1	MEETING OF THE ADVISORY COMMITTEE
2	ON CHILD SUPPORT GUIDELINES AND ENFORCEMENT
3	FOR THE STATE OF ALABAMA
4	FRIDAY, FEBRUARY 12, 2021
5	10:00 A.M.
6	
7	
8	
9	* * * * * * * * * * * * *
10	ORIGINAL
11	* * * * * * * * * * * * *
12	
13	
14	THE ADVISORY COMMITTEE ON CHILD SUPPORT
15	GUIDELINES AND ENFORCEMENT MEETING was held before
16	Jeana S. Boggs, Certified Court Reporter and
17	Commissioner for the State of Alabama at Large, via
18	Zoom videoconference, Montgomery, Alabama,
19	commencing at 10:03 A.M., Friday, February 12,
20	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 DON MCMILLAN
9		Circuit Judge 4th Judicial Circuit
10		Marion, Alabama
11		AMANDA COX, Esquire Staff Attorney, The Honorable Terry Moore
12		Judge, Alabama Court of Civil Appeals Montgomery, Alabama
13		THE HONORABLE MICHAEL D. SHERMAN
14		Circuit Judge Domestic Relations Division
15		Mobile County, Alabama
16		THE HONORABLE JULIE PALMER Private Practice Attorney and
17		Part-time Referee, Shelby County Hoover, Alabama
18		DREW WHITMIRE, Esquire
19		Private Practice Attorney Birmingham, Alabama
20		GREG STARKEY, Esquire
21		Private Practice Attorney Birmingham, Alabama
22		
23		
		Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com
I		

Г

1	JENNIFER BUSH, Esquire
2	State-Level Child Support Attorney Alabama Department of Human Resources Montgomery, Alabama
3	
4	JIM JEFFRIES, Esquire Private Practice Attorney Mobile, Alabama
5	
6	KATIE STEINWINDER, Esquire Private Practice Attorney Montgomery, Alabama
7	LATHESIA MCCLENNEY
8	Director Child Support Enforcement Division
9	Alabama Department of Human Resources Montgomery, Alabama
10	
11	MELODY BALDWIN, Esquire District Attorney's Office Child Support Division
12	Dadeville, Alabama
13	PROFESSOR BRIAN GRAY Associate Dean
14	Culverhouse College of Commerce The University of Alabama
15	Tuscaloosa, Alabama
16	RACHEL KING, Esquire Private Practice Attorney
17	Birmingham, Alabama
18	MALLORY HALL, Esquire Private Practice Attorney
19	Birmingham, Alabama
20	OTHER APPEARANCES:
21	JEANA BOGGS, COURT REPORTER BOGGS REPORTING & VIDEO LLC
22	MONTGOMERY, ALABAMA 36104
23	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	THE HONORABLE JULIA J. WELLER
2	Clerk, Supreme Court of Alabama Montgomery, Alabama
3	STEPHANIE BLACKBURN, Esquire Central Staff Attorney
4	Supreme Court of Alabama Montgomery, Alabama
5	NATHAN WILSON, Esquire
6	Senior Staff Attorney The Honorable Sarah Stewart, Associate
7	Justice, Supreme Court of Alabama Montgomery, Alabama
8	BOB MADDOX, Esquire
9	Staff Attorney, Legal Division Alabama Administrative Office of Courts
10	Montgomery, Alabama
11	APPEARANCES FROM THE PUBLIC:
12	JORI D. JORDAN
13	CLIFFORD SMITH
14	TIFFANY GATES
15	LISA CLARK
16	SHALOTTIE "LEE" WOOD
17	
18	
19	
20	
21	
22	
23	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com
l	

Г

1 MS. DAVIS: All right. Well, 2 again, thank each one of you for taking the 3 time out of, I know, what is a very busy day 4 for everyone. It is a very important 5 committee that we have the privilege of 6 working on and trying to help the State make 7 sure that the children do receive adequate 8 support, and we try to maintain the sense of 9 fairness that I think our rules, Guidelines, 10 provide. 11 So, at this point, we will ask 12 Bob to call the roll. 13 MR. MADDOX: All right. So, once 14 I state your name, if you could just say 15 "here" or "present," unmute yourself and say 16 "here" or "present," or whatever appropriate you want to say to identify yourself, please 17 18 do so. 19 Okay. Honorable Sarah Stewart? 20 (No response). 21 MR. MADDOX: I did not see her on 2.2. the screen. 23 Honorable William Thompson? Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	(No response).
2	MR. MADDOX: He emailed me and I
3	believe said he could not join us today, but
4	I want to make sure he was not on.
5	Okay. Honorable Don McMillan?
6	HON. MCMILLAN: Yes, sir.
7	Present.
8	MR. MADDOX: Thank you, Judge.
9	Honorable Michael Sherman?
10	HON. SHERMAN: I am here.
11	MR. MADDOX: Thank you, Judge.
12	Honorable Aubrey Ford?
13	(No response).
14	MR. MADDOX: Honorable Julie
15	Palmer?
16	HON. PALMER: I am here.
17	MR. MADDOX: Thank you, Judge.
18	Honorable Karen Dunn Burks?
19	(No response).
20	MR. MADDOX: I don't see her on
21	the screen yet.
22	Professor Penny Davis. We know
23	you're on. You just spoke.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

Amanda Cox?
MS. COX: Here.
MR. MADDOX: Thank you. Angela
Campbell?
(No response).
MR. MADDOX: She emailed me, as
well, and said she probably would not be
able to join us today.
Drew Whitmire?
(No response).
MR. WHITMIRE: Present. Here.
MR. MADDOX: Thank you, Drew.
Greg Starkey?
MR. STARKEY: I am here.
MR. MADDOX: Thank you. Jennifer
Bush?
(No response).
MR. MADDOX: I think I saw her
number. I renamed her.
Jennifer Bush, can you identify
that you are on? I hope you are on.
You're about to speak in a few minutes.
Maybe she will get on in a minute.
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	Jessica Kirk Drennan?
2	(No response).
3	MR. MADDOX: Jim Jeffries?
4	MR. JEFFRIES: Here.
5	MR. MADDOX: Thank you. Katie
6	Steinwinder?
7	MS. STEINWINDER: Here.
8	MR. MADDOX: Lathesia McClenney?
9	MS. MCCLENNEY: Here.
10	MR. MADDOX: Thank you. Melody
11	Baldwin?
12	MS. BALDWIN: Here.
13	MR. MADDOX: Thank you.
14	Professor Brian Gray?
15	PROFESSOR GRAY: Here.
16	MR. MADDOX: Rachel King?
17	MS. KING: Here.
18	MR. MADDOX: Stephen Arnold?
19	(No response).
20	MR. MADDOX: I didn't see him on
21	the screen.
22	Mallory Hall?
23	(No response).
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 MR. MADDOX: Okay. Of course, we 2 have the Court Reporter Jeana Boggs. If you 3 could wave, Jeana. 4 (Ms. Boggs waving). 5 MR. MADDOX: She is on with us 6 again. Thank you for your reporting again 7 today. Honorable Julia Weller? Julia 8 9 Weller? 10 MS. WELLER: Here. 11 MR. MADDOX: Thank you. 12 Stephanie Blackburn? 13 MS. BLACKBURN: I am here. 14 MR. MADDOX: Thank you. Nathan 15 Wilson? 16 MR. WILSON: Here. 17 MR. MADDOX: Thanks, Nathan. 18 Cary McMillan, I don't believe she is here 19 today. She's downstairs. But she is not on 20 today. MaryLynn Stuckey? 21 (No response). 2.2 MR. MADDOX: Ben Dupré? 23 (No response). Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

	[
1	MR. MADDOX: Wendy Aldridge?
2	(No response).
3	MR. MADDOX: And now I am moving
4	to our presenter, Dr. Jane Venohr. She's
5	on. Wave, Jane, to everyone.
6	(Dr. Venohr is waving).
7	MR. MADDOX: Thank you.
8	All right. Also, I am going to
9	members to the public now. Jori Jordan?
10	I hope I pronounced that correctly.
11	MS. JORDAN: Yes, you did. Thank
12	you.
13	MR. MADDOX: Thank you. Clifford
14	Smith?
15	(No response).
16	MR. MADDOX: I don't see him on.
17	Tiffany Gates?
18	(No response).
19	MR. MADDOX: Tiffany Gates? I
20	thought I saw she was on. She must have
21	gotten off. Okay. Tiffany, can you hear
22	me? I see you are on there.
23	(No response).
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1 MR. MADDOX: Lisa Clark. If you 2 could unmute yourself and identify yourself. 3 (Ms. Clark is waving). 4 MR. MADDOX: May be calling in. 5 Unable to unmute. I'm not sure. 6 Lee Wood? 7 MS. WOOD: I am here. 8 MR. MADDOX: Thank you. Jennifer 9 Dantzler. 10 (No response). 11 MR. MADDOX: Okay. 12 MS. DAVIS: Bob, I got an email 13 from Jennifer Bush. She's here. She 14 indicated she is here. 15 MR. MADDOX: Okav. I am 16 admitting a couple of others. Laura C. 17 Nettles, could you identify yourself and 18 unmute yourself? Laura Nettles? 19 (No response). 20 MR. MADDOX: All right. That's 21 all I have for now, Penny. 2.2. MS. DAVIS: Okay. Well, thank 23 you, Bob, for doing that for us. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 Our next item on our agenda is 2 the approval of the transcripts --3 transcript, singular. If someone would 4 make a motion to approve? 5 MS. HALL: Penny, I'll move to 6 approve. And I am sorry, Bob, I did not 7 realize that I was Laura Nettles for some 8 reason on this screen. This is Mallory 9 Hall. I just got in the meeting. 10 MR. MADDOX: Oh, okay. Thank 11 you, Laura -- I mean, Mallory. 12 MS. HALL: I'll try to fix it. 13 MR. MADDOX: All right. Thank 14 you. 15 MS. DAVIS: A.K.A. Laura. 16 MS. HALL: Right. 17 MS. DAVIS: Everybody needs a 18 secret identity at times. 19 Okay. We have a motion. Do I 20 have a second? 21 MR. JEFFRIES: Second. 2.2 MS. DAVIS: And does anybody have 23 any corrections that they want to bring to Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 our attention? 2 (No response). 3 Okay. I hear no MS. DAVIS: 4 comments, and I see no hands waving. So, we 5 have a motion to approve, as well as a 6 second. So, all in favor, if you would --7 if you are visible, if you would raise your 8 hands. And then if you are not visible, if 9 you would unmute and vote that way. 10 (Members raising hands). 11 MS. DAVIS: Thank you for your 12 hands. 13 HON. MCMILLAN: I vote in favor. 14 MS. DAVIS: Anybody else want to 15 unmute and vote? 16 MR. STARKEY: I vote in favor. MS. DAVIS: Okay. 17 Thank you. 18 Let me remind you just to help our reporter, 19 if you would, identify. 20 (This meeting is being 21 recorded). 2.2. MS. DAVIS: Thank you. I quess 23 we forgot to record the first part. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 If you would, just when you 2 unmute, if you will identify who you are, 3 that will help her. She can see some 4 people, but it would probably just help 5 her if you remind her who you are. 6 Do we have any opposition to our 7 motion? If you would, raise your hand 8 first. 9 (No response). 10 MS. DAVIS: I see no hands. And 11 then if you would like to register an 12 opposition vote, then if you would, unmute 13 and do so at this point. 14 (No response). 15 MS. DAVIS: Okay. Well, the 16 motion is approved. I guess I should have 17 asked at the beginning to make sure that we 18 have a quorum. So, Stephanie. 19 MS. BLACKBURN: Yes, ma'am. 20 Yeah, we do have a quorum today. 21 MS. DAVIS: Thank you. And, Bob, 2.2. did you want to mention about our public 23 notice before we go forward with the rest of Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 the agenda? 2 MR. MADDOX: Yes, ma'am. Just 3 like in previous meetings, there was a news 4 release sent to media outlets around the 5 State from Scott Hoyem, the Public 6 Information Officer in the Administrative 7 Office of Courts. He sent an email on 8 January 11, 2021, about this web meeting. 9 As in previous news releases, 10 this particular one allowed for written 11 comments and suggestions to be sent to the 12 Committee via U.S. Mail to the Supreme 13 Court Clerk's Office by February 4th. 14 Stephanie, I believe, got one written 15 comment from Mr. Jeremy Brueckner. We got 16 that sent out to the Committee members by 17 email. And it's also posted on our 18 website, Alacourt.gov, and under Child 19 Support and Child Support Guidelines 20 Review. 21 Also, persons were asked, if 2.2. they wanted to join the web meeting, to 23 email us by February 10th. And so, the

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

1	full text of this news release is on our
2	website, as well on the agenda of other
3	documents. I won't read it verbatim today
4	for sake of time.
5	MS. DAVIS: Thank you, Bob. We
6	do have We did get two written comments
7	from our public, and we do appreciate the
8	individuals taking the time to give us more
9	detail about their thoughts as we go through
10	this process.
11	So, let me see. Jennifer, are
12	you trying to see the little icons.
13	See if Jennifer Bush. Yeah, you are still
14	there. Can you unmute, Jennifer?
15	Okay. Jennifer asked if we can
16	try to unmute her and see if that helps.
17	So, Bob, can you see if you can unmute
18	her?
19	MR. MADDOX: I will try.
20	MS. DAVIS: Okay. If that
21	doesn't work, we will try to just we will
22	move her to the end of the program.
23	MS. BUSH: Hey, can you hear me?
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 I am sorry to interrupt you. 2 MS. DAVIS: No. We are glad to 3 have you. We are turning the meeting over 4 to you for your presentation. 5 MS. BUSH: Okay. I am going to 6 give just an update on the implementation 7 timeline according to federal regulation. 8 Alabama's Rule 32 Guidelines 9 were reviewed on December 1st of 2016. 10 That was four years ago. A few weeks 11 later on December 20th, 2016, changes to 12 the federal regulations were published and 13 some of those changes impact the 14 Guidelines, the regulation that addresses 15 the Child Support Guidelines is 45 CFR 16 302.56. And it provides that new changes 17 to Rule 32 must be made within one year of 18 Alabama's next Guideline review. 19 So, because our last Guideline 20 review was on December 1st, 2016, the next 21 four-year review would be four years later 2.2. on December 1st, 2020. The regulation 23 changes must be made within one year after Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 that date, and that makes the new date 2 December 1st, 2021. 3 Now, text changes to the 4 Guidelines have already been made, and we 5 are now working on the remaining changes 6 which Jane Venohr has been addressing in 7 the previous meetings. So, our new 8 date -- actually, let me back up. It is 9 not a new date. The date remains 10 December 1st, 2021. 11 Do you have any questions? 12 (No response). 13 MS. DAVIS: Okay. If anyone has 14 a question, if you would, if you are 15 visible, would you raise your hand? 16 (No response). 17 MS. DAVIS: Okay. I see no 18 If anyone who is not visible, if you hands. 19 have a question, would you unmute yourself 20 at this point and ask Jennifer your 21 question. We will pause just a minute to 2.2 give people a chance to unmute. 23 (No response). Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Okay. 1 MS. DAVIS: Jennifer, 2 thank you for the presentation, and I think 3 it was very clear, and it's helpful to the Committee members to understand what our 4 5 Guidelines are and also I think to the 6 public to understand that we are in 7 compliance with our Guideline time frame. 8 So, at this point, we are going 9 to turn over the meeting to Dr. Venohr. 10 She will be going through three different 11 And so, I will turn the meeting items. 12 over to her, and she can tell us which 13 order you would like to go through next, 14 Jane. 15 DR. VENOHR: Thank you. Good 16 morning, everybody. I have three memos. 17 Two of the memos that you reviewed in 18 January, and we need to continue the 19 discussion about the self-support reserve. 20 And then a third memo is one on the federal 21 requirements. And it's just a check-in to 2.2. see which ones have been met, you know, 23 where you are at, and so forth, that builds

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	on what we just heard on that deadline.
2	So, you received copies of all
3	those memos in the email that Bob sent,
4	and all of them start with the word "AL"
5	for Alabama at the beginning. And I am
6	going to start with the memo that's dated
7	February 1, 2021, and it's the Comparison
8	of Federal Requirements of State
9	Guidelines and Guidelines Reviews.
10	And as already noted, federal
11	regulations changed in December 2016.
12	And, of course, there's that rolling
13	timeline. And those requirements are on
14	the first page, that whole excerpt, 302.56
15	of the Federal Code is on there. And what
16	I am going to do is unpack that and take
17	it apart and put it in rows and just do an
18	assessment of where Alabama is.
19	So, if we could bring up that
20	memo that Bob he has multiple skills
21	here.
22	And so, let's start on the
23	second page. And we are going row by row.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	So, I have taken this whole box and just
2	put it in a matrix form. Actually it's
3	the third page. I apologize for that.
4	And let's just see where Alabama is.
5	So, here you notice that in the
6	first column I have a short description.
7	Row 1 is "Ability to pay provision." It's
8	a new federal requirement that came out as
9	part of that modernization rule in
10	December of 2016. That third column shows
11	what that provision says.
12	And then the middle column is
13	what I excerpted from Alabama as far as
14	how it meets that requirement or whether
15	it's close or related to the federal
16	requirement.
17	And then the third to the last
18	column is whether it's met. And then just
19	a relevant documentation, Alabama is
20	wonderful at putting all the documents
21	that the Committee looks at on its
22	website, so it's always available.
23	And that last column is the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 to-do or to consider. And this is from my 2 perspective. I mean, I am an economist, 3 remember. And so, there are people with 4 much more expertise on the law and 5 interpreting the law. And so, I defer to 6 people on the Committee. But this is just 7 a double-check. And with that said, I want to 8 9 note that Alabama is just a little bit 10 different than most states we work with in 11 the sense that Alabama can do rule changes 12 in kind of a flow pattern is the way I 13 would describe it. I mean, Penny might 14 have a better way of describing that. 15 But usually when we work with a 16 state, they have to submit all their 17 changes at once. And then, if it's 18 legislative guidelines, it goes to the 19 Legislature; or if it's court rules, it 20 goes up the channels through the court, 21 and then it's passed. But Alabama is 2.2. fortunate in that you can submit changes 23 periodically is the way I describe it, and

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 then they get approved. 2 Penny, I see that you're on 3 mute, but do you want to add any 4 clarification to that? 5 MS. DAVIS: No. I think that's a 6 good description. And I personally like the 7 fact that we are little more agile. So, 8 oftentimes we can respond to the federal 9 changes much quicker than other states can. 10 And I think it helps the Committee members 11 because we can focus on different issues 12 throughout the year and not just have to 13 wait until the four-year review. 14 DR. VENOHR: Yeah. And that's 15 certainly when we start looking at this 16 decomposition of the federal rules, we will 17 see that Alabama has been fortunate to be 18 able to meet them pretty -- I like the word 19 "agile" that describes it, that a lot of the 20 changes made in the summer of 2019 responded 21 to these federal requirements. 2.2. So, with that said, the first 23 row is probably the most murky of the ones Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 I am going to discuss where it says "other 2 evidence of ability to pay." And the 3 federal intent of this -- I don't think --4 was really, really clear. It was meant 5 that states cannot only consider the 6 typical evidence such as W-2 forms and 7 paystubs and tax returns, but they should 8 be able to consider verbal testimony of a 9 party, or that they can consider wage data 10 from the Department of Labor. This is an 11 area where I think it's really the 12 Committee that you should think about 13 whether your meeting it -- I think you 14 are -- relative to other states. Like I 15 say, it's a little muddy as far as what 16 The fact that Alabama provides was meant. 17 that income means actual income is 18 evidence of ability to pay in my opinion. 19 So, I would just, you know, 20 afterwards, after I go through all these 21 rows, you know, maybe comment whether you 2.2. want to revisit Row 1 on this federal 23 provision, you know, just to tweak it.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 Like I say, Alabama's provision 2 is very similar to other states, so I 3 don't think this is a big issue. But I 4 don't think the federal intent was very, 5 very clear when you speak to the authors who drafted this. I think they had a 6 7 vision to what this meant, but states 8 aren't interpreting it that way, or at 9 least that's what I am seeing. So, that's 10 probably the most murky one to begin with. 11 Row 2 is to, "Take into 12 consideration the basic subsistence needs" 13 of the parent. And Alabama does that 14 through a self-support reserve. That's 15 very clearly stated in the existing 16 Alabama Guidelines. Of course, it's 17 outdated because it was developed back in 18 2007. And later we will be discussing 19 whether to update it and how to update it. 20 So, you can see the relevant 21 documents are the memorandum from 2.2. December, and we will have questions. We 23 will review those questions in the Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

December memorandum.

2	So, Row 3 is, "Take into
3	consideration individual factors"
4	circumstances of the obligated parent
5	"when imputing income." This has been a
6	difficult one for states to meet. Alabama
7	obviously didn't have any difficulty
8	getting this through. They may You
9	made the changes two years ago almost.
10	And your language essentially mirrors
11	what's in the federal provision. So, that
12	is met.
13	Row 4 is, "Incarceration is not
14	voluntary unemployment." And, again,
15	Alabama's language was changed about two
16	years ago, and essentially it's verbatim
17	along the federal language.
18	And in addition, if you look at
19	that last row, not only have you met the
20	federal language requirements, but Alabama
21	is taking it a step further by
22	recommending when to enter a zero order.
23	You know, for instance and this is the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 language that was drafted back in October 2 on the zero language. And I think it's 3 pretty clear. I think it's a very good 4 language. I think it takes these rows 5 three and four and takes it down to a 6 practical level that, not only should 7 income not be imputed under these circumstances but other factors needs to 8 9 be considered. It actually directs the 10 courts what to do if a parent is 11 incarcerated or disabled or some other 12 situation where a zero order is 13 appropriate. 14 So, again, kudos to the 15 Committee for their work on that. 16 Row 5 is, what had happened was 17 the federal language substituted the word "insurance" with "healthcare." And this 18 19 was to allow states to recognize that 20 Medicaid and CHIP are forms of healthcare 21 coverage for the children. So, this means 2.2. that states don't have to aggressively go 23 after the private insurance. And Alabama Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 changed that language to accommodate the 2 federal language changes back in July 1, 3 2019. 4 So, again, this is an issue 5 where I don't think you need an economist 6 to do a double-check, but you might, as a 7 Committee, want to just look at it and 8 think about how it's being applied, Row 5, 9 and see if there are any other additional 10 changes that you want to make with the 11 July 1, 2019, changes. 12 So, Row 6, we had a lot of 13 changes on that medical support. 14 One of the federal requirements 15 is to review your Guidelines deviations, 16 particularly review how often deviations 17 occur. And the intent is to keep the 18 number of deviations at a minimum. And 19 you do have few deviations. Your 20 It's -- let deviation rate is very low. 21 me find it. I have it down here 2.2. somewhere. Yeah. It's 9%. 23 So, I am not concerned that your Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	deviation rate is high, but it's still a
2	good exercise for the Committee to look
3	over this. So, again, you don't need an
4	economist to do this, or even our research
5	findings, since we found a deviation rate
6	of 9%. And we didn't have enough detail
7	to pin it down to any one of these
8	particular categories such as a shared
9	physical custody, expenses of college
10	education, extraordinary costs of
11	transportation, and so forth. But it
12	always good to do a double-check for the
13	purposes of the review.
14	So, moving on to the next Row 7,
15	so, the rest of the rows are more about
16	the process of the Guidelines Review. The
17	ones above pertain to the Guidelines and
18	the Guidelines provisions themselves. So,
19	Row 7 says the State must include a copy
20	of the Child Support Guidelines in its
21	state plan, and the Agency is very
22	diligent about that.
23	So, I think you are in good
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	hands. I have confidence that the
2	Agency will do that very timely.
3	Row 8 is that the state must
4	review and revise, if appropriate, the
5	Child Support Guidelines at least once
6	every four years to ensure that the
7	application results in the determination
8	of appropriate child support order
9	amounts, and that's what you are doing
10	right now. All the relevant documents are
11	on the court website. So, essentially you
12	are trying to complete that review by
13	December 1.
14	Row 9 is "Publish reports,
15	committee roster, and dates" of the
16	Guidelines changes when they become
17	effective and when the next review is.
18	You have been very diligent about doing
19	that and publishing on your website, as
20	well. And we can certainly put the dates
21	and any final recommendations in our final
22	report if you want to do it that way. We
23	can also put the members of the reviewing
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	body in our final report. That's just a
2	small thing that we can talk about later.
3	I don't think that's a big deal.
4	Row 10 is, "Consider economic
5	data on the cost of raising children."
6	You have been doing through that for about
7	three or four months now. There was a lot
8	of data to review, and we included that in
9	our September economic report. There was
10	more of that in our December memorandum
11	about adjusting for Alabama prices and
12	income. And we will talk a little bit
13	more about where we are at on that after
14	we go through this memo.
15	So, in short, Alabama is meeting
16	that requirement. The next step is
17	deciding whether changes are appropriate.
18	So, moving on to Row 11, you
19	are states are required to review labor
20	market data now, and the intent of this is
21	to inform the low-income adjustment and
22	income imputation provision policies. And
23	we had an infographic on this that was
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	
1	dated September on the preliminary
2	findings of the case file data and the
3	labor market data. And we will add more
4	in our final report.
5	But essentially right now, it's
6	a troubling time mainly because of the
7	COVID pandemic and the impact that it has
8	had on the labor market. Nationally, we
9	have lost about 10 million jobs, and
10	Alabama is no exception as far as job
11	loss. And being hardest hit is the
12	service sector and the leisure and
13	hospitality industries. And if you go to
14	that infographic, you will see some
15	information about that.
16	And what that means is just it
17	should give pause to the courts when they
18	are imputing income: Are jobs really
19	available, particularly are jobs available
20	for minimum wage earners or those with
21	little education and skills? Since the
22	service sector and the hospitality sector
23	has been hit hard, and other regions
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 certain regions of Alabama have been hit 2 harder than others. So, that's the intent 3 of that. The hours worked are lower for 4 5 some industries that's in the infographic, 6 that the average hours worked in Alabama 7 is about 34, 35. It's closer to 26 for 8 hospitality sectors. So, that's another 9 factor to consider. 10 But for purposes of this matrix 11 as far as meeting federal requirements, 12 you have met it in the sense that it's 13 documented. It's in that infographic. 14 Row 12 is, "States must consider 15 the impact of guidelines policies and 16 amounts on custodial and noncustodial 17 parents who have family incomes below 200% 18 of the Federal poverty level." We have 19 been analyzing the case file data and 20 using that case file data to inform what 21 Alabama may want to do with their low 2.2. income adjustment, and those findings are 23 on pages 24 to 37 of our September report. Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	There's also information in our memorandum
2	in December.
3	So, we will have more
4	information about how Alabama has met that
5	federal requirement in our final report.
6	So, if the federal government said: How
7	did you do it? There's only one place
8	
	that they have to go. But for the
9	purposes of the Committee, you have been
10	seeing it over and over again as far as
11	what the impact is, and we will even be
12	talking about it more today.
13	So, Row 13 is to analyze
14	deviations with the intent to keeping them
15	at a minimum. And I have already
16	discussed that, so we can skip that.
17	What I would just like the
18	Committee to do is just to go back over
19	the deviation criteria and make sure that
20	they are comfortable with that. I don't
21	think there's any anything more we can do
22	with the analysis. That would be
23	informative to the Committee on
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

deviations.

