Staff [3] 2/11 3/15 statements [1] 73/18 3/17 states [19] 20/5 still [9] 12/14 35/22 staggered [6] 26/14 103/15 105/10 21/4 22/14 22/16 58/2 76/19 82/10 105/21 106/4 109/8 26/8 28/10 28/10 121/3 121/3 staggering [1] 44/17 55/6 58/16 stimulus [1] 56/14 stop [8] 22/20 42/1	101/8 spending [1] 33/5 spirit [1] 38/22	49/15 51/12 55/23 58/11 66/19 69/8 72/17 73/2 75/21 86/6 86/8 96/6	23/9 Stephen [1] 9/17 STEPHENS [5] 4/6 11/12 46/8 118/15
30/18 50/18 51/18 51/18 Staff [3] 2/11 3/15 51/14 51/14 51/12 3/17 51/14 51/14 51/12 51/12 staggered [6] 26/14 51/15 51/10 51/12 51/12 51/12 103/15 105/10 20/7 20/13 20/15 58/2 76/19 82/10 58/2 76/19 82/10 58/2 76/19 82/10 105/21 106/4 109/8 21/4 22/14 22/16 93/3 104/23 120/21 58/2 76/19 82/10 121/3 staggering [1] 44/17 55/6 58/16 121/3 51/14 56/22 67/2 68/8 51/14 stamps [1] 37/15 66/22 67/2 68/8 51/12 68/8 51/14 51/14	sporadic [1] 41/14 squeeze [1] 40/9 SSR [1] 86/18 SSR-adjusted [1]	State-Level [1] 2/17 stated [1] 6/5	Stephens' [1] 118/10 stepped [1] 118/17
105/15 105/10 21/4 22/14 22/16 93/3 104/23 120/21 105/21 106/4 109/8 26/8 28/10 28/10 121/3 staggering [1] 26/8 28/10 28/10 121/3 104/2 44/17 55/6 58/16 stimulus [1] 56/14 stamps [1] 37/15 66/22 67/2 68/8 stop [8] 22/20 42/1	Staff [3] 2/11 3/15	statements [1]	73/18
	3/17	124/14	sticker [1] 20/12
	staggered [6] 26/14	states [19] 20/5	still [9] 12/14 35/22
	105/21 106/4 109/8 staggering [1] 104/2	21/4 22/14 22/16 26/8 28/10 28/10 44/17 55/6 58/16	93/3 104/23 120/21 121/3
standing [2] 16/1 71/13 73/8 109/8 44/21 51/23 75/22 28/4 statewide [1] 12/21 76/23 88/21 98/11 standpoint [1] stating [1] 84/11 straw [2] 23/6	standing [2] 16/1 28/4		

T	taxpayer [1] 51/1	12/7 12/16 13/13
talk [6] 33/11 37/5	team [1] 17/16	13/20 14/9 14/13
48/18 75/10 77/2	teams [1] 81/16	14/18 14/19 15/7
99/3	tell [2] 26/12 58/6	15/13 17/13 31/12
talked [2] 32/21	telling [2] 46/1	31/16 36/8 49/1
89/21	110/4	50/4 54/11 66/14
talking [13] 46/3	tells [1] 37/17	77/7 78/21 87/5
56/18 57/4 62/14	ten [4] 21/22 51/15	90/13 91/18 92/18
62/18 63/4 80/11	66/23 67/18	92/19 94/9 94/18
81/22 98/6 99/14	tentatively [1]	104/14 105/13
99/21 99/21 110/19	42/19	107/21 108/1
tally [1] 105/6	term [2] 50/19	110/21 112/15
TANF [1] 55/22	51/21	120/1 120/2 120/4
tasking [1] 43/20	terms [2] 6/3 83/2	120/5 120/10
tax [15] 24/4 32/7	Terry [1] 2/11	120/19 121/10
56/12 05/21 06/4	test [2] 77/13 88/14	122/21 122/23
56/13 95/21 96/4	test [2] 77/13 88/14	122/21 122/23
112/1 112/2 114/8	than [31] 15/18	123/2
114/13 114/22	19/10 21/4 21/8	Thanks [1] 120/11
115/14 115/18	26/9 31/3 32/13	that [545]
117/8 117/23	47/13 55/5 60/12	that's [84] 8/22
118/13	71/6 72/8 72/9	11/18 11/23 15/22
taxable [3] 113/6	73/17 73/23 74/4	15/23 19/21 19/22
117/22 118/1	75/1 83/17 83/23	22/4 24/20 24/22
taxes [23] 24/15	85/22 87/10 88/4	25/22 29/6 29/7
24/19 24/20 25/3	90/9 98/14 105/14	31/6 32/17 33/2
25/10 29/12 32/5	105/15 108/10	33/6 33/17 34/21
32/19 37/7 37/10	108/19 109/17	36/2 37/15 38/13
95/19 96/5 97/9	113/4 116/7	39/19 40/1 41/21
97/11 98/4 98/16	thank [54] 7/19	42/7 43/7 43/15
99/7 106/6 113/2	8/18 9/8 9/10 9/13	52/19 53/15 53/16
113/5 113/19	10/3 10/18 10/22	55/1 55/15 56/9
114/22 120/23	11/6 11/7 11/19	57/13 59/10 60/6

