Review of the Missouri Child Support Guidelines:

Updated Schedule and Findings from the Analysis of Case File and Labor Market Data

Submitted to:

Child Support Guidelines Review Subcommittee
Office of State Courts Administrator Jefferson City, MO

Submitted by:

Jane Venohr, Ph.D.

CPR center for policy research

1570 Emerson St., Denver, CO 80218 | Tel: (303)837-1555 |centerforpolicyresearch.org

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Points of view expressed in this document are those of the author and do not necessarily represent the official position of the subcommittee or Office of State Courts Administrator.
The author is responsible for any errors and omissions.

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SECTION 1: PURPOSE AND BACKGROUND

This report documents that Missouri has fulfilled the federal data requirements of a state child support guidelines review, including the requirement to review the economic data on the cost of raising children. It also prepares and documents an updated schedule, which is based on economic data on the cost of raising children. In Missouri, child support orders are calculated using the child support guidelines published by the Missouri Supreme Court (Mo. banc 2008). The guidelines contain the child support schedule that is core to the calculation of the child support order amount.

Exhibit 1: 2024 Child Support Guidelines Review Subcommittee

Honorable Jason Dodson, Chair Judge, 21st Judicial Circuit St. Louis County Court Building	Honorable Sherrill Page Roberts Family Court Commissioner, 7th Jud. Cir. Clay County Circuit Courthouse
Ms. Nancy Crocker, Manager Child Support & Policy Development Unit Department of Social Services	Honorable Erin S. Burlison, Judge 11th Judicial Circuit St. Charles County Courthouse
Ms. Crissy L. Del Percio Drama-Free Divorce, L.L.C.	Mr. Douglas B. Harris Harris, Harris & Sommer, L.L.C.
Nicole Follmer Deputy Chief Counsel, Financial Servs. Sec. Office of Attorney General	Honorable Jason M. Howell Judge, 17th Judicial Circuit Cass County Circuit Court
Mr. Robert E. Gordon The Gordon Law Firm, L.L.C.	Ms. Diane Howard The Limbaugh Firm
Ms. Shannon Grisham Pratt and Grisham, L.L.C.	Ms. Pamela Roychaudhury Legal Aid of Western Missouri
Ms. Lisl King Williams Director of Legal Services Fathers Support Center	Mr. Steven E. Skinner Anderson, Sundell & Skinner P.C.
Staff (Office of State Court Administrator)	
Kimberly Abbott Court Programs Manager	Sydney McCoin Court Services Management Analyst
Alecia Camerson Administrative Specialist	Kelly Cramer Associate Legal Counsel

Federal regulation (Title 45 of the Code of Federal Regulations, C.F.R. § 302.56) requires states to review their guidelines at least once every four years and, as part of that review, analyze economic data on the cost of raising children; analyze guidelines applications and deviations gathered through case file data or some other method; analyze payment data and the rates of income imputation, application of the low-income adjustment, and defaults; and analyze labor market data.

Missouri Revised Statute (§ 452.340) directs the Missouri Supreme Court to provide and publish child support guidelines for use in any judicial or administrative proceeding awarding child support. Missouri reviews its guidelines through the court: specifically, through the Child Support Guidelines Review Subcommittee. Exhibit 1 shows the members of the 2024 subcommittee.[1] The subcommittee's recommendations will be submitted to the court for final approval. Assuming

[1] This fulfills the federal requirement (C.F.R. § 302.56(d)) to publish the membership of the reviewing body and provide dates for next review.

approval, it is anticipated that guidelines changes will be made in 2025. The next guidelines review is scheduled for 2028.

Missouri Children and Child Support

Child support is an important source of income for many Missouri children. Based on the U.S. Census American Community Survey, 1,287,389 children lived in Missouri in 2023.[2] The 2024 Kids Count reports several 2022 statistics that are relevant to child support.[3]

- The poverty rate among Missouri children is 17%, while it is 16% nationally.
- Twenty-five percent of Missouri children have parents who lack secure employment, while the rate is 26% among all children nationally.
- The percentages of children living in single-parent families are 33% in Missouri and 34% nationally.
- The percentage of Missouri female-headed families receiving child support is 29%, while it is 23% nationally.[4]

Despite the statistics, many Missouri families benefit from child support. This is evident in federal data[5] reported about the Missouri IV-D child support program. IV-D stands for Section IV-D of the Social Security Act that enables government child support programs. The Missouri IV-D program is under the Department of Social Services (DSS) Family Support Division (FSD). As of October 2024, it had 282,403 child support cases.[6] In federal fiscal year (FFY) 2023, the Missouri IV-D program established 5,384 support orders, distributed almost $489 million in child support collections, and collected 59% of the current support due. Other than certain types of public assistance cases, the use of IV-D services is not mandated. More is known about IV-D cases than non-IV-D cases because most automation is dedicated to tracking IV-D services and caseloads.

Although state data are not available, a 2015 national study found that without child support, the child poverty rate would be 7.0 percentage points higher.[7] Nonetheless, other national research finds that 18% of nonresident parents had incomes below poverty in 2017.[8] These statistics underscore the delicate balance at low incomes where child support can help lift families out of poverty, but must recognize that low-income parents who are not living with the child may have a limited ability to pay.

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[2] U.S. Census American Community Survey 2023. Retrieved from https://data.census.gov.
[3] Annie E. Casey Foundation. (2024). *2024 Kids Count Data Book: State Trends in Child Well-Being*. Retrieved from https://datacenter/aecf.org.
[4] For this particular data field, the data is from 2020–2022. (See https://datacenter.aecf.org/data/tables/10453-female-headed-families-receiving-child-support?loc=1&loct=2#detailed/2/2-52/true/2479/any/20157.)
[5] Federal Office of Child Support Enforcement. (2024). *Office of Child Support Preliminary Report 2023*. Retrieved from https://www.acf.hhs.gov/css/policy-guidance/fy-2023-preliminary-data-report-and-tables.
[6] Missouri Department of Social Services. (n.d.). *Caseload Counter.* Retrieved from https://dss.mo.gov/mis/clcounter/.
[7] Sorensen, Elaine. (Dec. 2016). "The Child Support Program Is a Good Investment." The Story Behind the Numbers. Federal Office of Child Support Enforcement. p. 8. Retrieved from https://www.acf.hhs.gov/sites/default/files/programs/css/sbtn_csp_is_a_good_investment.pdf.
[8] U.S. Congressional Research Service. (Oct. 2021). *Demographic and Socioeconomic Characteristics of Nonresident Parents*. Retrieved from https://crsreports.congress.gov/product/pdf/R/R46942.

This is one reason the Missouri child support guidelines include a self-support reserve for the payer-parent.

Application of the Guidelines and the Current Missouri Schedule

When the child support action is part of a divorce, the action is typically heard by a Missouri Family Court. Other courts (e.g., Juvenile), however, also may enter a child support order. The Missouri Family Support Division (FSD) can also initiate order establishments and modifications for its cases. In short, child support orders can be established administratively or judicially in Missouri. The guidelines are to be used by all judges and administrative hearing officers.

The core of the Missouri guidelines calculation is a lookup schedule of monthly basic obligations for a range of incomes and number of children. The existing Missouri guidelines schedule is based on economic data available in 2020. This is when the Missouri guidelines were last reviewed.[9] The guidelines changes became effective in August 2021.

With some exceptions at very low incomes, the basic obligations in the schedule reflect economic data on the costs of raising children. They relate to the combined income of the parents—that is, the amount of income the parents would have if they lived together and combined financial resources.

Exhibit 2: Excerpt of Current Child Support Schedule

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3500	653	990	1195	1335	1468	1596
3550	662	1001	1208	1349	1484	1613
3600	670	1013	1221	1364	1500	1631
3650	679	1024	1234	1378	1516	1648
3700	688	1036	1247	1393	1532	1666
3750	696	1047	1260	1408	1548	1683
3800	705	1058	1273	1422	1564	1700
3850	714	1070	1286	1437	1580	1718
3900	722	1081	1299	1451	1596	1735
3950	731	1093	1313	1467	1613	1754
4000	738	1106	1328	1484	1632	1774

Exhibit 2 shows an excerpt of the current schedule. The support order is determined by prorating the payer-parent's share of the basic obligation. For example, consider a scenario where the payer-parent's income is $3,000 gross per month and the receiving parent's income is $1,000 gross per month, and there is one child. Based on the parent's combined gross income of $4,000, the basic obligation from the schedule would be $738 per month. The payer-parent is financially responsible for their prorated share (i.e., 75%, which is $3,000 divided by $4,000). This yields a base support amount of $554 per month (75% multiplied by the schedule amount of $738). This is the basis of the guidelines amount, although there may be additional adjustments for other considerations such as work-related childcare expenses or the number of overnights the child spends with the payer-parent.

[9] The report documenting the last Missouri guidelines review can be found at https://www.courts.mo.gov/page.jsp?id=1948.

At very low incomes (*e.g.*, below $1,500 gross per month for one child), the schedule includes a self-support reserve that is intended to leave the payer-parent with at least a subsistence level of income. The area adjusted for the self-support reserve is shown by the shaded area of the schedule.

Federal Requirements

As shown in Exhibit 3 at the end of this section, federal regulation imposes many requirements of state child support guidelines and state guidelines review processes. Federal regulation expanded state requirements in 2016 through the Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs (FEM) Rule.[10]

Federal Requirements of Guidelines

Missouri meets all federal requirement (45 C.F.R. § 302.56 (a)–(c)) of state guidelines. This is evident in Missouri's directions for Form 14, which is the Missouri child support worksheet.[11]

- Missouri meets the federal requirement for one guidelines to be used statewide as evident in its preamble to the *Directions for Form 14* by providing "These guidelines shall apply to any award of child support made in any judicial or administrative proceeding";
- Through its directions on defining income, Missouri meets the federal requirements to consider:
  - All income and earnings of the parent; and
  - Other evidence of ability to pay;
- Through its provision for Line 5 (the basic child support obligation) that makes an exception for low-income payer-parents, Missouri meets the federal requirement to consider the subsistence needs of the payer-parent;
- Through its income imputation instructions, Missouri meets the federal requirements to consider the actual circumstances of the parent when income imputation is authorized and not to impute income to an incarcerated parent in its instructions regarding income imputation;
- Missouri meets the federal requirement to provide deviation criteria on page 11 of its Instructions and in statute (RSMo Section 452.340); and
- Missouri meets the federal requirement to provide for the child's healthcare needs through statute (RSMo Section 454.603).

Federal Requirements of Guidelines Reviews

Although most states are just beginning to meet the federal data requirements for guidelines review, Missouri has met the review requirements for several years. This report documents that Missouri is

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

[11] See Supreme Court of Missouri. (Apr. 5, 2022). *Directions, Comments for Use and Examples for Completion of Form, No. 14.* Retrieved from https://www.courts.mo.gov/page.jsp?id=638.

meeting the data review requirements for its 2024 review. In addition, the court will meet the federal requirements to post the report and provide an opportunity for public comment.

The FEM Rule expanded what data states must consider as part of their periodic guidelines review. Prior to the FEM Rule, states only needed to consider economic data on the cost of raising children and collect and analyze case file data on guidelines deviations. The intent was to use the economic data to update the child support schedule/formula if deemed appropriate by the state, and to use the deviation data to develop guidelines provisions that would keep deviations at a minimum.[12]

The FEM Rule added requirements to analyze payment data and the rates of application of the low-income adjustment (which addresses the subsistence needs of the payer-parent), income imputation, and default and analyze labor market data. The FEM Rule aims to increase regular, on-time payment to families; to increase the number of payer-parents working and supporting their children; and to reduce the accumulation of unpaid arrears.[13] The FEM Rule is particularly intent on improving child support policies among low-income cases in the IV-D program. National data finds that IV-D cases have lower incomes than non-IV-D cases on average and that IV-D cases have a higher proportion of never-married parents than divorcing parents than non-IV-D cases do.[14] (The difference between never-married and divorcing parent often means a different legal path toward order establishment in many states.) The expanded data requirements are intended to help arm states with data-based recommendations that will improve their guidelines. The analysis of the rate of application of the low-income adjustment dovetails with the new federal requirement to consider the subsistence needs of the payer-parent. States must examine their income imputation rate because the final rule singled out income imputation as an overused approach to determining income among low-income payer-parents.[15] The narrative surrounding the FEM Rule also noted the correlation between income imputation and default orders, as well as the importance of engaging both parents in the order establishment process to obtain the best and most accurate information about their specific circumstances including their current incomes.[16] This also explains the addition of the federal requirement to consider the state's default rate. The analysis of labor market information can also inform the provisions to consider the specific circumstances of the payer-parent when income imputation is authorized, and the appropriateness of the low-income adjustment used to consider the subsistence needs of the payer-parent.

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[12] 45 C.F.R. § 302.56(h)(2).

[13] U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs: Proposed Rulemaking" 79 *Federal Register*, p. 68548. Retrieved from https://www.govinfo.gov/content/pkg/FR-2014-11-17/pdf/2014-26822.pdf.

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

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

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

Organization of Report

Section 2 reviews case file data and labor market data.

Section 3 examines economic data on the cost of raising children and develops an updated schedule using more current economic data.

Section 4 analyzes the impact of the guidelines and proposed updated schedule.

Section 5 provides conclusions.

Appendix A provides technical documentation of the data and steps used to develop the updated schedule.

Appendix B provides the proposed updated schedule.

Exhibit 3: Federal Regulations Pertaining to State Child Support Guidelines

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

(a) Within 1 year after completion of the State's next quadrennial review of its child support guidelines, that commences more than 1 year after publication of the final rule, in accordance with § 302.56(e), as a condition of approval of its State plan, the State must establish one set of child support guidelines by law or by judicial or administrative action for setting and modifying child support order amounts within the State that meet the requirements in this section.

(b) The State must have procedures for making the guidelines available to all persons in the State.

(c) The child support guidelines established under paragraph (a) of this section must at a minimum:

(1) Provide that the child support order is based on the noncustodial parent's earnings, income, and other evidence of ability to pay that:

(i) Takes into consideration all earnings and income of the noncustodial parent (and at the State's discretion, the custodial parent);

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

(iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case.

(2) Address how the parents will provide for the child's health care needs through private or public health care coverage and/or through cash medical support;

(3) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders; and

(4) Be based on specific descriptive and numeric criteria and result in a computation of the child support obligation.

(d) The State must include a copy of the child support guidelines in its State plan.

(e) The State must review, and revise, if appropriate, the child support guidelines established under paragraph (a) of this section at least once every four years to ensure that their application results in the determination of appropriate child support order amounts. The State shall publish on the internet and make accessible to the public all reports of the guidelines reviewing body, the membership of the reviewing body, the effective date of the guidelines, and the date of the next quadrennial review.

(f) The State must provide that there will be a rebuttable presumption, in any judicial or administrative proceeding for the establishment and modification of a child support order, that the amount of the order which would result from the application of the child support guidelines established under paragraph (a) of this section is the correct amount of child support to be ordered.

(g) A written finding or specific finding on the record of a judicial or administrative proceeding for the establishment or modification of a child support order that the application of the child support guidelines established under paragraph (a) of this section would be unjust or inappropriate in a particular case will be sufficient to rebut the presumption in that case, as determined under criteria established by the State. Such criteria must take into consideration the best interests of the child. Findings that rebut the child support guidelines shall state the amount of support that would have been required under the guidelines and include a justification of why the order varies from the guidelines.

(h) As part of the review of a State's child support guidelines required under paragraph (e) of this section, a State must:

(1) Consider economic data on the cost of raising children, labor market data (such as unemployment rates, employment rates, hours worked, and earnings) by occupation and skill-level for the State and local job markets, the impact of guidelines policies and amounts on custodial and noncustodial parents who have family incomes below 200 percent of the Federal poverty level, and factors that influence employment rates among noncustodial parents and compliance with child support orders;

(2) Analyze case data, gathered through sampling or other methods, on the application of and deviations from the child support guidelines, as well as the rates of default and imputed child support orders and orders determined using the low-income adjustment required under paragraph (c)(1)(ii) of this section. The analysis must also include a comparison of payments on child support orders by case characteristics, including whether the order was entered by default, based on imputed income, or determined using the low-income adjustment required under paragraph (c)(1)(ii). The analysis of the data must be used in the State's review of the child support guidelines to ensure that deviations from the guidelines are limited and guideline amounts are appropriate based on criteria established by the State under paragraph (g); and

(3) Provide a meaningful opportunity for public input, including input from low-income custodial and noncustodial parents and their representatives. The State must also obtain the views and advice of the State child support agency funded under title IV–D of the Act.

SECTION 2: FINDINGS FROM DATA ANALYSIS

This section documents the findings from the data analysis required by federal regulation. The findings from the analysis are organized by data source:

- Case file data; and
- Labor market and other data.

FINDINGS FROM THE ANALYSIS OF CASE FILE DATA

Data Sample and Limitations

The analysis of case file data is based on 19,601 unduplicated cases with new or modified orders for current support that are tracked by the Missouri Automated Child Support System (MACSS). Unlike most states, MACSS combines the automated system of the state's child support agency and the state central registry. Most states have a separate automated system and registry, and can only provide data from the automated system, which is generally limited to IV-D cases. A state central registry, as federally required, must include a nominal amount of basic information about all child support orders established or modified within a state (i.e., those that are part of the state child support agency caseload and those that are not). Information from a state central registry is reported up to a federal registry for the major purpose of identifying parties of interstate cases.[17]

For the purposes of the guidelines review, orders were selected based on the following criteria: a new order was established or modified sometime in fiscal year 2022 (i.e., October 1, 2021, through September 30, 2022), and it was an intrastate case—hence, the Missouri guidelines should apply.[18] Using FY 2022 allows for the tracking of payments for a full year in the following fiscal year (i.e., October 1, 2022, through September 30, 2023).

The orders selected for analysis included those in which the Missouri guidelines would apply. This includes financial orders of support and medical support orders only. Medical support only is included because pursuant to federal regulation, the Missouri guidelines address how the child's healthcare needs will be provided. In turn, the guidelines can be used to set medical support only orders. Federal regulation imposes Medicaid cooperation requirements. A receiving parent can also receive a financial support order or limit the order to medical support only if they are not receiving cash assistance from the Temporary Assistance to Needy Families (TANF) program. Most of the reviewed orders (92%) included an order for current financial support. Most of the remaining were medical support orders

[17] More information about state and federal case registries can be found at U.S. Department of Health and Human Services Office of Child Support Enforcement. (Dec. 7. 2016). "What is the Federal Case Registry (FCR)?" Retrieved from https://www.acf.hhs.gov/css/resource/federal-case-registry-information-for-families. In general, most state case registries are very limited and their automation lags greatly behind state automated systems tracking government child support cases. As is, many states would like to update or replace their legacy automated systems.

[18] Which state has controlling jurisdiction—hence, which state's guidelines shall be applied—can be complicated and depends on many factors such as the residence of each parent, where the child was born, and other factors.

with no order for current financial support (7%), but there were also a few orders (less than 1%) with other circumstances (e.g., paternity was established but there was no current support ordered).

Data Limitations

Limited to Data Tracked by MACSS. The data are limited to the information captured in MACSS. Although MACSS captures all orders established and modified within the state, not all data fields are populated for each order. The primary purpose of MACSS, like most state automated systems, is to track order establishment, payments, enforcement actions, and other child support actions for the IV-D caseload. Most of the audited fields and the data a state must report to the federal government pertain to these actions.

Data from MACSS Guidelines Screens. Information from the guidelines calculation is not always available from MACSS. It is more likely to be available if the MACSS automated guidelines calculator was used. The MACSS automated guidelines calculator is more likely to be used in IV-D cases. Critical data from the MACSS guidelines screens concerns deviation information, whether income was imputed, and the income of each parent used for the guidelines calculation. The income used for the guidelines calculated may be imputed, so if the MACSS calculator was used, the imputed income amount is also recorded. The MACSS guidelines screen also notes whether there was a low-income calculation and whether childcare costs were considered in the guidelines calculation. Information from the MACSS guidelines screens was available from 12,150 (62% of the 19,501 analyzed orders).

Deviation Data. Instead of a deviation field, the MACSS extract noted whether the guidelines were followed, not followed, or it was unknown. Deviation data was limited to what was available from the MACSS guidelines screens. In most states, data fields noting deviations or whether the guidelines were followed are often not populated. One limitation is staff uploading the data may not know whether the judge or administrative hearing officer entered a guidelines deviation or the parents voluntarily agreed to a deviation. The consequence is that deviations are not always recorded. When this occurs the deviation rate is understated.

MACSS Tracks Defaults. MACSS captures information on order entry method (i.e., default, contested, or consent). In contrast, few states currently include the data fields needed to fulfill new federal requirements to analyze defaults, income imputation, and application of the low-income adjustment on their automated systems, although many states are making system enhancements to include them.

Quarterly Wage Data. Quarterly wage data is periodically matched to IV-D cases. Quarterly wage data is available only if the parent works for an employer required to report income for the state unemployment insurance program. To that end, it excludes self-employed parents and those whose employers offer an alternative (e.g., railroad workers) and other circumstances. Quarterly wage data was available for at least one quarter over the eight quarters tracked over calendar years 2022 and 2023 for 63% of payer-parents and 47% of receiving-parents. Quarterly wage data may be considered in the guidelines calculation but is more likely to be used to identify employers to verify current employment and income due to the lag in which the quarterly wage data is received. Still, the information is useful to informing what the actual income of a parent is.

Payment Data. Payment data is captured for all orders that remained open in the next fiscal year and had an order amount greater than zero. Most (70%) of the 19,601 analyzed orders had something due in FY 2023, which is the year in which payment data were analyzed. A very small percentage (just over 1%) were closed between the sample year and the payment analysis year. Most of them without payment data were just set at zero originally for various reasons, but not all reasons were clear. Some were obviously medical support only (7%) and still other orders appeared to be set at zero because the payer-parent's income was zero.

Limitations Caused by Missing Data. There are some case types in which data are more likely to be missing. In turn, this can cause biases when reporting rates or average amounts. The ideal sample would be reflective of all child support orders in the state and there would be no missing data. Due to this, the limitations and missing data are also reported within the findings of the sub-analyses. The data fields key to the analysis that are of concern are deviations/guidelines followed, incomes of the parents, income imputation rates, and application of the low-income adjustment. Their availability varies by IV-D status, whether the order was issued judicially or administratively, whether it was a new or modified order, and a combination of these factors. Generally, data are less likely to be missing among IV-D orders and administrative orders. IV-D orders are also more likely to be established administratively. Non-IV-D orders are more likely to be established judicially. Non-IV-D orders are also more likely to be new orders. Other data fields key to the analysis (i.e., number of children, whether the order was issued by default, and whether income was imputed) do not have this limitation.

Number of Orders over Time and Order Trends

The base sample for this review is 19,605 orders that were newly established or modified within the 12-month sampling period. For the last review, which considered an earlier 12-month sampling period (State Fiscal year 2017–2018), there were 24,234 orders newly established or modified. For the review before that, there were 33,963 orders that were newly established or modified. The decrease reflects declining caseloads in Missouri and nationally. Exhibit 4 and Exhibit 5 illustrate the trends for the past five years for the IV-D program.[19] Data are not available for non-IV-D child support cases, but other data from other states suggests that the trends are similar for non-IV-D cases.

There are few changes to the mix of IV-D orders and non-IV-D orders, new and modified orders, and order entry method over time. Exhibit 6 shows that except for the SFY 2014–2015 data extract, the IV-D/non-IV-D mix has been about 50% IV-D and 50% non-IV-D. Exhibit 7 shows that the orders analyzed generally have been 80% newly established orders and 20% modified orders in this review and the previous two reviews. The mix in order entry level has generally been split between administrative and judicial orders but has varied from review to review. Other entry methods comprise less than 1% of examined orders (e.g., juvenile or voluntary).

[19] Federal Office of Child Support Enforcement. (2024). *Office of Child Support Preliminary Report 2023*. Retrieved from https://www.acf.hhs.gov/css/policy-guidance/fy-2023-preliminary-data-report-and-tables.

