December 31, 2016

The Honorable Thomas V. Mike Miller, Jr.
President of Senate
State House, H-107
100 State Circle
Annapolis, MD 21401

The Honorable Michael E. Busch
Speaker of the House
State House, H-101
100 State Circle
Annapolis, MD 21401

Dear President Miller and Speaker Busch:

The Department of Human Resources (DHR) hereby submits the enclosed quadrennial review of Maryland's Child Support Guidelines in accordance with Maryland Law and federal regulations.

The purpose of this review is to comply with federal law and regulations requiring each state to "analyze case data, gathered through sampling or other methods, on the application of, and deviations from, the guidelines…to ensure that deviations from the guidelines are limited." (45 C.F.R. §302.56, 2011). In addition, this report complies with Maryland Family Law Article §12-202, which requires DHR's Child Support Enforcement Administration (CSEA) to submit a report on its findings to the Maryland General Assembly.

Maryland courts have largely adhered to the recommended child support guidelines when establishing or modifying child support orders. Still, there are opportunities to improve both policy and practice for the small percentage of orders that deviate from the guidelines. Information for the findings is provided as well as details about cases, noncustodial parents, and custodial parents. Additionally jurisdictional profiles are included which provide specific, local-level information and deviation rates in the report's appendix.

DHR is pleased to provide you with the attached report in accordance with the aforementioned reporting requirements. If there are any questions or if additional information is needed, please contact Leyla Layman, Acting Executive Director for the Child Support Enforcement Administration at 410-767-7375.

Sincerely,

Gregory S. James
Acting Secretary

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UNIVERSITY of MARYLAND
SCHOOL OF SOCIAL WORK
RUTH YOUNG CENTER
FOR FAMILIES & CHILDREN

NOVEMBER 2016

MARYLAND CHILD SUPPORT GUIDELINES:
2011 - 2014 CASE-LEVEL REVIEW

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This report was prepared by the Ruth Young Center for Families & Children, School of Social Work, University of Maryland, 525 West Redwood Street, Baltimore, Maryland 21201 with support from it long time research partner, the Maryland Department of Human Resources.

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Please visit our website, www.familywelfare.umaryland.edu, for additional copies of this report and our other reports.

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EXECUTIVE SUMMARY

Every four years, federal regulations require states to review child support guidelines that are used to determine financial support obligations. The review process is two-fold and each part serves a different purpose. The first part of the review is an economic analysis that assesses if the guidelines adequately reflect the costs of raising children. The second part is a case-level review that assesses if courts are equitably applying the guidelines and if deviations from those guidelines are limited and within the purview of the law. Both components of this process help states identify opportunities to improve policy and practice.

The University of Maryland School of Social Work, through an ongoing partnership with the Maryland Child Support Enforcement Administration (CSEA), is tasked with completing the case-level portion of the review to satisfy federal and state requirements. To assess how the guidelines are used in Maryland, we select a sample of child support orders that were established or modified within the four-year period, and with the help of 24 local jurisdictions, we collect hard copies of these orders. Information from the orders and accompanying guidelines worksheets are used to determine if courts issued support order amounts in accordance with Maryland's guidelines schedule, which provides recommended support obligations based on both parents' incomes.

For this current review, we assessed how the guidelines were applied in Maryland between 2011 and 2014 and whether those applications resulted in deviations. Additionally, we examined the reasons for those deviations as Maryland law requires the inclusion of specific information when the guidelines are not used to establish orders. Mainly, the courts should include information on how this deviation is in the best interests of the child(ren).

The findings in this report are based on a random, stratified sample of 5,287 support orders that were newly established or modified between January 1, 2011 and December 31, 2014. Key findings from this quadrennial review are as follows:

Modifications of child support orders have become more common, while other support order characteristics remained stable.

- The percentage of modified orders increased 18.1 percentage points from 10.4% during the previous review period between 2007 and 2010 to 28.5% in this current review.
- Similar to the previous review, the typical support order was calculated with a sole custody worksheet (95.7%). In addition, fathers (92.9%) were more likely to be noncustodial parents, and mothers (92.1%) were more likely to be custodial parents.

The majority of parents had monthly incomes below the Maryland living wage.

- Based on the worksheets used to calculate child support orders, the majority of both noncustodial (62.6%) and custodial (66.9%) parents had documented incomes of less than $2,260 per month, which represents the living wage in Maryland for one adult.
- Noncustodial parents had a monthly median income of $1,733, and custodial parents had a median income of $1,837.

Imputing income to the equivalent of working full-time and earning the minimum wage was a method used to determine potential income for parents.

- We estimate that approximately one in four (24.6%) noncustodial parents and one in six (18.3%) custodial parents had their monthly incomes imputed to $1,257, rather than using parents' actual earnings. This method is often used when parents are unemployed.

The typical child support order amount was $357 per month.

- The median support order amount increased from the previous review period ($329 to $357), along with the average amount ($400 to $446). This likely reflects the update to the guidelines schedule in 2010.

The majority (70.7%) of orders followed Maryland's guidelines.

- Only one in four (22.9%) orders deviated from the amount recommended by the guidelines.
- Most (19.9%) deviations resulted in support order amounts that were below the recommended amount. Only 2.9% were above the recommended amount.
- Among the 24 jurisdictions, deviation rates ranged from a low of 4.9% to a high of 39.9%. Nine jurisdictions had a deviation rate higher than the state.

One in five (20.1%) deviated orders listed a reason that was in the best interest of the child(ren).

- Some courts deviated from the guidelines because the noncustodial parent provided in-kind (noncash) support. This deviation reason was cited in 10.3% of deviated orders. In-kind support can include diapers, formula, clothes, and other necessities.
- Courts also deviated (9.8%) to encourage payments in cases in which the noncustodial parent was unemployed or underemployed.

One in ten (9.9%) deviated orders were due to miscalculations of the guidelines.

- Though Maryland law directs courts to round the combined adjusted incomes of parents up to the next highest guidelines bracket, some courts rounded down, resulting in deviations.
- There were instances in which courts used an outdated worksheet or the outdated guidelines schedule to calculate support order amounts, which resulted in miscalculations.
- Some courts subtracted items such as health care and child care from the support order amount, resulting in a deviation.

Nearly two in five (35.6%) deviated orders had no reason documented for the deviation.

- Since the last review period, the percentage of deviated orders with no reason listed doubled (17.5% to 35.6%).

A small percentage (6.4%) of support orders were based upon incomes that were not within the range of the guidelines schedule.

- Maryland's guidelines recommend specific child support order amounts for parents with monthly combined incomes between $1,201 and $15,000. If combined income is not within this range, courts have discretion in determining the order amount. Most (5.3%) discretionary orders were below the guidelines schedule.
- The median support order amount for parents with combined incomes below Maryland's guidelines ($1,200 or less) was $129 per month. Although it is recommended that courts issue order amounts between $20 and $150 per month for these cases, two in five were issued for amounts above $150.

Overall, the findings throughout this case-level review show that most orders established or modified between 2011 and 2014 were based on Maryland's guidelines, consistent with previous reviews. This review did shed light, however, on some potential areas in which policy and practice could improve. In the final chapter of this report, we identify these areas of improvement and discuss their potential implications.

INTRODUCTION

During the 1980s, federal regulations were established that required each state to develop a set of guidelines for determining child support obligations in an equitable way (Child Support Enforcement Amendments of 1984; Family Support Act of 1988). Maryland's guidelines were developed shortly thereafter based on relevant economic estimates of the costs of raising children and were updated in 2010 to reflect more recent economic data. These guidelines vary by parents' combined income and by the number of children they share because Maryland, like most other states, utilizes an Income Shares model of support calculation. This model is premised on the assumption that in an intact household, the collective income of both parents is spent on the children to provide basic needs, and this same principle should therefore be applied in the determination of the child support obligation.

Federal regulations also included language that requires states to review their numeric guidelines every four years. The purpose of quadrennial reviews is to ensure that support obligations determined by using states' guidelines are adequate for raising children. Specifically, states must make certain guidelines reflect the costs of raising children and that support order amounts that deviate from the guidelines are limited (Family Support Act of 1988; Guidelines for setting child support awards, 1989). In theory, there should be few deviations from the guidelines since they are presumptive and may only be rebutted if their application would be unjust or inappropriate (Md. Family Law Code §12-202(a)(2)(ii)).

The purpose of this report is to assess how the guidelines were applied in Maryland from 2011 to 2014 and whether those applications resulted in deviations from the recommended guidelines. To achieve this, we utilize a random, stratified sample of 5,287 support orders that were newly established or modified through Maryland's public system[1] between January 1, 2011 and December 31, 2014. Throughout the report, we answer the following research questions:

1) What are the characteristics of support orders that were newly established or modified?
2) According to child support orders, what are parents' incomes, and how are those incomes, along with additional information, used to calculate support orders?
3) How often—and why—do courts deviate from the recommended guidelines?
4) How do courts handle special circumstances in which the application of the guidelines may not be appropriate?

[1] Support orders in Maryland's public system are those that were established or modified under Title IV, Part D of the Social Security Act of 1935, rather than through a private court agreement.

In addition to assessing the application of the guidelines at the state level, we individually examine each of Maryland's 24 jurisdictions, as orders are established at the local level. Although this report satisfies the statutory requirement for a quadrennial review, it also provides practical and meaningful information to courts, state and local child support personnel, and policymakers about how the guidelines are, and are not, applied in Maryland.

BACKGROUND

The Child Support Enforcement program is a federal, state, and local partnership established in 1975 under Title IV-D of the Social Security Act of 1935. The core mission of the Office of Child Support Enforcement (OCSE) is to locate parents, establish paternity, establish support orders, and collect support (OCSE, 2013). In addition to this core mission, the program has expanded to provide innovative services to families in the areas of child support prevention, family violence collaboration, healthcare, family relationships, economic stability, and father engagement. Earlier this year, OCSE (2016) reported that states collected and distributed over $28 billion to nearly 16 million children in federal fiscal year 2015.

In order to ensure adequacy, equity, and efficiency among child support orders, federal legislation passed during the 1980s required each state to develop a set of numeric guidelines for setting support order amounts and adhere to them, except in cases in which the application of the guidelines would be unjust or inappropriate (Child Support Enforcement Amendments of 1984; Family Support Act of 1988). In practice, the design of child support guidelines is a complex undertaking. In addition to choosing an overall model, states must also consider how best to tailor the guidelines to meet the needs of their caseloads. This flexibility awarded to states makes it difficult to compare them to one another, especially without prior understanding of the broader context of child support guidelines. Thus, this chapter provides a brief overview of the three main guidelines models used across the country and of deviation criteria. We conclude the chapter with a discussion of Maryland's guidelines and provide a brief overview of past reviews.

Guidelines Models

As previously noted, federal regulations allow states flexibility in determining the type of guidelines model used and in specifying the factors that may be used to justify a deviation from the guidelines-calculated amount. Regulations also specify, however, that any guidelines model elected by a state must at a minimum:

1. "Take into consideration all earnings and income of the noncustodial parent;
2. Be based on specific descriptive and numeric criteria and result in a computation of the support obligation; and
3. Address how the parents will provide for the child(ren)'s healthcare needs through health insurance coverage and/or through cash medical support" (Guidelines for setting child support awards, 1989).

Across states, there are numerous idiosyncrasies with regard to such matters as whether states use gross or net income, how states allocate specific child expenditures between the parents, and how states implement adjustments for other children or shared parenting. Still, there are essentially three basic guidelines models in use across the country: Percentage of Income; the Melson Formula; and Income Shares (National Conference of State Legislatures, 2016; Williams, 1987). We describe each of these models briefly in the following sections.

Income Shares Model

First introduced in 1987, the Income Shares model was developed by Dr. Robert Williams and staff as part of the federal Child Support Guidelines Project funded by the United States Health and Human Services agency (Williams, 1987). This model is "based on the concept that the child should receive the same proportion of parental income he or she would have received if the parents lived together" (Williams, 1987, p. II-vi). If the household were still intact, the collective income of both parents would be spent on the children to provide housing, food, clothing, and child care, medical care, and other necessities as well as recreational activities. Accordingly, in the Income Shares model, the incomes of both parents, the number of children, and additional expenses such as child care and health insurance are considered in determining a total support obligation. The resulting total support obligation is then pro-rated between the parents based on their proportion of the total combined income (Williams, 1987).

There is an underlying economic assumption built into this model that the proportion of income spent on children decreases as income increases. In addition, the model allows for adjustments related to shared custody and, in some states, the age of the child(ren) (Morgan, 2005). It is likely that these strengths are what make the Income Shares model the predominant model used in the United States to date. Today, the majority of the country (39 states), including Maryland, utilize this model (Figure 1).[2]

Percentage of Income Model

In the Percentage of Income model, the recommended child support obligation is derived solely from the income of the noncustodial parent. The underlying assumption of this approach is that each parent will spend the same proportion of his or her income on the child. States that choose this model may choose to use either a flat or a varying percentage model. In a flat Percentage of Income model, all noncustodial parents, regardless of income, pay the same percentage of their income toward child support. In a varying Percentage of Income model, the percentage is determined at a variable rate, which decreases as income increases. Regardless of which type is used—flat or varying—the percentage is determined by the number of children, and in some states, the ages of the children shared by the parents, and it assumes that child care and medical costs will be covered by the support amount.

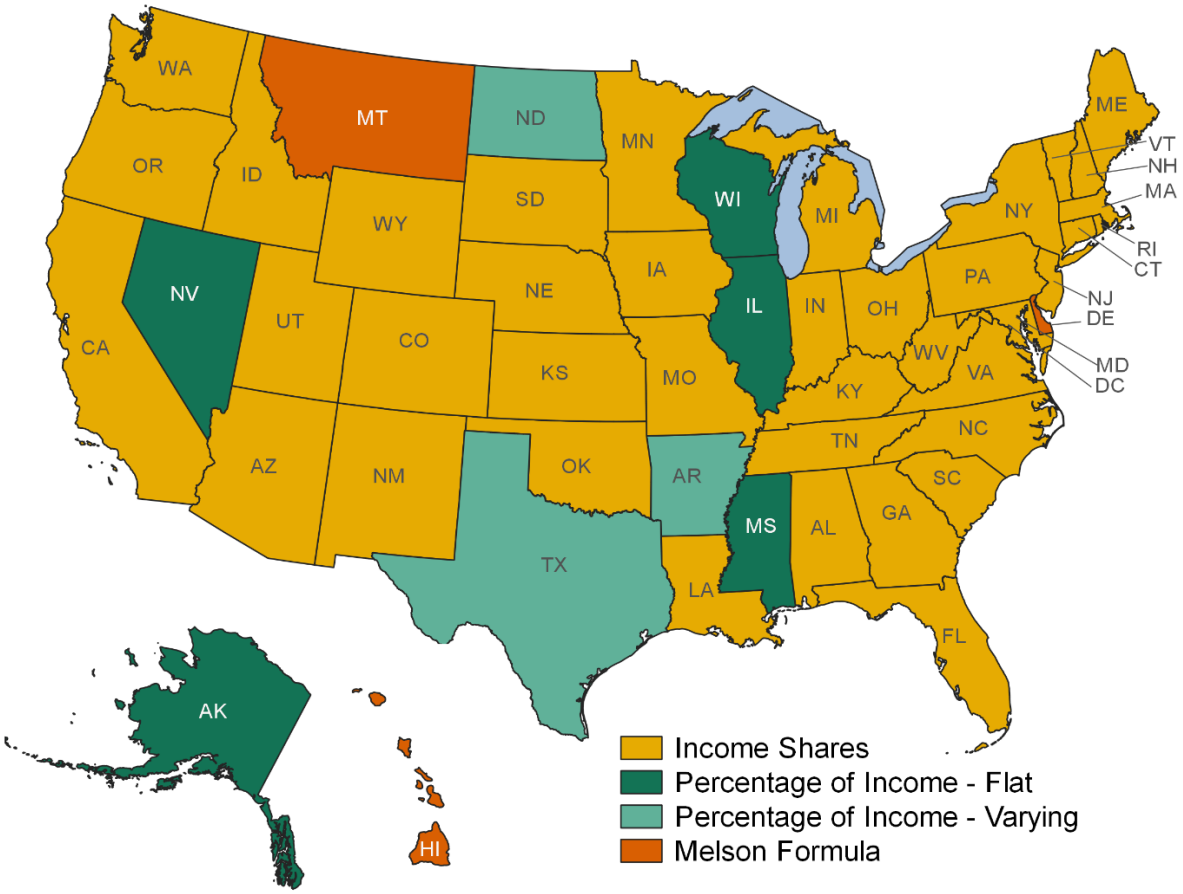
The main strength of the Percentage of Income model is its simplicity. Of the three models, it is the easiest to learn, explain, and understand, and it is less prone to error (Morgan, 2005). However, this model does not take into consideration the various adjustments made to child support amounts for child care, medical expenses, or custody arrangements, among many other factors. Five states (Alaska, Illinois, Mississippi, Nevada, and Wisconsin) currently utilize a flat Percentage of Income model and three states (Arkansas, North Dakota, and Texas) utilize a varying Percentage of Income model (NCSL, 2016).

[2] Figure 1 was created based on 2016 data from the National Conference of State Legislatures (NCSL).

Melson Formula

The Melson Formula, developed by Judge Elwood Melson of Delaware, was the first presumptive child support standard to be used on a statewide basis (Williams, 1994). It is premised on three assumptions: (a) that parents should first meet their own basic needs; (b) that children should then also have their basic needs secured; and (c) that parents should share increases in their income with their children. Thus, the calculation of basic support includes a standard of living allowance for both parents and a calculation of minimum support per child before the support obligation is pro-rated according to each parent's percentage of combined income. Many perceive this model as the fairest and most equitable of the three models given that it considers the needs of both the parents and the child. It is, however, the most complicated model, and to date is the least popular, used by only three states: Delaware, Hawaii, and Montana (NCSL, 2016).

Figure 1. Guidelines Models by State (2016)



Deviation Criteria

Regardless of the guidelines model employed by a court, the presumptive support order amounts are generally grounded in economic data that reflects average family expenditures. Average expenditure data provide a sufficient basis upon which to construct guidelines models; however, they are merely averages and may not universally result in a just or appropriate support amount for all families. When family circumstances are atypical, a degree of flexibility or discretion ensures the support obligation is accurate and just. Federal regulations do provide this flexibility to states, albeit, with important caveats. Specifically, in cases where the recommended child support amount would be inappropriate, states may deviate from the guidelines if doing so is in the best interest of the child(ren). The case findings that rebut the guidelines must state the amount of support that would have been required under the guidelines and include a justification for why the order amount deviates from the guidelines (Guidelines for setting child support awards, 1989).

Just as states may choose their own guidelines models, they may also specify their own acceptable criteria for deviation. Some states provide considerable specificity with regard to what constitutes acceptable reasons for deviations, while others provide very little. Moreover, even among states that enumerate their deviation criteria, there is no uniformity. To illustrate, Morgan (2005) identified more than 40 different deviation factors in use across the country. Most states' deviation criteria do, in some fashion, reference health insurance and extraordinary medical expenses, child care expenses, shared custody or extraordinary visitation, joint custody, and other children of either parent to whom a duty of support is owed. In recognition of how frequently such special circumstances arise in caseloads, many states have incorporated some of these issues into the basic calculation of support amounts or as standard additions. Furthermore, some states include a discretionary factor in their child support guidelines that allows officials to deviate for reasons other than those specifically named, as long as the deviation is in the best interests of the child(ren). The federal mandate for states to review case data every four years "to ensure that deviations from the guidelines are limited" (Family Support Act of 1988) is especially important for those states, like Maryland, that include a discretionary provision.

Maryland's Child Support Guidelines

Maryland, like the majority of other states, uses the Income Shares model as the basis for its child support guidelines. We note two specifications of Maryland's model, however. First, the model uses gross income rather than net income[3] and provides income adjustments for existing child support obligations and alimony payments paid or received. Second, the model allows for a shared custody adjustment when each parent resides with the child(ren) for at least 35 percent of the overnights in a year.

Consistent with federal rules, Maryland, like most states, allows a deviation from the guidelines if there is "evidence that the application of the guidelines would be unjust

[3] Some states use net income rather than gross income in their Income Shares model. Net income is the disposable income that a family has available after considering all tax advantages, credits, and deductions.

or inappropriate in a particular case" (Md. Family Law Code §12-202(a)(2)(ii)). If the court finds that a deviation is justified, there must be a written or specific finding on the record stating the reasons for the deviation and how those reasons serve the best interests of the child(ren). In addition, the court must specify what the obligation would have been under the guidelines, how the order varies, and the estimated value of in-kind support, if applicable (Md. Family Law Code §12-202 (a)(2)(v)). This same process applies to consent orders,[4] which may be negotiated outside of court.

Previous Guidelines Reviews

Mandatory quadrennial reviews, as required by the Family Support Act of 1988 as well as Maryland Family Law (Md. Family Law Code § 12-202(c)), provide an opportunity to assess how the guidelines are applied and whether their application results in appropriate child support amounts. We achieve this primarily by examining the deviation rate and reasons for deviations from the guidelines every four years. A national review of guidelines is challenging because states have flexibility in both the specific design of their child support guidelines and in their deviation criteria. This makes it difficult to compare the results of guidelines reviews from one state to those of another.

This is the sixth case-level report on the application of the guidelines in Maryland's public child support orders. In each of the previous review periods, we consistently found that courts correctly applied the guidelines in the majority of newly established and modified support orders, as required. Similarly, deviation rates were steadily in the narrow range between 21% and 25% (See, Hall, Kim, Passarella, & Born, 2012; Saunders, Young, Ovwigho, & Born, 2008; Ovwigho, Born, & Saunders, 2004; Welfare and Child Support Research and Training Group, 2000; and Vallair & Born, 1996). Support orders with deviations were more likely to be lower than the amount recommended by the guidelines (downward deviation) than to be above the recommended amount (upward deviation), typically because both the noncustodial parent and the custodial parent on the order agreed to a lower amount. In this review of the guidelines, we examine orders that were newly established or modified between January 2011 and December 2014.

[4] Consent orders are voluntary agreements between parents that are negotiated outside of, but approved by, the court.

METHODS

This chapter describes the methodology used for the 2011 to 2014 case-level review of the Maryland child support guidelines. We describe how the sample of orders was selected, data collection methods, how we define variables, and analysis techniques used.

Sample

The population from which the sample for this study was drawn was all child support orders that were newly established or modified through Maryland's public child support program between January 1, 2011 and December 31, 2014. We selected child support orders from the population of all child support cases in the Child Support Enforcement System (CSES). CSES is the automated information management system maintained by Maryland's Child Support Enforcement Administration (CSEA). Support orders associated with cases were included in the sampling frame when at least one of the following criteria was met: (a) a current support order amount greater than $0 first appeared in the administrative data during the study time period (new orders); or (b) a change in the current support order amount from one month to the next within the study period, other than a change to $0 (modifications). We exclude orders changed to $0 as this usually reflects case closure or suspension.[5]

Courts issue support orders for a variety of cases. In order to assess the use of the guidelines, we further limited the sample of orders to those that used Maryland's guidelines. Specifically, we excluded orders for paternity-only cases, provisional or temporary orders, and all interstate orders. Additional exclusions included orders for destitute adults, indigent parents, or spousal support. Lastly, we excluded orders that were established outside of the public child support program, but were included in the administrative data for wage-withholding and collection purposes. With these caveats and exclusions, the final sampling frame for calendar years 2011 through 2014 consisted of 61,016 new or modified child support orders.

Based on this population of 61,016 orders, we selected a stratified, random sample of 5,287 orders for inclusion in the final study sample. Although a simple random sample is a common sampling method, it is not appropriate for this study. This is because a simple random sample would only be an accurate reflection of the state as a whole as well as the reality that prevails in the state's largest jurisdictions (i.e., Anne Arundel County, Baltimore City, Baltimore County, Montgomery County, and Prince George's County). Valid statewide results are unquestionably important; however, statewide findings often mask important intra-state variations. Employing a stratified random sampling approach means that we over-sampled smaller counties and under-sampled larger jurisdictions so that each of the 24 jurisdictional samples would yield valid results.

To ensure that statewide analyses accurately reflected the true distribution of support orders across Maryland's 24 jurisdictions, we used normative weighting.

[5] One modified order with a zero-dollar support order is in the sample, despite our initial exclusions. This order was included in all analyses, unless otherwise noted.

The use of weights corrects for the under- and over-sampling previously described so that each of Maryland's 24 jurisdictions accounts for the same percentage of orders in the sample as it does of orders in the statewide population. For more information about the population, sample, and weights used for this study, please refer to Table 1 on page 12.

The final sample for this study yields valid statewide results with a 95% confidence interval and a ±5% margin of error. Jurisdictional results are valid with a 90% confidence interval and a ±6% margin of error; these parameters are generally accepted in quantitative research. Their practical meaning, in the context of this study, is that 95% of the time the sample proportions at the state-level, such as the deviation rate, would lie within ±5% of the true deviation rate (i.e., the rate that would be found if every case in the population were reviewed) if repeated random samples of support orders were drawn from the same population.

Data Collection

Support orders randomly selected into this sample were shared with local child support managers in each of the 24 jurisdictions. Following collaboratively developed protocols, child support personnel in each jurisdiction located the physical court records containing the specified child support orders and their corresponding guidelines worksheets. Personnel made photocopies of these documents and forwarded them to University of Maryland School of Social Work staff. Upon receipt, staff reviewed and abstracted the orders and worksheets, then entered data into a customized SQL Server database that was created specifically for use in this multi-year project. After all data was entered, it was extracted from the database and converted to an SPSS file, which was utilized by staff for analysis.

Variable Construction and Additional Data Sources

Many of the variables analyzed in this report came directly from the aforementioned database in three forms: (a) as a dichotomous (yes or no) variable (e.g., was there an addition to support for healthcare?); (b) as a continuous variable with an infinite number of values (e.g., noncustodial parent's income); or (c) as a nominal variable (e.g., jurisdiction, custodial parent's relationship to child). In addition to these standard variables, some variables were retrieved using other data sources or were created based on additional data. A description of these variables, how they were created, and accompanying data sources are listed below in the order in which they appear in the report.

TANF Participation

The relationship between the federal Temporary Assistance for Needy Families (TANF) program and the Child Support Enforcement program is very salient to this study, as some families who receive TANF go on to receive a significant amount of child support as a result of the partnership between these two agencies. To assess the percentage of custodial families that had any previous TANF receipt, we matched identifying information from our in-house database to data from the Child Support Enforcement System (CSES) to retrieve TANF participation. All orders in the sample were coded within CSES as Current Assistance, Former Assistance, or Never Assistance. Custodial parents and children who were coded as Current or Former

Assistance were currently participating in or had previously participated in either TANF or Aid to Families with Dependent Children, TANF's predecessor.

Categories of Monthly Gross Income

We created this variable to provide the reader with additional context within which to consider the monthly incomes of noncustodial parents and custodial parents. We created each category based on the raw incomes retrieved from the collected orders. Parents with an income of $0 in the database were coded as *No Income* and parents with a monthly income of $1,257 or less were coded as *Full-time Minimum Wage ($1,257) or Less*. We based this category on Maryland's minimum wage between 2011 and 2014, which was consistently $7.25 during all four study years (Department of Labor, Licensing & Regulation, 2016). The prevailing minimum wage was multiplied by 40 hours a week, which is considered full-time work, and the result was multiplied by 4.33 weeks to attain the gross, monthly income of someone hypothetically employed full-time and earning the minimum wage. In general, 4.33 weeks is utilized to convert weekly income to monthly income because there is an average of 4.33 weeks in each month (52 weeks each year divided by 12 months each year). Similar to the first category, the third category of monthly gross income *($1,258 - $2,259)* was drawn from the data.

The final category was created based on Maryland's living wage, and we coded parents with a monthly income of $2,260 or more as *Maryland Living Wage or More*. A living wage is the amount that needs to be earned within a specific, measured timeframe to afford basic necessities. This is an alternative measure of basic needs that is based on the local market within specific geographic regions as well as expenditure data on such necessities as food, child care, health insurance, housing, transportation, and personal items (e.g., clothing and hygiene items). For this analysis, we relied on the living wage calculation derived by Dr. Amy K. Glasmeier of the Massachusetts Institute of Technology (2016). Although the living wage changes as family composition changes, we selected the living wage for one adult with no children as the basis for this analysis. This wage was selected because we do not know individual family compositions of families in this sample, beyond what is included in the court orders. As of August 31, 2016, the Maryland living wage for one adult was $13.05 per hour. We multiplied this wage by 40 hours a week, and then again by 4.33 weeks, to attain a monthly gross income of $2,260.

Estimated Imputed Income

Maryland law does not require courts to document or track instances when income is imputed to an amount other than what a parent is actually earning. Income is usually imputed at the equivalent of working full-time and earning minimum wage; because of this, we *cannot* observe it. Therefore, in an attempt to gauge how frequently orders are based on imputed income, we created a proxy variable. A proxy variable is one that *can* be observed and is presumed to be highly correlated with the unobserved variable.

Although we cannot observe the use of imputed income in the calculation of support orders, we can observe how often gross monthly income is the equivalent of working full-time hours and earning minimum wage. To account for the varying ways courts

calculate imputed income at full-time minimum wage, we coded parents who had gross monthly incomes documented between $1,255 and $1,257 as imputed income. The lower end of this range was reached by multiplying the prevailing minimum wage between 2011 and 2014 ($7.25) by 40 hours a week, which is considered full-time employment, and then again by 4.33 weeks. The result is a gross monthly income of $1,255.70, which some courts round down to $1,255, and others round up to $1,256. The higher end of the range was reached through an alternative calculation utilized by some courts. This calculation multiples the minimum wage by 40 hours a week, then again by 52 weeks, and then divides by 12 months. The result is a monthly income of $1,256.66, which some courts round down to $1,256 and some courts round up to $1,257.

It is possible that at least some parents are employed full-time and earn minimum wage; we expect, though, that it is uncommon. To illustrate, only 1% of hourly, full-time workers at the national level actually earn the federal minimum wage (Bureau of Labor Statistics, 2016). Though a proxy variable is certainly an imperfect measure, national data gives us confidence that our estimates are close to the true percentage.

Deviation Rate

Under Maryland law, any departure from the guidelines could be considered a deviation (Md. Family Law §12-202(a)(2)(v)). Practically, though, small differences between the guidelines schedule and the actual order amount are inconsequential. If the guidelines schedule calculates an order to be $195 per month, for example, but a court rounds this amount to $200 per month, is this a meaningful difference? Should that difference count as a deviation from the guidelines?

Operationalizing a deviation is subjective. In the first case-level review of the guidelines, deviations were defined as a difference of one dollar or more. In each subsequent review, however, deviations were defined as a difference of $10 or more. In this 2016 guidelines review, we were consistent with previous reviews and defined a deviation as a difference of $10 or more between the guidelines schedule and the support order amount.

Data Analysis

Throughout this report, we use univariate statistics to describe support orders, how the support amount is calculated, and deviations from the guidelines. Common statistics reported include the average, median, and 95% confidence interval (CI). The average represents the statistical mean, or the number at which one would arrive if the total (e.g., all custodial parents' earnings) was divided by the number of support orders included in the analysis. We also present the median because it is sometimes a better representation of the data. One can find the median by arranging all values from lowest to highest and selecting the midpoint value. Extreme values do not affect the median, which is why it is sometimes preferred over the mean. Finally, the 95% confidence interval is a range of values that surround the mean. When using a 95% confidence interval, one can be 95% certain that the true mean of the population falls within that range. We also utilize Pearson's chi-square to compare characteristics associated with deviations. As previously discussed, all state-level analyses in this report are weighted to account for the stratified sample.

Table 1. Support Order Population and Sample Size by Jurisdiction: 2011 – 2014

	Population *2011 – 2014*		Sample *2011 – 2014*		Weighted Sample *2011 – 2014*	
	Proportion of Population	***n***	**Proportion of Sample**	***n***	**Applied Weight**	**Weighted Sample Size**
Allegany	1.89%	1,154	4.27%	226	0.442	100
Anne Arundel	7.47%	4,560	4.82%	255	1.549	395
Baltimore City	13.94%	8,506	5.03%	266	2.771	737
Baltimore County	8.45%	5,158	4.80%	254	1.760	447
Calvert	1.78%	1,087	4.16%	220	0.428	94
Caroline	0.90%	552	3.42%	181	0.264	48
Carroll	2.09%	1,277	4.22%	223	0.496	111
Cecil	2.50%	1,526	4.35%	230	0.575	132
Charles	4.16%	2,537	4.63%	245	0.897	220
Dorchester	1.16%	708	3.65%	193	0.318	61
Frederick	3.91%	2,386	4.69%	248	0.834	207
Garrett	0.59%	358	2.82%	149	0.208	31
Harford	4.73%	2,889	4.60%	243	1.030	250
Howard	2.46%	1,501	4.20%	222	0.586	130
Kent	0.59%	362	2.97%	157	0.200	31
Montgomery	9.77%	5,962	4.94%	261	1.979	517
Prince George's	19.34%	11,803	5.05%	267	3.830	1,023
Queen Anne's	0.80%	489	3.35%	177	0.239	42
St. Mary's	2.96%	1,805	4.39%	232	0.674	156
Somerset	0.98%	597	3.61%	191	0.271	52
Talbot	0.77%	471	3.27%	173	0.236	41
Washington	5.17%	3,154	4.79%	253	1.080	273
Wicomico	2.64%	1,609	4.43%	234	0.596	139
Worcester	0.93%	565	3.54%	187	0.262	49
Maryland	**Total Population: 61,016**		**Total Sample: 5,287**		**Weighted Sample: 5,287**	

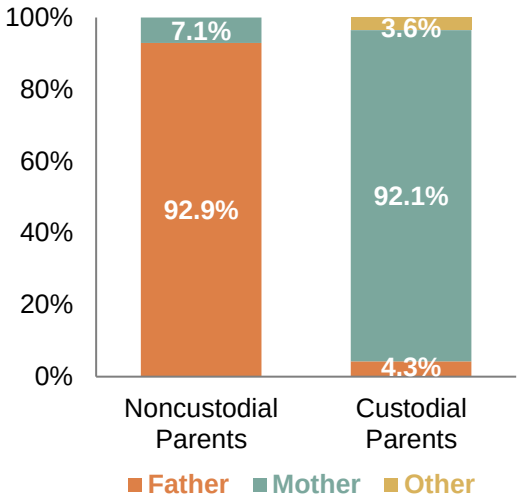
CHARACTERISTICS

In this first findings chapter, we examine characteristics of this sample of support orders that were established or modified between January 2011 and December 2014. To begin, we present the relationship of noncustodial and custodial parents to their children and the percentage of orders that were newly established or modified. We also show the types of worksheets that were most commonly used and explore custodial parents' participation in the Temporary Assistance for Needy Families (TANF) program.

Relationship to Children

In the child support program, the primary caregivers of children are commonly referred to as custodial parents, and parents who are not the primary caregivers are referred to as noncustodial parents. Noncustodial parents are responsible for paying a monthly support obligation to the custodial parent based on a court order. As shown in Figure 2, noncustodial parents were largely fathers (92.9%), though there were some (7.1%) who were mothers. Custodial parents, on the other hand, were mostly mothers (92.1%), though there were some fathers (4.3%) who fulfilled this role. Additionally, there were other caregivers (3.6%) who were neither biological nor adoptive parents. Compared to the last guidelines review, the percentage of noncustodial parents who were mothers decreased slightly (8.6% vs. 7.1%), while the percentage of noncustodial parents who were fathers increased by nearly two percentage points (90.3% vs. 92.9%). Since the last review, the percentage of custodial mothers has increased (90.3% vs. 92.1%), while the percentages of custodial fathers (5.7% vs. 4.3%) and non-parent custodians (4.0% vs. 3.6%) have both decreased.

Figure 2. Relationship to Children



Jurisdictional analyses are largely similar to statewide findings. In each jurisdiction, fathers are most often the noncustodial parents, and mothers are most often the custodial parents. There are variations, however. In Caroline County, for example, every one in five (19.9%) noncustodial parents were mothers, whereas in Prince George's County, only 1.9% were mothers. In Caroline County (11.6%) and Carroll County (10.8%), approximately one in 10 custodial parents was someone other than the mother or father, while it was much rarer in other jurisdictions.