2	Row 14, states must analyze
3	defaults, income imputation, application
4	of the low-income adjustment and payment
5	patterns. Much of this was in our
6	infographic in September. And we also had
7	splatterings of this in all our
8	memorandums because you are looking at
9	this stuff to help inform whether you
10	should to update the schedule and whether
11	you should update the self-support
12	reserve.
13	One of the things I can tell you
14	just as a highlight so you don't have to
15	go back to the memorandum is that, with
16	analyzing income imputation, there is a
17	data field on the automated system that
18	notes income imputation, which is good. A
19	lot of states don't have any field, and
20	that isn't populated that much. It was
21	only populated in about 6% of the cases.
22	So, it is a low income
23	imputation rate. We probably know that's
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 understated. But we also analyze income 2 imputations by looking at the order 3 amounts where the parents have -- where 4 the Guidelines amount if both parents had 5 full-time minimum wage, and that's a proxy 6 for income imputation. And what we found 7 was that 31% of the fathers had full-time 8 minimum wage earnings and 40% of the 9 mothers. And that's on par with what we 10 are seeing in most states as far as income 11 imputation rates. 12 So, I don't think Alabama is any 13 exception but underscores the importance 14 of considering the individual 15 circumstances of a party when you are 16 imputing income and the importance of that 17 drafted provision of when to use a zero 18 order. 19 With regard to defaults, it is 20 not in the automated system. It's rarely 21 on the automated system of states, so I am 2.2. not sure how the federal government was 23 thinking that it would be analyzed. What Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 we do is we have some data that shows a 2 high correlation between income imputation 3 and default orders, because if the parent 4 doesn't supply his or her income 5 information, chances are they might not 6 show up at the hearing either. And 7 national data shows it's about 30% or 40% 8 of those with income imputation also have 9 default orders. 10 So, that's how we are talking 11 about meeting that federal requirement. Α 12 lot of states are talking about, in the 13 future, adding a field to their automated 14 system that notes default, and that way 15 it's a little bit more clean cut to meet 16 that federal requirement. 17 The other one is the low income 18 adjustment, how often that's supplied. There isn't a field on the automated 19 20 systems. I think only two of the states 21 we worked with have a field that clearly 2.2. notes it. Most states are like Alabama 23 where they were not, but we were able to Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	decipher that or approximate it using the
2	order amounts on how often it's applied.
3	So, in short, we are meeting
4	those three federal requirements. I am
5	not worried about Alabama being viewed as
6	not meeting them. I think that what we
7	put together for Alabama is on par with
8	what other states are putting together for
9	meeting that federal requirement, and I
10	haven't heard any pushback from any
11	federal officer.
12	And the fourth thing in that Row
13	14 that I haven't talked about is payment
14	patterns. And we have tons of
15	information. And if you look at our
16	reports on what the payment patterns are
17	for various factors at various incomes.
18	So, definitely Alabama has made that
19	met that requirement.
20	Row 15 is, "Provide opportunity
21	for public comment particularly low-income
22	and IV-D agency." And you can see how
23	that's worded, "Provide a meaningful
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 opportunity for public input, including 2 input from low-income custodial and 3 noncustodial parents and their 4 representatives. The State must also 5 obtain the views and advice of the State 6 child support agency funded under title 7 IV-D of the Act." 8 And I think Alabama has been 9 always diligent about this. And this 10 requirement actually responds to some 11 states where the meeting was closed. It 12 wasn't public. There wasn't an 13 opportunity for public comment at the end 14 like Alabama does. There have been states 15 where they don't include representatives 16 of the IV-D agency on the Guidelines 17 Committee. So, Alabama is advanced in 18 that. 19 Whether you get input from a 20 low-income parent or a high-income parent, 21 middle-income parent, I wouldn't recommend 2.2. asking somebody that. I think that was an 23 oversight in the federal regulation that Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 just to put the word "low-income," I think 2 it was mainly meaning to reach out to 3 low-income, which Alabama has, you know, 4 in the sense you include legal aid, and that's how states are meeting that 5 6 requirement. But I know no state that's 7 asking a parent before he or she testifies 8 or provides public comment whether they 9 are low income, middle income, or high 10 income. 11 So, I wouldn't sweat that little 12 detail. I don't think the feds want you 13 to ask that either. But I think what they 14 meant was just to reach out. And, again, 15 I think the intent was more aimed at those 16 states where the meeting was closed, and 17 there wasn't a reach-out to the community 18 like Alabama does, and to representatives of low income organizations. 19 20 So, this is -- that's it. I am 21 going to open it up for comments. I think in particular what I would like to hear 2.2. 23 the Committee think about is if there's Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 any reasons to go into detail on Row 1, 2 and that's the first one on evidence on 3 Whether you want to go any deeper income. 4 on the deviation criteria, that's Row 6. 5 And then the other one is on the medical 6 support. And, again, you don't need me to 7 help you with that; that's Row 5. I just 8 encourage you to take another look at 9 those three rows. 10 I am going to stop there and 11 just let the Committee comment, and we 12 will take it from there. 13 MR. MADDOX: Hey, Penny, are you 14 on? 15 MS. DAVIS: Go to the --16 MR. MADDOX: Oh, there you are. 17 I am sorry. Bob, MS. DAVIS: 18 would you go to the full screen where we can 19 see all the little pictures of everybody and 20 we will see if anybody has a hand up. If 21 you would, if you would like to ask --2.2. MR. MADDOX: Brady bunch screen. 23 MS. DAVIS: Yeah, a Brady bunch Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	view. Good looking group.
2	So, if any of the Committee
3	members would like to ask Dr. Venohr a
4	question or have a comment.
5	(No response).
6	MS. DAVIS: My comment is first
7	to thank Dr. Venohr for putting this in such
8	an easily organized in a way that's easy
9	for me to understand, and I am sure it's
10	helpful to the Committee members. And
11	certainly, I think, if Jennifer Bush needs
12	to present something to the feds, then it
13	will be a very good opportunity for her to
14	show that we are meeting our federal
15	requirements. So, I think that's been very
16	helpful.
17	So, unless anyone has a
18	question, then we will ask Jane to move on
19	to either of the two next documents.
20	DR. VENOHR: Thank you, Penny,
21	and congratulations to the Committee for
22	knocking out all those federal requirements.
23	I am going to switch gears. I
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	just want to do a recap of where I think
2	you are on the schedule. And if I don't
3	have it right, certainly corrections.
4	So, I am looking at December 31
5	memo adjusting for Alabama prices and
6	income. And where we are at is that
7	Alabama is based on a very old set of
8	economic measurements to child-rearing.
9	They were developed by Professor David
10	Betson using the Rothbarth methodology,
11	and they were published in 2006. And they
12	are based on families and their
13	expenditures in 1998 through 2004.
14	And what we've been talking
15	about in the last few months is using
16	Betson's latest study which is from
17	which was financed by Arizona, and it's
18	based on expenditures data from families
19	in 2013 to 2019. And there's always a lag
20	just from when they get the data to when
21	they can analyze it.
22	And when we prepared an updated
23	schedule using that new data, we updated
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	it to 2020 price levels. It's national
2	data. It's from the consumer expenditures
3	survey, which is a Cadillac survey. It's
4	a very, very excellent survey. Probably
5	one of the most robust in the world. It
6	is a nationally representative sample. It
7	includes families from Alabama, but the
8	sample size is not sufficient to analyze
9	Alabama separately. It would take years
10	and years and tons of resources to
11	replicate that.
12	So, what we did in this memo was
13	looked at how to adjust those national
14	estimates for Alabama prices, which are
15	lower than average, and Alabama incomes,
16	which are lower than average. And what
17	the Committee favored was or at least
18	my understanding was adjusting it for
19	Alabama incomes. And there were a couple
20	of reasons: One is that was what Alabama
21	uses now. Alabama faces the same issue
22	when Alabama last updated its schedule
23	that the Betson-Rothbarths are national
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

measurements, and they were updated or
adjusted for Alabama incomes using the
difference between Alabama incomes and
U.S. incomes.
And since then, there's been
this new measure called the price parity.
And what the price parity does, it
measures how much the prices differ from a
state or a region from the U.S. average,
where the U.S. average is 100% and
Alabama, of course, has prices that are on
average less than the U.S. average. It's
about 86%.
So, we could do the income
realignment or we could use the price
parity. And at first, last fall I was
using the price parity because I really do
like the measure. I think it's very state
specific. But when we took a deeper dive
into it Professor Gray was very helpful
on this we realized that the price
parity probably understated or overstated
Alabama's lower housing prices and they
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1	use rents. And we showed a lot of data in
2	this memo that suggested that Alabama's
3	housing prices are probably a little bit
4	more than what's apparent in that price
5	parity and that Alabama housing prices
6	appear to maybe be on the increase based
7	on other data from the Federal Reserve
8	from the Realtors Association in Alabama.
9	So, there's some hesitancy on
10	using the price parity since that was the
11	rent that was pulling down Alabama's
12	price Alabama's overall price parity.
13	The price parity also includes Alabama
14	prices for other services. You know, this
15	could be dry cleaning to any sort of
16	non-rent service in the price of other
17	goods. And when you look at that, Alabama
18	prices aren't that much different for
19	food, for transportation, which isn't
20	surprising. You know, the cost of a car
21	in Colorado in my home state and Alabama,
22	I mean, I doubt you know, the taxes
23	might be different and the licensing fees
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1	are probably going to be different, but
2	the bottom line price of an automobile
3	doesn't differ that much regionally. And
4	similar issues with food.
5	So, those were the concerns with
6	using the price parity. The other thing
7	that came out when we took a deeper dive
8	and was that the incomes it looked
9	like it mattered, and it mattered in the
10	sense that we saw that people with lower
11	income households with lower incomes
12	had they spent more on food.
13	So, if we had applied the price
14	parity, it would be applied to all
15	incomes, and that didn't make as much
16	sense. That the adjustment when we
17	adjust using it for Alabama incomes, it
18	allows some differences in the income
19	scale or it recognizes that higher incomes
20	have different expenditure patterns than
21	lower incomes.
22	So, for those reasons, we
23	landed or the Committee landed in
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1 and I can be corrected on this -- on 2 considering an updated schedule based on 3 the BR5, the most recent Arizona -- I 4 mean, the recent national study, and 5 there's about four or five states that 6 have recommended that. It was approved in 7 Missouri, and I think it goes to the Iowa 8 court this month. It will go to the 9 Arizona court; they are all updating for 10 And there are a couple of more BR5. 11 states that I just want to emphasize that. 12 So, Alabama won't be the first 13 state if you do decide to go with BR5 to 14 adopt it. 15 I do want to turn to page seven 16 in this memo. And the reason I want to 17 emphasize page seven is where we left it, 18 and we could go down even a little bit 19 lower on the screen is that jade -- that 20 solid jade green line, that's the existing 21 schedule. And what is being favored is 2.2. that red line, that is BR5 Alabama 23 incomes.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	So, if you look at this, we blew
2	up we are only looking at incomes
3	\$800.00 to \$6,200.00. And the reason that
4	I am focusing on this is that incomes
5	above \$6,200.00, there's a definitive
6	increase between the existing and the BR5
7	adjusted for Alabama incomes, which is
8	what you expect over time. And it's the
9	decrease that you see at these lower
10	incomes that gives pause.
11	So, I just want to stop here and
12	talk about this for a minute and remind
13	everybody because this caused some
14	consternation earlier is that it is not
15	that big of a decrease. It's a maximum of
16	\$32.00. And if you look right at that
17	\$2,000.00 amount, you see, like, this
18	arrow going down, that takes you down to
19	the box that says this is where that
20	maximum difference occurs. And it's
21	\$32.00 a month or 9%. And note that it's
22	right by that combined income of
23	\$2,000.00. So, if you are imputing
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	minimum wage to both parents, they are
2	assuming that both parents have the
3	capacity to earn full-time minimum wage.
4	It's going to be below that point.
5	Our current federal minimum wage
6	is \$7.25 an hour, which yields \$1,257.00
7	for monthly full-time employment. So,
8	that point is below there. So, it's a
9	small change.
10	But the reason I want to
11	emphasize this is because where we are
12	going to go next is we are going to talk
13	about putting that self-support reserve
14	in. And the other thing that you will
15	notice from this chart is that, if you
16	look at that \$800.00 to about \$1,200.00,
17	you will see that green line is lower.
18	And that's because we incorporated the
19	self-support reserve into the schedule,
20	the existing schedule. And when we
21	developed these updated schedules, we
22	didn't incorporate a self-support reserve.
23	We do that next. We first figure out what
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	schedule or what economic data a state
2	wants to use, how do you want to adjust it
3	for prices and incomes, and then we figure
4	out the self-support reserve.
5	And what I am going to talk
6	about next is we are going to go back to
7	that memorandum about the self-support
8	reserve, and you can put it in the
9	schedule like Alabama does now or you can
10	put it in the worksheet. And the
11	advantage of putting it in the worksheet
12	is you can or you can apply it to both
13	parents and it would be congruent with any
14	parenting time adjustment.
15	So, that's my recap of the
16	schedule. Are there any corrections the
17	Committee wants to make? I am just
18	just to put it in summary is that where we
19	are going at CPR is we are assuming that
20	the Committee wants to explore using BR5
21	adjusted for Alabama incomes more, so
22	that's the schedule we are going to be
23	working with. And now we are going to be
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 talking about how to update the 2 self-support reserve. And when we talk 3 about updating the self-support reserve, 4 we want it to flow into that BR5 schedule 5 with adjustments for Alabama incomes. 6 So, this is a good point just to 7 make sure that's the direction we, at CPR, 8 should be going. 9 I am going to stop there and see 10 if there are any comments. 11 MS. DAVIS: Okay. Jane, let me 12 make sure I remember correctly. The 13 existing is based on Alabama income. So, if 14 we are called upon to report to the Court 15 regarding this particular issue, then if we 16 choose the BR5 Alabama income, which is the 17 red line, the red dotted line here, then we 18 could correctly say to the Court that we are 19 continuing the existing economic way to look 20 at the prices and the incomes economically 21 as we have now, which is via the Alabama 2.2. income, but it's just updating the economic 23 figures. Is that a correct statement? Not

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	very well said, but is that a correct
2	statement?
3	DR. VENOHR: I think you said it
4	well. And the reason that we see those
5	decreases is that it has nothing to do with
6	the Alabama incomes. It has to do with the
7	change from BR3 to BR5, and that the
8	consumer expenditure survey has gotten
9	better, and they can measure income better.
10	And they found out that some of those people
11	that they were classifying as low income
12	before actually have more income.
13	So, that's why you see some of
14	the decreases from BR3 to BR5. It is not
15	anything to do with Alabama prices. It's
16	just that survey has improved. They
17	continuously improve that consumer
18	expenditure survey.
19	MS. DAVIS: Okay. Thank you.
20	Bob, do you want to switch back to our Brady
21	bunch, and then we will see if we have
22	anybody with their hand raised.
23	Any Committee member with a
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	question that they would like to ask Jane
2	up to this point on this particular
3	document?
4	(No response).
5	MS. DAVIS: Okay. Anybody that
6	does not have the capability of raising
7	their hands visually that would like to
8	unmute and speak?
9	(No response).
10	MS. DAVIS: Okay. Jane, I think
11	we are ready to proceed then.
12	DR. VENOHR: Excellent. So,
13	people have a good memory. So, this is
14	wonderful.
15	I am switching to the
16	self-support reserve memo. And as we go
17	to the first page of that, there are some
18	questions for the Committee. And in the
19	January meeting, we just did an overview
20	and started to discuss these questions.
21	And so, these are where we want to
22	continue. The first question is, "Does
23	the committee favor putting the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Γ

1 self-support reserve (SSR) adjustment in 2 the worksheet so it can apply to each 3 parent?" And we will take a deeper dive into that. 4 5 As explained earlier, the 6 self-support reserve is in the schedule 7 now, and that area where it is, is that 8 blue-shaded area; those amounts have been 9 adjusted. 10 So, if you look at that first 11 line, it has a combined adjusted gross 12 income of \$800.00, and it shows a \$50.00 13 order. Obviously it costs much more to 14 raise a child than \$50.00. 15 So, those amounts are lower than 16 what the BR3 measurements show on how much it costs to raise children. And when you 17 18 get to \$1,150.00 for one child, you see 19 that it's \$253.00, and it's not shaded. 20 That's because it's no longer adjusted for a self-support reserve. And that's the 21 2.2. way it's handled right now, and there's 23 very explicit clean language in Alabama

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 that says there's a self-support reserve, 2 so you have met the federal requirement. 3 That federal requirement does not say how 4 much the self-support reserve says. In 5 fact, if you read the narrative of the 6 federal rule, it says that they 7 essentially respect states' discretion, 8 recognizing that the subsistence needs 9 vary from state to state. 10 So, just to make that very 11 clear, I don't think you have failed that 12 requirement. 13 So, the advantage including it 14 in the worksheet is you could have it 15 apply to both parents. It's very 16 difficult to make that happen in the 17 schedule. So, I will technically show you 18 that in a minute. 19 The second question is, "What 20 should the amount of the self-support 21 reserve (SSR) be?" 2.2. When we developed the schedule 23 back in 2006-2007, we used the federal Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

poverty level then. It was \$873.00. By
the time we adjusted it for Alabama
prices, and so forth, it was about
\$700.00.
The 2021 Federal Poverty
Guidelines has come out for one person.
It is now \$1,071 or I am sorry,
\$1,073.00. The 2020 Federal Poverty
Guidelines for one person was \$1,063.00.
So, it has increased by \$10.00 from 2020
to 2021. When you look at these
materials, we use the 2020 federal poverty
level for one person, which was \$1,063.00.
In 2021, it's \$1,073.00.
So, that's something really
important to keep in mind when we start
talking about whether to change that
amount.
I will say that what I think is
an appropriate ballpark for Alabama would
be a self-support reserve of about \$800.00
to around \$1,500.00, \$1,600.00. I use
\$800.00 as the low amount, and I will show
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

1 you various reasons why, including that's 2 the maximum amount of the SSI, the 3 Supplemental Security Income. I think 4 it's \$791.00 exactly. So, you round that 5 up to \$800.00. North Dakota uses that 6 essentially for their self-support 7 reserve. 8 So, I think that, if you are 9 trying to narrow it down, what that 10 self-support reserve -- I wouldn't want 11 Alabama to go any lower than that \$800.00. 12 With regard to the high range, 13 the highest that any state has, is in that 14 \$1,500.00 to \$1,600.00 range. I don't 15 think Alabama should go any higher than 16 that, I think, because Alabama is lower 17 income than other states. T would 18 actually pull down that maximum amount to 19 about \$1,100.00. 20 So, off the top of my head just 21 to give you a range, I would say anywhere 2.2. between \$800.00 to \$1,100.00 would be 23 appropriate. And we will take a deeper Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 dive into that in a minute. 2 Question three, "Should the 3 self-support reserve (SSR) be 4 discretionary if the receiving parent's 5 income is below a certain threshold." 6 There's a handful of states that 7 provide for this. So, this is certainly 8 an option that Alabama can explore. Most 9 states, however, apply their self-support 10 reserve presumptively and don't make it 11 discretionary. But that's certainly an 12 option that Alabama can discuss. 13 Four, "Should the SSR adjustment 14 occur after consideration of childcare and 15 other additional expenses," or before. 16 And states are mixed on this. Τ 17 would say it's maybe a third consider 18 childcare and additional expenses and then 19 the self-support reserve. And this works 20 well if, you know, say that we all know 21 that childcare expenses are really 2.2. expensive, so let's say let's just keep 23 the math simple. If the childcare

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

1 expenses for a couple of kids are 2 \$1,000.00 a month, parents have equal 3 income, that means that a noncustodial 4 parent would be paying \$500.00. And if 5 they are low income, that could push them 6 well below the self-support reserve. 7 So, that's the reason that many 8 states are considering that before they 9 calculate the self-support reserve 10 adjustment. 11 On the other hand, other states 12 have said, well, who is going to pay it? 13 I mean, these are real expenses. So, if 14 we don't consider it, then all the burden 15 falls on the custodial parent. So, we 16 will talk about that more. 17 The last question is whether 18 there should be an economic incentive 19 related to the self-support reserve. And 20 this sort of ties into two because it can 21 lower the order amounts if you are -- if 2.2. you had a self-support reserve. And just 23 to give you a really brief example to see Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 where we are going on this is, if we have 2 a self-support reserve of \$1,000.00 and an 3 obligated parent's income is \$1,100.00, 4 then that would suggest that the maximum 5 order amount would be \$100.00. 6 Now, let's say that obligated 7 parent's income increases by a dollar so 8 now he or she now has income \$1,101.00 and 9 we still have that self-support reserve of 10 a \$1,000.00, that means that order 11 amount -- the maximum amount would be 12 \$101.00. 13 So, even though his income 14 increased by a dollar, all of it goes to 15 child support. The child support order 16 increased from \$100.00 to \$101.00. So, an 17 economic incentive might take 50% of that 18 income increase or maybe 90% of the 19 increase. West Virginia uses 85%. So, 20 instead, it would be, the order amount 21 would increase from a \$100.00 to \$100.85. 2.2. So, we will take a deeper dive 23 into that, but just to give you a prop on Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 where these questions are going. And, 2 again, I just want to emphasize when you 3 think about two, that if you think an 4 economic incentive is important and you 5 are thinking, yes, to that question five, 6 that there should be one, that it might 7 affect what you think that self-support 8 reserve should be on two. 9 So, once we start talking about 10 where you are landing on these questions, 11 we should look at some case examples and 12 combine two and five. 13 Any comments or questions before I take a deeper dive into some of these 14 15 issues? 16 I just have a thought MS. DAVIS: 17 on number five. By thinking that you need 18 to have an economic incentive, does that somewhat imply that the parent doesn't want 19 20 to pay the full amount for child support? I 21 mean, you know, it kind of implies 2.2. indirectly that they are not going to work 23 because it goes to support their own child. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	And I kind of hate to have that as a basis
2	for an adjustment, but that may be reality.
3	And that may not be a proper thought on my
4	part.
5	DR. VENOHR: I think I was sloppy
6	in my language, Penny. I was speaking like
7	an economist. And economists are obsessed
8	with economic incentives, meaning that, if
9	somebody works, they are motivated by money.
10	And if they work more, they do it because
11	they want more money.
12	So, when I What we don't want
13	is a disincentive to not earn more. So,
14	when I was giving that example of a parent
15	that was earning \$1,100.00 a month and
16	when he or she really have an economic
17	incentive to earn more, let's say, you
18	know, if I do this or take the night
19	shift, you know, I am going to make
20	\$1,200.00 a month, and if by economic
21	incentive I mean that, if we just don't
22	have it in the Guidelines, if we don't
23	provide for it, it means that, well, I
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 know that the way the Guidelines work. 2 And because of my self-support reserve was 3 \$1,000.00, that if I increase my earnings 4 from \$1,100.00 to \$1,200.00, it's just 5 going to make my order increase from 6 \$100.00 to \$200.00, so, you know, I don't 7 get to keep any of it. 8 So, that's what I mean by 9 "economic incentive." 10 MS. DAVIS: Is there any -- No, I 11 thought that's what you intended, and I 12 think you stated it well. I guess my 13 question is: Is there any statistical data 14 that indicates that the noncustodial parent 15 actually doesn't work if all that goes to 16 them, or is that just some sort of an 17 assumption? 18 DR. VENOHR: There are data in 19 studies on -- I am trying to think of how to 20 phrase it. The studies are -- They come 21 from a fragile family survey studies, and 2.2. it's more on working on the underground 23 economy because they know that they work for Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	an employer that reports income; their wages
2	are going to be withheld.
3	So, there aren't formal studies
4	across the board that gets to the nuance
5	that I am speaking on where it's a
6	reported income and they decide not to
7	work the night shift because they don't
8	want the pay differential, and it's going
9	to go to child support. I can't think of
10	a study that shows that level of detail.
11	There are antidotal evidence, you know,
12	that you hear from child support offices,
13	but it's not formal studies.
14	So, the formal study is much
15	more general in the sense that it looks at
16	that they are not willing to work in the
17	formal economy because of the wage
18	assignment, which is the same point that
19	they are they are not getting an
20	economic incentive to increase their
21	earnings.
22	MS. DAVIS: Okay.
23	DR. VENOHR: Does that
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com
	55 -