Exhibit 4: Changes in IV-D Caseload over Five Years (2019–2023)

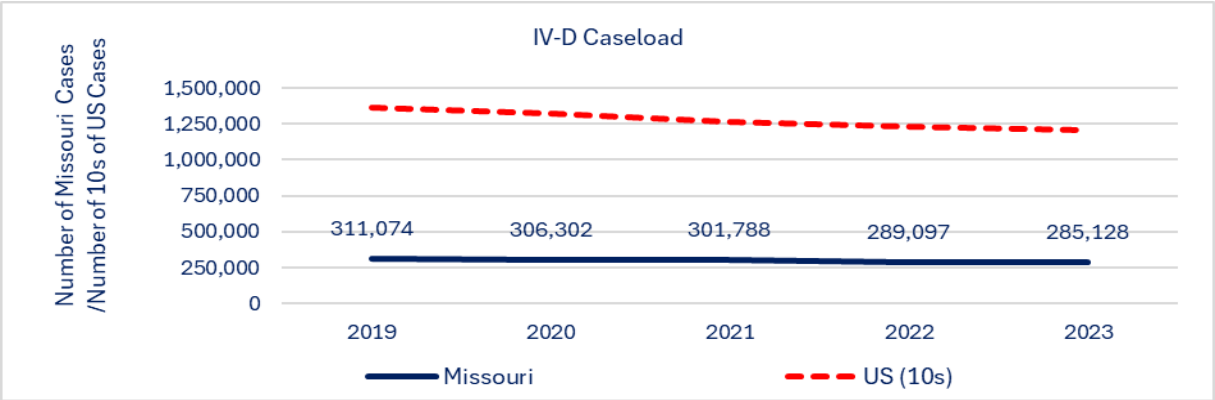


Exhibit 5: Number of New Order Establishments among the IV-D Caseload in Last Five Years (2019–2023)

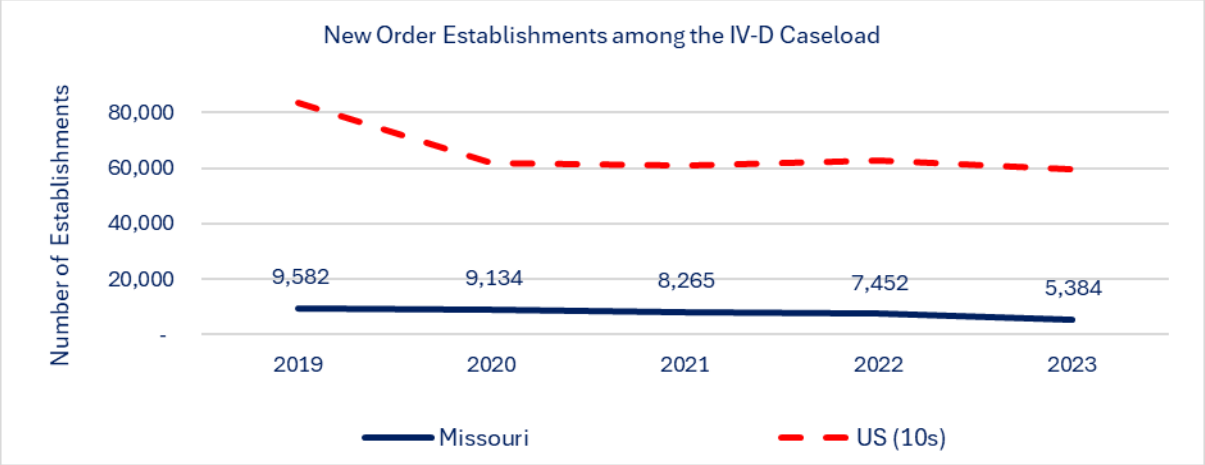


Exhibit 6: Number and Percentage of Analyzed Orders by IV-D Status over Time

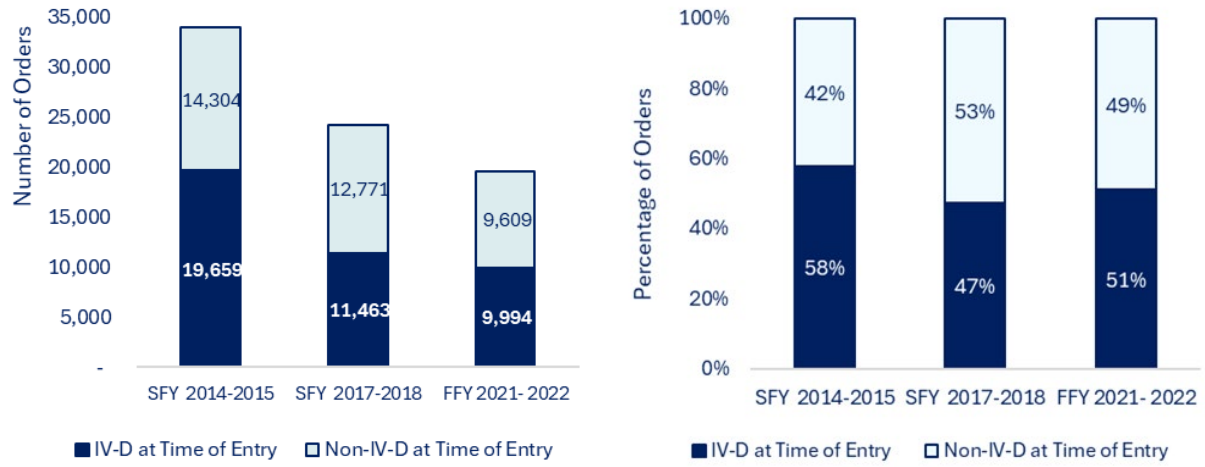
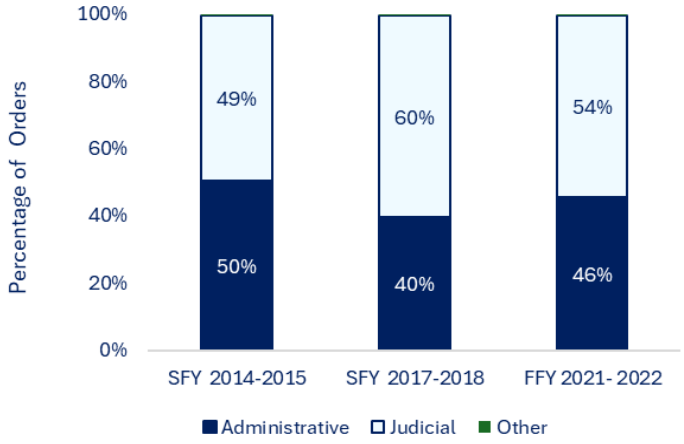


Exhibit 7: Percentage of Analyzed Orders that Were Newly Established or Modified



Modifications were almost equally distributed across IV-D and non-IV-D orders. Similarly, new establishments were almost equally distributed between IV-D and non-IV-D orders. The reason for the modification was typically missing. Among those with available information, 51% were based on requests from payer-parents and 33% were based on requests from receiving-parents. Since the last review, requests from payer-parents have increased while they have decreased from receiving-parents. For the last review, 33% of requests came from payer-parents and 42% of requests came from receiving-parents.

Exhibit 8: Percentage of Analyzed Orders by Entry Method



Most administrative orders are IV-D orders regardless of the data year. The majority of judicial orders are non-IV-D orders regardless of the data year. For example, for the most recent data extract (FFY 2021–2022), 99% of administrative orders are IV-D orders and 89% of judicial orders are non-IV-D orders.

General Characteristics of the Order, Parents, and Children

County of the Order. Only two counties included at least 10% of the FFY 2022 orders: Jackson (12%) and St. Louis (11%). Jackson County's share decrease from its level in SFY 2018, which was 14%. It was a 1% gain for St. Louis County. The City of St. Louis held steady at 5% over both sample periods. Several counties were in the 4% to 6% range: Clay, Greene, Jasper, Jefferson, and St. Charles.

Payer's Relationship to the Child. Most (84%) of payer-parents with new or modified orders in FFY 2022 were fathers. The remainder (16%) were mothers. This was similar to the findings from the previous review.

Number of Children. Support was determined for one child (63%), two children (26%), three children (8%), and four or more children (3%). This was generally unchanged from the previous review. IV-D orders tend to have fewer children. For example, 70% of the IV-D orders cover one child, while 54% of the non-IV-D orders cover one child. Seventeen orders across both IV-D and non-IV-D orders were for

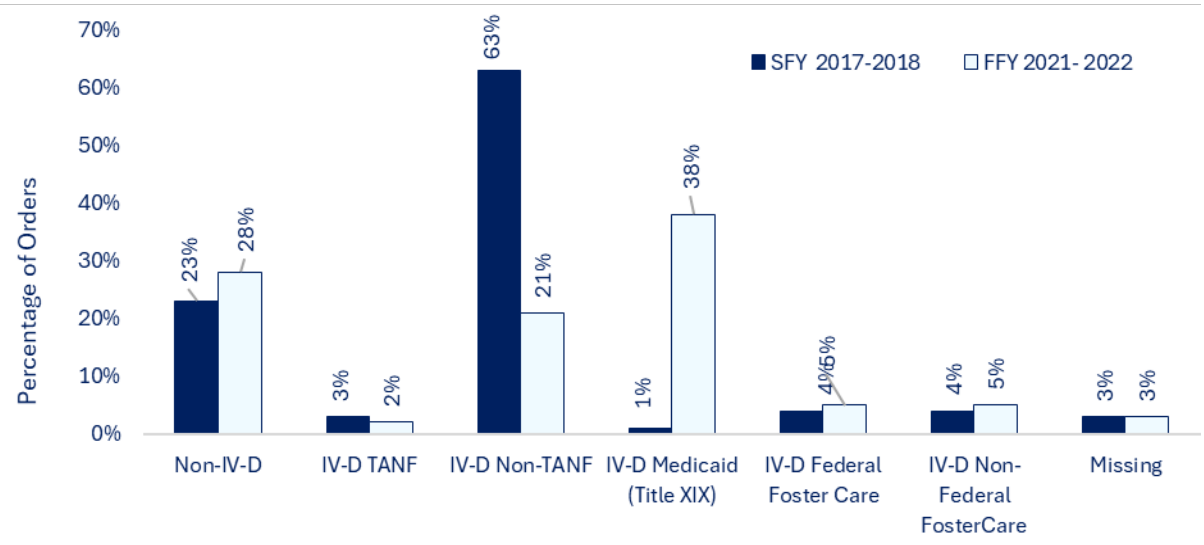
seven or more children. The highest number of children was nine. The child support schedule covers up to six children, which is typical of most states. California provides for up to 10 children, which is unusual. A recommendation for California's last review was to cap the amount for higher children so the order amount would not exceed what can be legally garnished from a paycheck for child support.[20] Cognizant of the wage garnishment cap and higher amounts for more children, Iowa applies its last column of its schedule to five or more children.

Age of the Child. The birth year of the youngest child was available from MACSS for most orders. It was used to estimate the age of the child. Most (70%) were estimated to be 12 years old or less. Age 12 is the maximum age eligible for childcare assistance.

Parent Is a Payer-Parent on Another Case. Almost half (44%) of payer-parents were a payer-parent on another case tracked by MACSS. A smaller share of receiving-parents (10%) were payer-parents on another case tracked for MACSS. The guidelines provide for an income deduction for other ordered child support being paid.

Public Assistance Status of the Custodial Household. Custodial households receiving TANF cash assistance are required to cooperate with the establishment and enforcement of child support orders. Similar cooperation requirements are imposed for medical child support when the children are enrolled in Medicaid. Few (2%) of orders examined for this review were current TANF. Most were former or never TANF (49%). A significant share was Medicaid (38%). Although a comparison with the previous case file extract indicates an increase in Medicaid (see Exhibit 9), this appears to be a change in coding. These cases appeared to be previously included in the IV-D Non-TANF category.

Exhibit 9: Public Assistance Status at Time of Data Pull



[20] The federal Consumer Credit Protection Act limits page garnishment for child support to 50 to 65% of disposable income depending on whether there is a second family and arrears. See Federal Office of Child Support Services, (Feb. 25, 2022, "Is there a limit to the amount of money that can be taken from my paycheck for child support?" Retrieved from https://www.acf.hhs.gov/css/faq/there-limit-amount-money-can-be-taken-my-paycheck-child-support.

Incomes of the Parents

There are several data issues with income information. Income information is not available for every order in the data extract; and it is more likely to be available for those with lower incomes. When available, income information comes from two different sources and their amounts may differ. One source of income information is the MACSS guidelines screens. This is the actual income used in the guidelines calculation. It consists of all income available for support as provided for in the guidelines (i.e., wages and income from other sources). It also may be an imputed amount. Exhibit 10 shows whether the payer-parent's income is available from a MACSS guidelines screen. It shows that it is more likely to be available among: IV-D orders than non-IV-D orders; modified orders than new orders; and administrative orders than judicial orders. In total, it is available for 62% for all orders analyzed.

Exhibit 10: Availability of Payer-Parent's Income by Information Source

	IV-D Status When Order Entered		New or Modified Order		Administrative or Judicial Order		All Orders (N=19,605)
Income Source	IV-D (N=9,996)	Non-IV-D (N=9,609)	New (N=15,934)	Modified (N= 3,669)	Administrative (N=8,920)	Judicial (N=10,595)	
MACSS Guidelines Screens	95%	28%	59%	75%	73%	27%	62%
Quarterly Wage Data	72%	53%	62%	65%	72%	55%	63%
Both	68%	22%	44%	52%	72%	23%	45%

The second source of income information is quarterly wage data. It is obtained from employers that are required to report payroll data to the State for the purposes of the state unemployment insurance and worker's compensation programs. Quarterly wage data is generally not used as the income for the guidelines calculation because the information is usually old by the time the data becomes available in MACSS due to data processing lags. Quarterly wage is never an imputed amount. It will not capture any income earned other than earnings from an employer who reports it to the state. There is an attempt to match every IV-D case to quarterly wage data, but non-IV-D cases are not routinely matched. Some non-IV-D cases will have matches to quarterly wage if they become an IV-D case or a party to the non-IV-D case has an IV-D case.

Exhibit 10 shows that quarterly wage data is available more often than income information from the MACSS guidelines screens. This reflects that more payer-parents work for employers that report wages and that the MACSS guidelines screens are not populated as frequently. Exhibit 10 also shows that income information is often more available for IV-D orders, modified orders, and administrative orders. The patterns in income availability for the receiving parent are similar to those of the payer-parent: income information is more available for IV-D orders, modified orders, and administrative orders.

***Source of Income Information*.** MACSS has a field that notes source of income used for the guidelines calculation. When populated (which was in about 61% of the analyzed orders), the most common sources were earnings and income imputation. (Income imputation is discussed more fully later as part of the discussion of federally required data.) The third most common source of income was information from the Social Security Administration, but it was noted in only 1% of the analyzed orders.

Income Amounts

A limitation to the analysis of incomes is that income information is more often available in IV-D cases than non-IV-D cases. National data finds that incomes are generally higher in non-IV-D cases.[21] Before discussing the findings from the analysis of incomes, a couple of income statistics serve as references. Most orders established or modified in FFY 2022 would rely on income information from 2021 due to the time lag between when a complaint for child support is filed and when an order is entered. In 2021, income from a 40-hour workweek at the state minimum wage was $1,785 per month. In 2022, the average wage for all Missouri workers was $4,543 per month.[22]

Based on the MACSS guidelines screens, the average income of the payer-parent and the receiving-parent were $1,881 and $1,374 gross per month, respectively. This is near or below full-time earnings from the 2021 state minimum wage. However, it includes zero incomes. Based on the MACSS guidelines screens,

- 13% of payer-parents had zero income; and
- 28% of receiving-parents had zero incomes.

When zero incomes are excluded, the average incomes of payer-parents and the receiving-parents were $2,165 and $1,896 gross per month. In contrast, the average income based on quarterly wage data[23] were $3,234 for payer-parents and $2,707 for receiving parents. Quarterly wage data does not include zero-income amounts.

Comparing the Incomes from the Two Information Sources. When the sub-analysis is limited to those with income information from both sources, quarterly wage data is generally more. On average, income from quarterly wage data is $870 per month more than income from MACSS guidelines screens for payer-parents and $837 per month more for receiving parents. Several factors may contribute to the large differences. One contributing factor is the difference in the time periods considered. The income from the MACSS guidelines screens is based on evidence of income or ability to earn when the order was set in FY2022. The income from the quarterly wage data is based on calendar years 2022 and 2023. Further, the quarterly wage data only considers quarters in which there were earnings. It is not adjusted to consider spells of unemployment or quarters without reported income. When income is averaged across all quarters (i.e., even quarters where the parent had no income), the monthly average income based on quarterly wage data is slightly less than that of the average income from the MACSS guidelines screens. The monthly average income based on quarterly wage data across all 24 months is $1,628 per month among payer-parents, while it was $2,165 when limited to the quarters in which the payer-parent had earnings. The differences indirectly speak to the irregular income of many payer-parents. A

[21] For example, see Sorensen, E. (2021). Characteristics of Custodial Parents and Their Children. Office of Child Support Enforcement. Retrieved from https://www.acf.hhs.gov/sites/default/files/documents/ocse/characteristics_cps_and_their_children.pdf.

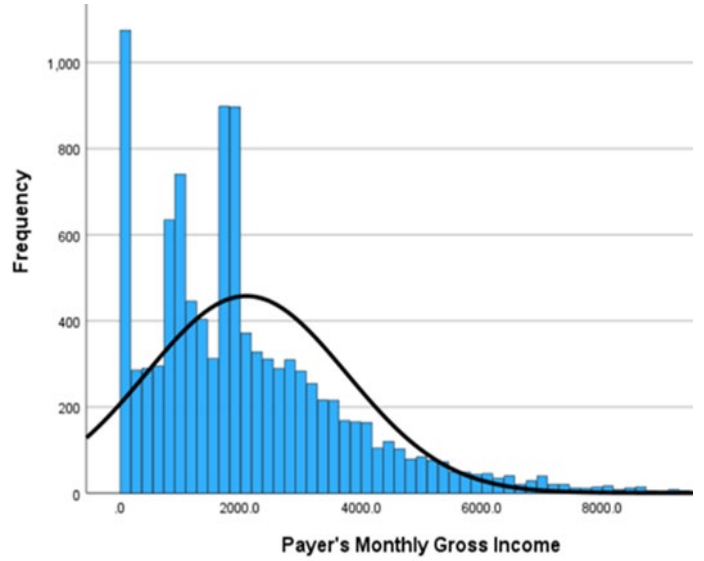
[22] This is based on the 2022 annual wage ($54,520) reported by the Missouri Economic Research and Information Center (MERIC). Retrieved from https://meric.mo.gov/data/occupation/occupatonal-employment-wages.

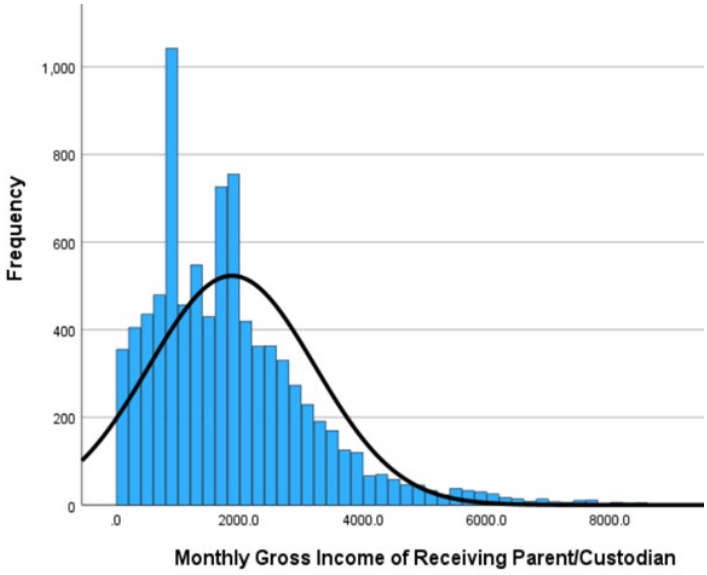
[23] Monthly incomes from quarterly wage data are calculated by summing quarterly wage data over 2022 and 2023, dividing it by the number of quarters for which data were available and then by three to account for three months in a quarter.

more direct indicator of irregular income is the frequency that payer-parents had quarterly wage data reported for each of the eight quarters in calendar year 2022 and 2023. Only 40% of those with any quarterly wage data (even one quarter) had quarterly wage data reported for each of the eight quarters. In other words, 60% of parents with quarterly wage data were not consistently employed through the eight quarters examined. This can be problematic for child support enforcement, which is geared to regular and consistent monthly payments.

Income Distribution. Average incomes only tell part of the story. Exhibit 11 show the distributions of monthly incomes of the payer-parents and receiving- parents using histograms. It tracks income from the MACSS guidelines screens. Zero incomes are excluded. As evident in Exhibit 11, the longest spikes outside the normal distribution curve occur near payer-parent incomes just above zero, two spikes occur around incomes of $800 to $1,000, and another two spikes occur near incomes of $1,800 to $2,000 per month. Incomes from a 40-hour workweek at the 2021 or 2022 minimum wage ($10.30 and $11.15) would be in the range of $1,800 to $2,000 per month. Incomes from a 20-hour workweek from minimum wage would be in the range of the $800 to $1,000 spikes. These minimum-wage incomes may be imputed amounts. The first income spike may reflect prison stipends, which are $7.50 per month or more if the prisoner has a high school degree.

Exhibit 11: Distribution (Histograms) of Each Parent's Income
(Income Source: MACSS Guidelines Screens, excludes $0 incomes)





The three spikes outside the normal distribution curve for the receiving-parent's incomes occur at similar incomes so also likely reflect income imputation amounts. A notable exception is there is no spike at the prison stipend income.

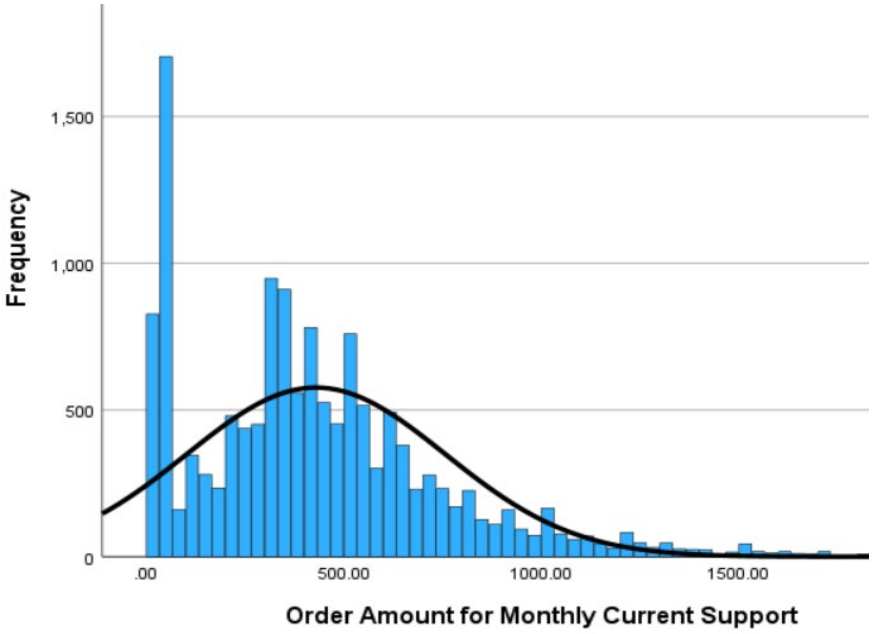
Income Exceeding the Highest Income Considered in the Schedule. None of the combined incomes of the parents based on the MACSS guidelines screens exceeded $30,000, which is the highest amount

considered under the existing Missouri child support schedule. When quarterly wage data was used, there were 12 cases (i.e., less than 1% of analyzed orders with quarterly wage data) in which the combined income of the parents exceeded $30,000 per month.

Order Type and Order Amounts

Besides current support, 7% of the examined orders were for medical support only. This may occur when the family is enrolled in Medicaid, but the receiving-parent does not want financial support. Besides current support, other issues were sometimes addressed, but not often. Paternity was addressed in only 4% of the examined orders. A few orders (less than 1%) included domestic violence protection orders.

Exhibit 12: Histogram of Orders Amounts
(non-zero orders only)



About a quarter (27%) of analyzed orders for current support were set at zero. When zero orders are included, the average order was $323 per month. When zero orders are excluded, the average order was $444 per month. Exhibit 12 uses a histogram to show the distribution of current support amounts. The tallest spike is around $60 per month, which is the lowest order amount on the child support schedule.

Medical Support

Medical support was ordered in 90% of the examined orders. The comparable percentage in the last review was 88%. For this review, the three most common provisions were payer-parent to provide health insurance (27%), payer-parent to pay a percentage of the child's healthcare costs not covered by insurance (37%), and receiving-parent to provide health insurance (15%). The remaining 11% had a variety of medical support provisions, including ordering the payer-parent to pay the insurance premium (2%), both parents to provide health insurance (3%), Medicaid enrollment (2%), and other provisions. The last review found that the most common provision was ordering the payer-parent to provide the insurance.

Childcare Expenses

The guidelines provide for the consideration of work-related childcare expenses in the determination of the support order. There was an issue with the data extract so the frequency of childcare expenses and the amount were understated based on the extract. It will be corrected for the next review.

Arrears

About 44% of the orders had arrears at the time of establishment or modification. Arrears could exist due to retroactive support, past-due support among modified orders, or another type of arrears. The frequency of orders with arrears and the amount of arrears varies considerably among subgroups. Parents with IV-D cases at the time the order was established or modified were more likely to have arrears than those without IV-D cases (i.e., 61% of IV-D cases had arrears and 27% of non-IV-D cases had arrears). Among those with arrears, non-IV-D cases had a higher amount of arrears on average ($5,756) than IV-D cases ($3,119). The average across all cases was $3,913. Over a third (38%) of those with arrears owed more than $2,000 in arrears.

Analysis of Federally Required Data

Federal regulation (45 C.F.R. § 302.56(h)(2)) requires the analysis of case file data on guidelines application and deviations; payment data; and rates of default orders, income imputation, and application of the low-income adjustment.

Guidelines Application and Deviations

Federal regulation (45 C.F.R. § 302.56(g)) also requires states to develop their own deviation criteria that consider the best interest of the child. The explicit intent of analyzing deviations is to keep them at a minimum. Exhibit 13 shows Missouri's guidelines deviation criteria. MACSS can only track deviations for those with guidelines screens. Through these screens, there are three options that can be populated: guidelines followed, guidelines not followed (deviated), and unknown. The deviation rate is based on the percentage of orders where guidelines were not followed. The overall deviation rate was 9%, which is unchanged from the last review. As shown in Exhibit 14, the deviation rate, however, significantly increased for some subgroups (i.e., non-IV-D orders, judicial orders, and contested orders). Most (93%) of deviations were downward. This is more downward deviation than previously (69%).

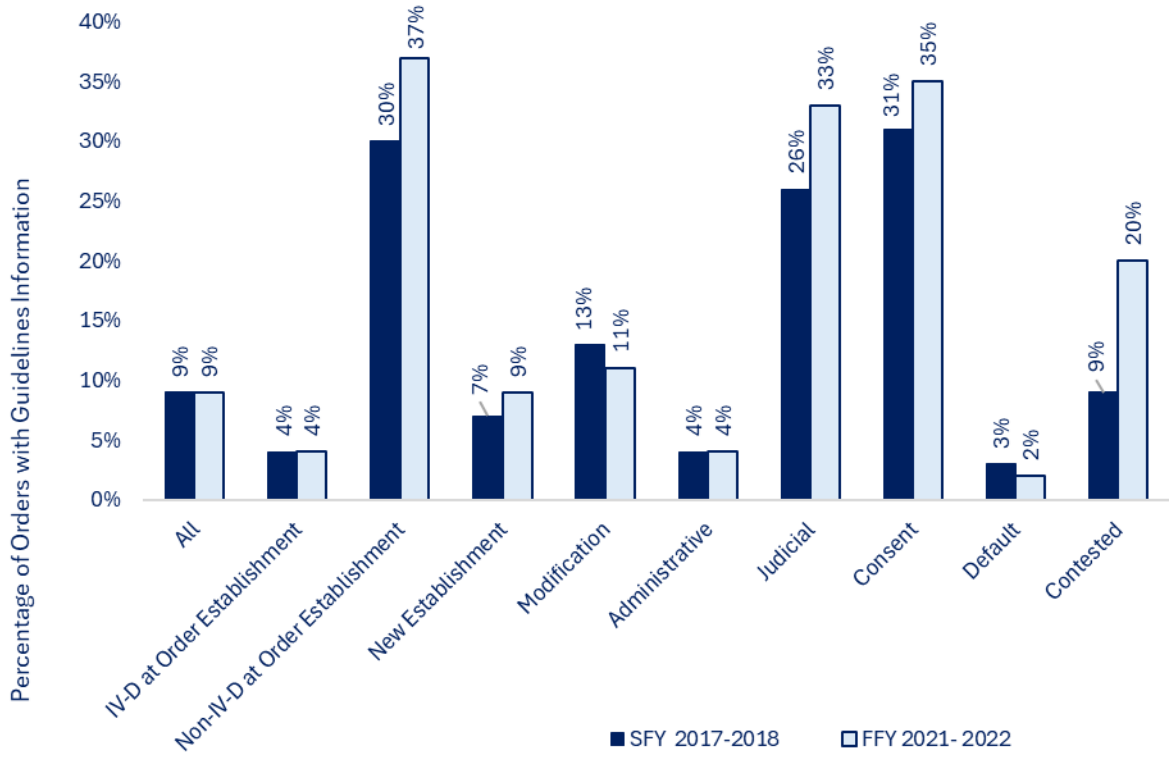
***Deviation Reasons*.** The three most common reasons for deviations were:

- The amount was unjust/inappropriate per a court decision: 68% of reasons (62% last review);
- The amount was unjust/inappropriate per hearing decision: 16% of reasons (16% last review); and
- The guidelines-calculated amount was 60% or more of the payer's gross income: 6% of reasons (2% last review).