Support Order and Case Characteristics

Table 2 describes some characteristics of the child support orders sampled between 2011 and 2014, including the order type and the type of worksheet used to calculate noncustodial parents' recommended support amounts. As shown in the first section of Table 1, roughly seven in 10

orders (71.5%) were newly established, and roughly three in 10 (28.5%) were modifications to previously established orders. In Maryland, modifications to support orders already established are prompted by a material change in the circumstances of the parents (Md. Family Law Code §12-104(a)). Since the last guidelines review, the percentage of orders that were newly established decreased by nearly 20 percentage points (89.6% vs. 71.5%), and modifications have similarly increased (10.4% vs. 28.5%). This finding is consistent with federal data that show a decrease in public child support cases over time (Office of Child Support Enforcement, 2016).

The next section of Table 2 describes the type of worksheet used to calculate the recommended child support amounts. To more easily calculate the guidelines-recommended child support amounts, courts enter parental income and additional information into either an electronic or paper worksheet. The child support amount can then be calculated automatically or by hand, based on a specific formula that is described in the next chapter. An example of a sole custody worksheet that is used to calculate orders is available in Appendix A. Similar to the last review period, the overwhelming majority of orders were based on sole custody arrangements using either the standard sole custody worksheet (92.2%) or the recommendation of a master for sole custody (3.5%). Very few cases were joint custody orders utilizing the joint custody worksheet (4.2%) or the recommendation of a master of the court (0.2%).

A master is a judicial officer of the court who may hear evidence on behalf of a judge to make recommendations to the judge. In child support cases, masters sometimes forgo use of the traditional child support worksheet and instead write recommendations for the support order amount based on the evidence they review. In Table 2, master's worksheet refers to orders that were determined by masters without the inclusion of the standard worksheet. As shown, regular worksheets were used to establish child support amounts for almost all orders (96.4%), while master's worksheets were used for a small percentage of orders (3.7%). The percentage of orders using masters' worksheets has doubled since the previous review period (1.8% to 3.7%), but nonetheless are still used infrequently.

Though Table 2 shows characteristics for the entire sample of orders, findings varied by jurisdiction. Most notable were variations in order type and worksheet type. Three jurisdictions, for example, had very few modifications (Baltimore City, 6.8%; Worcester County, 1.6%; and Caroline County, 1.1%). In contrast, more than half (53.6%) of Frederick County's orders in this sample were modifications. Worksheet type varied as well. Joint custody worksheets, for example, were most common in Queen Anne's County (13.0%), Cecil County (10.9%), and Frederick County (10.1%), while master's worksheets (either sole or joint) were rarely used in most jurisdictions with the exception of Howard County and St. Mary's County. Seven in 10 (69.4%) orders in Howard County and one in six (16.4%) orders in St. Mary's County were established or modified using masters' worksheets or recommendations.

In addition to support order characteristics, Table 2 shows the percentage of custodial parents who were participating in TANF at the time their order was established or

modified, the percentage who had formerly received TANF, and the percentage who never received TANF. Former and current TANF participation is a relevant characteristic in the child support program because the two programs have historically worked in cooperation with one another. In fact, the TANF program requires recipients' cooperation with the child support program. Given this requirement, we might expect many custodial parents with support orders in this sample to have a current or former TANF history. As shown, only one in seven (15.3%) custodial parents associated with this sample of orders were actively receiving TANF at the time their order was established or modified. Unsurprisingly, approximately half (48.5%) of custodians were former recipients, and less than two fifths (36.3%) had never received TANF. Compared to the previous review period, more custodial families within this sample of support orders had connections to the TANF program.

Table 2. Support Order and Case Characteristics

	Percentage	*Number*
Order Type		
New Order	71.5%	(3,780)
Modified Order	28.5%	(1,507)
Worksheet Type		
Sole Custody	92.2%	(4,873)
Master's Sole Custody	3.5%	(183)
Joint Custody	4.2%	(222)
Master's Joint Custody	0.2%	(8)
TANF Participation		
Current TANF	15.3%	(807)
Former TANF	48.5%	(2,563)
Never TANF	36.3%	(1,917)

CALCULATING THE MONTHLY SUPPORT ORDER

Throughout the process of establishing a support order, local child support offices, courts, and families must navigate a range of complex policies. Although the entire process varies according to individual family circumstances, the process of calculating a monthly support order amount is mostly a uniform process across the state. Some discretion and flexibility is certainly awarded to the courts, and thus, individual jurisdictions may handle a range of family complexities differently. This flexibility is a necessary component of the program and ensures the courts can handle family dynamics in an equitable and just way. Overall, though, courts follow a methodic process which results in a presumably fair, appropriate, and accurate support order amount.

To examine this process and how it was applied to newly established and modified orders between 2011 and 2014, this chapter is divided into three sub-sections. Overall, this chapter shows how courts calculate child support orders, beginning with the monthly gross income of each parent and ending with the monthly support order amount.

Part I: The first part of this chapter is devoted to explaining how combined adjusted monthly income is calculated. Specifically, deductions for previously paid child support obligations and alimony are deducted from each parent's monthly gross income to arrive at the combined adjusted monthly income. This is the first piece of information utilized by courts to ascertain support order amounts.

Part II: The second part is focused on how the courts determine the basic child support obligation. The basic child support obligation is the amount of money that would be spent to raise the child(ren) if the family were still intact. These amounts are specified in Maryland law and are based on economic data that is reviewed every four years.

Part III: The third and final part of the chapter shows how the information from Parts I and II are used by the courts to arrive at the monthly support order for which the noncustodial parent is responsible.

Part I: Calculating Parents' Combined Adjusted Monthly Income

Monthly Gross Income

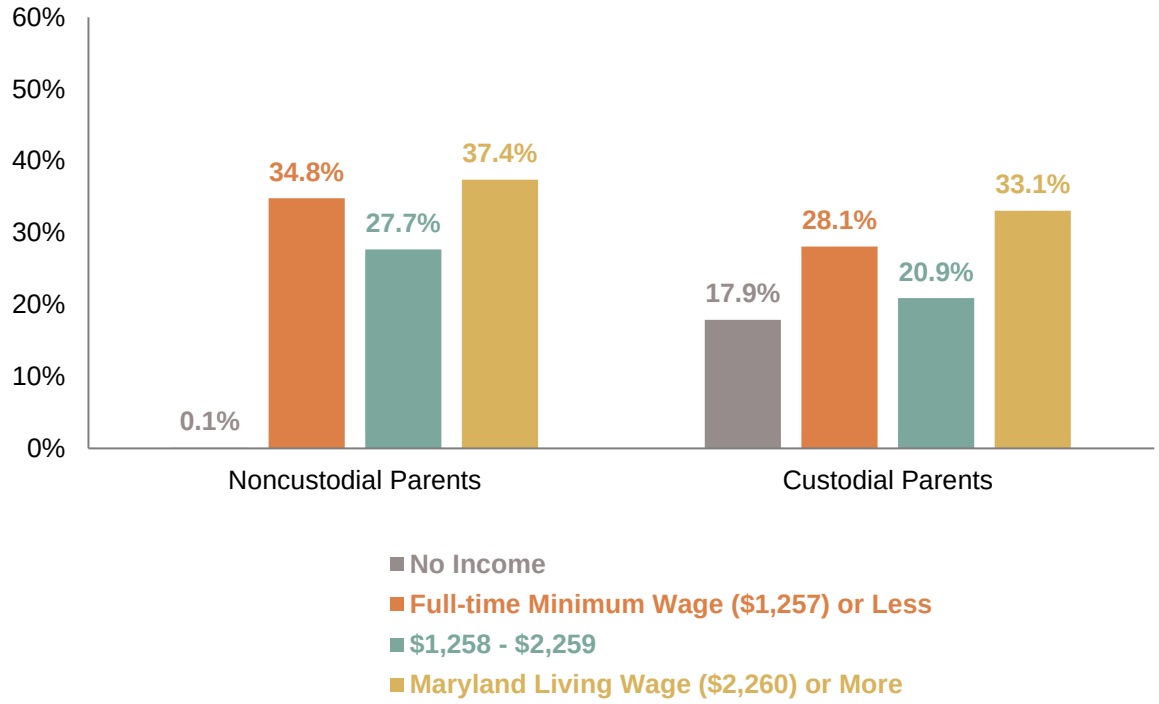
To calculate the combined adjusted parental income, courts must first document the gross monthly income of both parents. In Maryland, income is defined as parents' actual income before taxes (i.e., income actually received each month) or their potential income (income they could potentially earn if employed to full capacity) (Md. Family Law Code §12-201(h)). The gross monthly income of both parents is the basis for all child support calculations in Maryland and includes the amount they receive each month from: (a) employment, including salaries, wages, commissions, bonuses, and expense reimbursements from employers; (b) government programs, including Social Security benefits, workers' compensation, unemployment insurance, and disability insurance; and (c) other sources, including dividends, interest, trusts, annuities, and alimony. Gross monthly income does *not* include benefits received from public assistance programs that are means-tested, such as Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), food assistance, or emergency, medical, and housing assistance (Md. Family Law Code §12-201(b)).

In Figure 3, we present the percentages of both noncustodial parents and custodial parents who had: (a) no documented income each month; (b) gross monthly income at or below the equivalent of working full-time and earning minimum wage; (c) gross monthly income between the minimum wage and Maryland living wage; and (d) gross monthly income at or above the Maryland living wage. As shown, very few (0.1%) noncustodial parents had no documented income on the worksheet while approximately one in six (17.9%) custodial parents had no documented income, a marked difference between parents.

There is a myriad of reasons why custodial parents are more likely to have no documented income. First, if a custodial parent is caring for a child who is two years old or younger for whom both parents are responsible, the courts may use only actual income and not potential income. If the custodial parent is employed, then actual income can be included in the calculation of the support order. If the custodial parent is not employed and elects to stay home with the young child, no income can be listed. Second, some courts do not include the incomes of custodial parents who are not the biological or adoptive parent. This is discussed further in a later chapter. Third, custodial parents who receive TANF cannot have their cash benefits listed as income in the calculation of the support order. However, the courts can, and do, impute income for some of these parents.

Figure 3 also shows that one third (34.8%) of noncustodial parents and more than one quarter (28.1%) of custodial parents had monthly incomes equal to or less than $1,257, the monthly income one would have if employed full-time and earning minimum wage.[6] Though it was more common for both noncustodial parents (37.4%) and custodial parents (33.1%) to have incomes of $2,260 or more (the income they would need to reach the Maryland living wage), it should be noted that more than three fifths (62.6%) of noncustodial parents and two thirds (66.9%) of custodial parents had income below the Maryland minimum living wage for one adult.

Figure 3. Categories of Monthly Gross Income



[6] Please refer to the methods chapter (p.10) for calculation details.

To supplement Figure 3, we provide Table 3, which provides a summary of gross income for both parents. This table excludes parents who had no documented income. Noncustodial parents' documented incomes ranged widely, with a minimum of $50 per month and a maximum of $32,700 per month. On average, noncustodial parents had $2,500 in gross monthly income, though median income was nearly $800 less ($1,733) and is more representative of the typical noncustodial parents' income. Custodial parents had similar monthly incomes, with an average of $2,526 each month and a median of $1,837, a difference of about $700. Gross incomes ranged from a minimum of $100 a month to a maximum of $13,750, though this range was smaller than that of noncustodial parents.

At the jurisdictional level, both parents' monthly gross incomes varied widely, which is not surprising. Both parents' monthly median incomes ranged from a low of $1,256 in Caroline County and Dorchester County to a high of $2,439 (noncustodial parents) and $2,554 (custodial parents) in Howard County. In a handful of jurisdictions, including Baltimore City and some along Maryland's Eastern Shore (Caroline County, Dorchester County, Somerset County, and Worcester County), more than half of noncustodial parents had gross monthly earnings at the equivalent of full-time minimum wage ($1,257) or less. At least some custodial parents in every jurisdiction had no income documented, ranging from 6.9% of custodial parents in Charles County to 37.7% in Calvert County.

Figure 3 coupled with Table 3 indicates that most parents are on the lower end of the income distribution, even though a sizeable percentage seem to have incomes above the living wage. Jurisdictions, though, are considerably different, and some jurisdictions have higher gross incomes than others. Still, if we multiply the state-level median gross monthly earnings of both parents by 12, the yearly income is potentially just over $20,000 for each parent, assuming they are employed the full year.

Table 3. Monthly Gross Income Amounts

	Noncustodial Parents *(n=5,281)*	Custodial Parents *(n=4,341)*
Average	$2,500	$2,526
Median	$1,733	$1,837
Minimum	$50	$100
Maximum	$32,700	$13,750
95% CI	$2,449 - $2,551	$2,470 - $2,581

Note: Excludes noncustodial parents (n=6) and custodial parents (n=945) who had no documented income.

Imputed Income

As stated in the previous section, income is defined as parents' actual income (i.e., income actually received each month) or potential income (income they could potentially earn if employed to full capacity). When income is imputed to a potential amount, it should be based on a parent's earnings and employment history as well occupational qualifications and available job opportunities (Md. Family Law Code § 12-201(l)). When the support order is determined, courts can impute parents' incomes to any higher amount if they are earning less than what they could *potentially* otherwise earn based on their qualifications; moreover, they can then base the child support obligation on these fictitious earnings.[7] Income should only be imputed by the courts when a parent is voluntarily impoverished; that is, the courts believe the parent has the capacity to work or earn more than they are currently working and earning (Md. Family Law Code §12-201(h)). This is certainly evident in many cases in which the courts write directly on the child support order that the "defendant is capable of being employed." In these cases, income is imputed to some amount, usually the equivalent of working full-time at minimum wage. It should be noted that since mid-2015, Maryland's Child Support Enforcement Administration has discouraged the use of imputed income in cases in which the noncustodial parent is unemployed. They have also encouraged the use of actual income, except in cases in which the court finds the noncustodial parent is voluntarily impoverished, consistent with family law (Maryland Department of Human Resources, 2015; Rivera v. Zysk, 2001).

In support orders, it is difficult to discern parents whose incomes were imputed from parents who were actually employed full-time and earned minimum wage. Some jurisdictions in Maryland document when income is imputed while others do not. Maryland law does not require courts to document or track the use of imputed income, but through the use of a proxy variable, we are able to roughly estimate how often income was imputed for orders newly established or modified between 2011 and 2014.[8] As shown in Figure 4, we estimate that income was imputed to the equivalent of full-time employment at the minimum wage for one in four (24.6%) noncustodial parents and nearly one in five (18.3%) custodial parents. These parents had monthly incomes documented between $1,255 and $1,257 on the guidelines worksheet. Even though it is possible that at least some of these parents were indeed working full-time and earning minimum wage, we expect it is uncommon. At the national level, to illustrate, less than one percent of hourly, full-time workers actually earn the federal minimum wage (BLS, 2016). Though it is an imperfect measure, this gives us confidence that our estimate is at least within the ballpark of the true percentage.

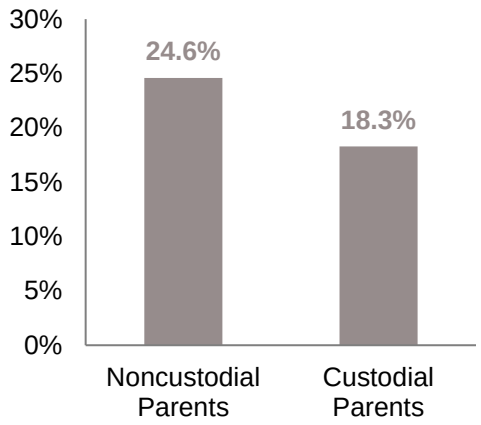
Similar to monthly gross income, the use of imputed income varies widely across jurisdictions. We estimate that in Somerset County, for example, income was imputed

[7] The purpose of including the provision of potential income in state policy is to ensure the state is adhering to federal policy, which states that parents cannot avoid their financial obligation to children by deliberately not earning to their potential (Goldberger v. Goldberger, 1993).

[8] Please refer to the methods chapter (p.10) for information on how this variable was measured.

for nearly half (47.1%) of all custodial parents and three fifths (60.7%) of all noncustodial parents, the highest estimates of any jurisdiction. At the lower end, we estimate that only 3.2% of custodial parents' incomes were imputed in Calvert County, and 5.1% of noncustodial parents' incomes were imputed in Washington County. Additionally, 16 jurisdictions imputed income to at least 20% of noncustodial parents, and 10 jurisdictions imputed income to at least 20% of custodial parents.

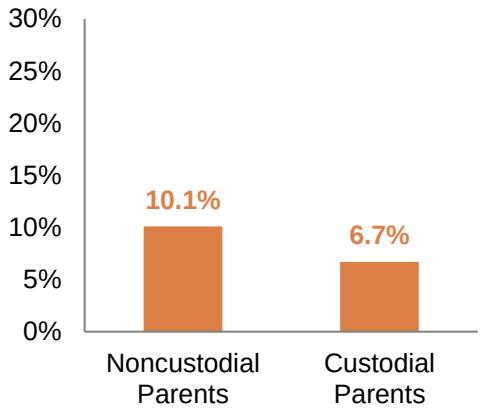
Figure 4. Percent of Parents with Estimated Imputed Income
Estimated at full-time employment earning minimum wage



Although we estimate imputed income for at least one quarter of noncustodial parents and one fifth of custodial parents, courts' explicit use of imputed income was used less frequently. As shown in Figure 5, Maryland courts documented that income was imputed for only 10.1% of noncustodial parents and 6.7% of custodial parents. When the courts acknowledged imputing income, however, it was not always to the equivalent of full-time employment at minimum wage. For noncustodial parents, imputed monthly income ranged from $314 to $6,200, and for custodial parents, it ranged from $471 to $5,106. This suggests that some courts may have been using potential income based on parents' previous earnings history and qualifications as well as prevailing economic conditions.

Although some courts imputed income to the equivalent of working full-time and earning minimum wage, other courts imputed income to other amounts. In Harford County, for example, some parents' incomes were imputed to the equivalent of working 40 hours per week at $10 per hour. In this same jurisdiction, other parents' incomes were imputed to the equivalent of working 32 hours per week for $8 per hour. Some jurisdictions, such as Talbot County and Washington County, explicitly imputed incomes to part-time wages, such as 20 hours per week at minimum wage. It is clear that income imputation varies widely by jurisdiction, though most jurisdictions do explicitly impute income in some cases.

Figure 5. Percent of Parents with Explicit Imputed Income
Courts explicitly imputed income to any potential amount



Deductions from Gross Income

Once gross monthly income has been determined for both parents, the courts deduct any alimony and any child support that is already paid on behalf of other cases from each parent's respective gross income.[9] These deductions will result in the combined adjusted income that is necessary for the Part I calculation. Alimony is rarely accounted for on the guidelines worksheet in Maryland and is not discussed in this chapter. As shown in Figure 6, though, child support deductions *are* used and are more common among noncustodial parents. For this sample of support orders, about one fifth (20.5%) of noncustodial parents already had a child support order for another case. Although it was uncommon, some custodial parents also paid child support on a separate case (1.1%). This means that although they were the custodial parent on the case in this sample, they were the noncustodial parent on at least one other case. These findings are fairly consistent with the previous guidelines review.

Across jurisdictions, there were some differences in the percentages of parents who had child support deductions for support paid to other children. In each jurisdiction, though, at least one in 10 noncustodial parents had a child support deduction. Among noncustodial parents, deductions for other child support obligations were most common in Somerset County (31.9%) and Baltimore County (29.5%). Most jurisdictions had only a handful of custodial parents with this deduction, and six jurisdictions did not have any custodial parents with this deduction (Calvert, Caroline, Dorchester, Garrett, Howard, and Montgomery Counties). In Carroll County, however, one out of every 10 (10.3%) custodial parents had a deduction for child support they paid on a separate case, the highest percentage of all jurisdictions, by far.

Figure 6. Percent of Parents with a Child Support Deduction

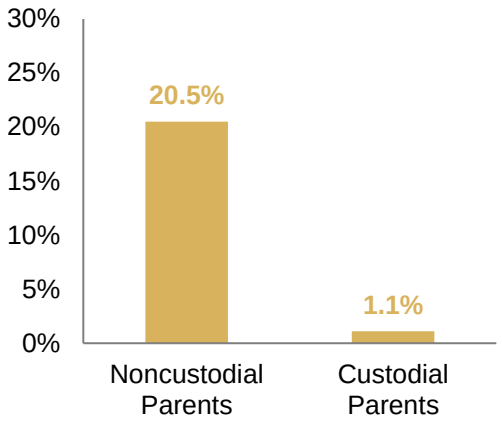


Table 4 shows the amounts of child support that were deducted from both parents' monthly incomes. Noncustodial parents with a child support deduction had an average of $445 deducted from their gross income (median=$353), though deductions ranged from $20 to $3,295. Custodial parents had lower deductions, with an average of $358 in child support deducted from their gross income (median=$345). Custodial parents' deductions for child support paid to other cases ranged from $13 to $1,085. For both parents, these average deductions are higher than in the previous review period.[10]

[9] Alimony that is received is added to the monthly gross income of the receiving parent.

[10] In the previous review period (2007-2010), 21.5% of noncustodial parents and 1.7% of custodial parents had a deduction for child support and their average deductions were $400 and $330, respectively.

Table 4. Monthly Child Support Deductions from Gross Income

	Noncustodial Parents (n=1,082)	Custodial Parents (n=56)
Average	$445	$358
Median	$353	$345
Minimum	$20	$13
Maximum	$3,295	$1,085
95% CI	$426 - $464	$296 - $420

Note: Includes only parents who had a deduction for paid child support.

Combined Adjusted Monthly Income

After gross monthly income is documented for both parents and adjustments are made for any deductions, the incomes of both parents are added together to obtain the combined adjusted monthly income. In Maryland, the combined adjusted monthly income is the primary piece of information that is used in the calculation of the child support order. This is in line with the basic principles of an Income Shares model, which pools the income of both parents as would be done if the family were still intact.

In Maryland, the guidelines schedule is only applicable to parents whose combined incomes are between $1,201 and $15,000.[11] If the combined adjusted monthly income is $1,200 or less, it is below the guidelines schedule and the courts may use discretion to set a support order between $20 and $150, depending on the circumstances of the case. As shown in Figure 7, combined adjusted monthly income is rarely that low; only about 5% of parents had adjusted monthly incomes of $1,200 or less.[12]

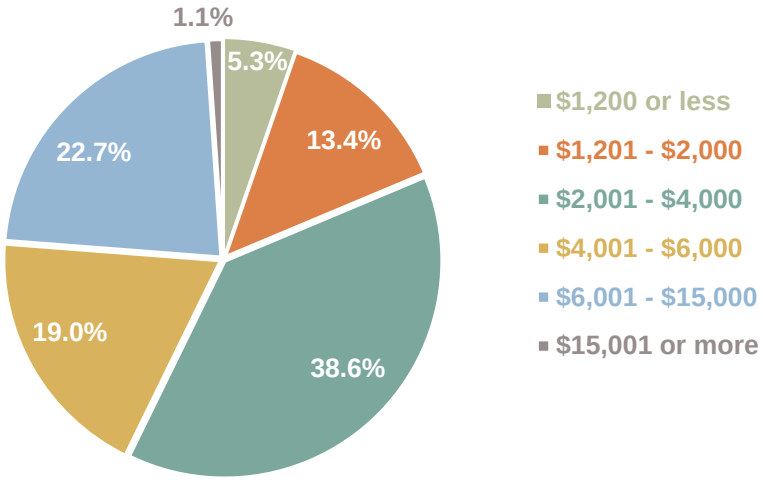
Figure 7 also shows that approximately one in eight (13.4%) parents had combined adjusted incomes between $1,201 and $2,000. The most common category was parents with combined incomes between $2,001 and $4,000 per month, which represented two in five (38.6%) orders in the sample. In yearly terms, this would represent a household earning about $24,000 to $48,000.

Moving to the higher end of the income distribution, about one in five (19.0%) parents had combined adjusted incomes between $4,001 and $6,000, and almost one in four (22.7%) had incomes between $6,001 and $15,000, the equivalent of a household earning between $72,000 and $180,000 within a year. Finally, only one percent of parents had combined incomes above the guidelines schedule ($15,001 or more). Similar to those with the lowest incomes, courts may use discretion when determining the child support order amount for parents whose combined income falls above the guidelines schedule.

[11] The guidelines schedule begins at a combined adjusted income of $1,250. However, combined income that falls between $1,201 and $1,250 is rounded up to $1,250 for the purpose of calculating a support order.

[12] Income documented within the order may not always align with parents' true earnings. Because courts impute income, the percentage of families with monthly incomes of $1,200 or less may not be an accurate representation of families that actually have incomes at or below this amount.

Figure 7. Combined Adjusted Monthly Income



Note: Excludes one order in which the combined adjusted income was zero.

It is clear from Figure 7 that more parents have combined incomes at the lower end of the income distribution than the higher end. This is further substantiated by Table 5, which presents information about the monthly adjusted income for each parent as well as their combined incomes. Although both parents are shown individually, these columns alone are not important in the determination of the support order, because the obligation is based on their combined income. Additionally, when compared to Table 3, it is clear that there is very little difference between gross income and adjusted income. For noncustodial parents, the average adjusted income was about $100 lower than gross income since they were more likely to have a child support deduction. The average adjusted income for custodial parents was very similar to their gross income.

The most important column in Table 5 is the information on combined parental income. As shown, parents had an average combined adjusted monthly income of $4,475, though their combined median was about $900 lower ($3,547). The median family in this sample, then, if still intact, would have just over $40,000 per year. In most (n=19) jurisdictions, the median combined adjusted income fell within the range of $2,000 to $4,000.

Table 5. Combined Adjusted Monthly Income

	Noncustodial Parents *(n=5,281)*	Custodial Parents *(n=4,337)*	Combined Adjusted Income *(n=5,286)*
Average	$2,405	$2,525	$4,475
Median	$1,690	$1,844	$3,547
Minimum	$50	$100	$100
Maximum	$27,722	$13,750	$36,450
95% CI	$2,354 - $2,455	$2,470 - $2,581	$4,388 - $4,561

Note: This table excludes noncustodial parents (n=6) and custodial parents (n=949) with an adjusted income of zero from each respective analysis. Combined adjusted income excludes one order in which combined income was zero.

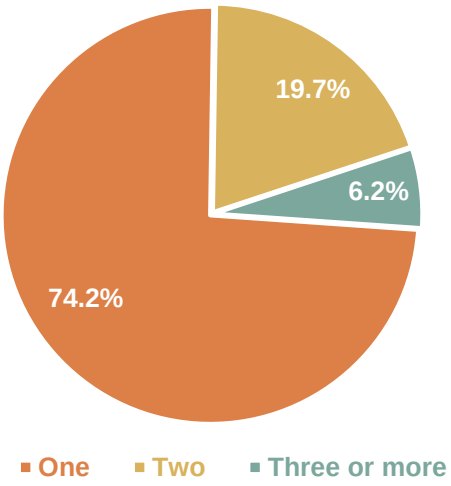
Part II: Determining the Basic Support Obligation

Number of Children

After the courts have calculated the combined adjusted income, they must assess how many children are to be included on the support order to determine the basic child support obligation. Maryland's child support guidelines are structured so that the basic child support obligation increases with each additional child, capped at six children.

As shown in Figure 8, most support orders in this sample from 2011 to 2014 were for one child (74.2%), a finding that is consistent with previous review periods. One in five (19.7%) orders were for two children, and only a handful (6.2%) were for orders with three or more children. In this review period, no families had more than six children.

Figure 8. Number of Children per Worksheet



Basic Support Obligation

Using the combined adjusted monthly income and the number of children on the order, the courts then refer to the guidelines schedule outlined in family law (Md. Family law SS12-204(e)) to find the basic child support obligation. The guidelines schedule provides the basic child support obligation for combined incomes ranging between $1,201 and $15,000 in $50 increments.[13] Any income amounts falling between the $50 increments must be rounded up to the next income bracket. The basic child support obligation represents the total amount that would be spent on the child(ren)'s needs each month between both parents if the family were still intact. This information is based on economic data from the Consumer Expenditure Survey and is reviewed every four years (Venohr, 2008).

Table 6 shows the average basic support obligation for four income categories. These categories are not aligned with the guidelines schedule, as the schedule specifies 276 separate income brackets.[14] These income categories do align, though, with Figure 7 which was previously discussed, but Table 6 excludes any orders that were below or above the schedule (i.e., combined income under $1,201 or above $15,000) because there is no basic support obligation for these discretionary orders.

For the lowest income category, $1,201 to $2,000, the average basic support obligation was $262 for one child. This represents the average total amount that the schedule estimates would be spent on one child each month for an intact family who had income within this range. Consistent with the guidelines schedule, average obligations increased with each additional child and also increased as combined adjusted income increased. Unsurprisingly, the highest income category, $6,001 to $15,000, had the highest basic support obligations, nearly $1,000 more per month for one child compared to the lower end. This is based on the assumption that as income increases, more income is spent on the child(ren).

Table 6. Average Basic Support Obligation
by Combined Adjusted Income and Number of Children

Combined Adjusted Income	One Child *(n=3,661)*	Two Children *(n=982)*	Three + Children *(n=304)*
$1,201 - $2,000	$262	$288	$318
$2,001 - $4,000	$553	$818	$977
$4,001 - $6,000	$839	$1,214	$1,449
$6,001 - $15,000	$1,191	$1,792	$2,122

Note: Excludes orders that had combined adjusted incomes below the guidelines ($1,200 or less, n=279) and orders with combined adjusted incomes above the guidelines ($15,001 or more, n=61).

[13] The guidelines schedule begins at a total adjusted income of $1,250. However, total income that falls between $1,201 and $1,250 is rounded up to $1,250 for the purpose of calculating a support order.

[14] The schedule provides a different set of basic child support obligations for each income bracket. For every additional $50 in adjusted family income, the basic child support obligation increases.

Part III: Calculating the Monthly Support Order

Additions to the Basic Support Obligation

Once the basic child support obligation has been determined using the guidelines schedule, one final adjustment is made before calculating the proportion for which the noncustodial parent is responsible. The final adjustment is an addition to the basic child support obligation for any child care, health insurance, medical expenses, or qualifying additional expenses that are spent on the child(ren). The monthly cost of each of these expenses, if applicable, is added to the basic child support obligation.

Figure 9 shows the percentage of orders in this sample that had each addition, and Table 7 shows the amounts of each addition. As shown in Figure 9, one in four (25.2%) support orders had an addition to the basic child support obligation for child care. On average, $472 was added to the support obligation (median=$433), though the addition ranged from a low of $4 to high of $1,972 per month.

The most common addition to the basic support obligation was health insurance. Nearly three in 10 (27.6%) support orders had this addition. On average, $158 was added to the basic support obligation (median=$130), though the addition ranged from a low of $2.58 to a high of $978 per month. Maryland law states that support orders established and maintained by the public child support program must include a provision requiring at least one parent to provide health insurance to the child(ren), unless covered by the Maryland Children's Health Program (MCHP) (Md. Family Code 12-102 (c)(2-6)). If either parent cannot obtain reasonable employer-covered health insurance for the child(ren), a provision for at least one parent to provide cash medical support is to be included in the support order. This cash medical support—in lieu of health insurance—is to be added to the basic support obligation.

Given this requirement, we may expect to see at least a slightly larger percentage of orders with additions for health insurance than what is shown in Figure 9. In Maryland, children who live in households with an income at or below 300% of the federal poverty level are eligible for MCHP (Maryland Department of Health and Mental Hygiene, 2016). Given that income is low for the typical custodial parent in this sample, perhaps MCHP participation is high among this sample. Any further examination of this question, however, is beyond the scope of this report.

The final two additions, medical expenses (2.4%) and additional expenses (0.7%), were rarely used among this sample of orders. Medical expenses refer to any

uninsured extraordinary medical expenses that are incurred on behalf of the child(ren), such as physical therapy, counseling, orthodontia, or other illnesses or conditions (Md. Family Law 12-201 (g)). When used, the average addition for these medical expenses was $172 (median=$107) though it varied widely, with a range between $20 and $1,330. Additional expenses typically include items such as tuition at a private school or expenses incurred as the child(ren) travel between parents' homes. When used, the average additional expense was $538 (median=$289) though this, too, varied widely, with a range between $10 and $4,000 a month.

Figure 9. Additions to the Child Support Obligation

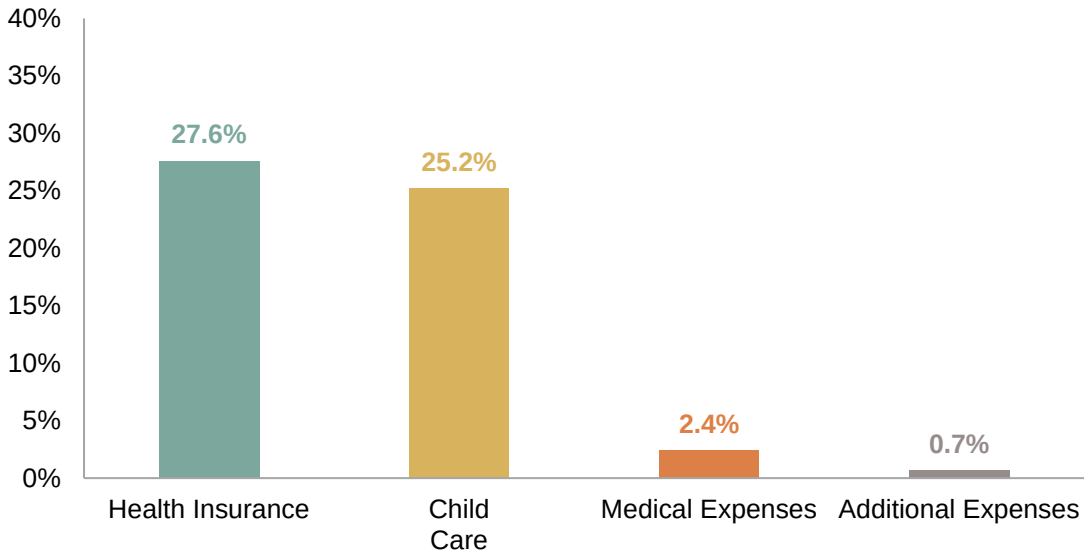


Table 7. Additions to the Child Support Obligation

	Health Insurance *(n=1,458)*	Child Care *(n=1,332)*	Medical Expenses *(n=127)*	Additional Expenses *(n=35)*
Average	$158	$472	$172	$538
Median	$130	$433	$107	$289
Minimum	$2.58	$4	$20	$10
Maximum	$978	$1,972	$1,330	$4,000
95% CI	$152 - $163	$456 - $488	$136 - $208	$290 - $786

Note: Includes orders that had each respective addition. For example, the child care column includes only orders that had an addition for child care.

Proportion of Combined Adjusted Income

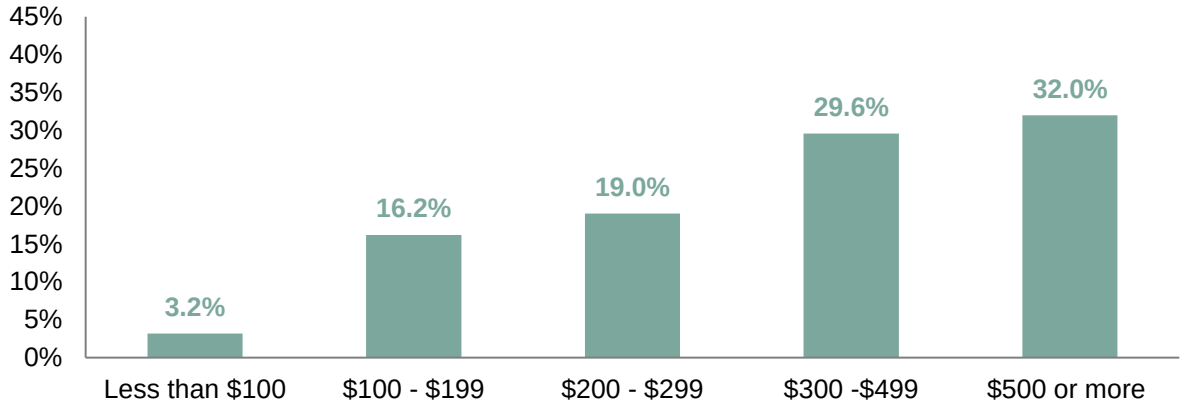
The final step, after all additions have been added to the basic support obligation, is to divide the resulting amount among the parents based on their respective proportions of the combined adjusted family income. To illustrate, we present this hypothetical example: if a noncustodial parent has an adjusted income (gross income minus deductions) of $1,500 and a custodial parent has an adjusted income of $2,000, their combined adjusted income would be $3,500. The noncustodial parent's income would represent 43% of the combined adjusted income while the custodial parent's income would represent 57% of the total. Consistent with the principles of an Income Shares model, the noncustodial parent would be responsible for 43% of the basic support obligation. This amount would represent the monthly support order. For this sample of 2011 to 2014 orders, noncustodial parents' adjusted incomes represented 59% of the combined adjusted parental income, on average, and custodial parents' incomes represented 41% of the total.