Т	73/16 73/23 75/13	84/21 85/1 87/10
that's [47] 62/11	75/15 85/21 97/22	88/5 90/17 92/7
63/2 63/2 63/6	99/15 112/18 113/8	93/8 93/9 93/18
	114/17 114/20	93/20 96/7 97/15
63/17 66/15 66/22 67/18 68/22 69/18	116/6 119/15	97/19 98/21 103/17
72/11 72/12 76/14	theirs [1] 75/17	103/19 103/20
	them [14] 6/13	103/20 105/19
78/16 79/10 80/8 82/5 83/18 86/5	11/22 22/7 65/6	105/22 107/4
86/10 88/9 88/18	66/5 70/15 102/16	108/10 109/15
88/19 91/9 93/14	103/20 112/10	109/16 109/17
93/16 93/17 97/10	115/22 116/7	114/10 115/22
93/10 93/17 97/10 97/16 98/18 99/12	117/11 117/11	118/22 122/19
101/15 103/3	121/17	there [53] 5/14
101/15 105/5	then [86] 6/12 14/5	12/19 14/2 14/10
104/21 110/21 111/13 112/12	18/13 19/13 23/20	15/15 18/8 19/6
111/13/112/12 113/21 114/2 115/5	25/2 25/4 28/8	19/17 20/6 22/20
115/6 116/3 116/14	29/10 29/12 30/17	22/21 25/11 25/12
113/0 110/3 110/14	32/5 34/1 34/12	26/19 29/12 33/10
11//14 11//23 118/23 120/12	37/9 37/20 38/2	40/22 42/11 43/19
their [51] 17/16	40/23 41/15 42/3	44/16 44/18 44/21
21/10 22/10 22/17	44/11 44/11 44/13	48/17 49/8 51/5
25/3 25/7 27/9 28/2	50/1 54/14 54/16	51/23 59/6 60/7
28/12 34/16 34/18	55/22 56/16 60/10	60/15 60/16 62/3
28/12 34/10 34/18 37/23 41/10 41/11	60/20 63/14 64/23	64/16 75/22 76/23
42/1 42/4 45/20	68/9 69/6 69/20	78/1 79/5 79/7
47/10 47/12 52/21	70/21 71/4 71/8	79/19 79/21 82/23
66/4 67/8 67/15	72/6 72/7 72/12	85/4 85/21 98/6
67/20 68/13 68/17	73/10 73/14 73/20	98/11 100/17 103/2
68/19 69/6 69/9	74/2 74/3 74/6	109/19 110/12
69/21 69/22 70/11	74/14 74/17 74/20	111/18 111/20
70/12 70/13 70/16	74/21 74/23 75/8	111/21 115/14
70/12 70/13 70/10 70/17 71/12 72/4	76/4 80/6 80/7 81/3	118/22
		<u> </u>

Т	32/11 33/2 33/4	they're [1] 71/8
there's [37] 17/6	33/4 33/8 36/18	They've [1] 56/13
18/13 19/15 25/5	37/20 37/21 38/23	thing [12] 20/22
25/15 26/18 28/15	40/14 41/2 41/3	25/4 36/23 39/3
31/21 33/15 36/14	41/22 42/1 42/3	39/15 43/9 48/18
41/6 42/12 44/22	42/9 43/13 45/14	56/7 56/15 62/14
51/4 51/11 52/1	46/16 48/7 48/7	79/12 116/2
57/7 60/7 63/21	48/14 48/19 48/20	things [11] 17/7
68/14 70/18 74/12	48/21 49/7 50/11	18/1 23/23 37/18
81/21 83/9 86/8	50/18 51/5 51/5	55/23 58/4 62/17
91/2 91/7 99/23	52/15 52/17 53/6	63/22 69/4 72/17
102/7 103/1 108/10	53/6 53/8 55/2	101/8
102// 105/1 106/10	55/18 55/18 55/20	think [90] 5/21 9/2
115/21 116/1	56/8 57/20 59/19	9/4 9/21 9/23 12/5
116/17	61/8 62/9 62/23	22/4 27/2 27/14
thereof [1] 124/21	63/10 66/3 66/6	27/23 30/20 34/4
these [19] 23/7 27/6	66/11 66/13 66/22	34/19 36/13 36/15
32/19 34/8 37/1	67/13 67/17 67/22	38/23 39/6 39/22
39/7 40/13 40/16	68/1 68/11 68/16	40/10 40/20 42/8
41/12 41/13 55/12	68/18 69/1 69/14	42/8 43/19 45/18
56/7 57/22 62/8	69/15 70/3 70/7	45/18 48/12 49/17
66/10 68/6 72/5	70/8 70/11 71/13	51/9 51/13 52/19
90/11 112/5	71/15 73/3 73/4	53/15 53/19 57/2
these interest [1]	73/7 73/10 73/11	57/16 65/6 65/18
55/12	73/15 75/15 83/1	66/15 71/17 72/11
they [113] 5/11	83/1 85/11 85/13	72/15 72/16 75/2
6/13 13/6 15/17	85/19 85/20 85/20	77/1 77/3 77/5 77/8
16/4 17/14 17/17	87/9 91/14 99/18	77/10 79/13 80/12
20/11 21/11 21/21	101/20 102/17	81/20 82/16 82/17
22/11 22/13 22/18	103/4 112/9 113/14	82/22 83/5 83/9
25/2 26/13 26/16	114/3 116/5 119/8	88/10 88/11 89/21