Exhibit 13: Current Deviation Provision

Federal Requirement	Missouri Provisions
45 C.F.R. §302.56(f) The State must provide that there will be a rebuttable presumption, in any judicial or administrative proceeding for the establishment and modification of a child support order, that the amount of the order which would result from the application of the child support guidelines established under paragraph (a) of this section is the correct amount of child support to be ordered.	**Missouri Statute** 452.340.1, RSMo 1. In a proceeding for dissolution of marriage, legal separation or child support, the court may order either or both parents owing a duty of support to a child of the marriage to pay an amount reasonable or necessary for the support of the child, including an award retroactive to the date of filing the petition, without regard to marital misconduct, after considering all relevant factors including: (1) The financial needs and resources of the child; (2) The financial resources and needs of the parents; (3) The standard of living the child would have enjoyed had the marriage not been dissolved; (4) The physical and emotional condition of the child, and the child's educational needs; (5) The child's physical and legal custody arrangements, including the amount of time the child spends with each parent and the reasonable expenses associated with the custody or visitation arrangements; and (6) The reasonable work-related child care expenses of each parent. 9. There shall be a rebuttable presumption, in any judicial or administrative proceeding for the award of child support, that the amount of the award which would result from the application of the guidelines established pursuant to subsection 8 of this section is the correct amount of child support to be awarded. A written finding or specific finding on the record in a judicial or administrative proceeding that the application of the guidelines would be unjust or inappropriate in a particular case, after considering all relevant factors, including the factors set out in subsection 1 of this section, shall be required and shall be sufficient to rebut the presumption in the case. The written finding or specific finding on the record shall detail the specific relevant factors that required a deviation from the application of the guidelines. **Missouri Guidelines** DEVIATION A deviation from the presumed child support amount may be appropriate when an award of custody, including, but not limited to, an award of joint physical custody, results in a child support award that does not provide the child(ren) an appropriate standard of living. This arrangement should be distinguished from split custody, as described in Comment D. To determine an appropriate deviation, the court or administrative agency shall consider which parent is likely to pay the expenses of the child or children that are unaffected by the amount of time spent with each parent; e.g., clothing, activity fees, school and books. The court or administrative agency shall ensure that such expenses, as well as the expenses for which a specific adjustment is authorized on Form No. 14 (such as expenses for work-related child care, post-secondary educational expenses and health insurance coverage), are shared in proportion to the parents' incomes and not in proportion to the time spent with each parent. The court or administrative agency may consider that substantial time with both parents will not necessarily reduce certain child-rearing costs of the parent entitled to receive support. The mere expenditure of substantial time with both parents does not by itself eliminate the need for support to be paid by one parent to the other; rather, the expenditure of substantial time with both parents is merely a factor to be considered in determining whether the presumed child support amount is unjust or inappropriate. A parent's Form No. 14 is "rebutted" when the court or administrative agency finds that the presumed child support amount under a correctly calculated Form No. 14 is unjust or inappropriate, and the court or administrative agency must state in the written judgment or administrative agency's written order that the presumed child support amount is unjust or inappropriate after considering all relevant factors. In that event, the written judgment or administrative order must specifically address all of the statutory factors as set forth in section 452.340.1, RSMo, as well as any other relevant factors considered by the court or administrative agency.

Exhibit 14: Comparison of Deviation Rates by Subgroups and Over Time



Default Rates

Federal regulation is not clear what a state's guidelines can do to minimize default orders nor clearly defines what is a default in terms of a guidelines calculation. The narrative surrounding the FEM Rule often couples income imputation and default orders and appears to use default to mean an order that is entered when the payer-parent does not appear to a hearing or settlement conference.[24] OCSS encourages engaging both parents in the order establishment process in order to obtain the most accurate information about their circumstances such that the order is set at the appropriate amount.[25]

MACSS's pulldown menu consists of three options for how the order was entered: consent, contested, and default. The field is populated for all analyzed orders. A consent requires both parents to sign the order. The default code will be populated if both parents do not sign even though they agree to the order amount, which is often the situation in IV-D cases. Child support staff reach out to the parents to engage them and obtain information for the guidelines calculation *prior* to issuing the petition for support. In turn, even though the parents were engaged in the process and agreed to the order

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

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

amount, it is more efficient to use the default process to enter the order than to circle back and have both parents sign the order, which is necessary for it to be categorized as a consent. Based on the MACSS coding (which would not capture all those agreeing to the order amount), the default rate is 45% for this review, which is higher than the 41% rate from the last review. The MACSS-identified default rate is much higher for some subgroups and lower for other subgroups. The default rate is higher among:

- Medical support only orders (89%);
- IV-D orders (83%);
- Administrative orders (88%);
- Foster care orders (94%);
- TANF orders (71%); and
- Orders where income is imputed to the payer-parent (78%);

The MACSS-identified default rate is lower among:

- Non-IV-D orders (7%);
- Judicial orders (12%); and
- Orders where income is not imputed to the payer-parent (35%).

Income Imputation Rates and Amounts

Exhibit 15 shows that Missouri's income imputation provision mirrors the federal requirement. To meet the federal requirement to analyze the income imputation rate, information from MACSS screens tracking information about the party's income and expenses is used; specifically, the source of income information used for the guidelines calculation. This information was not always available. It is less likely to be available for non-IV-D orders (e.g., only available for 28% of payer-parents with non-IV-D orders). In contrast, it was available for 93% of the payer-parents with IV-D orders.

Among those with available information, the income imputation rate was 40% for payer-parents (compared to 34% last review) and 44% for receiving-parents for both this review and last review. The rates were slightly more when limited to IV-D cases only (i.e., the income imputation rate in IV-D cases is 43% for payer-parents and for 45% receiving-parents).

Common amounts of income imputed to payer-parents were:

- $0 gross per month (36%);
- The state minimum wage at 20 hours per week (14%); and
- The state minimum wage at 40 hours per week (21%).

The amounts that income were imputed to receiving-parents were similar. If incomes imputed at zero are not considered income imputations, it would reduce the income imputation rates to 26% for payer-parents and 24% for receiving-parents.

Exhibit 15: Income Imputation Provision

Federal Requirement	Missouri Guidelines
45 C.F.R. §302.56 (c) The child support guidelines established under paragraph (a) of this section must at a minimum: (1) Provide that the child support order is based on the noncustodial parent's earnings, income, and other evidence of ability to pay that: (iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case.	COMMENT: Imputed Income: When determining whether to include imputed income and, if so, the amount to include in a parent's "gross income," a court or administrative agency shall consider all relevant factors, including: (1) The parent's probable earnings based on the parent's work history during the three years, or such time period as may be appropriate, immediately before the beginning of the proceeding and during any other relevant time periods; and (2) The parent's assets, residence, age, and health; and (3) The parent's occupational qualifications, employment potential, educational attainments, and record of seeking work; and (4) The parent's criminal record or other employment barriers; and (5) The available work or employment opportunities in the community and the prevailing earnings level in the local community; and (6) Whether the parent is custodian of a child whose condition or circumstances make it appropriate that the parent not be required to seek employment outside the home; and (7) Other relevant background factors in the case.

Application of the Low-Income Adjustment

Exhibit 16 shows how Missouri meets the federal requirement to consider the low-income of the payer-parent. It incorporates a self-support reserve (SSR) that relates to the 2020 federal poverty guidelines (FPG) for one person in 2020 when the guidelines were last reviewed. The 2020 FPG was $1,063 per month. For incomes below that level, the schedule provides a rebuttable minimum order of $60 per month. For incomes just above the SSR, the schedule amounts are set at amounts below economic data on child-rearing expenditures for that combined parental income and family size. Then, they are slowly phased into schedule amounts based on the economic data.

For this review and the last review, 7% of all examined orders were set at $60 per month. MACSS programmers also estimate whether the low-income adjustment (i.e., the shaded-area of the schedule) was used to calculate support. They could only estimate it for those with MACSS guidelines screens, which are more likely to be available for IV-D cases. The low-income adjustment was applied to 39% of orders with MACSS guidelines calculations. When applied, the average income of the payer-parent was $902 per month and about half of the payer-parents had income imputed.

Exhibit 16: Low-Income Adjustment

Federal Requirement	Missouri Guidelines
45 C.F.R. §302.56 (c) The child support guidelines established under paragraph (a) of this section must at a minimum: (1) Provide that the child support order is based on the noncustodial parent's earnings, income, and other evidence of ability to pay that: (ii) Takes into consideration the basic subsistence needs of the noncustodial parent (and at the State's discretion, the custodial parent and children) who has a limited ability to pay by incorporating a low-income adjustment, such as a self-support reserve or some other method determined by the State; and …	Assumptions 8) The schedule of basic child support obligations incorporates a "self-support reserve" to address the need of the parent obligated to pay support to maintain a minimum standard of living. *The self-support reserve is incorporated into the shaded area of the schedule (see excerpt on right).*

Combined Adjusted Gross Income	One Child	Two Children	Three Children
0 – 1100	60	60	60
1150	91	94	94
1200	122	127	128
1250	153	161	162
1300	184	194	196
1350	215	228	230
1400	246	261	264
1450	277	295	298
1500	306	328	332
1550	315	362	366
1600	324	395	400
1650	333	429	434
1700	342	462	468
1750	350	496	502
1800	359	529	536
1850	368	561	570
1900	377	574	604
1950	386	587	638
2000	394	600	672
2050	403	613	706
2100	411	626	740
2150	420	640	773
2200	429	653	789
2250	437	666	805
2300	446	679	821
2350	455	692	837
2400	463	705	853

Analysis of Payments

Federal regulation (45 C.F.R. § 302.56(h)(2)) requires the analysis of payment data including the analysis of payment data for default orders, when income was imputed, and when the low-income adjustment is applied. Exhibit 17 compares payment outcomes for orders in which there was support due in FFY 2023. In other words, it excludes orders set at zero. It shows the median (i.e., the 50th percentile) amount rather than the average because large payments would skew the average upward.

In general, Exhibit 17 shows that payment outcomes are worse for default orders, when income is imputed to the payer-parent regardless of the income amount, and when the low-income adjustment is applied. The low percentages of support paid in these circumstances suggest a lot of zero payers in these case circumstances. The low number of months with payment also drives down the percentage paid. Exhibit 17 also shows better payment outcomes when income is not imputed (e.g., the median percentage paid is 82.7% among cases without income imputed to the payer-parent.)

The percentage of non-payers (i.e., those who pay nothing) was:

- 26% among all orders;
- 30% among those with default orders;
- 34% among those with income imputed to the payer-parent; and
- 21% among those with *no* income imputation to the payer-parent.

The percentage of full-payers (i.e., those who pay 100%) was:

- 37% among all orders;

- 27% among those with default orders;
- 22% among those with income imputation to the payer-parent; and
- 40% among those with *no* income imputation to the payer-parent.

Exhibit 17: Median Amount Due, Paid, Percentage Paid, and Months with Payments

	Previous Review (SFY 2017–2018)	**Current Review (FFY 2022–2023)**						
		All (N=13,548)	Default Orders (N=6,075)	Orders with Income Imputed to Payer-Parent (any amount, N= 2,864)	Income Imputed at Minimum Wage 40 hours per Week (N=447)	Income Imputed at Minimum Wage 20 hours per Week (N=464)	Income Was *Not* Imputed (N=5,556)	Low-Income Adjustment Was Applied (N=3,470)
Dollars Due over Year (Median $)	$2,400	$4,452	$3,675	$3,720	$4,332	$720	$4,140	$720
Dollars Paid over Year (median $)	$1,982	$1,752	$475	$ 399	$92	$4	$1,748	$134
Percentage Paid (median %)**	83%	71.6%	38.7%	21.3%	2.3%	0.6%	82.7%	26.0%
Number of Months during Year with Payment (median number)	7.0 months	6.0 months	3.0 months	2.0 months	3.3 months	2.0 months	7.0 months	2.0 months

*Includes all orders even if closed or modified within the year.

**This is the median of each case's ratio; hence, not equivalent to ratio of the median dollars paid divided by the median dollars owed.

Examination of Labor Market Data

Federal regulation (45 C.F.R. § 302.56(h)(1)) requires the consideration of:

> . . . labor market data (such as unemployment rates, employment rates, hours worked, and earnings) by occupation and skill-level for the State and local job markets, the impact of guidelines policies and amounts on custodial and noncustodial parents who have family incomes below 200 percent of the Federal poverty level, and factors that influence employment rates among noncustodial parents and compliance with child support orders . . . .

The review of labor market data appears to be aimed at informing recommendations for guidelines provisions for income imputation and low-income adjustments. Recent national research found that 18% of nonresident living with one or more of their children under the age 21 had incomes below

poverty and 35% had incomes below 200% of poverty.[26] These low-income nonresident parents were more likely to not work full-time and year-round than moderate- and higher-income nonresident parents were. About a quarter (27%) of low-income, nonresident parents worked full-time year-round compared to 73% of moderate- and higher-income nonresident parents. The three most common reasons that low-income nonresident parents who did not work for pay according to the national research were chronic health condition or disability (30%), an inability to find work (10%), or caregiving responsibility (9%).

One of the federal requirements adopted in 2016 (which the Missouri guidelines meet) centers around considering the actual circumstances of the payer-parent when income imputation is authorized. This includes consideration of the employment opportunities available to the parent given local labor market conditions. The primary data sources for this section include the State of Missouri Economic Research and Information Center (MERIC) that tracks and compiles labor market information for the state[27] and U.S. Bureau of Labor Statistics.[28]

Unemployment and Employment Rates and Labor Force Participation

The official measurement of unemployment, known as U-3, includes "all jobless persons who are available to take a job and have actively sought work in the past four weeks."[29] It is measured as a percentage of those in the civilian labor force, which includes employed and unemployed individuals.[30] To be employed: a person must have worked at least one hour as a paid employee or self-employed or been temporarily absent from their job or business or met other criteria. Actively seeking work means contacting an employer about a job opportunity, submitting a job application or résumé, using an employment service, or a similar activity. Persons not in the labor force may not want a job, are not currently available for work, or available for work but have not looked in the last four weeks and may be a "discouraged worker" (i.e., don't believe a job exists).

As of April 2024, the U.S. unemployment rate was 3.5% while the Missouri unemployment rate was 3.2%. The unemployment rate varied by county. The counties with the three highest rates were Iron (5.7%), Pemiscot (5.6%), and Ozark (5.0%). The counties with the three lowest rates were Worth (2.5%), Shelby (3.5%), and Holt (2.4%). All unemployment rates are lower than during the COVID-19 recession. The COVID-19 pandemic began Spring 2020. Initially, it reduced employment. In June 2020, the U.S. unemployment rate was 11.1% and the Missouri unemployment rate was 7.9%.

Other Unemployment Measures

The unemployment rates above reflect the official unemployment rate (the U-3 measurement), which only measures the total percentage of the civilian labor force that is unemployed. The U.S. Bureau of

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[26] U.S. Congressional Research Service. (Oct. 2021). *Demographic and Socioeconomic Characteristics of Nonresident Parents.* Retrieved from https://crsreports.congress.gov/product/pdf/R/R46942.
[27] Missouri Economic Research and Information Center. (n.d.). Retrieved from https://meric.mo.gov/.
[28] More information about the U.S. Bureau of Labor Statistics can be found at https://www.bls.gov/.
[29] U.S. Bureau of Labor Statistics. *Alternative Measures of Labor Underutilization for States, 2021 Annual Averages.* Retrieved from https://www.bls.gov/lau/stalt.htm.
[30] U.S. Bureau of Labor Statistics. (Oct. 21, 2021). *Concepts and Definitions.* Retrieved from https://www.bls.gov/cps/definitions.htm#lfpr.

Labor Statistics, however, has developed alternative measures that better reflect all persons who are unemployed, including those who are marginally attached workers (i.e., those who want to work but are discouraged and not looking) and workers employed part-time but who would work full-time if they could. The average Missouri unemployment rate from the fourth quarter of 2023 through the third quarter of 2024, according to this measure (called the U-6), is 6.0%, while the national rate is 7.4%[31]

Labor Force Participation and Job Growth

As of October 2024, Missouri's non-farm payroll employment was 3,070,900.[32] The Missouri labor force participation rate was 63.9%, which was more than the national rate of 62.6%.[33] Missouri added 81,700 jobs in the last year.

According to MERIC, Missouri lost 4.7% of its total employment in 2020. MERIC projected 7.3% in employment growth from 2020 to 2030. The three largest growth industries are projected to be in the accommodations and food service industry; health care and social service; and professional, scientific and technical services. The three largest growth occupations are projected to be food preparation and services-related occupations; transportation and material moving occupations; and healthcare practitioners and technical occupations. Exhibit 18 shows the 2023 wages for some of these occupations.

Exhibit 18: Missouri Wages for Selected Occupations in 2023

	Estimated Employment	Annual Wage	25th Percentile	75th Percentile
All occupations	2,876,400	$57,580	$33,430	$66,310
Nursing assistants	29,400	$36,500	$32,190	$38,400
Fast-food cooks	44,280	$28,820	$27,320	$29,350
Janitors and cleaners	42,880	$33,830	$28,950	$36,650
Cashiers	71,100	$29,380	$27,080	$30,140
Customer service representatives	51,180	$43,280	$34,540	$48,260
Maintenance and repair workers	32,750	$48,080	$36,240	$58,540

Hours Worked and Income Imputation

Hours worked has been used to inform income imputation policies. Instead of imputing income at 40 hours per week, some states use the average hours worked per week in the state. Typically, the average is between 34 and 37 hours per week. As of June 2024, the average hours worked per week in Missouri

[31] U.S. Bureau of Labor Statistics. *Alternative Measures of Labor Underutilization for States, Fourth Quarter of 2023 through Third Quarter of 2024 Averages*. Retrieved from https://www.bls.gov/lau/stalt.htm.
[32] Missouri Economic Research and Information Center. (Oct. 2024). *Missouri Monthly Jobs Report.* Retrieved from https://meric.mo.gov/missouri-monthly-jobs-report.
[33] Ibid.

was 33.6 hours.[34] National data finds that the average hours worked per week vary by industry. For example, the average hours are 25.5 hours per week in the leisure and hospitality industry and 29.9 in the retail industry.[35]

Factors Affecting Full-Time, Year-Round Work among Low-Wage Earners

There are many factors that contribute to the lack of full-time, year-round work. Some pertain to the employability of a parent, and other factors pertain to the structure of low-wage employment. A national study found that the highest educational attainment of 60% of the low-income, nonresident parents was a high school degree or less.[36] Payer-parents also face other barriers to employment. A multi-site national evaluation of obligated parents in a work demonstration program provides some insights on this.[37] It found that 64% of program participants had at least one employment barrier that made it difficult to find or keep a job. Common employment barriers consisted of problems getting to work (30%), criminal records (30%), and lack of a steady place to live (20%). Other employment barriers noted not having the skills sought by employers, taking care of other family members, health issues, and alcohol or drug problems. Many of the participants also cited mental health issues, but few noted it as being a major barrier to employment.

Low-wage jobs do not always provide consistent hours week to week or an opportunity to work every week of the year. This causes unpredictable and erratic income, which can affect child support compliance. Over half (58%) of national workers are paid hourly.[38] As mentioned previously, the usual weekly hours are considerably less in some industries (e.g., leisure and hospitality). A Brookings Institute study defines vulnerable workers as those earning less than median earnings and having no healthcare benefits.[39] Most vulnerable workers are concentrated in the hospitality, retail, and healthcare sectors. There is considerable turnover in some of these industries. For example, the leisure and hospitality industry has an annual quit rate of 55.4% and a 21.5% annual rate of layoffs and discharges.[40] High levels of turnover contribute to periods of non-work that can depress earnings.

The lack of healthcare benefits also contributes to fewer hours, fewer weeks worked, and voluntary and involuntary employment separations. Only one-third of workers in the lowest 10th percentile of wages

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[34] U.S. Bureau of Labor Statistics. (July 2024). Total Private Average Hourly Earnings and Weekly Hours and Earnings by State, June 2024. https://www.bls.gov/charts/state-employment-and-unemployment/average-hourly-earnings-and-weekly-hours-and-earnings-by-state.htm.

[35] U.S Bureau of Labor Statistics. (Oct. 2024). *Table B-2. Average Weekly Hours and Overtime of All Employees on Private Nonfarm Payrolls by Industry Sector.* https://www.bls.gov/news.release/empsit.t18.htm

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

[37] Canican, Maria, Meyer, Daniel, & Wood, Robert. (Dec. 2018). Characteristics of Participants in the Child Support Noncustodial Parent Employment demonstration (CSPED) Evaluation, at 20. Retrieved from https://www.irp.wisc.edu/wp/wp-content/uploads/2019/05/CSPED-Final-Characteristics-of-Participants-Report-2019-Compliant.pdf.

[38] Ross, Martha, & Bateman, Nicole. (Nov. 2019). Meet the Low-Wage Workforce. Brookings Institute. Retrieved from https://www.brookings.edu/wp-content/uploads/2019/11/201911_Brookings-Metro_low-wage-workforce_Ross-Bateman.pdf.

[39] Jund-Mejean, Martina, & Escobari, Marcela. (Apr. 2020). Our employment system has failed low-wage workers. How can we rebuild. Brookings Institute. Retrieved from https://www.brookings.edu/blog/up-front/2020/04/28/our-employment-system-is-failing-low-wage-workers-how-do-we-make-it-more-resilient/.

[40] Bahn, Kate, & Sanchez Cumming, Carmen. (Dec. 31, 2020). Improving U.S. Labor Standards and the Quality of Jobs to Reduce the Costs of Employee Turnover to U.S. Companies. Retrieved from https://equitablegrowth.org/improving-u-s-labor-standards-and-the-quality-of-jobs-to-reduce-the-costs-of-employee-turnover-to-u-s-companies.

have access to paid sick time, compared to 78% among all civilian workers.[41] For those with access to paid sick time, the average is eight days per year. Similarly, those in the lowest 10th percentile of wages are less likely to have access to paid vacation time: 40% have access, compared to 76% of all workers. Those with paid vacation time have an average of 11 days per year. Without paid sick time or vacation time, a worker may terminate employment voluntarily or be involuntarily terminated when the worker needs to take time off due to an illness or to attend to personal matters. If a parent without access to paid sick time and paid vacation time did not work for 19 days (which is the sum of the average number of paid sick days and paid vacation days), they would miss about four weeks of work throughout the year.

Factors that Influence Employment Rates and Compliance

Federal regulation requires the consideration of factors that influence employment rates and compliance. There is some older academic research that finds child support can affect employment among payer-parents.[42] Another study finds some weak association of changes in a father's earnings with changes in orders among fathers in couples that had their first child support ordered in 2000.[43] There also are many anecdotes of payer-parents who quit working or turn to unreported employment (also called the underground economy) once wages are garnished for child support.

These studies are of limited value for this analysis because they are dated (hence do not consider today's labor market and child support enforcement practices) and not specific to Missouri. The impact of the pandemic on employment illustrates how many other factors affect employment. Another issue is that opportunities for income from unreported employment are rapidly changing and even more difficult to research. Before the pandemic, it was becoming more common to have multiple jobs where one may be unreported employment and the other may be reported employment. There is also evidence that self-employment has increased since the pandemic began. Modern employment with unreported income includes earnings from Uber and DoorDash; streamer services such as Twitch, in which people who "stream" rely on viewer donations; and others. These types of jobs operate under what is considered a "gig economy," or labor markets that are known for their short-term contracts and freelance jobs in preference to permanent work. While more is being done to understand these gig economies, the earnings from unreported employment are often inconsistently identified in surveys, exacerbating any attempt to study them within a short period. All these dynamics limit the ability to isolate the impact that child support may be having at this time.

[41] U.S. Bureau of Labor Statistics. Table 6. Selected Paid Leave Benefits: Access. (Mar. 2020). Retrieved from https://www.bls.gov/news.release/ebs2.t06.htm.
[42] Holzer, Harry J. Offner, Paul, & Sorensen, Elaine. (Mar. 2005). "Declining employment among young black less-educated men: The role of incarceration and child support." *Journal of Policy Analysis and Management*.
[43] Ha, Yoonsook, Cancian, Maria, & Meyer, Daniel, R. (Fall 2010). "Unchanging Child Support Orders in the Face of Unstable Earnings." 29 *Journal of Policy Analysis and Management* 4, pp. 799–820.

Section 3: Cost of Raising Children and Updating the Schedule

Federal regulation requires the consideration of the economic cost of child rearing as part of a state's child support guidelines review. Most states including Missouri base their guidelines schedule/formula on an economic study of child-rearing expenditures. The current Missouri child support schedule is based on a study released in 2020 that has not been updated.[44] In fact, there is no more current, credible study of child-rearing expenditures. Besides the underlying economic study, there are other factors considered in the schedule that could be updated. Namely, the schedule could be updated to current price levels, current federal and state income tax rates, and FICA (which are considered because expenditure decisions, including those for the children, are made based on after-tax income rather than gross income) and for the current federal poverty guidelines that form the basis of the low-income adjustment that is incorporated into the schedule. Further, the guidelines review is an opportunity to review all the assumptions and data underlying the schedule to determine whether they are appropriate for Missouri families and parents today and for the next four years.

This section is organized into subsections. The first subsection summarizes the economic cost of child rearing including the study underlying the current Missouri child support schedule. The second subsection summarizes the major policy and other data (e.g., price indexes, tax rates, federal poverty guidelines) underlying the current Missouri schedule and used to update the schedule.

Economic Studies of Child-Rearing Expenditures

Child support schedules/formulas are part policy and part economic data. Most state guidelines, including the Missouri guidelines, rely on a study of child-rearing expenditures as the underlying basis of their child support schedule or formula. Federal regulation (45 C.F.R. § 302.56(h)(1)) requires states to consider economic data on the cost of raising children as part of a state's child support guideline review. The intent is to use the information to assess the adequacy and appropriateness of the state's child support formula/schedule and, if appropriate, revise it.