Γ

1	MS. DAVIS: Yes, that helps.
2	Thank you.
3	DR. VENOHR: Okay. Good. So,
4	let's go to the next page and just trying to
5	see what we have here.
6	This shows how the self-support
7	reserve can be applied in the worksheet.
8	So, here we have an example of where both
9	parents earn the federal minimum wage of
10	\$7.25 an hour, which is \$1,257.00 a month
11	gross. And I will highlight that there is
12	a bill in Congress right now to increase
13	the federal minimum wage. And it hasn't
14	been increased for about 10 years. Right
15	now the proposal is to increase it to
16	\$9.50 per hour in 2021, and then have it
17	land at \$15.00 an hour by 2025.
18	So, that's something to consider
19	when we talk about this that it's highly
20	likely that there will be a change in
21	federal minimum wage. Whether it will
22	escalate as quickly and to \$15.00 an hour
23	by 2025, that is even high relative to the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	states that have minimum wages right
2	now state minimum wages that are above
3	the federal. So, but, anyway, something
4	to consider.
5	So, in this scenario, we have
6	the parents have equal income. They have
7	one child. So, if we go to line seven,
8	that's the schedule amount, \$500.00. So,
9	before any sort of adjustment, each parent
10	would be responsible for half of that
11	because they have equal income, so
12	\$250.00. So, each parent would be
13	responsible for \$250.00.
14	Now, line 10 shows that amount
15	in the self-support reserve. I used the
16	2020 federal poverty level, which was
17	\$1,063.00. Again, I am recommending that
18	Alabama use anything between \$800.00 to
19	about \$1,100.00 to \$1,200.00 a month for
20	their self-support reserve, and we will
21	talk more about that in a minute. But I'm
22	just using this to illustrate the example.
23	So, if we look at the difference
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	
1	in their income, which is the new line 11,
2	so that would be the \$1,257.00 in their
3	income minus that \$1,063.00, it shows that
4	they only have \$194.00 available. And you
5	can see it's being applied to either
6	parent.
7	So, on that line 13 we just
8	look at what's lower is that the
9	difference between their income in the
10	self-support reserve, or is it the
11	prorated schedule amount, which is on line
12	eight. And in this case scenario, it's
13	the difference that's lower. So, that
14	becomes the order amount, \$194.00.
15	Now, if I would have used a
16	self-support reserve of \$800.00, the
17	difference would have been more like
18	\$400.00. So, then we would have used line
19	eight. So, this is real important. This
20	matters. And it's that this line 13 that
21	you will see later that they put in a work
22	incentive.
23	So, going to the next line, we
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	will talk about that work incentive later.
2	This shows how that self-support reserve
3	is incorporated now. And one thing that's
4	a little complicated and we can go
5	through this, but to save time I am not
6	going to go through the math of this. But
7	what you will see is that there is
8	actually a hidden column that's after-tax
9	income when we calculate the schedule
10	amounts. And that's using the tax filing
11	status of a single payer and assuming that
12	there's no deductions or exemptions for
13	additional dependents.
14	So, it's a tax assumption that
15	favors the obligated parent. The reason
16	that we use that, it's impossible to
17	consider both parents' tax situations in
18	the schedule because, you know, we are
19	looking at combined income. So, it could
20	be that one parent is in the 25% tax
21	bracket and another parent is in the 10%
22	tax bracket, or they could have the same
23	combined income and they are both in the
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

15% tax bracket.

1

2	So, when we do this, we assume
3	the tax assumption that's most favorable
4	to the obligated parent, and that's
5	assuming all incomes earned are taxed as a
6	single taxpayer. And it's also congruent
7	with the tax code for today which doesn't
8	allow an exemption for deductions of
9	children. Now they use the child tax
10	credit for that. And the tax rates of a
11	single taxpayer actually is the same as
12	head of household. But what is different
13	is if they are eligible for that child tax
14	credit which is a narrow window just
15	because they can't advance the full child
16	tax credit which is \$2,000.00 a year per
17	child, and they can only advance \$1,400.00
18	because, you know, very low income folks
19	don't have the tax liability, and then it
20	phases out at incomes of \$200,000.00.
21	So, I sort of segued in there,
22	but I saw that there was some public
23	comment on the taxes. So, I just wanted
	Boggs Reporting & Video LLC

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

to clarify those tax assumptions in the schedule for the benefit of the Committee and the public. And, again, I just want to reiterate that those are tax assumptions that are the most favorable to the obligated parent.

1

2

3

4

5

6

7 But what this means, turning it 8 back to the self-support reserve, is when 9 we did the low income adjustment in the 10 schedule, we used a self-support reserve 11 of \$700.00 net. In the math that I just 12 showed you when we do it in the worksheet, 13 it's gross income. You know, obviously 14 gross income is higher than net income.

15 So, a parent is going to receive 16 more adjustment if you base the 17 self-support reserve on net income. You 18 could put it in the worksheet, but it 19 would be very complicated. It would feel 20 muddy just because, you know, you start 21 the calculation with gross income, and 2.2. then somewhere you have to put a 23 calculation on net income and explain why

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	you made it and made the difference.
2	If you are really concerned
3	about having a self-support reserve that's
4	equivalent to a net income amount, I
5	recommend just upping the self-support
6	reserve used in that worksheet to account
7	for taxes. And that's something I didn't
8	explain earlier that should have when I
9	was talking about that work incentive.
10	You know, when we were talking
11	about that example where we had an
12	obligated parent, that their income went
13	from \$1,100.00 to \$1,200.00 a month so
14	they had an income increase of \$100.00 a
15	month and the way that I did that very
16	simple worksheet, all of that went to
17	child support. Well, the reality is, some
18	of it is going to go to taxes, right?
19	That even if that obligated parent decides
20	to take the night shift, and he earns a
21	\$100.00 more, he is only going to see
22	maybe \$85.00 of that in his paycheck, you
23	know, because of the payroll taxes. So,
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	that's another reason that it might be
2	good to do a work incentive.
3	I am going to stop there just to
4	see if anybody wants me to go through the
5	math of Figure 3 or we could just move on.
6	(No response).
7	DR. VENOHR: Okay. Hearing none,
8	I'm going to scroll. Let's scroll down to
9	the bottom of the page that summarizes the
10	pros and cons of putting it in the worksheet
11	that incorporated in the schedule.
12	The pros of putting it in the
13	worksheet is transparency. It can apply
14	to each parent. You can easily change the
15	amount without changing the schedule, and
16	you can do that on your own. You don't
17	have to contact CPR and say we need to do
18	a schedule update. And you can put the
19	adjustment before or after the
20	consideration of childcare expenses and
21	other additional expenses. So, it's very
22	flexible.
23	The cons are it's a change of
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Г

methods, so there's always a learning 1 2 You will have to explain why these curve. 3 schedule amounts are higher at lower 4 incomes. Another con is that it requires 5 additional worksheet lines. This can be 6 an issue particularly for automated 7 worksheets. There's a lot of testing that 8 There's another problem with qoes on. 9 relating it to after-tax income as I just 10 explained. And then there's that economic 11 incentive to increase earnings, like, if I 12 am going to take the night shift, I want to get some reward of it too. You know, I 13 14 am going to buy a latte instead of 15 bringing a thermos of coffee, you know, 16 and I want to be able to pay for that. 17 You know, and there are some merits on 18 that. 19 With regards to incorporating it 20 in the schedule, the pros are it's 21 consistent with the current method. It's 2.2. very easy to apply. It's easy to 23 incorporate an economic incentive to Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 increase earnings. We did do that already 2 by considering that, and we are only taking 90% of the difference when there's 3 one child and 95% of the difference when 4 5 there's six children. 6 So, it's not a huge economic 7 incentive that they only get to increase 8 10%, but at least it's there. And you can 9 apply it to gross or after income. 10 The cons are it is not 11 transparent. I mean, you can't see it on 12 the worksheet. And I think I mentioned 13 this before. We did a study in Vermont. 14 When you see it on the worksheet, we find 15 that parents tend to negotiate and 16 stipulate to the amount that's in between 17 the schedule amount and the self-support 18 reserve adjusted amounts. So, that's a good thing. Any 19 20 time you can get parents to agree on 21 something, the probability of that 2.2. payments are going to increase, and that's 23 been substantiated by the research data. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 There's some anomalous increases 2 when the receiving parent has significant 3 incomes. And I won't go into the math on 4 And it could only occur before the that. 5 consideration of childcare expenses and 6 other additional expenses, because we 7 don't include those in the schedule 8 amounts. 9 Any questions on the pros and 10 cons? 11 (No response). 12 DR. VENOHR: Penny, do you want 13 to get a read on where the Committee is 14 landing? Are they more interested in the 15 worksheet or in the schedule? Is there any 16 interest in retaining the adjustment in the 17 schedule? 18 MS. DAVIS: I think you were 19 reading my mind. I was thinking that I 20 think we are kind of at the point where we 21 can get a definitive thought from the 2.2. Committee. I know we talked about it 23 before. The Committee went through sort of Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 a straw poll and seems like they were 2 leaning towards wanting to apply it to both 3 parties, both parents. So, that would mean 4 that we are leaning towards in the worksheet 5 versus incorporating it in the schedule as 6 they do now. 7 But let's go back to our Brady 8 bunch look, Bob, if you would. And then 9 we will let people first ask any questions 10 that you have for Jane regarding the 11 presentation that she just made on this 12 point; and then from that, we will take a 13 straw poll for everybody. 14 So, first, any questions, if you 15 would, raise your hand if you are visible. 16 HON. PALMER: Penny, this is 17 Julie Palmer. 18 Thank you, Judge. MS. DAVIS: 19 The only thing I HON. PALMER: 20 heard Jane say was about a 10%. And, of 21 course, we already have it in our Guidelines 2.2. that it has to be more than a 10% increase 23 or a decrease or a change. So, is that Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	going to affect anything that she just told
2	us about, her last statement?
3	DR. VENOHR: Oh, I am sorry. The
4	10% was on the economic incentive. It
5	wouldn't be a 10% change in the order
6	amount.
7	HON. PALMER: Okay.
8	MS. DAVIS: So, it didn't relate
9	to modification at all?
10	DR. VENOHR: (Nodding in the
11	affirmative).
12	MS. DAVIS: Okay. Thank you,
13	Julie, for clarification there.
14	DR. VENOHR: And I just want to
15	clarify that we can always go back and put
16	it in the schedule. But for a direction on
17	what we do next, it's good to know, you
18	know, where if you want to do it from the
19	worksheet. And I am not hearing any
20	opposition. So, should we move on?
21	MS. DAVIS: Okay. Let's get kind
22	of a show of hands. Everybody who is in
23	favor of putting it in the worksheet as
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

opposed to the current process of putting it
in the schedule, if you would, raise your
hands.
(Committee members raising
hands.)
MS. DAVIS: Okay. If you want
to thank you. It seems like most
everybody raised their hand.
The judges that want and
Committee members, not just judges. The
Committee members who want to unmute and
vote, if you would, do that at this point.
MR. STARKEY: Greg Starkey. In
favor.
MS. DAVIS: Thank you.
MS. BALDWIN: Penny, this is
Melody Baldwin, by the way. Is this a vote
whether or not to include it in the
worksheet? Is that what we are
MS. DAVIS: We are voting to
and thank you for clarification.
We are voting to put it in the
worksheet as opposed to leaving it in the
Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Γ

1 schedule as it is now. 2 HON. PALMER: Where would it go 3 on the worksheet? This is Julie Palmer. 4 MS. DAVIS: Jane, would you like 5 to speak to that issue? 6 DR. VENOHR: I don't think we 7 have a definitive answer yet. You can see 8 from the mark-up on the worksheet on page 9 two where we have some suggestions. But I 10 think for now what we need from CPR is just 11 whether to keep exploring putting it in the 12 worksheet. 13 And so, I would recommend this 14 be -- if you are going to vote a 15 preliminary vote to some -- to give CPR 16 direction, not necessarily the definitive, 17 this is what we are going to do. And that 18 detail of how it's going to be put in the worksheet and where would be ironed out as 19 20 we give you more examples. 21 HON. PALMER: Thank you. 2.2. MS. BALDWIN: Penny, I had a 23 comment I think rather than -- I am not -- I Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 liked a lot of the reasons for including it 2 in the worksheet. But one thing I am 3 concerned about is that, if we are concerned with -- and I think we probably are -- with 4 5 that question number -- I think it was 6 question number five, should there be an 7 economic incentive to the SSR. If it is cumbersome to include 8 9 it in the -- when we are using the --10 putting it in the worksheet, I think I 11 have -- I am not real clear on how it is 12 cumbersome, Dr. Venohr. Can you talk --13 and I know we were going to get to that 14 when we are got to question number five, 15 so maybe I am asking too early, but if you 16 could just let me know. 17 DR. VENOHR: Yeah. And I think 18 it's difficult to sequence it. I think what I am hearing you say is that you are 19 20 interested in it, but I want to see how it 21 turns out, particularly with that issue for 2.2. number five, and then I will feel more 23 comfortable saying definitively I want it in Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	the worksheet. Would that be a good
2	summary?
3	MS. BALDWIN: It is. Thank you.
4	DR. VENOHR: And I think that's
5	fine. For our purposes, that's the
6	direction we need to hear just to you
7	know, because the next question we are going
8	to ask is the amount of the self-support
9	reserve and you will see there's an
10	infinitive amount, and you can't consider 25
11	different examples. I mean, we need to
12	narrow down the examples that you consider.
13	And what I would recommend as I
14	am listening to you-all is, when we talk
15	about the next question, which I am going
16	to try to narrow down the amount of
17	self-support reserve, what I will do or
18	will do is we will put one in the
19	worksheet and then we will give you a
20	schedule with that same amount of the
21	self-support reserve and the same work
22	incentive that you use now so you can see
23	the difference.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 And that might be a better way 2 to address that fifth question. You know, 3 because, again, I don't want to give you 4 25 different options. We want to give you 5 a reasonable number of options to consider 6 and ponder. 7 MS. BALDWIN: And, Penny, I 8 didn't jump in, Penny, when you were asking 9 if there was data to support that about, you 10 know, noncustodial parent is not going to 11 want to work another, you know, 10 hours to 12 make overtime if it's all going to go to 13 child support. But I would venture to guess 14 any kind of IV-D prosecutor would tell you 15 that is, in fact, the case. And, of course, 16 Dr. Venohr did say it was anecdotal. 17 And that's why I am concerned 18 about that because you do want them to have an incentive. And we do have parents 19 20 that will actually quit their jobs when 21 they realize they are not going to keep 2.2. any of that. 23 So, that's why I am concerned Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	about that. And that's all I am going to
2	say.
3	MS. DAVIS: That's fine. That's
4	helpful.
5	Okay. So, in interest of time,
6	let's just assume that our vote was just a
7	straw vote to give Jane and her group
8	directions as to how we are leaning at
9	this point. And I think Judge Palmer and
10	Melody's comments relating to actually
11	seeing it when Jane gives some examples
12	would be helpful to see if we put it in a
13	worksheet what it looks like.
14	Go ahead, Judge Palmer.
15	HON. PALMER: Oh, can you hear
16	me?
17	MS. DAVIS: Yes.
18	HON. PALMER: Okay. Well, no.
19	It's just kind of like what Melody just
20	said, that yesterday I gave a lady a
21	judgment for \$178,000.00 from 1998. It was
22	a point six or seven. And, you know, the
23	guy had not paid her in all those years.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 And, you know, there's women out there that 2 don't pay also. I am just making this very 3 gender friendly. 4 But people do, as any judge will 5 tell you and any practicing attorney will 6 tell you, as soon as that income 7 withholding order hits their paycheck, 8 they are gone. They leave. Male or 9 female, they are gone. 10 So, that's my comment on that. 11 MS. DAVIS: And I have seen that 12 too in the years I have been involved in the 13 family law area. 14 Okay. All right. Jane, are you 15 ready to move on then? 16 MS. KING: I have one more 17 question. And I'm sorry. 18 MS. DAVIS: Rachel King has a 19 question. 20 MS. KING: Yeah. If y'all can't 21 hear me through the background, I will 2.2. cease. I will send it by chat. 23 But I am wondering with that Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 same economic incentive, is it only going 2 to apply to people who are falling at the 3 lowest end of the schedule in terms of 4 income? And the reason I am asking is, I 5 have seen a real high increase due to 6 COVID with nursing patients who are taking 7 on this additional COVID care, and they 8 are getting huge incentives from it, but 9 they are hesitant to do it because of the 10 same reason, that they are going to be 11 penalized in terms of child support. 12 So, are we only applying this 13 incentive to the people at the lower end? 14 Does my question make sense? 15 DR. VENOHR: Yes, it does make 16 And I am trying to think of the best sense. 17 way to answer it. It's very confusing because we are talking about different 18 19 incomes. 20 And there's an economic incentive inherent and implicit at higher 21 2.2. incomes which is the situation of a nurse, 23 I imagine. You know, I don't know the Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 nursing salaries offhand in Alabama. You 2 know, let's just say it's about \$4,000.00 3 gross a month. In there, there's a 4 natural incentive that all their income, 5 if they were to take that pay 6 differential, it's not all going to go to 7 child support. I mean, if they were to 8 calculate their guidelines amount, even if 9 they were the custodial parent, and let's 10 say that their income increased from 11 \$4,000.00 a month to \$4,400.00 a month. 12 If they were to do the Guidelines 13 calculation, it's probably going to be a 14 very nominal change. I am quessing it 15 might be a dollar or two, you know, so it 16 wouldn't be qualifying for a modification. 17 But just the way that it works 18 at the lower income, it gets magnitude. 19 It's just the way to explain it 20 economically is, if the price of milk 21 increases, it's going to affect a very 2.2. lower income person more than somebody 23 where there's two really high earners, you Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	know, like a surgeon. It's like the price
2	of milk increase, okay, you know, but they
3	are not they don't have to rethink
4	about buying milk because it increased,
5	where a low income person would.
6	So, you are absolutely right,
7	that there's still that economic thing
8	going on, the economic incentive. But
9	that's why it's so much more important at
10	the lower income. I don't know. Is that
11	how
12	MS. KING: Yeah. I mean, I
13	understand that from the practitioners'
14	standpoint. But I do see these people are
15	coming in right now, and their income is
16	doubling at least with a lot of the COVID or
17	even travel nursing. And, I mean, I am
18	talking off the charts substantially higher,
19	and they are real concerned about, you know,
20	if this isn't guaranteed, then what
21	incentive do they have to take that on,
22	which would help the child ultimately if
23	they did.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	So, I'm just wondering if
2	there's some way we can give them some
3	incentive, as well.
4	DR. VENOHR: Right. I mean, I
5	will have to think about that more. I mean,
6	that's a really interesting point. I mean,
7	as a public policy for the State, I mean,
8	you want nurses to be paid more. I mean,
9	they are taking huge risks on, you know,
10	with this COVID, and, you know, we certainly
11	need more COVID nurses and stuff, you know.
12	So, I mean, I am not sure of the
13	magnitude whether it really I hope it
14	is not a disincentive for that. But I
15	think you raised a really interesting
16	point. And let's put it in the parking
17	lot for now. We do know it's much more
18	magnified for the low income. But I think
19	your point is really valid.
20	Are you okay with that?
21	MS. KING: Yeah. Absolutely.
22	Thank you.
23	DR. VENOHR: Okay. Any other
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	I think this discussion is good. I think I
2	am going to if there aren't any other
3	comments, otherwise, I would like to talk
4	about the amount of the self-support
5	reserve.
6	(No response).
7	DR. VENOHR: Okay. Let's move on
8	to the amount of the self-support reserve.
9	And I'm going to pick it up a little bit
10	because the next time I want to come back
11	with some examples. And right now I know I
12	am going to have to show you that line with
13	that work incentive, and I realize it is not
14	in this document. So, I apologize for that.
15	So, if we look at page four and
16	we look at the center of it, there's a
17	chart there that gives you some
18	self-support reserve amounts. Now that
19	the 2021 federal poverty level is out, I
20	will probably adjust this.
21	And, again, the \$1,063.00 is the
22	2020 federal poverty level. That's now
23	\$1,073.00. If you were to do the one
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

Γ

that's most congruent with the schedule that you are favoring, it would be the bottom of that table. It would be \$868.00 a month. I would probably bump that up for 2021. So, it would be closer to \$877.00 a month. So, that's one that I want to definitely use.

1

2

3

4

5

6

7

2.2.

23

8 So, just to make this 9 conversation go a little faster, do folks 10 have any interest in considering a lower 11 self-support reserve? Again, I wouldn't 12 recommend anything lower than \$800.00. Is 13 there interest in exploring a higher 14 self-support reserve? And if so, how high 15 do you want to go? Any initial thoughts? 16 MS. COX: Dr. Venohr, this is 17 Amanda Cox. I would be interested in using 18 the one that you said goes with what we kind 19 of preliminarily chosen, the \$877.00. And 20 then also one that went along with how we 21 chose the self-support reserve in the

previous schedule, if it's different.

DR. VENOHR: Okay. And when you

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	say "the previous schedule," you mean
2	incorporating it in the in the schedule
3	rather than the worksheet?
4	MS. COX: No, ma'am. I mean, if
5	we use the different did we use the I
6	was thinking we used the federal poverty
7	level which would be the \$1,063.00 before in
8	the previous
9	DR. VENOHR: Yeah. And the
10	difference between what it was adjusted
11	for Alabama incomes, but it's also adjusted
12	for Alabama tax rates at that income.
13	MS. COX: Okay.
14	DR. VENOHR: So, what I will do
15	is I will use the \$877.00, or whatever that
16	amount is, and then I will do an amount that
17	is adjusted for taxes at that level. So, it
18	will bump it up probably to let me see.
19	It would bump it up to about It would
20	bump it up to about a \$1,000.00. Just a
21	little less than a \$1,000.00.
22	MS. COX: Okay. That's just my
23	idea.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 DR. VENOHR: I think those are 2 good ideas. 3 MS. COX: Okay. Thank you. So, right now, we've 4 DR. VENOHR: 5 got three options we are talking about. We 6 are talking about using -- we will do two in 7 the worksheets. One will be the BR5 Alabama 8 incomes that you see at the bottom line. We 9 will use the 2021 federal poverty level. 10 The second one will be in the worksheet, and 11 it will be that same amount, but we will 12 bump it up to reflect taxes. And that's 13 going to be just under a \$1,000.00, my back 14 of envelope calculation. 15 And then a third approach is we 16 are going to just use the current approach 17 which is in the schedule, but we will 18 update it using the same methodologies. Any interest in a fourth thing 19 20 to explore? 21 (No response). 2.2. DR. VENOHR: Okay. We can all 23 circle back. I mean, this is just all Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

preliminary.

2	Let's keep going in the interest
3	of time so we can circle back and see if
4	there's anything else that needs to be
5	explored when we discuss the other issues.
6	I just want to highlight table five or
7	the table on page five. And this isn't to
8	make a decision, but this really ties into
9	the federal minimum wage, and it's really
10	important when we start analyzing the
11	impact of this.
12	And if you look at the columns,
13	you will see that Scenario A has that the
14	current federal minimum wage of \$7.25 an
15	hour, which we would get a \$250.00 child
16	support order based on the existing
17	schedule.
18	Scenario B we use income of
19	\$9.23, which is the median earnings of a
20	worker in Alabama who is employed as a
21	food preparation worker, which is
22	generally an occupation that doesn't
23	require much skill or educational level.
	Boggs Reporting & Video LLC
	800.397.5590 www.boggsreporters.com

1	So, I would like to use that just to gauge
2	what incomes are in this state. That's
3	just for to make it real.
4	Scenario C is \$10.00 an hour.
5	At one time during the Obama
6	administration, this is what was proposed
7	as a federal minimum wage. Again, the
8	legislation that's being proposed in
9	Congress right now is \$9.50 for this year
10	and then it would stagger. It would
11	gradually increase to \$15.00 an hour,
12	which is Scenario E.
13	And as you will see, those red
14	amounts are when the proposed schedule and
15	the various self-support reserves are
16	below what the existing amount would be at
17	a particular wage. So, Scenario E, if we
18	had parents that were earning \$15.00 an
19	hour, the order amount would be \$390.00.
20	And you can see that the self-support
21	reserve would only be effective in
22	reducing that amount for the third
23	scenario when we are adjusting for Alabama
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

prices.