27/7 27/8 28/12	119/11 119/16	90/6 91/2 91/12

Τ	46/18 50/7 52/2	20/15 21/9 21/17
think [29] 91/23	56/17 57/22 59/14	21/20 33/8 35/7
92/23 92/23 94/16	61/6 61/7 61/7	37/10 38/21 39/5
97/14 97/14 100/4	62/16 63/11 63/20	40/18 43/6 49/5
101/10 101/16	64/4 64/16 66/9	49/7 49/10 51/11
102/2 102/7 106/3	68/6 69/4 69/15	55/5 55/18 58/22
108/20 109/5	69/23 70/15 71/17	59/1 62/1 63/9
111/16 112/4	72/14 72/15 72/19	64/18 65/5 65/10
112/13 112/17	72/21 72/21 72/21	78/12 94/3 94/10
114/11 115/1	73/1 74/3 74/6	94/22 95/14 96/9
115/14 117/3	74/11 75/10 75/11	99/15 103/10 104/1
117/21 118/2 119/9	77/4 78/7 79/9	104/9 105/9 105/14
119/21 120/15	80/18 80/20 82/4	105/23 107/21
121/3 121/14	83/4 83/22 84/4	115/4 121/15
think we [1] 77/3	85/5 85/7 87/2 89/2	though [8] 26/20
thinking [8] 34/13	89/18 89/22 90/19	32/19 38/20 50/6
<u>39/3 72/19 80/13</u>	91/20 92/4 94/13	65/2 69/21 75/16
89/20 96/1 98/7	95/15 96/5 96/6	78/18
111/6	96/17 100/20 101/2	thought [5] 66/10
third [6] 21/15	101/22 104/12	66/21 103/10 107/1
69/19 78/13 88/23	106/15 107/9 110/9	121/10
90/19 108/4	111/1 111/10 112/3	thoughtful [1]
this [106] 6/10 12/3	113/19 115/7 116/1	112/18
13/1 13/7 13/15	116/9 116/17	thoughts [3] 95/13
13/113/713/15	116/17 116/22	103/11 111/18
15/8 15/15 18/4	117/1 117/17 118/5	thousand [1] 55/19
15/8 15/15 18/4 18/19 22/9 23/5	125/4	three [24] 6/4 6/5
18/19 22/9 25/5 23/6 26/15 26/18	Thompson [2] 6/19	6/6 6/7 19/14 20/15
25/0 20/15 20/18 27/16 27/23 28/21	116/21	25/19 44/5 47/10
	those [48] 5/7 14/19	58/20 61/18 63/8
28/21 29/13 32/21	14/20 14/22 18/2	72/9 81/21 96/10
36/4 39/4 41/16	18/22 19/16 20/12	96/13 102/12
43/18 45/1 45/10		

T three [7] 102/13 102/14 106/10 106/12 106/19 107/16 107/17 threshold [2] 61/1 67/23 thresholds [2] 62/2 62/8 through [6] 64/17 83/11 113/3 113/11 113/14 114/1 throw [3] 56/17 98/5 105/1 thumb [1] 39/19 thumbs [1] 15/3 Thursday [1] 13/5 thus [1] 77/10 tier [1] 71/22 tiered [1] 71/23 Tiffany [3] 10/22 10/23 119/20 tight [1] 38/17 time [37] 2/9 5/5	90/21 96/8 105/4 109/3 109/4 111/19 115/8 118/6 122/11 122/12 times [9] 22/2 22/6 30/6 30/7 39/17 39/18 47/22 52/14 80/21 tip [1] 100/18 Title [1] 121/14 today [8] 10/6 10/14 15/22 16/16 16/17 16/22 82/3 120/12 today's [2] 33/21 34/1 too [7] 37/5 45/16 49/19 50/2 50/8 88/1 98/1 took [2] 33/22 74/8 tool [1] 117/9 top [4] 19/20 63/14 75/9 99/11 totally [1] 70/19 toward [1] 20/3	two [50] 15/15 19/14 19/20 21/14 22/2 22/6 22/15 23/23 25/15 39/17
98/5 105/1 thumb [1] 39/19 thumbs [1] 15/3 Thursday [1] 13/5 thus [1] 77/10 tier [1] 71/22 tiered [1] 71/23 Tiffany [3] 10/22 10/23 119/20 tight [1] 38/17	120/12 today's [2] 33/21 34/1 too [7] 37/5 45/16 49/19 50/2 50/8 88/1 98/1 took [2] 33/22 74/8 tool [1] 117/9 top [4] 19/20 63/14 75/9 99/11	turnip [1] 40/9 Tuscaloosa [2] 2/7 3/8 tweak [2] 98/10 115/13 twelve [1] 19/11 twice [1] 94/1 two [50] 15/15 19/14 19/20 21/14 22/2 22/6 22/15 23/23 25/15 39/17 39/18 42/2 43/12 43/16 44/5 44/12 47/22 50/15 52/13 53/6 54/4 54/4 54/5 54/8 54/18 55/3 55/6 57/5 58/3

Т	unemployment [1]	98/20 98/22 103/17
<u> </u>	112/7	104/22 108/18
two [15] 64/14	uneven [1] 109/20	110/19 113/21
65/3 71/22 71/23	Uniform [2] 53/20	118/12 119/7
74/21 96/13 103/3	121/8	121/22 122/3