Noncustodial parents' adjusted incomes represented 59% of the combined adjusted family income, on average.

Monthly Support Order Amount

The support order amount that is derived from the calculations shown in this chapter is assigned to the noncustodial parent. Support order amounts can vary widely. Figure 10 displays the percentage of orders in the 2011 to 2014 sample that had order amounts within each of the specified ranges. As shown, most (61.6%) noncustodial parents had orders that amounted to $300 or more each month. Only one in five (19.0%) orders were between $200 and $299 each month, and one in six (16.2%) were between $100 and $199 each month. Monthly orders for less than $100 were uncommon (3.2%).

Figure 10. Monthly Support Order Amounts



Note: Data are weighted to account for sample stratification.

To complement Figure 10, we describe the monthly support order amounts by the type of worksheet that was used to determine the order as well as the amount per order and per child in Table 8. In Maryland, between 2011 and 2014, the average child support order was $446 per month, with a median of $357 per month. The minimum order amount was $9, but as previously shown in Figure 9, this was uncommon. The maximum amount a noncustodial parent was ordered to pay each month was $3,927. Nearly all jurisdictions had an average support order amount between $300 and $600; only two jurisdictions (Dorchester County and Somerset County) had an average below $300.

To determine the amount noncustodial parents paid for each child, we divided each noncustodial parents' support order amount by the number of children on the order. On average, noncustodial parents were ordered to pay $360 each month per child, with a median of $297 per child. Support orders ranged from $4.50 per child, per month to a maximum of $2,178, per child, per month.

The last four columns of Table 8 show monthly support order amounts by worksheet type. Support orders calculated with a standard sole custody worksheet ranged from $9 to $3,274 per month, with an average order amount of $444 and a median of $353. Sole custody orders that were prepared by a master of the court, however, were about $100 higher, on average ($549 vs. $444). Support orders established with a joint custody worksheet had a smaller range ($16 to $2,225) and a lower average, with noncustodial parents ordered to pay $426 per month, on average. In joint custody cases, time between parents is shared, so an additional adjustment is made to the support order for the amount of time spent with each parent. Joint custody orders prepared by a master of the court were about $100 less, on average, than those calculated with regular worksheets ($320 vs. $426).

Compared to the previous guidelines review, support order amounts appear to be higher. This is not surprising, though. The previous review was based on orders established between 2007 and 2010. In October 2010, Maryland's guidelines were updated to reflect more recent economic estimates of childrearing, so orders established and modified after that date were higher for most families.

Table 8. Monthly Support Amount Per Order, Per Child, and by Worksheet Type

	Per Order *(n=5,285)*	Per Child *(n=5,285)*	Sole Custody *(n=4,871)*	Master's Sole Custody *(n=183)*	Joint Custody *(n=222)*	Master's Joint Custody *(n=8)*
Average	$446	$360	$444	$549	$426	$320
Median	$357	$297	$353	$450	$385	$363
Minimum	$9	$4.50	$9	$20	$16	$63
Maximum	$3,927	$2,178	$3,274	$3,927	$2,225	$569
95% CI	$438 - $455	$354 - $367	$435 - $453	$485 - $613	$381 - $470	$150 - $491

Note: This table excludes one order with a zero-dollar support amount. However, because data are weighted to account for sample stratification, this one order is counted twice. To be clear, there are 5,287 orders in the sample, but only 5,285 are included in the *per order* and *per child* analyses because the zero-dollar support order is counted twice when weights are applied. For more information on weights, please refer to the methods section on page 8.

DEVIATIONS FROM THE GUIDELINES

In the previous chapter, we described the process courts use to calculate support order amounts for which noncustodial parents are responsible. Courts, however, do not always order the amount derived from the guidelines. To account for circumstances in which the application of the guidelines would be unjust or inappropriate, Maryland law permits courts to deviate from the recommended guidelines and establish an order for a more appropriate amount (Md. Family Law Code §12-202(a)(2)(ii)). The purpose of this chapter is to examine how often courts deviate from the guidelines, the amount by which they deviate, and why they deviate. For this review, we defined a deviation as a difference of at least $10 between the ordered support obligation and the guidelines-recommended amount.

Deviation Rate

To begin, we present Figure 11, which shows the percentage of orders in this sample that deviated from the guidelines as well as the percentage that were upward deviations and downward deviations. The most important takeaway from Figure 11 is that most orders (70.7%) that were newly established or modified between 2011 and 2014 were based on Maryland's child support guidelines.

Just under every one in four (22.9%) orders deviated from the guidelines, a rate comparable to other reviews of Maryland's guidelines. In fact, the statewide deviation rate has been quite stable over the last two decades, suggesting that the guidelines are used to calculate most support orders in the public system (Hall et al., 2012; Saunders et al., 2008; Ovwigho et al., 2004; Welfare and Child Support Research and Training Group, 2000).

Deviation rates were also analyzed for each jurisdiction and are shown in Table 12 on page 37 as well as in the jurisdictional profiles at the end of this report. Carroll County had the highest deviation rate, with two out of every five (39.9%) orders deviating from the recommended guidelines. Eight additional jurisdictions had deviation rates higher than the overall state deviation rate: Frederick County (37.1%), Harford County (36.6%), Prince George's County (32.6%), Anne Arundel County (29.4%), Montgomery County (29.1%), Washington County (28.1%), Somerset County (25.7%), and Baltimore County (25.2%). In five jurisdictions, however, deviations were rare: Baltimore City (4.9%), Kent County (5.7%), Cecil County (7.4%), Garrett County (7.4%), and Allegany County (7.5%).

Figure 11. Deviations from the Guidelines

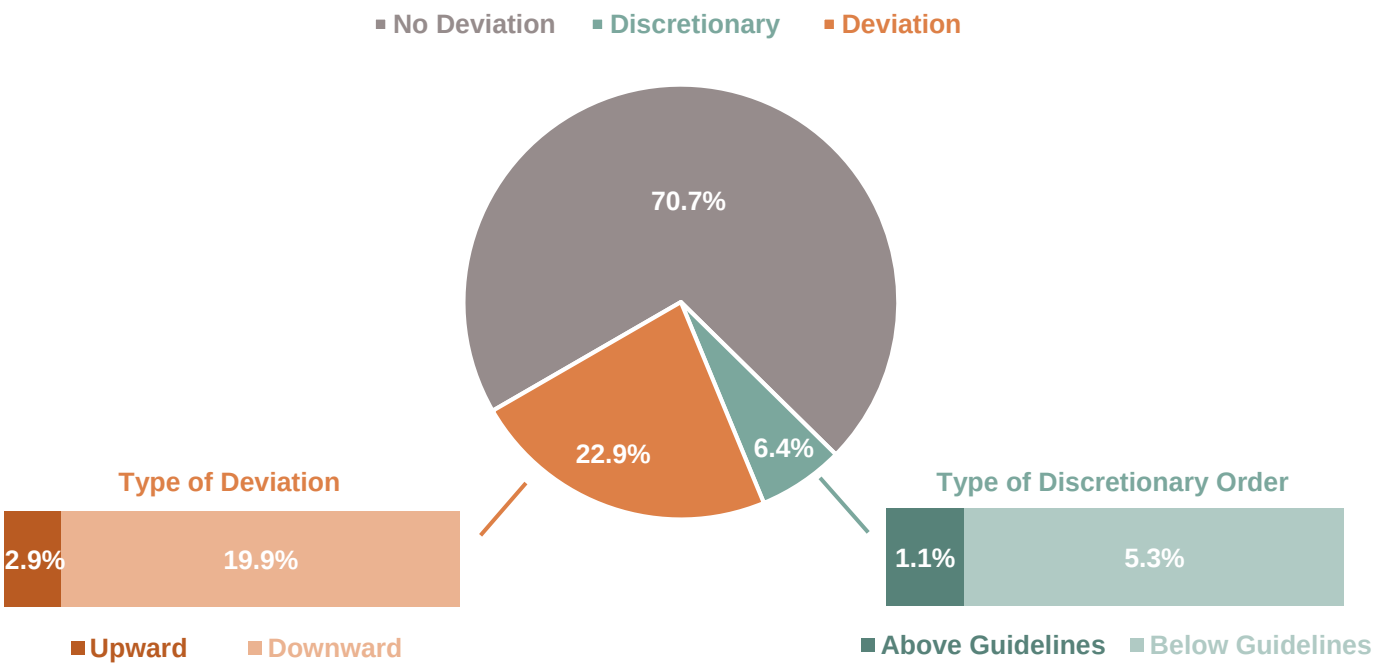


Figure 11 also shows that most deviations in this sample of orders were less than the guidelines-recommended amount (19.9%). A small percentage exceeded the guidelines-recommended amount by $10 or more (2.9%). Among all jurisdictions, downward deviations were more common than upward deviations. In Carroll County, for example, 37.7% of orders deviated downwards. Their overall deviation rate was 39.9%, so nearly 95% of their deviations were downward. Additionally, all deviations were downward in two jurisdictions (Dorchester County and Cecil County). Percentages for individual jurisdictions can be found in the jurisdictional profiles at the end of the report.

Table 9, which complements Figure 11, shows that when orders deviated upwards, they were an average of $122 more (median=$51) than the recommended guidelines amount. The deviation ranged from just $10 to $942 above the recommended amount. Downward deviations were an average of $157 less (median=$124) than the guidelines-recommended amount. Downward deviations ranged from $10 to $1,831 less than the recommended amount.

Table 9. Deviation Amounts

	Upward Deviation (n=155)	Downward Deviation (n=1,055)
Average	$122	$157
Median	$51	$124
Minimum	$10	$10
Maximum	$942	$1,831
95% CI	$94 - $150	$148 - $165

In addition to the deviation rate, Figure 11 also shows the percentage of orders that were discretionary orders and whether they were above the guidelines schedule (combined income of $15,001 or more) or below the guidelines schedule (combined income of $1,200 or less). Discretionary orders are separated from other orders in this analysis because their incomes are not within the guidelines schedule, and effectively, they cannot deviate. Instead, courts have discretion in the amounts they can order in these instances. Very few orders (6.4%) fell into this discretionary range. Additionally, most (5.3%) discretionary orders were below the guidelines schedule, and about 1% were above.

A handful of jurisdictions had a higher percentage of discretionary orders than the state as a whole. Namely, these jurisdictions included Washington County (15.4%), Dorchester County (15.0%), Montgomery County (11.5%), Frederick County (10.1%), Harford County (9.9%), Somerset County (9.9%), Kent County (8.3%), Queen Anne's County (7.9%), and Talbot County (7.5%). In all jurisdictions, discretionary orders below the guidelines were more common than orders above the guidelines.

As shown in Table 10, the average support order amount for a discretionary order above the guidelines was $1,466 per month (median=$1,558), though amounts ranged from a low of only $184 to a high of $3,927 per month. The average support order amount for a discretionary order below the guidelines was $121. Discretionary orders below the guidelines had support amounts that ranged from $20 to $337 per month. According to family law, discretionary orders that fall below the guidelines should have support order amounts between $20 and $150 per month, based on the resources and living expenses of the noncustodial parent and the number of children (Md. Family Law Code §12-204(b)(2)(e)). Surprisingly, 40% of discretionary orders that were below the guidelines (112 of the 279 total) had monthly support order amounts that exceeded $150 per month. It appears that many of these orders were issued for $162, which is the very first basic support obligation listed in the guidelines schedule.[15]

Table 10. Discretionary Support Order Amounts

	Above Guidelines (n=61)	Below Guidelines (n=279)
Average	$1,466	$121
Median	$1,558	$129
Minimum	$184	$20
Maximum	$3,927	$337
95% CI	$1,312 - $1,620	$115 - $126

[15] In the guidelines schedule, $162 is the basic support obligation for a combined adjusted monthly income of $1,250 with one child.

Deviation Reasons

Maryland law permits courts to deviate from the guidelines in cases where the application of the guidelines would be unjust or inappropriate (Md. Family Law Code §12-202(a)(2)(ii)). Additionally, if a court determines that the application of the guidelines would be unjust or inappropriate, they must write specific findings on the record that include (Md. Family Law Code 12-202(a)(2)(v)):

a) "the amount of child support that would have been required under the guidelines;

b) how the order varies from the guidelines;

c) how the finding serves the best interests of the child;

d) in cases in which items of value are conveyed instead of a portion of the support presumed under the guidelines, the estimated value of the items conveyed."

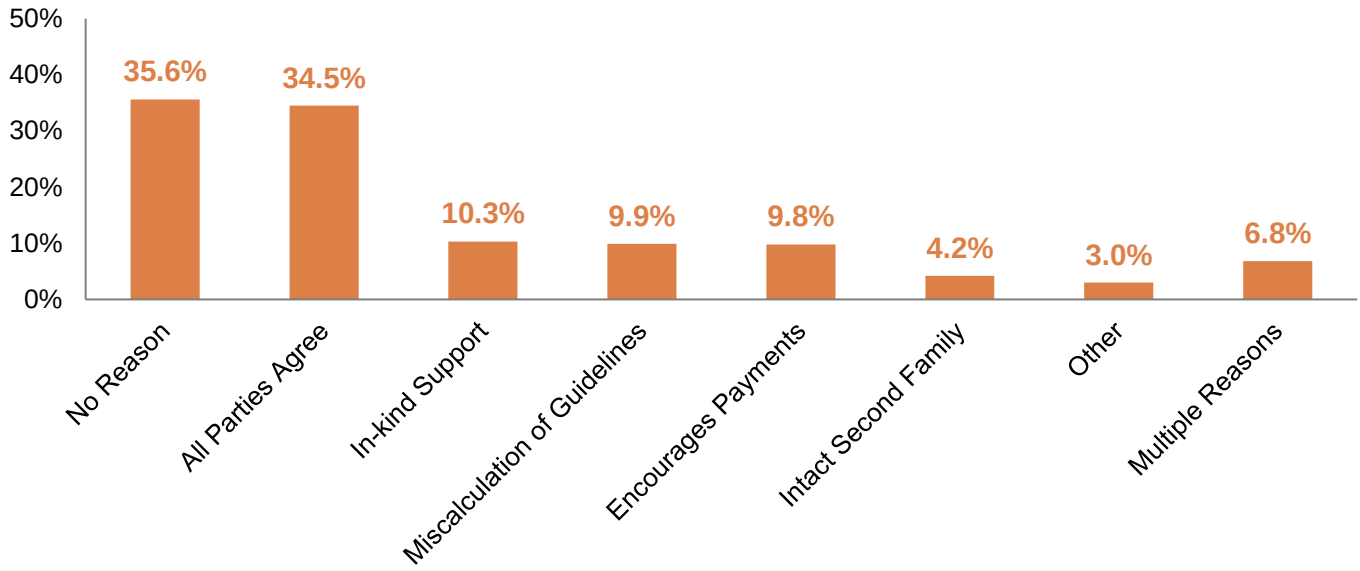
In this sample of orders that deviated from the guidelines-recommended amount between 2011 and 2014, *all four* of these criteria were rarely explicitly listed. More than three fifths (64.4%) of these orders, though, partially complied with this requirement by listing at least one reason for the deviation. Figure 12 shows the percentage of orders that had a deviation reason listed, separated into six different categories: all parties agree, in-kind support, miscalculation of guidelines, encourages payments, intact second family, and some other reason. These categories are not mutually exclusive; that is, an order that deviated due to in-kind support and because the parties agreed is represented in each of the categories. Table 12 provides this same information for each jurisdiction.

The most common reason for a deviation from the guidelines was that both parents agreed to an amount other than what was recommended. More than one in three orders (34.5%) that deviated explicitly stated that the parents agreed to a different order amount. In the previous guidelines review this percentage was approximately eight percentage points higher (42.3%), so its use as a deviation reason is less common in this review. In six jurisdictions (Baltimore County, Calvert County, Frederick County, St. Mary's County, Washington County, and Worcester County), at least half of all orders with a deviation listed this reason. In Frederick County, specifically, it was used for nearly three quarters (72.8%) of deviated orders. On the other hand, Dorchester, Kent, and Somerset Counties did not cite this reason for any of their deviations. According to Maryland law, however, no exception should be made only because the parents agree to an amount other than what is recommended in the guidelines. Specifically, in regards to deviations, Maryland law states "that the child's best interest is of paramount importance and cannot be altered by the parties" (Shrivastava v. Mates, 1992).

The second most common reason courts deviated from the guidelines is because the noncustodial parent was providing regular, in-kind support to the child(ren) (10.3%). Across jurisdictions, the use of this reason ranged from about 4% to 21%, but Caroline County (27.3%) and Dorchester County (63.6%), in particular, used this reason much more frequently. In-kind support is any noncash good or service that is given directly to the custodial parent or the

child(ren). This can include goods such as diapers, formula, clothes, shoes, food, and school supplies, among others. In-kind support is common among families, especially low-income families (Nepomnyaschy & Garfinkel, 2010). Not only is it received often (Nepomnyaschy & Garfinkel, 2010), but the value of in-kind goods is sometimes higher than the amount of formal child support paid to the custodial parent (Kane, Nelson, & Edin, 2015). Moreover, in low-income families, in-kind support can represent more than one quarter of the total support parents receive each month. It is understandable, then, why courts may choose to adjust support order amounts for this reason. Consistent with family law, courts may view these contributions as in the best interest of the child and deviate accordingly.

Figure 12. Deviation Reasons



Note: Percentages do not add to 100% because orders with more than one reason are included in each category.

The third reason courts deviated from the child support guidelines is because they incorrectly calculated the support order amount (9.9%). All except two jurisdictions had at least one order deviate because of a miscalculation of the guidelines. As shown in the previous chapter, calculating the support order amount follows a specific method. At times, courts rounded down the combined adjusted income amount although Maryland family law clearly directs courts to round those amounts up. Most (83.7%) orders that deviated in Somerset County, for example, had been calculated incorrectly because the courts rounded down, rather than up. Courts also subtracted the full amount of health insurance and child care from the guidelines-recommended amount, although they were included in the calculation of the support order. Another miscalculation was subtracting transportation costs from the recommended support order, rather than including them in the calculation process. In 2007, the legislature changed health insurance from an income deduction to an addition to the basic child support obligation, prompting a change to the worksheet. Yet, some courts continued to use the pre-2007 worksheet. Though courts overwhelmingly used the

correct worksheet, in three jurisdictions—Baltimore City, Baltimore County, and Calvert County—some courts used the pre-2007 worksheet between 2011 and 2014. Some courts also used outdated guidelines. Between 2011 and 2014, several jurisdictions[16] also calculated some support orders using the pre-2010 guidelines schedule rather than the current guidelines schedule. Most of these, though, occurred in 2011, indicating that there was a transition period after the new schedule was implemented in 2010.

Some courts in Maryland deviated from the guidelines to encourage regular payments from the noncustodial parent (9.8%). Usually this deviation category was related to the financial hardship of the noncustodial parent. For example, some orders documented that the noncustodial parent had unstable employment or part-time employment. Others documented that if the noncustodial parent did pay the full guidelines amount, it would cause financial instability. Noncustodial parents with deviations due to medical reasons or a disability were also included in this category. This reason was cited in 19 of the 24 jurisdictions, ranging from 3% to 20%, except in three counties where it was used more frequently: Anne Arundel (21.3%), Wicomico (26.7%), and Carroll (44.9%).

The least common deviation reason included in Figure 12 was the presence of an intact second family (3.8%). When orders document this reason, it means that the noncustodial parent has formed a second family and paying the full guidelines amount may interfere with caring for other resident children. Maryland law allows for a deviation for this reason, though it may not be the sole reason for the deviation (Md. Family Law Code § 12-202(a)(2)(iii)(2)(iv)). Half (n=12) of all jurisdictions cited this deviation reason, though it was most commonly used in Caroline County (13.6%) and Anne Arundel County (16.0%).

A very small percentage (3.0%) of orders deviated for a reason not included in one of the other specific categories. One additional reason courts deviated (included in this other category) was to encourage reunification between the parent and the child. These circumstances mostly apply in foster care cases, which are discussed in more detail in the next chapter. Other reasons included the custodial parent received Supplemental Security Income (SSI) on behalf of the child; the noncustodial parent was homeless; or the noncustodial parent received Social Security Disability Insurance (SSDI) and used those funds to care for the child. This list is not exhaustive of all the other reasons listed for a deviation.

Despite a requirement in family law to include a justification for a deviation from the guidelines, more than one third (35.6%) of orders with a deviation did not list a reason. In fact, every jurisdiction had some orders in which this was not done. Somerset County had the lowest percentage (2.0%) of orders without a reason, while Talbot County had the highest (86.4%). Howard County had the second-highest percentage of orders with no reason documented (70.6%). More than half (n=16) of all jurisdictions provided no reason for at least one fifth of deviated orders.

[16] The following counties used the old guidelines schedule for some support order calculations: Allegany, Baltimore, Carroll, Charles, Frederick, Dorchester, Harford, Montgomery, Queen Anne's, and Wicomico.

Table 11. Deviation Rate and Reason by Jurisdiction***

	Deviation Rate	All Parties Agree	In-kind Support	Miscalculation of Guidelines	Encourages Payments	Intact 2nd Family	Other	Multiple Reasons	No Reason Provided
Allegany	7.5%	35.3%	5.9%	23.5%	--	--	--	--	41.2%
Anne Arundel	29.4%	33.3%	13.3%	6.7%	21.3%	16.0%	--	4.0%	13.3%
Baltimore County	25.2%	50.0%	4.7%	17.2%	9.4%	6.3%	1.6%	14.1%	20.3%
Baltimore City	4.9%	23.1%	15.4%	38.5%	--	--	--	7.7%	30.8%
Calvert	21.4%	57.4%	21.3%	10.6%	17.0%	8.5%	10.6%	34.0%	10.6%
Caroline	12.2%	18.2%	27.3%	--	9.1%	13.6%	13.6%	--	18.2%
Carroll	39.9%	7.9%	3.4%	5.6%	44.9%	1.1%	2.2%	1.1%	37.1%
Cecil	7.4%	29.4%	17.6%	17.6%	5.9%	5.9%	5.9%	11.8%	29.4%
Charles	14.3%	45.7%	20.0%	8.6%	2.9%	2.9%	8.6%	5.7%	17.1%
Dorchester	17.1%	--	63.6%	6.1%	18.2%	3.0%	9.1%	12.1%	12.1%
Frederick	37.1%	72.8%	--	2.2%	5.4%	--	1.1%	--	19.6%
Garrett	7.4%	18.2%	--	18.2%	--	--	--	--	63.6%
Harford	36.6%	44.9%	10.1%	11.2%	3.4%	1.1%	13.5%	11.2%	29.2%
Howard	7.7%	5.9%	--	23.5%	--	--	--	--	70.6%
Kent	5.7%	--	11.1%	33.3%	11.1%	--	--	--	44.4%
Montgomery	29.1%	10.5%	14.5%	11.8%	3.9%	6.6%	--	--	53.9%
Prince George's	32.6%	26.4%	11.5%	4.6%	8.0%	1.1%	3.4%	10.3%	56.3%
Queen Anne's	10.7%	5.3%	15.8%	26.3%	10.5%	--	--	5.3%	47.4%
St. Mary's	9.5%	68.2%	9.1%	4.5%	4.5%	--	--	4.5%	22.7%
Somerset	25.7%	--	--	83.7%	--	32.7%	--	16.3%	--
Talbot	12.7%	9.1%	--	--	4.5%	--	--	--	86.4%
Washington	28.1%	63.4%	4.2%	5.6%	8.5%	1.4%	1.4%	--	15.5%
Wicomico	19.2%	46.7%	4.4%	2.2%	26.7%	--	2.2%	--	17.8%
Worcester	16.6%	54.8%	--	19.4%	3.2%	--	--	--	22.6%
Maryland	22.9%	34.5%	10.3%	9.9%	9.8%	4.2%	3.0%	6.8%	35.6%

Note: Dashes indicate no orders deviated for that reason in the respective jurisdiction. *p<.05, **p<.01, ***p<.001

Characteristics that Impact the Deviation Rate

The final section of this chapter explores characteristics of orders that impact the deviation rate. In the previous review, we presented information on a range of characteristics. In this 2011 to 2014 sample, however, we found no significant differences in the deviation rate by order type, worksheet type, or the number of children on the worksheet. As shown in Table 11, however, we did find significant differences with regard to each parent's relationship to the child. The deviation rate was about 13 percentage points higher for individuals listed as the custodial parent who were not the biological parent of the child (35.4%), compared to the deviation rate among custodial parents who were listed as the mother (22.4%) or the father (22.0%) of the child; most of these were downward deviations. The deviation rate was also higher by about four percentage points when the noncustodial parent was the mother (26.4%) rather than the father (22.6%).

We also found significantly different deviation rates by combined family income. As combined family income increases, the deviation rate increased. This means that higher income parents were more likely to receive a deviation from the guidelines-recommended amount, and the deviation amount was more likely to be below that recommendation.

Only one in six (17.4%) orders with a combined adjusted monthly income between $1,201 and $2,000 deviated from the guidelines compared to three in 10 (30.3%) orders with a combined income between $6,001 and $15,000. This same pattern, though not shown, was also observed for noncustodial parents' incomes and custodial parents' incomes (i.e., higher deviation rates for higher incomes).

Table 12. Characteristics that Impact the Deviation Rate

	Deviation Rate
Custodial Parent Relationship to Child* **	
Mother	22.4%
Father	22.0%
Other	35.4%
Noncustodial Parent Relationship to Child **	
Mother	26.4%
Father	22.6%
Combined Adjusted Monthly Income* **	
$1,201 - $2,000	17.4%
$2,001 - $4,000	21.5%
$4,001 - $6,000	28.5%
$6,001 - $15,000	30.3%

Note: *p<.05, **p<.01, ***p<.001

CALCULATING ORDERS IN SPECIAL CIRCUMSTANCES

Family dynamics are complex, and though Maryland family law provides guidance for how most child support orders should be determined, some circumstances do not fit within the confines of the law. Thus far, this report has described the process of determining monthly support orders and how often, and why, courts deviate. The purpose of this final chapter is to highlight some of the less common situations in which courts exhibit discretion in the calculation of the support order. Specifically, this chapter will review how courts handle orders for children in foster care, orders where the custodial parent is not a biological parent, orders for parents who split custody of their children, and orders for noncustodial parents who have multiple child support orders.

Parents Do Not Have Custody of Child(ren)

Though uncommon among orders in the public child support system (3.6% of orders in this sample), some child(ren) are not in the custody of either of their parents. Instead, they may be in the custody of a government agency (i.e., in foster care) or a relative. For foster care cases specifically, federal law dictates that states must collect support on behalf of children (Child Support Enforcement Amendments of 1984). Maryland law, however, does not provide guidance on *how* courts should determine support obligations for parents whose children are in the custody of a governmental agency[17] or a relative caretaker.

In its policy manual, the Child Support Enforcement Administration (CSEA) *does* provide guidance on how these cases should be handled, filling a gap in Maryland family law. The policy states that:

"In cases in which someone other than a parent has sole custody of the child (e.g., the child lives with another relative or has been placed in foster care), a recommended child support order amount shall be calculated for both parents. Because each parent is a noncustodial parent, each parent shall owe his/her proportionate share of the child support obligation amount to the custodian. In such cases, the resources of the custodian are not considered. If at the time of establishment of the child support order only one noncustodial parent has been located, the recommended child support order amount shall be calculated on the resources of one parent." (Maryland Department of Human Resources, Child Support Enforcement Administration, n.d.)

Despite this policy, there is no continuity across jurisdictions for how parental income is determined, one of the most important components of the support calculation. In this sample of orders, two different methods for calculating support orders were used by jurisdictions. The first method is consistent with CSEA policy. First, some jurisdictions used the income of both noncustodial parents (i.e., the mother and the father) and assigned the owed support to each based on their respective proportions of income. In some instances, only one noncustodial parent was included in this calculation (presumably because the other could not be

[17] The guidance it does provide is only that in cases of foster care, the total support awarded to the state may not exceed the costs expended by the government agency (In re Katherine C., 2006).

located at the time of establishment) and no income was documented for the other parent.

A second method of calculation was to include the noncustodial parent's income *and* the relative's income in the calculation of the support order. For foster care cases, some courts imputed income to the second noncustodial parent to the equivalent of full-time employment earning minimum wage ($1,257 per month). This second method does not align with CSEA's policy.

Within the context of the Income Shares model employed by Maryland, the CSEA guidance provided in the policy manual is the most appropriate way to calculate the support owed to the state or a relative caring for a child. Using the gross monthly income of *both* parents to determine the combined adjusted income and basing the support order for each parent on their percentage of income reflects both the model and CSEA policy. Each parent, then, would be responsible for contributing his or her portion of the support to the entity caring for the child(ren). If circumstances arise in which only one parent is responsible for the child(ren), then the entire basic support obligation would be that parent's responsibility.

Though this may be the most equitable way to determine support orders through standard methods, it may not be in the best interest of the child, particularly in foster care cases. Previous research has shown that both the presence and amount of child support orders delay reunification in foster care cases (Cancian, Cook, Seki, & Wimer, 2014). Surely it is in the best interest of the child(ren) to reunify with their parent(s), when appropriate, so presumably courts use discretion when determining these support orders. This discretion is evident in the sample of orders selected for this study. Child support orders among children in foster care had a deviation rate of 45.8%, more than double the deviation rate for the state as a whole (22.4%). Virtually all of these deviations were downward, indicating that courts may have been trying to give parents a better a chance at reuniting with their child(ren).[18]

Foster care child support orders had a deviation rate of 45.8%, more than double the deviation rate for the state as a whole.

Although deviations from the guidelines may be appropriate in these cases, the calculation of parental income is not uniform across jurisdictions. The consequence of these variations in determining income is inequitable support orders (i.e., parents may pay more or less to the state and have a better or worse chance at reunification based on the jurisdiction in which they live). Although each jurisdiction may handle these cases in the manner it deems most appropriate, it raises an important equity issue for the state.

[18] This is consistent with family law, which states that downward deviations to achieve economic stability in foster care cases is in the best interest of the child (In re Joshua W., 1993).

Parents Split Custody of Children

Though uncommon, there were instances in this sample of orders in which parents had multiple children, and instead of having joint custody of the children, each parent had full custody of at least one of the children they have in common. To ensure equity, courts calculated support orders for each parent based on the number of children in custody. The difference between these calculations was the ordered support amount.

To illustrate, two examples from this study sample are provided. In the first example, two parents have three children in common. The mother had full custody of two of the three children, and the father had full custody of the third child. Based on the guidelines schedule and the court's calculation, the father owed $911 each month to the mother for the two children in her care, and the mother, based on the guidelines schedule and the court's calculation, owed the father $477 for the one child in his care. The difference between these two amounts was $434, and the father was ordered to pay this amount to the mother.

In the second example, two parents had two children in common; each parent had custody of one of the children. Based on the guidelines schedule and the court's calculation, the father owed $796 each month to the mother for the one child, and the mother owed $315 for the child in the father's care. The difference between these two amounts was $481 and should have been the amount the father was ordered to pay to the mother on behalf of the child in her care. However, in this example, the parents agreed to an upward deviation, and the support order was issued for $650 a month. Though family law does not address this specific family circumstance, courts and jurisdictions appear to handle these orders in a consistent manner. In this review period, 10 jurisdictions handled orders in this way.

Multiple Children and Multiple Court Orders

Within this sample of orders there were also several examples that involved multiple children with support orders split between multiple court cases. Generally, this occurs in two circumstances: (a) one noncustodial parent has multiple children with different custodial parents; or (b) one noncustodial parent and one custodial parent with children on separate orders.

According to Maryland family law, if a noncustodial parent has multiple children with multiple partners, support orders should follow the same method of calculation that was described earlier in this report. With each subsequent support order, though, child support owed to the other children would be deducted from gross income, which in effect, can lower the support order amount owed to other children.[19] Though this is the correct way to calculate orders, courts may view it inequitable to provide one child with more support than another. Is it really in the best interest of the second or third child to receive a lower support amount because they were born later? Or is it in the best interest of the children to receive equal amounts of support?

[19] Depending on the custodial parent's income, subsequent children could still potentially have a higher support order.

Courts answer these challenging questions through support order calculations in varying ways. Some courts follow Maryland law and create a separate order for each child, and any support orders that are already established are counted as an income deduction in the calculation of subsequent support orders. In other instances, though, the courts will include all children on one worksheet, while still creating separate legal support orders for each child. By including all children on one worksheet and dividing by the number of children, each child receives the same amount of support each month; the noncustodial parent also ends up paying less total support through this method. However, this amount does not take into account the income of the custodial parent, and thereby, does not actually provide the child with the basic amount of support that would be provided to that child if the family had been intact.

In one example, a noncustodial parent had three children with three different custodial parents. Rather than calculating a separate order for each of the children according to the Maryland guidelines, the court included all three children on the worksheet and divided the recommended support amount by three. This resulted in three different orders of $149 for each of the three children. The purpose of this report was to assess the extent to which jurisdictions implement the child support guidelines as they are intended. Consequently, in our data, this order was coded as a deviation because had the courts correctly determined the parents' combined adjusted income and used the correct number of children for that order (one child), the support order amount would have been higher. In our data, the deviation reason was coded as a miscalculation of the guidelines.

Multiple court orders can also occur even when there is one noncustodial parent and one custodial parent who have children together. Although this does not seem intuitive, it is a result of how some jurisdictions process orders. For example, if one child requires paternity while another child does not, separate orders may be created for the children. Additionally, if the courts have already begun processing one child's order and another child requires a support obligation (e.g., a second child is born during the process), then the courts may continue with two separate orders. Even though the children are listed on different orders, the courts calculate the support order amount by including all the children on a single worksheet, divide the total amount by the number of children, and list that amount on each of the court orders. When orders are processed in this way, it can result in a deviation using standard calculations. In actuality, courts are not deviating in these circumstances; rather, they are ordering the correct amount for all shared children as if they were on one order. In our data-entry process, these orders were not coded as deviations.

CONCLUSIONS

Federal law requires states to periodically review how they are using the numeric guidelines to determine child support orders. The main purpose of this process is to ensure children's financial needs are equitably met through the consistent application of the guidelines. The findings from the review help states identify opportunities to improve policy and practice so adjustments, if necessary, can be made.

Every four years, through an ongoing partnership with the Maryland Child Support Enforcement Administration (CSEA), the University of Maryland School of Social Work reviews court orders to assess Maryland's application of the child support guidelines. This current review, the sixth in the series, evaluates orders that were newly established or modified between calendar years 2011 and 2014. A random, stratified sample of 5,287 orders was selected to provide valid results at both the state and the jurisdictional level.

Consistent with previous reviews, Maryland courts regularly issued child support orders based on the amount recommended by the guidelines schedule. In fact, seven out of 10 orders were based on the guidelines. Courts did exercise discretion in nearly one in four cases, resulting in deviations from the guidelines schedule. When courts deviated, they tended to issue order amounts that were less than the guidelines-recommended amount.

Also consistent with previous reviews, the most common reason courts deviated was because both parents agreed to a different support order amount. Within the context of Maryland family law, courts must list why the deviation is in the best interest of the child(ren). Although the agreement between parents may be in the best interest of the child, that information was not included in many of the deviated orders. About one in five deviated orders, though, did provide a rationale that was in the best interest of the child: the noncustodial parent was providing in-kind (noncash) support, or the support order amount would encourage regular payments to the custodial family. Notably, more than one in three deviated orders did not list a reason for the deviation, a substantial increase from the previous review.

Based on the findings from this review, there are a few opportunities to improve practice to ensure the guidelines are applied equitably throughout the state. One way is to strengthen local personnel's understanding of family law. Although required under state law, many support orders deviated from the guidelines-recommended amount without explaining how the deviation was in the best interest of the child. Furthermore, some orders had a deviation simply because they were incorrectly calculated. One jurisdiction, in particular, frequently rounded combined income down, rather than up, resulting in a lower support order amount. Some courts calculated the support order amount using an outdated worksheet, which was changed nearly 10 years ago, while others used the pre-2010 guidelines schedule. Enhanced training on Maryland family law could reduce the number of orders that are miscalculated or deviate without an appropriate, and explicit, rationale.