2	So, there's nothing that you
3	need to do with this right now except keep
4	it in the back of your head that, whatever
5	you do, it's going to change it for those
6	30% of those cases where minimum wages
7	were considered. So, we will just we
8	are going to run this again when we give
9	you the next set of comparisons.
10	So, let's keep going. There's a
11	bunch of tables here for two or three
12	children.
13	The next question is question
14	three. And we will do a quick little
15	discussion on this. It doesn't affect my
16	case examples that we have to run. So, I
17	don't want to spend too much time on it.
18	But we will at least get some an
19	opportunity for the Committee to reflect
20	on this.
21	Most states apply their
22	self-support reserve presumptively.
23	There's a few states that make it
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 discretionary, and the language is of 2 those states are here. If you look at 3 Arizona, the languages they may apply that 4 self-support reserve. So, Arizona has 5 that self-support reserve in their 6 worksheet, but it's "may," it is not 7 "shall." And then they say, "after first 8 considering the financial impact the 9 reduction would have on the receiving 10 parent's income." So, they don't have to 11 apply it. 12 I will say that we are working 13 with Arizona right now, and it's usually 14 applied in 99% of the cases. So, even 15 though they have this language in there, 16 they are not -- they don't use it. It's a 17 pretty much a presumptive adjustment. 18 Now, Georgia has some language 19 where, if we scroll down, it's in red too. 20 Their adjustment is very -- it's a 21 deviation factor, in fact. And it says 2.2. that they have to consider the relative 23 hardship that a reduction in the amount of Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 the child support paid to the custodial 2 parent would have on the custodian 3 parents' household, the needs of each 4 parent, the needs of the child for whom 5 child support is being determined, and so 6 forth. And I will tell you that Georgia 7 rarely applies their deviation. This 8 never gets applied. It's just rare, but 9 it fulfills the federal requirement. So, 10 it's there. 11 Another state that has an 12 example -- and I don't like this example. 13 It's New Jersey. And it says, "No such 14 adjustment shall occur, however, if the 15 custodial parent's net income minus the 16 custodial parent's child support 17 obligation is less than the self-support 18 reserve." 19 And what I didn't highlight is 20 previous lines above that where it 21 essentially says that if the custodial 2.2. parent's income is less than 105% of the 23 poverty level, don't apply that Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 self-support reserve, which it doesn't 2 make any sense because chances are the 3 obligated parent is low income, too. And 4 this is the situation where a self-support 5 reserve is most needed, and the federal 6 intent of requiring a self-support reserve 7 was to make those order amounts so they 8 were payable among low income parents so 9 they wouldn't disappear, and they would 10 stay involved in the child's life. 11 So, if we scroll back to the top 12 and the question, question three of this 13 page, it says, "Should a self-support 14 adjustment be discretionary? If so, what 15 should be considered when applying?" 16 I think I want to open it up for 17 the Committee to discuss real quickly and 18 whether you want to explore this more. Is 19 there any interest in adopting language 20 similar to what these three states have? 21 This is Julie HON. PALMER: 2.2. Palmer. 23 I like the ability to use it or Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	not use it. Like, I think you said
2	Arizona is that "they may" versus "they
3	shall."
4	MS. HALL: This is Mallory Hall.
5	I would just echo what Judge
6	Palmer just said. I kind of like the idea
7	of there being some sort of discretion at
8	least built in and available. Certainly
9	nothing mandatory. But I like that idea,
10	as well.
11	HON. SHERMAN: Well, at the risk
12	of going against my colleague, Judge Palmer,
13	I don't like the discretion. I think it is
14	going to they we don't have the
15	discretion now. It's built into the
16	schedule. And so, the parties aren't
17	litigating over it. If there's a discretion
18	whether to do it or not, I think it's going
19	to lead to more contested cases over that
20	issue.
21	MS. COX: This is Amanda Cox.
22	If it's presumptive, am I right
23	that you could still deviate and not use
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	it, or would it be not possible to
2	deviate?
3	DR. VENOHR: You could always
4	deviate.
5	MS. COX: I think I like it
6	presumptively then.
7	MS. DAVIS: So, to have it
8	discretionary in terms of ability to
9	deviate, it would need to be in the
10	worksheets, right, not in the schedule?
11	DR. VENOHR: I would think it
12	would work better. You could provide for
13	it, a deviation, if it was in the schedule.
14	But it would be very cumbersome to explain
15	and probably would require you to have more
16	language.
17	I don't think you have to make a
18	decision right now. I think my
19	preference, just because we only have a
20	few more minutes here, would be to keep
21	moving on with the questions but put a
22	place holder on this because this doesn't
23	affect any of the examples. I have to run
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	for the next meeting.
2	Are you okay with that?
3	MS. DAVIS: Yes, ma'am. Go
4	ahead. Thank you.
5	DR. VENOHR: Okay. So, let's
6	move on to the next question, which is
7	question four, "Should the self-support
8	reserve (SSR) adjustment occur before or
9	after add-ons for childcare and other
10	expenses?"
11	And these I think everybody
12	understood the case example before that,
13	you know, I was giving gave the example
14	of childcare expenses. You know, we have
15	two twins. The childcare expenses are
16	\$1,000.00 a month. They are low income.
17	I mean, I am using a very extreme example.
18	But obviously that's going to tap into the
19	self-support reserve if it's considered
20	later.
21	So, if we scroll down to this
22	first exhibit, this is the self-support
23	reserve, is considered after childcare.
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 And you can see -- let's go to the bottom 2 This is the same scenario that we line. 3 used before. It doesn't make any 4 difference. He is still going to get an 5 order of \$194.00. Even though you see on 6 that line five, there's \$100.00 childcare. 7 Now, if we look at the next 8 example, if you keep going down the page, 9 he would be responsible for \$50.00 of that 10 \$100.00 childcare. And you can see, to 11 keep going to the very bottom of that 12 example, it's going to bump up his order 13 to \$244.00. So, he is going to pay part 14 of that childcare. 15 So, does that make sense on the 16 amount? 17 (No response). DR. VENOHR: Any -- For the case 18 examples, do you want to see the 19 20 self-support reserve before or after these 21 add-ons? I mean, obviously we are going to 2.2. do some without any add-ons, but... 23 (No response). Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 DR. VENOHR: You know, what I 2 think I am going to do just in the interest 3 of time here, Penny, is that this is an easy 4 one that we can put some case examples with 5 childcare so the Committee can talk about it 6 more next time once they see some examples 7 with those three different self-support 8 reserves. 9 MS. DAVIS: I think that would be 10 helpful to have those. 11 DR. VENOHR: And then let's just 12 move on to the last issue just to see if 13 there's any -- let me get back on this. 14 And there's a chart at the 15 bottom of this that I am going to look at. 16 And our brains might be strained to even 17 think about this, but there's a reason for 18 it. 19 I didn't show all the lines of 20 the worksheet; but if you look at that new 21 line B, income available for support. So, 2.2. West Virginia, what they do is they take 23 85% of the difference.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 So, if you look at the New Line 2 11 above that, you will see in the last 3 two columns you will see that \$194.00 4 amount that we've been seeing in all of 5 our examples. And if we used West 6 Virginia's approach, which is to include a 7 work incentive of 15%, the obligated 8 parent has to keep 15%, and the obligee 9 would too. We would see that the order 10 amount wouldn't \$194.00. It would be 11 \$165.00. 12 So, that shows you an example of 13 what that work incentive could do. Tt. 14 could reduce that amount by -- if you use 15 15%, it would reduce that. 16 So, what I am thinking right 17 now, unless I hear anything from the 18 Committee, is I am going to do the two --19 we are going to have three options. We 20 are going to have two with worksheet, and 21 then we are going to have two different 2.2. self-support reserves considered. 23 And then for each of those two Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	worksheet options I can't speak now
2	I am going to do one with that 15% and one
3	without that 15%. So, that makes four
4	options with the worksheet.
5	And what I sort of want to
6	hear and I am not sure, you know, it's
7	late in the day, so you might be too
8	tired is there any interest in using an
9	amount other than 15%? And before I open
10	it up, I will describe that West Virginia
11	came up with that 15% because that's their
12	tax rate at about that income. So, that
13	way all of the child support I mean,
14	all that increase in gross income doesn't
15	go to child support. It at least allows
16	that parent to keep some of it to pay for
17	the taxes. And I would say that 15% is
18	pretty close to what Alabama's tax rate is
19	for that income. So, I'll line it with
20	whatever Alabama's income you know,
21	their tax rate is.
22	So, now, again, I want to open
23	it up to see if there's any interest in
	Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 using something other than 15% just for 2 the case examples just to see, you know, 3 maybe use 10%, maybe use 20%. That's what This isn't a commitment. 4 I want to hear. 5 Some states have looked at 40%. 6 MS. DAVIS: Bob, can you switch 7 to the Brady bunch view and let's see if we 8 have anybody with hands raised. Melody? 9 MS. BALDWIN: I have a question. 10 I don't remember what state. But if we use 11 the 15% and tax rate is 15%, and we are just 12 letting them keep enough to pay taxes, is 13 that still an incentive? That's my 14 question. 15 DR. VENOHR: No, not really. 16 MS. BALDWIN: Okay. So, wouldn't 17 we have to look at more than 15% to 18 consider? I mean, not that I want to necessarily, you know, in my position. 19 But 20 you get what I am saying. 21 DR. VENOHR: Right. Uh-huh 2.2 (positive response). 23 MS. BALDWIN: Okay. Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 DR. VENOHR: And so, I hear a 2 vote to -- and it's not a vote. I should 3 say guidance to us because I don't want it to sound like it's an official vote for the 4 5 This is just to narrow down the record. 6 case examples. 7 So, what I am hearing is, we 8 should consider more -- is there any 9 interest in considering 50%? I mean, that 10 pretty much says we divide it equally 11 between parents. Is that too high? 12 MS. BALDWIN: What about -- and 13 this is Melody Baldwin again. I am sorry. 14 What about whatever the tax rate 15 is, take that out, and then divide what's 16 left by 50%? 17 DR. VENOHR: Okay. Okay. 18 HON. SHERMAN: I have a comment, 19 if I can. I don't know think it's really 20 answering your question, Dr. Venohr. 21 But it's just -- as a practical 2.2 matter, it seems to me that the 23 incentive -- I'm not sure that it's going

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 to be the incentive that we would create 2 it to be because it takes a very 3 sophisticated understanding of these 4 Guidelines to even realize that there is a 5 work incentive built in. And I think that 6 for those people that Judge Palmer and 7 Melody, I think, mentioned, you know, 8 sometimes you have folks avoiding 9 additional income to -- out of concern 10 that their child support is going to be 11 increased. I don't think this is going to 12 remedy that. I think they are going to 13 still have that same concern. 14 But, you know, that's not a 15 reason not to do it. I am just saying I'm 16 not sure that it's going to really have 17 the impact that we think it might or that 18 we might design it to have. 19 DR. VENOHR: I think that's a 20 valid point. I mean, you know, when they 21 are profiling voters for the last election, 2.2. these experts came up with 18 profiles. And 23 I think we probably have more profiles when Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

we talk about parents. Some are more savvy than others. Some are just so intuitive or what motivates them. In fact, there's some research that says, as I am thinking about this, it says that the prior work experience of a parent matters more than the child support arrears in determining their future labor participation. This is recent research.

1

2

3

4

5

6

7

8

9

10 And this crux of finding that we 11 had in our research just says the arrears 12 amounts affects whether, you know, they drop out of the labor market. Well, it's 13 14 not just child support. There are several 15 factors that influence a parent's, you 16 know, willingness to take the night 17 schedule or stay in the labor market. It 18 is not just child support.

19 So, that goes to what you say. 20 I will say that, if you look at the 21 worksheet on page two, it sort of mirrors 22 what Vermont uses. And Vermont found that 23 parents -- when they see that explicit

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

1 self-support reserve with both parents, 2 they negotiate something. 3 So, hopefully it will have an 4 impact on some parents. It probably won't 5 on all of them, because, you know, as I 6 made that similarity with the profiling 7 voters, all parents think differently in 8 what influences their decisions, you know, 9 but at least it's transparent policy. 10 But I appreciate your point. 11 And I think I have enough to give you some 12 examples the next time. And I am going to 13 suggest this as an iterative process, 14 because what we will do for next time is we will show you what that whole schedule 15 16 looks like. We will draft up a worksheet 17 with and without the work incentive. And 18 then we will run a whole bunch of case 19 examples, including ones that use the 20 new -- or proposed federal minimum wage. 21 And I won't be surprised if once you --2.2. that you decide to fine tune some of these 23 parameters, if that makes sense. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. DAVIS: That sounds good to 2 me, Jane. And I do appreciate the Judge's 3 comments and the people on the front line 4 dealing with the child support. Certainly 5 the anecdotal stories are interesting. My 6 only comment with regard to that is, the 7 ones that are dropping -- the underground 8 people, they are trying to avoid making any 9 child support payment by virtue of when, I 10 quess, a child support order hits their 11 company, and they quit and go underground. 12 It is not the increased circumstances. It's 13 just they don't want to pay any at that 14 point. They don't want to pay what is 15 ordered by the court at any rate. But I 16 think that's great. 17 Any other comments before --18 Jane, do you have anything else in summary you want to do? We are little over our 19 20 time, but that's time well spent. 21 I think this has DR. VENOHR: 2.2. been really helpful. And so, it's helpful 23 to us to narrow down what we need to do for Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1	the next round of case examples. And I want	
2	to thank everybody's patience for listening	
3	to it. These are important details. And I	
4	think we are getting narrower. And I	
5	apologize that the process is so long but I	
6	think this	
7	(At which time there was a	
8	brief interruption.)	
9	MS. DAVIS: Bob, go ahead and	
10	mute Rachel.	
11	MS. KING: Oh, I'm so sorry.	
12	MS. DAVIS: That's all right.	
13	You're good.	
14	DR. VENOHR: I have another call	
15	in seven minutes. Are there any questions	
16	for me? Otherwise, I think I have my we	
17	have our marching orders.	
18	MS. DAVIS: Thank you, Jane.	
19	Committee, do you-all have any	
20	questions for Jane before she needs to	
21	leave us?	
22	(No response).	
23	MS. DAVIS: Okay. Jane, thanks a	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com	

1	lot.	
2	DR. VENOHR: Okay. Thank you.	
3	Bye-bye.	
4	MS. DAVIS: And, Rachel, we don't	
5	have to call DHR. You did not say anything	
6	inappropriate. Do not worry.	
7	MS. KING: I thought to add more	
8	stress to my life during COVID I would get a	
9	kitten for my daughter. So, I have a kitten	
10	at home and a six-year-old daughter who is	
11	doing online right now. So, yeah, sorry.	
12	MS. DAVIS: That's quite all	
13	right. Actually, attorneys need kittens	
14	when they Zoom with judges. I think	
15	that's	
16	MS. KING: Oh, it's a nightmare.	
17	MS. DAVIS: All right. So, at	
18	this point, did anyone want to direct any	
19	questions? I know Jane had to leave. But	
20	we can certainly relay any questions via	
21	email to her. So, if any of the Committee	
22	members, because of our time constraints,	
23	did not ask her a question, if you would	
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com	

either -- if you could forward it directly 1 2 to her or if you will send it to Bob, then 3 he would be happy to make sure she gets any 4 questions or comments that you would like 5 for her to consider prior to the next 6 meeting. 7 And at this point, we would like 8 to open our agenda item to the public 9 comments. So, Bob, do you have anyone 10 that's asked to speak at this point? 11 MR. MADDOX: Yes. I forgot to 12 ask -- I apologize -- at the beginning of 13 the meeting. I think Clifford Smith joined 14 us during the Zoom. I apologize. I did get 15 him admitted a little late, but he has 16 joined. So, I guess we will just go one by 17 one and they -- members of the public and 18 see if they want to make any comments. 19 MS. DAVIS: Okay. We will have a 20 three-minute comment time for our public. 21 And so, Bob, if you just want to go down the 2.2. list and just remind the Committee members 23 that we did have two written comments that Boggs Reporting & Video LLC

800.397.5590 www.boggsreporters.com

1 you can pull out now on your materials if 2 you want to in case you want to refer to 3 that during the public comment time. So, Bob, if you would, go ahead 4 5 and call the list of the public to see if 6 anyone wants to speak. 7 MR. MADDOX: Ms. Jordan, did you 8 want to make any comments to the Committee? 9 Ms. Jordan? 10 MS. JORDAN: No comments. Thank 11 you. 12 MS. DAVIS: Thank you. 13 MR. MADDOX: Clifford Smith, did 14 you want to make any comments? You can 15 unmute yourself. 16 MR. SMITH: I have no comments, 17 Thanks. 18 MS. DAVIS: Thank you. 19 MR. MADDOX: Thank you. Tiffany 20 Gates, did you want to make any comments to 21 the Committee? You can unmute yourself. 2.2 (No response). 23 MR. MADDOX: Lisa Clark, did you Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1	want to make any comments to the Committee?
2	(No response).
3	MR. MADDOX: Apparently they are
4	having trouble getting in.
5	In the meantime, Ms. Wood, would
6	you like to make any comments to the
7	Committee? Ms. Lee Wood?
8	MS. WOOD: I sent in a written
9	request. I would just like to bring
10	attention to my number two on the written
11	submission.
12	MR. MADDOX: Sure. Ma'am, you
13	can go ahead. You have three minutes.
14	MS. WOOD: It was just in concern
15	with the Rule 32 where the child is actually
16	allowed to be added to a step-parent's
17	healthcare policy. Of course, we all know
18	that if it's added to a family policy that
19	the policy amount does not change. And that
20	by adding that to the child support formula,
21	how it increases for the noncustodial parent
22	to have extra added to the calculation. And
23	that if that's going be allowed, why is the
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

step-parent's income -- gross income not
included in the custodial parent's overall
household income.

4 Also, back up on the number one 5 where I had asked about the tax exemption. 6 I know that because of the 2018 tax reform 7 of how it gives the custodial parent the 8 right to claim all -- since the child is 9 with the custodial parent the most, I 10 don't understand why if the -- I 11 understand that the noncustodial parent 12 doesn't get the full benefits that the 13 custodial parent gets, but it still seems 14 like it would be more fair that if the 15 noncustodial parent could be able to claim 16 the child every other year because that's 17 money that they are paying toward taking 18 care of their child. And so, not being 19 able to claim their child at least every 20 other year, that doesn't seem quite fair. 21 MR. MADDOX: Okay. You have one

22 more minute if you want to make some more 23 comments.

Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. WOOD: I am good. Thank you 2 for your time. 3 MR. MADDOX: Thank you, ma'am. 4 MS. DAVIS: Does any Committee 5 member want to comment or have any questions 6 for Ms. Wood? 7 (No response). 8 MS. DAVIS: Okay. I don't hear 9 any comments or see any hands. It does 10 help, Ms. Wood, that you provided us the 11 information ahead of time for us to 12 consider. So, I appreciate your taking the 13 time to provide us written documentation 14 about your issues. 15 I think maybe one more Okay. 16 Bob, anybody else? person. 17 MR. MADDOX: The only person I 18 had on the list was Jennifer Dantzler. Т 19 have not seen her on the Zoom meeting thus 20 Has Jennifer Dantzler joined us by far. chance? 21 I don't see her. 2.2. Okay. That's all I had on my 23 list. Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com

1 MS. DAVIS: Okay. Well, we have 2 no other requests from the public to speak. 3 But we certainly do appreciate the people 4 that listened in and would encourage you to 5 speak. Some people are not comfortable 6 speaking publicly, and we certainly 7 understand that. But if you have any 8 written comments that you would like to 9 submit, then we would encourage you to do 10 that, because we certainly do want to get 11 your thoughts and feelings on the 12 conversations that we have had today with 13 Jane and the considerations that the 14 committees are going through. 15 So, at this point, I'll stop and 16 circle back to the Committee members and 17 ask if any of you have any further 18 comments or questions before we adjourn? 19 (No response). 20 MS. DAVIS: Okay. Well, I 21 appreciate each one of you participating. 2.2. And our next meeting is, I believe, the 12th 23 also of March. And so, we will "see"

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

everyone at that point will be by Zoom
everyone at that point will be by 200m
again.
Bob, if you could, stay on a
moment after the Zoom, and I would like to
mention something to you.
MR. MADDOX: Certainly.
MS. DAVIS: Okay. Any other
questions?
(No response).
MS. DAVIS: If not, we are
adjourned. Thank you.
(Conclusion of Advisory
Committee Meeting at 12:16
P.M.)
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, February 12, 2021, the foregoing 121			
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 24th day of February, in the year of			
5	our Lord, 2021.			
6				
7				
8				
9	15/Jeana S. Boggs			
10	Jeana S. Boggs, CCR ACCR NO. 7 Exp 9/30/21 Contified Court Departor and			
11	Certified Court Reporter and Notary Public			
12	Commission expires: 8/9/2022			
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
	Boggs Reporting & Video LLC 800.397.5590 www.boggsreporters.com			

	6/8 6/11 6/14 6/17	MS. BUSH: [2]
	6/20 7/3 7/6 7/12	16/23 17/5
DR. VENOHR:	7/15 7/18 8/3 8/5	MS. COX: [8] 7/2
	8/8 8/10 8/13 8/16	91/16 92/4 92/13
42/20 53/3 54/12	8/18 8/20 9/1 9/5	92/22 93/3 100/21
63/5 64/18 65/23	9/11 9/14 9/17 9/22	101/5
66/3 73/7 76/12	10/1 10/3 10/7	MS. DAVIS: [67]
78/3 78/10 78/14	10/13 10/16 10/19	4/17 11/12 11/22
80/6 81/17 82/4	11/1 11/4 11/8	12/15 12/17 12/22
86/15 89/4 89/23	11/11 11/15 11/20	13/3 13/11 13/14
90/7 91/23 92/9	12/10 12/13 15/2	13/17 13/22 14/10
92/14 93/1 93/4	12/10/12/13/13/2/ 16/19/41/13/41/16	13/17 13/22 14/10
93/22 101/3 101/11	41/22 115/11 116/7	
102/5 103/18 104/1		16/20 17/2 18/13
104/11 107/15	116/13 116/19	18/17 19/1 23/5
107/21 108/1	116/23 117/3	41/15 41/17 41/23
108/17 109/19	117/12 118/21	42/6 52/11 53/19
112/21 113/14	119/3 119/17 121/6	54/5 54/10 62/16
114/2	MR. SMITH: [1]	64/10 65/22 66/1
HON.	116/16	76/18 77/18 78/8
MCMILLAN: [2]	MR. STARKEY:	78/12 78/21 79/6
6/6 13/13	[3] 7/14 13/16	79/15 79/20 80/4
HON. PALMER:	79/13	84/3 84/17 85/11
[9] 6/16 77/16	MR. WHITMIRE:	85/18 101/7 102/3
77/19 78/7 80/2	[1] 7/11	104/9 107/6 112/1
80/21 84/15 84/18	MR. WILSON: [1]	113/9 113/12
99/21	9/16	113/18 113/23
HON. SHERMAN:	MS. BALDWIN:	114/4 114/12
[3] 6/10 100/11	[9] 8/12 79/16	114/17 115/19
108/18	80/22 82/3 83/7	116/12 116/18
MR. JEFFRIES:	107/9 107/16	119/4 119/8 120/1
[2] 8/4 12/21	107/23 108/12	120/20 121/7
MR. MADDOX:	MS.	121/10
	BLACKBURN: [2]	
[57] 5/13 5/21 6/2	9/13 14/19	

92/20 92/21 93/13 \$15.00 [4] 66/17 \$700.00 [2] 57/4 102/16 66/22 95/11 95/18 71/11 \$1,063.00 [6] 57/9 \$165.00 [1] 105/11 \$791.00 [1] 58/4 57/13 67/17 68/3 \$178,000.00 [1] \$800.00 [11] 49/3 90/21 92/7 84/21 50/16 55/12 57/21	MS. HALL: [4] $57/14 90$ $12/5 12/12 12/16$ $57/14 90$ $100/4$ $S1,100.0$ MS. JORDAN: [2] $64/4 67/$ $10/11 116/10$ $58/22 61$ $MS. KING: [8]$ $51,101.0$ $8/12 89/21 113/11$ $51,200.0$ $8/12 89/21 113/11$ $51,200.0$ $8/12 89/21 113/11$ $63/20 64$ $114/7 114/16$ $51,200.0$ $MS.$ $S1,257.0$ $MCCLENNEY:$ $66/10 68$ $[1] 8/9$ $51,400.0$ $MS.$ $S1,400.0$ $STEINWINDER:$ $58/14$ $[1] 8/7$ $58/14$ $MS. WELLER: [1]$ $9/10$ $MS. WOOD: [4]$ $11/7 117/8 117/14$ $11/7 117/8 117/14$ $58/14$ $10.00 [2]$ $51,000.00 [2]$ $9/10$ $51/4 51$ $MS. WOOD: [4]$ $11/6 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16 61/16$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------