106/8 106/9 106/11	University [2] 2/7	updated [5] 32/16
106/18 107/17	3/8	46/22 59/17 66/4
	Unless [1] 122/18	73/9
two-tier [1] 71/22	unlikely [1] 97/15	updates [1] 49/11
two-tiered [1]	unmute [14] 6/17	updating [4] 15/10
71/23	0/5 0/6 11/11 1//01	23/18 30/14 30/17
two-year [1] 121/16	15/2 94/11 94/12	us [19] 5/10 11/21
twofold [1] 33/21	94/23 104/10	46/12 49/5 49/19
type [4] 5/23 21/23	105/17 107/7	40/12 49/3 49/19 49/20 90/1 90/21
64/11 98/13		
U	107/22 108/14	95/17 99/3 103/18
	unmuted [2]	103/23 105/23
Uh [2] 81/9 87/13	104/15 104/22	108/22 109/7
Uh-huh [2] 81/9	unpaid [2] 51/11	120/12 120/16
87/13	56/9	121/20 122/2
under [5] 13/10	until [4] 12/14	USDA [3] 37/11
13/11 64/12 113/10	26/17 46/14 56/19	37/12 37/17
118/3	up [43] 8/8 17/6	use [23] 24/10
underground [1]	24/6 26/17 27/16	30/23 31/2 37/21
50/23	36/21 37/11 44/18	43/14 44/8 44/9
underlying [1]	45/6 45/20 47/4	44/12 57/6 60/23
90/22	49/20 53/5 56/16	62/10 62/16 65/10
understand [3]	57/1 59/10 61/13	67/19 74/1 74/21
45/10 86/13 100/23	71/18 74/11 75/18	74/22 76/15 78/9
understanding [1]	77/14 79/9 82/11	81/16 97/18 97/20
23/8	83/18 84/22 88/3	102/6
understood [2]	89/1 91/21 91/23	used [15] 18/15
57/13 92/18	93/11 97/13 98/19	18/17 22/3 23/23

20/12 24/12 24/14

$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	W	26/19 26/22 27/2	8/13 8/14 100/15
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	want [43] 25/1	27/11 33/23 33/23	way [19] 6/8 35/11
45/5 $49/21$ $50/12$ $41/3$ $42/20$ $45/11$ $53/8$ $61/12$ $69/19$ $55/14$ $63/8$ $67/14$ $45/16$ $47/21$ $48/2$ $77/21$ $77/23$ $79/7$ $71/16$ $72/17$ $76/2$ $76/5$ $76/9$ $54/6$ $55/7$ $56/12$ $88/19$ $88/20$ $92/9$ $76/10$ $76/15$ $76/16$ $57/17$ $59/6$ $60/14$ $103/22$ $110/18$ $77/13$ $77/16$ $77/22$ $65/17$ $65/12$ $88/19$ $88/20$ $92/9$ $82/17$ $82/18$ $83/11$ $67/17$ $65/19$ $65/22$ $we'll$ $[2]$ $73/18$ $90/2$ $90/16$ $93/2$ $67/16$ $67/23$ $68/20$ $70/3$ $we've$ $[2]$ $20/4$ $94/19$ $98/5$ $101/9$ $70/21$ $75/5$ $75/7$ $32/21$ $32/21$ $32/21$ $94/19$ $98/5$ $10/9$ $70/21$ $75/5$ $75/7$ $32/21$ $32/21$ $70/21$ $75/5$ $75/7$ $32/21$ $32/21$ $32/4$ $32/4$ $109/21$ $102/11$ $92/10$ $92/11$ $92/14$		34/18 35/19 36/19	39/10 46/17 50/13
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		41/3 42/20 45/11	53/8 61/12 69/19
71/16 $72/17$ $76/2$ $48/6$ $48/15$ $49/19$ $83/14$ $85/16$ $86/5$ $76/5$ $76/8$ $76/9$ $54/6$ $55/7$ $56/12$ $88/19$ $88/20$ $92/9$ $76/10$ $76/15$ $76/16$ $57/17$ $59/6$ $60/14$ $103/22$ $110/18$ $77/13$ $77/16$ $77/22$ $62/3$ $62/4$ $62/2$ we [223] $82/17$ $82/18$ $83/11$ $67/11$ $67/20$ $93/18$ $90/2$ $90/16$ $93/2$ $67/11$ $67/25$ $67/20$ $93/18$ $94/19$ $98/5$ $101/9$ $67/23$ $68/20$ $70/3$ we'we [2] $20/4$ $94/19$ $98/5$ $101/9$ $67/23$ $68/20$ $70/3$ we'we [2] $20/4$ $94/19$ $98/5$ $101/9$ $67/23$ $68/20$ $70/3$ we'we [2] $20/4$ $70/21$ $75/57$ $75/7$ $32/21$ wealth [1] $121/20$ $108/4$ $109/21$ $112/8$ $83/6$ $83/7$ $87/23$ wealth [1] $121/20$ $19/11$ $119/18$ $92/10$ $92/11$ $92/14$ $92/14$ $96/14$ $99/81$ $100/16$ weeke [11] $32/4$ $46/7$ $53/12$ $56/6$ $102/2$ $104/19$ $106/2$ $40/19$ $40/20$ $40/20$ $98/12$ $98/33$ $115/11$ $109/12$ $109/13$ $118/21$ weekend [1] $123/1$ $98/12$ $98/23$ $115/11$ $109/15$ $113/18$ $114/5$ $114/2$ <th></th> <th>45/16 47/21 48/2</th> <th>77/21 77/23 79/7</th>		45/16 47/21 48/2	77/21 77/23 79/7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		48/6 48/15 49/19	83/14 85/16 86/5