Maryland could also consider providing courts with additional guidance on how to determine support order amounts for

parents whose incomes fall below the guidelines schedule. The current schedule includes a general recommendation of $20 to $150 for parents with combined incomes of $1,200 or less. Courts use discretion to determine the specific support order amounts for these cases, based on the resources and living expenses of the noncustodial parent and the number of children to whom support is owed. Two in five of these low-income cases had an order amount above $150, the maximum amount recommended by Maryland law for these orders. To ensure parents with incomes below the schedule can comply with the court-ordered amount and reliably support their children, child support order amounts should be issued within the recommended range. Alternatively, the guidelines schedule could be adjusted to include specific recommendations for combined incomes of $1,200 or less.

Finally, additional guidance on specific CSEA policies may be useful. Courts used various methods to calculate support orders for foster care cases and in instances where a non-parental relative was the custodian of the child. Although CSEA has a clear policy on how these cases should be handled, courts differed in the way they determine gross income in these situations. This ultimately affects the support order amount parents are required to pay. While the discretion exhibited in these cases may be in the best interest of the children, guidance on this policy would ensure that orders are equitable. Furthermore, when appropriate, children in foster care may be more quickly reunited with their parents.

Unquestionably, Maryland courts have largely adhered to the recommended child support guidelines when establishing or modifying child support orders. This is true not only in this review, but also in the five preceding reviews. Nonetheless, nearly one fourth of orders deviated from the guidelines based on judicial discretion. While some of these deviations were appropriate based on family circumstances, an issue of equity arises in other cases. In families with similar financial situations and compositions, children may receive dissimilar amounts of support based solely on the jurisdiction in which they live or the court that determines the support order. By considering the information provided within this report, Maryland has the opportunity to improve both policy and practice for the small percentage of orders that deviate from the guidelines.

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APPENDIX A: CHILD SUPPORT WORKSHEET EXAMPLE

vs. Plaintiff Defendant		Civil no.	
Children	**Date of Birth**	**Children**	**Date of Birth**

	Mother	Father	Combined
1. Monthly Actual Income-Before Taxes a.Minus pre-existing child support payment actually paid b.Minus alimony actually paid c. Plus/minus alimony awarded in this case			
2. Monthly Adjusted Actual Income			
3. Percentage of Shared Income Apply line 2 combined to Child Support Schedule			
4. Basic Child Support Obligation a. Work-Related Child care expenses Code FL,12-204(g) b.Health Insurance Expenses Code FL,12-204(h)(1) c. Extraordinary Medical Expenses Code FL,12-204(h)(2) d. Cash Medical Support,Code, FL, 12-102(c)(3)(ii) e. Additional Expenses			
5. Total Child Support Obligation			
6. Each Parents Child Support Obligation (line 3 times line 5)			
7. Recommended Child Support Obligation .a. Income apportioned credit/debit from line 4.			
8. Recommended Child Support Order			

Comments or special adjustments, including any adjustment for certain third party benefits paid to or for the child of an obligor who is disabled, retired, or receiving benefits as a result of a compensable claim (see Code, Family Law Article, §12-204 (j).

Prepared by: Date:

STATE AND JURISDICTIONAL PROFILES

1. Maryland
2. Allegany County
3. Anne Arundel County*
4. Baltimore City
5. Baltimore County
6. Calvert County*
7. Caroline County
8. Carroll County
9. Cecil County
10. Charles County*
11. Dorchester County
12. Frederick County
13. Garrett County*
14. Harford County
15. Howard County
16. Kent County*
17. Montgomery County
18. Prince George's County
19. Queen Anne's County*
20. St. Mary's County
21. Somerset County*
22. Talbot County
23. Washington County
24. Wicomico County
25. Worcester County*

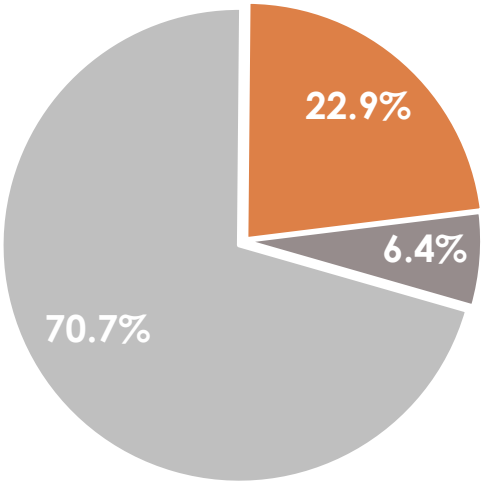
*Some percentages may not add to 100% due to rounding.

MARYLAND

Child Support Guidelines Review, 2011 – 2014

23%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

35% All Parties Agree	**4%** Intact Second Family	**10%** In-kind Support	**10%** Miscalculation of Guidelines
10% Encourages Payments	**7%** Multiple Reasons	**3%** Other Reasons	**36%** No Reason Given

Sample Size: 5,287 orders

Support Order Characteristics

New Orders: 72%

Modifications: 29%

Average: $446

Median: $357

Range: $9 - $3,927

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 18%

Noncustodial: 25%

Combined Adjusted Monthly Income

Average: $4,475

Median: $3,547

Range: $100 - $36,450

Deviation Characteristics

Upward: 2.9%

Average Amount: $122

Downward: 19.9%

Average Amount: $157

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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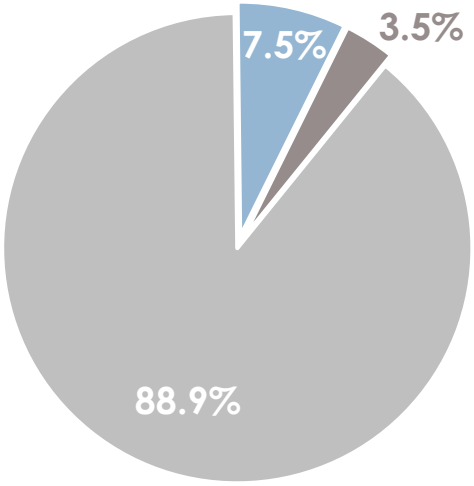
ALLEGANY

Child Support Guidelines Review, 2011 – 2014

8%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

35% All Parties Agree	**0%** Intact Second Family	**6%** In-kind Support	**24%** Miscalculation of Guidelines
0% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**41%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 226 orders

Support Order Characteristics

New Orders: 59%

Modifications: 41%

Average: $417

Median: $335

Range: $16 - $2,173

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 31%

Noncustodial: 24%

Combined Adjusted Monthly Income

Average: $3,896

Median: $3,433

Range: $667 - $17,823

Deviation Characteristics

Upward: 1.3%

Average Amount: $103

Downward: 6.2%

Average Amount: $162

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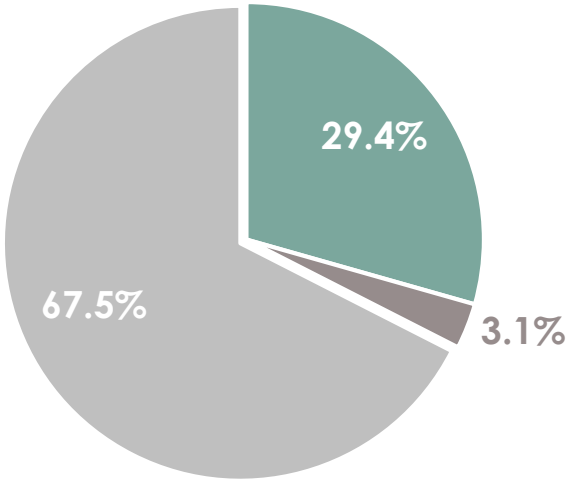
ANNE ARUNDEL

Child Support Guidelines Review, 2011 – 2014

29%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

33% All Parties Agree	**16%** Intact Second Family	**13%** In-kind Support	**7%** Miscalculation of Guidelines
21% Encourages Payments	**4%** Multiple Reasons	**0%** Other Reasons	**13%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 255 orders

Support Order Characteristics

New Orders: 67%

Modifications: 33%

Average: $546

Median: $465

Range: $58 - $2,504

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 20%

Noncustodial: 16%

Combined Adjusted Monthly Income

Average: $5,308

Median: $4,313

Range: $448 - $19,709

Deviation Characteristics

Upward: 7.1%

Average Amount: $131

Downward: 22.4%

Average Amount: $102

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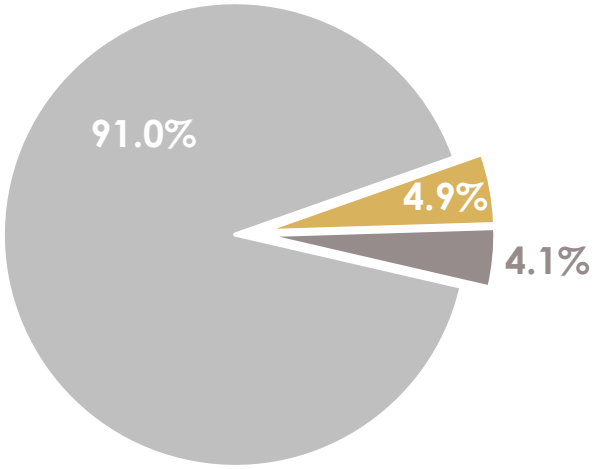
BALTIMORE CITY

Child Support Guidelines Review, 2011 – 2014

5%

of child support orders deviated from the recommended guidelines



Miscalculation of Guidelines

was the most common reason for deviating from the recommended guidelines

23% All Parties Agree	**0%** Intact Second Family	**15%** In-kind Support	**39%** Miscalculation of Guidelines
0% Encourages Payments	**8%** Multiple Reasons	**0%** Other Reasons	**31%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 266 orders

Support Order Characteristics

New Orders: 93%

Modifications: 7%

Average: $333

Median: $243

Range: $38 - $1,413

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 34%

Noncustodial: 48%

Combined Adjusted Monthly Income

Average: $3,167

Median: $2,514

Range: $146 - $12,789

Deviation Characteristics

Upward: 1.1%

Average Amount: $146

Downward: 3.8%

Average Amount: $141

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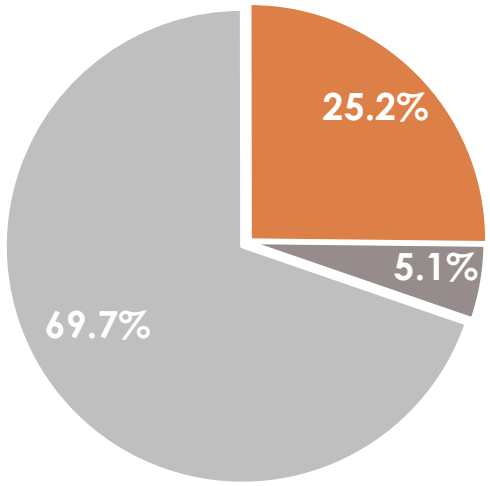
FOR FAMILIES & CHILDREN

BALTIMORE COUNTY

Child Support Guidelines Review, 2011 – 2014

25%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

50% All Parties Agree	**6%** Intact Second Family	**5%** In-kind Support	**17%** Miscalculation of Guidelines
9% Encourages Payments	**14%** Multiple Reasons	**2%** Other Reasons	**20%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 254 orders

Support Order Characteristics

New Orders: 83%

Modifications: 17%

Average: $473

Median: $417

Range: $36 - $1,819

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 15%

Noncustodial: 23%

Combined Adjusted Monthly Income

Average: $4,745

Median: $4,152

Range: $600 - $14,236

Deviation Characteristics

Upward: 2.4%

Average Amount: $81

Downward: 22.8%

Average Amount: $148

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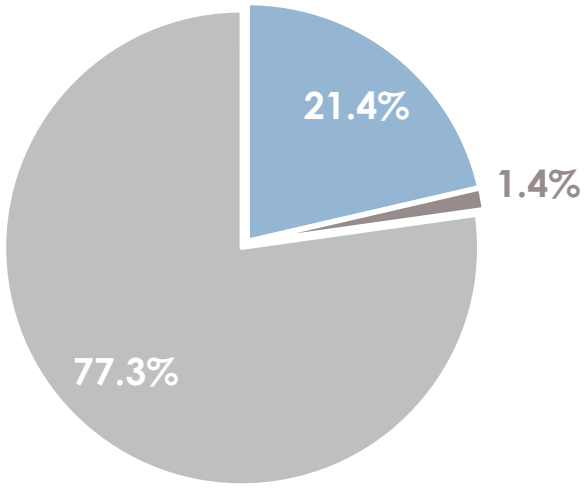
CALVERT

Child Support Guidelines Review, 2011 – 2014

21%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

57% All Parties Agree	**9%** Intact Second Family	**21%** In-kind Support	**11%** Miscalculation of Guidelines
17% Encourages Payments	**34%** Multiple Reasons	**11%** Other Reasons	**11%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 220 orders

Support Order Characteristics

New Orders: 79%

Modifications: 21%

Average: $468

Median: $364

Range: $25 - $1,762

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 3%

Noncustodial: 34%

Combined Adjusted Monthly Income

Average: $3,814

Median: $3,058

Range: $163 - $14,090

Deviation Characteristics

Upward: 3.6%

Average Amount: $104

Downward: 17.7%

Average Amount: $180

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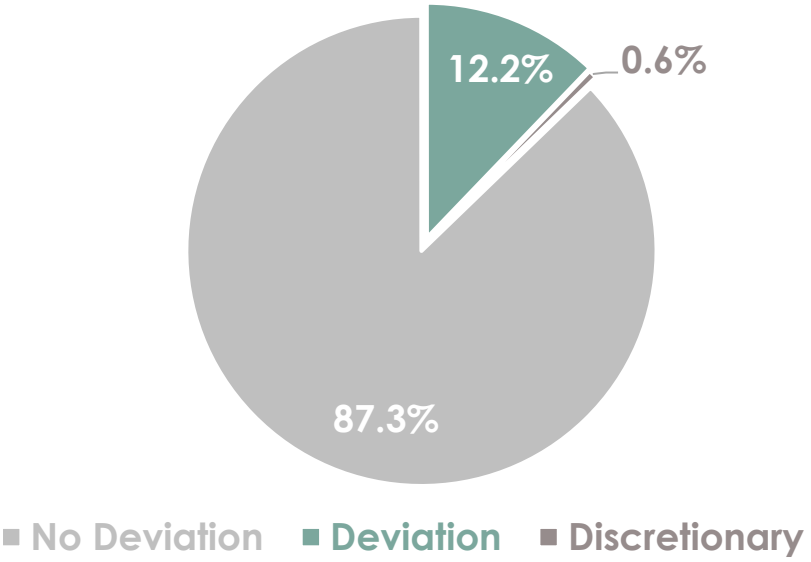
CAROLINE

Child Support Guidelines Review, 2011 – 2014

12%

of child support orders deviated from the recommended guidelines



In-kind Support

was the most common reason for deviating from the recommended guidelines

18% All Parties Agree	**14%** Intact Second Family	**27%** In-kind Support	**0%** Miscalculation of Guidelines
9% Encourages Payments	**0%** Multiple Reasons	**14%** Other Reasons	**18%** No Reason Given

Sample Size: 181 orders

Support Order Characteristics

New Orders: 99%

Modifications: 1%

Average: $377

Median: $325

Range: $50 - $2,079

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 45%

Noncustodial: 53%

Combined Adjusted Monthly Income

Average: $3,252

Median: $2,511

Range: $711 - $10,900

Deviation Characteristics

Upward: 1.7%

Average Amount: $83

Downward: 10.5%

Average Amount: $188

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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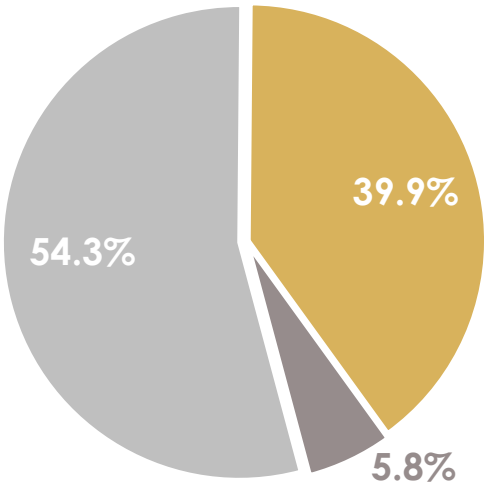
CARROLL

Child Support Guidelines Review, 2011 – 2014

40%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

8% All Parties Agree	**1%** Intact Second Family	**3%** In-kind Support	**6%** Miscalculation of Guidelines
45% Encourages Payments	**1%** Multiple Reasons	**2%** Other Reasons	**37%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 223 orders

Support Order Characteristics

New Orders: 68%

Modifications: 32%

Average: $460

Median: $380

Range: $20 - $3,274

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 9%

Noncustodial: 12%

Combined Adjusted Monthly Income

Average: $4,501

Median: $3,679

Range: $325 - $36,450

Deviation Characteristics

Upward: 2.2%

Average Amount: $73

Downward: 37.7%

Average Amount: $183

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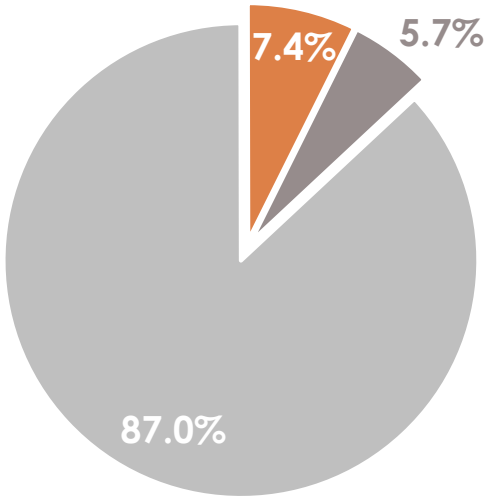
CECIL

Child Support Guidelines Review, 2011 – 2014

7%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

29% All Parties Agree	**6%** Intact Second Family	**18%** In-kind Support	**18%** Miscalculation of Guidelines
6% Encourages Payments	**12%** Multiple Reasons	**6%** Other Reasons	**29%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 230 orders

Support Order Characteristics

New Orders: 66%

Modifications: 34%

Average: $474

Median: $370

Range: $65 - $3,269

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 16%

Noncustodial: 32%

Combined Adjusted Monthly Income

Average: $4,234

Median: $3,403

Range: $521 - $16,386

Deviation Characteristics

Upward: 0%

Average Amount: --

Downward: 7.4%

Average Amount: $151

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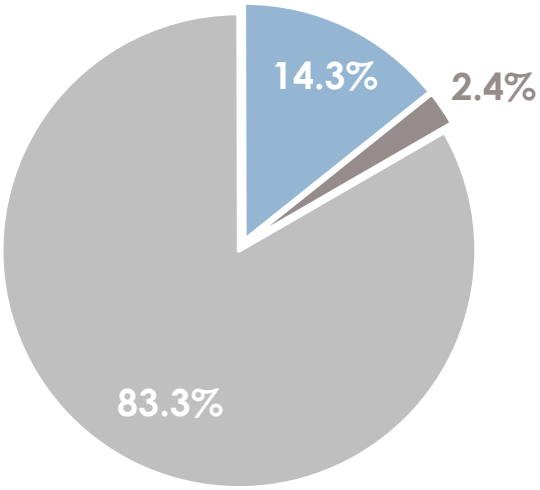
CHARLES

Child Support Guidelines Review, 2011 – 2014

14%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

46% All Parties Agree	**3%** Intact Second Family	**20%** In-kind Support	**9%** Miscalculation of Guidelines
3% Encourages Payments	**6%** Multiple Reasons	**9%** Other Reasons	**17%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 245 orders

Support Order Characteristics

New Orders: 68%

Modifications: 32%

Average: $507

Median: $418

Range: $50 - $1,941

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 14%

Noncustodial: 18%

Combined Adjusted Monthly Income

Average: $5,370

Median: $4,443

Range: $571 - $16,968

Deviation Characteristics

Upward: 2.4%

Average Amount: $107

Downward: 11.8%

Average Amount: $176

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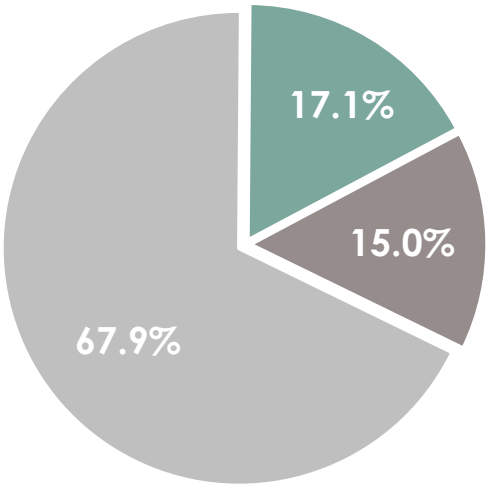
DORCHESTER

Child Support Guidelines Review, 2011 – 2014

17%

of child support orders deviated from the recommended guidelines



In-kind Support

was the most common reason for deviating from the recommended guidelines

0% All Parties Agree	**3%** Intact Second Family	**64%** In-kind Support	**6%** Miscalculation of Guidelines
18% Encourages Payments	**12%** Multiple Reasons	**9%** Other Reasons	**12%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 193 orders

Support Order Characteristics

New Orders: 82%

Modifications: 18%

Average: $299

Median: $241

Range: $9 - $1,984

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 33%

Noncustodial: 33%

Combined Adjusted Monthly Income

Average: $2,905

Median: $2,512

Range: $161 - $11,384

Deviation Characteristics

Upward: 0%

Average Amount: --

Downward: 17.1%

Average Amount: $172

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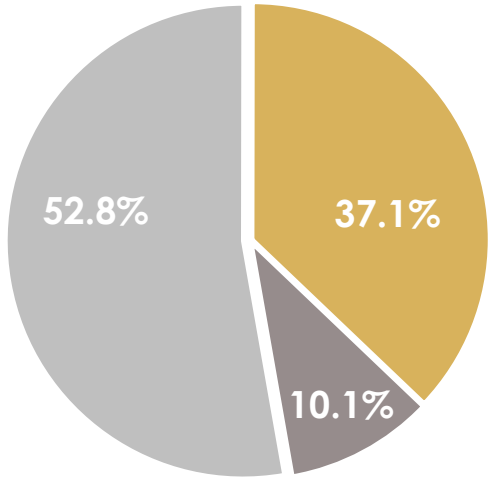
FREDERICK

Child Support Guidelines Review, 2011 – 2014

37%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

73% All Parties Agree	**0%** Intact Second Family	**0%** In-kind Support	**2%** Miscalculation of Guidelines
5% Encourages Payments	**0%** Multiple Reasons	**1%** Other Reasons	**20%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 248 orders

Support Order Characteristics

New Orders: 46%

Modifications: 54%

Average: $483

Median: $374

Range: $10 - $2,135

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 12%

Noncustodial: 22%

Combined Adjusted Monthly Income

Average: $4,511

Median: $3,758

Range: $361 - $17,464

Deviation Characteristics

Upward: 4.0%

Average Amount: $59

Downward: 33.1%

Average Amount: $156

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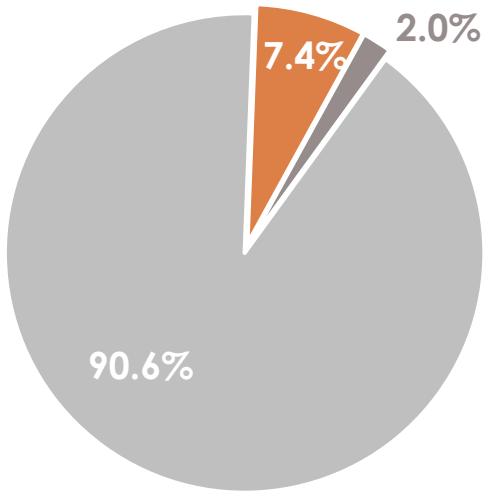
GARRETT

Child Support Guidelines Review, 2011 – 2014

7%

of child support orders deviated from the recommended guidelines



All Parties Agree & Miscalculation of Guidelines

were the most common reasons for deviating from the recommended guidelines

18% All Parties Agree	**0%** Intact Second Family	**0%** In-kind Support	**18%** Miscalculation of Guidelines
0% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**64%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 149 orders

Support Order Characteristics

New Orders: 78%

Modifications: 22%

Average: $462

Median: $392

Range: $20 - $1,575

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 33%

Noncustodial: 12%

Combined Adjusted Monthly Income

Average: $3,799

Median: $3,405

Range: $500 - $13,334

Deviation Characteristics

Upward: 1.3%

Average Amount: $188

Downward: 6.0%

Average Amount: $108

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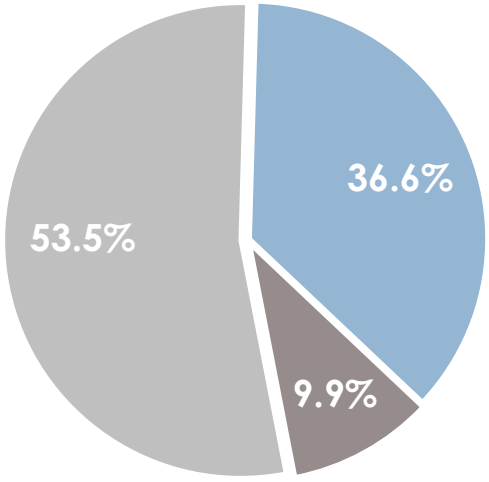
HARFORD

Child Support Guidelines Review, 2011 – 2014

37%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

45% All Parties Agree	**1%** Intact Second Family	**10%** In-kind Support	**11%** Miscalculation of Guidelines
3% Encourages Payments	**11%** Multiple Reasons	**14%** Other Reasons	**29%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 243 orders

Support Order Characteristics

New Orders: 67%

Modifications: 33%

Average: $433

Median: $353

Range: $20 - $3,927

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 12%

Noncustodial: 15%

Combined Adjusted Monthly Income

Average: $4,243

Median: $3,252

Range: $157 - $21,889

Deviation Characteristics

Upward: 5.3%

Average Amount: $62

Downward: 31.3%

Average Amount: $149

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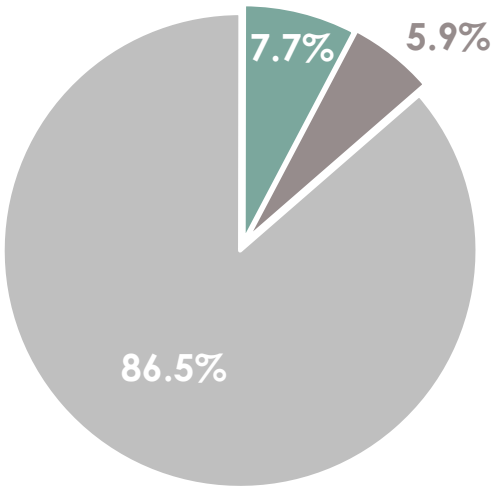
HOWARD

Child Support Guidelines Review, 2011 – 2014

8%

of child support orders deviated from the recommended guidelines



Miscalculation of Guidelines

was the most common reason for deviating from the recommended guidelines

6% All Parties Agree	**0%** Intact Second Family	**0%** In-kind Support	**24%** Miscalculation of Guidelines
0% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**71%** No Reason Given

Sample Size: 222 orders

Support Order Characteristics

New Orders: 77%

Modifications: 23%

Average: $594

Median: $478

Range: $95 - $2,847

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 5%

Noncustodial: 7%

Combined Adjusted Monthly Income

Average: $5,839

Median: $4,694

Range: $780 - $21,716

Deviation Characteristics

Upward: 3.6%

Average Amount: $93

Downward: 4.1%

Average Amount: $365

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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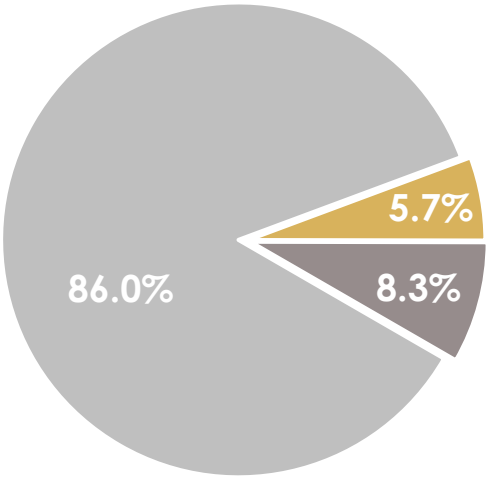
KENT

Child Support Guidelines Review, 2011 – 2014

6%

of child support orders deviated from the recommended guidelines



Miscalculation of Guidelines

was the most common reason for deviating from the recommended guidelines

0% All Parties Agree	**0%** Intact Second Family	**11%** In-kind Support	**33%** Miscalculation of Guidelines
11% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**44%** No Reason Given

Sample Size: 157 orders

Support Order Characteristics

New Orders: 73%

Modifications: 27%

Average: $406

Median: $321

Range: $59 - $1,697

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 10%

Noncustodial: 22%

Combined Adjusted Monthly Income

Average: $3,486

Median: $2,990

Range: $447 - $15,159

Deviation Characteristics

Upward: 1.3%

Average Amount: $19

Downward: 4.5%

Average Amount: $138

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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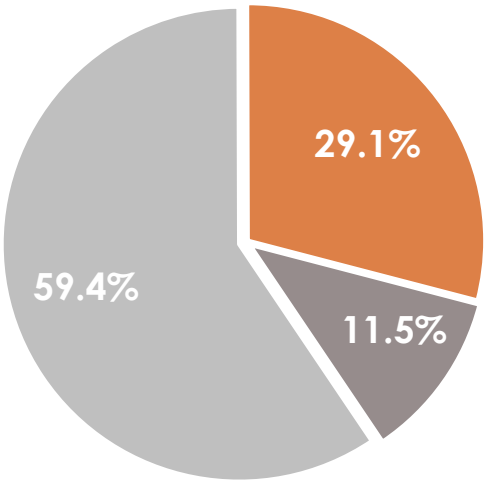
MONTGOMERY

Child Support Guidelines Review, 2011 – 2014

29%

of child support orders deviated from the recommended guidelines



In-kind Support

was the most common reason for deviating from the recommended guidelines

11% All Parties Agree	**7%** Intact Second Family	**15%** In-kind Support	**12%** Miscalculation of Guidelines
4% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**54%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 261 orders

Support Order Characteristics

New Orders: 72%

Modifications: 28%

Average: $479

Median: $400

Range: $25 - $2,051

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 7%

Noncustodial: 12%

Combined Adjusted Monthly Income

Average: $4,544

Median: $3,527

Range: $100 - $19,497

Deviation Characteristics

Upward: 5.0%

Average Amount: $128

Downward: 24.1%

Average Amount: $154

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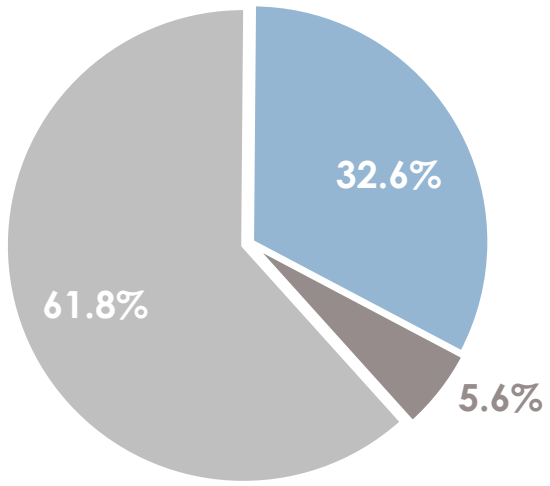
Ruth Young Center for Families & Children

PRINCE GEORGE'S

Child Support Guidelines Review, 2011 – 2014

33%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

26% All Parties Agree	**1%** Intact Second Family	**12%** In-kind Support	**5%** Miscalculation of Guidelines
8% Encourages Payments	**10%** Multiple Reasons	**3%** Other Reasons	**56%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 267 orders

Support Order Characteristics

New Orders: 62%

Modifications: 38%

Average: $496

Median: $400

Range: $23 - $2,000

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 17%

Noncustodial: 23%

Combined Adjusted Monthly Income

Average: $5,615

Median: $4,604

Range: $550 - $22,017

Deviation Characteristics

Upward: 2.6%

Average Amount: $201

Downward: 30.0%

Average Amount: $183

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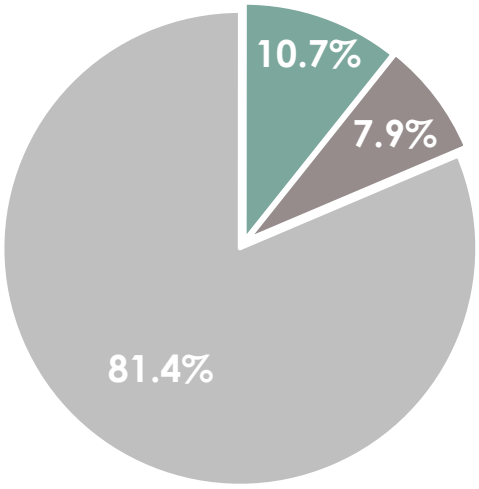
QUEEN ANNE'S

Child Support Guidelines Review, 2011 – 2014

11%

of child support orders deviated from the recommended guidelines



Miscalculation of Guidelines

was the most common reason for deviating from the recommended guidelines

5% All Parties Agree	**0%** Intact Second Family	**16%** In-kind Support	**26%** Miscalculation of Guidelines
11% Encourages Payments	**5%** Multiple Reasons	**0%** Other Reasons	**47%** No Reason Given

Sample Size: 177 orders

Support Order Characteristics

New Orders: 73%

Modifications: 27%

Average: $502

Median: $429

Range: $50 - $2,225

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 5%

Noncustodial: 12%

Combined Adjusted Monthly Income

Average: $4,992

Median: $4,000

Range: $105 - $20,700

Deviation Characteristics

Upward: 2.3%

Average Amount: $74

Downward: 8.5%

Average Amount: $221

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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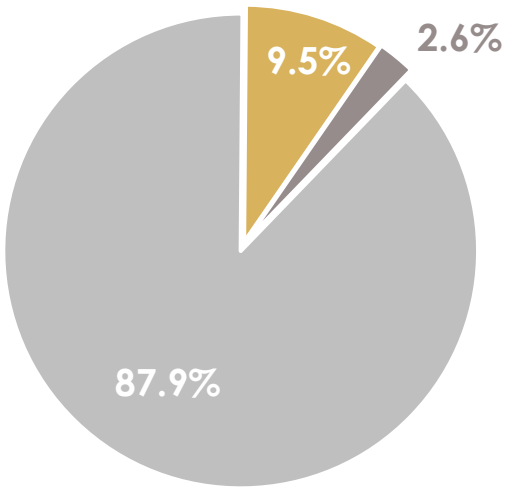
Ruth Young Center for Families & Children

ST. MARY'S

Child Support Guidelines Review, 2011 – 2014

10%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

68% All Parties Agree	**0%** Intact Second Family	**9%** In-kind Support	**5%** Miscalculation of Guidelines
5% Encourages Payments	**5%** Multiple Reasons	**0%** Other Reasons	**23%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 232 orders

Support Order Characteristics

New Orders: 64%

Modifications: 36%

Average: $437

Median: $345

Range: $29 - $1,611

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 29%

Noncustodial: 38%

Combined Adjusted Monthly Income

Average: $4,464

Median: $3,196

Range: $672 - $20,671

Deviation Characteristics

Upward: 1.7%

Average Amount: $144

Downward: 7.8%

Average Amount: $281

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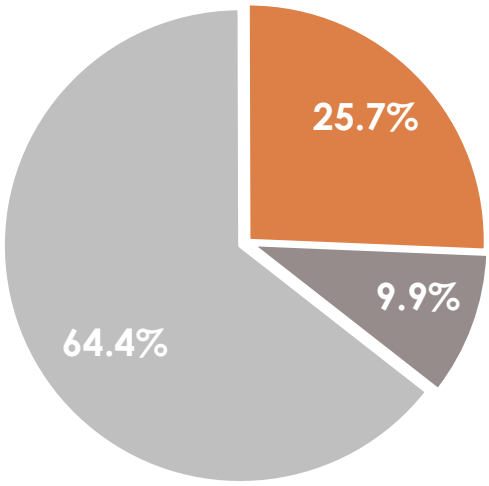
SOMERSET

Child Support Guidelines Review, 2011 – 2014

26%

of child support orders deviated from the recommended guidelines



Miscalculation of Guidelines

was the most common reason for deviating from the recommended guidelines

0% All Parties Agree	**33%** Intact Second Family	**0%** In-kind Support	**84%** Miscalculation of Guidelines
0% Encourages Payments	**16%** Multiple Reasons	**0%** Other Reasons	**0%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 191 orders