\$ \$800.00 [7] 57/23 58/5 58/11 58/22 67/18 68/16 91/12 \$85.00 [1] 72/22 \$868.00 [1] 91/3 \$873.00 [1] 57/1 \$877.00 [3] 91/6 91/19 92/15 \$9.23 [1] 94/19 \$9.50 [2] 66/16 95/9 1 10 [11] 31/4 66/14 67/14 69/21 75/8 77/20 77/22 78/4 78/5 83/11 107/3 10 million [1] 32/9 100 [1] 45/10 105 [1] 98/22 10:00 [1] 1/5 10:03 [1] 1/19 10th [1] 15/23 11 [4] 15/8 31/18 68/1 105/2 12 [4] 1/4 1/19 33/14 122/12 121 [1] 121/14 12th [1] 120/22 13 [3] 34/13 68/7	17/22 18/2 18/10 2 20 [1] 107/3 200 [1] 33/17 2004 [1] 43/13 2006 [1] 43/11 2006-2007 [1] 56/23 2007 [2] 25/18 56/23 2013 [1] 43/19 2016 [5] 17/9 17/11 17/20 20/11 21/10 2018 [1] 118/6 2019 [4] 23/20 28/3 28/11 43/19 2020 [7] 17/22 44/1 57/8 57/10 57/12 67/16 90/22	20/7 57/5 57/11 57/14 66/16 90/19 91/5 93/9 122/12 123/5 2022 [1] 123/11 2025 [2] 66/17 66/23 20th [1] 17/11 21 [1] 123/10 24 [1] 33/23 24th [1] 123/4 25 [3] 69/20 82/10 83/4 26 [1] 33/7 3 30 [2] 37/7 96/6 302.56 [2] 17/16 20/14 31 [2] 36/7 43/4 32 [3] 17/8 17/17 117/15 34 [1] 33/7 35 [1] 33/7 36104 [1] 3/22 37 [1] 33/23 4 4 40 [3] 36/8 37/7 107/5 45 [1] 17/15
12th [1] 120/22	57/8 57/10 57/12	107/5 45 [1] 17/15

8 8/9/2022 [1] 123/11 85 [2] 61/19 104/23 86 [1] 45/13 9 9/30/21 [1] 123/10 90 [2] 61/18 75/3 95 [1] 75/4 99 [1] 97/14 A A.K.A [1] 12/15 A.M [2] 1/5 1/19 ability [5] 21/7 24/2 24/18 99/23 101/8 able [7] 7/8 23/18 24/8 37/23 74/16 118/15 118/19 about [80] 7/22 14/22 15/8 16/9 19/19 24/12 26/15 28/8 29/15 29/22 30/18 31/2 31/6 31/11 31/13 32/9 32/15 33/7 34/4 34/12 35/21 37/7 37/11 37/12 38/5 38/13 39/9 40/23	58/19 60/16 62/3 62/9 66/14 66/19 67/19 67/21 69/1 72/3 72/9 72/11 76/22 77/20 78/2 81/3 82/15 83/9 83/18 84/1 86/18 87/2 88/4 88/19 89/5 90/4 92/19 92/20 93/5 93/6 104/5 104/17 106/12 108/12 108/14 110/1 110/4 118/5 119/14 above [5] 29/17 49/5 67/2 98/20 105/2 absolutely [2] 88/6 89/21 accommodate [1] 28/1 according [1] 17/7 account [1] 72/6 ACCR [2] 123/2 123/10 across [1] 65/4 Act [1] 39/7 actual [1] 24/17	84/10 114/13 117/15 add [6] 23/3 32/3 102/9 103/21 103/22 114/7 add-ons [3] 102/9 103/21 103/22 added [3] 117/16 117/18 117/22 adding [2] 37/13 117/20 addition [1] 26/18 additional [9] 28/9 59/15 59/18 69/13 73/21 74/5 76/6 86/7 109/9 address [1] 83/2 addresses [1] 17/14 addressing [1] 18/6 adequate [1] 5/7 adjourn [1] 120/18 adjourned [1] 121/11 Adjunct [1] 2/6 adjust [4] 44/13 47/17 51/2 90/20 adjusted [11] 45/2 49/7 51/21 55/9
31/11 31/13 32/9 32/15 33/7 34/4 34/12 35/21 37/7 37/11 37/12 38/5	123/10 across [1] 65/4 Act [1] 39/7	adjust [4] 44/13 47/17 51/2 90/20 adjusted [11] 45/2

A adjusting [3] 43/5 44/18 95/23 adjustment [20] 31/21 33/22 35/4 37/18 47/16 51/14 55/1 59/13 60/10 63/2 67/9 71/9 71/16 73/19 76/16 97/17 97/20 98/14 99/14 102/8 adjustments [1] 52/5 administration [1] 95/6 Administrative [2] 4/9 15/6 admitted [1] 115/15 admitting [1] 11/16 adopt [1] 48/14 adopting [1] 99/19 advance [2] 70/15 70/17 advanced [1] 39/17	after inactive [1] 78/11 after [14] 17/23 24/20 27/23 31/13 59/14 69/8 73/19 74/9 75/9 97/7 102/9 102/23 103/20 121/4 after-tax [2] 69/8 74/9 after-tax [2] 69/8 74/9 afterwards [1] 24/20 again [21] 5/2 9/6 9/6 26/14 27/14 28/4 29/3 34/10 40/14 41/6 62/2 67/17 71/3 83/3 90/21 91/11 95/7 96/8 106/22 108/13 121/2 against [1] 100/12 agency [5] 29/21 30/2 38/22 39/6 38/22 39/6	agile [2] 23/7 23/19 ago [3] 17/10 26/9 26/16 agree [1] 75/20 ahead [6] 84/14 102/4 113/9 116/4 117/13 119/11 aid [1] 40/4 aimed [1] 40/15 AL [1] 20/4 ALABAMA [113] 1/3 1/17 1/18 2/7 2/7 2/10 2/12 2/12 2/15 2/17 2/19 2/21 3/2 3/2 3/4 3/6 3/9 3/9 3/12 3/14 3/15 3/17 3/19 3/22 4/1 4/2 4/4 4/4 4/7 4/7 4/9 4/10 20/5 20/18 21/4 21/13 21/19 22/9 22/11 22/21 23/17 24/16 25/13 25/16 26/6 26/20 27/23 31/11 31/15 32/10 33/1 33/6 33/21 34/4 36/12
adopt [1] 48/14	96/8 106/22 108/13	22/9 22/11 22/21
adopting [1] 99/19	121/2	23/17 24/16 25/13
advance [2] 70/15	against [1] 100/12	25/16 26/6 26/20
70/17	agency [5] 29/21	27/23 31/11 31/15

A amount [37] 57/23 58/2 58/18 61/5 61/11 61/11 61/20 62/20 67/8 67/14 68/11 68/14 72/4 73/15 75/16 75/17 78/6 82/8 82/10 82/16 82/20 87/8 90/4 90/8 92/16 92/16 93/11 95/16 95/19 95/22 97/23 103/16 105/4 105/10 105/14 106/9 117/19 amount by [1] 105/14 amounts [15] 30/9 33/16 36/3 38/2 55/8 55/15 60/21	Angela [1] 7/3 anomalous [1] 76/1 another [9] 33/8 41/8 69/21 73/1 74/4 74/8 83/11 98/11 113/14 answer [2] 80/7 86/17 answering [1] 108/20 antidotal [1] 65/11 any [79] 12/23 14/6 18/11 23/3 26/7 28/9 29/7 30/21 34/21 35/19 36/12 38/10 38/10 41/1 41/3 42/2 46/15 51/13 51/16 52/10 53/23 58/11 58/13 58/15 62/13 64/7	114/21 115/3 115/18 116/8 116/14 116/20 117/1 117/6 119/4 119/5 119/9 119/9 120/7 120/17 120/17 121/7 122/17 anybody [8] 12/22 13/14 41/20 53/22 54/5 73/4 107/8 119/16 anyone [6] 18/13 18/18 42/17 114/18 115/9 116/6 anything [9] 34/21 53/15 67/18 78/1 91/12 94/4 105/17
92/16 92/16 93/11 95/16 95/19 95/22 97/23 103/16 105/4 105/10 105/14 106/9 117/19 amount by [1] 105/14 amounts [15] 30/9	antidotal [1] 65/11 any [79] 12/23 14/6 18/11 23/3 26/7 28/9 29/7 30/21 34/21 35/19 36/12 38/10 38/10 41/1 41/3 42/2 46/15 51/13 51/16 52/10	anybody [8] 12/22 13/14 41/20 53/22 54/5 73/4 107/8 119/16 anyone [6] 18/13 18/18 42/17 114/18 115/9 116/6 anything [9] 34/21
55/8 55/15 60/21 69/10 74/3 75/18 76/8 90/18 95/14 99/7 110/12 analysis [1] 34/22 analyze [5] 34/13 35/2 36/1 43/21		
44/8 analyzed [1] 36/23 analyzing [3] 33/19 35/16 94/10 anecdotal [2] 83/16 112/5	103/3 103/18 103/22 104/13 106/8 106/23 108/8 112/8 112/13 112/15 112/17	apparent [1] 46/4 Apparently [1] 117/3 Appeals [1] 2/12 appear [1] 46/6

119/12 120/3 120/2120/10 21/8 21/13 21/13 24/6 24/1565/18120/21 approach [3] 93/1521/13 24/6 24/15 24/15 28/6 29/8Associate [2] 3/13 4/6appropriate [7] 5/16 27/13 30/4 30/8 31/17 57/2030/19 32/10 32/10 36/10 35/14 36/10 36/10 38/5 47/15Association [1] 46/8 assume [2] 70/2approval [1] 12/2 approve [3] 12/4 12/6 13/555/5 57/23 63/1 66/22 70/5 70/11 74/9 77/5 78/23assumption [3] 64/17 69/14 70/3 assumptions [2] 71/1 71/5	A APPEARANCES [3] 1/22 3/20 4/11 application [2] 30/7 35/3 applied [8] 28/8 38/2 47/13 47/14 66/7 68/5 97/14 98/8 applies [1] 98/7 apply [13] 51/12 55/2 56/15 59/9 73/13 74/22 75/9 77/2 86/2 96/21 97/3 97/11 98/23 applying [2] 86/12 99/15 appreciate [6] 16/7 111/10 112/2	55/8 85/13 aren't [5] 25/8 46/18 65/3 90/2 100/16 Arizona [7] 43/17 48/3 48/9 97/3 97/4 97/13 100/2 Arnold [1] 8/18 around [2] 15/4 57/22 arrears [2] 110/7 110/11 arrow [1] 49/18 as [59] 7/6 13/5 13/5 15/9 16/2 16/9	asked [5] 14/17 15/21 16/15 115/10 118/5 asking [5] 39/22 40/7 81/15 83/8 86/4 assessment [1] 20/18 assignment [1]
97/15 97/11 96/2.5 110/11 86/4 applying [2] 86/12 arrow [1] 49/18 assessment [1] 99/15 arrow [1] 49/18 assessment [1] appreciate [6] 16/7 111/10 112/2 13/5 15/9 16/2 16/9 assignment [1] 119/12 120/3 20/10 21/8 21/13 65/18 associate [2] 3/13 120/21 20/10 21/8 21/13 65/18 Associate [2] 3/13 approach [3] 93/15 24/15 28/6 29/8 4/6 30/19 32/10 32/10 Association [1] 3/11 33/11 34/10 appropriate [7] 3/11 33/11 34/10 46/8 approval [1] 12/2 36/10 38/5 47/15 84/6 approval [1] 12/2 55/5 57/23 63/1 assuming [4] 50/2 approve [3] 12/4 66/22 70/5 70/11 assumption [3] 12/6 13/5 79/23 80/1 80/19 assumptions [2] approved [3] 14/16 84/8 85/4 71/1 71/5	applies [1] 98/7	48/3 48/9 97/3 97/4	120/17
	apply [13] 51/12	97/13 100/2	asked [5] 14/17
	55/2 56/15 59/9	Arnold [1] 8/18	15/21 16/15 115/10
	73/13 74/22 75/9	around [2] 15/4	118/5
	77/2 86/2 96/21	57/22	asking [5] 39/22
120/21 24/15 28/6 29/8 4/6 approach [3] 93/15 30/19 32/10 32/10 Association [1] 93/16 105/6 30/19 32/10 32/10 Association [1] appropriate [7] 3/11 33/11 34/10 46/8 5/16 27/13 30/4 34/10 35/14 36/10 assume [2] 70/2 30/8 31/17 57/20 36/10 38/5 47/15 84/6 58/23 52/21 53/11 54/16 assuming [4] 50/2 approval [1] 12/2 55/5 57/23 63/1 51/19 69/11 70/5 approve [3] 12/4 74/9 77/5 78/23 64/17 69/14 70/3 approved [3] 14/16 82/13 84/8 85/4 71/1 71/5	applying [2] 86/12	110/11	86/4
	99/15	arrow [1] 49/18	assessment [1]
	appreciate [6] 16/7	as [59] 7/6 13/5	20/18
	111/10 112/2	13/5 15/9 16/2 16/9	assignment [1]
	119/12 120/3	20/10 21/8 21/13	65/18
approval [1] 12/2 approve [3] 12/4 12/6 13/555/5 57/23 63/1 66/22 70/5 70/11 74/9 77/5 78/2351/19 69/11 70/5 assumption [3] 64/17 69/14 70/3 assumptions [2]approved [3] 14/1679/23 80/1 80/19 82/13 84/8 85/451/19 69/11 70/5 assumption [3] 71/1 71/5	approach [3] 93/15	24/15 28/6 29/8	4/6
	93/16 105/6	30/19 32/10 32/10	Association [1]
	appropriate [7]	33/11 33/11 34/10	46/8
	5/16 27/13 30/4	34/10 35/14 36/10	assume [2] 70/2
	30/8 31/17 57/20	36/10 38/5 47/15	84/6
	approval [1] 12/2 approve [3] 12/4 12/6 13/5 approved [3] 14/16	66/22 70/5 70/11 74/9 77/5 78/23 79/23 80/1 80/19	51/19 69/11 70/5 assumption [3] 64/17 69/14 70/3 assumptions [2]

Α	93/13 93/23 94/3	74/16 77/22 78/5
attention [2] 13/1	96/4 99/11 104/13	80/14 80/18 80/19
117/10	118/4 120/16	81/6 82/1 83/1
attorney [14] 2/11	background [1]	84/12 86/10 87/13
2/16 2/19 2/21 3/1	85/21	87/15 87/16 89/8
3/4 3/6 3/16 3/18	BALDWIN [4]	91/2 91/3 91/5
4/3 4/6 4/9 85/5	3/10 8/11 79/17	91/17 92/7 93/7
122/17	108/13	93/10 93/11 93/13
Attorney's [1] 3/11	ballpark [1] 57/20	94/4 95/16 95/19
attorneys [1] 5/11	base [1] 71/16	95/21 99/14 99/15
114/13	based [7] 43/7	101/1 101/9 101/14
Aubrey [1] 6/12	43/12 43/18 46/6	101/20 103/9 104/9
authors [1] 25/5	48/2 52/13 94/16	104/16 105/10
automated [6]	basic [1] 25/12	106/7 109/1 109/2
35/17 36/20 36/21	basis [1] 63/1	109/10 111/21
37/13 37/19 74/6	be [100] 7/7 11/4	115/3 117/16
automobile [1] 47/2	15/11 17/17 17/21	117/23 118/14
available [6] 21/22	17/23 19/10 23/17	118/15 121/1
32/19 32/19 68/4	24/8 25/18 27/7	because [45] 17/19
100/8 104/21	27/9 34/11 34/22	23/11 25/17 32/6
average [7] 33/6	36/23 42/13 46/6	35/8 37/3 45/17
44/15 44/16 45/9	46/15 46/23 47/1	49/13 50/11 50/18
45/10 45/12 45/12	47/14 48/1 48/12	55/20 58/16 60/20
avoid [1] 112/8	50/4 51/13 51/22	62/23 63/10 64/2
avoid [1] 112/8 avoiding [1] 109/8	51/23 52/8 56/21	64/23 65/7 65/17
	57/21 58/22 59/3	67/11 69/18 70/15
B	60/4 60/18 61/5	70/18 71/20 72/23
back [21] 18/8	61/11 61/20 62/6	76/6 82/7 83/3
25/17 27/1 28/2	62/8 63/2 63/3 65/2	83/18 86/9 86/18
34/18 35/15 51/6	66/7 66/20 67/10	88/4 90/10 99/2
53/20 56/23 71/8	67/12 68/2 69/20	101/19 101/22
77/7 78/15 90/10	71/19 73/1 74/5	106/11 108/3 109/2

B	15/14 120/22	blue-shaded [1]
because [6] 111/5	below [7] 33/17	55/8
111/14 114/22	50/4 50/8 59/5 60/6	board [2] 65/4
118/6 118/16	95/16 123/3	123/1
120/10	Ben [1] 9/22	BOB [21] 4/8 5/12
become [1] 30/16	benefit [1] 71/2	11/12 11/23 12/6
becomes [1] 68/14	benefits [1] 118/12	14/21 16/5 16/17
been [23] 18/4 18/6	best [1] 86/16	20/3 20/20 41/17
19/22 23/17 26/5	Betson [2] 43/10	53/20 77/8 107/6
30/18 31/6 32/23	44/23	113/9 115/2 115/9
33/1 33/19 34/9	Betson's [1] 43/16	115/21 116/4
39/8 39/14 42/15	Betson-Rothbarths	119/16 121/3
43/14 45/5 55/8	[1] 44/23	body [1] 31/1
66/14 68/17 75/23	better [5] 22/14	Boggs [7] 1/16 3/21
85/12 105/4 112/22	53/9 53/9 83/1	3/21 9/2 9/4 122/4
before [22] 1/15	101/12	123/9
14/23 40/7 53/12	between [9] 37/2	both [11] 36/4 50/1
59/15 60/8 62/13	45/3 49/6 58/22	50/2 51/12 56/15
67/9 73/19 75/13	67/18 68/9 75/16	66/8 69/17 69/23
76/4 76/23 92/7	92/10 108/11	77/2 77/3 111/1
102/8 102/12 103/3	big [3] 25/3 31/3	bottom [7] 47/2
102/0102/12 100/0	49/15	73/9 91/3 93/8
112/17 113/20	bill [1] 66/12	103/1 103/11
120/18 122/8	Birmingham [4]	104/15
begin [1] 25/10	2/19 2/21 3/17 3/19	box [2] 21/1 49/19
beginning [3] 14/17	bit [6] 22/9 31/12	BR3 [3] 53/7 53/14
20/5 115/12	37/15 46/3 48/18	55/16
being [10] 13/20	90/9	BR5 [11] 48/3
28/8 32/11 38/5	BLACKBURN [2]	48/10 48/13 48/22
48/21 68/5 95/8	4/3 9/12	49/6 51/20 52/4
98/5 100/7 118/18	blew [1] 49/1	52/16 53/7 53/14
believe [4] 6/3 9/18	blue [1] 55/8	93/7
	-	

racket [3] 69/21 9/22 70/1 rady [5] 41/22 1/23 53/20 77/7 07/7 rains [1] 104/16 RIAN [2] 3/13 /14 rief [2] 60/23 13/8 ring [3] 12/23 0/19 117/9 ringing [1] 74/15 rueckner [1] 5/15 uilds [1] 19/23 uilt [3] 100/8 00/15 109/5 ump [6] 91/4 2/18 92/19 92/20 3/12 103/12 unch [7] 41/22 1/23 53/21 77/8 6/11 107/7 111/18 urden [1] 60/14 urks [1] 6/18 USH [6] 3/1 7/16 /20 11/13 16/13 2/11 usy [1] 5/3 uy [1] 74/14	Bye-bye [1] 114/3 C Cadillac [1] 44/3 calculate [3] 60/9 69/9 87/8 calculation [5] 71/21 71/23 87/13 93/14 117/22 call [4] 5/12 113/14 114/5 116/5 called [2] 45/6 52/14 calling [1] 11/4 came [4] 21/8 47/7 106/11 109/22 Campbell [1] 7/4 can [67] 7/20 10/21 14/3 16/14 16/15 16/17 16/17 16/23 19/12 22/11 22/22 23/8 23/9 23/11 24/9 25/20 30/20 30/23 31/2 34/16 34/21 35/13 38/22 41/18 43/21 48/1 51/8 51/9 51/12 51/12 53/9 55/2 59/8 59/12 60/20 66/7 68/5 69/4 70/17 73/13 73/14	78/15 80/7 81/12 82/22 84/15 89/2 93/22 94/3 95/20 103/1 103/10 104/4 104/5 107/6 108/19 114/20 116/1 116/14 116/21 117/13 can't [6] 65/9 70/15 75/11 82/10 85/20 106/1 cannot [1] 24/5 capability [1] 54/6 capacity [1] 50/3 car [1] 46/20 care [2] 86/7 118/18 Cary [1] 9/18 case [15] 32/2 33/19 33/20 62/11 68/12 83/15 96/16 102/12 103/18 104/4 107/2 108/6 111/18 113/1 116/2 cases [4] 35/21 96/6 97/14 100/19 categories [1] 29/8 caused [1] 49/13 CCR [1] 123/9 cease [1] 85/22
ring [3] 12/23	114/5 116/5	75/11 82/10 85/20
0/19 117/9	called [2] 45/6	106/1
ringing [1] 74/15	52/14	cannot [1] 24/5
rueckner [1]	calling [1] 11/4	capability [1] 54/6
5/15	came [4] 21/8 47/7	capacity [1] 50/3
uilds [1] 19/23	106/11 109/22	car [1] 46/20
uilt [3] 100/8	Campbell [1] 7/4	care [2] 86/7
00/15 109/5	can [67] 7/20 10/21	118/18
ump [6] 91/4	14/3 16/14 16/15	Cary [1] 9/18
2/18 92/19 92/20	16/17 16/17 16/23	case [15] 32/2 33/19
3/12 103/12	19/12 22/11 22/22	33/20 62/11 68/12
unch [7] 41/22	23/8 23/9 23/11	83/15 96/16 102/12
1/23 53/21 77/8	24/9 25/20 30/20	103/18 104/4 107/2
6/11 107/7 111/18	30/23 31/2 34/16	108/6 111/18 113/1
urden [1] 60/14	34/21 35/13 38/22	116/2
urks [1] 6/18	41/18 43/21 48/1	cases [4] 35/21 96/6
USH [6] 3/1 7/16	51/8 51/9 51/12	97/14 100/19
/20 11/13 16/13	51/12 53/9 55/2	categories [1] 29/8
2/11	59/8 59/12 60/20	caused [1] 49/13
usy [1] 5/3	66/7 68/5 69/4	CCR [1] 123/9

С	46/21	118/23 119/9 120/8
clarify [2] 71/1	column [6] 21/6	120/18
78/15	21/10 21/12 21/18	Commerce [1] 3/14
CLARK [4] 4/15	21/23 69/8	Commission [1]
11/1 11/3 116/23	columns [2] 94/12	123/11
classifying [1]	105/3	Commissioner [2]
53/11	combine [1] 62/12	1/17 122/5
clean [2] 37/15	combined [4] 49/22	commitment [1]
55/23	55/11 69/19 69/23	107/4
cleaning [1] 46/15	come [3] 57/6 64/20	committee [56] 1/1
clear [6] 19/3 24/4	90/10	1/14 2/5 5/5 15/12
25/5 27/3 56/11	comfortable [3]	15/16 19/4 21/21
81/11	34/20 81/23 120/5	22/6 23/10 24/12
	coming [1] 88/15	27/15 28/7 29/2
clearly [2] 25/15 37/21	commencing [1]	30/15 34/9 34/18
	1/19	34/23 39/17 40/23
Clerk [1] 4/1 Clerk's [1] 15/13	comment [16]	41/11 42/2 42/10
Clerk's [1] 15/13 CLIFFORD [4]	15/15 24/21 38/21	42/21 44/17 47/23
4/13 10/13 115/13	39/13 40/8 41/11	51/17 51/20 53/23
	42/4 42/6 70/23	54/18 54/23 71/2
116/13 alogo [2] 21/15	80/23 85/10 108/18	76/13 76/22 76/23
close [2] 21/15	112/6 115/20 116/3	79/4 79/10 79/11
106/18 alogod [2] 30/11	119/5	96/19 99/17 104/5
closed [2] 39/11	comments [25]	105/18 113/19
40/16	13/4 15/11 16/6	114/21 115/22
closer [2] 33/7 91/5	40/21 52/10 62/13	116/8 116/21 117/1
code [2] 20/15 70/7	84/10 90/3 112/3	117/7 119/4 120/16
coffee [1] 74/15	112/17 115/4 115/9	121/14 122/9
colleague [1]	115/18 115/23	122/14 122/18
100/12	116/8 116/10	122/19
college [2] 3/14	116/14 116/16	committees [1]
29/9 Colorado [2] 2/4	116/20 117/1 117/6	120/14
Colorado [2] 2/4		