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		54/6 55/7 56/12	88/19 88/20 92/9
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		57/17 59/6 60/14	103/22 110/18
82/17 82/18 83/11 65/17 65/19 65/22 we'll [2] 73/18 90/2 90/16 93/2 67/11 67/15 67/20 93/18 94/19 98/5 101/9 67/23 68/20 70/3 we've [2] 20/4 101/17 105/1 106/1 70/21 75/5 75/7 32/21 106/5 106/6 107/1 79/16 80/1 83/5 weath [1] 121/20 108/4 109/21 112/8 83/6 83/7 87/23 wealth [1] 121/20 19/11 119/18 92/10 92/11 92/14 15/16 120/3 92/17 94/16 95/19 Wednesday [2] wanted [17] 26/11 96/1 96/2 96/12 13/5 13/7 96/1 96/2 96/12 96/1 96/2 96/12 13/5 13/7 96/1 96/2 96/12 13/5 13/7 week [11] 32/4 46/7 53/12 56/6 102/2 104/19 106/2 40/19 40/20 40/20 59/4 66/8 67/19 106/10 107/15 40/23 41/15 41/15 74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/15 109/16 weekend [1] 123/1 113/18 114/5 114/7 welcome [2] 5/2 114/16 114/19 115/14 121/11 Well [31] 12/8 14/21 11/14 18/10 18/17 20/2 wasn't [1] 48/17 51/10 56/1 56/11 20/3 21/11 21/18 wa		62/3 62/4 62/6	we [223]
90/2 90/16 93/2 67/11 67/15 67/20 93/18 94/19 98/5 101/9 67/23 68/20 70/3 we've [2] 20/4 101/17 105/1 106/1 70/21 75/5 75/7 32/21 106/5 106/6 107/1 79/16 80/1 83/5 wealth [1] 121/20 108/4 109/21 112/8 83/6 83/7 87/23 wealth [1] 121/20 119/11 119/18 92/10 92/11 92/14 15/16 120/3 96/1 96/2 96/12 13/5 13/7 wanted [17] 26/11 96/14 99/8 100/16 week [11] 32/4 46/7 53/12 56/6 102/2 104/19 106/2 40/19 40/20 40/20 59/4 66/8 67/19 106/10 107/15 40/23 41/15 41/15 74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/12 109/13 118/21 19/15 109/16 weekend [1] 123/1 welcome [2] 5/2 113/18 114/5 114/7 welcome [2] 5/2 111/14 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 73/2 wasn't [1] 48/17 51/10 56/1 56/11 18/10 18/17 20/2 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 <th></th> <th>65/17 65/19 65/22</th> <th>we'll [2] 73/18</th>		65/17 65/19 65/22	we'll [2] 73/18
94/19 98/5 101/9 67/23 68/20 70/3 we've [2] 20/4 101/17 105/1 106/1 70/21 75/5 75/7 32/21 106/5 106/6 107/1 79/16 80/1 83/5 wealth [1] 121/20 108/4 109/21 112/8 83/6 83/7 87/23 wealth [1] 121/20 109/11 119/11 119/18 92/10 92/11 92/14 15/16 120/3 92/17 94/16 95/19 Wednesday [2] 13/5 13/7 wanted [17] 26/11 96/1 96/2 96/12 13/5 13/7 96/1 96/2 96/12 13/5 13/7 week [11] 32/4 46/7 53/12 56/6 102/2 104/19 106/2 40/19 40/20 40/20 98/12 98/23 115/11 109/12 109/13 118/21 weekend [1] 123/1 wasts [1] 115/6 113/18 114/16 114/19 111/14 welcome [2] 5/2 18		67/11 67/15 67/20	93/18
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		67/23 68/20 70/3	we've [2] 20/4
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		70/21 75/5 75/7	32/21