Two major types of studies exist: the cost of providing the basic or minimum needs of households with children,[45] and studies that try to estimate what intact families across a range of incomes (including middle- and higher-income families) actually spend on children. Most state guidelines rely on studies estimating expenditures for a range of incomes in intact families. This is because most guidelines are based on the principle that children should share in the lifestyle afforded by their parents—that is, if the payer-parent's income affords the payer-parent a higher standard of living, the support order should also be more for that higher-income parent. Basing a child support schedule/formula on the cost of the

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

[45] An example of a minimum need study is the Massachusetts Institute of Technology Livable Wage Study. It is sometimes used among conventional media sources to infer the cost of raising children. See https://livingwage.mit.edu/states/42.

basic needs of the child would be inadequate for figuring out what a payer-parent who can afford a lifestyle above subsistence can afford in child support.

There are several studies of child-rearing expenditures. They vary in data years and the methodology used to separate the child's share of expenditures from total household expenditures.

Exhibit 19 compares the findings from studies conducted in the last five years and those underlying state guidelines. The exhibit is organized by the economic methodology, the economist who conducted the study, and the data years.

- The major methodologies are the Rothbarth methodology, the Engel methodology, and what is called direct approaches.
- Most studies were conducted by Professor Emeritus David Betson, University of Notre Dame. He conducted his first study in 1990 with the federally contracted purpose of assisting states fulfill the requirement to provide statewide guidelines.[46]
- All the studies rely on the U.S. Bureau of Labor Statistics Consumer Expenditure Survey (CE), which is the most comprehensive data set on expenditures in the nation.[47]

Each of these items is discussed in more detail.

Exhibit 19 shows the average percentages for one, two, and three children across all income ranges. Most economists limit their estimates to these family sizes because there are few families with four or more children in the Consumer Expenditure Survey (CE), which is the source of expenditures data for the studies except the van der Gaag study. All the studies measure what is spent on children by intact families.

Exhibit 19 shows child-rearing expenditures as an average percentage of total household expenditures, which is how most researchers report their findings. The difference between gross income and household expenditures are taxes, savings,[48] and expenditures outside the home such as gifts and charitable contributions. An exception is the van der Gaag (1981) study that relates the estimates to income. The USDA study relates to gross income but also reports its estimates as percentages of total expenditures to make them comparable to the results from other studies.

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[46] Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

[47] More information about the CE can be found at https://www.bls.gov/cex/.

[48] There are two issues with savings: an economic methodology for estimating it and a policy issue. Parents may save for their own benefit (i.e., their retirement) or the benefit of their children (e.g., college funds and inheritance). Layering a savings model that incorporates this and captures the share of current household expenditures devoted to child rearing is beyond the scope of most economic models. The policy issue concerns whether income that intact families save should be tapped into for the guidelines amount. The District of Columbia is the only income shares guidelines to tap into it. The argument against including it is children benefit from their parents' savings when it is on their behalf. See National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA. II-26.

Exhibit 19: Comparison of Findings from Recent Studies of Child-Rearing Expenditures and Studies Underlying State Guidelines[49]

Economic Methodology	Economist and Data Years	Average Child-Rearing Expenditures as a Percentage of Total Expenditures		
		1 Child	2 Children	3 Children
Rothbarth	**Betson[50]**			
	2013–2019	24.9%	38.4%	47.0%
	2004–2009	23.5%	36.5%	44.9%
	1998–2004	25.2%	36.8%	43.8%
	1996–1998	25.6%	35.9%	41.6%
	1980–1986	24.2%	34.2%	39.2%
	Rodgers/Replication of Betson[51]			
	2004–2009 CE	22.2%	34.8%	43.2%
	Rodgers			
	2000–2015 CE	19.2%	24.1%	30.8%
	2004–2009 CE	21.5%	24.4%	33.4%
	Florida State University			
	2013–2019 CE[52]	21.3%	33.4%	41.4%
	2009–2015 CE[53]	24.9%	38.3%	46.9%
Engel	**Betson[54]**			
	2013–2019 CE	21.9%	34.4%	42.7%
	1996–1998 CE	32.0%	39.0%	49.0%
	1980–1986 CE	33.0%	46.0%	58.0%
	Florida State University			
	2013–2019 CE	21.5%	33.6%	41.6%
	2009–2015 CE	20.3%	32.6%	41.4%
	Espenshade[55]			
	1972–73 CE	24.0%	41.0%	51.0%
"Direct" approaches	**Betson 2013**–2019 CE	22.5%	35.6^	45.7%
	USDA[56] 2011–2015 CE	26.0%	39.0%	49.0%
Point estimate from literature review	**van der Gaag[57]** (no year specified)	25.0%	37.5%	50.0%

[49] Adapted from Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2022*. San Francisco, CA. Exhibit 9, p. 52. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf.
[50] Betson, David M. (2021).
[51] Rodgers, William M. (2017). "Comparative Economic Analysis of Current Economic Research on Child-Rearing Expenditures." *In* Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2017*. San Francisco, CA. Retrieved from http://www.courts.ca.gov/documents/lr-2018-JC-review-of-statewide-CS-guideline-2017-Fam-4054a.pdf.
[52] Norribin, Stefan C., et al. (Nov. 2021). Review and Update of Florida's Child Support Guidelines. Retrieved from http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf.
[53] Norribin, Stefan C., et al. (Nov. 2017). Review and Update of Florida's Child Support Guidelines. Retrieved from http://edr.state.fl.us/content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2017.pdf.
[54] Betson, David. (2022). "Appendix A to Addendum D: Review of the Georgia Child Support Guidelines." *In Georgia Support Commission: Economic Study Final Report*. Retrieved from https://csc.georgiacourts.gov/wp-content/uploads/sites/8/2023/01/2022-Final-Report.pdf.
[55] Espenshade, Thomas J. (1984). *Investing in Children: New Estimates of Parental Expenditures*. Urban Institute Press: Washington, D.C.
[56] Lino, Mark, et al. (2017). *Expenditures on Children by Families, 2015*. Misc. Pub. No. 1528-2015. U.S. Dept. of Agriculture, Center for Nutrition & Policy Promotion, Washington, D.C. Retrieved from https://cdn2.hubspot.net/hubfs/10700/blog-files/USDA_Expenditures%20on%20children%20by%20family.pdf?t=1520090048492.
[57] van der Gaag, Jacques. (1981). *On Measuring the Cost of Children*. Discussion Paper 663-81. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

The economic study underlying the Kansas child support guidelines[58] is not included in the comparison because it is an old study and Kansas is the only state to rely on it. A recent Texas study is not included because it is specific to Texas.[59] The Texas study was used to assess the current Texas percentages, but Texas did not change its percentages based on the study. Texas is based on a percentage-of-net income guidelines.

Overview of the Consumer Expenditure Survey

Most economists use expenditure data from the national Consumer Expenditure (CE) survey. Conducted by the U.S. Bureau of Labor Statistics (BLS), the CE is a comprehensive and rigorous survey with over a hundred-year history.[60] Today, the CE surveys about 6,000 households a quarter on hundreds of expenditures items.[61] Households stay in the survey for four quarters, yet households rotate in and out each quarter. The primary purpose of the CE is to calibrate the market basket used to measure changes in price levels over time. Committed to producing data of consistently high statistical quality, relevance, and timely, the BLS closely monitors and continuously assesses the quality of the CE and makes improvements when appropriate. Some of these improvements have occurred in between studies and, hence, may cause differences in results between study years.

The sampling of the CE is not designed to produce state-specific measurements of expenditures.[62] To expand the CE so it could produce state-specific measurements would require a much larger sample and other resources and would take several years. Instead, economists develop national measurements of child-rearing expenditures from the CE, and pool data years to yield a significant sample size.

Economic Basis of State Guidelines

The District of Columbia, 32 states (including Missouri), and Guam rely on a study using the Rothbarth methodology. All but one of these states/tribunals rely on Rothbarth estimate developed by Professor Emeritus David Betson, University of Notre Dame. (New Jersey conducted their own Rothbarth study and made adjustments to accommodate New Jersey income, which is higher than most states.) Betson first estimated child-rearing expenditures using the Rothbarth methodology in 1990 from expenditure data from families participating in the 1980–86 CE. After 1990, he updated his Rothbarth study four

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

[59] Texas Attorney General. (Aug. 2021). Texas Child Support Guidelines Review Report 2021. p. 164. Retrieved from https://www.texasattorneygeneral.gov/sites/default/files/files/child-support/files/2022/Child%20Support%20Division%20Guidelines%20Review%202022.pdf.

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

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

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

times. His most current study, his fifth study (also noted as BR5), is based on 2013–2019 CE.[63] Although released in 2021, the BR5 study forms the basis of the Missouri guidelines and 14 other state guidelines: Alabama, Arizona, Illinois, Iowa, Georgia, Maine, Michigan, North Carolina, Pennsylvania, South Carolina, South Dakota, Vermont, West Virginia, and Wyoming. There is no study that uses data more current than 2019.

Several states (i.e., Arkansas, Colorado, Connecticut, Ohio, Kentucky, Virginia, and Washington) still rely on the fourth Betson-Rothbarth (BR4) study. The District of Columbia and a few other states (e.g., Tennessee and Oregon) rely on earlier BR studies. The second most frequently used study is the Espenshade-Engel study, which was published in 1984. It was used to develop a prototype income shares table under the 1983–87 National Child Support Guidelines project.[64] Several states still rely on it or partially rely on it. Those states are Alaska, California,[65] Florida, Indiana, Michigan, Texas, and Washington. Only a few states are known to still relate their guidelines formula to the van der Gaag study (i.e., California, Nevada, New York, and Wisconsin). Maryland and Minnesota are the only states to rely on the USDA study. Maryland uses the USDA study for high incomes and a Betson-Rothbarth study for low incomes. Minnesota provides for amounts lower than the USDA at low incomes than phases in the USDA amounts at middle and higher incomes.

Studies of Child-Rearing Expenditures by Economic Methodology

The major methodologies in use by studies conducted in the last 10 years are the Rothbarth, Engel, and USDA. Each is discussed in this subsection. In addition, a study by Comanor, Sarro, and Rogers (CSR) is discussed. The CSR study is not in use by any state, but parent advocacy groups in various states have asked that it be considered in a state's guidelines review. Exhibit 19 did not include the CSR results because CSR does not express its findings as a percentage of total expenditure.

Rothbarth Studies

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

[63] Betson, David M. (2021). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates." *In* Venohr, Jane, & Matyasic, Savahanna. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187.
[64] National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA.
[65] As noted in the California report, the California guidelines formula took in consideration both the van der Gaag (1981) and Espenshade (1984) studies of child-rearing expenditures (see Judicial Council of California, Review of Statewide Uniform Child Support Guideline 2022. San Francisco, CA. Retrieved from https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf.

other state's child support guidelines. Betson, Rodgers, and the Florida State University researchers apply the Rothbarth estimator differently.

The Rothbarth methodology is named after the economist, Irwin Rothbarth, who developed it. It is considered a marginal cost approach—that is, it considers how much more is spent by a couple with children than a childless couple of child-rearing age. To that end, the methodology compares expenditures of two sets of equally well-off families: one with children and one without children. The difference in expenditures between the two sets is deemed to be child-rearing expenditures. The Rothbarth methodology relies on expenditures for adult goods to determine equally well-off families.[66] Through calculus, economists have proven that using expenditures on adult goods understates actual child-rearing expenditures because parents essentially substitute away from adult goods when they have children.[67]

Betson-Rothbarth Studies

When Congress first passed legislation (i.e., the Family Support Act of 1988) requiring presumptive state child support guidelines, it also mandated the U.S. Department of Health and Human Services to develop a report analyzing expenditures on children and explain how the analysis could be used to help states develop child support guidelines. This was fulfilled by two reports that were both released in 1990. One was by Professor Emeritus David Betson, University of Notre Dame.[68] Using five different economic methodologies to measure child-rearing expenditures, Betson concluded that the Rothbarth methodology was the most robust[69] and, hence, recommended that it be used for state guidelines. The second study resulting from the Congressional mandate was by Lewin/ICF.[70] It assessed the use of measurements of child-rearing expenditures, including the Betson measurements, for use by state child support guidelines.

At the time of Betson's 1990 study, most states had already adopted guidelines to meet the 1987 federal requirement to have advisory child support guidelines. (It was extended to require rebuttal presumptive guidelines in 1989.) Most states were using older measurements of child-rearing expenditures,[71] but many began using the 1990 BR study in the mid- to late 1990s. Subsequently, various states and the University of Wisconsin Institute of Research commissioned updates to the BR

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

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

[68] Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

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

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

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

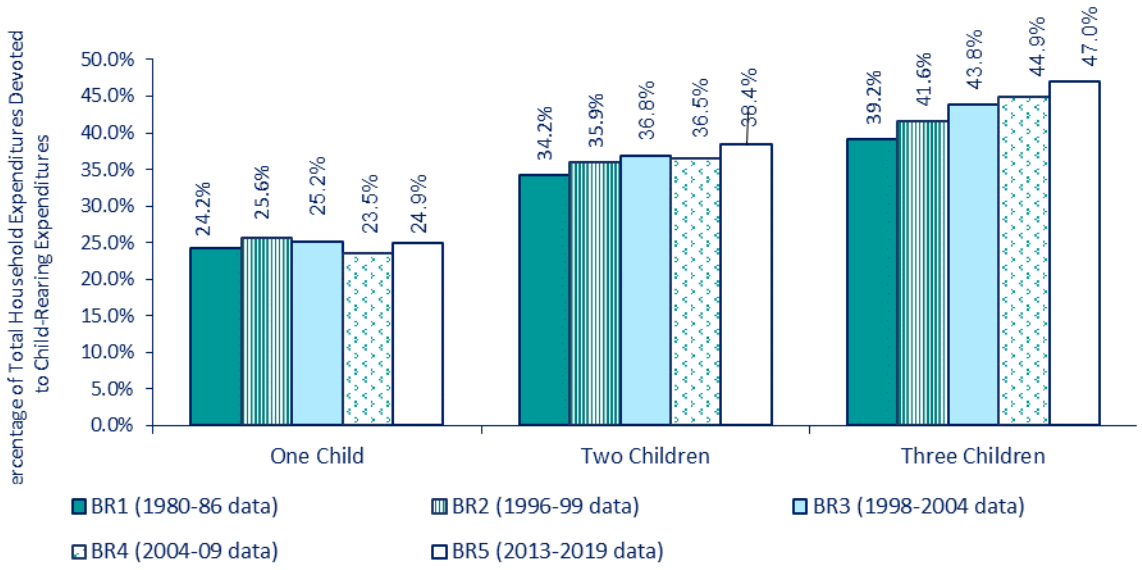
study over time.[72] Oregon commissioned the third Betson-Rothbarth study (BR3), California commissioned BR4, and Arizona commissioned the most recent BR5 study.

Although Betson recommended the Rothbarth methodology for state guidelines usage in his 1990 report, Lewin/ICF suggested that states assess their guidelines using more than one study since not all economists agree on which methodology best measures actual child-rearing expenditures.[73] For its 1990 report, Lewin/ICF assessed state guidelines by generally examining whether a state's guidelines amount was between the lowest and the highest of credible measurements of child-rearing expenditures. Lewin/ICF used the Rothbarth measurements as the lower bound. Amounts that were above the lowest credible measurement of child-rearing expenditures were deemed as adequate support for children. This also responded to a major concern in the 1980s that state child support guidelines provided inadequate amounts for children.[74] Since then, most states have adapted a BR measurement as the basis of their guidelines schedule/formula.

Betson-Rothbarth Studies over Time

Exhibit 20 compares the percentage of total family expenditures devoted to child rearing for the five BR studies where BR1 stands for the first study, BR2 stands for the second study, and so forth. Exhibit 20 shows the percentages for one, two, and three children. Each study uses more current Consumer Expenditure Survey (CE) data.

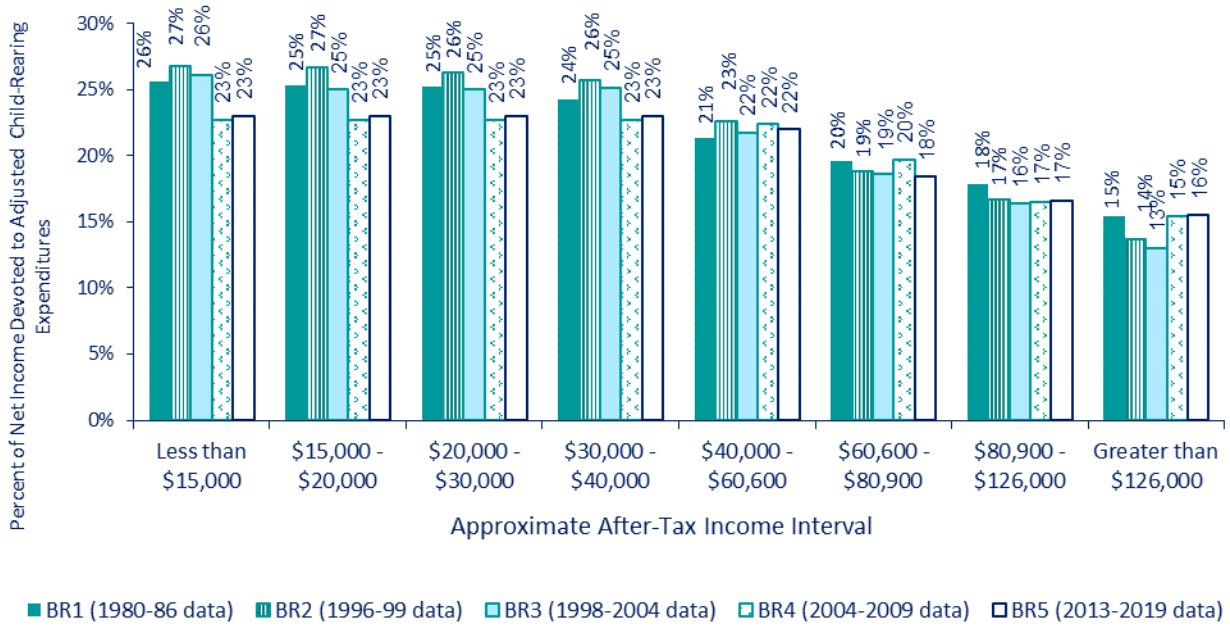
Exhibit 20: Comparisons of Betson-Rothbarth (BR) Measurements over Time



[72] See Appendix A of the Arizona report for more information about the earlier BR studies.
[73] Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines.* Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.
[74] National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report.* Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA. p. I-6.

As shown in Exhibit 21, the percentages vary with income. Some income ranges show increases over time and others show decreases. Exhibit 21 shows the approximate percentages for one child. (The percentages are approximate due to differences in price levels over the five time periods.) They also differ slightly from the percentages in Exhibit 20 because they relate to after-tax income rather than expenditures. Childcare expenses and most of the child's healthcare expenses are excluded in Exhibit 21. This adjustment is made because the actual amount expended for childcare, the child's health insurance, and the child's extraordinary medical expenses is considered on a case-by-case basis rather than including the average amount in the schedule/formula. The percentages for two and three children also have inconsistent changes across income ranges.

Exhibit 21: Percentage of Net Income Devoted to Raising One Child



Some of the decreases and increases can be explained by data improvements, sampling error, and other factors. Sampling error means that two random samples pulled from the population will not produce the exact same results: sampling error measures the difference between the two samples. Betson estimates sampling error to be about 3%. The Bureau of Labor Statistics (BLS), which conducts the Consumer Expenditure (CE) survey, has improved how it measures income, taxes, and expenditure-outlays in the intervening years. Each improvement is believed to have some impact (albeit sometimes small) on the differences in the estimates over time.

Rothbarth Estimates by Rodgers and Florida State University

As shown in Exhibit 19, Professor William Rodgers, Rutgers University, and a team of Florida State University researchers also produced Rothbarth estimates twice. Each were from different data years. Except for the first Florida study, their Rothbarth estimates are lower than Betson-Rothbarth estimates. The first Florida-Rothbarth findings are almost identical to the most current BR estimates.

The Rodgers-Rothbarth estimates from 2000–2015 are the lowest shown in Exhibit 19. Rodgers prepared them to smooth out economic cycles including the 2007–2009 Recession. Many expenditure patterns may have been changed over a decade that could have affected the estimates as well as data improvements to the Consumer Expenditure (CE) survey that underlies the Rodgers estimates.

The major difference is their functional forms of the Rothbarth estimate. Rodgers approach focuses on maximizing utility given a budget constraint of expenditures on either adult goods or children goods.[75] Betson relies on the "Engel curve,"[76] which is another way that demand for a particular good is examined in economic theory of consumer demand.[77] In other words, the Betson approach aims to measure compensating variance—that is, how much would the parents have to be compensated for adding children such that they are equally well off. Another key difference between the Betson and the Rodgers approach is that Betson uses a non-linear specification of expenditures, while Rodger did not.[78] The non-linear specification allows for the change in child-rearing expenditures as total expenditures to vary the rate that it increases when total expenditures increase. In fact, even when Rodgers attempted to replicate Betson's study by using the same sample construction as Betson, he did not use a non-linear specification. This may explain why Rodgers's replication of the Betson's work, as shown in Exhibit 19, is consistently just below the Betson-Rothbarth estimates using the 2004–2009 CE. The Florida researchers also use a different functional form for their Rothbarth estimates, but there is insufficient level of documentation to determine whether they shared the same differences as Rodgers did.

There are also a few other differences between the Betson and Rodgers estimates. Intending to smooth out economic cycles, Rodgers used a longer period (2000–2015) for one study. For consistency's sake, this would have limited his ability to use the CE improved measures of income and expenditures—specifically, expenditure-outlays improved upon the previous measure of expenditures that considered the value of what was purchased even if it was purchased by installment payments. Expenditure-outlays, which is what all economists use now, rely on the amount actually expended for an item and better reflects housing expenses. The economists also constructed their samples differently. Betson limited the sample to two-adult, married couples of child-rearing age and excluded households with adult children or other adults living in the household in order to focus on the cost of minor children. In contrast, Rodgers makes no restriction: a household could have one adult (e.g., a single parent), two adults (a couple), or three or more adults (e.g., a couple living with a grandparent).

The Florida researchers did not offer an explanation as to why their Rothbarth estimates decreased between their 2017 and 2021 studies. Their 2017 Rothbarth estimates are almost identical to the most recent Betson-Rothbarth estimates. More detail about the differences in the Rothbarth approaches

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[75] See pp. 97–100 of Rodgers (2017).

[76] The Engel curve is not to be confused with the Engel method for estimating child-rearing expenditures, albeit the same economist developed them. To be clear, the Engel curve can be applied to any economic good, not just a good relating to the estimating of child-rearing measurements.

[77] The Engel curve is an alternative way to look at demand for a particular economic good. The ordinary demand curve examines the relationship between quantity demanded of an economic good and the price of that economic good holding income constant. The classic use of the Engel curve examines the relationship between quantity demanded of an economic good and income holding price of that economic good constant. Betson's application of the Engel curve uses total expenditures rather than income.

[78] See page 92 of Rodgers (2017).

among the three researchers can be found in Betson's appendix to the Arizona report, where his most recent Rothbarth estimates are published.[79]

Engel Methodology

Espenshade (1984) relied on the Engel methodology. To that end, all states that still rely on the Espenshade study rely on the Engel methodology. Both the Rothbarth and Engel methodologies are classified as marginal cost approach because they compare expenditures between two equally well-off families: (a) a married couple with children, and (b) a married couple of child-rearing age without children. The difference in expenditures between these two families is attributed to child-rearing expenditures. To determine whether families are equally well off, the Rothbarth methodology relies on expenditures on adult goods. The Engel methodology relies on food shares. Until recently, economists generally believed the Engel methodology overstates actual child-rearing expenditures.[80] The layperson explanation of the Engel methodology is that children are food intensive so families with children must spend more on food, which drags the difference in expenditures between families with and without children up. Recent Engel estimates, however, are lower.[81] One of these studies (i.e., the 2023 Betson study conducted for Georgia) suggests that the reduction in the Engel amounts over time results from a change in how the BLS asks about food expenditures, and a change from food being purely a necessity item to more food options that allow a family to substitute away from more luxurious items (e.g., steak and sushi) to more budget-friendly food items (e.g., hamburger and peanut butter) to accommodate larger family sizes.

Direct Approaches

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

USDA Estimates

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

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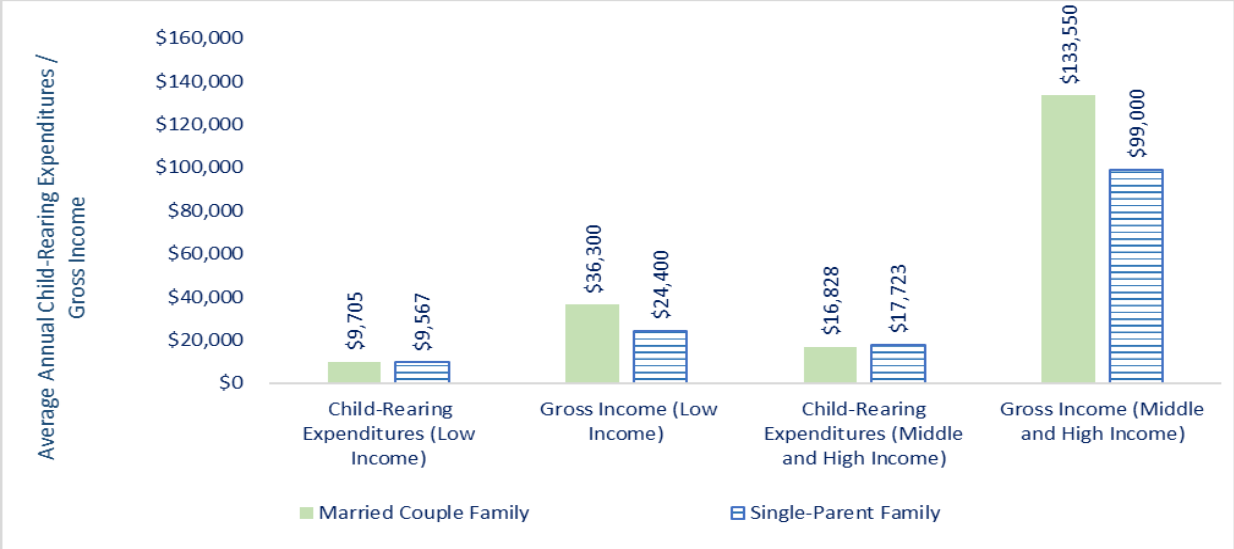
[79] Betson, David M. (2021). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates." *In* Venohr, Jane, & Matyasic, Savahanna. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. Report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

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

[81] For example, see the Florida studies and Betson (2022).