D	76/21 80/7 80/16	41/4 97/21 98/7
December 20th	definitively [1]	101/13
[1] 17/11	81/23	deviations [6]
December 31 [1]	Denver [1] 2/4	28/15 28/16 28/18
43/4	Department [3] 3/2	28/19 34/14 35/1
decide [3] 48/13	3/9 24/10	DHR [1] 114/5
65/6 111/22	dependents [1]	did [24] 5/21 10/11
decides [1] 72/19	69/13	12/6 14/22 16/6
deciding [1] 31/17	describe [3] 22/13	34/7 44/12 54/19
decipher [1] 38/1	22/23 106/10	71/9 72/15 75/1
decision [2] 94/8	describes [1] 23/19	75/13 83/16 88/23
101/18	describing [1]	92/5 114/5 114/18
decisions [1] 111/8	22/14	114/23 115/14
decomposition [1]	description [2] 21/6	115/23 116/7
23/16	23/6	116/13 116/20
decrease [3] 49/9	design [1] 109/18	116/23
49/15 77/23	detail [6] 16/9 29/6	didn't [10] 8/20
decreases [2] 53/5	40/12 41/1 65/10	26/7 29/6 47/15
53/14	80/18	50/22 72/7 78/8
deductions [2]	details [1] 113/3	83/8 98/19 104/19
69/12 70/8	determination [1]	differ [2] 45/8 47/3
deeper [7] 41/3	30/7	difference [13] 45/3
45/19 47/7 55/3	determined [1]	49/20 67/23 68/9
43/19 4//7 33/3	98/5	68/13 68/17 72/1
default [3] 37/3	determining [1]	75/3 75/4 82/23
37/9 37/14	110/7	92/10 103/4 104/23
	developed [4] 25/17	differences [1]
defaults [2] 35/3	43/9 50/21 56/22	47/18
36/19 defer [1] 22/5	deviate [4] 100/23	different [15] 19/10
defer [1] 22/5	101/2 101/4 101/9	22/10 23/11 46/18
definitely [2] 38/18	deviation [8] 28/20	46/23 47/1 47/20
91/7	29/1 29/5 34/19	70/12 82/11 83/4
definitive [4] 49/5		

D	discussing [1]	83/18 83/19 85/4
different [5]	25/18	86/9 87/12 88/14
86/18 91/22 92/5	discussion [3]	88/21 89/17 90/23
104/7 105/21	19/19 90/1 96/15	91/9 91/15 92/14
differential [2] 65/8	disincentive [2]	92/16 93/6 96/3
87/6	63/13 89/14	96/5 96/14 100/18
differently [1]	District [1] 3/11	103/19 103/22
111/7	dive [6] 45/19 47/7	104/2 104/22
difficult [3] 26/6	55/3 59/1 61/22	105/13 105/18
56/16 81/18	62/14	106/2 109/15
difficulty [1] 26/7	divide [2] 108/10	111/14 112/2
diligent [3] 29/22	108/15	112/18 112/19
30/18 39/9	Division [4] 2/14	112/23 113/19
direct [1] 114/18	3/8 3/11 4/9	114/6 115/9 120/3
direction [4] 52/7	do [91] 5/7 5/18	120/9 120/10 122/6
78/16 80/16 82/6	12/19 14/6 14/13	document [2] 54/3
directions [1] 84/8	14/20 16/6 16/7	90/14
directly [1] 115/1	18/11 20/16 20/17	documentation [2]
Director [1] 3/8	22/1 22/11 23/3	21/19 119/13
directs [1] 27/9	27/10 28/6 28/19	documented [1]
disabled [1] 27/11	29/4 29/12 30/2	33/13
disappear [1] 99/9	30/22 33/21 34/7	documents [5] 16/3
discretion [5] 56/7	34/18 34/21 37/1	21/20 25/21 30/10
100/7 100/13	43/1 45/14 45/17	42/19
100/15 100/17	48/13 48/15 50/23	does [17] 12/22
discretionary [5]	51/2 53/5 53/6	25/13 39/14 40/18
59/4 59/11 97/1	53/15 53/20 63/10	45/7 51/9 54/6
99/14 101/8	63/18 70/2 71/12	54/22 56/3 62/18
discuss [5] 24/1	73/2 73/16 73/17	65/23 86/14 86/15
54/20 59/12 94/5	75/1 76/12 77/6	103/15 117/19
99/17	78/17 78/18 79/12	119/4 119/9
discussed [1] 34/16	80/17 82/17 82/18	doesn't [14] 16/21

30/9 30/18 31/6 above [14] 10712 114/11 down [18] 27/5 dollar [3] 61/7 58/21 29/7 46/11 61/14 87/15 28/21 29/7 46/11 14/14 87/15 28/21 29/7 46/11 14/14 87/15 58/9 58/18 73/8 Domestic [1] 2/14 58/9 58/18 73/8 10/16 24/3 25/3 82/12 82/16 97/19 10/16 24/3 25/3 102/21 103/8 108/5 10/16 24/3 25/3 102/21 103/8 108/5 10/16 24/3 25/3 102/21 103/8 108/5 112/23 115/21 downstairs [1] 9/19 08/14 35/19 36/12 0/6 19/9 42/3 42/7 39/15 40/12 41/6 10/6 19/9 42/3 42/7 43/2 56/11 58/14 108/20 59/10 60/14 63/12 draft [1] 111/16 63/21 63/22 64/6 27/1 36/17	65/7 70/19 73/16 2//1 30/17 76/7 80/6 83/3 85/2 Drennan [1] 8/1 86/23 88/3 88/10 DREW [3] 2/18 7/9 96/17 97/10 97/16 7/12 98/12 98/23 100/13 drop [1] 110/13 100/14 101/17 drop [1] 112/7 107/10 108/3 dry [1] 46/15 108/19 109/11 duly [1] 122/23
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

15/7 15/17 15/23 4/3 4/5 4/8 examples [17] 20/3 114/21 essentially [7] 62/11 80/20 82/11 26/10 26/16 30/11 82/12 84/11 90/11		end [4] 16/22 39/13 86/3 86/13 ENFORCEMENT [4] 1/2 1/15 3/8 122/10 enough [3] 29/6 107/12 111/11 ensure [1] 30/6 enter [1] 26/22 envelope [1] 93/14 equal [3] 60/2 67/6 67/11 equally [1] 108/10 equivalent [1] 72/4 escalate [1] 66/22 Esquire [12] 2/11 2/18 2/20 3/1 3/3 3/5 3/10 3/16 3/18 4/3 4/5 4/8 essentially [7]	34/11 48/18 61/13 66/23 72/19 87/8 88/17 97/14 103/5 104/16 109/4 every [3] 30/6 118/16 118/19 everybody [8] 12/17 19/16 41/19 49/13 77/13 78/22 79/8 102/11 everybody's [1] 113/2 everyone [3] 5/4 10/5 121/1 evidence [5] 24/2 24/6 24/18 41/2 65/11 evidenced [1] 123/2 exactly [1] 58/4 example [13] 60/23 63/14 66/8 67/22 72/11 98/12 98/12 102/12 102/13 102/17 103/8 103/12 105/12 examples [17] 62/11 80/20 82/11
------------------------------------------------------------------------------------------------------------------------------------------------	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

59/15 59/18 59/21 110/3 123/4

F	28/19 43/15 96/23	62/12 62/17 81/6
February 1 [1] 20/7	101/20	81/14 81/22 94/6
February 10th [1]	field [5] 35/17	94/7 103/6
15/23	35/19 37/13 37/19	fix [1] 12/12
February 4th [1]	37/21	flexible [1] 73/22
15/13	fifth [1] 83/2	flow [2] 22/12 52/4
	figure [3] 50/23	focus [1] 23/11
federal [57] 17/7 17/12 19/20 20/8	e	focusing [1] 49/4
20/10 20/15 21/8		folks [3] 70/18 91/9
	file [3] 32/2 33/19	109/8
21/15 23/8 23/16	33/20	following [1] 123/3
23/21 24/3 24/22		food [4] 46/19 47/4
25/4 26/11 26/17	final [5] 30/21	47/12 94/21
26/20 27/17 28/2	30/21 31/1 32/4	Ford [1] 6/12
28/14 33/11 33/18	34/5	foregoing [1]
34/5 34/6 36/22	financed [1] 43/17	122/12
37/11 37/16 38/4		forgot [2] 13/23
38/9 38/11 39/23	financially [1]	115/11
42/14 42/22 46/7	122/20	form [1] 21/2
50/5 56/2 56/3 56/6	find [2] 28/21 75/14	• •
56/23 57/5 57/8	finding [1] 110/10	65/13 65/14 65/17
57/12 66/9 66/13	findings [3] 29/5	forms [2] 24/6
66/21 67/3 67/16	32/2 33/22	27/20
90/19 90/22 92/6	fine [3] 82/5 84/3	formula [1] 117/20
93/9 94/9 94/14	111/22	forth [4] 19/23
95/7 98/9 99/5	first [17] 13/23 14/8	
111/20	20/14 21/6 22/22	
feds [2] 40/12 42/12		fortunate [2] 22/22
feel [2] 71/19 81/22	41/2 42/6 45/16	23/17
feelings [1] 120/11	48/12 50/23 54/17	forward [2] 14/23
fees [1] 46/23	54/22 55/10 77/9	115/1 formed [5] 20/5 20/6
female [1] 85/9	77/14 97/7 102/22	found [5] 29/5 36/6
few [6] 7/22 17/10	five [10] 48/5 62/5	53/10 110/22 123/3

F four [12] 17/10 17/21 17/21 23/13 27/5 30/6 31/7 48/5 59/13 90/15 102/7 106/3 four-year [2] 17/21 23/13 fourth [2] 38/12 93/19 fragile [1] 64/21 frame [1] 19/7 FRIDAY [3] 1/4 1/19 122/12 friendly [1] 85/3 front [1] 112/3 fulfills [1] 98/9 full [9] 16/1 36/5 36/7 41/18 50/3 50/7 62/20 70/15 118/12	10/17 10/19 116/20 gauge [1] 95/1 gave [2] 84/20 102/13 gears [1] 42/23 gender [1] 85/3 general [1] 65/15 generally [1] 94/22 Georgia [2] 97/18 98/6 get [23] 7/23 16/6 23/1 39/19 43/20 55/18 64/7 74/13 75/7 75/20 76/13 76/21 78/21 81/13 94/15 96/18 103/4 104/13 107/20 114/8 115/14 118/12 120/10 gets [5] 65/4 87/18 98/8 115/3 118/13 getting [5] 26/8	giving [2] 63/14 102/13 glad [1] 17/2 go [47] 14/23 16/9 19/13 24/20 27/22 31/14 32/13 34/8 34/18 35/15 41/1 41/3 41/15 41/18 48/8 48/13 48/18 50/12 51/6 54/16 58/11 58/15 65/9 66/4 67/7 69/4 69/6 72/18 73/4 76/3 77/7 78/15 80/2 83/12 84/14 87/6 91/9 91/15 102/3 103/1 106/15 112/11 113/9 115/16 115/21 116/4 117/13 goes [9] 22/18 22/20 48/7 61/14
fragile [1] 64/21 frame [1] 19/7 FRIDAY [3] 1/4 1/19 122/12 friendly [1] 85/3 front [1] 112/3 fulfills [1] 98/9 full [9] 16/1 36/5 36/7 41/18 50/3 50/7 62/20 70/15	23/1 39/19 43/20 55/18 64/7 74/13 75/7 75/20 76/13 76/21 78/21 81/13 94/15 96/18 103/4 104/13 107/20 114/8 115/14 118/12 120/10 gets [5] 65/4 87/18	66/4 67/7 69/4 69/6 72/18 73/4 76/3 77/7 78/15 80/2 83/12 84/14 87/6 91/9 91/15 102/3 103/1 106/15 112/11 113/9 115/16 115/21 116/4 117/13
full-time [4] 36/5 36/7 50/3 50/7 funded [1] 39/6 further [4] 26/21 120/17 122/16 122/23 future [2] 37/13 110/7	getting [5] 26/8 65/19 86/8 113/4 117/4 give [16] 16/8 17/6 18/22 32/17 58/21 60/23 61/23 80/15 80/20 82/19 83/3 83/4 84/7 89/2 96/8 111/11	22/20 48/7 61/14 62/23 64/15 74/8 91/18 110/19 going [92] 10/8 17/5 19/8 19/10 20/6 20/16 20/23 24/1 40/21 41/10 42/23 47/1 49/18 50/4 50/12 50/12
G GATES [4] 4/14	gives [4] 49/10 84/11 90/17 118/7	51/5 51/6 51/19 51/22 51/23 52/8

hasn't [1] 66/13 42/10 42/16 45/20 39/20

32/13 32/22 33/8 I'll [4] 12/5 12/12 improve [1] 53/17 hour [9] 50/6 66/10 I'll [4] 12/5 12/12 improve [1] 53/16 66/16 66/17 66/22 106/19 120/15 imputation [9] 04/15 05/4 05/11 I'll [9] 11/5 67/21 31/22 35/3 35/16

Ι	included [2] 31/8	72/4 72/12 72/14
imputation [3]	118/2	74/9 75/9 85/6 86/4
36/11 37/2 37/8	includes [2] 44/7	87/4 87/10 87/18
imputations [1]	46/13	87/22 88/5 88/10
36/2	including [5] 39/1	88/15 89/18 92/12
imputed [1] 27/7	56/13 58/1 81/1	94/18 97/10 98/15
imputing [4] 26/5	111/19	98/22 99/3 99/8
32/18 36/16 49/23	income [106] 24/17	102/16 104/21
inappropriate [1]	24/17 26/5 27/7	106/12 106/14
114/6	31/12 31/21 31/22	106/19 106/20
incarcerated [1]	32/18 33/22 35/3	109/9 118/1 118/1
27/11	35/4 35/16 35/18	118/3
Incarceration [1]	35/22 36/1 36/6	incomes [32] 33/17
26/13	36/10 36/16 37/2	38/17 44/15 44/19
incentive [34]	37/4 37/8 37/17	45/2 45/3 45/4 47/8
60/18 61/17 62/4	38/21 39/2 39/20	47/11 47/15 47/17
62/18 63/17 63/21	39/20 39/21 40/1	47/19 47/21 48/23
64/9 65/20 68/22	40/3 40/9 40/9	49/2 49/4 49/7
69/1 72/9 73/2	40/10 40/19 41/3	49/10 51/3 51/21
74/11 74/23 75/7	43/6 45/14 47/11	52/5 52/20 53/6
78/4 81/7 82/22	47/18 49/22 52/13	70/5 70/20 74/4
83/19 86/1 86/13	52/16 52/22 53/9	76/3 86/19 86/22
86/21 87/4 88/8	53/11 53/12 55/12	92/11 93/8 95/2
88/21 89/3 90/13	58/3 58/17 59/5	incorporate [2]
105/7 105/13	60/3 60/5 61/3 61/7	50/22 74/23
105/7 105/13	61/8 61/13 61/18	incorporated [3]
10//13 108/23	65/1 65/6 67/6	50/18 69/3 73/11
	67/11 68/1 68/3	incorporating [3]
incentives [2] 63/8 86/8	68/9 69/9 69/19	74/19 77/5 92/2
	69/23 70/18 71/9	increase [20] 46/6
include [7] 29/19 39/15 40/4 76/7	71/13 71/14 71/14	49/6 61/18 61/19
79/18 81/8 105/6	71/17 71/21 71/23	61/21 64/3 64/5
/ 7/ 10 01/0 103/0		

increased [8] 57/10 61/14 61/16 66/14 87/10 88/4 109/11 112/12 increases [4] 61/7 76/1 87/21 117/21 indicated [1] 11/14 indicates [1] 64/14 indirectly [1] 62/22 individual [2] 26/3 36/14 individuals [1] 16/8 industries [2] 32/13 33/5 infinitive [1] 82/10 influence [1] 110/15 influences [1] 111/8 infographic [5] 31/23 32/14 33/5 33/13 35/6	interest [11] 76/16 84/5 91/10 91/13 93/19 94/2 99/19 104/2 106/8 106/23 108/9 interested [4] 76/14 81/20 91/17 122/20	issues [5] 23/11 47/4 62/15 94/5 119/14 it [279] it's [117] 15/17 19/3 19/21 20/7 21/2 21/7 21/15 21/18 21/22 22/17 22/19 22/21 24/11 24/15 25/16 26/16 27/2 27/3 28/8 28/20 28/22 29/1 32/5
infographic [5]	interpreting [2]	38/2 42/9 43/17
31/23 32/14 33/5	22/5 25/8	44/1 44/2 44/3

iterative [1] 111/13 its [3] 21/21 29/20 Jersey [1] 98/13 Junp [1] 85/8 just [112] 5/14 6/23

J just [110] 12/9	104/2 104/11 104/12 107/1 107/2 107/11 108/5	know [73] 5/3 6/22 19/22 24/19 24/21 24/23 26/23 35/23
13/18 14/1 14/4 15/2 16/21 17/6 18/21 19/21 20/1 20/17 21/1 21/4 21/18 22/6 22/9 23/12 24/19 24/23 28/7 31/1 32/16 34/17 34/18 35/14 40/1 40/14 41/7 41/11 43/1 43/20 48/11 49/11 51/17 51/18 52/6 52/22 53/16 54/19 56/10 58/20 59/22 60/22 61/23 62/2 62/16 63/21 64/4 64/16 66/4 67/22 68/7 70/14 70/23 71/3 71/11 71/20 72/5 73/3 73/5 74/9 77/11 78/1 78/14 79/10 80/10 81/16 82/6 84/6 84/6 84/19 84/19 85/2 87/2 87/17 87/19 89/1 91/8 92/20 92/22 93/13 93/16		19/22 24/19 24/21 24/23 26/23 35/23 40/3 40/6 46/14 46/20 46/22 59/20 59/20 62/21 63/18 63/19 64/1 64/6 64/23 65/11 69/18 70/18 71/13 71/20 72/10 72/23 74/13 74/15 74/17 76/22 78/17 78/18 81/13 81/16 82/7 83/2 83/10 83/11 84/22 85/1 86/23 86/23 87/2 87/15 88/1 88/2 88/10 88/19 89/9 89/10 89/11 89/17 90/11 102/13 102/14 104/1 106/6 106/20 107/2 107/19 108/19 109/7 109/14 109/20 110/12 110/16 111/5 111/8 114/19 117/17
93/23 94/6 95/1 95/3 96/7 98/8 100/5 100/6 101/19	114/9 kittens [1] 114/13 knocking [1] 42/22	labor [7] 24/10 31/19 32/3 32/8 110/8 110/13

97/1 97/15 97/18 leave [3] 85/8 93/9 94/23 98/23 99/19 101/16 113/21 114/19 levels [1] 44/1 languages [1] 97/3 leaving [1] 79/23 liability [1] 70/19 Large [2] 1/17 LEE [3] 4/16 11/6 licensed [1] 122/23 122/5 117/7 licensing [1] 46/23 last [12] 17/19 left [2] 48/17 life [2] 99/10 114/8 21/17 21/23 26/19 left [2] 48/17 life [2] 99/10 114/8 43/15 44/22 45/16 legal [2] 4/9 40/4 19/13 23/6 23/18 legal [2] 4/9 40/4 19/13 23/6 23/18 legislation [1] 95/8 24/14 25/1 34/17 105/2 109/21 legislative [1] 22/18 37/22 39/14 40/18 legislative [1] 22/18 37/22 39/14 40/18 late [2] 106/7 Legislature [1] 40/22 41/21 42/3 22/19 45/18 47/9 49/17 later [7] 17/11 leisure [1] 32/12 51/9 54/1 54/7 63/6 less [4] 45/12 92/21 68/17 74/11 77/1 17/21 25/18 31/2 98/17 98/22 79/7 80/4 84/13 98/13	105/2 109/21 legislative [1] 22/18 37/22 39/14 40/18 late [2] 106/7 Legislature [1] 40/22 41/21 42/3 115/15 22/19 45/18 47/9 49/17 later [7] 17/11 leisure [1] 32/12 51/9 54/1 54/7 63/6
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

L	91/9 92/21 96/14	39/2 39/20 40/1
like [12] 100/9	112/19 115/15	40/3 40/9 40/19
100/13 101/5 108/4	LLC [1] 3/21	53/11 57/23 60/5
111/16 115/4 115/7	long [1] 113/5	70/18 71/9 88/5
117/6 117/9 118/14	longer [1] 55/20	89/18 99/3 99/8
120/8 121/4	look [26] 26/18	102/16
liked [1] 81/1	28/7 29/2 38/15	low-income [7]
likely [1] 66/20	41/8 46/17 49/1	31/21 35/4 38/21
line [23] 47/2 48/20	49/16 50/16 52/19	39/2 39/20 40/1
48/22 50/17 52/17	55/10 57/11 62/11	40/3
52/17 55/11 67/7	67/23 68/8 77/8	lower [23] 33/4
67/14 68/1 68/7	90/15 90/16 94/12	44/15 44/16 45/23
68/11 68/18 68/20	97/2 103/7 104/15	47/10 47/11 47/21
68/23 90/12 93/8	104/20 105/1	48/19 49/9 50/17
103/2 103/6 104/21	107/17 110/20	55/15 58/11 58/16
105/1 106/19 112/3	looked [3] 44/13	60/21 68/8 68/13
lines [3] 74/5 98/20	47/8 107/5	74/3 86/13 87/18
104/19	looking [7] 23/15	87/22 88/10 91/10
LISA [3] 4/15 11/1	35/8 36/2 42/1 43/4	91/12
116/23	49/2 69/19	lowest [1] 86/3
list [4] 115/22 116/5	looks [4] 21/21	Μ
119/18 119/23	65/15 84/13 111/16	ma'am [6] 14/19
listened [1] 120/4	Lord [1] 123/5	15/2 92/4 102/3
listening [2] 82/14	loss [1] 32/11	13/2 /2/4 102/3
113/2	lost [1] 32/9	MADDOX [1] 4/8
litigating [1]	lot [11] 23/19 28/12	made [10] 17/17
100/17	31/7 35/19 37/12	17/23 18/4 23/20
little [18] 16/12	46/1 74/7 81/1	26/9 38/18 72/1
22/9 23/7 24/15	88/16 89/17 114/1	72/1 77/11 111/6
31/12 32/21 37/15	low [23] 28/20	magnified [1] 89/18
40/11 41/19 46/3	31/21 33/21 35/4	magnitude [2]
48/18 69/4 90/9	35/22 37/17 38/21	87/18 89/13

$\begin{array}{c c c c c c c c c c c c c c c c c c c $

M	119/5	methodology [1]
measure [2]	members [19] 2/5	43/10
45/18 53/9	10/9 13/10 15/16	methods [1] 74/1
measurements [3]	19/4 23/10 30/23	MICHAEL [2]
43/8 45/1 55/16	42/3 42/10 79/4	2/13 6/9
measures [1] 45/8	79/10 79/11 114/22	middle [3] 21/12
media [1] 15/4	115/17 115/22	39/21 40/9
median [1] 94/19	120/16 122/15	middle-income [1]
Medicaid [1] 27/20	122/18 122/19	39/21
medical [2] 28/13	memo [9] 19/20	might [13] 22/13
41/5	20/6 20/20 31/14	28/6 37/5 46/23
meet [3] 23/18 26/6	43/5 44/12 46/2	61/17 62/6 73/1
37/15	48/16 54/16	83/1 87/15 104/16
meeting [27] 1/1	memorandum [6]	106/7 109/17
1/15 12/9 13/20	25/21 26/1 31/10	109/18
15/8 15/22 17/3	34/1 35/15 51/7	milk [3] 87/20 88/2
19/9 19/11 24/13	memorandums [1]	88/4
31/15 33/11 37/11	35/8	million [1] 32/9
38/3 38/6 38/9	memory [1] 54/13	mind [2] 57/16
39/11 40/5 40/16	memos [3] 19/16	76/19
42/14 54/19 102/1	19/17 20/3	minimum [18]
115/6 115/13	mention [2] 14/22	28/18 32/20 34/15
119/19 120/22	121/5	36/5 36/8 50/1 50/3
121/14	mentioned [2]	50/5 66/9 66/13
meetings [2] 15/3	75/12 109/7	66/21 67/1 67/2
18/7	merits [1] 74/17	94/9 94/14 95/7
meets [1] 21/14	met [8] 19/22 21/18	96/6 111/20
MELODY [7] 3/10	26/12 26/19 33/12	minus [2] 68/3
8/10 79/17 84/19	34/4 38/19 56/2	98/15
107/8 108/13 109/7	method [1] 74/21	minute [8] 7/23
8/10 79/17 84/19 107/8 108/13 109/7 Melody's [1] 84/10 member [2] 53/23		