108/4 $109/21$ $112/8$ $83/6$ $83/7$ $87/23$ website [2] $13/10$ $119/11$ $119/18$ $92/10$ $92/11$ $92/14$ $15/16$ $120/3$ $92/17$ $94/16$ $95/19$ Wednesday [2]wanted [17] $26/11$ $96/1$ $96/2$ $96/12$ $13/5$ $44/7$ $44/9$ $44/12$ $96/14$ $99/8$ $100/16$ week [11] $44/7$ $53/12$ $56/6$ $102/2$ $104/19$ $106/2$ $40/19$ $59/4$ $66/8$ $67/19$ $106/10$ $107/15$ $40/23$ $41/15$ $41/23$ $74/9$ $74/18$ $97/3$ $107/16$ $109/10$ $41/23$ $42/2$ $118/20$ $74/9$ $74/18$ $97/3$ $109/12$ $109/13$ $118/21$ weekend [1] $123/1$ $98/12$ $98/23$ $115/11$ $109/15$ $109/16$ weekend [1] $123/1$ $109/15$ $109/16$ $118/21$ welcome [2] $5/2$ $114/16$ $114/19$ $111/14$ welcome [2] $5/2$ $114/16$ $114/19$ $111/14$ well [31] $12/8$ $14/21$ $18/10$ $18/17$ $20/2$ $20/3$ $21/11$ $21/18$ $25/11$ $00/2$ $60/14$ $20/3$ $21/11$ $21/18$ $21/12$ $24/8$ $23/60/1$ $73/2$ $45/13$ $46/12$ $47/5$ $20/3$ $21/12$ $24/8$ $24/8$ $25/11$ $00/2$ $60/14$		79/16 80/1 83/5	wealth [1] 121/20
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		83/6 83/7 87/23	website [2] 13/10
120/3 wanted $[17]$ 26/11 $44/7$ 44/9 44/12 $46/7$ 53/12 56/6 $59/4$ 66/8 67/19 $96/1$ 96/2 96/12 96/14 99/8 100/16 $102/2$ 104/19 106/2 $102/2$ 104/19 106/2 $102/2$ 104/19 106/2 $102/2$ 104/19 106/2 $40/19$ 40/20 40/20 $40/19$ 40/20 40/20 $40/23$ 41/15 41/15 $41/23$ 42/2 118/20 $118/21$ $109/12$ 109/13 $118/21$ weekend $[1]$ 123/1 weekend $[1]$ 123/1 weekend $[1]$ 123/1 weekend $[1]$ 123/1 weekend $[1]$ 123/1 weekend $[1]$ 123/1 weekend $[1]$ 123/1 $113/18$ 114/5 114/7 $113/18$ 114/5 114/7 weekend $[1]$ 123/1 weekend $[1]$ 12/8 14/21 $115/14$ 121/11 well $[31]$ 12/8 14/21 $39/4$ 39/11 39/11 $45/13$ 46/12 47/5 $51/10$ 56/1 56/11 wave $[2]$ 5/11 10/12 $59/7$ 60/2 60/14 weving $[4]$ 5/13		92/10 92/11 92/14	15/16
wanted [17] 26/11 96/1 96/2 96/12 13/5 13/7 44/7 44/9 44/12 96/14 99/8 100/16 week [11] 32/4 46/7 53/12 56/6 102/2 104/19 106/2 40/19 40/20 40/20 59/4 66/8 67/19 106/10 107/15 40/23 41/15 41/15 74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/12 109/13 118/21 19/8 109/15 109/16 118/21 wants [1] 115/6 113/18 114/5 114/7 weekend [1] 123/1 was [95] 1/16 12/19 115/14 121/11 welcome [2] 5/2 117/11 17/20 18/6 73/2 45/13 46/12 47/5 18/10 18/17 20/2 wasn't [1] 48/17 51/10 56/1 56/11 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 waving [4] 5/13 68/23 60/1 72/21		92/17 94/16 95/19	Wednesday [2]
44/7 44/9 44/12 96/14 99/8 100/16 week [11] 32/4 46/7 53/12 56/6 102/2 104/19 106/2 40/19 40/20 40/20 59/4 66/8 67/19 106/10 107/16 109/10 41/23 42/2 118/20 74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/12 109/13 118/21 weekend [1] 123/1 wants [1] 115/6 109/15 109/16 weekend [1] 123/1 was [95] 1/16 12/19 114/16 114/19 111/14 welcome [2] 5/2 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 12/20 14/1 17/1 145/14 111/14 well [31] 12/8 14/21 18/10 18/17 20/2 20/3 21/11 2		96/1 96/2 96/12	13/5 13/7
46/7 53/12 56/6102/2 104/19 106/240/19 40/20 40/2059/4 66/8 67/19106/10 107/1540/23 41/15 41/1574/9 74/18 97/3107/16 109/1041/23 42/2 118/2098/12 98/23 115/11109/12 109/13118/21119/8109/15 109/16weekend [1] 123/1wants [1] 115/6113/18 114/5 114/7weekend [2] 5/2114/16 114/19115/14 121/11welcome [2] 5/212/20 14/1 17/1115/14 121/11well [31] 12/8 14/2117/11 17/20 18/673/239/4 39/11 39/1118/10 18/17 20/273/2wasn't [1] 48/1720/3 21/11 21/18wase [2] 5/11 10/1259/7 60/2 60/1421/19 22/1 24/8waving [4] 5/1368/23 69/1 72/21		96/14 99/8 100/16	week [11] 32/4