Support Order Characteristics

New Orders: 83%

Modifications: 17%

Average: $279

Median: $239

Range: $50 - $1,043

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 47%

Noncustodial: 61%

Combined Adjusted Monthly Income

Average: $2,565

Median: $2,513

Range: $306 - $8,071

Deviation Characteristics

Upward: 1.0%

Average Amount: $21

Downward: 24.6%

Average Amount: $60

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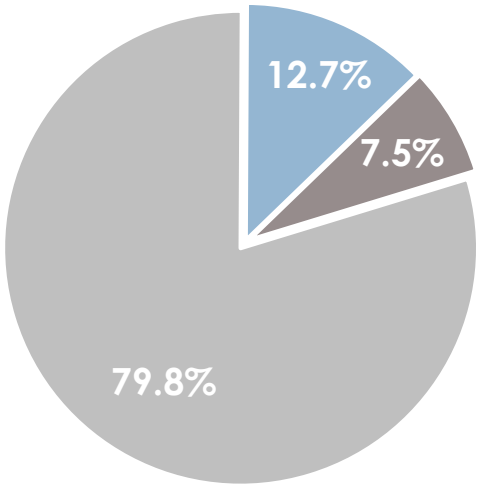
TALBOT

Child Support Guidelines Review, 2011 – 2014

13%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

9% All Parties Agree	**0%** Intact Second Family	**0%** In-kind Support	**0%** Miscalculation of Guidelines
5% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**86%** No Reason Given

Sample Size: 173 orders

Support Order Characteristics

New Orders: 61%

Modifications: 39%

Average: $393

Median: $335

Range: $20 - $1,187

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 8%

Noncustodial: 9%

Combined Adjusted Monthly Income

Average: $3,405

Median: $2,990

Range: $346 - $11,167

Deviation Characteristics

Upward: 2.9%

Average Amount: $40

Downward: 9.8%

Average Amount: $140

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

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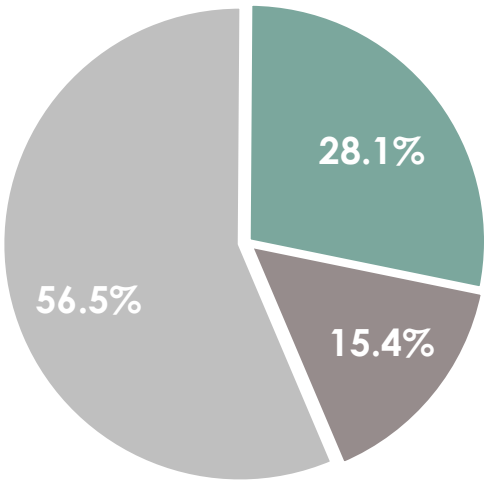
WASHINGTON

Child Support Guidelines Review, 2011 – 2014

28%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

63% All Parties Agree	**1%** Intact Second Family	**4%** In-kind Support	**6%** Miscalculation of Guidelines
9% Encourages Payments	**0%** Multiple Reasons	**1%** Other Reasons	**16%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 253 orders

Support Order Characteristics

New Orders: 58%

Modifications: 42%

Average: $336

Median: $250

Range: $23 - $1,886

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 3%

Noncustodial: 5%

Combined Adjusted Monthly Income

Average: $3,579

Median: $2,992

Range: $545 - $16,152

Deviation Characteristics

Upward: 3.2%

Average Amount: $89

Downward: 24.9%

Average Amount: $101

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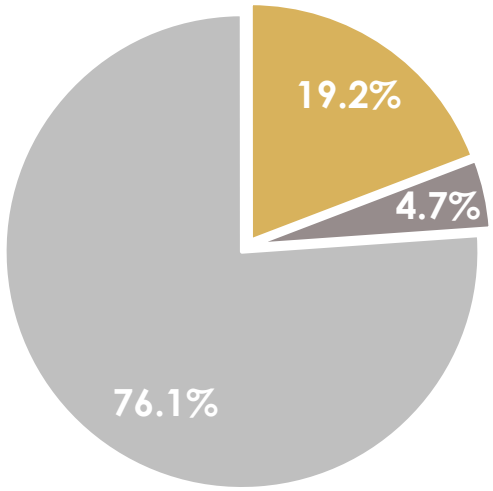
Ruth Young Center for Families & Children

WICOMICO

Child Support Guidelines Review, 2011 – 2014

19%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

47% All Parties Agree	**0%** Intact Second Family	**4%** In-kind Support	**2%** Miscalculation of Guidelines
27% Encourages Payments	**0%** Multiple Reasons	**2%** Other Reasons	**18%** No Reason Given

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

Sample Size: 234 orders

Support Order Characteristics

New Orders: 73%

Modifications: 27%

Average: $323

Median: $293

Range: $40 - $1,200

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 36%

Noncustodial: 42%

Combined Adjusted Monthly Income

Average: $2,977

Median: $2,566

Range: $577 - $8,096

Deviation Characteristics

Upward: 0.4%

Average Amount: $37

Downward: 18.8%

Average Amount: $132

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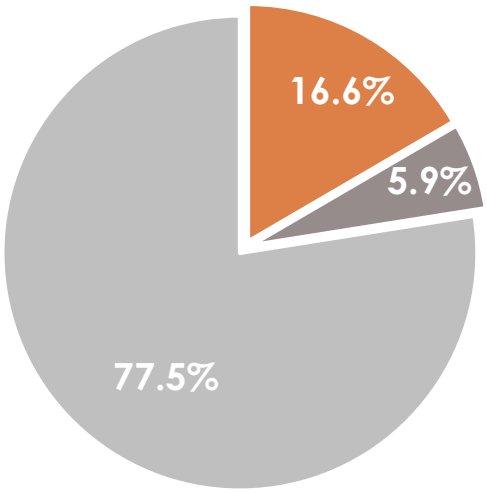
WORCESTER

Child Support Guidelines Review, 2011 – 2014

17%

of child support orders deviated from the recommended guidelines



All Parties Agree

was the most common reason for deviating from the recommended guidelines

55% All Parties Agree	**0%** Intact Second Family	**0%** In-kind Support	**19%** Miscalculation of Guidelines
3% Encourages Payments	**0%** Multiple Reasons	**0%** Other Reasons	**23%** No Reason Given

Sample Size: 187 orders

Support Order Characteristics

New Orders: 85%

Modifications: 16%

Average: $317

Median: $264

Range: $46 - $1,101

Imputed Income

Parents with income imputed to full-time minimum wage

Custodial: 32%

Noncustodial: 39%

Combined Adjusted Monthly Income

Average: $2,791

Median: $2,514

Range: $442 - $12,633

Deviation Characteristics

Upward: 1.1%

Average Amount: $62

Downward: 15.5%

Average Amount: $125

Note: Orders can deviate for more than one reason, so deviation reasons may not add to 100%. Additional percentages may not add to 100% due to rounding.

University of Maryland School of Social Work
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ECONOMIC REVIEW OF THE MARYLAND CHILD SUPPORT GUIDELINES SCHEDULE

Submitted to:

Maryland Department of Human Resources

Child Support Enforcement Administration

Submitted by:

Jane Venohr, Ph.D.

Center for Policy Research

Denver, CO 80218

December 1, 2016 (revised)

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

CONTENTS

SECTION I: INTRODUCTION

Maryland is reviewing its child support guidelines pursuant to federal regulation and state statute.[1] Federal regulation requires that each state review their guidelines at least once every four years. As part of that review, a state must collect and analyze case file data on the application of and deviation from the guidelines and consider economic data on the cost of child rearing. The latter requirement is fulfilled in this report. The University of Maryland Family Welfare Research & Training Group is fulfilling the other requirement, and is preparing a separate report of its findings from analysis of case file data.

Child support contributes to the financial well-being of many Maryland children. National data finds that child support income accounts for 70.3 percent of the mean annual personal income for custodial parents below poverty who received full child support in 2013.[2] The Maryland Department of Human Resources (DHR) Child Support Enforcement Administration (CSEA) collected and distributed over $533 million in child support in Federal Fiscal Year (FFY) 2015.[3] Besides CSEA child support collections, there is an unknown amount of child support collected and distributed in non-CSEA cases.

In FFY 2015, there were 220,367 children in the CSEA caseload that consisted of 207,591 cases. The 2015 American Community Survey finds that there are 1,344,623 children living in Maryland.[4] The total number of children eligible for child support who are not part of the CSEA caseload is unknown. Findings in other states suggest that the total child support caseload of a state is almost equally split between child support cases enforced by the state child support agency (which would be CSEA in Maryland) and private child support cases (*i.e.*, the non-CSEA cases in Maryland). If this is true of Maryland, there could be over 400,000 Maryland children with child support orders.

Federal regulation requires that a state guidelines are a rebuttable presumption, applicable to all child support actions within a state, and used by all decision makers.[5] In Maryland, child support orders are set using the child support guidelines provided in statute (Maryland Code, Family Law, Sections 12-201 through 12-204). The core of the guidelines calculation is a lookup schedule of basic obligations for a range of incomes and number of children. The basic obligations reflect economic data on the costs of raising children. The obligated parent's pro rata share of the basic obligation forms the basis of the child support order. Additional adjustments are made for actual child care expenses, the actual cost of health insurance for the children, shared physical custody, and other factors.

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[1] Title 45, Public Welfare, CFR 302.56 and MD Family Law §12-202 (c).

[2] Grall, Timothy. (January. 2016). *Custodial Mothers and Fathers and Their Child Support: 2013.* Current Population Survey, Report P60-246. U.S. Census Bureau, Washington, D.C. Retrieved from http://www.census.gov/content/dam/Census/library/publications/2016/demo/P60-255.pdf.

[3] Federal Office of Child Support Enforcement (OCSE). (April 2016). Report to Congress: Preliminary 2015, Washington, D.C. Retrieved from http://www.acf.hhs.gov/programs/css/resource/fy-2015-preliminary-report .

[4] U.S. Census American Community Survey. (2016). *Children Characteristics: 2015.* Retrieved from http://census.gov.

[5] Title 45, Public Welfare, CFR 302.56

THE EXISTING MARYLAND SCHEDULE

Exhibit 1 shows an excerpt of the current Maryland schedule. With some exceptions at very low incomes, the basic obligations in the schedule reflect economic data on the costs of raising children for parents with similar incomes and number of children. As stated earlier, the support award is determined by prorating the obligated parent's share of the basic obligation. For example, if each parent's gross income is $1,350 per month, the combined gross income would be $2,700 per month and, using the schedule in Exhibit 1, the basic obligation for one child is $511 per month. The obligated parent's prorated amount in this example would be $256 per month (*i.e.*, 50% of $511). This is the basis of the support award 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 parent obligated to pay support.

Exhibit 1: Excerpt from Existing Maryland Child Support Schedule

Combined Adjusted Gross Income	One Child	Two Children	Three Children
2000	395	574	654
2050	403	586	686
2100	412	598	706
2150	420	610	720
2200	428	622	734
2250	437	634	748
2300	445	646	761
2350	453	657	775
2400	462	669	789
2450	470	681	803
2500	478	693	817
2550	486	705	831
2600	495	717	845
2650	503	729	859
2700	511	741	873
2750	520	753	886

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 obligated parent with at least a subsistence level of income after payment of child support and federal and state income taxes and FICA. The adjustment is not transparent to guidelines users. Its policy and economic basis were addressed in a 2014 report to CSEA,[6] and are discussed again later in this report.

PURPOSE AND ORGANIZATION OF THE REPORT

As stated in the first paragraph, the major purpose of this report is to fulfill the requirement to review economic data on the cost of raising children. The schedule is based on economic data on the cost of raising children that was available in 2008 when the existing schedule was developed. This report summarizes current economic data on the cost of raising children, and explores the impact of updating the Maryland schedule. It also identifies other data and assumptions underlying the Maryland schedule that should be reviewed when considering any updates to the schedule.

[6] Venohr, Jane. (July 31, 2014). *Options for Maryland: Setting Child Support Orders for Very Low-Income Parents.* Report to Maryland Department of Human Resources Child Support Enforcement Administration, Center for Policy Research, Denver, CO.

ORGANIZATION OF REPORT

This report is organized into six sections.

- The second section provides an overview of the data (besides the economic data on the cost of raising children) and other assumptions that form the basis of the Maryland child support schedule. Updates and alternatives to these data and assumptions are identified. In most state with similar schedules, these possible updates and alternatives are reviewed by a committee.

- The third section describes economic data on the cost of raising children.

- The fourth section compares the current economic data on the cost of raising children to the existing Maryland schedule. To do this, updated schedules are developed.

- The fifth section takes a deeper examination of the low-income adjustment, which includes a self-support reserve and a minimum order amount.

- The final section provides a conclusion and recommends next steps.

This report is prepared by Center for Policy Research (CPR), a non-profit organization with almost 35 years of experience conducting research and evaluation and providing technical assistance on policies affecting children and families for government agencies at the federal, state, and local level; courts, and private foundations. Since 2007, CPR has assisted over 25 states, including Maryland, with the review of their guidelines.

SECTION II: OVERVIEW OF DATA AND ASSUMPTIONS UNDERLYING THE EXISTING SCHEDULE

Most states including Maryland relate their child support schedule to a study of child-rearing expenditures. (The next section addresses those studies in greater detail.) Exhibit 2 summarizes other assumptions and data used to develop the existing Maryland schedule, the approaches used by other states, and alternatives available to Maryland if Maryland were to update its child support schedule.

Exhibit 2: Major Factors and Assumptions underlying Maryland Child Support Guidelines Schedule (Maryland Compared to Other States)

	Basis of Existing Maryland Schedule	Summary of Basis of Other States	Possible Updates or Alternatives
1. Guidelines model	Income shares	39 states rely on the income shares model	Several alternatives
2. Measurement of child-rearing expenditures	Third Betson-Rothbarth study (BR3)	29 states rely on BR measurements.	Alternatives discussed in Section III
3. Adjustments for state cost of living	MD relies on a national measurements of child-rearing expenditures, but adjusts it for MD's higher housing costs	Only a few states (all with very high incomes) adjust national measurements upward	Adjust for more current data on housing, income or price parity differences between Maryland and USA.
4. Tax assumptions	The BR measurements are backed from an after-tax income basis to gross income using 2008 federal, state and local income withholding tax formula	Most gross-income guidelines make a similar conversion based on the tax rates in the year that the state last updated its guidelines	2016 tax rates, different tax assumptions, base guidelines on net income instead of gross income, and other options.
5. Price levels	2008	Most states use the Consumer Price Index (CPI) from the year in which they updated their schedule	There are few alternatives to CPI, and none are in notable or significant use
6. Exclude highly variable child-rearing expenses	Childcare expenses and most healthcare costs are not in schedule, however, $250 per child per year is included for ordinary, out-of-pocket medical expenses	Most income shares states make a similar exclusion	Alter the amounts excluded
7. Families that spend more/less of their Income	Use actual ratios with cap on those that spend more than after-tax income	Most states make a similar assumption	Eliminate the cap and/or assume all after-tax income is spent
8. Low-income adjustment	Self-support reserve (SSR) of $867/mo (2008 Fed. Poverty Level- FPL)	Most states use a SSR, there are several variations of its use	Update to 2016 FPL and/or use alternative approaches
9. Minimum order	$20 - $150 at court discretion	Most states use $50 per month or more	There are numerous alternatives
10. Adjustment at high incomes	The schedule amounts above $10,000/mo are adjusted to create vertical equity with 2008 changes at lower incomes	Few states make an additional adjustment at high incomes	Retain the current adjustment, but update for changes in price levels, eliminate, or something other

FACTOR 1: GUIDELINES MODEL

The guidelines model is a policy decision. The most common principle used for state guidelines models is what University of Wisconsin researchers call "continuity of expenditures model"—that is, the child support award should allow the children to benefit from the same level of expenditures had the children and both parents lived together.[7] There are two types of continuity of expenditures models used by states: the income shares model and the percentage-of-obligor income guidelines.

INCOME SHARES MODEL

Most states (39 states, including Maryland and most nearby states (*i.e.*, New Jersey, Pennsylvania, Virginia, and West Virginia) and the District of Columbia, rely on the income shares model. Beginning in 2017, Illinois will also begin using the income shares model. The switch in Illinois comes after five years of deliberation, planning, and policy making. The income shares model considers both parents' incomes in the calculation of support, so it is generally perceived to be more fair. Each parent is responsible for his or her share of the prorated expense of raising the child in the income shares model. The income shares model was developed through the 1983-1987 National Child Support Guidelines, which was convened by the Federal Office of Child Support Enforcement (OCSE) to fulfill a congressional request.[8] At the time, most states did not have statewide child support guidelines, while the federal time line was initially 1987 for advisory statewide guidelines, then extended to 1989 when the requirement was expanded to presumptive statewide guidelines. The architect of the income 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: 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.

PERCENTAGE-OF-OBLIGOR INCOME MODEL

There are nine states that rely on a percentage-of-obligor income guidelines model. None of these nine states rely on identical percentages. One variation is some states rely on flat percentages while other states rely on sliding-scale percentage. The major difference between the income shares model and the percentage-of-obligor income guidelines model is the former includes the custodial parent's income in the guidelines calculation; specifically, the more income the custodial parent has, the lower is the guidelines-determined award amount. Although the amount of the custodial parent's income has no bearing on the guidelines-determined award amount in the percentage-of-obligor income guidelines model, the explicit or implicit premise is that the custodial parent contributes the same percentage of

[7] Ingrid Rothe and Lawrence Berger, "Estimating the Costs of Children: Theoretical Considerations Related to Transitions to Adulthood and the Valuation of Parental Time for Developing Child Support Guidelines" (April 2007), *IRP Working Paper*, University of Wisconsin: Institute for Research on Poverty, Madison, Wisconsin.

[8] 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.

income or dollar amount to the children as the amount of the child support award owed by the obligated parent.

MELSON FORMULA

Delaware, Montana, and Hawaii rely on the Melson formula. Mechanically, the Melson formula blends elements of both the income shares model and the percentage-of-obligor income model. It first prorates a basic needs level for the child between the parents, then if the obligated parent has any income remaining after meeting his or her own basic needs as well as his or her prorated share of the child's basic needs, an additional percentage of the remaining income is assigned to child support.

COMPARISONS OF GUIDELINES MODELS AND OTHER GUIDELINES MODELS

Two states using the same guidelines model rarely yield the same guidelines amounts. This is because there are numerous other assumptions and data considered in the guidelines award.[9] For example, two income shares may use a different economic study on the cost of raising children as the basis of their guidelines calculation. Further, guidelines amounts vary depending on the case scenario considered. One state may yield a higher amount for a low-income, obligated parent because it uses an updated self-support reserve while another state has no self-support reserve. Yet, when the guidelines amount are considered from the same two states for a high-income scenario, the other state may yield a higher amount.

In general, percentage-of-obligor income guidelines yield lower amounts at low-middle incomes than income shares guidelines and higher amounts at high incomes than income shares guidelines.[10] Melson guidelines generally yield amounts similar to income shares states guidelines at very high incomes, at which Melson states generally yield more than income shares guidelines. Some of these observations are apparent in the state comparisons provided in Section IV.

Besides the three guidelines models currently used by states, there are many other guidelines models that are not in use. Many are premised on equalizing income or closing the gap in after-tax, after-child support payment/receipt incomes of the two households. These alternative models vary in tax assumptions, the amount of time the child spends with each parent, and other factors. Most states find that changing child support guidelines models takes several years to develop and vet among guidelines users and stakeholders. All states that have successfully changed guidelines models in the last 15 years have switched to the income shares model.

FACTOR 2: ECONOMIC DATA ON THE COST OF RAISING CHILDREN

The existing Maryland schedule is based on measurements of child-rearing expenditures developed by Professor David Betson, University of Notre Dame using the Rothbarth methodology in 1996. He

[9] More information about state guidelines differences can be found at: Jane C. Venohr. (2013). "Child Support Guidelines and Guidelines Reviews: State Differences and Common Issues," *Family Law Quarterly*, Vol. 43, No. 3 (Fall 2013).

[10] See Jane C. Venohr (Forthcoming). "Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

updated his study in 2010 using more current data from households about their expenditures. In this report, they are referred to as BR measurements for Betson-Rothbarth measurements often with a number at an end to indicate whether it was the first BR (BR1), second (BR2), third (BR3), or fourth (BR4) study. More information about this study and other studies is provided in the next section.

FACTOR 3: ADJUSTMENT FOR STATE COST-OF-LIVING

The BR measurements of child-rearing expenditures underlying the Maryland schedule reflect national levels. At the time that the Maryland schedule was developed, Maryland ranked high among all states in income and housing expenses, so an adjustment was built into the schedule to consider Maryland's higher housing cost.[11] The adjustment considered two pieces of data: 2006 Census data (which was the most currently available at the time) on Maryland median rent (*i.e.*, Maryland median rent is 25 percent more than median rent at the national level), and housing consists about 40 percent of total expenditures. Based on this, an assumption is built into the existing Maryland schedule that Maryland families spent 10 more (25 percent multiplied by 40 percent) on housing.

Based on the most current Census data (2015), Maryland ranks fifth in family income among two-parent families with minor children and fourth in median monthly gross rent.[12] (The District of Columbia, Massachusetts, Connecticut and New Jersey rank higher in family income, and, Hawaii, the District of Columbia, and California rank higher in median gross rent.) Maryland's median income for a two-parent family with minor children is $116,999 per year, compared to the national median of $87,843 per year. Maryland's median gross rent is $1,278 per month, compared to the national median of $959 per month.

Data on the differences in incomes or rents could be used to update. An alternative source is the "regional price parity" which is a new measurement that the U.S. Bureau of Economic Analysis (BEA) began reporting a few years ago. The BEA developed and calculates the price parity to measure the differences in the price levels of goods and services across states for a given year. Price parities are expressed as a percentage of the overall national price level for each year, which is equal to 100 percent. If a state has a price parity of less than 100 percent, its price levels are below average; if a state has a price parity of more than 100 percent, its price levels are above average. The most recent data is from 2014. It shows Maryland's price parity is 110.3 percent.[13] In other words, goods and services cost about 10 percent more in Maryland.

FACTOR 4: TAX RATES

The BR measurements of child-rearing expenditures relate to total expenditures, which is equivalent to after-tax income if a family spends all of their income and incurs no savings. To develop the existing

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[11] Jane C. Venohr. (Dec. 2008). *2008 Update of the Maryland Child Support Schedule.* Prepared for the Maryland Department of Human Resources Child Support Enforcement Administration. Center for Policy Research, Denver, CO. p. 40.

[12] U.S. Census American Community Survey. (2016). *Median Gross Rent: 2015* and *Median Income by Family Type and Presence of Children*. Retrieved from http://census.gov.

[13] U.S. Bureau of Economic Analysis. (2016). *Real Personal Income for States and Metropolitan Areas, 2014.* http://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm.

schedule, BR measurements were backed into a gross-income basis using 2008 federal, state, and local income tax rates. Tax rates were calculated using federal and state income withholding and FICA tax formula. It also considered the amount withheld in the state formula for local income tax using the weighted average local tax rate. Specifically, the assumption was that all income available for child support is taxable and that it is taxable at ordinary income subject to federal, state withholding and FICA tax formulas. It also included local tax based on the average amount weighted by the county and state population. Tax rates prevailing in 2008 were used to convert gross income based on federal and state employer withholding tax formulas. Taxes were computed assuming (a) a single individual (which is the same tax rate for head-of-household in the withholding formula); and (b) two federal withholding allowances (one for a single exemption and one to simulate the standard deduction), based on IRS instructions.

The same assumptions could be used to convert measurements of child-rearing expenditures relating to net income to gross income, except 2016 tax rates would be used instead of 2008 tax rates. Alternatively, the tax assumptions could be changed. For example, District of Columbia relied on a different tax assumption when converting the BR measurement from an after-tax income base to a gross-income base. It backed out the gross-income equivalents assuming the after-tax income of married couple claiming the children as exemptions. This assumption would increase the basic obligations from the existing amounts at all incomes. This tax assumption was also the recommendation of the economist conducting the 2012 review of the Maryland guidelines.[14] As shown in the 2012 report, changing that assumption would produce significant increases.

FACTOR 5: PRICE LEVELS

Most states update whichever measurement of child-rearing expenditures they are using to the most current price level. The Consumer Price Index, which is published by the U.S. Bureau of Labor Statistics, is what economists overwhelmingly use. Since 2008, which is when the existing Maryland schedule was developed, through September 2016, prices have increases 14.4 percent.

Price increases do not translate into the same percentage increase to the schedule because incomes also have increased over time. The median income of a two-parent family with children in Maryland increases 10.3 percent from 2008 to 2015, while the mean wage in Maryland increased by 10.2 percent from 2008 to April 2016.[15]

FACTOR 6: EXCLUDE HIGHLY VARIABLE CHILD-REARING EXPENSES

Most income share schedules, including the existing Maryland schedule, do not include childcare expenses, the cost of the child's health insurance premium, and the child's extraordinary medical

[14] Econometrica, Inc. (2012). *Maryland Child Support Guidelines*. Prepared for the Maryland Department of Human Resources Child Support Enforcement Administration. Econometrica, Inc., Bethesda, Maryland.
[15] Calculated from the U.S. American Community Survey (various years) and the Maryland Department of Labor, Licensing and Regulation Office of Workforce Information & Performance Occupational Employment Statistics Program (various years). "Occupational Wage Estimates." *Monthly Labor Review*.

expenses in the schedule. Instead, the actual amount incurred for each of these expenses is included in the child support calculation on a case-by-case basis because they are highly variable expenses (*e.g.,* cases with older children will have no childcare expense while cases with infant children may have large childcare expenses). The average amount expended for each of these expenses (as calculated from the same dataset used to measure child-rearing expenditures) are subtracted from the measurements of child-rearing expenditures to develop the schedule. The existing Maryland amounts are based on 2008 data and could be updated to more current levels.

The alternatives would be to include them or exclude an alternative amount. Excluding these amounts generally reduces the schedule amounts. Some states, including Maryland, do include $250 per child per year in the schedule to account for average or typical out-of-pocket medical expenditures. The precise and appropriate amount in the post-Affordable Care Act implementation world is not certain. Data are not yet available. A couple of states (*e.g.*, Michigan and Virginia) exclude all medical expenditures from the schedule, however. Michigan, in turn, adds a standard amount back into the calculation as a worksheet line. This allows Michigan to change that amount without changing its entire schedule. If Maryland were to adopt this approach, it would further reduce the Maryland schedule.

FACTOR 7: ADJUSTING FOR FAMILIES THAT SPEND MORE/LESS OF THEIR INCOME

Most studies of child-rearing expenditures find that low-income parents spend more than their income on average. Most income-shares schedules, including Maryland's existing schedule, incorporate the assumption that caps total household expenditures at 100 percent of after-tax income, then the measurement of child-rearing expenditures is applied. For example, if families with after-tax income of $1,000 spend 200 percent of their after-tax income (*i.e.*, $2,000 per month) on average and devote 25 percent of their after-tax income to child-rearing expenditures, the schedule amount (assuming a net-income based schedule) is $250 per month rather than $500 per month, for an after-tax income of $1,000 per month. (For gross-income schedules, there is the added step of backing the after-tax income amounts to gross income as described in Factor 4.) Based on the economic data used to develop the existing Maryland schedule, the cap applies to monthly gross incomes of about $3,400 or less.

A parallel consideration is made for families that spend less than their after-tax income, which occurs at higher income. For Maryland and most income shares states, the actual ratio of expenditures to income to after-tax income is used. For example, if at after-tax incomes of $10,000 per month, a family spends 80 percent of its total expenditures on average and devotes 10 percent of total expenditures to child-rearing expenditures, then the schedule amount (assuming a net income-based schedule) would be $800, rather than $1,000, per month.

This adjustment could be updated for more current data on the proportion of family income that is spent or saved. The District of Columbia provides an example of an alternative assumption. The District of Columbia applies the cap at low incomes but assumes middle and higher incomes spend all their after-tax income. The consequence of this is that the District of Columbia amounts are much higher than most income-shares schedules at middle and higher incomes.

FACTORS 8 & 9: LOW-INCOME ADJUSTMENT AND MINIMUM ORDER

These factors are discussed in greater detail in Section V.

Low-income adjustments and minimum orders are mostly policy decisions. Pending federal regulations will make a low-income adjustment mandatory.[16] The most common low-income adjustment is a self-support reserve (SSR), and most states relate their SSR to the federal poverty level for one person in the year that the state last updated their guidelines. (A few states index it for annual updates to the FPL. As discussed in more detail in Section V, the existing Maryland schedule includes a SSR equivalent to the 2008 FPL ($867 per month), while the 2016 FPL is $990 per month.

FACTOR 10: ADJUSTMENT AT HIGH INCOMES

The existing Maryland schedule includes an additional adjustment at gross incomes above $10,000 per month. The committee reviewing the guidelines in 2008 devised the adjustment to create vertical equity in the guidelines changes among low-, middle- and high-income families.[17] This was achieved by essentially applying the percentage increase at low incomes from the previous schedule to the schedule updated in 2008 to higher incomes. Without this adjustment, the percentage increase would have been more at low incomes than they would have been at higher incomes.

The adjustment essentially produce amounts higher than the BR measurements but lower than the United States Department of Agriculture (USDA) measurements available at the time. As discussed in next section, these two studies, respectively, are generally perceived to be the lower bound and upper bound of credible measurements of child-rearing expenditures to which most economists believe envelope the range of appropriate amounts for state guidelines schedules.

The alternatives would be updated the adjustment to current price levels, eliminating the adjustment, or develop a new adjustment.

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[16] U.S. Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." Federal Register, Vol. 79, No. 221, p. 68580. Retrieved from http://www.acf.hhs.gov/programs/css/resource/nprm-flexibility-efficiency-and-modernization-in-child-support-enforcement-programs .

[17] *Supra*, note 11 at 43.

SECTION III: ECONOMIC STUDIES ON THE COST OF RAISING CHILDREN

This section provides an overview of the economic studies on the cost of raising children. Two types of costs are considered: minimum needs; and, the expenditures in children among intact families. As explained in Section I, Maryland like most states bases its guidelines schedule on a measurement of child-rearing expenditures in intact families.

MINIMUM NEEDS AND CHILD-REARING EXPENDITURES IN SINGLE-PARENT FAMILIES

No state bases its entire guidelines formula on the minimum needs of the child or how much is spent on children in single-parent families. The Melson formula comes the closest by providing a "primary support amount" for the child, but the Melson formula also provides that a percentage of the obligated parent's income be assigned to support if the obligated parent has any income in surplus of what is needed for basic needs. For example, Delaware, which uses the Melson formula, add 19 percent of the obligated parent's remaining income to the obligated parent's share of the primary support for one child to allow the child to share the standard of living afforded by the obligated parent.

Exhibit 3 shows that there are few studies that measure the cost of the child's basic needs. The most commonly used measurement is the Federal Poverty Level (FPL).[18] Montana and Delaware consider it in setting their primary support amounts. The FPL is updated annually. The FPL varies by household size, although it assumes that each additional person in a household requires the same dollar amount. Another federal measure is called the Supplemental Poverty Measure (SPM), but it is not a dollar threshold; rather, it measures the number of people living in poverty.[19] A third federal measurement, which was used in Michigan to consider whether the child support adjustment for shared parenting time was adequate, is the United States Department of Agriculture (USDA) thrifty food plan.[20] The USDA publishes the cost of four food plans for individuals by age range and gender. The thrifty food plan is used to determine SNAP (formerly called Food Stamps) benefits and the liberal plan is used for military allowances. Another significance of the thrifty food plan is that the original threshold of poverty, which dates to English Poor Laws, consists of thrice what it costs for a subsistence diet.

[18] U.S. Department of Health and Human Services. (Jan. 25, 2016). "Annual Update of the HHS Poverty Guidelines." *Federal Register*. Retrieved from https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines/.

[19] More information about the SPM can be found at the U.S. Census Bureau website: http://www.census.gov/hhes/povmeas/methodology/supplemental/overview.html.

[20] U.S. Department of Agriculture. (Oct. 2016). Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average. Retrieved from https://www.cnpp.usda.gov/sites/default/files/CostofFoodSep2016.pdf

Exhibit 3: Measurements and Indicators of the Child's Basic Needs	
Source	**Findings**
2016 Federal Poverty Level	One person: $990 per month Each additional person: $347 per month
2016 Thrifty Food Budget (selected ages)	Individual child (1 year old): $93 per month Individual child (9–11 year old): $156 per month Male, 14–18 years old: $172 per month
2012 Self-Sufficiency Standard (Baltimore County, Maryland)	Implicit[a] amount for 1 child: $1,125/month (2012$) Implicit[a] amount for 2 children: $1,600/month (2012$)

[a] The amount is implicit because it is based on the difference needed for a household consisting of one adult and a household consisting of one adult and one or two children minus child care expenses and subsidies.

Another commonly used measure is the self-sufficiency standard. Developed by a scholar with the University of Washington Center for Women's Welfare with help from a Ford Foundation grant, it measures the earnings needed for a working family to adequately meet the family's basic needs. [21] The measures are typically at a county or city level and focus on the needs of a one-parent family with one or two children. Exhibit 3 shows the self-sufficiency standard from Baltimore County, in which the self-sufficiency standard was last measured for Maryland in 2012.[22] The amounts would be higher for Anne Arundel County, Charles County, Howard County and Montgomery County; and, lower for Allegany County and Garrett County.

Arguably, a new (2015) study also measures the child's basic needs.[23] It is arguable because the authors believe that their methodology reflects child-rearing expenditures across all income ranges; however, because it finds implausibly low levels, it is discussed in this section. For example, the study finds that the marginal cost of food for children is $484 per year (*i.e.*, about $40 per month). Advocacy groups in at least three state have recently promoted this study for a state's child support guidelines review, but most committees that have examined the study dismiss it for its implausible results.

EXPENDITURES ON CHILDREN BY SINGLE PARENTS

Over a decade ago, a few states proposed guidelines changes that would have related the guidelines amounts to expenditures in single-parent families. None of these proposals were legislated. One reason is that an inordinate percentage of single-parent families live in poverty, while most states believe that the children should share in the standard of living afforded by the obligated parent. In Maryland, the poverty rates is 4 percent among two-parent families, 33 percent among female-headed

[21] More information can be found at its website: http://selfsufficiencystandard.org/.
[22] Pearce, Diana. (Feb. 2012). *The Self-Sufficiency Standard for Maryland 2012*. Prepared for the Maryland Community Action Partnership. Retrieved from: http://www.montgomeryplanning.org/research/housing/rental_housing_study/documents/MD12-SSS-Final-Print-012412.pdf .
[23] Comanor, William S., Sarro, Mark, and Rogers, R. Mark. (2015). "The Monetary Cost of Raising Children." *Economic and Legal Issues in Competition,* in James Langenfeld (ed.) *Economic and Legal Issues in Competition, Intellectual Property, Bankruptcy, and the Cost of Raising Children (Research in Law and Economics, Volume 27)* Emerald Group Publishing Limited, pp.209 http://www.emeraldinsight.com/doi/abs/10.1108/S0193-589520150000027008 .

families, and 8 percent among male-headed families. The median family income is $116,999 among two-parent families, $36,931 among female-headed families, and $51,234 among male-headed families. Most lone-parent families are female-headed. The low median income of this group underscores why information about their income and expenditures is insufficient for informing guidelines amounts for high incomes.

MEASUREMENTS OF CHILD-REARING EXPENDITURES BY FAMILIES

As mentioned in Section I, most states, including Maryland, base their guidelines on a continuity-of-expenditures model so relate their core formula or schedule to economic data on the cost of raising a child in an intact family. The premise is that the children are entitled to the same level of expenditures had the children and both parents lived together. State guidelines based on this premise essentially believe that the guidelines should apply equally to children of divorce and children of unmarried parents, regardless of whether the parents ever lived together, because most states believe that children should not be the economic victims of their parents' decisions to live apart.

There are several economic methodologies used to separate the child's share of expenditures from total expenditures of a household. Economists do not agree on which methodology best measures actual child-rearing expenditures. Nonetheless, many economists and policy makers agree that any guidelines amount between the lower and upper bounds of credible measurements of child-rearing expenditures are appropriate guidelines amounts. Guidelines amounts below the lower bound are generally deemed to be inadequate for the support of children.