M	natural [1] 87/4	29/14 30/17 31/16
must [1] 39/4	necessarily [2]	42/19 50/12 50/23
mute [2] 23/3	80/16 107/19	51/6 66/4 68/23
113/10	need [14] 19/18	78/17 82/7 82/15
my [30] 22/1 24/18 42/6 44/18 46/21	28/5 29/3 41/6 62/17 73/17 80/10 82/6 82/11 89/11	90/10 96/9 96/13 102/1 102/6 103/7 104/6 111/12
51/15 58/20 63/3 63/6 64/2 64/3 64/5 64/12 76/19 85/10	96/3 101/9 112/23 114/13	111/14 113/1 115/5 120/22
86/14 92/22 93/13	needed [1] 99/5	night [5] 63/18 65/7
96/15 100/12	needs [9] 12/17	72/20 74/12 110/16
101/18 107/13	25/12 27/8 42/11	nightmare [1]
107/19 112/5 113/16 114/8 114/9	56/8 94/4 98/3 98/4 113/20 negotiate [2] 75/15	114/16 no [58] 5/20 6/1 6/13 6/19 7/5 7/10
117/10 119/22 123/3 N	111/2 neither [1] 122/16	7/17 8/2 8/19 8/23 9/21 9/23 10/2
name [2] 5/14 123/3	net [6] 71/11 71/14 71/17 71/23 72/4 98/15	10/15 10/18 10/23 11/10 11/19 13/2 13/3 13/4 14/9
narrative [1] 56/5	Nettles [3] 11/17	14/10 14/14 17/2
narrow [6] 58/9	11/18 12/7	18/12 18/16 18/17
70/14 82/12 82/16	never [1] 98/8	18/23 23/5 32/10
108/5 112/23	new [12] 17/16 18/1	40/6 42/5 54/4 54/9
narrower [1] 113/4	18/7 18/9 21/8	55/20 64/10 69/12
NATHAN [3] 4/5	43/23 45/6 68/1	73/6 76/11 84/18
9/14 9/17	98/13 104/20 105/1	90/6 92/4 93/21
national [5] 37/7	111/20	98/13 103/17
44/1 44/13 44/23	news [3] 15/3 15/9	103/23 107/15
48/4	16/1	113/22 116/10
nationally [2] 32/8 44/6	next [28] 12/1 17/18 17/20 19/13	115/22 110/10 116/16 116/22 117/2 119/7 120/2

officer [2] 15/6 38/11 offices [1] 65/12 official [1] 108/4 often [3] 28/16 37/18 38/2 oftentimes [1] 23/8 Oh [6] 12/10 41/16	108/17 113/23 114/2 115/19 118/21 119/8 119/15 119/22 120/1 120/20 121/7 old [2] 43/7 114/10 once [6] 5/13 22/17 30/5 62/9 104/6 111/21 one [45] 5/2 15/10 15/14 17/17 17/23 19/20 25/10 26/6 28/14 29/7 34/7 35/13 37/17 41/2 41/5 44/5 44/20	35/21 37/20 49/2 68/4 70/17 72/21 75/2 75/7 76/4 77/19 86/1 86/12 95/21 101/19 112/6 119/17 ons [3] 102/9 103/21 103/22 open [5] 40/21 99/16 106/9 106/22 115/8 opinion [1] 24/18 opportunity [5] 38/20 39/1 39/13 42/13 96/19
15/7 15/13 officer [2] 15/6 38/11 offices [1] 65/12 official [1] 108/4	old [2] 43/7 114/10 once [6] 5/13 22/17 30/5 62/9 104/6 111/21 one [45] 5/2 15/10	119/17 ons [3] 102/9 103/21 103/22 open [5] 40/21 99/16 106/9 106/22
oftentimes [1] 23/8	19/20 25/10 26/6 28/14 29/7 34/7 35/13 37/17 41/2	opinion [1] 24/18 opportunity [5] 38/20 39/1 39/13
okay [57] 5/19 6/5 9/1 10/21 11/11 11/15 11/22 12/10 12/19 13/3 13/17 14/15 16/15 16/20	57/13 62/6 67/7 69/3 69/20 75/4 81/2 82/18 85/16 90/23 91/6 91/18 91/20 93/7 93/10 95/5 104/4 106/2	79/23 opposition [3] 14/6 14/12 78/20 option [2] 59/8 59/12 options [6] 83/4
1//5 18/13 18/17 19/1 52/11 53/19 54/5 54/10 65/22 66/3 73/7 78/7 78/12 78/21 79/6	106/2 115/16 115/17 118/4 118/21 119/15 120/21 ones [5] 19/22	83/5 93/5 105/19 106/1 106/4 order [24] 19/13 26/22 27/12 30/8 36/2 36/18 38/2

25/2 27/8 27/11 123/3 28/9 32/23 37/17 out [21] 5/3 15/16 38/8 41/5 46/7 21/8 40/2 40/14 46/14 46/16 47/6 21/8 40/2 40/14 50/14 58/17 59/15 50/23 51/4 53/10 60/11 60/11 73/21 57/6 70/20 80/19 76/6 89/23 90/2 81/21 85/1 90/19 94/5 102/9 106/9 108/15 109/9 107/1 112/17 108/15 109/9 120/2 121/7 122/15 outdated [1] 25/17 021/8 122/20 outlets [1] 15/4 0thers [3] 11/16 34/10 34/18 49/8

Ρ	98/3	pay [14] 21/7 24/2
parent [41] 25/13	parity [11] 45/6	24/18 60/12 62/20
26/4 27/10 37/3	45/7 45/16 45/17	65/8 74/16 85/2
39/20 39/20 39/21	45/22 46/5 46/10	87/5 103/13 106/16
40/7 55/3 60/4	46/12 46/13 47/6	107/12 112/13
60/15 62/19 63/14	47/14	112/14
64/14 67/9 67/12	parking [1] 89/16	payable [1] 99/8
68/6 69/15 69/20	part [5] 2/17 13/23	paycheck [2] 72/22
69/21 70/4 71/6	21/9 63/4 103/13	85/7
71/15 72/12 72/19	Part-time [1] 2/17	payer [1] 69/11
73/14 76/2 83/10	participating [1]	paying [2] 60/4
87/9 98/2 98/4 99/3	120/21	118/17
105/8 106/16 110/6	participation [1]	payment [4] 35/4
117/21 118/7 118/9	110/8	38/13 38/16 112/9
118/11 118/13	particular [6]	payments [1] 75/22
118/15	15/10 29/8 40/22	payroll [1] 72/23
parent's [11] 59/4	52/15 54/2 95/17	paystubs [1] 24/7
61/3 61/7 97/10	particularly [5]	penalized [1] 86/11
98/15 98/16 98/22	28/16 32/19 38/21	PENNY [16] 2/6
110/15 117/16	74/6 81/21	6/22 11/21 12/5
118/1 118/2	parties [2] 77/3	22/13 23/2 41/13
parenting [1] 51/14	100/16	42/20 63/6 76/12
parents [23] 33/17	party [2] 24/9	77/16 79/16 80/22
36/3 36/4 39/3 50/1	36/15	83/7 83/8 104/3
50/2 51/13 56/15	passed [1] 22/21	people [17] 14/4
60/2 66/9 67/6	patience [1] 113/2	18/22 22/3 22/6
75/15 75/20 77/3	patients [1] 86/6	47/10 53/10 54/13
83/19 95/18 99/8	pattern [1] 22/12	77/9 85/4 86/2
108/11 110/1	patterns [4] 35/5	86/13 88/14 109/6
110/23 111/1 111/4	38/14 38/16 47/20	112/3 112/8 120/3
110/23 111/1 111/4	pause [3] 18/21	120/5
parents' [2] 69/17	32/17 49/10	per [2] 66/16 70/16

place [2]54/7108/2145/745/1545/17101/22108/21Practice [7]2/1645/2146/446/10plan [1]29/213/43/63/163/1846/1246/1246/13please [1]5/175/113/163/1846/1647/247/6point [25]5/115/163/163/1846/1647/247/614/1318/2019/8practicing [1]85/547/1387/2088/150/450/852/654/2practitioners' [1]prices [15]31/1165/1876/2077/1288/13preference [1]43/544/1445/879/1284/984/22preference [1]45/1145/2346/389/689/1689/19101/1946/546/1446/18	P periodically [1] 22/23 person [7] 57/6 57/9 57/13 87/22 88/5 119/16 119/17 personally [1] 23/6 persons [4] 15/21 122/15 122/18	120/15 121/1 policies [2] 31/22 33/15 policy [6] 2/3 89/7 111/9 117/17 117/18 117/19 poll [2] 77/1 77/13 ponder [1] 83/6 populated [2] 35/20	▲
109/20 111/10 112/14 114/18 115/7 115/10preliminarity [1] 91/19 preliminary [3]51/3 52/20 53/15 57/3 96/1 printed [1] 122/13	pertain [1] 29/17	possible [1] 101/1	59/10 96/22 101/6
	phases [1] 70/20	posted [1] 15/17	pretty [5] 23/18
	phrase [1] 64/20	poverty [11] 33/18	27/3 97/17 106/18
	physical [1] 29/9	57/1 57/5 57/8	108/10
	pick [1] 90/9	57/12 67/16 90/19	previous [7] 15/3
	pictures [1] 41/19	90/22 92/6 93/9	15/9 18/7 91/22
	pin [1] 29/7	98/23	92/1 92/8 98/20
	place [2] 34/7	practical [2] 27/6	price [17] 44/1 45/6
	101/22	108/21	45/7 45/15 45/17
	plan [1] 29/21	Practice [7] 2/16	45/21 46/4 46/10
	please [1] 5/17	2/19 2/21 3/4 3/6	46/12 46/12 46/13
	point [25] 5/11	3/16 3/18	46/16 47/2 47/6
	14/13 18/20 19/8	practicing [1] 85/5	47/13 87/20 88/1
	50/4 50/8 52/6 54/2	practitioners' [1]	prices [15] 31/11
	65/18 76/20 77/12	88/13	43/5 44/14 45/8
	79/12 84/9 84/22	preference [1]	45/11 45/23 46/3
	89/6 89/16 89/19	101/19	46/5 46/14 46/18
	109/20 111/10	preliminarily [1]	51/3 52/20 53/15
	112/14 114/18	91/19	57/3 96/1

Ρ	10/10	120/2 123/11
prior [2] 110/5	prop [1] 61/23	publicly [1] 120/6
115/5	proper [1] 63/3	Publish [1] 30/14
private [8] 2/16	proposal [1] 66/15	published [2] 17/12
2/19 2/21 3/4 3/6	proposed [4] 95/6	43/11
3/16 3/18 27/23	95/8 95/14 111/20	publishing [1]
privilege [1] 5/5	prorated [1] 68/11	30/19
probability [1]	pros [4] 73/10	pull [2] 58/18 116/1
75/21	73/12 74/20 76/9	pulling [1] 46/11
probably [17] 7/7	prosecutor [1]	purposes [4] 29/13
14/4 23/23 25/10	83/14	33/10 34/9 82/5
35/23 44/4 45/22	provide [7] 5/10	push [1] 60/5
46/3 47/1 81/4	38/20 38/23 59/7	pushback [1] 38/10
87/13 90/20 91/4	63/23 101/12	put [21] 20/17 21/2
92/18 101/15	119/13	30/20 30/23 38/7
109/23 111/4	provided [1]	40/1 51/8 51/10
problem [1] 74/8	119/10	51/18 68/21 71/18
proceed [1] 54/11	provides [3] 17/16	71/22 73/18 78/15
	24/16 40/8	79/22 80/18 82/18
proceedings [1]	provision [7] 21/7	84/12 89/16 101/21
122/6	21/11 24/23 25/1	104/4
process [5] 16/10	26/11 31/22 36/17	putting [12] 21/20
29/16 79/1 111/13	provisions [1]	38/8 42/7 50/13
113/5 DDOFESSOD [7]	29/18	51/11 54/23 73/10
PROFESSOR [7]	proxy [1] 36/5	73/12 78/23 79/1
2/6 2/6 3/13 6/22	public [21] 4/11	80/11 81/10
8/14 43/9 45/20	10/9 14/22 15/5	
profiles [2] 109/22	16/7 19/6 38/21	
109/23	20/1 20/12 20/12	qualifying [1]
profiling [2] 109/21	40/8 70/22 71/3	87/16
111/6	89/7 115/8 115/17	question [31] 18/14
program [1] 16/22	115/20 116/3 116/5	18/19 18/21 42/4
pronounced [1]		42/18 54/1 54/22

reduction [2] 97/9 97/23 release [2] 15/4 representatives [3] 39/4 39/15 40/18		refer [1] 116/2 Referee [1] 2/17 reflect [2] 93/12 96/19 reform [1] 118/6 regard [3] 36/19 58/12 112/6 regarding [2] 52/15 77/10 regards [1] 74/19 region [1] 45/9 regionally [1] 47/3 regions [2] 32/23 33/1 register [1] 14/11 regulation [4] 17/7 17/14 17/22 39/23 regulations [2] 17/12 20/11 reiterate [1] 71/4 relate [1] 78/8 related [2] 21/15 60/19 relating [2] 74/9 84/10 Relations [1] 2/14 relative [5] 24/14 66/23 97/22 122/17 122/19 relay [1] 114/20 release [2] 15/4 16/1	remind [4] 13/18 14/5 49/12 115/22 renamed [1] 7/19 rent [2] 46/11 46/16 rents [1] 46/1 replicate [1] 44/11 report [7] 30/22 31/1 31/9 32/4 33/23 34/5 52/14 reported [2] 65/6 122/6 reporter [7] 1/16 3/21 9/2 13/18 122/4 123/2 123/10 REPORTER'S [1] 121/16 reporting [3] 3/21 9/6 123/1 reports [3] 30/14 38/16 65/1 representative [1] 44/6 representatives [3]
--------------------------------------------------------------------------------------	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

R	61/9 62/8 64/2 66/7	103/17 103/23
request [1] 117/9	67/15 67/20 68/10	107/22 113/22
requests [1] 120/2	68/16 69/2 71/8	116/22 117/2 119/7
require [2] 94/23	71/10 71/17 72/3	120/19 121/9
101/15	72/6 75/18 82/9	responsible [3]
required [1] 31/19	82/17 82/21 90/5	67/10 67/13 103/9
requirement [15]	90/8 90/18 91/11	rest [2] 14/23 29/15
21/8 21/14 21/16	91/14 91/21 95/21	results [2] 30/7
31/16 34/5 37/11	96/22 97/4 97/5	
37/16 38/9 38/19	98/18 99/1 99/5	retaining [1] 76/16
39/10 40/6 56/2	99/6 102/8 102/19	rethink [1] 88/3
56/3 56/12 98/9	102/23 103/20	returns [1] 24/7
requirements [10]	111/1	review [15] 15/20
19/21 20/8 20/13	reserves [3] 95/15	17/18 17/20 17/21
23/21 26/20 28/14	104/8 105/22	23/13 25/23 28/15
33/11 38/4 42/15	resources [3] 3/2	28/16 29/13 29/16
42/22	3/9 44/10	30/4 30/12 30/17
requires [1] 74/4	respect [1] 56/7	31/8 31/19
requiring [1] 99/6	respond [1] 23/8	reviewed [2] 17/9
research [6] 2/3	responded [1]	19/17
29/4 75/23 110/4	23/20	reviewing [1] 30/23
110/9 110/11	responds [1] 39/10	Reviews [1] 20/9
reserve [66] 19/19	response [40] 5/20	revise [1] 30/4
25/14 35/12 46/7	6/1 6/13 6/19 7/5	revisit [1] 24/22
50/13 50/19 50/22	7/10 7/17 8/2 8/19	reward [1] 74/13
51/4 51/8 52/2 52/3	8/23 9/21 9/23 10/2	right [35] 5/1 5/13
54/16 55/1 55/6	10/15 10/18 10/23	10/8 11/20 12/13
55/21 56/1 56/4	11/10 11/19 13/2	12/16 30/10 32/5
56/21 57/21 58/7	14/9 14/14 18/12	43/3 49/16 49/22
58/10 59/3 59/10	18/16 18/23 42/5	55/22 66/12 66/14
59/19 60/6 60/9	54/4 54/9 73/6	67/1 72/18 85/14
60/19 60/22 61/2	76/11 90/6 93/21	88/6 88/15 89/4

R	24/21 27/4 29/15	58/21 59/17 59/20
right [15] 90/11	41/9	59/22 61/6 63/17
93/4 95/9 96/3	rule [6] 17/8 17/17	73/17 77/20 81/19
97/13 100/22	21/9 22/11 56/6	83/16 84/2 87/2
101/10 101/18	117/15	87/10 92/1 97/7
105/16 107/21	rules [3] 5/9 22/19	97/12 106/17 108/3
113/12 114/11	23/16	110/19 110/20
114/13 114/17	run [4] 96/8 96/16	114/5
118/8	101/23 111/18	saying [3] 81/23
risk [1] 100/11	S	107/20 109/15
risks [1] 89/9	<u>~</u>	says [15] 21/11 24/1
robust [1] 44/5	said [12] 6/3 7/7	29/19 49/19 56/1
roll [1] 5/12	22/8 23/22 34/6	56/4 56/6 97/21
rolling [1] 20/12	53/1 53/3 60/12	98/13 98/21 99/13
roster [1] 30/15	84/20 91/18 100/1	108/10 110/4 110/5
Rothbarth [1]		110/11
43/10	sake [1] 16/4	scale [1] 47/19
Rothbarths [1]	salaries [1] 87/1	scenario [9] 67/5
44/23	same [12] 44/21	68/12 94/13 94/18
	65/18 69/22 70/11	95/4 95/12 95/17
round [2] 58/4 113/1	82/20 82/21 86/1	95/23 103/2
	86/10 93/11 93/18	schedule [49] 35/10
row [26] 20/23	103/2 109/13	43/2 43/23 44/22
20/23 21/7 23/23	sample [2] 44/6	48/2 48/21 50/19
24/22 25/11 26/2	44/8	50/20 51/1 51/9
26/13 26/19 27/16	Sarah [2] 4/6 5/19	51/16 51/22 52/4
28/8 28/12 29/14	save [1] 69/5	55/6 56/17 56/22
29/19 30/3 30/14	savvy [1] 110/1	67/8 68/11 69/9
31/4 31/18 33/14	saw [4] 7/18 10/20	69/18 71/2 71/10
34/13 35/2 38/12	47/10 70/22	73/11 73/15 73/18
38/20 41/1 41/4	say [29] 5/14 5/15	74/3 74/20 75/17
41/7	5/17 24/15 25/1	76/7 76/15 76/17
rows [5] 20/17	52/18 56/3 57/19	

S schedule [18]	32/14 38/22 41/19 41/20 49/9 49/17	55/21 56/1 56/4 56/20 57/21 58/6
77/5 78/16 79/2	50/17 52/9 53/4	58/10 59/3 59/9
80/1 82/20 86/3	53/13 53/21 55/18	59/19 60/6 60/9
91/1 91/22 92/1	60/23 66/5 68/5	60/19 60/22 61/2
92/2 93/17 94/17	68/21 69/7 72/21	61/9 62/7 64/2 66/6
	73/4 75/11 75/14	67/15 67/20 68/10
95/14 100/16	80/7 81/20 82/9	68/16 69/2 71/8
101/10 101/13	82/22 84/12 88/14	71/10 71/17 72/3
110/17 111/15	92/18 93/8 94/3	72/5 75/17 82/8
schedules [1] 50/21	94/13 95/13 95/20	82/17 82/21 90/4
School [1] 2/7	103/1 103/5 103/10	90/8 90/18 91/11
Scott [1] 15/5	103/19 104/6	91/14 91/21 95/15
screen [7] 5/22 6/21	104/12 105/2 105/3	95/20 96/22 97/4
8/21 12/8 41/18	105/9 106/23 107/2	97/5 98/17 99/1
41/22 48/19	107/7 110/23	99/4 99/6 99/13
scroll [5] 73/8 73/8	115/18 116/5 119/9	102/7 102/19
97/19 99/11 102/21	119/21 120/23	102/22 103/20
second [6] 12/20	seeing [5] 25/9	104/7 105/22 111/1
12/21 13/6 20/23	34/10 36/10 84/11	self-support [69]
56/19 93/10	105/4	19/19 25/14 35/11
secret [1] 12/18	seem [1] 118/20	50/13 50/19 50/22
sector [3] 32/12	seems [4] 77/1 79/7	51/4 51/7 52/2 52/3
32/22 32/22	108/22 118/13	54/16 55/1 55/6
sectors [1] 33/8	seen [3] 85/11 86/5	55/21 56/1 56/4
Security [1] 58/3	119/19	56/20 57/21 58/6
see [71] 5/21 6/20	segued [1] 70/21	58/10 59/3 59/9
8/20 10/16 10/22	self [69] 19/19	59/19 60/6 60/9
13/4 14/3 14/10	25/14 35/11 50/13	60/19 60/22 61/2
16/11 16/12 16/13	50/19 50/22 51/4	61/9 62/7 64/2 66/6
16/16 16/17 18/17	51/7 52/2 52/3	67/15 67/20 68/10
19/22 21/4 23/2	54/16 55/1 55/6	68/16 69/2 71/8
23/17 25/20 28/9		

S self-support [31] 71/10 71/17 72/3 72/5 75/17 82/8 82/17 82/21 90/4 90/8 90/18 91/11 91/14 91/21 95/15 95/20 96/22 97/4 97/5 98/17 99/1 99/4 99/6 99/13 102/7 102/19 102/22 103/20 104/7 105/22 111/1 send [2] 85/22 115/2 Senior [1] 4/6 sense [12] 5/8 22/11 33/12 40/4 47/10 47/16 65/15 86/14 86/16 99/2 103/15 111/23 sent [6] 15/4 15/7 15/11 15/16 20/3 117/8	seven [5] 48/15 48/17 67/7 84/22 113/15 several [1] 110/14 shaded [2] 55/8 55/19 shall [3] 97/7 98/14 100/3 SHALOTTIE [1] 4/16 shared [1] 29/8 she [20] 7/6 7/7 7/23 9/5 9/18 9/19 10/20 10/20 11/13 11/14 14/3 19/10 19/12 40/7 61/8 63/16 77/11 78/1 113/20 115/3 She's [3] 9/19 10/4 11/13 Shelby [1] 2/17 SHERMAN [2] 2/13 6/9 shift [4] 63/19 65/7	111/15 showed [2] 46/1 71/12 shows [10] 21/10 37/1 37/7 55/12 65/10 66/6 67/14 68/3 69/2 105/12 significant [1] 76/2 similar [3] 25/2 47/4 99/20 similarity [1] 111/6 simple [2] 59/23 72/16 since [5] 29/5 32/21 45/5 46/10 118/8 single [3] 69/11
102/22 103/20 104/7 105/22 111/1 send [2] 85/22 115/2 Senior [1] 4/6 sense [12] 5/8 22/11 33/12 40/4 47/10 47/16 65/15 86/14 86/16 99/2 103/15	she [20] 7/6 7/7 7/23 9/5 9/18 9/19 10/20 10/20 11/13 11/14 14/3 19/10 19/12 40/7 61/8 63/16 77/11 78/1 113/20 115/3 She's [3] 9/19 10/4 11/13 Shelby [1] 2/17	37/1 37/7 55/12 65/10 66/6 67/14 68/3 69/2 105/12 significant [1] 76/2 similar [3] 25/2 47/4 99/20 similarity [1] 111/6 simple [2] 59/23 72/16 since [5] 29/5 32/21
	2/13 6/9	single [3] 69/11 70/6 70/11 singular [1] 12/3

S six-year-old [1] 114/10 size [1] 44/8 skill [1] 94/23 skills [2] 20/20 32/21 skip [1] 34/16 sloppy [1] 63/5 small [2] 31/2 50/9 SMITH [4] 4/13 10/14 115/13 116/13 so [222] solid [1] 48/20 some [45] 12/7 14/3 17/13 27/11 32/14 33/5 37/1 39/10 46/9 47/18 49/13 53/10 53/13 54/17 62/11 62/14 64/16 70/22 72/17 74/13 74/17 76/1 80/9 80/15 84/11 89/2 89/2 90/11 90/17 96/18 97/18 100/7 103/22 104/4 104/6 106/16 107/5 110/1	63/9 87/22 someone [1] 12/3 something [9] 42/12 57/15 66/18 67/3 72/7 75/21 107/1 111/2 121/5 sometimes [1] 109/8 somewhat [1] 62/19 somewhere [2] 28/22 71/22 soon [1] 85/6 sophisticated [1] 109/3 sorry [9] 12/6 17/1 41/17 57/7 78/3 85/17 108/13 113/11 114/11 sort [9] 46/15 60/20 64/16 67/9 70/21 76/23 100/7 106/5 110/21 sound [1] 108/4 sounds [1] 112/1 speak [9] 7/22 25/5 54/8 80/5 106/1 115/10 116/6 120/2 120/5	SSR [6] 55/1 56/21 59/3 59/13 81/7 102/8 Staff [4] 2/11 4/3 4/6 4/9 stagger [1] 95/10 standpoint [1] 88/14 STARKEY [3] 2/20 7/13 79/13 start [8] 20/4 20/6 20/22 23/15 57/16 62/9 71/20 94/10 started [1] 54/20 state [30] 1/3 1/17 3/1 5/6 5/14 15/5 20/8 22/16 29/19 29/21 30/3 39/4 39/5 40/6 45/9
89/2 90/11 90/17 96/18 97/18 100/7 103/22 104/4 104/6	speak [9] 7/22 25/5 54/8 80/5 106/1 115/10 116/6 120/2 120/5 speak now [1] 106/1 SPEAKER [1] 2/2	3/1 5/6 5/14 15/5 20/8 22/16 29/19 29/21 30/3 39/4