59/4 66/8 67/19 106/10 107/15 40/23 41/15 41/15 74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/12 109/13 118/21 119/8 109/15 109/16 weekend [1] 123/1 wants [1] 115/6 113/18 114/5 114/7 weekend [2] 5/2 was [95] 1/16 12/19 115/14 121/11 well [31] 12/8 14/21 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 73/2 45/13 46/12 47/5 20/3 21/11 21/18 wasn't [1] 48/17 51/10 56/1 56/11 21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14		102/2 104/19 106/2	40/19 40/20 40/20
74/9 74/18 97/3 107/16 109/10 41/23 42/2 118/20 98/12 98/23 115/11 109/12 109/13 118/21 119/8 109/15 109/16 weekend [1] 123/1 wants [1] 115/6 113/18 114/5 114/7 weekend [2] 5/2 was [95] 1/16 12/19 115/14 121/11 welcome [2] 5/2 112/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 vasn't [1] 48/17 51/10 56/1 56/11 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 waving [4] 5/13 weing [4] 5/13 68/23 60/1 72/21		106/10 107/15	40/23 41/15 41/15
98/12 98/23 115/11 109/12 109/13 118/21 119/8 109/15 109/16 weekend [1] 123/1 wants [1] 115/6 113/18 114/5 114/7 weekend [2] 5/2 was [95] 1/16 12/19 114/16 114/19 111/14 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 73/2 45/13 46/12 47/5 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 21/19 22/1 24/8 waving [4] 5/13 68/23 60/1 72/21		107/16 109/10	41/23 42/2 118/20
119/8 109/15 109/16 weekend [1] 123/1 wants [1] 115/6 113/18 114/5 114/7 weekend [2] 5/2 was [95] 1/16 12/19 114/16 114/19 111/14 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 73/2 wasn't [1] 48/17 45/13 46/12 47/5 20/3 21/11 21/18 wave [2] 5/11 10/12 59/7 60/2 60/14 21/19 22/1 24/8 waving [4] 5/13 68/23 60/1 72/21		109/12 109/13	118/21
wants [1] 115/6 113/18 114/5 114/7 welcome [2] 5/2 was [95] 1/16 12/19 114/16 114/19 111/14 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 18/10 18/17 20/2 39/4 39/11 39/11 20/3 21/11 21/18 73/2 45/13 46/12 47/5 21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14		109/15 109/16	weekend [1] 123/1
was [95] 1/16 12/19 114/16 114/19 111/14 12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 18/10 18/17 20/2 39/4 39/11 39/11 20/3 21/11 21/18 vasn't [1] 48/17 51/10 56/1 111/14 wave [2] 5/11 10/12 59/7 60/2 60/14		113/18 114/5 114/7	welcome [2] 5/2
12/20 14/1 17/1 115/14 121/11 well [31] 12/8 14/21 17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 73/2 45/13 46/12 47/5 20/3 21/11 21/18 wasn't [1] 48/17 51/10 56/1 56/11 21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14		114/16 114/19	111/14
17/11 17/20 18/6 Washington [1] 39/4 39/11 39/11 18/10 18/17 20/2 73/2 45/13 46/12 47/5 20/3 21/11 21/18 wasn't [1] 48/17 51/10 56/1 56/11 21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14		115/14 121/11	well [31] 12/8 14/21
18/10 18/17 20/2 20/3 21/11 21/18 21/19 22/1 24/8 73/2 45/13 46/12 47/5 51/10 56/1 56/11 wave [2] 5/11 10/12 59/7 60/2 60/14 waving [4] 5/13		Washington [1]	39/4 39/11 39/11
20/3 21/11 21/18 wasn't [1] 48/17 51/10 56/1 56/11 21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14 waving [4] 5/13 68/23 60/1 72/21		73/2	45/13 46/12 47/5
21/19 22/1 24/8 wave [2] 5/11 10/12 59/7 60/2 60/14 waving [4] 5/13 68/23 60/1 72/21		wasn't [1] 48/17	51/10 56/1 56/11
[] = [] = [wave [2] 5/11 10/12	59/7 60/2 60/14