Through a contract with the U.S. Department of Health and Human Services, Lewin/ICF (1990)[24] developed this approach for assessing state guidelines. Since then, several states have used it and continue to use it. The most commonly used methodology, the "Rothbarth" methodology— which forms the basis of the existing Maryland schedule and the basis of 28 other states' guidelines or formulas— is generally considered the lower bound of the range of credible measurements. For theoretical reasons, economists also believe that the Rothbarth methodology understates actual child-rearing expenditures. Professor David Betson, University of Notre Dame, has developed four sets of measurements of child-rearing expenditures over the past 25 years using the Rothbarth method. For each of his studies, he uses the most current expenditures data available from the Consumer Expenditure Survey, which is a comprehensive survey of household expenditures and used by all economists measuring child-rearing expenditures.[25]

The most current study considered for the upper bound is conducted by the United States Department of Agriculture (USDA). Minnesota is the only state to use the USDA study as the basis of its guidelines.

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

[25] More information about the Consumer Expenditure Survey can be found at the U.S. Bureau of Labor Statistics website: http://www.bls.gov/cex/.

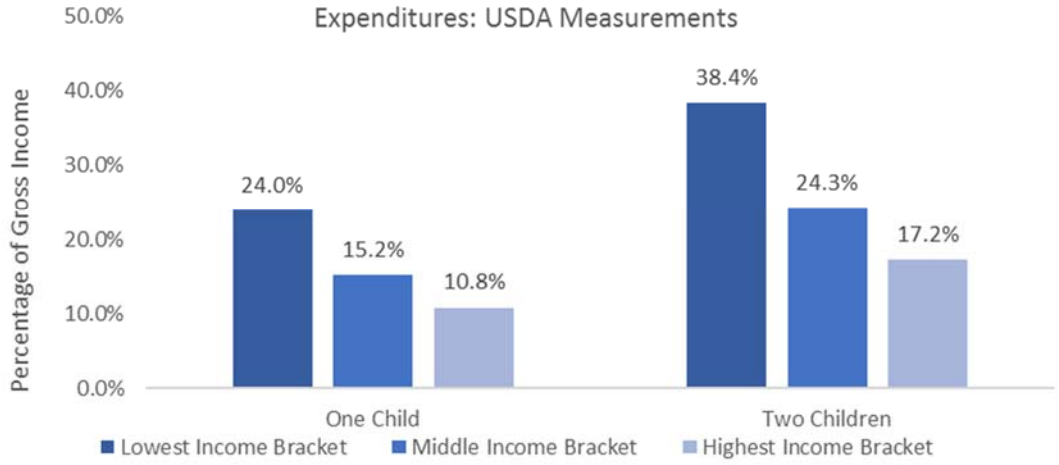
USDA METHODOLOGY

The USDA estimates child-rearing expenditures individually for seven expenditure categories (*e.g.*, food, transportation, housing, clothing, health care, child care and education, and miscellaneous expenses), then adds them to develop a total. The USDA study is considered the upper bound of current measurements of child-rearing expenditures. It is usually updated annually, but it is in the process of some methodological changes, so its next release is not schedule until late 2016.

The most recent USDA study is for 2013, and it found that average child-rearing expenses are $9,130 to $25,700 per year for the youngest child in a two-child family overall in the United States.[26] The comparable amount for a child in rural areas ranges from $7,510 to $19,070 per year depending on family income and child age. The USDA finds that child-rearing expenditures are higher in high-income families and for older children.

The USDA estimates consider three income ranges. In 2013, they were before-tax income less than $61,680 per year, with an average income of $39,450; before-tax income of $61,680 to $106,800 per year, with an average of $82,990 per year; and before-after tax income more than $106,800 per year, with an average of $186,910 per year. Exhibit 4 compares the percentage of gross income devoted to child-rearing expenditures for each of these income ranges. Specifically, the percentage is calculated by dividing average expenditures (less the child's healthcare expenses and childcare expenses) for each income range by average income of that range. This is done to make the USDA percentages comparable to the Maryland guidelines percentages. Most state guidelines exclude these expenses from their core formula or schedule because they use the actual amount expended on a case-by-case basis in the child support calculation.

Exhibit 4: Percentage of Gross Income Devoted to Child-Rearing Expenditures: USDA Measurements



[26] Lino, Mark. (2014). *Expenditures on Children by Families: 2013 Annual Report*. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2013, Washington, D.C. Available at http://www.cnpp.usda.gov/sites/default/files/expenditures_on_children_by_families/crc2013.pdf.

One of the major points of Exhibit 4 is the percentage of gross income devoted to child-rearing expenditures declines as gross income increases. Progressive federal tax rates contribute to this decline. Spending decisions are made from after-tax income, not gross income.

ROTHBARTH METHODOLOGY

There are five different Rothbarth measurements that form the basis of 29 state guidelines. Four were developed by Professor David Betson, University of Notre Dame. The fifth was developed by a Rutgers University professor for New Jersey, is adjusted for New Jersey's relatively high income, and is used only by New Jersey. Named after the British WWII economist who derived it, the Rothbarth methodology is a marginal cost approach that compares expenditures of two sets of equally well-off households: one set consists of two-parent families with children, and the other consists of couples without children. The difference in their expenditures is presumed to be spent on child rearing. The Rothbarth methodology relies on the percentage of total expenditures devoted to adult goods (*i.e.*, adult clothing in Betson's application) to determine equally well-off families.

Over time, four sets of Betson-Rothbarth (BR) measurements have been produced. For Betson's first study,[27] he used 1980–1986 CES Data. For his second study, [28] he initially used 1996–1998 CES data, but later expanded it to encompass 1996–1999. For his third[29]and fourth studies,[30] respectively, he used data from the 1998–2004 and 2004–2009 CES. The existing Maryland schedule is based on the third BR study (BR3). It was the most current study available at the time Maryland drafted the current schedule.

DIFFERENCES AMONG BR MEASUREMENTS OVER TIME

Betson's four different studies estimating child-rearing expenditures over the past few decades vary in other ways besides data years. Some of his studies use other methodologies besides the Rothbarth methodology to measure child-rearing expenditures. Betson's first study was conducted in 1990 and responded to a Congressional mandate to provide information about child-rearing expenditures for states to develop and revise child support guidelines. For this study, he used and compared five different methodologies for measuring child-rearing expenditures and concluded that the Rothbarth estimator produced the most "robust" (*i.e.*, sound and statistically reliable) results, and recommended its use for state guidelines.

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[27] David M. Betson. (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.

[28] Betson, David M. (2001). "Chapter 5: Parental Expenditures on Children." in Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, California.

[29] Betson, David M. (2006). "Appendix I: New Estimates of Child-Rearing Costs" in *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations*, Report to State of Oregon, Prepared by Policy Studies Inc., Denver Colorado. Available at http://www.oregonchildsupport.gov/laws/guidelines_archive/docs/psi_guidelines_review_2006.pdf.

[30] Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." in Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, California.

Exhibit 5 and Exhibit 6 illustrate the differences in BR over time for one child and two children, respectively. The percentages exclude childcare, the child's health insurance, and the child's extraordinary medical expenses. The first three sets of BR measurements (BR1, BR2, and BR3) rely on the same assumptions and methodologies, but different data years. The most recent BR measurements (BR4) included two changes in data assumptions. Earlier BR measurements consider "expenditures," while BR4 considers "expenditures-outlays." Expenditures include the purchase price (and sales tax) on any item purchased within the survey year regardless whether the item was purchased through installments. In contrast, outlays only capture what was actually paid toward that item during the survey period. So, if there were only four out of 20 installment payments made during the survey period, only those four payments are captured.

Unlike expenditures, outlays also capture mortgage principal payments, payments on second mortgages, and payments on home equity loans. Both expenditures and outlays capture interest on the first mortgage among homeowners and rent, utilities, and other housing expenses among renters. The merit of expenditures for use of state guidelines is that it excludes mortgage principal payments. This is consistent with property settlements that have historically addressed equity in the home as part of the divorce settlement. The merit of outlays for use in state guidelines is it is a better reflection of the monthly budget cycle; that is, household spending in consideration of monthly bills and expenses.

The second difference is that Betson relied on a newly available measure of income developed by the Bureau of Labor Statistics, the organization that conducts the CES. The underreporting of income is a problem inherent to most surveys. The new measure attempts to correct underreporting, particularly at low incomes. The problem was identified from findings from earlier CES that revealed that many low-income families spend considerably more than what they report as income. The new measurement essentially bumps income for some families—hence, reducing the percentage of their income spent on child rearing.

In general, the BR4 measurements are less than the BR3 measurements at lower incomes, which may be due to the correction of the underreporting of income, as described above, and the BR4 measurements are more than the BR3 measurements at higher income, which may be due to the change to outlays. Due to the decreases coupled with the fact that most conventional economists believe that the Rothbarth methodology understates actual child-rearing expenditures, several states (*i.e.*, Arizona, Iowa, and Pennsylvania) have decided to retain the BR3 but update it for current price levels and other economic factors (*e.g.*, changes in tax rates). Seven states (*i.e.*, Colorado, Connecticut, North Carolina, Rhode Island, Vermont, Virginia, and Wyoming) base their guidelines schedules on BR4.

Exhibit 5: Changes in Betson-Rothbarth Measurements over Time: One Child

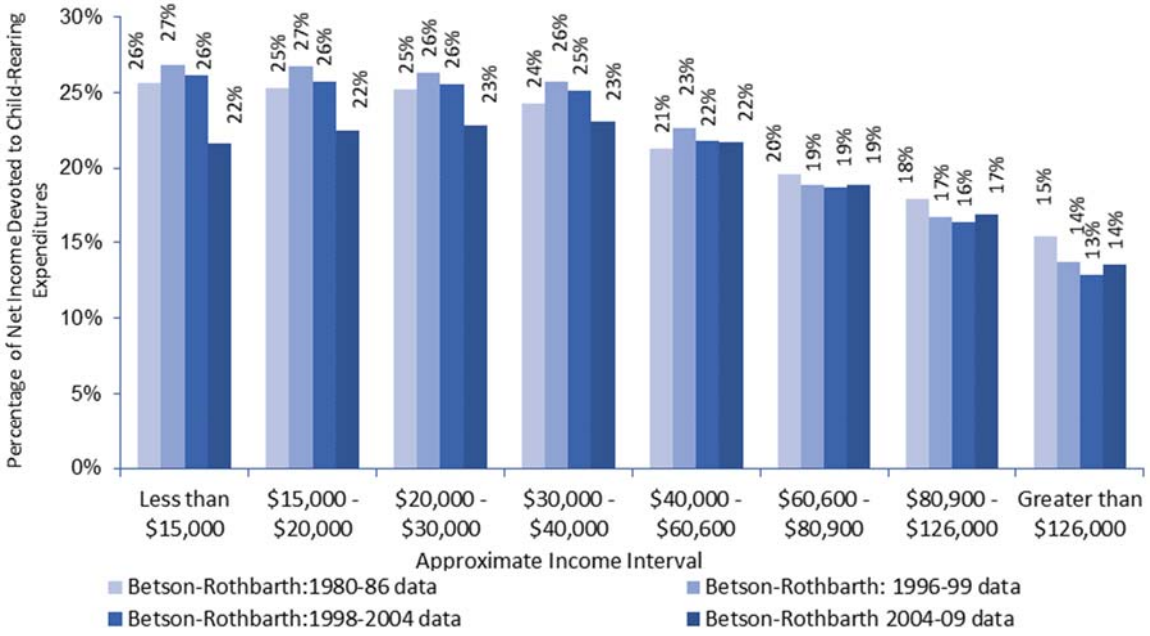
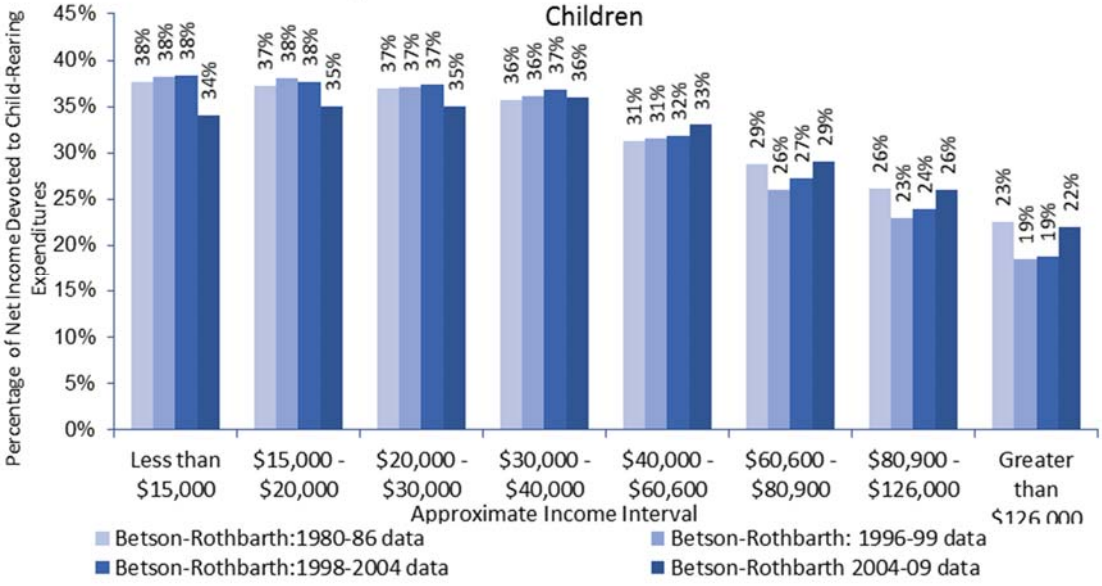


Exhibit 6: Changes in Betson-Rothbarth Measurements over Time: Two Children



NEW JERSEY-ROTHBARTH MEASUREMENTS

In 2013, New Jersey updated its guidelines using a study that was conducted by a Rutgers University professor applying the Rothbarth methodology. However, its average results are much less than that of the BR studies. The New Jersey study found that the average percentage of total household expenditures devoted to children in intact families is 20 percent for one child, 23 percent for two children, and 29 percent for three children.[31] In contrast, the average percentage of total household expenditures devoted to children in intact families under the BR measurements range from 24 to 26 percent for one child, 35 to 37 percent for two children, and 40 to 45 percent for three children. The Rutgers study considers expenditures data from a larger time period (2000 through 2011). The Rutgers study also considers single-parent families and families with more than two adults living in the household, while the BR studies consider dual-parent families only. Inclusion of single-parent families may explain some of the differences.

Despite the differing study results, when New Jersey developed a schedule, it adjusted its Rothbarth measurements for New Jersey's above average income. This results in the New Jersey schedule amounts for one child being more than most BR-based schedules. However, the New Jersey schedule amounts are only more than BR-based schedules for one-child amounts, not for two or more children. This is because of an anomalous result of the Rutgers study: it found that two children do not cost much more than one child (*i.e.*, the amount allocated for two children is about 10 percent more than the amount allocated for one child).[32] This finding eclipses any adjustment for New Jersey's higher incomes for comparisons considering two or more children. The next section, which compares schedule amounts, includes the New Jersey schedule for illustrative purposes.

[31] New Jersey Child Support Institute (March 2013). *Quadrennial Review: Final Report*, Institute for Families, Rutgers, the State University of New Jersey, New Brunswick, NJ. Retrieved from: http://www.judiciary.state.nj.us/reports2013/F0_NJ+QuadrennialReview-Final_3.22.13_complete.pdf .

[32] Jane C. Venohr. (2013). "Child Support Guidelines and Guidelines Reviews: State Differences and Common Issues," *Family Law Quarterly*, Vol. 43, No. 3 (Fall 2013).

SECTION IV: COMPARISON OF EXISTING SCHEDULE TO ECONOMIC DATA

This section compares the existing Maryland to the USDA measurements, the BR3 measurements updated for changes in price levels and to current tax rates, and the BR4 measurements. It also compares the existing Maryland schedule and these alternatives for updating the schedule to child support guidelines of nearby states. The comparisons consider those incomes above $1,250 per month because the existing schedule provides a minimum order, which is not based on economic data on the cost of raising children, below that income. The minimum order and self-support reserve (SSR) are discussed in the next section.

All of the measurements were updated to 2016 price levels. Both the BR3 and BR4 measurements were updated for 2016 income tax rates. (A similar assumption is not necessary for the USDA measurements because the USDA measurements relate to gross incomes.) These and other assumptions used to transform the USDA, BR3, and BR4 measurements to comparable to the Maryland schedule are in Appendix A. An updated BR3 schedule and a BR4 schedule were developed for comparisons. Those updated schedules are also provided in Appendix A.

COMPARISONS BY NUMBER OF CHILDREN AND FOR A RANGE OF INCOMES

Exhibits 7 through 12 compare the existing Maryland schedule amounts to the USDA, updated BR3 (labeled BR3 2016 in the exhibits), and BR4 for combined gross incomes of $1,250 per month through $15,000 gross per month, the highest amount considered under the existing schedule. Each of the measurements of child-rearing expenditures have sufficient information to extend the schedule beyond that level. In fact, there was sufficient economic data back in 2008 to extend the schedule above gross incomes of $20,000 per month, but there was a 2008 policy decision to stop the schedule at $15,000 gross per month. In 2016, BR3 and BR4 measurements could be used for schedule amounts up to about $30,000 gross per month, and USDA measurements could be used for schedule amounts up to about $16,000 gross per month. Above these incomes, there is insufficient data to know whether families with extraordinarily high incomes (*e.g.*, $100,000 gross per month) spend the same proportion of their income as high-income families with less income (e.g., $40,000 gross per month).

These are the *schedule* amounts, not *award* amounts. In other words, they do not consider each parent's prorated share. Instead, the comparisons consider the total amount owed based on the parents' combined incomes. They also do not consider additional adjustments for other factors (*e.g.,* child care expenses). The measurements used in the comparisons are *not* adjusted for the self-support reserve because, as discussed in the next section, there are several options concerning the self-support reserve (SSR) that would better serve Maryland families than the existing SSR approach. Most states first decide whether to update the entire schedule based on new economic data on child-rearing expenditures (and price levels and taxes), then decide on the SSR and the minimum order. Nonetheless, the Maryland schedule incorporates a SSR that could not be stripped for the purposes of the comparisons. As evident in the exhibits, this produces a "kink" in the Maryland schedule at very low incomes.

Exhibit 7 and Exhibit 8 compare the amounts for one child, Exhibit 9 and Exhibit 10 compare the amounts for two children, and Exhibit 11 and Exhibit 12 compare the amounts for three children. In other words, there are two exhibits for each number of children considered. The first exhibit for one child compares the dollar amount of the basic obligation for combined adjusted gross incomes of $1,250 to $15,000 per month, where $15,000 is the highest amount considered under the existing schedule. The second exhibit for one child compares the basic obligation as a percentage of combined adjusted gross income. This percentage is important because some research finds that payment rates significantly decline if the order amount is 20 percent or more of the obligated parent's gross income for one child and 28 percent or more of the obligated parent's gross income for two or more children[33] Using Maryland data, the University of Maryland also finds poor payments among obligated parents with high order-to-income ratios, although the Maryland study also identifies other factors correlated with poor payments (*e.g.*, employment status and whether the obligated parent has multiple orders).[34]

Based on the analysis of case file data from 2007-2010 Maryland administrative records:

- 74.1 percent of Maryland orders are for one child,
- 20.3 percent of Maryland orders are for two children, and
- 5.6 percent of Maryland orders are for three or more children.[35]

Although the exhibits only consider one, two and three children, the patterns for four and more children are like those for three children.

ONE-CHILD COMPARISONS

Exhibit 7 shows that the one-child amounts under the existing schedule are generally within the range of the USDA measurements, which are the upper bound of current measurements, and the BR4 measurements, which are the lower bound of current measurements, with a few exceptions. They are less than the USDA measurements for incomes below $10,000 gross per month. This implies that the existing schedule may be too high at these incomes. As discussed earlier, the amounts above $10,000 under the existing schedule are not based on the BR3 measurements, rather they are based on adjustment to create vertical equity in the 2008 changes. The existing schedule is slightly below the BR4 measurements at low to middle incomes (*i.e.*, below $5,200 gross per month). On one hand, this suggests that the existing schedule inadequately provides for children at low incomes. On the other hand, this is before any consideration of ability to pay or what will actually be paid at these incomes.

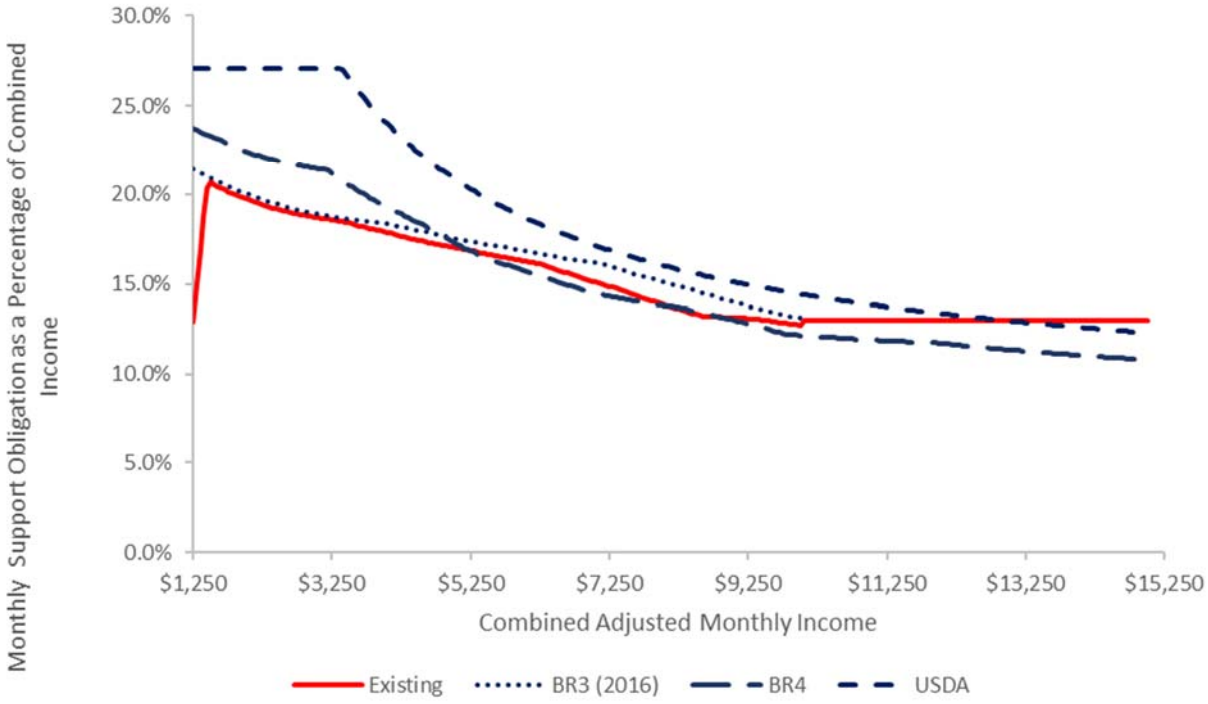
[33] For example, see Takayesu, M. (2012). *How Do Child Support Order Amounts Affect Payments and Compliance?* Santa Ana, CA: Research Unit of the Orange County Department of Child Support Services. Retrieved from http://www.css.ocgov.com/about/research_studies .

[34] Hall, Lauren, Logan Passarella, Letitia, and Born, Catherine. (May 2014). *Who Pays Child Support? Noncustodial Parents Payment Compliance.* University of Maryland School of Social Work Family Welfare Research & Training Group. Baltimore, Maryland.

[35] Hall, Lauren, et al. (Nov. 2012) *Maryland Child Support Guidelines: Case Level Review 2007-2010.*

Exhibit 7: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: One Child

Exhibit 8: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: One Child



The BR3 amounts updated to 2016 price levels and taxes in Exhibit 7 stop at combined gross incomes of $10,000 per month because an update for 2016 vertical equity is a policy decision.

Exhibit 8 shows that the existing schedule yields amounts that are generally less than 20 percent of combined adjusted income. (The percentage becomes the same percentage of the obligated parent's income assigned to child support.) Both the USDA and BR4 measurements of child-rearing expenditure find that families with one-child spend more than 20 percent of their gross incomes at low and middle incomes (*i.e.*, combined gross incomes below about $3,000 to $5,000 per month depending on which study of child-rearing expenditure is being considered). For comparison purposes, gross earnings from full-time employment at Maryland's current minimum wage ($8.75 per hour) would be about $1,500 per month. In turn, if each parent's income is at least equivalent to this level, the combined income would be above $3,000 per month.

TWO-CHILD COMPARISONS

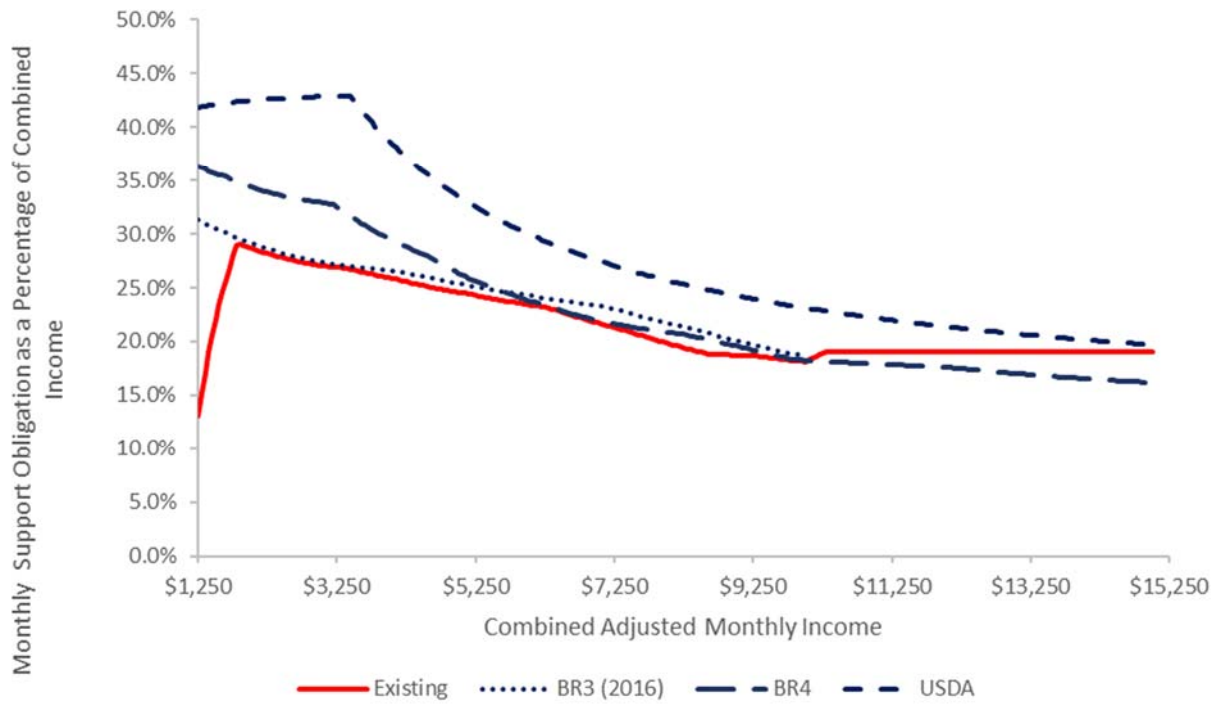
Exhibit 9 shows that the existing Maryland schedule amounts are generally below the USDA measurements: this suggests that the existing Maryland schedule amounts are not too high. However, the existing Maryland schedule amounts are below the BR4 measurements for incomes below about $10,000 per month. This suggests the existing Maryland schedule amounts for two children may be inadequate; however, the same caveats concerning willingness and ability to pay discussed for the one-child comparisons are also applicable.

Exhibit 9: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Two Children

Exhibit 10 shows that the existing Maryland schedule is generally below 30 percent of gross income, while the amounts under the USDA and BR4 measurements are higher, particularly at low incomes. Exhibit 10 also illustrates that the self-support reserve (SSR) at very low incomes. It produces a low percentage (*i.e.,* below 15 percent) and climbs to almost 30 percent when income reaches about 29 percent at about $1,800 gross per month. Above this income, there is no longer an adjustment to the two-child amounts for the SSR.

Exhibits 9 and 10 also show a slight change in the trend line at gross incomes of $10,000 per month. This reflects the 2008 adjustment for vertical equity.

Exhibit 10: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Two Children

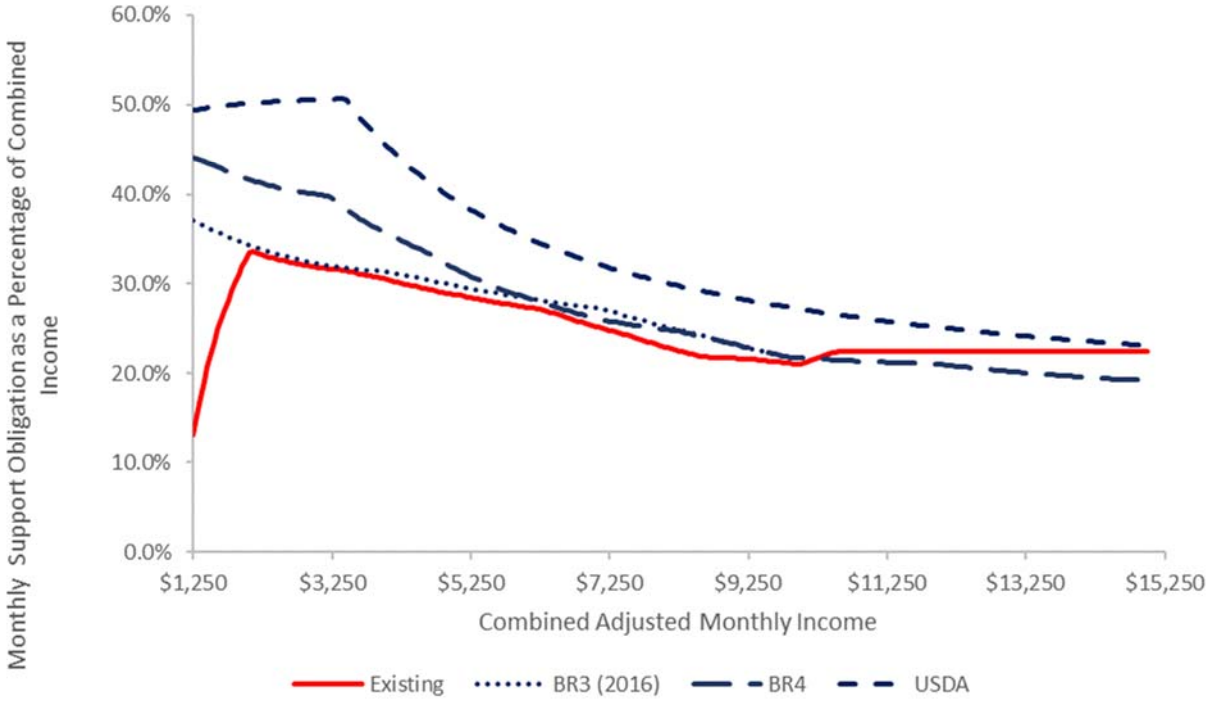


THREE-CHILD COMPARISONS

The patterns for three children are similar to those for two children. The existing Maryland schedule is below the USDA measurements, which suggests the existing schedule is not inappropriate. It is below the BR4 measurements below $10,000 gross per month, which suggests it is inadequate for the support of children. The incorporation of a SSR produces lower percentage amounts at low incomes under the existing schedule, however, which is important to obligated parents with poverty or near poverty income. There is a "kink" in the trend line under the existing schedule at $10,000 gross per month. This reflects the switch from the BR3-basis of the schedule to a schedule based on vertical equity.

Exhibit 11: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Three Children

Exhibit 12: Comparisons of Existing Maryland Schedule to Economic Data on the Cost of Raising Children: Three Children



COMPARISONS USING CASE SCENARIOS

The remaining exhibits in this section use case scenarios to illustrate the differences among the existing schedule, the USDA and BR4 amounts, and the guidelines of neighboring states of Delaware, New Jersey, Pennsylvania, and Virginia and the District of Columbia. New Jersey, although it does not share a border with Maryland, is included because, as discussed earlier, it is based on a unique study of child-rearing expenditures. West Virginia, which does border Maryland, is not included because it has not updated its schedule for almost 20 years and it is based on an adjustment for West Virginia's below-average income. All of the states bordering Maryland rely on the income shares model except Delaware, which relies on the Melson formula.

The case examples consider median incomes by five different levels of educational attainment of Maryland workers. The data are from the 2015 U.S. Census American Community Survey.[36] Median earnings for five levels of educational attainment are:

- $18,475 for females and $28,515 for males with less than a high school degree;
- $28,176 for females and $40,474 for males with a high school degree or GED;
- $35,791 for females and $50,219 for males with some college or associate's degree;
- $51,398 for females and $70,850 for males with a bachelor's degree; and
- $68,399 for females and $98,774 for males with a graduate or professional degree.

The case scenarios assume the median amount among males is the obligated parent's income and the median amount among females is the custodial parent's income. Statistically, the clear majority of obligated parents are male. Exhibits 13, 14, and 15, respectively, compare amounts one, two, and children. The calculations only consider the schedule amounts. There are no adjustments for additional dependents, child care expenses, the cost of the child's health insurance, shared-parenting time, or other factors.

FINDINGS FROM COMPARISONS OF CASE SCENARIOS

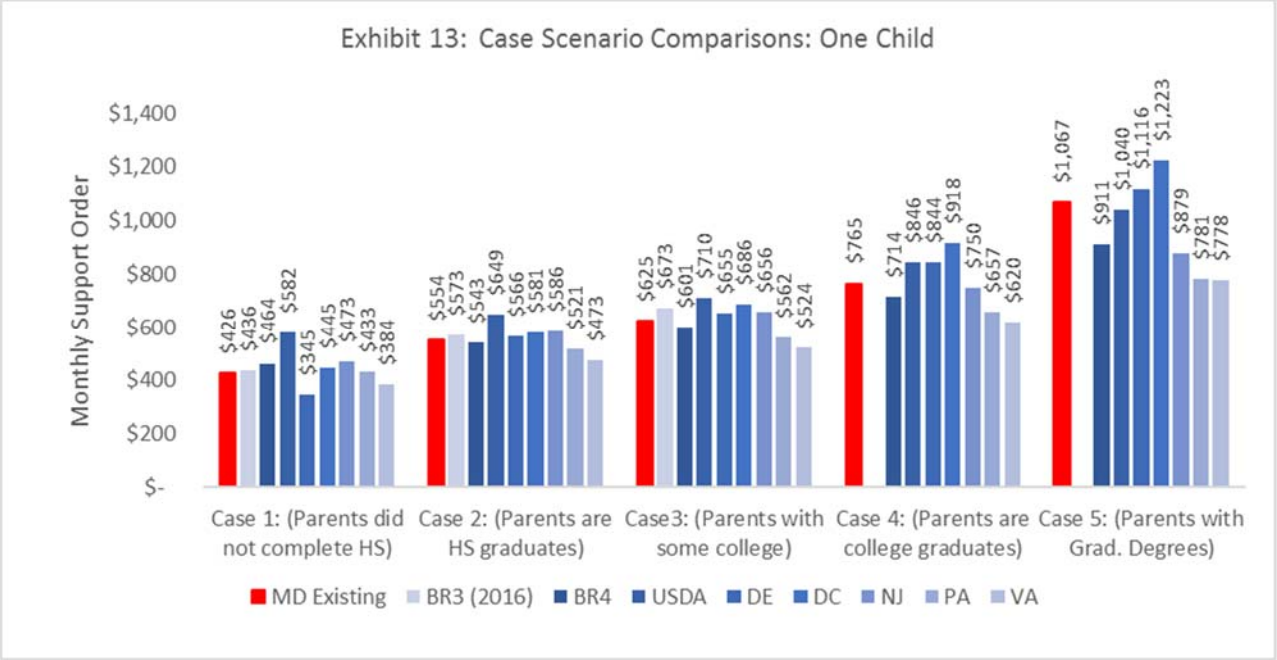
There are several findings from the case scenarios. In general, regardless of the number of children, the Maryland schedule is within range of the guidelines amounts in other states. There is less variation among state guidelines amounts in the lower-income scenarios (*i.e.,* the scenarios involving parents with incomes equivalent to the median earnings of Maryland workers with a high school degree or less) than the higher-income scenarios (*i.e.*, those involving parents whose earnings are equivalent to median earnings of those with graduate or professional degrees). The notable exception at low incomes is Delaware, which has a generous self-support reserve. The Delaware order amount for an obligated parent whose income is equivalent to median earnings of a Maryland worker without a high school

[36] U.S. Census American Community Survey. (2016). *Median Earnings by Highest Educational Attainment and Sext: 2015* Retrieved from http://census.gov

degree is $529 per month regardless whether there is two or children. This reflects Delaware's self-support reserve applying at this income level.