The last USDA study was released in 2017 and considered child-rearing expenditures in 2015. Prior to 2017, the USDA published an updated study every year or two for several decades. The USDA first measures expenditures for seven different categories (i.e., housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous), then sums them to arrive at a total measurement of child-rearing expenditures. Some of the methodologies use a pro rata approach, which is believed to overstate child-rearing expenditures. The USDA reports its estimates on an annual basis for one child in a two-child household. The USDA provides measurements for the United States as a whole and for four regions: the South, Midwest, Mid-Atlantic, and West. The amount varies by age of the child and household income. The USDA also produces national measurements for rural areas and single-parent families. The most recent USDA measurements are from expenditures data collected in 2011 through 2015. Exhibit 22 shows them. The amounts include expenditures for the child's healthcare and childcare expenses.

Exhibit 22: Average Annual Child-Rearing Expenditures/Gross Incomes in 2015 for Married and Single-Parent Families (Source: USDA)



Child-Rearing Expenditures by Single-Parent Families

One salient finding (as shown in Exhibit 22.) that is pertinent to addressing concerns about using expenditures data from intact families as the basis of state child support guidelines is that single-parent families with low income and married-couple families with low income devote about the same amount to child-rearing expenditures. It should also be noted that the amounts for middle incomes and high incomes for single-parent families are not separated because they are too few high-income, single-parent families from which to produce measurements. This also limits their usefulness to determining child support tables/formulas for very high-income families. More single-parent families with children live in poverty than married-couple families with children. The 2022 U.S. Census American Community

Survey finds that 33% of female-headed families with minor children live in poverty, while 6% of married-couple families with minor children live in poverty.[82]

Betson's Attempt to Directly Measure Child-Rearing Expenditures

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

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

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

Comanor, et al. Study

Professor Emeritus William Comanor of the University of California at Santa Barbara lead a 2015 study.[83] His coauthors were Mark Sarro and Mark Rogers. The CSR study does not form the basis of any state guidelines. Professor Comanor developed his own methodology for measuring child-rearing expenditures. It also compares expenditures between families with and without children. The difference

[82] Calculated from 2022 U.S. Census American Community Survey. *Table C17010: Poverty Status in the Past 12 Months of Families by Family Type and Presence of Children*. Retrieved from https://data.census.gov.

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

in their expenditures is attributed to children. Gross income is used to equate equally well-off families. Like the USDA, individual estimates are developed for several different expenditure categories (e.g., the child's food, transportation, and housing) and then summed to arrive at a total amount.

The CSR estimates rely on the 2004–2009 CE. In 2018, CSR reported childrearing costs of $3,421 per year for one child and $4,291 per year for two children in low-income households.[84] For middle incomes (i.e., married couples with an average income of $76,207 per year), CSR reported child-rearing costs of $4,749 per year for one child and $6,633 per year for two children. About one-third of that is childcare expenses. The amounts for low-income households (before consideration of childcare expenses) are below poverty, and the amounts for middle incomes are just above poverty. In a 2024 article, Comanor updated his 2015 estimates to 2024 prices but the estimates are still the ones developed from 2004-2009 CE data.[85] In 2024, Comanor estimates that it costs $4,703 per year to raise one child in a low-income family (i.e., an annual income less than $76,795 per year), $ 6,529 per year for a middle-income family (i.e., income of $76,803 to $139,012 per year), and $15,313 per year for a high-income family (i.e., income of $139,021 per year or more). These amounts include childcare expenses, but do not include the child's healthcare expenses. The seven categories of expenditures considered in the Comanor study account for 72% to 82% of total household expenditures depending on the income of the household.[86] One of the missed expenditure items was personal items. Some expenses were also not included because they did not have statistical significance (e.g., entertainment expenses among low-income household) or were negative amounts (e.g., healthcare expenses for the children).

Another limitation is the use of gross income to equate equally well-off families. This biases the results if parents have an economic incentive to earn more income to support their families and do so. Another bias is that estimating each expenditure category separately does not account for substitution effects between expenditure items (e.g., spending less on transportation to accommodate a larger house); instead, it implicitly assumes that all other expenditures are held constant. In summary, the empirical findings of the CSR study appear biased downward and the methodology appears to be biased downward.

Major Data Sources and Assumptions underlying the Schedules

The Missouri guidelines list several assumptions (see Exhibit 23). All but the last assumption pertains to the development and update of the schedule. Assumption 12 is the basis of Line 11 of *Form 14: Child Support Amount Calculation Worksheet*.[87] The line adjusts for the child's overnights with the obligated parent as ordered and exercised in visitation or joint physical custody award. To be clear, the schedule reflects the cost of raising a child in one household. It does not consider the obligated parent's direct expenditures (*e.g.*, for food) on the child while the child is in the obligated parent's care. Rather, the

[84] Comanor, William. (Nov. 8, 2018). Presentation to Nebraska Child Support Advisory Commission. Lincoln, NE.
[85] Comanor, William. (Summer 2024). "Why Does Child Support Go Unpaid?" *Regulation*. Cato Institute. Retrieved from regulation-v47n2-3.pdf.
[86] Comanor et al. (2015), p. 239.
[87] Form 14 is available from the Office of the State Courts Administrator at https://www.courts.mo.gov/file.jsp?id=114614.

adjustment for visitation or custody is made in Form 14. A change in the schedule has no bearing on that adjustment.

Exhibit 23: Assumptions underlying Missouri Guidelines

	Assumptions Listed in Form 14 Instructions
(1)	There is no evidence that the expenditure patterns of parents in Missouri differ significantly from national estimates of child-rearing costs.
(2)	The schedule of basic child support obligations is based on the income shares model, which seeks to apportion to the child the amount that the parents would have spent if the household were intact.[88]
(3)	All parental income is treated as earned income subject to federal and state withholding and FICA taxes.
(4)	The schedule of basic child support obligations is prepared by converting net income to gross income using withholding tables for a single person.
(5)	Net income is gross income less adjustments for federal, state, and Social Security taxes.
(6)	Conversion of net income to gross income assumes one exemption and the standard deduction.
(7)	The schedule of basic child support obligations assumes that the parent entitled to receive support claims the tax exemption for the children entitled to support.
(8)	The schedule of basic child support obligations incorporates a "self-support reserve" to address the need of the parent obligated to pay support to maintain a minimum standard of living.
(9)	The schedule of basic child support obligations excludes parental expenditures for child care and the child's share of health insurance premiums and extraordinary medical expenses.
(10)	Unreimbursed medical expenses that exceed $250.00 per family member per year are deemed extraordinary medical expenses.
(11)	The schedule of basic child support obligations does not consider the costs of the parent obligated to pay support when that parent has physical custody of the children entitled to support.
(12)	With respect to the adjustment for a portion of the amounts expended on the children by the parent obligated to pay support during that parent's periods of overnight visitation or custody, the basic child support amount can be divided into three categories of expenditures …

This subsection focuses on data sources and assumptions underlying the schedule. They include the ones listed above but are stated somewhat differently in Exhibit 24 for the purposes of reviewing and updating the schedule. Exhibit 24 provides a side-by-side comparison of the assumptions and data underlying the existing and updated schedule as well as alternative assumptions. The subcommittee reviewed each line item when recommending an updated schedule. The remainder of this section discusses each of row of Exhibit 24 separately.

[88] The instructions note that the schedule of basic child support obligations is based upon economic estimate of child-rearing cost as a proportion of household spending from national data compiled by the United State Bureau of Labor Statistics in the annual Consumer Expenditure Survey from 1998–2004. It is actually 2013–2019 instead of 1998–2004.

Exhibit 24: Summary of Economic Data and Technical Assumptions Considered in Existing and Updated Schedules

Factor	Basis of Existing	Basis of Updated Schedules	Alternatives/Notes
1. Guidelines Model	• No change	• No change	• 42 states use income shares, 6 states use percentage-of-obligor income guidelines, and 3 states use Melson formula
2. Economic study	• BR5 (baseline sample)	• BR5 (baseline sample)	• No study more current than BR5, the FL study relies on the same data years, but is not used by any state • BR5 used by 14 states
3. Adjust to current price levels	• July 2020 price levels	• May 2024 price levels	• 21.2% increase, but does not mean 21.2% increase in schedule amounts because incomes have also increased
4. Exclude childcare; child's health insurance premium; and extraordinary, out-of-pocket medical expenses	• Excludes all but the first $250 per child per year in ordinary, out-of-pocket medical expenses	• No change	• Use more current data to separate adult and child healthcare (2019 versus 2021) • A few states exclude all medical expenses from schedule • Advantage: do not have to explain $250 • Disadvantage: all children have some expense, so more receipt sharing
5. Consider expenditures to net income ratio	• Converts expenditures to net income using ratios from same families in CE that Betson uses • Caps expenditures at 100%	• No change	• Assume all after-tax income is spent
6. Consider federal and state income taxes and FICA	• 2020 FICA and federal and state income tax withholding formulas for a single taxpayer	• 2024 rates	• Various tax assumptions, including tax rates of married couple with children
7. Low-Income Adjustment	• Includes a self-support reserve (SSR) that relates to 2020 federal poverty guidelines for one person and a minimum order of $60 per month	• Update SSR to 2024 federal poverty guidelines for one person • Retain $60 minimum order	• Various amounts for the SSR and minimum order and alternative methods for providing the adjustment
8. Income range of schedule	• Lowest: $0–$1,100 per month • Highest: $30,000 per month	• Lowest: $0–$1,300 • Highest: $40,000	• Lowest aligns with low-income adjustment • Can extrapolate to higher incomes

Discussion of Individual Factors for Consideration of Updating the Schedule

Factor 1: Guidelines Model

The guidelines model, which is a policy decision, is important to directing what economic data on child-rearing cost to use. No state relies on a guidelines model that only covers the cost of the child's subsistence needs. Instead, the amount of support is more when the payer-parent has more income under all state guidelines (assuming all other circumstances including the number of overnights with the paying parent are held constant). The underlying premise is that the child should share in the lifestyle afforded by the parent when the parent has income above subsistence.

At the core of the Missouri guidelines is a schedule that reflects amounts estimated to have been spent on children for a range of incomes and family sizes if the parents and children were living in an intact household. This is consistent with the income shares model that forms the basis of 41 states (including Missouri) and the District of Columbia.[89] The income shares model was developed through the 1980s National Child Support Guidelines, which was convened to fulfill a congressional request.[90] At the time, most states did not have statewide child support guidelines. The architects of the incomes shares model designed it to fulfill the guidelines principles identified by the project's oversight committee, which included a wide range of stakeholders. Examples of some of the principles are that the financial responsibility of the children should be shared by the parents who have legal responsibility for the children; child support guidelines should at least cover a child's basic needs, but the child should also share a higher standard of living enjoyed by a parent; the subsistence needs of each parent should be taken into consideration; and each child of a given parent should have a right to that parent's income. One of the major principles is that the child support obligation should allow the children to benefit from the same level of expenditures had the children and both parents lived together. To this end, the income shares schedule relates to expenditures in intact families. The principle is that children of divorcing and separating parents, as well as never-married parents, should be treated the same regardless of their parents' decisions to marry, divorce, separate, or never marry.

Other Guidelines Models

Besides the income shares model, there are two other guidelines models currently in use by states. The percentage-of-obligor income model is used by six states. New York claims to rely on the income shares model, but is often classified as a percentage-of-obligor income guidelines. Delaware, Hawaii, and Montana use the Melson formula. All three guidelines models in use allow the children to share in the lifestyle enjoyed by the payer-parent when that payer-parent can afford to live a lifestyle beyond subsistence (which is often noted as a self-support reserve).

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[89] National Conference of State Legislatures. (Jul. 2020). *Child Support Guidelines Models.* Retrieved from https://www.ncsl.org/research/human-services/guideline-models-by-s.tate.aspx.

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

The percentage-of-obligor income model uses the obligor's income only in the calculation of support. Consequently, the income of the custodial parent does not affect the guidelines-determined amount. In contrast, the more income that the custodial parent has in the income shares model, the lower the guidelines amount because the custodial parent shares more of the financial responsibility of the child. Several states based on the percentage-of-obligor income model switched to an income shares approach in the past three decades; no state has switched to a percentage-of-obligor income guidelines. Most percentage-of-obligor guidelines also relate to expenditures on child-rearing expenditures in intact families. Many of these states explicitly or implicitly assume that the custodial parent spends an equal proportion of their income or dollar amount on the child.

The Melson formula is a hybrid of the income shares approach and the percentage-of-obligor income guidelines. Each of these states prorates a basic level of support to meet the primary needs of the child; if the payer-parent has any income remaining after meeting their share of the child's primary support, their basic needs, and payroll taxes, an additional percentage of their income is added to their share of the child's primary support.

There are several other guidelines models not in use that have been proposed.[91] Each have failed for various reasons. Research finds that other factors (e.g., economic basis, whether the schedule has been updated for changes in price levels, and adjustments for low-income parents) affect state differences in guidelines more than the guidelines model.[92] Federal regulation does not require states to adapt a particular guidelines model or format or use a specific economic study.[93]

Quasi-Income Shares and Flexibility of the Income Shares Model

Most states do not adhere strictly to the income shares model. Most states using the income shares model also incorporate a low-income adjustment into their schedule or provide a formula to adjust for low-income after consideration of the schedule amount. Most states using the income shares model also adjust for additional dependents that a parent supports, timesharing arrangements, and other circumstances. All states that have switched guidelines models in the last two decades have switched to the income shares model (i.e., Arkansas, District of Columbia, Georgia, Illinois, Massachusetts, Minnesota, and Tennessee). Common reasons for switching to the income shares model are its perception of equitable treatment of the parents because it considers each parent's income in the calculation of support rather than just one parent's income, and its flexibility to consider individual case circumstances such as extraordinary child-rearing expenses that vary from case to case (e.g., childcare expenses) and timesharing arrangements.

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[91] For example, see the Child Outcomes Based Model discussed by the Arizona Child Support Guidelines Review Committee, Interim Report of the Committee, Submitted to Arizona Judicial Council, Phoenix, Arizona, on October 21, 2009; the American Law Institute (ALI) model can be found in the 1999 Child Support Symposium published by *Family Law Quarterly* (Spring 1999); and the Cost Shares Model can be found at Foohey, Pamela. "Child Support and (In)ability to Pay: The case for the cost shares model." (2009). *Articles by Maurer Faculty.* 1276. Retrieved from https://www.repository.law.indiana.edu/cgi/viewcontent.cgi?article=2271&context=facpub.

[92] Venohr, J. (Apr. 2017). Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

[93] The federal requirements are provided in 45 C.F.R. § 302.56, which is shown in Section 1 of this report.

Factor 2: Economic Study

The BR5 study used for the existing schedule has not been updated. There is no credible study of child-rearing expenditures that uses more current data. There is no compelling reason to change to an older study, particularly one that uses a different methodology. The updated schedule is also based on the BR5 study.

Factor 3: Adjust to Current Price Levels

The existing schedule is based on price levels from July 2020. The proposed schedule considers May 2024 prices, which was the most recent month available when the Subcomittee met to finalize its recommendation about the schedule. Prices have increased by 21.2% between the two time periods. This does not mean a 21.2% increase in schedule amounts because incomes have also increased.

The subcommittee also discussed adjusting the BR5 amounts for Missouri prices since the BR5 amounts consider national data. Missouri's current schedule does not make any adjustment and there is no overwhelming reason to change that. A few states (including the neighboring states of Nebraska and Arkansas) adjust for their price parity. Iowa and Illinois do not. Missouri's most recent (2022) price parity is 91.1,[94] which differs little from its level during the last review. The baseline is 100.0 for the United States as a whole, so a price parity of 91.1 means that Missouri prices are 8.9% less than the national average. Missouri's price parity for non-housing goods and services (96.7 and 96.4) are closer to the national level. In other words, the price differential is caused more by differences between national and Missouri housing costs, but there is some concern about that. Other states have found that due to data lags and dramatic changes in housing prices during the pandemic (e.g., out-migration from urban areas), price parity is likely to understate housing expenses. As is, U.S. Census American Community Survey finds a substantial increase in Missouri median gross rent from 2019 to 2022 (i.e., it increased from $830 per month to $954 per month).[95] Still, another criticism rests with using a statewide index that does not capture urban areas well. Further, its use assumes the same price differential for low, middle, and high incomes; however, the economic data suggests more variation in prices between staple items and luxury items. Staples comprise a higher budget share in low-income households than high-income households.

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

The measurements of child-rearing expenditures cover *all* child-rearing expenditures, including childcare expenses and the out-of-pocket healthcare expenses for the child. This includes out-of-pocket insurance premium on behalf of the child and out-of-pocket extraordinary, unreimbursed medical expenses such as deductibles. These expenses are widely variable among cases (e.g., childcare expenses for an infant

[94] U.S. Bureau of Economic Analysis. (Dec. 14, 2023). *Real Personal Consumption Expenditures by State and Real Personal Income by State and Metropolitan Area, 2022.* Retrieved from https://www.bea.gov/sites/default/files/2023-12/rpp1223_1.pdf.

[95] U.S. Census American Community Survey. Retrieved from https://data.census.gov.

are high, and there is no need for childcare for a teenager). Instead of putting them in the schedule, the actual amount of the expense is addressed on a case-by-case basis in the worksheet. To avoid double-accounting in the schedule, these expenses are subtracted from the measurements when developing the existing and updated schedules. Appendix A provides the technical details on how this is done.

Essentially, Betson provided supplemental information in order to subtract these expenses from his total estimates of child-rearing expenditures for the purposes of developing a child support schedule. Using the same subset of the CE that he used to measure child-rearing expenditures, Betson measured the percentage of total expenditures devoted to childcare expenses, the percentage of total expenditures devoted to out-of-pocket healthcare expenses, and expenditures to net income ratios.

Inclusion of $250 per Child per Year for Out-of-Pocket Medical Expenses

There is an exception to excluding the child's medical expenses. An amount to cover ordinary out-of-pocket healthcare expenses (*e.g.*, copays for well visits) was retained in both the existing and updated schedule. The current schedule assumes up to $250 per child per year for ordinary out-of-pocket healthcare expenses based on data. That assumption is retained for the proposed, updated schedule. The concern, however, is the amount varies significantly among those with Medicaid and those with private insurance, particularly with high deductibles. The 2017 MEPS data find an average of $271 per year per child, which is close to the $250 level. [96]

Most income shares guidelines also retain up to the first $250 per child per year in healthcare expenses in the schedule because most children are likely to incur some medical expenses. This way the parents do not have to track and share receipts for the first $250 per child per year since it is included.

Virginia and Connecticut include no healthcare expenses in their schedules. This lowers the schedule amount but also requires more receipt exchanging between the parents so each parent pays for their prorated share of out-of-pocket medical expenses for the child.

Since the supplemental information provided by Betson considers all out-of-of-pocket healthcare expenses, there is also an additional adjustment to account for the medical costs being lower for children than adults. This is described in more detail in Appendix A.

Factor 5: Conversion of Expenditures to Net Income

The Betson-Rothbarth (BR) estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. Some families have savings and do not spend all their after-tax income on their family. See Exhibit 25 for an illustration that compares expenditures between low-families that spend more than their after-tax income on average and upper-middle to upper income families that do not spend all of their after-tax income on average and generally have savings. Most income shares schedules, including the existing Missouri schedule, consider the expenditures to consumption ratios observed among the same sample of families in the CE used to calculate child-rearing expenditures.

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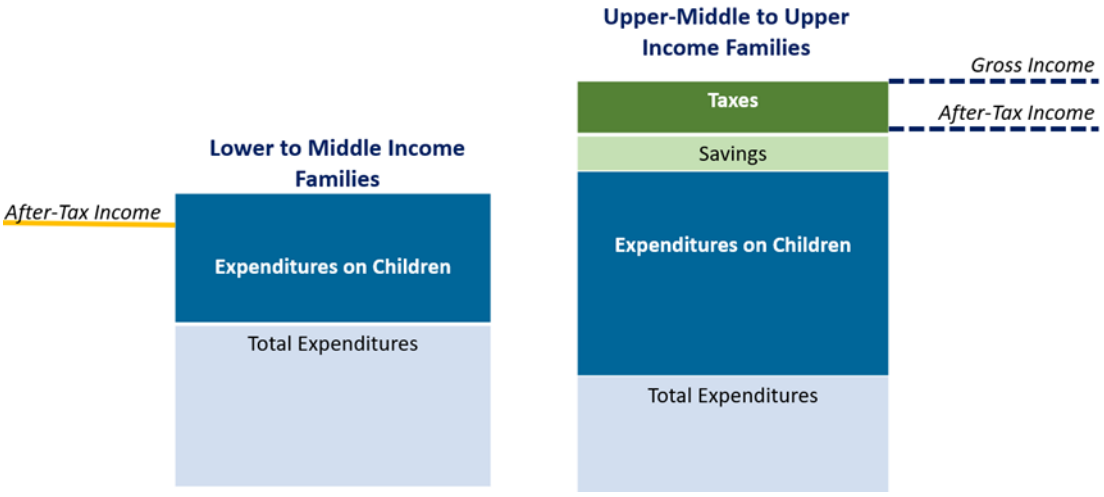
[96] U.S. Department of Health & Human Services Agency for Healthcare Research and Quality. (n.d.). *Medical Expenditure Panel Survey.* Retrieved from https://www.meps.ahrq.gov/mepsweb/data_stats/meps_query.jsp.

These ratios are multiplied by the BR measurements to arrive at a percentage of total family after-tax income expended on children. For income ranges of families where the average expenditures to after-tax income is greater than one, the ratio is capped at one. This occurs at the lower income ranges. Setting at more than one would have the policy implication that parents should spend more than their income.

The District of Columbia is the only BR-based guidelines that does not make this conversion. Instead, the District applies the ratio of child-rearing expenditures to total expenditures to savings as well. This effectively increases the schedule amounts at very high incomes.

Exhibit 25: Relationship between Expenditures and Income



Factor 6: Converting to Gross Income

After the measurements of child-rearing expenditures are converted to after-tax income as described above, they are then converted to gross income. This is because the schedule considers the gross incomes of the parties. For both the existing and updated schedules, the conversion to gross income relies on the federal withholding formula[97] and state income withholding formula.[98] The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to $168,600 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above $200,000 per year is also considered.

The federal income withholding formula provides for different formulas depending on which year of the IRS W-4 form the employer uses to calculate income tax withholding. The alternative formulas produce the same amounts at lower and middle incomes, but there are slight differences at very high incomes. The IRS developed alternative methods to accommodate sweeping tax reform that became effective

[97] *IRS Publication 15-A: Federal Income Tax Withholding Methods: 2024*. Retrieved from https://www.irs.gov/pub/irs-pdf/p15.pdf.
[98] Missouri Department of Revenue. (n.d.). *2024 Missouri Withholding Tax Formula.* Retrieved from https://dor.mo.gov/forms/Withholding%20Formula_2024.pdf.

January 1, 2018, due to the Tax Cuts and Jobs Act of 2017 (Pub. L. 115-97), which increased the standard deduction and repealed personal exemptions. Earlier IRS W-4 forms still accommodate personal exemptions. The 2020 and later W-4 forms do not. For consistency with previous conversions, the IRS Method 5, which is to be used with the 2019 IRS W-4, is used to calculate the federal income tax. Two allowances are assumed, which is the amount to be used for a single individual with no dependents.

Like the federal tax calculation, it was assumed that the filing status was single for state income taxes. This allows for an annual standard deduction of $14,600.

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

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

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

Factor 7: Incorporate a Low-Income Adjustment

The intent of the low-income adjustment is to allow the payer-parent sufficient income after payment of child support to live at least at a subsistence level. The existing schedule uses the 2020 federal poverty guidelines (FPG) for one person ($1,016 per month). The updated schedule includes the 2024 FPG, which is $1,255 per month. The 2024 FPG is incorporated into the updated schedule using the same methodology used to incorporate the 2020 FPG into the existing schedule.

The schedule essentially provides a minimum order of $60 per month for incomes below the FPG, but the amount is rounded up due to the $50 income increments of the schedule. For both schedules, the SSR is phased out by taking the lower of the BR5 amount for that particular and an SSR-adjusted amount. The SSR-adjusted amount is $60 per month plus the following amount for every $50 in gross income above the FPG rounded up to the nearest $50 income increment:

- 1 child: $31.00 per month;
- 2 children: $33.50 per month;
- 3 children: $34.00 per month;
- 4 children: $34.50 per month;
- 5 children: $34.75 per month; and
- 6 children: $35.00 per month.

The area adjusted for the SSR is shown by the blue-shaded area of the schedule in Appendix B.

Factor 8: Income Range

The CE has too few very, very low-income families and very, very high-income families for a sufficient sample size to produce reliable estimates at very low and very high incomes. The lowest row of the existing schedule provides for a rebuttable minimum order of $60 per month applies to incomes of zero to just above the 2020 FPG (i.e., $ 0 to $1,100). The proposed updated schedule provides for a rebuttable minimum order of $60 per month applies to incomes of zero to the just above the 2024 FPG (i.e., $ 0 to $1,300).

The existing schedule covers combined incomes through $30,000 gross per month. This is the highest income to which the data were reliable. Due to inflation and tax bracket changes, the data are now reliable to combined gross incomes of $40,000 gross per month. The updated schedule in Appendix B considers combined parental incomes through $40,000 gross per month.

Section 4: Impact of Updated Schedule and Updated Low-Income Adjustment

This section explores the impact of the updated schedule and the updated low-income adjustment.

Overview of Increases and Decreases

The main contributing factor is an increase in price levels (about a 21.2% increase). Since it is assumed incomes have generally increased as well, the average increase is 8%. However, the increase is not uniform across all income ranges. This is because the economic evidence, which the schedule is based upon, indicates that a decreasing percentage of income is devoted to child-rearing expenditures as income increases. This means the percentage changes with income. Still, the largest percentage increase from the existing schedule amounts to the updated schedule amounts occur at high incomes. The percentage increase is nearly 16% at the highest income ranges.

Exhibit 26 and Exhibit 27 graph the proposed change for one and two children, which is most orders. The graphs show a shift in the trendlines to the right. This reflects that incomes have shifted—that is, incomes move to the right on the graph to indicate there is more income—and they spend more on children. Since the slope of the trendline is not consistent across all incomes this means the increase differs across income ranges as well.