		waving [4] 5/13	68/23 69/1 72/21

W	37/16 38/16 39/8	28/1 28/14 32/3
well [14] 73/21	40/3 41/15 41/20	34/16 37/2 37/4
76/18 77/19 78/23	42/20 44/6 47/16	37/5 39/6 39/7
90/23 92/22 93/2	49/10 50/14 55/2	43/13 48/19 50/6
102/9 104/17	55/7 56/2 56/5	54/6 58/21 59/15
105/19 108/17	56/18 57/13 59/4	59/19 60/4 66/9
111/10 112/23	63/17 64/6 67/19	71/5 71/18 72/5
118/18	67/22 69/4 69/14	72/18 74/4 83/13
well-being [1]	70/18 70/23 71/1	91/3 91/16 92/1
51/10	71/5 71/14 72/14	92/5 92/11 102/2
Weller [1] 10/4	74/7 74/11 75/14	104/22 105/2 115/9
went [2] 22/14	76/1 76/19 78/6	where [44] 15/23
98/22	78/8 79/13 79/15	16/4 16/23 19/21
were [22] 15/16	80/1 81/20 84/5	20/2 23/3 23/13
17/1 17/7 17/9	86/10 86/14 86/16	25/16 27/16 28/23
17/23 18/7 18/15	87/12 91/9 91/13	30/15 42/7 42/20
18/23 19/2 19/2	92/8 93/10 95/6	43/4 49/22 52/23
20/13 21/11 41/3	95/17 97/5 97/21	53/20 57/18 60/9
42/20 48/7 48/7	98/1 100/18 102/6	60/16 60/17 61/1
52/8 57/4 57/5 96/9	102/18 103/14	62/22 64/14 64/17
98/22 100/14	107/15 109/7	66/23 68/11 68/23
weren't [1] 48/14	109/10 110/4 114/7	69/6 69/8 69/17
West [11] 61/7	114/18 115/6	74/9 76/12 79/2
61/16 64/8 64/13	117/14 120/9	79/11 79/17 80/2
65/5 65/14 65/21	what's [4] 37/17	80/8 81/7 81/8
66/21 68/1 68/12	63/11 68/12 89/13	81/23 82/2 85/13
73/12	whatever [8] 33/23	99/20
what [81] 16/22	36/3 44/2 45/15	Wherein [1] 68/18
18/2 18/17 21/8	68/3 74/18 89/10	wherever [1] 80/7
23/22 25/14 26/11	103/17	whether [11] 42/20
29/5 31/9 31/18	when [37] 5/20	53/5 57/6 62/20
33/22 36/4 37/11	12/1 26/13 27/17	76/4 76/9 76/16

W	70/21	won't [3] 9/22
whether [4] 77/12	why [8] 45/10	34/15 111/11
118/23 119/1	46/13 55/4 59/10	wonder [2] 111/4
119/15	60/6 65/1 68/14	111/8
which [25] 14/1	82/5	wondering [2]
17/1 20/23 28/20	will [37] 5/7 9/3	110/12 110/15
30/7 30/11 30/18	11/22 12/1 12/17	WOOD [4] 4/4 11/8
32/16 37/21 44/15	22/9 26/21 27/1	11/8 120/3
51/1 64/9 69/22	31/18 34/7 35/15	word [1] 30/23
71/21 72/7 74/13	42/9 42/23 43/12	wording [2] 62/15
74/14 75/1 83/15	51/14 56/19 59/10	85/17
85/9 97/14 107/16	59/14 76/3 85/8	words [1] 38/20
109/15 118/22	91/3 91/6 91/11	work [35] 23/21
103/13/110/22	93/7 93/8 93/20	23/23 25/6 50/22
whichever [2] 6/8	95/4 103/13 103/22	61/15 62/9 66/20
54/6	105/3 105/20	67/3 67/8 70/19
while [5] 27/12	108/20 118/22	73/11 76/1 76/21
46/7 53/18 56/23	122/9 122/11	89/5 91/8 93/4 93/9
100/22	122/12 122/19	93/12 94/4 95/4
Whitmire [1] 7/22	William [1] 6/19	98/13 100/8 101/11
who [23] 5/7 5/20	willingness [1]	103/15 104/2
14/19 14/20 21/22	103/8	105/10 110/12
40/4 47/6 47/6 47/9	Wilson [1] 10/9	110/19 111/3
49/5 89/7 94/3	wind [1] 88/3	111/10 112/8
94/10 94/19 96/9	wish [2] 81/14	112/11 112/14
102/1 105/15	81/16	115/10 116/1
102/1 103/13	withholding [1]	work-around [1]
113/17 121/19	24/21	89/5
121/13	within [1] 51/14	worked [2] 65/21
whole [2] 56/16	without [3] 31/2	70/1
98/3	70/17 89/23	workers [1] 27/9
whose [2] 35/8	women [1] 47/12	working [6] 16/18
whose [2] 33/0		

Y	
your [14] 104/5	
105/11 107/1 107/5	
107/18 108/12	
109/12 112/22	
113/5 113/20	
113/20 115/13	
115/16 116/10	
yours [1] 109/14	
yourself [2] 6/17	
8/6	
yourselves [1] 46/4	
Z	
zero [2] 58/21	
71/15	
Zoom [6] 13/6	
43/21 46/9 81/15	
122/10 124/15	