At higher incomes, a few states stand out as yielding higher amounts, while other states stand out as yielding lower amounts. Maryland, Delaware, and the District of Columbia yield higher amounts at higher incomes. One reason that Maryland yields higher amounts is because of the adjustment that was made for incomes above $10,000 per month. Delaware yields higher amounts because at high incomes because that of the structure of the Melson formula, which does not account for the percentage of income devoted to child-rearing expenditures declining as income increases. The District of Columbia, as discussed earlier, yields higher amounts because it assumes families spend all of their after-tax income. In other words, there is no adjustment for typical savings levels in the District of Columbia.

New Jersey, Pennsylvania, and Virginia yield lower amounts at higher incomes. All three of these states are based on Rothbarth measurements. Pennsylvania and Virginia are based on Betson-Rothbarth measurements, and do not include any adjustment to the BR measurements, which are nationwide measurements of child-rearing expenditures. However, Pennsylvania and Virginia cost of living and income is more similar to the national average than Maryland's. New Jersey bases its measurements on its own Rothbarth study, which was discussed earlier. New Jersey did adjust its Rothbarth measurements calculated from national data for New Jersey's above average income.



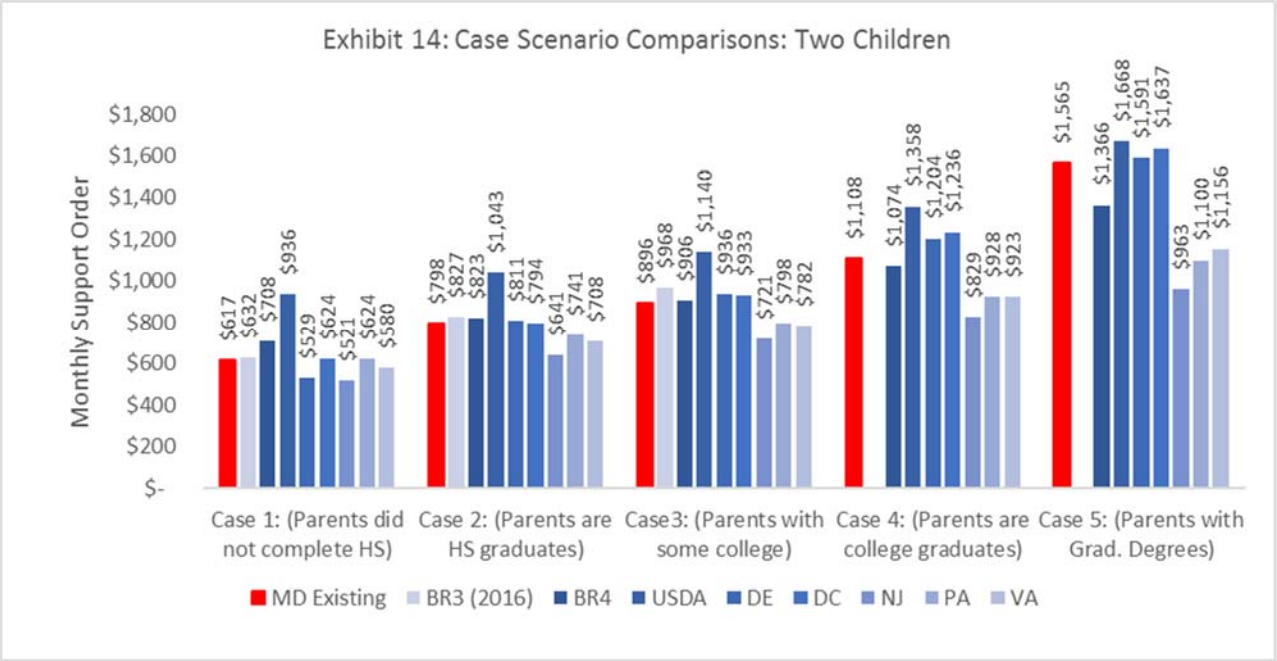


Exhibit 14: Case Scenario Comparisons: Two Children
Monthly Support Order
$1,800
$1,600
$1,400
$1,200
$1,000
$800
$600
$400
$200
$-
$617 $632 $708 $936 $529 $624 $521 $624 $580
$798 $827 $823 $1,043 $811 $794 $641 $741 $708
$896 $968 $906 $1,140 $936 $933 $721 $798 $782
$1,108 $1,074 $1,358 $1,204 $1,236 $829 $928 $923
$1,565 $1,366 $1,668 $1,591 $1,637 $963 $1,100 $1,156
Case 1: (Parents did not complete HS)
Case 2: (Parents are HS graduates)
Case3: (Parents with some college)
Case 4: (Parents are college graduates)
Case 5: (Parents with Grad. Degrees)
MD Existing
BR3 (2016)
BR4
USDA
DE
DC
NJ
PA
VA

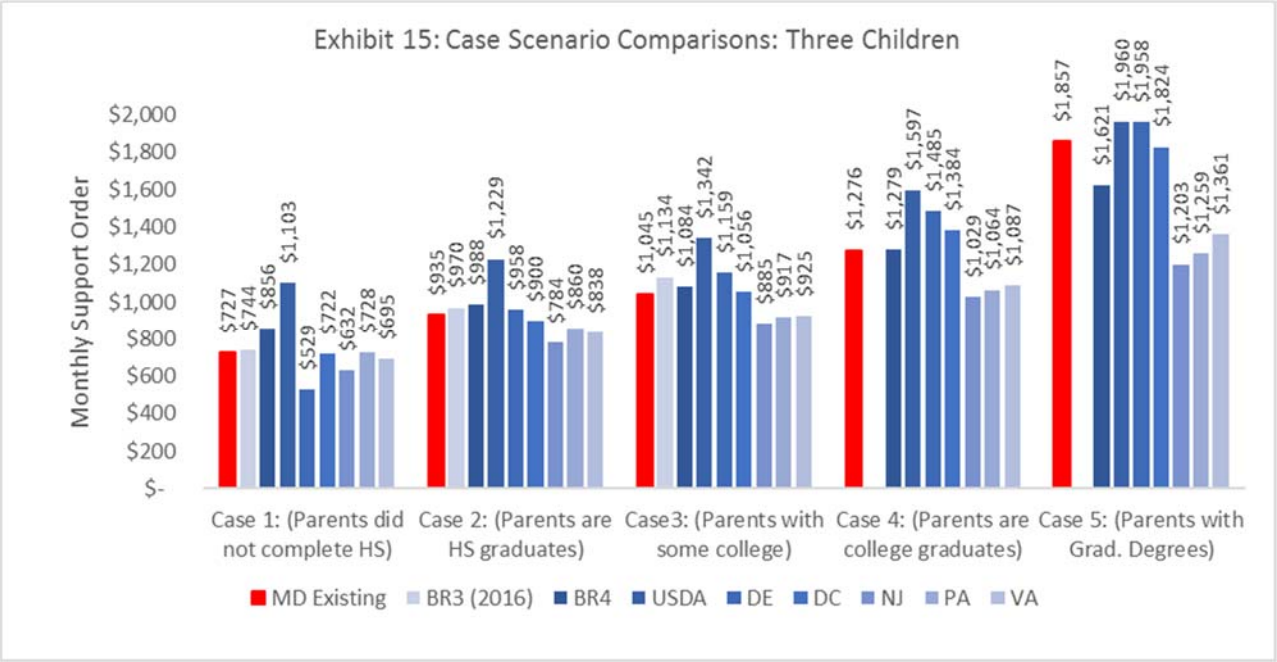


Exhibit 15: Case Scenario Comparisons: Three Children
Monthly Support Order
$2,000
$1,800
$1,600
$1,400
$1,200
$1,000
$800
$600
$400
$200
$-
$727 $744 $856 $1,103 $529 $722 $632 $728 $695
$935 $970 $988 $1,229 $958 $900 $784 $860 $838
$1,045 $1,134 $1,084 $1,342 $1,159 $1,056 $885 $917 $925
$1,276 $1,279 $1,597 $1,485 $1,384 $1,029 $1,064 $1,087
$1,857 $1,621 $1,960 $1,958 $1,824 $1,203 $1,259 $1,361
Case 1: (Parents did not complete HS)
Case 2: (Parents are HS graduates)
Case3: (Parents with some college)
Case 4: (Parents are college graduates)
Case 5: (Parents with Grad. Degrees)
MD Existing
BR3 (2016)
BR4
USDA
DE
DC
NJ
PA
VA

SECTION V: ADJUSTMENTS AT LOW INCOMES

On the one hand, child support is important source of income to low-income families. On the other hand, many parents obligated to pay child support are also poor. As stated earlier, national data finds that child support income accounts for 70.3 percent of the mean annual personal income for custodial parents below poverty who received full child support in 2013.[37] Other research finds that 23 percent of obligated parents have no or limited reported earnings.[38] Poor or very low-income obligated parents often have limited or sporadic employment histories. Some of it relates to incarceration or prior incarceration. Although prisons may provide employment opportunities (*e.g.*, jobs making furniture), the pay is typically negligible. Once released, many employers will not hire ex-felons. The University of Maryland found that 16.2 percent of active child support cases involved a nonresidential parent who was currently or previously incarcerated and a higher rate (26.4%) among Baltimore City cases.[39]

Low-income adjustments in state guidelines, which typically include self-support reserves and minimum order, are complicated and require many policy decisions. State income imputation policies and practices intertwine with the adjustments. A common practice among states and tribunals is to impute full-time, minimum wage earnings to obligated parents who do not work or work less than full time or year-round. The actual incomes are often less than income imputed at full-time, year-round, minimum wage earnings. Year-round work is not an accurate assumption for parents who were in and out of jail, work temporary jobs, and do not transition well between jobs.[40] Many are not readily employable due to little or poor employment histories, low skills and educational attainment, prior felonies, alcohol or substance abuse issues, mental health issues, or other issues.

Compounding the problem are automated child support enforcement tools (*e.g.*, driver's license suspension) that are triggered when the child support is not fully paid. Loss of a driver's license can be a barrier to employment and stable employment and limit the obligated parent's contact with the child. The ideal policy strives to balance the subsistence needs of the obligated parent, providing for the child financially, and the possibility of adversely affecting the parent-child relationship that, in turn, can adversely affect child outcomes.[41] Although legally, child support and parenting time are generally treated separately for never-married parents (which comprise a growing majority of low-income cases

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[37] *Supra* note 2 (Grall).

[38] Sorensen, Elaine. (Feb. 2014). *Employment and Family Structure Changes: Implications for Child Support*. Presentation to the National Child Support Enforcement Association, Washington, D.C. February 7, 2014.

[39] Ovwigho, Pamela, Saunders, Correne, and Born, Catherine. (July 2005). *The Intersection of Incarceration & Child Support: A Snapshot of Maryland's Caseload.* University of Maryland School of Social Work Family Welfare Research & Training Group, Baltimore Maryland. Retrieved from http://www.familywelfare.umaryland.edu/reports1/incarceration.pdf

[40] Venohr, Jane. (Feb. 2015). "Income Available for Child Support: Fact and Fiction in State Child Support Guidelines." *National Child Support Enforcement Association Communiq*ue, Fairfax, Virginia.

[41] Some of the attributes of having both parents involved with their children are identified in U.S. Department of Health and Human Services, Administration for Children and Families. (n.d.) *Pathways to Fatherhood.* Retrieved from http://www.acf.hhs.gov/programs/ofa/programs/healthy-marriage/responsible-fatherhood and Osborne, C. and Ankrum, N. (Apr. 2015). "Understanding Today's Changing Families." *Family Court Review*, Vol. 53, No. 2. pp 221–232.

nationally), parents perceive them as intertwined, so nonpayment may also affect the parent-child relationship and parent-parent relationship.[42]

To be clear, most policymakers take the positon that low-income adjustments should supplement, not supplant, other efforts to improve the employability and earnings potential of low-income obligated parents, such as referrals and court orders to employment programs and other programs aimed at overcoming employment barriers. CSEA and other Maryland organizations have received accolades for their efforts to improve the employability of low-skilled fathers.[43] Employment programs, however, are not a panacea nor can they provide an immediate solution to every case.

ISSUES WITH MARYLAND'S EXISTING LOW-INCOME ADJUSTMENT AND ALTERNATIVES

Like most states, Maryland's low income adjustment consists of a self-support reserve that is incorporated into the schedule and a minimum order. A 2014 study commissioned by the Maryland Child Support Enforcement Administration (CSEA) identified many issues with the adjustment and explored options for making the adjustment more effective.[44]

MINIMUM-ORDER AMOUNT

One issue is that the minimum order in the existing schedule is too broad. The existing Maryland guidelines provide a minimum order of $20 to $150 per month "based on resources and living expenses of obligor and number of children due support" if the combined gross income of the parents is $100 to $1,200 per month. In contrast, most state guidelines break down the $100 to $1,200 range into several income ranges, provide amounts for each of these income ranges, and specify one minimum order for the lowest income range.

The 2014 study explored systematic ways to break down the existing minimum order amount and break down the income ranges below $1,200 per month into smaller ranges with a fixed minimum order amount that became larger with more income. This resulted in a legislated proposal, shown in Exhibit 16, that included a minimum order of $50 per month. The rationale for the $50 minimum was that it was within range of the current minimum order of $20 to $150 per month and the most common amount used by other states. The proposed change shown in Exhibit 16 applies the same algorithm used to develop the existing schedule to lower incomes; that is, the existing schedule incorporates a self-support reserve for nonresidential parents equivalent to the 2008 federal poverty level for one

[42] Pearson, J. (Apr. 2015). "Parenting Time and Co-Parenting for Unmarried Parents." *Family Court Review*, Vol. 53, No. 2. Pp. 217–220.

[43] For example, the Baltimore-based Center for Urban Families (CFUF) and founder have received national recognition including the White House Champion of Change Award and advisory roles to many national initiatives aimed at improving fathers' emotional and financial responsibilities to their children.
More information about the center can be found at its website: http://www.cfuf.org/Home/.

[44] Venohr, Jane. (July 2014). *Options for Maryland: Setting Child Support Orders for Very Low-Income Parents*. Report to the Maryland Child Support Enforcement Administration, Baltimore, Maryland.

person ($867 per month) and the algorithm[45] used to incorporate that self-support reserve into the schedule is applied to lower incomes as well. The schedule shown in Exhibit 16 contains no changes to the obligation amounts for gross incomes of $1,250 per month or more.

In general, the amount of a state's minimum order and whether to have a minimum order are policy decisions. The advisory group to the 1984–87 National Child Support Guidelines Project recommended a token minimum order amount, rather than a zero order, to set the precedent for payment.[46] A few states (*e.g.*, Arizona and Pennsylvania) have no minimum order. (Pennsylvania's change from a $50 minimum order to no minimum order was made about five years ago.) A merit to this approach is it provides for a zero order in some situations (*e.g.*, incarceration). However, because the federal requirement is for rebuttal presumptive guidelines, a minimum order could be rebutted anyway. Recently, more states are considering a minimum order of $60 per month because it is the average paid in informal, in-kind child support.[47] One state recently raised its minimum order from $10 per month after receiving criticism that the amount was too low to justify court time and below a token amount for a custodial family given their financial needs.

Exhibit 16: Option A:
Extend Schedule to Low Incomes Based on
on Algorithm Used to Develop Existing Schedule & 2014 FPL

Combined Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100–1050	50	50	50	50	50	50
1100	61	61	62	63	63	64
1150	94	95	96	97	99	100
1200	128	129	131	132	134	135
1250	162	163	165	167	169	170
1300	195	197	199	202	204	206
1350	229	231	234	236	239	241
1400	262	265	268	271	274	277
1450	295	299	302	305	308	312
1500	310	330	334	338	341	345

[45] The algorithm is described in Venohr, *ibid*. page 7. Essentially, the lower of the SSR-adjusted amount and the amount based on the economic data on child-rearing expenditures is inserted into the schedule. The SSR-adjusted amount is based on the difference between the after-tax income equivalent of the gross income of the schedule and the SSR multiplied by 90 percent for one child, 91 percent for two children, and so forth up to 95 percent for five children. For example, consider the schedule amount for one child when gross income is $1,300 per month. The net income equivalent (using 2008 taxes because that is the year that the existing schedule was developed) is $1,083. The difference between $1,083 and the self-support reserve ($867) is $216 per month and 90% of that is $195 per month (rounded up), which is the amount shown in the existing schedule.

[46] 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.

[47] See Rosen, Jill. (2015). "Many 'deadbeat dads' support children through gifts, not cash, study shows," John Hopkins University. http://hub.jhu.edu/2015/06/15/how-low-income-dads-provide. Also Kane, J., Nelson, T. and Edin, K. (2015). "How Much In-Lind Support Do Low-Income Nonresident Fathers Provide? A Mixed-Method Analysis." Journal of Marriage and Family, 77 (June 2015): 591-611

Issues with the Self-Support Reserve and Possible Improvements

Other issues with the Maryland's existing low-income adjustment concern the self-support reserve (SSR). It is based an out-of-date federal poverty level, it is invisible to guidelines users, and it does not always work well when the custodial parent has income.

AMOUNT OF THE SELF-SUPPORT RESERVE

The existing SSR is based on the 2008 federal poverty level (FPL) for one person ($867 per month), while the 2016 FPL is $990 per month. Some states use more or less then the FPL as the basis for their SSR. For example, South Dakota, a state with income lower than average, is proposing a SSR equivalent to the federal poverty level multiplied by South Dakota purchasing parity, which is less than 100 percent. The highest SSR is New York's, which is 135 percent of the FPL. One reason for New York's higher amount is the FPL is after-tax amount, while New York's guidelines and SSR are gross-income amounts. States using less are typically low-income states or states that have not updated their guidelines for several years. A handful of states (*e.g.*, Minnesota, New Jersey, New York, and Oregon) index their SSR so it is updated annually with annual changes in the FPL that are typically published in February of each year. The merit of this approach is that keeps the SSR update. A limitation is that guidelines users are not always aware of the change or the amount of the change.

Exhibit 17 shows how a SSR of $990 per month (the 2016 FPL for one person) could be incorporated into the existing child support schedule. Its underlying assumptions and premises are identical to those of Option A that was shown in Exhibit 16 (*e.g.*, it includes a $50 minimum order). The exceptions are that the schedule in Exhibit 17 includes a SSR based on the 2016 FPL (while the schedule in Exhibit 16 relies on the 2014 FPL) and the SSR is extended to incomes above $1,250 per month in the schedule shown in Exhibit 17. Specifically, it is extended to the income where the existing schedule amount is less than the amount adjusted for the $990 SSR. The area of the schedule adjusted for the SSR is shaded in blue in Exhibit 17.

Exhibit 17: Existing Schedule with $50 Minimum Order and $990 (2016 FPL)

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100–1200	**50**	**50**	**50**	**50**	**50**	**50**
1250	**51**	**51**	**52**	**52**	**53**	**53**
1300	**84**	**85**	**86**	**87**	**88**	**89**
1350	**118**	**119**	**120**	**122**	**123**	**124**
1400	**151**	**153**	**155**	**156**	**158**	**160**
1450	**184**	**186**	**188**	**190**	**193**	**195**
1500	**216**	**218**	**220**	**223**	**225**	**228**
1550	**247**	**250**	**252**	**255**	**258**	**261**
1600	**278**	**281**	**284**	**287**	**291**	**294**
1650	**310**	**313**	**316**	**320**	**323**	**327**
1700	**341**	**345**	**348**	**352**	**356**	**360**
1750	353	**376**	**380**	**385**	**389**	**393**
1800	361	**408**	**412**	**417**	**421**	**426**
1850	370	**440**	**444**	**449**	**454**	**459**

1900	378	**471**	**476**	**482**	**487**	**492**
1950	387	**503**	**508**	**514**	**519**	**525**
2000	395	**534**	**540**	**546**	**552**	**558**
2050	403	**566**	**572**	**579**	**585**	**591**
2100	412	**598**	**604**	**611**	**617**	**624**
2150	420	610	**636**	**643**	**650**	**657**
2200	428	622	**668**	**676**	**683**	**690**
2250	437	634	**700**	**708**	**716**	**723**
2300	445	646	**732**	**740**	**748**	**756**
2350	453	657	**764**	**773**	**781**	**789**
2400	462	669	789	**805**	**814**	**822**
2450	470	681	803	**837**	**846**	**855**
2500	478	693	817	**870**	**879**	**888**
2550	486	705	831	**902**	**912**	**921**
2600	495	717	845	**934**	**944**	**954**
2650	503	729	859	959	**977**	**987**
2700	511	741	873	975	**1010**	**1020**
2750	520	753	886	990	**1042**	**1054**
2800	528	764	900	1006	**1075**	**1087**
2850	536	776	914	1021	**1108**	**1120**
2900	544	788	928	1037	1140	**1153**
2950	553	800	942	1052	1157	**1186**
3000	561	812	956	1068	1175	**1219**
3050	570	825	971	1084	1193	1297
3100	578	837	985	1101	1211	1316

TRANSPARENCY OF THE SELF-SUPPORT RESERVE

One problem with incorporating the self-support reserve (SSR) into the schedule is that it is not transparent to guidelines users. An alternative is to include the SSR in the worksheet, where the calculation can be more transparent and easily updated for annual changes to the FPL. Exhibit 18 compares the two approaches: the SSR incorporated into the schedule; and, the SSR calculation in the worksheet. The example assumes each parent's gross income is $1,500 per month, which approximates income from full-time employment at Maryland's current minimum wage ($8.75 per hour). It also uses the updated schedules in Appendix A. In the illustration, the SSR is set at $990 *net* per month (the 2016 FPL for one person) when the SSR is incorporated into the schedule, and the SSR is set at $990 *gross* per month when in the worksheet. Because one includes a net-income based SSR and the other includes a gross-income based SSR, the results are not comparable. To that end, Exhibit 18 is for illustrative purposes only. A more appropriate comparison of the amounts would be using the "shaded area," which is discussed later, for the schedule illustration and a gross-income based SSR of $1,165, which is the gross income that would yield $990 after taxes for a single person, for the worksheet illustration.

Exhibit 18: Comparison of Award Amount when Self-Support Reserve Is Incorporated in the Worksheet and when Self-Support Reserve is in the Worksheet						
	In Schedule (Using Appendix A schedule with SSR)			In Worksheet (Using Appendix A schedule with no SSR)		
Line 1: Parent's Gross Income	$1,500	$1,500	$3,000	$1,500	$1,500	$3,000
Line 2: Parent's Share of Combined Income	50%	50%	100%	50%	50%	100%
Line 3: Schedule Amount from Appendix A			$1,209			$1,341
Line 4: Each Parent's Share of Schedule Amount (Line 2 x Line 3)	$604.50	$604.50		$670.50	$670.50	
Line 5: Self-Support Reserve ($990 gross per month)	*Not applicable*			$990	$990	
Line 6: Parent's Income Available for Support (Line 1 – Line 5)				$510	$510	
Line 7: Award Amount (lesser of Line 4 and Line 6 for obligated parent)	$604.50			$510		

Making the self-support reserve transparent is consistent with proposed rule changes that many believe are likely to be promulgated before the end of President Obama's administration.[48] In November 2014, OCSE proposed rule changes[49] that would require states to essentially provide a self-support reserve (see Exhibit 19). OCSE has reviewed the public comments and revised the rules. They are in the process of being approved but cannot be released until then.

Exhibit 19: Redline/Strikeout of Proposed Changes to Federal Requirements of State Guidelines for Setting Child Support Awards Concerning Low-Income Noncustodial Parents

C.F.R. § 302.56

(a) ~~effective October 13, 1989~~, Within one year after completion of the State's next quadrennial review of its guidelines, pursuant to §302.56(e), as a condition of approval of its State plan, the State must establish one set of guidelines by law or by judicial or administrative action for setting and modifying child support award 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 whose duty it is to set child support award amounts.

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

(1) Take into consideration ~~all~~ the actual earnings and income of the noncustodial parent;

(2) Be based on specific descriptive and numeric criteria and result in a computation of the support obligation;

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

(4) Take into consideration the noncustodial parent's subsistence needs and provide that any amount ordered for support be based upon available data related to the parent's actual earning, income, assets, or other evidence of ability to pay, such as testimony that income or assets are not consistent with a noncustodial parent's current standard of living; and

(5) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders.

Another way to make the SSR transparent is to clearly state it in the guideline. For example, the Pennsylvania guidelines provide:

> In computing a basic spousal support or alimony pendente lite obligation, the presumptive amount of support shall not reduce the obligor's net income below the Self-Support Reserve of $931 per month.

LIMITATION TO INCORPORATING THE SSR INTO THE SCHEDULE

Another limitation to incorporating the SSR into schedule is it can produce anomalous results when the custodial parent has income. This can be illustrated by using the unshaded area of the schedule in Exhibit 16. (The unshaded area is where the self-support reserve is not applied.) If each parent has a gross income of $750 per month, the combined gross income is $1,500 per month. Based on the

[48] For example, see Rascoe, Ayesha. (Oct. 14, 2016). "Obama plans overhaul of child support payment rules for prisoners." *Reuters* [online]. Retrieved from http://www.reuters.com/article/us-usa-criminaljustice-childsupport-idUSKBN12E0X2.

[49] Department of Health and Human Services. (Nov. 17, 2014). "Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs." *Federal Register*, Vol. 79, No. 221, p. 68580. Retrieved from http://www.acf.hhs.gov/programs/css/resource/nprm-flexibility-efficiency-and-modernization-in-child-support-enforcement-programs.

schedule amount for one child shown in Exhibit 16 ($310), each parent would be responsible for his or her prorated share (50 percent of $310, which is $155 per month). In contrast, if only the obligated parent's income was used and it is assumed the custodial parent's income is zero, the support award would be $50 (according to Exhibit 16) instead of $155 per month.

Incorporating the SSR into the worksheet corrects for this anomaly. So does "shading" the area of the schedule that incorporates the SSR and instructing guidelines to make two calculations, then use the lower of the two results. For example, North Carolina provides:

> If the obligor's adjusted gross income falls within the shaded area of the Schedule and Worksheet A is used, the basic child support obligation and the obligor's total child support obligation are computed using only the obligor's income. In these cases, childcare and health insurance premiums should not be used to calculate the child support obligation. However, payment of these costs or other extraordinary expenses by either parent may be a basis for deviation. This approach prevents disproportionate increases in the child support obligation with moderate increases in income and protects the integrity of the self-support reserve. In all other cases, the basic child support obligation is computed using the combined… .

COMPARISON TO NEIGHBORING STATES

The District of Columbia provides a SSR equivalent to 100 percent of the FPL that is updated annually. Delaware includes a SSR of $1,000 per month that is to be updated biannually for changes in the FPL. Virginia does not provide a low-income adjustment. West Virginia's SSR, which is incorporated in its worksheet, has not been updated for over a decade. Pennsylvania just completed its guidelines review and proposes to update its SSR to the current FPL.

SECTION VI: CONCLUSIONS

Maryland is reviewing its child support guidelines. This report fulfills the federal requirement to consider economic data on the cost of raising children as part of a state's guidelines review. In general, the economic data on the cost or raising children is not definitive, rather there is a range of studies that vary due to differences in data years and economic methodologies used to separate the child's share of expenditures from total household expenditures. Most economists believe that state guidelines amounts between the lowest and highest of credible studies of child-rearing expenditure are adequate and appropriate amounts for state guidelines. In general, Maryland's existing guidelines schedule amounts for two and more children for incomes above $10,000 fall between the amounts of these studies, so are within range of the findings from credible studies of child-rearing expenditures. The one-child amounts for incomes between about $5,000 to about $13,000 per month are also in range. For incomes below $5,000 per month, the one-child amounts are below the lower bound of credible studies of child-rearing expenditures, as well as the amounts for two and more children below about $10,000 per month are also below the lower bound.

On the one hand, this suggests that the Maryland schedule may inadequately provide for children in these areas of the schedule. There are a couple of caveats to this, however. The comparisons considered the findings from national measurements of child-rearing expenditures that were adjusted for Maryland's above average cost-of-living. If this adjustment were not made (hence the existing Maryland schedule was compared to child-rearing expenditures at a national level), Maryland may not appear low. Also, the comparisons do not consider the low-income adjustment for obligated parents with poverty or near-poverty incomes. Further, when compared to neighboring states, the Maryland guidelines are typically within range of the other states.

Besides the cost of child-rearing expenditures, there are many other assumptions, steps and data used in the development of a child support schedule (*e.g.*, tax assumptions to back measurements of child-rearing expenditures that relate to after-tax income to a gross-income basis). Those assumptions are listed in Exhibit 2 in Section II and identified and discussed in Appendix A. Most states review their guidelines using a committee of diverse stakeholders that typically consider the economic data and assumptions and steps underlying the existing schedule, as well as the current economic data on the cost or raising children. CPR recommends that Maryland form a similar committee to make similar considerations before updating its entire schedule.

With that said, Maryland's low-income adjustment is unequivocally out-of-date and in need of some technical changes that would improve the fairness, predictability and consistency of support awards among low-income parents in Maryland. The Maryland Child Support Enforcement Administration has attempted to address this issue for several years: initially within the scope of the existing statute by encouraging the use of a sliding-scale minimum order, then through proposed legislation. Maryland could reasonably make these changes first (*i.e.*, adopt the proposed change at low-incomes in Exhibit 17 in Section V); and then, review the entire schedule, via a committee using this report as a starting point for the discussion. While reviewing the entire schedule, the low-income adjustment should be reviewed again to determine whether further enhancements should be considered (*i.e.,* increase the amount of

the self-support reserve and placing the self-support reserve in the worksheet.) In all, this is a just and appropriate strategy to ensuring Maryland child support guidelines continue to be just, fair and adequate.

APPENDIX A: TECHNICAL STEPS AND ASSUMPTIONS IN THE COMPARISONS AND TO DEVELOP UPDATED SCHEDULE

As explained in Section II and summarized in Exhibit 2, there are many technical steps and assumptions in translating a measurement of child-rearing expenditures into a child support schedule. Section IV compared the existing Maryland schedule to USDA measurements of child-rearing expenditures and BR4 measurements of child-rearing expenditures as well as BR3 measurements updated to 2016 price levels and tax rates. (Detailed information about the USDA and BR4 measurements is provided in Section III.) Exhibit A-1 repeats the list of assumptions shown in Exhibit 2 and identifies what other assumptions were used in the USDA and BR4 amounts shown in the Section IV comparisons. The discussion following Exhibit A-1 provides more detail, specifically how alternative assumptions could affect the USDA and BR4 amounts used in the comparisons.

Two BR4-based schedules for Maryland are provided at the end of this Appendix. One does not incorporate a self-support reserve, and the other BR4-based schedule incorporates a self-support reserve of $990 per month (the 2016 federal poverty level for one person) with a The updated schedules fulfill the contractual requirement to develop an updated schedule for Maryland, although CPR encourages Maryland to form a guidelines review committee to examine the assumptions and results of the schedule, and make changes appropriate to Maryland before proposing legislation to update the schedule. A notable exception to this is the update to the self-support reserve and minimum order, which Maryland has vetted and reviewed extensively in the last few years. In other words, it be reasonable for Maryland to update its low-income adjustment, then consider schedule changes.

Exhibit A-1: Major Factors and Assumptions underlying Maryland Child Support Guidelines Schedule and Translation of Current Measurements of Child-Rearing Expenditures Used in the Comparisons

	Existing Maryland Schedule	BR3 (2016)	BR4	USDA
1. Guidelines model	Income shares	Income shares	Income shares	Income shares
2. Measurement of child-rearing expenditures	Third Betson-Rothbarth study (BR3)	BR3	Fourth Betson-Rothbarth study (BR4)	2014 USDA study(national-level data)
3. Adjustments for state cost of living	MD relies on a national measurements of child-rearing expenditures, but adjusts it for MD's higher housing costs	Same assumption as existing	Upward adjusts for Maryland's price parity of 110.3%[a]	Upward adjusts for Maryland's price parity of 110.3% [a]
4. Tax assumptions	The BR measurements are backed from an after-tax income basis to gross income using 2008 federal, state & local income withholding tax formula	Same tax assumptions underlying existing schedule except 2016 tax rates	Same tax assumptions underlying existing schedule except 2016 tax rates	No tax assumption necessary because USDA measurements relate to gross income.

5. Price levels	Consumer Price Index-CPI (Jan. 2008)	CPI (Aug. 2016)	CPI (Aug. 2016)	CPI (Aug. 2016)
6. Exclude highly variable child-rearing expenses	Childcare expenses and most healthcare costs are not in schedule, however, $250 per child per year is included for ordinary, out-of-pocket medical expenses	Same assumption as existing	Same assumption as existing	Same assumption as existing
7. Families that spend more/less of their Income	Use actual ratios with cap on those that spend more than after-tax income	Same assumption as existing	Use actual ratio plus 10.3% for MD price parity	Expenditures increased by 10.3% for MD price parity
8. Low-income adjustment	Self-support reserve (SSR) of $867/mo (2008 Fed. Poverty Level- FPL)	None included in any of the measurements used in the comparisons in Section IV. Low-income adjustment is highly recommended but, Specifics of low-income adjustment (i.e., min order and SSR) are policy decisions		
9. Minimum order	$20 - $150 at court discretion	See above		
10. Adjustment at high incomes	The schedule amounts above $10,000/mo are adjusted to create vertical equity with 2008 changes at lower incomes.	Schedule ends at $10,000. Application of exiting assumption would produce about 1-2% increase to basic obligations for incomes above $10,000 per month.	No additional adjustment	No additional adjustment

[a] U.S. Bureau of Economic Analysis. (2016). *Real Personal Income for States and Metropolitan Areas, 2014*. Retrieved from http://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm

Both the USDA and BR4 measurements are updated to 2016 price levels using changes in the consumer price index since each measurement was developed.

DETALED STEPS AND ASSUMPTIONS USED FOR THE COMPARISONS

The USDA measurements require fewer additional steps and assumptions to make them comparable to the existing Maryland schedule than the BR4 measurements, so is summarized first.

USDA: DETAILED STEPS AND ASSUMPTIONS

The national level USDA measurements of child-rearing expenditures are used for the comparisons. The reason for this is the USDA classifies Maryland as a southern state, and southern states typically spend less than the national average, while other data finds that Maryland ranks high among states and income. (That data was presented in Section II.) The USDA measurements, less child care and education expenses and healthcare expenses above $250 per year per child, are converted to a percentage of gross income for each of the three income ranges identified by the USDA study using the

average income and dividing child-rearing expenditures to reflect 18 years of child rearing. The percentages are interpolated between these three points. It is assumed that incomes below the average income of the lowest income range devote the same percentage of gross income to child-rearing expenditures. It is assumed that incomes above the average income of the highest income range devote the same percentage of gross income to child-rearing expenditures. Nonetheless, there is not sufficient evidence to know whether and how the percentage of gross income devoted to child-rearing expenditures declines above the 2016 income equivalent of the average income of the highest USDA income range (*i.e.*, about $16,000 gross per month).

BR4: DETAILED STEPS AND ASSUMPTIONS USED TO CREATE UPDATED SCHEDULE

As stated earlier, an updated schedule using the BR4 measurements and the assumptions summarized in Exhibit A.1 was developed for the comparisons and to fulfill contractual requirements. It is shown at the end of the Appendix. This section provides additional details on the steps and assumptions used to create the updated schedule. It also provides more details about the Consumer Expenditure Survey (CES) used to derive the Betson-Rothbarth measurements.

The BR measurements of child-rearing expenditures include all expenditures on the children, including work-related child care expenses, the cost of the child's health insurance benefit, and the child's unreimbursed medical expenses. In contrast, most child support guidelines, including the Maryland guidelines, consider the actual amount of these expenses on a case-by-case basis when calculating the support award. Because the actual amounts are considered, they are not taken out of the BR4 measurements when developing a BR4-based schedule. Including them in both places would result in double-accounting of those expenses.

Betson provided supplemental information in order to subtract these expenses from his total estimates of child-rearing expenditures. Using the same subset of the CES that he used to measure child-rearing expenditures, he measured the percentage of total expenditures devoted to child care expenses; the percentage of total expenditures devoted to uninsured healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios. Exhibit A-2 shows these measurements, as well as the BR4 measurements of child-rearing expenditures for a range of incomes in 2012 dollars, which is how Betson provided the numbers to CPR. In turn, CPR converted them to 2016 price levels using changes in the consumer price index. (As discussed in Section IV, a similar adjustment was made to the USDA measurements.)