At lower incomes, the impact of increasing the self-support reserve (SSR) from the 2020 federal poverty guidelines (FPG) to the 2024 FPG is decreases. There are decreases in the schedule amounts at incomes eligible for the SSR because of the updated SSR amounts. Due to the scale of the graphs, it is difficult to see the decrease in Exhibit 26 and Exhibit 27. Exhibit 28, which only examines the changes at low incomes, shows the proposed decreases for one, two, and three children that are caused by updating the SSR.

Exhibit 26: Comparison of Existing to Proposed Schedule across Combined Incomes: One Child

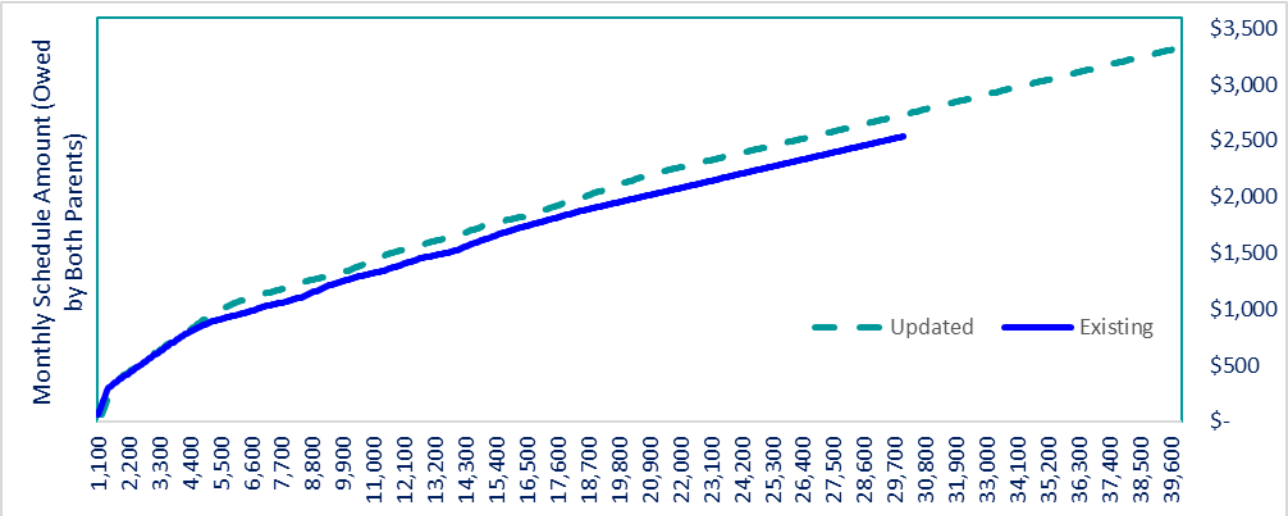


Exhibit 27: Comparison of Existing to Proposed Schedule across Combined Incomes: Two Children

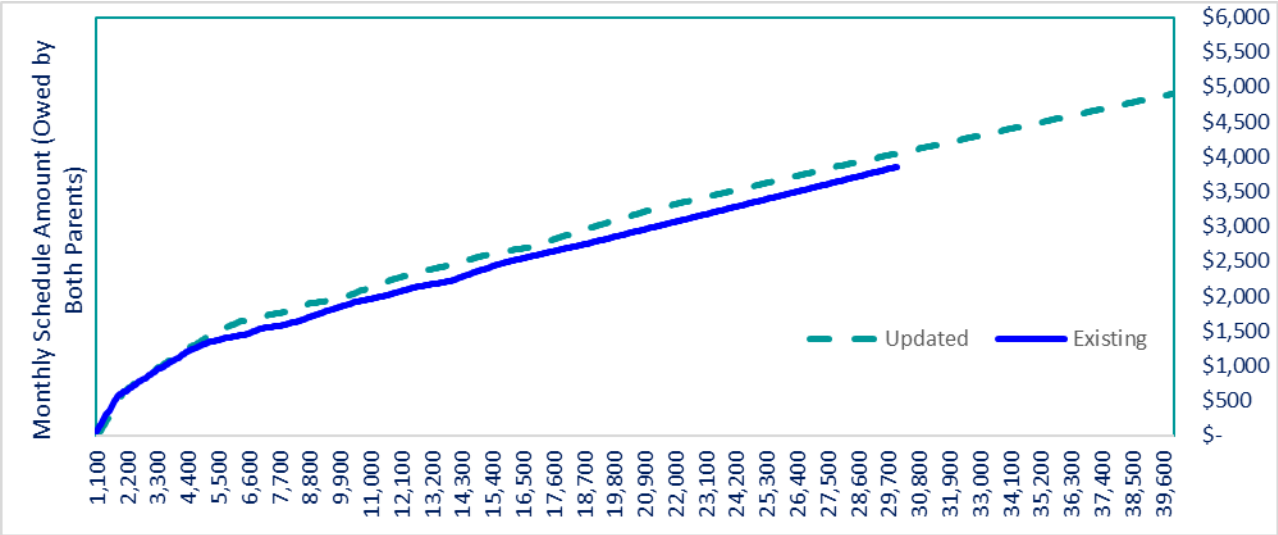


Exhibit 28: Side-by-Side Comparison of Schedule Amounts that Incorporate the Self-Support Reserve (SSR) (shaded area is adjusted for SSR)

					Grey shading indicates downward adjusted for low-income							
	1 Child				2 Children				3 Children			
Combined Adjusted Gross Income	Existing	Updated	$ change	% Change	Existing	Updated	$ change	% Change	Existing	Updated	$ change	% Change
1100	60				60				60			
1150	91				94				94			
1200	122				127				128			
1250	153				161				162			
1300	184	60	-124	-67.4%	194	60	-134	-69.1%	196	60	-136	-69.4%
1350	215	91	-124	-57.7%	228	94	-134	-58.9%	230	94	-136	-59.1%
1400	246	122	-124	-50.4%	261	127	-134	-51.3%	264	128	-136	-51.5%
1450	277	153	-124	-44.8%	295	161	-134	-45.5%	298	162	-136	-45.6%
1500	306	184	-122	-39.8%	328	194	-134	-40.9%	332	196	-136	-41.0%
1550	315	215	-100	-31.7%	362	228	-134	-37.1%	366	230	-136	-37.2%
1600	324	246	-78	-24.0%	395	261	-134	-33.9%	400	264	-136	-34.0%
1650	333	277	-56	-16.7%	429	295	-134	-31.3%	434	298	-136	-31.3%
1700	342	308	-34	-9.8%	462	328	-134	-29.0%	468	332	-136	-29.1%
1750	350	339	-11	-3.3%	496	362	-134	-27.0%	502	366	-136	-27.1%
1800	359	367	8	2.2%	529	395	-134	-25.3%	536	400	-136	-25.4%
1850	368	376	8	2.2%	561	429	-132	-23.6%	570	434	-136	-23.9%
1900	377	385	8	2.3%	574	462	-112	-19.5%	604	468	-136	-22.5%
1950	386	394	9	2.3%	587	496	-92	-15.6%	638	502	-136	-21.3%
2000	394	403	9	2.3%	600	529	-71	-11.9%	672	536	-136	-20.2%

Comparisons to Other States

Exhibit 29 shows the case scenarios used to compare the existing schedule and updated schedule to the guidelines schedules/formula of neighboring states. The first and second scenarios are based on minimum-wage earnings (i.e., $12.30 per hour in 2024 and rounded up), but vary in their workweek hours (i.e., 32 hours compared to 40 hours). Both these scenarios involve incomes below 200% of poverty (so meet a federal requirement to analyze the impact of the guidelines on those with incomes below 200% of poverty). Scenarios 3–7 consider median earnings of Missouri workers by highest educational attainment and gender of Missouri workers in 2022 as noted by the U.S. Census American Community Survey. Median male earnings are used for the payer-parent, and median female earnings are used for the receiving party. The last case scenario considers very high incomes. The case scenarios assume no additional factors considered in the guidelines (e.g., adjustments for work-related childcare or timesharing). For neighboring states, the comparisons use the guidelines amounts and the self-support reserve in effect in Summer 2024.

Exhibit 29: Summary of Case Scenarios Used to Compare Impact of Updated Schedule

Case Scenario	Gross Monthly Income of Payer-Parent	Gross Monthly Income of Receiving-Parent
1. 32-hour minimum-wage earners	$1,700	$1,700
2. 40-hour minimum-wage earners	$2,150	$2,150
3. Parent's earnings are equivalent to median earnings of Missouri workers with less than a high school education	$2,817	$1,812
4. Parent's earnings are equivalent to median earnings of Missouri workers whose highest educational attainment is a high school degree or GED	$3,482	$2,388
5. Parent's earnings are equivalent to median earnings of Missouri workers whose highest educational attainment is some college or an associate's degree	$4,267	$2,961
6. Parent's earnings are equivalent to median earnings of Missouri workers whose highest educational attainment is a college degree	$5,635	$4,133
7. Parent's earnings are equivalent to median earnings of Missouri workers whose highest educational attainment is graduate degree	$7,343	$5,191
8. High-income case	$13,000	$13,000

Exhibit 30 compares guidelines assumptions and data and socioeconomic characteristics of Missouri and neighboring states. All neighboring states rely on the income shares model. Except for Illinois and Nebraska, all states rely on gross income as their basis. Illinois provides a standardized gross-net conversion table, which is used to convert the Illinois amounts. The Nebraska amounts are converted using their automated calculator that includes a tax calculator.

Exhibit 30: Comparison of Guideline Assumptions and Data and Socioeconomic Characteristics of Missouri and Neighboring States

	US	MO	AR	IL	KS	KY	NE	OK	TN
Guidelines Model	Not applicable	Income shares	Income shares	Income shares	Income shares	Income shares	Income shares	Income shares	Income shares
Income Basis		Gross	Gross	Net or Standardized Net	Gross	Gross	Net	Gross	Gross
Last Major schedule update		2021	2020	2024	2024	2022	2019	1999	2005
Underlying Economic Study		BR5	BR4 adjusted for AR prices	BR5	KS-Method	BR4 adjusted for KY prices	BR4 adjusted for NE prices	BR2 adjusted for OK income	BR2
Low-income Adjustment		$60 min order for incomes less than $1,100 and sliding scale above that	$125 min order for incomes less than $900 and sliding scale above that	$40 per child for incomes less than 75% poverty	Court discretion when below poverty, sliding scale above that	$60 min order for incomes less than $915 and sliding scale above that	Greater of 10% or $50 for incomes below poverty	$50 order for incomes less than $650/mo	$100 order for incomes less than $950/mo
2022 Median Gross Rent[99]	$1,300	$954	$846	$1,176	$975	$891	$983	$937	$1,096
2022 Price Parity[100]	100.0	91.1	86.6	101.3	90.0	89.4	89.8	88.8	91.8
2024 Minimum Wage	$7.25	$12.30	$11	$14	$7.25	$7.25	$12	$7.25	$7.25

[99] Source: U.S. Census American Community Survey.

[100] U.S. Bureau of Economic Analysis. (Dec. 14, 2023). *Real Personal Consumption Expenditures by State and Real Personal Income by State and Metropolitan Area, 2022.* Retrieved from https://www.bea.gov/sites/default/files/2023-12/rpp1223_1.pdf.

To save space, the comparisons are limited to states that have recently updated their schedule: Illinois, Kansas, Nebraska and Kentucky. Oklahoma and Tennessee have not updated their schedules for over a decade. Arkansas is adjusted for its low income, which is significantly lower than Missouri's income. It is also excluded from the comparisons.

The comparisons consider one and two children. The general findings are:

- The low-income update does not affect Case 1 for one child but does for two children. This is because the one-child amount is less than the gap between the 2024 FPG and minimum-wage earnings, but that is not true for two children.

- Most of the increases are small but become larger with more income (e.g., the proposed increase is $93 for Case 8 for one child).

- Updating Missouri produces amounts similar to Illinois. This is because both are based on BR5 and Illinois just updated for inflation earlier this year.

- Kansas is similar to both Missouri and Illinois until high incomes. Kansas only covers combined gross incomes up to $18,000 per month.

Exhibit 31: Comparisons for One Child: Low Income

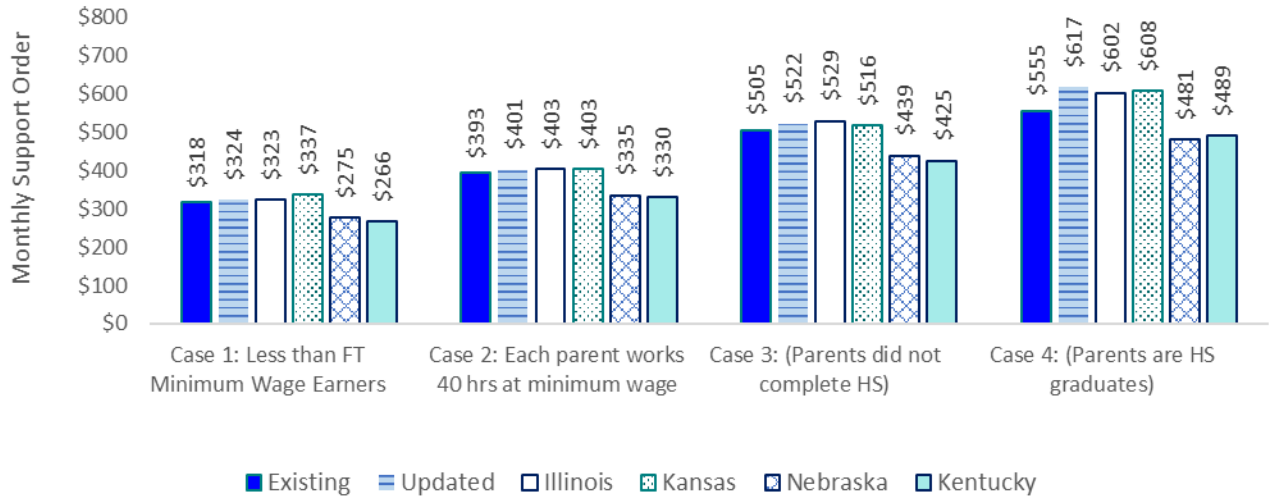


Exhibit 32: Comparisons for Two Children: Low Income

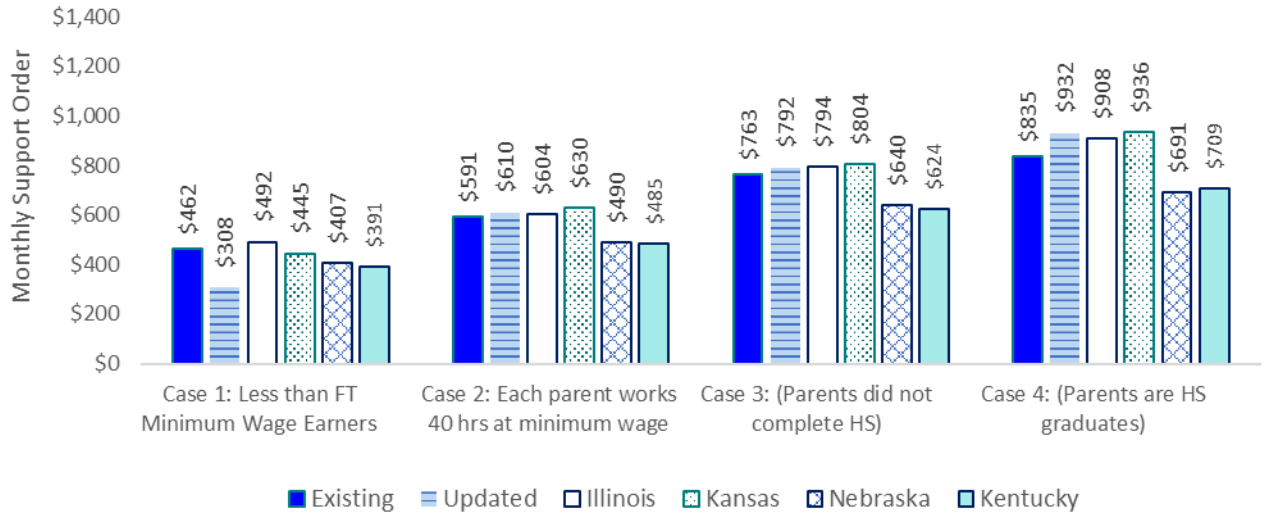


Exhibit 33: Comparisons for One Child: High Income

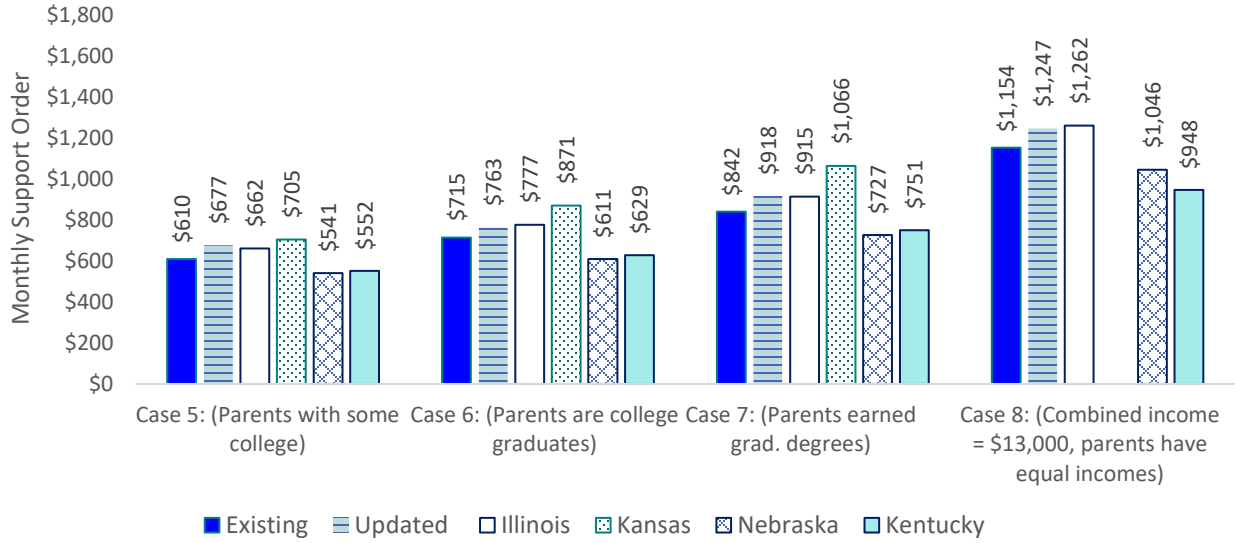
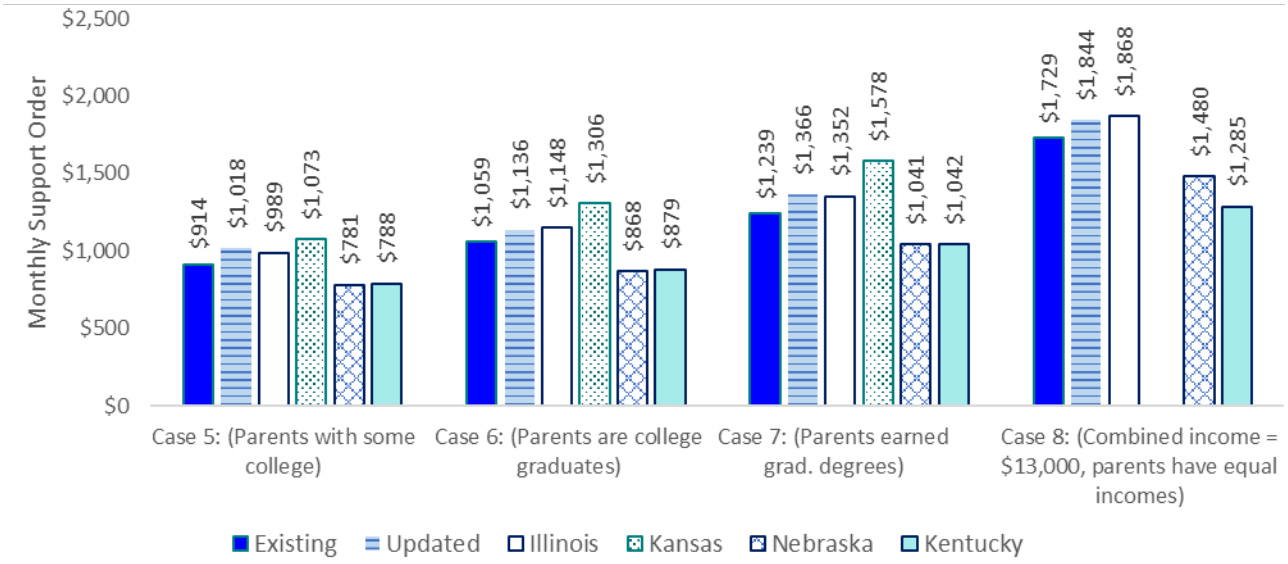


Exhibit 34: Comparisons for Two Children: High Income



SECTION 5: CONCLUSIONS

Missouri is reviewing its child support guidelines. This report documents that Missouri has met federal data requirements of a child support guidelines review. It summarizes economic data on the cost of raising children and uses that data and more current data on price levels, tax rates (since spending decisions are based on after-tax income) and the federal poverty guidelines to develop an updated guidelines schedule. It summarizes the findings from an analysis of case file data on guidelines applications and deviations; payments; and rates of application of the low-income adjustment, income imputation, and defaults. The report also summarizes the findings of the analysis of labor market data and examines the impact of the guidelines on those with incomes below 200% of the poverty level.

These findings are just one piece of information that the Child Support Guidelines Review Subcommittee of the Missouri Office of State Courts Administrator, which is conducting the review, is considering. Once the subcommittee completes its review, its recommendations will be submitted to the court and further reviewed and vetted. The subcommittee is recommending an update to the schedule. It is also making other recommendations that are not documented in this report because they do not concern the federal data requirements. In all, the recommendations will better serve Missouri children and their families.

Appendix A: Technical Documentation of the Updated Schedule

There is no change in the steps used to convert the Betson-Rothbarth estimates to a child support schedule. Some of the underlying data have changed (i.e., 2024 price levels, 2024 tax rates, and the 2024 federal poverty guidelines for one person). In addition, a small change is caused by updating the medical expenditures data used to separate the child's share of medical expenditures from total household expenditures.

Summary of Steps

Betson provided CPR with information for 25 income ranges that were generally income intervals of $5,000 to $20,000 per year. CPR collapsed a few of them to average out some anomalies (e.g., a spike in the percentage of total expenditures devoted to child-rearing expenditures once childcare and extraordinary medical expenses were excluded from a particular income range.) The collapsing resulted in the 20 income ranges shown in Exhibit A-1.

Exhibit A-1: Parental Expenditures on Children and Other Expenditures by Income Range Used in the BR5 Schedule

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

Steps to Convert to Schedule

The steps used to convert the information from Exhibit A-1 to the updated schedule in Appendix B are the same steps used to develop the existing schedule.

The steps are presented in the order that they occur, not in the order that the factors were discussed in Section 3.

The steps consist of:

Step 1: Exclude childcare expenses.

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

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

Step 4: Update for current price levels.

Step 5: Develop marginal percentages.

Step 6: Extend measurements to four and more children.

Step 7: Convert to gross income.

Step 8: Incorporate the SSR and minimum order.

Step 1: Exclude Childcare Expenses

Childcare expenses are excluded because the actual amount of work-related childcare expenses is considered in the guidelines calculation on a case-by-case basis. The actual amount is considered because of the large variation in childcare expenses, which means that the childcare expense is minimal for some children (*e.g.*, older children) and substantial for others (*e.g.*, infants in center-based care). Not to exclude them from the schedule and to include the actual amount in the guidelines calculation (typically as a line item in the worksheet) would be double accounting.

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

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

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

Step 2: Exclude Medical Expenses

A similar adjustment is made for the child's medical expenses except an additional step is taken. Exhibit A-1 shows the excess medical percentage, which is defined as the cost of health insurance and out-of-pocket medical expenses exceeding $250 per person per year. It is shown two ways: by the per-capita amount and the average amount for the entire household. Either way, the adjustment considers expenditures on the two adults in the household. It is adjusted to a per-child amount since medical expenses of children are less. The underlying data does not track whether the insurance premium or medical expense was made for an adult's or child's healthcare needs or both.

Based on the 2021 National Medical Expenditure survey, the annual medical expense per child is $2,474, while it is $6,437 for an adult between the ages of 18 and 64.[101] In other words, an adult's medical expenses are 2.602 times more than that of a child. This information is used to recalibrate the per-person excessive medical amount shown in Exhibit A-1 to a per-child amount. For example, at combined incomes of $60,000 to $64,999 per year, the total excess medical expense is 7.474%. The adjusted child amount is 7.474 divided by the weighted amounts for family members (6.8124 based on 2.602 times two adults plus the average number of children for this income range, 1.6084). The quotient, 1.098%, is the per-child amount for excess medical. It is less than the per-capita amount of 2.071%.

Continuing from the example in Step 1, where 36.393 is the percentage that excludes child care for two children at a combined income of $60,000 to $64,999 per year, 1.098 multiplied by two children is subtracted to exclude the children's excessive medical expenses. This leaves 34.197 as the percentage of total expenditures devoted to raising two children, excluding their childcare expenses and excess medical expenses.

Step 3: Convert to After-Tax Income

The next step is to convert the percentage from above to an after-tax income by multiplying it by expenditures to after-tax income ratios. Continuing using the example of combined income of $60,000 to $64,999 per year, the ratio is 86.130. When multiplied by 34.197, this yields 29.454% of after-tax income being the percentage of after-tax income devoted to raising two children, excluding their childcare and excess medical expenses. An exception is made at lower incomes, because as shown in Exhibit A-1, they spend more than their after-tax income on average.

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[101] Agency for Healthcare Research and Quality. (Jun. 2024). *Mean expenditure per person by source of payment and age groups, United States, 2021. Medical Expenditure Panel Survey*. Generated interactively June 2024 from https://www.meps.ahrq.gov/mepstrends/hc_use/.

Step 4: Adjust to Current Price Levels

The amounts in Exhibit A-1 are based on May 2020 price levels. They are converted to May 2024 price levels using changes to the Consumer Price Index (CPI-U), which is the most used price index.[102] The adjustment is applied to the midpoint of each after-tax income range.

Step 5: Develop Marginal Percentages

The information from the previous steps is used to compute a tax table-like schedule of proportions for one, two, and three children. The percentages from above (e.g., 29.454% for two children for the combined income of $60,000 to $64,999 per year) are assigned to the midpoint of that income range adjusted for inflation. Marginal percentages are created by interpolating between income ranges. For the highest income range, the midpoint was supplied by Betson, and it was $258,887 per year in May 2020 dollars. When converted to May 2024 dollars, and a monthly amount, it is $26,427 per month.