117/16 118/1 22/22 120/9 41/0 50/15 50/19

S support [91] 50/22 51/4 51/7 52/2 52/3 54/16 55/1 55/6 55/21 56/1 56/4 56/20 57/21 58/6 58/10 59/3 59/9 59/19 60/6 60/9 60/19 60/22 61/2 61/9 61/15 61/15 62/7 62/20 62/23 64/2 65/9 65/12 66/6 67/15 67/20 68/10	110/18 111/1 112/4 112/9 112/10 117/20 122/9 Supreme [4] 4/1 4/4 4/7 15/12 sure [15] 5/7 6/4 11/5 14/17 34/19 36/22 42/9 52/7 52/12 89/12 106/6 108/23 109/16 115/3 117/12 surgeon [1] 88/1 surprised [1] 111/21 surprised if [1]	take [20] 20/16 25/11 26/2 41/8 41/12 44/9 55/3 58/23 61/17 61/22 62/14 63/18 72/20 74/12 77/12 87/5 88/21 104/22 108/15 110/16 taken [1] 21/1 takes [4] 27/4 27/5 49/18 109/2 taking [8] 5/2 16/8 26/21 75/3 86/6 89/9 118/17 119/12 talk [15] 31/2 31/12
72/5 72/17 75/17	surprising [1]	52/2 60/16 66/19
82/8 82/17 82/21	46/20	67/21 69/1 81/12
83/9 83/13 86/11	survey [7] 44/3	82/14 90/3 104/5
87/7 90/4 90/8	44/3 44/4 53/8	110/1
90/18 91/11 91/14	53/16 53/18 64/21	talked [2] 38/13
91/21 94/16 95/15	sweat [1] 40/11	76/22
95/20 96/22 97/4	switch [3] 42/23	talking [13] 34/12
97/5 98/1 98/5	53/20 107/6	37/10 37/12 43/14
98/16 98/17 99/1	switching [1] 54/15	52/1 57/17 62/9
99/4 99/6 99/13	system [4] 35/17	72/9 72/10 86/18
102/7 102/19	36/20 36/21 37/14	88/18 93/5 93/6
102/22 103/20	systems [1] 37/20	tap [1] 102/18
104/7 104/21	T	tax [26] 24/7 69/8
105/22 106/13	table [3] 91/3 94/6	69/10 69/14 69/17
106/15 109/10	94/7	69/20 69/22 70/1
110/7 110/14	tables [1] 96/11	70/3 70/7 70/9

Τ	58/11 58/15 58/17	37/18 38/23 40/5
tax [15] 70/10	71/14 77/22 80/23	40/6 40/20 41/2
70/13 70/16 70/19	87/22 91/12 92/3	41/4 41/7 42/8
71/1 71/4 74/9	92/21 98/17 98/22	42/15 48/20 50/18
92/12 106/12	106/9 107/1 107/17	51/15 51/22 52/7
106/18 106/21	110/2 110/6	53/13 55/20 55/21
100/18 100/21	thank [51] 5/2 6/8	57/15 58/1 59/11
118/5 118/6	6/11 6/17 7/3 7/12	60/7 64/8 64/11
	7/15 8/5 8/10 8/13	66/18 67/8 68/13
taxed [1] 70/5	9/6 9/11 9/14 10/7	69/3 69/8 69/10
taxes [9] 46/22 70/23 72/7 72/18	10/11 10/13 11/8	70/3 70/4 72/3 72/7
72/23 92/17 93/12	11/22 12/10 12/13	73/1 75/16 75/19
	13/11 13/17 13/22	75/22 82/4 82/5
106/17 107/12 taxpayor [2] 70/6	14/21 16/5 19/2	83/17 83/23 84/1
taxpayer [2] 70/6	19/15 42/7 42/20	84/3 84/3 85/10
70/11	53/19 66/2 77/18	88/9 89/6 90/22
technically [1]	78/12 79/7 79/15	91/1 91/6 92/22
56/17	79/21 80/21 82/3	93/12 95/2 95/8
tell [6] 19/12 35/13	89/22 93/3 102/4	102/18 106/11
83/14 85/5 85/6	113/2 113/18 114/2	107/3 107/13
98/6	116/10 116/12	109/14 109/19
tend [1] 75/15	116/18 116/19	112/16 112/20
terms [3] 86/3	119/1 119/3 121/11	113/12 114/12
86/11 101/8	thanks [3] 9/17	114/15 115/10
Terry [1] 2/11	113/23 116/17	117/23 118/16
testifies [1] 40/7	that [524]	119/22
testimony [1] 24/8	that's [87] 11/20	their [38] 16/9
testing [1] 74/7	20/6 23/5 23/14	22/16 27/15 33/21
text [2] 16/1 18/3	25/9 25/9 25/14	37/13 39/3 43/12
than [27] 22/10	30/9 31/1 31/3 33/2	
23/9 33/2 44/15	33/5 33/8 35/23	59/9 62/23 65/1
44/16 45/12 46/4	36/5 36/9 37/10	65/20 67/20 68/1
47/20 55/14 55/15	5015 5017 57710	

Т	105/23 108/15	94/4 96/2 96/10
	111/18 115/2 120/9	96/23 100/17 103/6
their [22] 68/2	there [57] 10/22	104/13 104/14
68/9 72/12 79/8	15/3 16/14 20/15	104/17 106/23
83/20 85/7 87/4	22/3 28/9 31/7 31/9	110/3
87/8 87/10 88/15	35/16 37/19 39/12	thereof [1] 122/21
96/21 97/5 97/20	39/14 40/17 41/10	thermos [1] 74/15
98/7 106/11 106/21	41/12 41/16 44/19	these [23] 23/21
109/10 110/7 111/8	48/10 50/8 51/16	24/20 27/4 27/7
112/10 118/18	52/9 52/10 54/17	29/7 49/9 50/21
118/19	60/18 62/6 64/10	54/20 54/21 57/11
them [11] 20/4	64/13 64/18 65/3	60/13 62/1 62/10
23/18 34/14 38/6	65/11 66/11 66/20	62/14 74/2 88/14
60/5 64/16 83/18	69/7 70/21 70/22	99/20 102/11
89/2 107/12 110/3	73/3 74/17 75/8	103/20 102/11 103/20 109/3
111/5	76/15 78/13 81/6	103/20 109/3
themselves [1]		
29/18	83/9 85/1 87/3 90/2	113/3 there [112] 12/22
then [47] 13/8	90/17 91/13 97/15	they [112] 12/23
14/11 14/12 19/20	98/10 99/19 100/7	15/22 22/16 23/1
21/12 21/17 21/18	106/8 108/8 109/4	24/7 24/9 25/6 26/8
22/17 22/21 23/1	110/14 113/7	30/16 32/17 34/8
41/5 42/12 42/18	113/15	34/20 37/5 37/23
45/5 51/3 52/15	there's [40] 20/12	39/15 40/8 40/13
52/17 53/21 54/11	34/1 34/7 34/21	43/9 43/11 43/11
57/1 59/18 60/14	40/23 43/19 45/5	43/20 43/21 45/1
61/4 66/16 68/18	46/9 48/5 49/5	45/23 47/12 48/9
70/19 71/22 74/10	55/22 56/1 59/6	50/1 53/9 53/10
77/8 77/12 81/22	69/12 74/1 74/7	53/11 53/16 54/1
82/19 85/15 88/20	74/8 74/10 75/3	56/6 60/5 60/8
91/20 92/16 93/15	75/5 76/1 82/9 85/1	62/22 63/9 63/10
95/10 97/7 101/6	86/20 87/3 87/23	63/10 63/11 64/20
104/11 105/21	88/7 89/2 90/16	64/23 64/23 65/6

Т	think [102] 5/9	109/23 111/7
- they [68] 65/7	7/18 19/2 19/5 23/5	111/11 112/16
65/16 65/19 65/19	23/10 24/3 24/11	112/21 113/4 113/6
67/6 67/11 68/4	24/12 24/13 25/3	113/16 114/14
68/21 69/22 69/23	25/4 25/6 27/2 27/3	115/13 119/15
70/9 70/13 70/15	27/4 28/5 28/8	thinking [7] 36/23
70/17 72/14 75/7	29/23 31/3 34/21	62/5 62/17 76/19
76/14 77/1 77/6	36/12 37/20 38/6	92/6 105/16 110/4
83/21 83/21 85/8	39/8 39/22 40/1	third [7] 19/20 21/3
85/8 85/9 86/7 86/9	40/12 40/13 40/15	21/10 21/17 59/17
86/10 87/5 87/7	40/21 40/23 42/11	93/15 95/22
87/9 87/12 88/2	42/15 43/1 45/18	this [146]
88/3 88/19 88/21	48/7 53/3 54/10	Thompson [1] 5/23
88/23 89/9 97/3	56/11 57/19 58/3	those [32] 17/13
97/7 97/10 97/15	58/8 58/15 58/16	20/3 20/13 25/23
97/16 97/16 97/22	62/3 62/3 62/7 63/5	32/20 33/22 37/8
99/7 99/9 99/9	64/12 64/19 65/9	38/4 40/15 41/9
100/2 100/2 100/14	75/12 76/18 76/20	42/22 44/13 47/5
100/2 100/2 100/14	80/6 80/10 80/23	47/22 53/4 53/10
102/10 104/0	81/4 81/5 81/10	55/8 55/15 71/1
109/12 109/20	81/17 81/18 82/4	71/4 76/7 84/23
10/12 10/20	84/9 86/16 89/5	93/1 95/13 96/5
111/2 112/8 112/11	89/15 89/18 90/1	96/6 97/2 99/7
112/13 112/14	90/1 93/1 99/16	104/7 104/10
112/13 112/14	100/1 100/13	105/23 109/6
115/18 117/3	100/18 101/5	though [3] 61/13
118/17	101/11 101/17	97/15 103/5
thing [10] 31/2	101/18 102/11	thought [6] 10/20
38/12 47/6 50/14	104/2 104/9 104/17	62/16 63/3 64/11
69/3 75/19 77/19	108/19 109/5 109/7	76/21 114/7
81/2 88/7 93/19	109/11 109/12	thoughts [3] 16/9
things [1] 35/13	109/17 109/19	91/15 120/11

T three [16] 19/10 19/16 27/5 31/7 38/4 41/9 59/2 93/5 96/11 96/14 99/12 99/20 104/7 105/19 115/20 117/13 three-minute [1] 115/20 threshold [1] 59/5 through [16] 16/9 19/10 19/13 22/20 24/20 25/14 26/8 31/6 31/14 43/13 69/5 69/6 73/4 76/23 85/21 120/14 throughout [1] 23/12 thus [1] 119/19 ties [2] 60/20 94/8	113/7 114/22 115/20 116/3 119/2 119/11 119/13 timeline [2] 17/7 20/13 timely [1] 30/2 times [1] 12/18 tired [1] 106/8 title [1] 39/6 today [10] 6/3 7/8 9/7 9/19 9/20 14/20 16/3 34/12 70/7 120/12 together [2] 38/7 38/8 told [1] 78/1 tons [2] 38/14 44/10 too [9] 74/13 81/15 85/12 96/17 97/19 99/3 105/9 106/7	71/7 turns [1] 81/21 Tuscaloosa [2] 2/7
through [16] 16/9 19/10 19/13 22/20 24/20 25/14 26/8 31/6 31/14 43/13 69/5 69/6 73/4 76/23 85/21 120/14 throughout [1] 23/12	9/7 9/19 9/20 14/20 16/3 34/12 70/7 120/12 together [2] 38/7 38/8 told [1] 78/1 tons [2] 38/14 44/10 too [9] 74/13 81/15 85/12 96/17 97/19	trying [8] 5/6 16/12 30/12 58/9 64/19 66/4 86/16 112/8 tune [1] 111/22 turn [3] 19/9 19/11 48/15 turning [2] 17/3 71/7 turns [1] 81/21 Tuscaloosa [2] 2/7 3/15 tweak [1] 24/23 twins [1] 102/15 two [24] 16/6 19/17 26/9 26/15 37/20 42/19 60/20 62/3 62/8 62/12 80/9 87/15 87/23 93/6

T	unless [2] 42/17	11/23 15/23 16/8
two [1] 117/10	105/17	19/12 78/2 108/3
typical [1] 24/6	unmute [17] 5/15	112/23 113/21
U	11/2 11/5 11/18	115/14 119/10
U.S [5] 15/12 45/4	13/9 13/15 14/2	119/11 119/13
45/9 45/10 45/12	14/12 16/14 16/16	119/20
Uh [1] 107/21	16/17 18/19 18/22	use [27] 36/17
Uh-huh [1] 107/21	54/8 79/11 116/15	45/15 46/1 51/2
Uh-huh [1] 107/21	116/21	57/12 57/22 67/18
ultimately [1]	unpack [1] 20/16	69/16 70/9 82/22
88/22	until [1] 23/13	91/7 92/5 92/5
Unable [1] 11/5	up [24] 18/8 20/19	92/15 93/9 93/16
under [4] 15/18	22/20 37/6 40/21	94/18 95/1 97/16
27/7 39/6 93/13	41/20 49/2 54/2	99/23 100/1 100/23
underground [3]	58/5 80/8 90/9 91/4	105/14 107/3 107/3
64/22 112/7 112/11	92/18 92/19 92/20	107/10 111/19
underscores [1]	93/12 99/16 103/12	used [9] 56/23
36/13	106/10 106/11	67/15 68/15 68/18
understand [7]	106/23 109/22	71/10 72/6 92/6
19/4 19/6 42/9	111/16 118/4	103/3 105/5
88/13 118/10	update [8] 17/6	uses [4] 44/21 58/5
118/11 120/7	25/19 25/19 35/10	61/19 110/22
understanding [2]	35/11 52/1 73/18	using [20] 33/20
44/18 109/3	93/18	38/1 43/10 43/15
understated [2]	updated [6] 43/22	43/23 45/2 45/17
36/1 45/22	43/23 44/22 45/1	46/10 47/6 47/17
understood [1]	48/2 50/21	51/20 67/22 69/10
102/12	updating [3] 48/9	81/9 91/17 93/6
unemployment [1]	52/3 52/22	93/18 102/17 106/8
understood [1]	48/2 50/21	51/20 67/22 69/10
102/12	updating [3] 48/9	81/9 91/17 93/6

U usually [1] 97/13 V valid [2] 89/19 109/20 various [4] 38/17 38/17 58/1 95/15 vary [1] 56/9 VENOHR [11] 2/3 10/4 10/6 18/6 19/9 42/3 42/7 81/12 83/16 91/16 108/20 venture [1] 83/13 verbal [1] 24/8 verbatim [2] 16/3 26/16 Vermont [3] 75/13 110/22 110/22 versus [2] 77/5 100/2 very [37] 5/3 5/4 19/3 25/2 25/4 25/5 25/15 27/3 28/20 29/21 30/2 30/18 42/13 42/15 43/7 44/4 44/4 45/18 45/20 53/1 55/23 56/10 56/15 70/18 71/19 72/15 73/21 74/22 85/2 86/17 87/14 87/21 97/20	101/14 102/17 103/11 109/2 via [5] 1/17 15/12 52/21 114/20 122/15 VIDEO [1] 3/21 videoconference [1] 1/18 view [2] 42/1 107/7 viewed [1] 38/5 views [1] 39/5 Virginia [3] 61/19 104/22 106/10 Virginia's [1] 105/6 virtue [1] 112/9 visible [5] 13/7 13/8 18/15 18/18 77/15 vision [1] 25/7 visually [1] 54/7 voluntary [1] 26/14 vote [14] 13/9 13/13 13/15 13/16 14/12 79/12 79/17 80/14 80/15 84/6 84/7 108/2 108/2 108/4 vote to [1] 108/2 voters [2] 109/21 111/7 voting [2] 79/20 79/22 voting to [1] 79/20	22/8 23/3 24/22 28/7 28/10 30/22 33/21 40/12 41/3 43/1 48/11 48/15 48/16 49/11 50/10 51/2 52/4 53/20 54/21 58/10 62/2

W	67/16 70/22 72/9	60/12 63/23 64/12
want [16] 112/13	76/19 77/20 78/4	72/17 84/18 89/3
112/14 112/19	81/5 83/9 83/16	100/10 100/11
112/11/12/19	84/6 84/21 92/6	110/13 112/20
115/18 115/21	92/10 95/6 99/7	120/1 120/20
116/2 116/2 116/8	101/13 102/13	WELLER [3] 4/1
116/14 116/20	113/7 117/14	9/8 9/9
117/1 118/22 119/5	119/18	Wendy [1] 10/1
120/10	wasn't [3] 39/12	went [4] 72/12
wanted [2] 15/22	39/12 40/17	72/16 76/23 91/20
70/23	wave [2] 9/3 10/5	were [24] 15/21
wanting [1] 77/2	waving [4] 9/4 10/6	17/9 17/12 37/23
wanting [1] 7772 wants [5] 51/2	11/3 13/4	37/23 43/9 43/11
51/17 51/20 73/4	way [19] 13/9 22/12	44/19 45/1 47/5
116/6	22/14 22/23 25/8	53/11 72/10 76/18
was [70] 1/15 6/4	30/22 37/14 42/8	77/1 81/13 83/8
10/20 12/7 15/3	52/19 55/22 64/1	87/5 87/7 87/9
10/20 12/7 13/3	72/15 79/17 83/1	87/12 90/23 95/18
24/4 24/4 24/16	86/17 87/17 87/19	96/7 99/8
25/4 25/17 26/15	89/2 106/13	West [4] 61/19
27/1 27/16 27/19	we [287]	104/22 105/5
31/7 31/9 31/23	we've [3] 43/14	106/10
35/5 35/20 36/7	93/4 105/4	what [86] 5/3 19/4
36/22 39/11 39/22	web [2] 15/8 15/22	20/1 20/15 21/11
40/2 40/14 40/15	website [5] 15/18	21/13 24/15 25/7
40/16 43/17 44/12	16/2 21/22 30/11	25/9 27/10 27/16
40/10 43/17 44/12 44/17 44/18 44/20	30/19	30/9 32/16 33/20
45/16 45/20 46/10	weeks [1] 17/10	34/11 34/17 36/6
46/11 47/8 48/6	well [23] 5/1 7/7	36/9 36/23 38/6
57/1 57/3 57/9	11/22 13/5 14/15	38/8 38/16 40/13
57/13 63/5 63/6	16/2 30/20 53/1	40/22 43/14 44/12
63/14 63/15 64/2	53/4 59/20 60/6	44/16 44/20 45/7
UJ/14 UJ/13 U4/2		

W	30/17 32/17 36/15	98/20 99/4 117/15
what [57] 48/21	36/17 43/20 43/20	118/5
49/8 50/23 51/1	43/22 44/22 45/19	whether [20] 21/14
51/5 55/16 56/19	46/17 47/7 47/16	21/18 24/13 24/21
57/19 58/9 62/7	50/20 52/2 55/17	25/19 31/17 35/9
63/12 64/8 64/11	56/22 57/11 57/16	35/10 39/19 40/8
66/5 69/7 70/12	62/2 63/12 63/14	41/3 57/17 60/17
71/7 78/17 79/19	63/16 66/19 69/9	66/21 79/18 80/11
80/10 80/17 81/18	70/2 71/8 71/12	89/13 99/18 100/18
82/13 82/17 84/13	72/8 72/10 75/3	110/12
84/19 88/20 91/18	75/4 75/14 76/2	which [37] 18/6
92/10 92/14 95/2	81/9 81/14 82/14	19/12 19/22 35/18
95/6 95/16 98/19	83/8 83/20 84/11	40/3 43/16 43/17
99/14 99/20 100/5	91/23 94/5 94/10	44/3 44/14 44/16
104/1 104/22	95/14 95/23 96/8	46/19 49/7 50/6
104/1 104/22	99/15 109/20	52/16 52/21 57/13
106/5 106/18 107/3	109/23 110/23	65/18 66/10 67/16
100/3 100/18 10//3	112/9 114/14	68/1 68/11 70/7
107/10 107/20 108/7 108/12	where [44] 19/23	70/14 70/16 82/15
108/14 110/3	20/18 21/4 24/1	86/22 88/22 92/7
100/14 110/3	24/11 27/12 28/5	93/17 94/15 94/19
110/19 110/22	31/13 36/3 36/3	94/21 95/12 99/1
111/0 111/14	37/23 39/11 39/15	102/6 105/6 113/7
111/13 112/14	40/16 41/18 43/1	WHITMIRE [2]
what's [4] 26/11	43/6 45/10 48/17	2/18 7/9
46/4 68/8 108/15	49/19 50/11 51/18	who [12] 14/2 14/5
40/4 00/8 108/15 whatever [5] 5/16	54/21 55/7 61/1	18/18 25/6 33/17
92/15 96/4 106/20	62/1 62/10 65/5	60/12 78/22 79/11
92/13 90/4 100/20 108/14	66/8 72/11 76/13	86/2 86/6 94/20
when [58] 14/1	76/20 78/18 80/2	114/10
22/15 23/15 25/5	80/9 80/19 87/23	whole [4] 20/14
26/5 26/22 30/16	88/5 96/6 97/19	21/1 111/15 111/18
20/3 20/22 30/10		

10/21 10/21 10/21 19/10 19/11 23/16 25/18 25/22 25/23 30/2 31/12 32/3 32/14 34/3 34/11 41/12 41/20 42/13 42/18 48/8 50/14 50/17 53/21 55/3 56/17 57/19 57/23 58/23 60/16 61/22 66/11 66/20 66/21 67/20 68/21 69/1 69/7 74/2 77/9 77/12 81/22 82/9	105/3 106/10 110/20 111/3 111/14 111/15 111/16 111/18 115/2 115/16 115/19 120/23 121/1 William [1] 5/23 willing [1] 65/16 willingness [1] 110/16 WILSON [2] 4/5 9/15 window [1] 70/14 withheld [1] 65/2 withholding [1] 85/7 within [2] 17/17 17/23 without [4] 73/15 103/22 106/3 111/17 women [1] 85/1	119/6 119/10 word [4] 20/4 23/18 27/17 40/1 worded [1] 38/23 work [24] 16/21 22/10 22/15 27/15 62/22 63/10 64/1 64/15 64/23 65/7 65/16 68/21 69/1 72/9 73/2 82/21 83/11 90/13 101/12 105/7 105/13 109/5 110/5 111/17 worked [3] 33/4 33/6 37/21 worker [2] 94/20 94/21 working [5] 5/6 18/5 51/23 64/22 97/12 works [3] 59/19 63/9 87/17 worksheet [38]
41/12 41/20 42/13 42/18 48/8 50/14 50/17 53/21 55/3 56/17 57/19 57/23 58/23 60/16 61/22 66/11 66/20 66/21 67/20 68/21 69/1 69/7 74/2 77/9 77/12 81/22 82/9 82/17 82/18 82/18 82/19 83/20 85/4 85/5 85/21 85/22 89/5 90/20 92/14 92/15 92/16 92/18 93/6 93/7 93/9	withheld [1] 65/2 withholding [1] 85/7 within [2] 17/17 17/23 without [4] 73/15 103/22 106/3 111/17	33/6 37/21 worker [2] 94/20 94/21 working [5] 5/6 18/5 51/23 64/22 97/12 works [3] 59/19 63/9 87/17

W	83/14 84/12 88/5	88/12 89/21 92/9
worksheet [11]	88/22 90/3 91/2	114/11
82/19 84/13 92/3	91/3 91/4 91/5	year [11] 17/17
93/10 97/6 104/20	91/17 92/7 92/19	17/21 17/23 23/12
105/20 106/1 106/4	92/19 94/15 95/1	23/13 70/16 95/9
110/21 111/16	95/10 95/10 95/16	114/10 118/16
worksheets [3] 74/7	95/19 95/21 97/9	118/20 123/4
93/7 101/10	98/2 99/9 100/5	years [10] 17/10
world [1] 44/5	101/1 101/9 101/11	17/21 26/9 26/16
	101/12 101/14	30/6 44/9 44/10
worried [1] 38/5	101/15 101/20	66/14 84/23 85/12
worry [1] 114/6 would [114] 7/7	103/9 104/9 105/9	yes [10] 6/6 10/11
	105/9 105/10	14/19 15/2 62/5
12/3 13/6 13/7 13/9	105/15 106/17	66/1 84/17 86/15
13/19 14/1 14/4	109/1 114/8 114/23	102/3 115/11
14/7 14/11 14/12	115/3 115/4 115/7	yesterday [1] 84/20
17/21 18/14 18/15	116/4 117/5 117/9	yet [2] 6/21 80/7
18/19 19/13 22/13	118/14 120/4 120/8	yields [1] 50/6
24/19 34/17 34/22	120/9 121/4	you [384]
36/23 40/22 41/18	wouldn't [9] 39/21	you're [4] 6/23 7/22
41/21 41/21 42/3	40/11 58/10 78/5	23/2 113/13
44/9 47/14 51/13	87/16 91/11 99/9	you-all [2] 82/14
54/1 54/7 57/20	105/10 107/16	113/19
58/17 58/21 58/22	written [8] 15/10	your [26] 5/14 9/6
59/17 60/4 61/4	15/14 16/6 115/23	13/7 13/11 14/7
61/5 61/11 61/20	117/8 117/10	17/4 18/15 18/20
61/21 67/10 67/12	119/13 120/8	24/13 26/10 28/15
68/2 68/15 68/17		28/19 28/23 30/19
68/18 71/19 71/19	<u>Y</u>	73/16 77/15 79/2
77/3 77/8 77/15	y'all [1] 85/20	73/10 7/15 79/2 89/19 96/4 108/20
79/2 79/12 80/2	yeah [11] 14/20	111/10 116/1 119/2
80/4 80/13 80/19	16/13 23/14 28/22	111/10/110/119/2
82/1 82/13 83/13	41/23 81/17 85/20	117/12 117/14

Y	
your [1] 120/11 yourself [9] 5/15 5/17 11/2 11/2	
11/17 11/18 18/19 116/15 116/21	
Ζ	
zero [4] 26/22 27/2 27/12 36/17	
Zoom [7] 1/18 114/14 115/14	
119/19 121/1 121/4 122/15	