Another adjustment was made at low incomes. The percentages for incomes below $30,000 net per year were less than the amounts for the net income range of $30,000 to $34,999 per year. This is an artificial result caused by the cap on expenditures in Step 3. Decreasing percentages result in a smooth decrease when the parent receiving support has more income. This is the general result of the steps thus far. The exception is at low incomes because they spend more than their after-tax income on average. For the development of the child support schedule, the percentage from the $30,000 to $34,999 are applied to all incomes less than $30,000 per year. For one child, the percentages are from the $35,000 to $39,999 income range. To be clear, this is still less than what families of this income range actually spend on children.

Step 6: Extend to More Children

The measurements of child-rearing expenditures only cover one, two, and three children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.[103]

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

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

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[102] The increase from May 2020 to May 2024 is 22.5% based on 314.069 divided by 256.394 and subtracting 100%. Source: U.S. Bureau of Labor Statistics. (n.d.). *Consumer Price Index Historical Tables for U.S. City Average.* Retrieved from CPI Home: U.S. Bureau of Labor Statistics (bls.gov).

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

Exhibit A-2: Schedule of Proportions for One, Two, and Three Children							
Annual After-Tax Income Range (May 2020 dollars)	Monthly Midpoint of Income Range (2024 Dollars)	One Child		Two Children		Three Children	
		Midpoint	Marginal Percentage	Midpoint	Marginal Percentage	Midpoint	Marginal Percentage
$30,000 – $34,999	$3,318	23.100%	21.215%	35.203%	30.802%	42.590%	35.421%
$35,000 – $39,999	$3,828	22.848%	22.975%	34.616%	34.257%	41.634%	40.774%
$40,000 – $44,999	$4,338	22.863%	17.063%	34.574%	25.515%	41.533%	30.068%
$45,000 – $49,999	$4,849	22.253%	10.523%	33.620%	15.141%	40.326%	17.242%
$50,000 – $54,999	$5,359	21.136%	9.798%	31.860%	11.602%	38.127%	9.995%
$55,000 – $59,999	$5,870	20.150%	13.122%	30.099%	22.068%	35.681%	29.235%
$60,000 – $64,999	$6,380	19.587%	8.087%	29.456%	9.359%	35.165%	7.725%
$65,000 – $69,999	$6,890	18.736%	11.203%	27.968%	14.752%	33.133%	15.041%
$70,000 – $74,999	$7,401	18.216%	16.733%	27.056%	23.625%	31.885%	26.324%
$74,999 – $84,999	$8,166	18.077%	12.025%	26.734%	19.778%	31.364%	25.713%
$85,000 – $89,999	$8,932	17.558%	9.393%	26.138%	13.061%	30.879%	14.290%
$90,000 – $99,999	$9,697	16.914%	12.195%	25.106%	16.218%	29.570%	16.761%
$100,000 – $109,999	$10,718	16.464%	7.760%	24.259%	9.805%	28.350%	9.417%
$110,000 – $119,999	$11,739	15.707%	13.761%	23.002%	19.923%	26.703%	22.850%
$120,000 – $159,999	$14,291	15.360%	9.990%	22.452%	15.994%	26.015%	20.305%
$160,000 – $199,999	$18,374	14.166%	10.398%	21.017%	14.878%	24.746%	16.845%
$200,000 or more	$26,427	13.018%		19.147%		22.339%	

Step 7: Convert to Gross Income

The next step is to convert the schedule to a gross-income base, which is the income basis of the schedule appearing in the guidelines. This is done by calculating the after-tax incomes for the gross incomes appearing in the schedule. The after-tax income equivalent is shown as a hidden column in Exhibit A-3. The schedule amounts are calculated based on the after-tax income using the information in Exhibit A-2 for one, two, and three children. For example, for two children and a combined income of $5,500 gross per month, the after-tax equivalent is $4,358.40 per month. From Exhibit A-2, 34.574% would be applied to the first $4,338 in after-tax income and 25.515% would apply to the next $20 ($4,358 minus $4,338). This yields a total of $1,505, which is the sum of $1,500 (34.574% of $4,338) and $5 (25.515% of $20).

For both the existing and updated schedules, the conversion to gross income relies on the federal withholding formula[104] and state income withholding formula.[105] The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2% for incomes up to $168,600 per year. Above that level, the Medicare tax of 1.45% applies. In addition, the 0.9% additional Medicare tax for incomes above $200,000 per year is also considered.

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[104] *IRS Publication 15-A: Federal Income Tax Withholding Methods: 2024*. Retrieved from https://www.irs.gov/pub/irs-pdf/p15.pdf.

[105] Missouri Department of Revenue. (n.d.). *2024 Missouri Withholding Tax Formula.* Retrieved from https://dor.mo.gov/forms/Withholding%20Formula_2024.pdf.

The federal income withholding formula provides for different formulas depending on which year of the IRS W-4 form the employer uses to calculate income tax withholding. The alternative formulas produce the same amounts at lower and middle incomes, but there are slight differences at very high incomes. The IRS developed alternative methods to accommodate sweeping tax reform that became effective January 1, 2018, due to the Tax Cuts and Jobs Act of 2017 (Pub. L. 115-97), which increased the standard deduction and repealed personal exemptions. These federal tax changes are scheduled to expire December 31, 2025. Earlier IRS W-4 forms still accommodate personal exemptions. The 2020 and later W-4 forms do not. For consistency with previous conversions, the IRS Method 5, which is to be used with the 2019 IRS W-4, is used to calculate the federal income tax. Two allowances are assumed, which is the amount to be used for a single individual with no dependents.

Using federal and state income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states, and the assumption underlying the existing Missouri schedule. Most alternative federal tax assumptions would result in more after-tax income—hence, higher schedule amounts.

Since the income conversion assumes single tax filing status, there is no adjustment for the child tax credit or the Earned Income Tax Credit (EITC). The child tax credit would be impossible to include in the schedule since it applies to one parent and that parent's income must be within a certain range to receive the full child tax credit and another range to receive a partial child tax credit (which the IRS calls the additional child tax credit). The EITC is not considered because it is a means-tested program. Most states do not consider mean-tested income to be income available for child support.

Exhibit A-3: Illustration of Hidden After-Tax Income Column in Schedule

Hidden After-Tax Income	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4016.15	5000	918	1390	1670	1866	2052	2231
4053.93	5050	927	1402	1686	1883	2071	2252
4091.70	5100	935	1415	1701	1900	2090	2272
4128.98	5150	944	1428	1716	1917	2109	2293
4161.75	5200	951	1439	1730	1932	2125	2310
4194.53	5250	959	1451	1743	1947	2142	2328
4227.30	5300	966	1462	1757	1962	2158	2346
4260.08	5350	974	1473	1770	1977	2175	2364
4292.85	5400	981	1484	1783	1992	2191	2382
4325.63	5450	989	1496	1797	2007	2208	2400
4358.40	5500	995	1505	1808	2019	2221	2415
4391.18	5550	1001	1513	1818	2030	2233	2428
4423.95	5600	1006	1522	1828	2041	2246	2441

Step 8: Adjust for the SSR and the Minimum Order

The subcommittee two reviews ago made a policy decision to provide a rebuttable minimum order of $60 up to incomes equivalent to the prevailing federal poverty guidelines (FPG) for one person. This is the first rung of the schedule. Since the schedule is in $50 income increments, the FPG is rounded up. This is the basis of the first income interval of the existing schedule (i.e., incomes of $0 to $1,100), and the $60 basic obligation applied to this income range. In 2020, when the schedule was last reviewed, the

FPG was $1,063 per month. Updating this to the 2024 FPG ($1,255) expands that first income interval from $0 to $1,100 to $0 to $1,300. Missouri, like most states, does not update the schedule annually for annual changes in the FPG. Until recent double-digit inflation, the change is typically small from year to year. In addition, it would require changes to forms and automated guidelines calculators and informing guidelines users of the change. The $60 amount was derived by the 2016 subcommittee and relates to research on the value of in-kind assistance.

For incomes above the FPG, the BR5 estimates of child-rearing expenditures are phased in by taking the lower of the two calculations: the BR5 amount and the minimum order ($60) plus following amount for every $50 in gross income above the highest income range of the first income interval (i.e., $1,100 for the current schedule and $1,300 for the updated schedule).

- 1 child: $31.00 per month;
- 2 children: $33.50 per month;
- 3 children: $34.00 per month;
- 4 children: $34.50 per month;
- 5 children: $34.75 per month; and
- 6 children: $35.00 per month.

For example, for a gross income of $1,400 per month and two children, the BR5 amount would be $493 per month. The SSR-adjusted amount would be $60 plus $33.50 for every $50 per month above $1,300. The difference between $1,400 and $1,300 is $200, so it is twice that of $50. This means $33.50 is multiplied by two, which is $67 per month. When added to $60, the sum is $127, which is the schedule amount shown for two children at an income of $1,400 per month.

The phase-out amounts (e.g., $31 for one child and $33.50 for two children) were also designed by the 2016 subcommittee. The objectives were to increase the amount for more children to reflect that more children cost more, maximize the amount for the children, and leave the payer-parent with some income after paying child support and payroll taxes to provide a financial incentive to increase earnings.

The area adjusted for the SSR is shown by the blue-shaded area of the schedule in Appendix B.

Consumer Expenditure Data (CE)

The CE asks households about expenditures on over 100 detailed items. Exhibit A-4 shows the major categories of expenditures captured by the CE. It includes the purchase price and sales tax on all goods purchased within the survey period.

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

For the purposes of developing a child support schedule, childcare and medical expenses are excluded. Exhibit A-5 shows the major categories of expenditures considered in the schedule, as well as how they vary for low-, middle-, and high-income families. (Families are dividing into these categories by taking

the third lowest families in income, the second third as middle income, and the highest third as high income.)

Exhibit A-4: Partial List of Expenditure Items Considered in the Consumer Expenditure Survey	
Housing	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; interest and principal payments on mortgages, interest and principal payments on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. It also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances, and other miscellaneous household equipment (tools, plants, decorative items).
Food	Food at home purchased at grocery or other food stores, as well as meals, including tips, purchased away from home (e.g., full-service and fast-food restaurant, vending machines).
Transportation	Vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation, leases, parking fees, and other transportation expenditures.
Entertainment	Admission to sporting events, movies, concerts, health clubs, recreational lessons, television/radio/sound equipment, pets, toys, hobbies, and other entertainment equipment and services.
Apparel	Apparel, footwear, uniforms, diapers, alterations and repairs, dry cleaning, sent-out laundry, watches, and jewelry.
Other	Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other expenses.

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

The BLS has concerns that income may be underreported in the CE. Although underreporting of income is a problem inherent to surveys, the BLS is particularly concerned because expenditures exceed income among low-income households participating in the CE. The BLS does not know whether the cause is underreporting of income or that low-income households are actually spending more than their incomes because of an unemployment spell, the primary earner is a student, or the household is otherwise withdrawing from its savings. To improve income information, the BLS added and revised income questions in 2001 as well as its approach to addressing missing income information. The 2010 and 2020 Betson-Rothbarth measurements rely on these changes to measuring income. Previous Betson measurements do not.

Exhibit A-5: Average Spending of Families with Children by Net Income				
Income Rank	**Lowest Third**	**Middle Third**	**Highest Third**	**All Families**
Net Income	$36,891	$75,139	$154,974	$88,862
Total Outlays	$40,932	$61,423	$102,012	$68,080
Budget Share (% of Total Outlays)				
Housing	42.8%	42.9%	45.2%	43.5%
Transportation	16.4%	16.6%	14.2%	15.8%
Food	23.1%	18.4%	15.9%	19.1%
Entertainment[a]	4.1%	4.9%	5.9%	5.0%
Healthcare	5.6%	8.8%	7.6%	7.4%
Apparel	2.7%	2.2%	2.4%	2.4%
Tobacco and Alcohol	1.6%	1.2%	1.1%	1.3%
Education and Reading	1.0%	1.4%	2.8%	1.7%
Personal Care	0.5%	0.6%	0.7%	0.6%
All Other	1.2%	3.0%	4.2%	3.2%

[a]When reweighted to reflect only child-rearing expenditures considered in the schedule, entertainment comprises 4.5% of the budget for the lowest third, 5.5% of the budget share for the middle third, 6.7% of the budget share for the top third, and 5.6% of the budget share of all families.

The BLS also had concerns with taxes being underreported. Beginning in 2013, the BLS began estimating taxes using demographic and income data from CE households by applying the National Bureau of Economic Analysis TAXSIM program that calculates tax liabilities under U.S. federal and state income tax laws.

The BLS does not include changes in net assets or liabilities as income or expenditures. In all, the BLS makes it clear that reconciling differences between income and expenditures and precisely measuring income are not part of the core mission of the CE. The core mission is to measure and track expenditures. The BLS recognizes that at some low-income levels, the CE shows that total expenditures exceed after-tax incomes, and that at very high incomes, the CE shows that total expenditures are considerably less than after-tax incomes. However, the changes to the income measure, the use of outlays rather than expenditures, and use of the tax calculator have lessened some of these issues.

APPENDIX B: PROPOSED, UPDATED SCHEDULE

Shaded area has been adjusted for the self-support reserve.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
0-1300	**60**	**60**	**60**	**60**	**60**	**60**
1350	**91**	**94**	**94**	**95**	**95**	**95**
1400	**122**	**127**	**128**	**129**	**130**	**130**
1450	**153**	**161**	**162**	**164**	**164**	**165**
1500	**184**	**194**	**196**	**198**	**199**	**200**
1550	**215**	**228**	**230**	**233**	**234**	**235**
1600	**246**	**261**	**264**	**267**	**269**	**270**
1650	**277**	**295**	**298**	**302**	**303**	**305**
1700	**308**	**328**	**332**	**336**	**338**	**340**
1750	**339**	**362**	**366**	**371**	**373**	**375**
1800	367	**395**	**400**	**405**	**408**	**410**
1850	376	**429**	**434**	**440**	**442**	**445**
1900	385	**462**	**468**	**474**	**477**	**480**
1950	394	**496**	**502**	**509**	**512**	**515**
2000	403	**529**	**536**	**543**	**547**	**550**
2050	412	**563**	**570**	**578**	**581**	**585**
2100	421	**596**	**604**	**612**	**616**	**620**
2150	430	**630**	**638**	**647**	**651**	**655**
2200	439	**663**	**672**	**681**	**686**	**690**
2250	448	682	**706**	**716**	**720**	**725**
2300	457	696	**740**	**750**	**755**	**760**
2350	465	709	**774**	**785**	**790**	**795**
2400	474	722	**808**	**819**	**825**	**830**
2450	483	736	**842**	**854**	**859**	**865**
2500	491	749	**876**	**888**	**894**	**900**
2550	500	762	**910**	**923**	**929**	**935**
2600	509	776	938	**957**	**964**	**970**
2650	518	789	954	**992**	**998**	**1005**
2700	526	802	970	**1026**	**1033**	**1040**
2750	535	815	986	**1061**	**1068**	**1075**
2800	544	829	1003	**1095**	**1103**	**1110**
2850	553	842	1019	**1130**	**1137**	**1145**
2900	561	855	1035	1156	**1172**	**1180**
2950	570	869	1051	1174	**1207**	**1215**
3000	579	882	1067	1192	**1242**	**1250**
3050	587	895	1083	1210	**1276**	**1285**
3100	596	908	1099	1228	**1311**	**1320**
3150	605	922	1115	1246	1346	**1355**
3200	614	935	1131	1264	1381	**1390**
3250	622	948	1147	1282	1410	**1425**

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3300	631	962	1163	1300	1430	**1460**
3350	640	975	1180	1318	1449	**1495**
3400	648	988	1196	1336	1469	**1530**
3450	657	1002	1212	1354	1489	**1565**
3500	666	1015	1228	1371	1509	**1600**
3550	675	1028	1244	1389	1528	**1635**
3600	683	1041	1260	1407	1548	**1670**
3650	692	1055	1276	1425	1568	1704
3700	701	1068	1292	1443	1588	1726
3750	710	1081	1308	1461	1607	1747
3800	718	1095	1324	1479	1627	1769
3850	727	1108	1340	1497	1647	1790
3900	736	1121	1357	1515	1667	1812
3950	744	1135	1373	1533	1687	1833
4000	753	1148	1389	1551	1706	1855
4050	762	1161	1405	1569	1726	1876
4100	770	1174	1420	1586	1744	1896
4150	778	1185	1433	1601	1761	1914
4200	786	1197	1446	1616	1777	1932
4250	794	1209	1460	1630	1794	1950
4300	802	1220	1473	1645	1810	1967
4350	810	1232	1486	1660	1826	1985
4400	818	1243	1500	1675	1843	2003
4450	826	1255	1513	1690	1859	2021
4500	834	1267	1527	1705	1876	2039
4550	842	1278	1540	1720	1892	2057
4600	850	1290	1553	1735	1909	2075
4650	858	1302	1567	1750	1925	2093
4700	866	1313	1580	1765	1941	2110
4750	874	1325	1593	1780	1958	2128
4800	883	1338	1609	1797	1977	2149
4850	892	1351	1624	1814	1996	2169
4900	901	1364	1640	1831	2015	2190
4950	909	1377	1655	1849	2034	2210
5000	918	1390	1670	1866	2052	2231
5050	927	1402	1686	1883	2071	2252
5100	935	1415	1701	1900	2090	2272
5150	944	1428	1716	1917	2109	2293
5200	951	1439	1730	1932	2125	2310
5250	959	1451	1743	1947	2142	2328
5300	966	1462	1757	1962	2158	2346
5350	974	1473	1770	1977	2175	2364
5400	981	1484	1783	1992	2191	2382
5450	989	1496	1797	2007	2208	2400
5500	995	1505	1808	2019	2221	2415

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
5550	1001	1513	1818	2030	2233	2428
5600	1006	1522	1828	2041	2246	2441
5650	1012	1530	1837	2052	2258	2454
5700	1018	1538	1847	2063	2270	2467
5750	1023	1547	1857	2074	2282	2480
5800	1029	1555	1867	2085	2294	2494
5850	1034	1564	1877	2096	2306	2507
5900	1040	1572	1887	2107	2318	2520
5950	1046	1580	1897	2118	2330	2533
6000	1051	1589	1906	2129	2342	2546
6050	1057	1597	1916	2140	2355	2559
6100	1062	1605	1926	2151	2367	2573
6150	1068	1614	1936	2162	2379	2586
6200	1074	1622	1946	2173	2391	2599
6250	1079	1630	1956	2184	2403	2612
6300	1083	1635	1961	2191	2410	2619
6350	1086	1640	1967	2197	2417	2627
6400	1089	1645	1972	2203	2424	2634
6450	1093	1650	1978	2210	2431	2642
6500	1096	1655	1984	2216	2437	2650
6550	1100	1660	1989	2222	2444	2657
6600	1103	1665	1995	2228	2451	2665
6650	1107	1670	2001	2235	2458	2672
6700	1110	1675	2006	2241	2465	2680
6750	1114	1680	2012	2247	2472	2687
6800	1117	1685	2018	2254	2479	2695
6850	1120	1690	2023	2260	2486	2702
6900	1124	1695	2029	2266	2493	2710
6950	1127	1700	2035	2273	2500	2717
7000	1131	1705	2040	2279	2507	2725
7050	1134	1709	2045	2284	2512	2731
7100	1137	1713	2048	2288	2517	2735
7150	1141	1717	2051	2291	2521	2740
7200	1144	1721	2055	2295	2525	2744
7250	1147	1724	2058	2299	2529	2749
7300	1150	1728	2061	2302	2533	2753
7350	1153	1732	2064	2306	2537	2757
7400	1157	1736	2068	2310	2541	2762
7450	1160	1740	2071	2313	2545	2766
7500	1163	1743	2074	2317	2549	2770
7550	1166	1747	2078	2321	2553	2775
7600	1170	1751	2081	2324	2557	2779
7650	1173	1755	2084	2328	2561	2784
7700	1176	1759	2087	2332	2565	2788
7750	1179	1762	2091	2335	2569	2792

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7800	1182	1766	2094	2339	2573	2797
7850	1187	1773	2103	2349	2584	2809
7900	1191	1780	2112	2360	2596	2821
7950	1195	1788	2122	2370	2607	2834
8000	1199	1795	2132	2381	2619	2847
8050	1204	1802	2141	2392	2631	2860
8100	1208	1809	2151	2402	2643	2873
8150	1212	1817	2160	2413	2654	2885
8200	1217	1824	2170	2424	2666	2898
8250	1221	1831	2180	2435	2678	2911
8300	1225	1838	2189	2445	2690	2924
8350	1230	1845	2199	2456	2702	2937
8400	1234	1853	2208	2467	2713	2949
8450	1238	1860	2218	2477	2725	2962
8500	1242	1867	2227	2488	2737	2975
8550	1247	1874	2237	2499	2749	2988
8600	1251	1880	2244	2507	2758	2998
8650	1253	1883	2247	2510	2761	3001
8700	1256	1886	2249	2513	2764	3004
8750	1258	1889	2252	2515	2767	3008
8800	1261	1893	2254	2518	2770	3011
8850	1264	1896	2257	2521	2773	3014
8900	1266	1899	2260	2524	2776	3018
8950	1269	1902	2262	2527	2779	3021
9000	1272	1905	2265	2530	2783	3025
9050	1274	1908	2267	2532	2786	3028
9100	1277	1911	2270	2535	2789	3031
9150	1280	1914	2272	2538	2792	3035
9200	1282	1917	2275	2541	2795	3038
9250	1285	1920	2277	2544	2798	3041
9300	1288	1923	2280	2547	2801	3045
9350	1290	1926	2282	2549	2804	3048
9400	1294	1931	2287	2554	2810	3054
9450	1297	1936	2292	2560	2816	3061
9500	1301	1940	2297	2565	2822	3067
9550	1305	1945	2301	2571	2828	3074
9600	1308	1950	2306	2576	2834	3080
9650	1312	1955	2311	2582	2840	3087
9700	1315	1959	2316	2587	2846	3093
9750	1319	1964	2321	2592	2851	3099
9800	1323	1969	2325	2598	2857	3106
9850	1326	1973	2330	2603	2863	3112
9900	1330	1978	2335	2608	2869	3119
9950	1333	1983	2340	2614	2875	3125
10000	1337	1987	2345	2619	2881	3131

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
10050	1340	1992	2349	2624	2887	3138
10100	1344	1997	2354	2630	2893	3144
10150	1348	2002	2359	2635	2898	3151
10200	1353	2009	2367	2644	2908	3161
10250	1358	2016	2375	2653	2918	3172
10300	1363	2024	2383	2662	2928	3183
10350	1368	2031	2392	2672	2939	3194
10400	1374	2039	2400	2681	2949	3206
10450	1379	2046	2408	2690	2959	3217
10500	1384	2054	2417	2700	2970	3228
10550	1390	2061	2425	2709	2980	3239
10600	1395	2069	2434	2718	2990	3250
10650	1400	2076	2442	2728	3000	3261
10700	1406	2084	2450	2737	3011	3273
10750	1411	2091	2459	2746	3021	3284
10800	1416	2099	2467	2756	3031	3295
10850	1422	2106	2475	2765	3042	3306
10900	1427	2114	2484	2774	3052	3317
10950	1432	2121	2492	2784	3062	3328
11000	1438	2129	2501	2793	3072	3340
11050	1443	2136	2509	2802	3083	3351
11100	1448	2144	2517	2812	3093	3362
11150	1454	2151	2526	2821	3103	3373
11200	1459	2159	2534	2830	3113	3384
11250	1464	2166	2542	2840	3124	3396
11300	1470	2174	2551	2849	3134	3407
11350	1475	2181	2559	2858	3144	3418
11400	1479	2188	2567	2868	3154	3429
11450	1483	2194	2575	2877	3164	3440
11500	1487	2200	2584	2886	3174	3451
11550	1491	2207	2592	2895	3185	3462
11600	1494	2213	2600	2904	3195	3472
11650	1498	2219	2608	2913	3205	3483
11700	1502	2226	2616	2922	3215	3494
11750	1506	2232	2624	2932	3225	3505
11800	1510	2238	2633	2941	3235	3516
11850	1513	2244	2641	2950	3245	3527
11900	1517	2251	2649	2959	3255	3538
11950	1521	2257	2657	2968	3265	3549
12000	1525	2263	2665	2977	3275	3560
12050	1529	2270	2673	2986	3285	3571
12100	1533	2276	2682	2995	3295	3582
12150	1536	2282	2690	3005	3305	3593
12200	1540	2288	2698	3014	3315	3603
12250	1544	2295	2706	3023	3325	3614

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
12300	1548	2301	2714	3032	3335	3625
12350	1552	2307	2723	3041	3345	3636
12400	1555	2314	2731	3050	3355	3647
12450	1559	2320	2739	3059	3365	3658
12500	1563	2326	2747	3068	3375	3669
12550	1567	2332	2755	3078	3385	3680
12600	1570	2337	2761	3084	3392	3688
12650	1573	2341	2766	3089	3398	3694
12700	1576	2346	2770	3094	3404	3700
12750	1579	2350	2775	3099	3409	3706
12800	1582	2354	2779	3104	3415	3712
12850	1585	2358	2784	3109	3420	3718
12900	1588	2362	2788	3115	3426	3724
12950	1591	2366	2793	3120	3432	3730
13000	1594	2371	2797	3125	3437	3736
13050	1597	2375	2802	3130	3443	3742
13100	1600	2379	2806	3135	3448	3748
13150	1603	2383	2811	3140	3454	3754
13200	1606	2387	2816	3145	3459	3760
13250	1609	2391	2820	3150	3465	3766
13300	1612	2395	2825	3155	3471	3773
13350	1615	2400	2829	3160	3476	3779
13400	1618	2404	2834	3165	3482	3785
13450	1621	2408	2838	3170	3487	3791
13500	1624	2412	2843	3175	3493	3797
13550	1627	2416	2847	3180	3498	3803
13600	1630	2420	2852	3186	3504	3809
13650	1633	2424	2856	3191	3510	3815
13700	1636	2429	2861	3196	3515	3821
13750	1639	2433	2865	3201	3521	3827
13800	1642	2437	2870	3206	3527	3834
13850	1646	2443	2876	3212	3533	3841
13900	1650	2448	2881	3218	3540	3848
13950	1654	2453	2886	3224	3547	3855
14000	1658	2458	2892	3230	3553	3862
14050	1662	2463	2897	3236	3560	3869
14100	1666	2469	2903	3243	3567	3877
14150	1670	2475	2909	3249	3574	3885
14200	1674	2480	2915	3256	3581	3893
14250	1679	2486	2920	3262	3588	3901
14300	1683	2492	2926	3269	3596	3908
14350	1687	2497	2932	3275	3603	3916
14400	1691	2503	2938	3282	3610	3924
14450	1696	2508	2944	3288	3617	3932
14500	1700	2514	2950	3295	3624	3940

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
14550	1704	2520	2956	3301	3631	3947
14600	1708	2525	2961	3308	3639	3955
14650	1713	2531	2967	3314	3646	3963
14700	1717	2537	2973	3321	3653	3971
14750	1721	2542	2979	3327	3660	3979
14800	1725	2548	2985	3334	3667	3986
14850	1730	2554	2991	3340	3675	3994
14900	1734	2559	2996	3347	3682	4002
14950	1738	2565	3002	3354	3689	4010
15000	1743	2571	3008	3360	3696	4018
15050	1747	2576	3014	3367	3703	4025
15100	1751	2582	3020	3373	3710	4033
15150	1755	2588	3026	3380	3718	4041
15200	1760	2593	3032	3386	3725	4049
15250	1764	2599	3037	3393	3732	4057
15300	1767	2603	3041	3397	3737	4062
15350	1770	2606	3044	3401	3741	4066
15400	1772	2610	3048	3404	3745	4071
15450	1775	2613	3051	3408	3749	4075
15500	1778	2617	3054	3412	3753	4079
15550	1780	2620	3058	3415	3757	4084
15600	1783	2623	3061	3419	3761	4088
15650	1786	2627	3064	3423	3765	4093
15700	1788	2630	3067	3426	3769	4097
15750	1791	2634	3071	3430	3773	4101
15800	1794	2637	3074	3434	3777	4106
15850	1797	2640	3077	3437	3781	4110
15900	1799	2644	3081	3441	3785	4114
15950	1802	2647	3084	3445	3789	4119
16000	1805	2651	3087	3448	3793	4123
16050	1807	2654	3090	3452	3797	4128
16100	1810	2658	3094	3456	3801	4132
16150	1813	2661	3097	3459	3805	4136
16200	1816	2664	3100	3463	3809	4141
16250	1818	2668	3104	3467	3813	4145
16300	1821	2671	3107	3470	3817	4150
16350	1824	2675	3110	3474	3821	4154
16400	1826	2678	3113	3478	3825	4158
16450	1829	2682	3117	3481	3830	4163
16500	1832	2685	3120	3485	3834	4167
16550	1834	2688	3123	3489	3838	4171
16600	1837	2692	3127	3492	3842	4176
16650	1840	2695	3130	3496	3846	4180
16700	1843	2699	3133	3500	3850	4185
16750	1846	2704	3139	3506	3856	4192

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16800	1851	2711	3147	3515	3866	4203
16850	1856	2717	3154	3523	3876	4213
16900	1860	2724	3162	3532	3885	4224
16950	1865	2731	3170	3541	3895	4234
17000	1870	2738	3178	3550	3905	4245
17050	1875	2745	3186	3559	3914	4255
17100	1879	2752	3194	3567	3924	4266
17150	1884	2759	3202	3576	3934	4276
17200	1889	2765	3209	3585	3943	4287
17250	1893	2772	3217	3593	3952	4296
17300	1897	2778	3224	3601	3961	4305
17350	1902	2784	3231	3609	3969	4315
17400	1906	2790	3237	3616	3978	4324
17450	1910	2796	3244	3624	3986	4333
17500	1914	2802	3251	3632	3995	4343
17550	1918	2808	3258	3640	4004	4352
17600	1923	2814	3265	3647	4012	4361
17650	1927	2820	3272	3655	4021	4370
17700	1931	2826	3279	3663	4029	4380
17750	1935	2832	3286	3671	4038	4389
17800	1939	2838	3293	3678	4046	4398
17850	1943	2844	3300	3686	4055	4408
17900	1948	2850	3307	3694	4063	4417
17950	1952	2857	3314	3702	4072	4426
18000	1956	2863	3321	3709	4080	4435
18050	1960	2869	3328	3717	4089	4445
18100	1964	2875	3335	3725	4097	4454
18150	1969	2881	3342	3733	4106	4463
18200	1973	2887	3349	3741	4115	4473
18250	1977	2893	3356	3748	4123	4482
18300	1981	2899	3363	3756	4132	4491
18350	1985	2905	3370	3764	4140	4500
18400	1990	2911	3377	3772	4149	4510
18450	1994	2917	3383	3779	4157	4519
18500	1998	2923	3390	3787	4166	4528
18550	2002	2929	3397	3795	4174	4538
18600	2006	2935	3404	3803	4183	4547
18650	2010	2941	3411	3810	4191	4556
18700	2015	2947	3418	3818	4200	4565
18750	2019	2954	3425	3826	4209	4575
18800	2023	2960	3432	3834	4217	4584
18850	2027	2966	3439	3841	4226	4593
18900	2031	2972	3446	3849	4234	4603
18950	2036	2978	3453	3857	4243	4612
19000	2040	2984	3460	3865	4251	4621

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19050	2044	2990	3467	3873	4260	4630
19100	2048	2996	3474	3880	4268	4640
19150	2052	3002	3481	3888	4277	4649
19200	2057	3008	3488	3896	4285	4658
19250	2061	3014	3495	3904	4294	4668
19300	2065	3020	3502	3911	4303	4677
19350	2069	3026	3509	3919	4311	4686
19400	2073	3032	3516	3927	4320	4695
19450	2077	3038	3523	3935	4328	4705
19500	2082	3044	3529	3942	4337	4714
19550	2086	3051	3536	3950	4345	4723
19600	2090	3057	3543	3958	4354	4733
19650	2094	3063	3550	3966	4362	4742
19700	2098	3069	3557	3973	4371	4751
19750	2103	3075	3564	3981	4379	4760
19800	2107	3081	3571	3989	4388	4770
19850	2111	3087	3578	3997	4396	4779
19900	2115	3093	3585	4005	4405	4788
19950	2119	3099	3592	4012	4414	4798
20000	2123	3105	3599	4020	4422	4807
20050	2128	3111	3606	4028	4431	4816
20100	2132	3117	3613	4036	4439	4825
20150	2136	3123	3620	4043	4448	4835
20200	2140	3129	3627	4051	4456	4844
20250	2144	3135	3634	4059	4465	4853
20300	2149	3141	3641	4067	4473	4863
20350	2153	3147	3648	4074	4482	4872
20400	2157	3154	3655	4082	4490	4881
20450	2161	3160	3662	4090	4499	4890
20500	2165	3166	3669	4098	4508	4900
20550	2170	3172	3675	4105	4516	4909
20600	2174	3178	3682	4113	4525	4918
20650	2178	3184	3689	4121	4533	4928
20700	2182	3190	3696	4129	4542	4937
20750	2186	3196	3703	4137	4550	4946
20800	2190	3202	3710	4144	4559	4955
20850	2195	3208	3717	4152	4567	4965
20900	2198	3213	3723	4159	4575	4973
20950	2201	3218	3730	4166	4583	4981
21000	2204	3223	3736	4173	4590	4990
21050	2207	3228	3742	4180	4598	4998
21100	2210	3233	3748	4187	4605	5006
21150	2213	3237	3754	4194	4613	5014
21200	2216	3242	3760	4200	4621	5023
21250	2219	3247	3767	4207	4628	5031

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
21300	2222	3252	3773	4214	4636	5039
21350	2225	3257	3779	4221	4643	5047
21400	2228	3262	3785	4228	4651	5056
21450	2231	3267	3791	4235	4658	5064
21500	2234	3271	3798	4242	4666	5072
21550	2237	3276	3804	4249	4673	5080
21600	2240	3281	3809	4255	4681	5088
21650	2243	3285	3815	4262	4688	5096
21700	2246	3290	3821	4268	4695	5104
21750	2249	3295	3827	4275	4702	5111
21800	2252	3299	3833	4281	4710	5119
21850	2255	3304	3839	4288	4717	5127
21900	2257	3309	3845	4295	4724	5135
21950	2260	3313	3851	4301	4731	5143
22000	2263	3318	3856	4308	4738	5151
22050	2266	3322	3862	4314	4746	5159
22100	2269	3327	3868	4321	4753	5166
22150	2272	3332	3874	4327	4760	5174
22200	2275	3336	3880	4334	4767	5182
22250	2278	3341	3886	4340	4775	5190
22300	2281	3346	3892	4347	4782	5198
22350	2283	3350	3898	4354	4789	5206
22400	2286	3355	3903	4360	4796	5213
22450	2289	3360	3909	4367	4803	5221
22500	2292	3364	3915	4373	4811	5229
22550	2295	3369	3921	4380	4818	5237
22600	2298	3373	3927	4386	4825	5245
22650	2301	3378	3933	4393	4832	5253
22700	2304	3383	3939	4400	4839	5260
22750	2307	3387	3945	4406	4847	5268
22800	2310	3392	3950	4413	4854	5276
22850	2312	3397	3956	4419	4861	5284
22900	2315	3401	3962	4426	4868	5292
22950	2318	3406	3968	4432	4876	5300
23000	2321	3410	3974	4439	4883	5308
23050	2324	3415	3980	4445	4890	5315
23100	2327	3420	3986	4452	4897	5323
23150	2330	3424	3992	4459	4904	5331
23200	2333	3429	3997	4465	4912	5339
23250	2336	3434	4003	4472	4919	5347
23300	2338	3438	4009	4478	4926	5355
23350	2341	3443	4015	4485	4933	5362
23400	2344	3447	4021	4491	4940	5370
23450	2347	3452	4027	4498	4948	5378
23500	2350	3457	4033	4504	4955	5386

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
23550	2353	3461	4039	4511	4962	5394
23600	2356	3466	4044	4518	4969	5402
23650	2359	3471	4050	4524	4977	5410
23700	2362	3475	4056	4531	4984	5417
23750	2364	3480	4062	4537	4991	5425
23800	2367	3484	4068	4544	4998	5433
23850	2370	3489	4074	4550	5005	5441
23900	2373	3494	4080	4557	5013	5449
23950	2376	3498	4086	4564	5020	5457
24000	2379	3503	4091	4570	5027	5464
24050	2382	3508	4097	4577	5034	5472
24100	2385	3512	4103	4583	5042	5480
24150	2388	3517	4109	4590	5049	5488
24200	2390	3521	4115	4596	5056	5496
24250	2393	3526	4121	4603	5063	5504
24300	2396	3531	4127	4609	5070	5512
24350	2399	3535	4132	4616	5078	5519
24400	2402	3540	4138	4623	5085	5527
24450	2405	3545	4144	4629	5092	5535
24500	2408	3549	4150	4636	5099	5543
24550	2411	3554	4156	4642	5106	5551
24600	2414	3558	4162	4649	5114	5559
24650	2416	3563	4168	4655	5121	5566
24700	2419	3568	4174	4662	5128	5574
24750	2422	3572	4179	4668	5135	5582
24800	2425	3577	4185	4675	5143	5590
24850	2428	3582	4191	4682	5150	5598
24900	2431	3586	4197	4688	5157	5606
24950	2434	3591	4203	4695	5164	5613
25000	2437	3595	4209	4701	5171	5621
25050	2440	3600	4215	4708	5179	5629
25100	2442	3605	4221	4714	5186	5637
25150	2445	3609	4226	4721	5193	5645
25200	2448	3614	4232	4728	5200	5653
25250	2451	3619	4238	4734	5207	5661
25300	2454	3623	4244	4741	5215	5668
25350	2457	3628	4250	4747	5222	5676
25400	2460	3632	4256	4754	5229	5684
25450	2463	3637	4262	4760	5236	5692
25500	2466	3642	4268	4767	5244	5700
25550	2468	3646	4273	4773	5251	5708
25600	2471	3651	4279	4780	5258	5715
25650	2474	3656	4285	4787	5265	5723
25700	2477	3660	4291	4793	5272	5731
25750	2480	3665	4297	4800	5280	5739

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
25800	2483	3669	4303	4806	5287	5747
25850	2486	3674	4309	4813	5294	5755
25900	2489	3679	4315	4819	5301	5763
25950	2492	3683	4320	4826	5309	5770
26000	2494	3688	4326	4832	5316	5778
26050	2497	3693	4332	4839	5323	5786
26100	2500	3697	4338	4846	5330	5794
26150	2503	3702	4344	4852	5337	5802
26200	2506	3706	4350	4859	5345	5810
26250	2509	3711	4356	4865	5352	5817
26300	2512	3716	4362	4872	5359	5825
26350	2515	3720	4367	4878	5366	5833
26400	2518	3725	4373	4885	5373	5841
26450	2520	3730	4379	4892	5381	5849
26500	2523	3734	4385	4898	5388	5857
26550	2526	3739	4391	4905	5395	5864
26600	2529	3743	4397	4911	5402	5872
26650	2532	3748	4403	4918	5410	5880
26700	2535	3753	4409	4924	5417	5888
26750	2538	3757	4414	4931	5424	5896
26800	2541	3762	4420	4937	5431	5904
26850	2544	3767	4426	4944	5438	5912
26900	2546	3771	4432	4951	5446	5919
26950	2549	3776	4438	4957	5453	5927
27000	2552	3780	4444	4964	5460	5935
27050	2555	3785	4450	4970	5467	5943
27100	2558	3790	4456	4977	5475	5951
27150	2561	3794	4461	4983	5482	5959
27200	2564	3799	4467	4990	5489	5966
27250	2567	3804	4473	4997	5496	5974
27300	2570	3808	4479	5003	5503	5982
27350	2572	3813	4485	5010	5511	5990
27400	2575	3817	4491	5016	5518	5998
27450	2578	3822	4497	5023	5525	6006
27500	2581	3827	4503	5029	5532	6014
27550	2584	3831	4508	5036	5539	6021
27600	2587	3836	4514	5042	5547	6029
27650	2590	3841	4520	5049	5554	6037
27700	2593	3845	4526	5056	5561	6045
27750	2596	3850	4532	5062	5568	6053
27800	2598	3855	4538	5069	5576	6061
27850	2601	3859	4544	5075	5583	6068
27900	2604	3864	4549	5081	5589	6076
27950	2607	3868	4554	5087	5595	6082
28000	2610	3872	4559	5092	5601	6089

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
28050	2613	3877	4564	5098	5607	6095
28100	2616	3881	4569	5103	5613	6102
28150	2619	3885	4573	5109	5619	6108
28200	2622	3889	4578	5114	5625	6115
28250	2625	3894	4583	5119	5631	6121
28300	2628	3898	4588	5125	5637	6128
28350	2631	3902	4593	5130	5643	6134
28400	2634	3907	4598	5136	5649	6141
28450	2637	3911	4603	5141	5655	6147
28500	2640	3915	4608	5147	5661	6154
28550	2643	3920	4612	5152	5667	6160
28600	2646	3924	4617	5157	5673	6167
28650	2649	3928	4622	5163	5679	6173
28700	2652	3932	4627	5168	5685	6180
28750	2655	3937	4632	5174	5691	6186
28800	2658	3941	4637	5179	5697	6193
28850	2661	3945	4642	5185	5703	6199
28900	2664	3950	4647	5190	5709	6206
28950	2667	3954	4651	5196	5715	6212
29000	2670	3958	4656	5201	5721	6219
29050	2673	3963	4661	5206	5727	6225
29100	2676	3967	4666	5212	5733	6232
29150	2679	3971	4671	5217	5739	6238
29200	2682	3976	4676	5223	5745	6245
29250	2685	3980	4681	5228	5751	6251
29300	2688	3984	4685	5234	5757	6258
29350	2692	3988	4690	5239	5763	6264
29400	2695	3993	4695	5245	5769	6271
29450	2698	3997	4700	5250	5775	6277
29500	2701	4001	4705	5255	5781	6284
29550	2704	4006	4710	5261	5787	6290
29600	2707	4010	4715	5266	5793	6297
29650	2710	4014	4720	5272	5799	6303
29700	2713	4019	4724	5277	5805	6310
29750	2716	4023	4729	5283	5811	6316
29800	2719	4027	4734	5288	5817	6323
29850	2722	4031	4739	5294	5823	6329
29900	2725	4036	4744	5299	5829	6336
29950	2728	4040	4749	5304	5835	6343
30000	2731	4044	4754	5310	5841	6349
30050	2734	4049	4759	5315	5847	6356
30100	2737	4053	4763	5321	5853	6362
30150	2740	4057	4768	5326	5859	6369
30200	2743	4062	4773	5332	5865	6375
30250	2746	4066	4778	5337	5871	6382

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
30300	2749	4070	4783	5343	5877	6388
30350	2752	4074	4788	5348	5883	6395
30400	2755	4079	4793	5353	5889	6401
30450	2758	4083	4798	5359	5895	6408
30500	2761	4087	4802	5364	5901	6414
30550	2764	4092	4807	5370	5907	6421
30600	2767	4096	4812	5375	5913	6427
30650	2770	4100	4817	5381	5919	6434
30700	2773	4105	4822	5386	5925	6440
30750	2776	4109	4827	5392	5931	6447
30800	2779	4113	4832	5397	5937	6453
30850	2782	4118	4837	5402	5943	6460
30900	2785	4122	4841	5408	5949	6466
30950	2788	4126	4846	5413	5955	6473
31000	2791	4130	4851	5419	5961	6479
31050	2794	4135	4856	5424	5967	6486
31100	2797	4139	4861	5430	5973	6492
31150	2800	4143	4866	5435	5979	6499
31200	2803	4148	4871	5440	5985	6505
31250	2806	4152	4876	5446	5991	6512
31300	2809	4156	4880	5451	5997	6518
31350	2812	4161	4885	5457	6003	6525
31400	2815	4165	4890	5462	6008	6531
31450	2818	4169	4895	5468	6014	6538
31500	2821	4173	4900	5473	6020	6544
31550	2824	4178	4905	5479	6026	6551
31600	2827	4182	4910	5484	6032	6557
31650	2830	4186	4914	5489	6038	6564
31700	2833	4191	4919	5495	6044	6570
31750	2836	4195	4924	5500	6050	6577
31800	2839	4199	4929	5506	6056	6583
31850	2842	4204	4934	5511	6062	6590
31900	2845	4208	4939	5517	6068	6596
31950	2848	4212	4944	5522	6074	6603
32000	2851	4217	4949	5528	6080	6609
32050	2854	4221	4953	5533	6086	6616
32100	2857	4225	4958	5538	6092	6622
32150	2860	4229	4963	5544	6098	6629
32200	2863	4234	4968	5549	6104	6635
32250	2866	4238	4973	5555	6110	6642
32300	2869	4242	4978	5560	6116	6648
32350	2872	4247	4983	5566	6122	6655
32400	2875	4251	4988	5571	6128	6661
32450	2878	4255	4992	5577	6134	6668
32500	2881	4260	4997	5582	6140	6674

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
32550	2884	4264	5002	5587	6146	6681
32600	2887	4268	5007	5593	6152	6687
32650	2890	4272	5012	5598	6158	6694
32700	2893	4277	5017	5604	6164	6700
32750	2896	4281	5022	5609	6170	6707
32800	2899	4285	5027	5615	6176	6713
32850	2902	4290	5031	5620	6182	6720
32900	2905	4294	5036	5626	6188	6726
32950	2908	4298	5041	5631	6194	6733
33000	2911	4303	5046	5636	6200	6739
33050	2914	4307	5051	5642	6206	6746
33100	2917	4311	5056	5647	6212	6752
33150	2920	4315	5061	5653	6218	6759
33200	2923	4320	5066	5658	6224	6766
33250	2926	4324	5070	5664	6230	6772
33300	2929	4328	5075	5669	6236	6779
33350	2932	4333	5080	5675	6242	6785
33400	2935	4337	5085	5680	6248	6792
33450	2938	4341	5090	5685	6254	6798
33500	2941	4346	5095	5691	6260	6805
33550	2944	4350	5100	5696	6266	6811
33600	2947	4354	5105	5702	6272	6818
33650	2950	4359	5109	5707	6278	6824
33700	2953	4363	5114	5713	6284	6831
33750	2956	4367	5119	5718	6290	6837
33800	2959	4371	5124	5724	6296	6844
33850	2962	4376	5129	5729	6302	6850
33900	2965	4380	5134	5734	6308	6857
33950	2968	4384	5139	5740	6314	6863
34000	2971	4389	5143	5745	6320	6870
34050	2974	4393	5148	5751	6326	6876
34100	2977	4397	5153	5756	6332	6883
34150	2980	4402	5158	5762	6338	6889
34200	2983	4406	5163	5767	6344	6896
34250	2986	4410	5168	5772	6350	6902
34300	2989	4414	5173	5778	6356	6909
34350	2992	4419	5178	5783	6362	6915
34400	2995	4423	5182	5789	6368	6922
34450	2998	4427	5187	5794	6374	6928
34500	3001	4432	5192	5800	6380	6935
34550	3004	4436	5197	5805	6386	6941
34600	3007	4440	5202	5811	6392	6948
34650	3010	4445	5207	5816	6398	6954
34700	3013	4449	5212	5821	6404	6961
34750	3016	4453	5217	5827	6410	6967

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
34800	3019	4458	5221	5832	6416	6974
34850	3022	4462	5226	5838	6422	6980
34900	3025	4466	5231	5843	6428	6987
34950	3028	4470	5236	5849	6434	6993
35000	3031	4475	5241	5854	6440	7000
35050	3034	4479	5246	5860	6446	7006
35100	3037	4483	5251	5865	6452	7013
35150	3040	4488	5256	5870	6457	7019
35200	3043	4492	5260	5876	6463	7026
35250	3046	4496	5265	5881	6469	7032
35300	3049	4501	5270	5887	6475	7039
35350	3052	4505	5275	5892	6481	7045
35400	3055	4509	5280	5898	6487	7052
35450	3058	4513	5285	5903	6493	7058
35500	3061	4518	5290	5909	6499	7065
35550	3064	4522	5295	5914	6505	7071
35600	3067	4526	5299	5919	6511	7078
35650	3070	4531	5304	5925	6517	7084
35700	3073	4535	5309	5930	6523	7091
35750	3076	4539	5314	5936	6529	7097
35800	3079	4544	5319	5941	6535	7104
35850	3082	4548	5324	5947	6541	7110
35900	3085	4552	5329	5952	6547	7117
35950	3089	4556	5334	5958	6553	7123
36000	3092	4561	5338	5963	6559	7130
36050	3095	4565	5343	5968	6565	7136
36100	3098	4569	5348	5974	6571	7143
36150	3101	4574	5353	5979	6577	7149
36200	3104	4578	5358	5985	6583	7156
36250	3107	4582	5363	5990	6589	7162
36300	3110	4587	5368	5996	6595	7169
36350	3113	4591	5372	6001	6601	7175
36400	3116	4595	5377	6007	6607	7182
36450	3119	4600	5382	6012	6613	7188
36500	3122	4604	5387	6017	6619	7195
36550	3125	4608	5392	6023	6625	7202
36600	3128	4612	5397	6028	6631	7208
36650	3131	4617	5402	6034	6637	7215
36700	3134	4621	5407	6039	6643	7221
36750	3137	4625	5411	6045	6649	7228
36800	3140	4630	5416	6050	6655	7234
36850	3143	4634	5421	6055	6661	7241
36900	3146	4638	5426	6061	6667	7247
36950	3149	4643	5431	6066	6673	7254
37000	3152	4647	5436	6072	6679	7260

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
37050	3155	4651	5441	6077	6685	7267
37100	3158	4655	5446	6083	6691	7273
37150	3161	4660	5450	6088	6697	7280
37200	3164	4664	5455	6094	6703	7286
37250	3167	4668	5460	6099	6709	7293
37300	3170	4673	5465	6104	6715	7299
37350	3173	4677	5470	6110	6721	7306
37400	3176	4681	5475	6115	6727	7312
37450	3179	4686	5480	6121	6733	7319
37500	3182	4690	5485	6126	6739	7325
37550	3185	4694	5489	6132	6745	7332
37600	3188	4698	5494	6137	6751	7338
37650	3191	4703	5499	6143	6757	7345
37700	3194	4707	5504	6148	6763	7351
37750	3197	4711	5509	6153	6769	7358
37800	3200	4716	5514	6159	6775	7364
37850	3203	4720	5519	6164	6781	7371
37900	3206	4724	5524	6170	6787	7377
37950	3209	4729	5528	6175	6793	7384
38000	3212	4733	5533	6181	6799	7390
38050	3215	4737	5538	6186	6805	7397
38100	3218	4742	5543	6192	6811	7403
38150	3221	4746	5548	6197	6817	7410
38200	3224	4750	5553	6202	6823	7416
38250	3227	4754	5558	6208	6829	7423
38300	3230	4759	5563	6213	6835	7429
38350	3233	4763	5567	6219	6841	7436
38400	3236	4767	5572	6224	6847	7442
38450	3239	4772	5577	6230	6853	7449
38500	3242	4776	5582	6235	6859	7455
38550	3245	4780	5587	6241	6865	7462
38600	3248	4785	5592	6246	6871	7468
38650	3251	4789	5597	6251	6877	7475
38700	3254	4793	5601	6257	6883	7481
38750	3257	4797	5606	6262	6889	7488
38800	3260	4802	5611	6268	6895	7494
38850	3263	4806	5616	6273	6901	7501
38900	3266	4810	5621	6279	6906	7507
38950	3269	4815	5626	6284	6912	7514
39000	3272	4819	5631	6290	6918	7520
39050	3275	4823	5636	6295	6924	7527
39100	3278	4828	5640	6300	6930	7533
39150	3281	4832	5645	6306	6936	7540
39200	3284	4836	5650	6311	6942	7546
39250	3287	4841	5655	6317	6948	7553

Combined Adjusted Gross Income		One Child	Two Children	Three Children	Four Children	Five Children	Six Children
39300		3290	4845	5660	6322	6954	7559
39350		3293	4849	5665	6328	6960	7566
39400		3296	4853	5670	6333	6966	7572
39450		3299	4858	5675	6338	6972	7579
39500		3302	4862	5679	6344	6978	7585
39550		3305	4866	5684	6349	6984	7592
39600		3308	4871	5689	6355	6990	7598
39650		3311	4875	5694	6360	6996	7605
39700		3314	4879	5699	6366	7002	7611
39750		3317	4884	5704	6371	7008	7618
39800		3320	4888	5709	6377	7014	7624
39850		3323	4892	5714	6382	7020	7631
39900		3326	4896	5718	6387	7026	7638
39950		3329	4901	5723	6393	7032	7644
40000		3332	4905	5728	6398	7038	7651