To be clear, the percentages of expenditures devoted to child care are across all families regardless whether they actually had child care expenses. Some families may not incur child care expenses because their children are older or they make other arrangements. Additional adjustments are needed to the medical expenses because they are expressed as a per-person amount rather than per-child amount. The CES captures all medial expenditures and cannot not discern which are made on behalf of the child and those that are made on behalf of the parents living in the same household. Instead, data from the National Medical Expenditure survey was used to identify differences in medical expenditures

between children and adults. The survey finds the average out-of-pocket medical expense for adults is more than the average for children.

Exhibit A-2: Parental Expenditures on Children and Other Expenditures by Income Range							
Annual Net Income Ranges (2012 dollars)	Number of Observations	Current Consumption as a % of Net Income	Expenditures on Children as a % of Total Consumption Expenditures (Rothbarth 1998-2004 data)			Child Care $ as a % of Consumption (per child)	Medical $ as a % of Consumption (per person)
			1 Child	2 Children	3 Children		
$ 0 - $14,999	244	426.04%	21.66%	33.77%	41.67%	0.34%	0.56%
$15,000 -$19,999	239	165.00%	22.48%	34.99%	43.12%	0.47%	0.75%
$20,000 - $24,999	312	134.12%	22.71%	35.68%	43.51%	0.43%	1.08%
$25,000 - $34,999	711	114.61%	22.95%	35.68%	43.94%	0.63%	1.11%
$35,000 - $39,999	463	105.39%	23.13%	35.95%	44.25%	0.75%	1.28%
$40,000 - $44,999	432	98.85%	23.22%	36.08%	44.41%	0.87%	1.43%
$45,000 - $49,999	468	95.66%	23.28%	36.17%	44.52%	1.13%	1.57%
$50,000 - $59,999	821	89.18%	23.34%	36.26%	44.62%	1.25%	1.58%
$60,000 - $64,999	421	85.17%	23.41%	36.35%	44.73%	1.23%	1.46%
$65,000 - $69,999	447	82.64%	23.44%	36.40%	44.79%	1.41%	1.63%
$70,000 - $74,999	335	78.18%	23.45%	36.42%	44.81%	1.51%	1.57%
$75,000 - $84,999	710	76.06%	23.50%	36.49%	44.89%	1.48%	1.49%
$85,000 - $89,999	297	74.54%	23.56%	36.57%	44.99%	1.41%	1.49%
$90,000 - $99,999	493	72.70%	23.60%	36.63%	45.06%	1.58%	1.57%
$100,000 - $109,999	378	70.15%	23.65%	36.70%	45.14%	1.82%	1.33%
$110,000 - $119,999	292	66.42%	23.67%	36.74%	45.18%	1.45%	1.34%
$120,000 - $129,999	220	66.26%	23.73%	36.82%	45.28%	1.92%	1.24%
$130,000 - $149,999	288	61.26%	23.75%	36.86%	45.32%	1.86%	1.21%
$150,000 - $174,999	194	58.69%	23.83%	36.97%	45.45%	2.27%	1.24%
$175,000 or more	156	50.69%	23.90%	37.06%	45.57%	1.69%	1.08%

The BR measurements only cover one, two, and three children. The number of families in the CES with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.[50]

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

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

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

The Betson-Rothbarth estimates of child-rearing expenditures are expressed as a percentage of total family expenditures. As illustrated in Exhibit A-3, families may not spend all of their net or gross income.

Before the BR measurements can be backed out to gross income, they must be backed out to after-tax income. Various assumptions can be made to back out the measurements to a net-income base. One assumption is that families spend all of their after-tax income. Under this assumption, family expenditures and after-tax income are equal and no additional adjustment is necessary. The District of Columbia is the only state using the Betson estimates to make this assumption. Instead, most BR states consider the expenditures to consumption ratios observed in the CES. As shown in Exhibit A-2, higher income families do not spend all of their net income on current consumption. To develop a Maryland-based BR4 schedule, the actual expenditures to consumption ratio was used assuming families spend 10.3 percent more per Maryland's purchasing parity. This includes families who spend more than their income as long as their income is above $25,000 per year. For incomes below $25,000 per year, it was assumed that their expenditures patterns were similar to those with incomes between $25,000 and $30,000 per year. Without this assumption, the amounts below $25,000, which includes poverty incomes, would be significantly more.

Exhibit A-3: Family Consumption and Net and Gross Income

Gross Income:	Federal and State Taxes and FICA
Net Income:	Savings and Other Spending
Family Expenditures:	Total Family Expenditures/Outlays for the Family
	Child's Share of Total Family Expenditures/Outlays

The percentages adjusted for child care and the child's health care expenses are multiplied by the expenditures to consumption ratios described above. This step produces smaller schedule amounts than what the District of Columbia assumption produces, particularly at higher incomes because higher income households have more savings. This step produces larger schedule amounts than what Pennsylvania and Virginia assume because of the adjustment for Maryland's price parity. Pennsylvania and Virginal cap the consumption rate used in this calculation is capped at 100 percent. This effectively assumes that families should not be required to spend more than their income and lowers the schedule amounts at low income.

At this point, the application of the steps yields percentages of net income attributable to child-rearing expenditures for one to six children that do not include child care expenses, health insurance premiums, or uninsured, extraordinary medical expenses for several income ranges. To gradually phase between income ranges, percentages are interpolated between the income range to create a tax-like schedule.

The steps above result in child-rearing expenditures that are expressed as a percentage of after-tax income. The final consideration is to back them out to gross income. Most states favor gross-income based guidelines. This requires tax assumptions. The most common assumption is that all income is earned and taxed at the rate of a single taxpayer with no dependents. This is the assumption used by most states relying on the BR measurements. Federal and state employer withholding formulas were used for this conversion. As identified in Section 2, an alternative assumption would be what the District of Columbia uses: income is taxed at the rate of a married couple claiming their children as dependents. This assumption yields more after-tax income in the gross-income/after-tax income calculation, hence produces higher schedule amounts.

CONSUMER EXPENDITURE DATA

All of the economists of the studies cited in this report estimated child-rearing expenditures from the Consumers Expenditures Survey (CES) that is administered by the Bureau of Labor Statistics (BLS). Economists use the CES because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. The CES surveys about 6,000 households per quarter on expenditures, income, and household characteristics (*e.g.*, family size). Households remain in the survey for five consecutive quarters, with households rotating in and out each quarter. Most economists use three or four quarters of expenditures data for a surveyed family. This means that family expenditures are averaged for about a year rather than over a quarter, which may not be as reflective of typical family expenditures.

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

The CES asks households about expenditures on over a hundred detailed items. Exhibit A-3 shows the major categories of expenditures captured by the CES. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CES has added another measure of "expenditures" called "outlays." The key difference is that outlays essentially include installment plans on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theatre system during the survey period, puts nothing down, and pays for the home theatre system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theatre system. The outlays measure would only capture the installment payments made in the survey period.

Outlays include mortgage principal payments, payments on second mortgages and home equity payments, which is what the 2010 Betson-Rothbarth measurement considers. The CES traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are not all families

have substantial equity in their homes and some families have second mortgages or home equity loans that further reduce home equity. The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as indicated in the above table. Housing-related items, which are identified in Exhibit A-4, comprise the largest share of total family expenditures, as shown in Exhibit A-5. Housing expenses compose about 40 percent of total family expenditures.

Exhibit A-4: Partial List of Expenditure Items Considered in the BLS, the Data Source Used to Estimate Child-Rearing Expenditures	
Housing	Rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses for rented dwellings; and interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management and security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Also includes utilities, cleaning supplies, household textiles, furniture, major and small appliances and other miscellaneous household equipment (tools, plants, decorative items).
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.

Transportation expenses account for about one-fifth of total family expenditures. In the category of "transportation," the CES includes net vehicle outlays, vehicle finance charges, gasoline and motor oil, maintenance and repairs, vehicle insurance, public transportation expenses, and vehicle rentals, leases, licenses, and other charges. The net vehicle outlay is the purchase price of a vehicle less the trade-in value. Net vehicle outlays account for about one-third of all transportation expenses. Net vehicle outlays are an important consideration when measuring child-rearing expenditures because the family's use of the vehicle is often longer than the survey period. In Betson's first three studies, he excluded them because in his earlier estimates that consider expenditures the vehicle can be sold again later after the survey period. In contrast, Betson's 2010 estimates that consider outlays capture vehicle payments

made over the survey period. The USDA, which relies on expenditures, includes all transportation expenses including net vehicle outlays. There are some advantages and disadvantages to each approach. Excluding it makes sense when the vehicle may be part of the property settlement in a divorce. An alternative to that would be to include a value that reflects depreciation of the vehicle over time, but that information is not available. Including the entire net vehicle outlay when expenditures are used as the basis of the estimate likely overstates depreciation. When the basis of the estimates is outlays, it includes only vehicle installment payments rather than net vehicle outlays. This effectively avoids the issues of vehicle equity and depreciation.

Exhibit A-5: Composition of Average Spending by Families (adopted from Betson 2010)

Expenditure Category	Childless Couple	One Child	Two Children	Three or More Children
Total Annual Outlays	$51,428	$55,968	$59,096	$49,491
Budget Share (Percentage of Total Outlays)				
Food	15.7%	16.0%	16.8%	18.3%
Housing	37.9%	41.2%	41.4%	40.9%
Apparel	2.6%	3.1%	3.2%	3.6%
Transportation	20.3%	19.9%	19.0%	18.4%
Entertainment	7.2%	6.4%	6.8%	6.3%
Healthcare	6.1%	5.3%	5.3%	4.6%
Personal Care	.7%	.6%	.6%	.5%
Education and Reading	1.9%	1.8%	1.7%	1.7%
Miscellaneous	7.6%	5.7%	5.2%	5.7%

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

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

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

expenditures when households do not report income. The 2010 Betson-Rothbarth measurements rely on these new questions. Previous Betson measurements do not.

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

In developing child support guidelines, a long-standing assumption has been that at higher incomes the difference between after-tax income and expenditures is a form of "savings." This includes traditional savings *(i.e.*, deposits into a bank account) and other contributions to family wealth such as mortgage principal payments, which are included in CES measurement of expenditures but not in the CES measurement of outlays.

A high level of "savings" seems to contradict reports about the national savings rate being low. However, economists calculate the national savings rate using a different methodology.[51] Some of the differences concern the treatment of housing and medical expenses. When calculating the national savings rate, economists define savings to be the difference between disposable income and consumption. In defining consumption, economists impute the rental value of housing to homeowners even though the rental value may exceed the mortgage payment. Similarly, economists impute the value of all medical services received even though there was insurance coverage and the family incurred no out-of-pocket expense. These imputed values increase consumption considerably and hence, reduce the national savings rate. In fact, the escalating cost of health services contributes significantly to the declining national savings rate.[52]

[51] More information about this difference can be found in California's guidelines review report (Judicial Council, 2006).
[52] *Ibid.*

BR AMOUNTS WITH NO SELF-SUPPORT RESERVE AND NO MINIMUM ORDER

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
750	195	299	363	406	446	485
800	208	319	387	433	476	517
850	221	339	411	460	506	550
900	222	340	413	462	508	552
950	233	357	433	484	532	579
1000	243	373	453	506	557	605
1050	254	389	473	528	581	632
1100	265	406	493	551	606	658
1150	275	422	513	573	630	685
1200	286	438	532	595	654	711
1250	296	454	552	617	678	737
1300	307	471	572	638	702	763
1350	317	487	591	660	726	789
1400	328	503	611	682	750	816
1450	338	519	630	704	774	842
1500	349	535	650	726	798	868
1550	359	551	669	748	822	894
1600	370	567	689	769	846	920
1650	380	583	708	791	870	946
1700	390	598	726	811	892	970
1750	400	613	744	832	915	994
1800	410	628	763	852	937	1019
1850	419	643	781	872	960	1043
1900	429	658	799	893	982	1067
1950	439	673	817	913	1004	1092
2000	449	688	836	933	1027	1116
2050	458	703	854	954	1049	1141
2100	468	718	872	974	1072	1165
2150	478	733	890	995	1094	1189
2200	488	748	909	1015	1116	1214
2250	498	763	927	1035	1139	1238
2300	507	778	945	1056	1161	1262
2350	517	793	963	1076	1184	1287
2400	527	808	982	1096	1206	1311
2450	537	823	1000	1117	1229	1335
2500	547	838	1018	1137	1251	1360
2550	556	853	1036	1158	1273	1384
2600	566	868	1055	1178	1296	1409
2650	576	883	1073	1198	1318	1433
2700	586	898	1091	1219	1341	1457
2750	596	913	1109	1239	1363	1482

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2800	605	928	1128	1259	1385	1506
2850	615	943	1146	1280	1408	1530
2900	625	958	1164	1300	1430	1555
2950	635	973	1182	1321	1453	1579
3000	645	988	1201	1341	1475	1603
3050	654	1003	1219	1361	1498	1628
3100	664	1018	1237	1382	1520	1652
3150	674	1033	1255	1402	1542	1677
3200	684	1048	1274	1423	1565	1701
3250	690	1058	1284	1435	1578	1716
3300	696	1066	1294	1445	1590	1728
3350	701	1074	1304	1456	1602	1741
3400	707	1083	1313	1467	1613	1754
3450	713	1091	1323	1477	1625	1767
3500	718	1099	1332	1488	1637	1779
3550	724	1107	1342	1499	1649	1792
3600	730	1116	1351	1509	1660	1805
3650	735	1124	1361	1520	1672	1818
3700	741	1132	1370	1531	1684	1830
3750	747	1140	1380	1541	1696	1843
3800	752	1149	1389	1552	1707	1856
3850	758	1157	1399	1563	1719	1869
3900	764	1166	1410	1575	1733	1883
3950	770	1175	1421	1587	1746	1898
4000	776	1185	1433	1600	1760	1913
4050	782	1193	1442	1611	1772	1926
4100	787	1201	1451	1621	1783	1938
4150	792	1208	1461	1632	1795	1951
4200	797	1216	1470	1642	1806	1964
4250	802	1224	1480	1653	1818	1976
4300	808	1232	1489	1663	1830	1989
4350	813	1240	1498	1674	1841	2001
4400	818	1248	1508	1684	1853	2014
4450	823	1256	1517	1695	1864	2027
4500	828	1264	1527	1705	1876	2039
4550	834	1271	1536	1716	1888	2052
4600	837	1277	1543	1723	1895	2060
4650	841	1282	1548	1730	1903	2068
4700	845	1287	1554	1736	1910	2076
4750	848	1292	1560	1743	1917	2084
4800	852	1297	1566	1749	1924	2091
4850	855	1303	1572	1756	1931	2099
4900	859	1308	1577	1762	1938	2107
4950	862	1313	1583	1769	1945	2115

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
5000	866	1318	1589	1775	1952	2122
5050	869	1323	1595	1781	1960	2130
5100	873	1328	1601	1788	1967	2138
5150	876	1333	1606	1794	1974	2146
5200	880	1338	1612	1801	1981	2153
5250	883	1343	1618	1807	1988	2161
5300	887	1348	1624	1814	1995	2169
5350	891	1354	1630	1821	2003	2177
5400	895	1360	1637	1828	2011	2186
5450	900	1366	1643	1835	2019	2195
5500	904	1372	1650	1843	2027	2203
5550	908	1378	1656	1850	2035	2212
5600	912	1384	1663	1857	2043	2221
5650	916	1390	1669	1864	2051	2229
5700	921	1395	1676	1872	2059	2238
5750	925	1401	1682	1879	2067	2246
5800	929	1407	1688	1886	2075	2255
5850	933	1413	1695	1893	2082	2264
5900	938	1419	1701	1900	2090	2272
5950	942	1425	1708	1908	2098	2281
6000	946	1431	1714	1915	2106	2290
6050	950	1437	1721	1921	2113	2297
6100	954	1442	1727	1918	2110	2294
6150	957	1447	1733	1916	2107	2290
6200	961	1452	1739	1913	2104	2287
6250	964	1458	1745	1910	2101	2284
6300	968	1463	1751	1907	2098	2280
6350	972	1468	1758	1904	2095	2277
6400	975	1473	1764	1902	2092	2274
6450	979	1479	1770	1899	2089	2271
6500	982	1484	1776	1896	2086	2267
6550	986	1489	1782	1893	2083	2264
6600	989	1495	1788	1891	2080	2261
6650	993	1500	1794	1888	2077	2257
6700	997	1505	1801	1885	2074	2254
6750	1000	1510	1807	1882	2071	2251
6800	1004	1516	1813	1880	2067	2247
6850	1007	1521	1819	1877	2064	2244
6900	1011	1526	1825	1874	2061	2241
6950	1014	1531	1831	1871	2058	2237
7000	1018	1537	1838	1868	2055	2234
7050	1022	1542	1844	1866	2052	2231
7100	1025	1547	1850	1863	2049	2227
7150	1029	1553	1856	1860	2046	2224

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7200	1033	1559	1864	1875	2063	2242
7250	1038	1566	1872	1894	2083	2265
7300	1042	1573	1881	1913	2104	2287
7350	1047	1580	1889	1932	2125	2310
7400	1051	1587	1897	1951	2146	2333
7450	1056	1594	1906	1970	2167	2355
7500	1060	1600	1914	1989	2188	2378
7550	1065	1607	1922	2008	2209	2401
7600	1069	1614	1931	2027	2229	2423
7650	1074	1621	1939	2046	2250	2446
7700	1078	1628	1947	2065	2271	2469
7750	1083	1635	1956	2084	2292	2491
7800	1087	1642	1964	2103	2313	2514
7850	1092	1649	1972	2122	2334	2537
7900	1096	1656	1981	2141	2355	2559
7950	1101	1663	1989	2159	2375	2582
8000	1105	1669	1997	2178	2396	2605
8050	1110	1676	2006	2197	2417	2627
8100	1114	1683	2014	2216	2438	2650
8150	1119	1690	2023	2235	2459	2673
8200	1123	1697	2031	2254	2480	2695
8250	1128	1704	2039	2273	2501	2718
8300	1132	1709	2045	2285	2513	2732
8350	1135	1713	2050	2289	2518	2738
8400	1138	1717	2054	2294	2524	2743
8450	1141	1722	2058	2299	2529	2749
8500	1143	1725	2062	2303	2534	2754
8550	1146	1729	2066	2308	2539	2760
8600	1149	1733	2070	2312	2544	2765
8650	1152	1737	2074	2317	2549	2770
8700	1155	1741	2078	2321	2554	2776
8750	1158	1745	2082	2326	2559	2781
8800	1161	1748	2086	2330	2563	2786
8850	1164	1752	2090	2335	2568	2792
8900	1166	1756	2094	2339	2573	2797
8950	1169	1760	2098	2344	2578	2803
9000	1172	1764	2102	2348	2583	2808
9050	1175	1768	2106	2353	2588	2813
9100	1176	1770	2109	2356	2591	2817
9150	1178	1772	2111	2358	2594	2820
9200	1179	1774	2114	2361	2597	2823
9250	1181	1776	2116	2364	2600	2826
9300	1182	1778	2118	2366	2603	2829
9350	1184	1780	2121	2369	2606	2833

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9400	1185	1783	2123	2372	2609	2836
9450	1187	1785	2126	2374	2612	2839
9500	1188	1787	2128	2377	2615	2842
9550	1190	1789	2130	2380	2618	2845
9600	1191	1791	2133	2382	2621	2849
9650	1193	1793	2135	2385	2624	2852
9700	1194	1795	2138	2388	2626	2855
9750	1196	1798	2140	2390	2629	2858
9800	1197	1800	2142	2393	2632	2861
9850	1200	1803	2146	2394	2633	2862
9900	1204	1810	2155	2389	2628	2856
9950	1209	1817	2163	2384	2622	2851
10000	1214	1824	2172	2379	2617	2845
10050	1218	1832	2181	2374	2612	2839
10100	1223	1839	2189	2369	2606	2833
10150	1228	1846	2198	2364	2601	2827
10200	1232	1853	2207	2359	2595	2821
10250	1237	1860	2215	2354	2590	2815
10300	1242	1867	2224	2350	2585	2809
10350	1247	1875	2233	2345	2579	2803
10400	1251	1882	2241	2340	2574	2798
10450	1256	1889	2250	2335	2568	2792
10500	1261	1896	2259	2330	2563	2786
10550	1265	1903	2267	2325	2557	2780
10600	1270	1910	2276	2320	2552	2774
10650	1275	1918	2285	2315	2547	2768
10700	1280	1925	2293	2310	2541	2762
10750	1284	1932	2302	2305	2536	2756
10800	1289	1939	2311	2300	2530	2751
10850	1294	1946	2319	2295	2525	2745
10900	1298	1953	2328	2291	2520	2739
10950	1303	1961	2337	2315	2546	2768
11000	1308	1968	2346	2339	2573	2797
11050	1313	1976	2355	2364	2600	2826
11100	1318	1983	2364	2388	2627	2856
11150	1323	1991	2373	2413	2654	2885
11200	1328	1998	2382	2437	2681	2915
11250	1333	2005	2391	2462	2708	2944
11300	1337	2013	2400	2487	2735	2973
11350	1342	2020	2409	2511	2762	3003
11400	1347	2028	2418	2536	2789	3032
11450	1352	2035	2427	2560	2816	3061
11500	1357	2043	2436	2585	2843	3091
11550	1362	2050	2445	2609	2870	3120

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11600	1367	2057	2454	2634	2897	3149
11650	1372	2065	2462	2658	2924	3179
11700	1376	2072	2471	2683	2951	3208
11750	1381	2080	2480	2708	2978	3237
11800	1386	2087	2489	2732	3005	3267
11850	1391	2095	2498	2757	3032	3296
11900	1396	2102	2507	2781	3059	3326
11950	1401	2109	2516	2806	3086	3355
12000	1405	2115	2523	2807	3087	3356
12050	1408	2120	2528	2795	3075	3343
12100	1412	2125	2534	2784	3063	3329
12150	1415	2130	2539	2773	3051	3316
12200	1419	2135	2544	2762	3038	3303
12250	1422	2140	2550	2751	3026	3289
12300	1426	2145	2555	2740	3014	3276
12350	1429	2150	2561	2729	3002	3263
12400	1433	2154	2566	2718	2990	3250
12450	1436	2159	2571	2707	2977	3236
12500	1440	2164	2577	2696	2965	3223
12550	1443	2169	2582	2685	2953	3210
12600	1447	2174	2588	2673	2941	3197
12650	1450	2179	2593	2662	2929	3183
12700	1454	2184	2598	2651	2916	3170
12750	1457	2189	2604	2640	2904	3157
12800	1461	2194	2609	2629	2892	3144
12850	1464	2199	2615	2618	2880	3130
12900	1468	2204	2620	2607	2868	3117
12950	1471	2208	2625	2596	2855	3104
13000	1475	2213	2631	2585	2843	3091
13050	1478	2218	2636	2584	2842	3090
13100	1482	2223	2642	2604	2864	3113
13150	1485	2229	2648	2623	2885	3136
13200	1489	2234	2654	2643	2907	3160
13250	1493	2239	2660	2662	2928	3183
13300	1496	2244	2666	2681	2950	3206
13350	1500	2249	2672	2701	2971	3230
13400	1503	2255	2678	2720	2992	3253
13450	1507	2260	2684	2740	3014	3276
13500	1510	2265	2690	2759	3035	3299
13550	1514	2270	2696	2779	3057	3323
13600	1517	2275	2702	2798	3078	3346
13650	1521	2280	2708	2818	3100	3369
13700	1524	2286	2714	2837	3121	3393
13750	1528	2291	2720	2857	3142	3416

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13800	1531	2296	2726	2876	3164	3439
13850	1535	2301	2732	2896	3185	3462
13900	1539	2306	2738	2915	3207	3486
13950	1542	2311	2744	2935	3228	3509
14000	1546	2317	2750	2954	3250	3532
14050	1549	2322	2756	2974	3271	3556
14100	1553	2327	2762	2993	3292	3579
14150	1556	2332	2768	3013	3314	3602
14200	1560	2337	2774	3032	3335	3625
14250	1563	2343	2780	3052	3357	3649
14300	1567	2348	2786	3071	3378	3672
14350	1570	2353	2792	3090	3400	3695
14400	1574	2358	2798	3110	3421	3719
14450	1578	2363	2804	3129	3442	3742
14500	1581	2369	2811	3140	3454	3755
14550	1585	2375	2819	3149	3463	3765
14600	1588	2381	2826	3157	3473	3775
14650	1592	2387	2834	3166	3482	3785
14700	1595	2392	2842	3174	3491	3795
14750	1599	2398	2849	3183	3501	3805
14800	1602	2404	2857	3191	3510	3816
14850	1606	2410	2864	3200	3519	3826
14900	1610	2416	2872	3208	3529	3836
14950	1613	2422	2880	3217	3538	3846
15000	1617	2428	2887	3225	3548	3856
15050	1620	2433	2895	3233	3557	3866
15100	1624	2439	2902	3242	3566	3876
15150	1627	2445	2910	3250	3576	3887
15200	1631	2451	2918	3259	3585	3897
15250	1635	2457	2925	3267	3594	3907
15300	1638	2463	2933	3276	3604	3917
15350	1642	2469	2940	3284	3613	3927
15400	1645	2474	2948	3293	3622	3937
15450	1649	2480	2956	3301	3632	3947
15500	1652	2486	2963	3310	3641	3958
15550	1656	2492	2971	3318	3650	3968
15600	1660	2498	2978	3327	3660	3978
15650	1663	2504	2986	3335	3669	3988
15700	1667	2510	2994	3344	3678	3998
15750	1670	2515	3001	3352	3688	4008
15800	1674	2521	3009	3361	3697	4019
15850	1677	2527	3016	3369	3706	4029
15900	1681	2533	3023	3377	3715	4038
15950	1685	2538	3029	3384	3722	4046

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16000	1689	2544	3035	3390	3729	4053
16050	1693	2549	3040	3396	3736	4061
16100	1697	2554	3046	3402	3743	4068
16150	1701	2560	3052	3409	3749	4076
16200	1705	2565	3057	3415	3756	4083
16250	1709	2570	3063	3421	3763	4091
16300	1713	2576	3068	3427	3770	4098
16350	1717	2581	3074	3434	3777	4106
16400	1721	2586	3080	3440	3784	4113
16450	1724	2592	3085	3446	3791	4121
16500	1728	2597	3091	3453	3798	4128
16550	1732	2602	3097	3459	3805	4136
16600	1736	2608	3102	3465	3812	4143
16650	1740	2613	3108	3471	3819	4151
16700	1744	2618	3113	3478	3825	4158
16750	1748	2623	3119	3483	3832	4165
16800	1751	2628	3124	3489	3838	4172
16850	1755	2633	3129	3495	3844	4179
16900	1758	2638	3134	3500	3851	4186
16950	1762	2642	3139	3506	3857	4192
17000	1766	2647	3144	3512	3863	4199
17050	1769	2652	3149	3518	3869	4206
17100	1773	2657	3154	3523	3876	4213
17150	1776	2662	3159	3529	3882	4220
17200	1780	2667	3164	3535	3888	4226
17250	1783	2671	3169	3540	3894	4233
17300	1787	2676	3175	3546	3901	4240
17350	1791	2681	3180	3552	3907	4247
17400	1794	2685	3184	3557	3912	4253
17450	1795	2688	3188	3561	3917	4257
17500	1797	2691	3191	3565	3921	4262
17550	1799	2694	3195	3569	3926	4267
17600	1801	2697	3199	3573	3930	4272
17650	1803	2700	3202	3577	3934	4277
17700	1805	2703	3206	3581	3939	4282
17750	1807	2706	3209	3585	3943	4286
17800	1809	2709	3213	3589	3948	4291
17850	1811	2712	3217	3593	3952	4296
17900	1813	2715	3220	3597	3957	4301
17950	1815	2718	3224	3601	3961	4306
18000	1817	2721	3227	3605	3966	4311
18050	1819	2724	3231	3609	3970	4315
18100	1821	2727	3235	3613	3974	4320
18150	1823	2730	3238	3617	3979	4325

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
18200	1825	2733	3242	3621	3983	4330
18250	1827	2736	3246	3625	3988	4335
18300	1829	2739	3249	3629	3992	4340
18350	1831	2742	3253	3633	3997	4344
18400	1832	2745	3256	3637	4001	4349
18450	1834	2748	3260	3641	4006	4354
18500	1836	2751	3264	3645	4010	4359
18550	1838	2754	3267	3649	4014	4364
18600	1840	2757	3271	3654	4019	4369
18650	1842	2760	3274	3658	4023	4373
18700	1844	2763	3278	3662	4028	4378
18750	1846	2766	3282	3666	4032	4383
18800	1848	2769	3285	3670	4037	4388
18850	1850	2772	3289	3674	4041	4393
18900	1852	2775	3293	3678	4046	4397
18950	1854	2778	3296	3682	4050	4402
19000	1856	2780	3300	3686	4054	4407
19050	1858	2783	3303	3690	4059	4412
19100	1860	2786	3307	3694	4063	4417
19150	1862	2789	3311	3698	4068	4422
19200	1864	2792	3314	3702	4072	4426
19250	1866	2795	3318	3706	4077	4431
19300	1868	2798	3321	3710	4081	4436
19350	1869	2801	3325	3714	4085	4441
19400	1871	2804	3329	3718	4090	4446
19450	1873	2807	3332	3722	4094	4451
19500	1875	2810	3336	3726	4099	4455
19550	1877	2813	3339	3730	4103	4460
19600	1879	2816	3343	3734	4108	4465
19650	1881	2819	3347	3738	4112	4470
19700	1883	2822	3350	3742	4117	4475
19750	1885	2825	3354	3746	4121	4480
19800	1888	2829	3358	3751	4126	4485
19850	1890	2833	3362	3755	4131	4490
19900	1893	2836	3366	3760	4136	4495
19950	1896	2840	3370	3764	4140	4501
20000	1898	2844	3374	3768	4145	4506
20050	1901	2847	3378	3773	4150	4511
20100	1904	2851	3382	3777	4155	4516
20150	1906	2854	3386	3782	4160	4522
20200	1909	2858	3390	3786	4165	4527
20250	1912	2862	3393	3791	4170	4532
20300	1914	2865	3397	3795	4174	4538
20350	1917	2869	3401	3799	4179	4543

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
20400	1920	2873	3405	3804	4184	4548
20450	1922	2876	3409	3808	4189	4553
20500	1925	2880	3413	3813	4194	4559
20550	1927	2884	3417	3817	4199	4564
20600	1930	2887	3421	3821	4204	4569
20650	1933	2891	3425	3826	4208	4575
20700	1935	2895	3429	3830	4213	4580
20750	1938	2898	3433	3835	4218	4585
20800	1941	2902	3437	3839	4223	4590
20850	1943	2906	3441	3843	4228	4596
20900	1946	2909	3445	3848	4233	4601
20950	1949	2913	3449	3852	4238	4606
21000	1951	2917	3453	3857	4242	4611
21050	1954	2920	3457	3861	4247	4617
21100	1957	2924	3461	3866	4252	4622
21150	1959	2928	3465	3870	4257	4627
21200	1962	2931	3469	3874	4262	4633
21250	1965	2935	3472	3879	4267	4638
21300	1967	2939	3476	3883	4271	4643
21350	1970	2942	3480	3888	4276	4648
21400	1972	2946	3484	3892	4281	4654
21450	1975	2949	3488	3896	4286	4659
21500	1978	2953	3492	3901	4291	4664
21550	1980	2957	3496	3905	4296	4669
21600	1983	2960	3500	3909	4300	4675
21650	1986	2964	3504	3914	4305	4680
21700	1988	2968	3508	3918	4310	4685
21750	1991	2971	3512	3923	4315	4690
21800	1994	2975	3516	3927	4320	4696
21850	1996	2979	3520	3931	4325	4701
21900	1999	2982	3524	3936	4329	4706
21950	2001	2986	3528	3940	4334	4711
22000	2004	2989	3531	3945	4339	4717
22050	2007	2993	3535	3949	4344	4722
22100	2009	2997	3539	3953	4349	4727
22150	2012	3000	3543	3958	4354	4732
22200	2015	3004	3547	3962	4358	4738
22250	2017	3008	3551	3967	4363	4743
22300	2020	3011	3555	3971	4368	4748
22350	2023	3015	3559	3975	4373	4753
22400	2025	3019	3563	3980	4378	4759
22450	2028	3022	3567	3984	4383	4764
22500	2030	3026	3571	3989	4387	4769
22550	2033	3029	3575	3993	4392	4774

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22600	2036	3033	3579	3997	4397	4780
22650	2038	3037	3583	4002	4402	4785
22700	2041	3040	3586	4006	4407	4790
22750	2044	3044	3590	4011	4412	4795
22800	2046	3048	3594	4015	4416	4801
22850	2049	3051	3598	4019	4421	4806
22900	2052	3055	3602	4024	4426	4811
22950	2054	3059	3606	4028	4431	4816
23000	2057	3062	3610	4032	4436	4822
23050	2059	3066	3614	4037	4441	4827
23100	2062	3070	3618	4041	4445	4832
23150	2065	3073	3622	4046	4450	4837
23200	2067	3077	3626	4050	4455	4843
23250	2070	3080	3630	4054	4460	4848
23300	2073	3084	3634	4059	4465	4853
23350	2075	3088	3639	4064	4471	4860
23400	2078	3092	3644	4070	4477	4866
23450	2080	3096	3648	4075	4483	4873
23500	2082	3100	3653	4081	4489	4879
23550	2085	3104	3658	4086	4495	4886
23600	2087	3107	3663	4092	4501	4893
23650	2090	3111	3668	4097	4507	4899
23700	2092	3115	3673	4103	4513	4906
23750	2095	3119	3678	4108	4519	4912
23800	2097	3123	3683	4114	4525	4919
23850	2100	3127	3688	4119	4531	4926
23900	2102	3131	3693	4125	4537	4932
23950	2104	3135	3698	4130	4543	4939
24000	2107	3139	3703	4136	4550	4945
24050	2109	3143	3708	4141	4556	4952
24100	2112	3147	3713	4147	4562	4959
24150	2114	3150	3718	4152	4568	4965
24200	2117	3154	3722	4158	4574	4972
24250	2119	3158	3727	4163	4580	4978
24300	2122	3162	3732	4169	4586	4985
24350	2124	3166	3737	4175	4592	4991
24400	2126	3170	3742	4180	4598	4998
24450	2129	3174	3747	4186	4604	5005
24500	2131	3178	3752	4191	4610	5011
24550	2134	3182	3757	4197	4616	5018
24600	2136	3186	3762	4202	4622	5024
24650	2139	3189	3767	4208	4628	5031
24700	2141	3193	3772	4213	4634	5038
24750	2144	3197	3777	4219	4640	5044

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24800	2146	3201	3782	4224	4647	5051
24850	2148	3205	3787	4230	4653	5057
24900	2151	3209	3792	4235	4659	5064
24950	2153	3213	3796	4241	4665	5071
25000	2156	3217	3801	4246	4671	5077
25050	2158	3221	3806	4252	4677	5084
25100	2161	3225	3811	4257	4683	5090
25150	2163	3228	3816	4263	4689	5097
25200	2166	3232	3821	4268	4695	5103
25250	2168	3236	3826	4274	4701	5110
25300	2170	3240	3831	4279	4707	5117
25350	2173	3244	3836	4285	4713	5123
25400	2175	3248	3841	4290	4719	5130
25450	2178	3252	3846	4296	4725	5136
25500	2180	3256	3851	4301	4731	5143
25550	2183	3260	3856	4307	4737	5150
25600	2185	3264	3861	4312	4744	5156
25650	2188	3267	3866	4318	4750	5163
25700	2190	3271	3870	4323	4756	5169
25750	2192	3275	3875	4329	4762	5176
25800	2195	3279	3880	4334	4768	5183
25850	2197	3283	3885	4340	4774	5189
25900	2200	3287	3890	4345	4780	5196
25950	2202	3291	3895	4351	4786	5202
26000	2205	3295	3900	4356	4792	5209
26050	2207	3299	3905	4362	4798	5216
26100	2210	3303	3910	4367	4804	5222
26150	2212	3307	3915	4373	4810	5229
26200	2214	3310	3920	4378	4816	5235
26250	2217	3314	3925	4384	4822	5242
26300	2219	3318	3930	4389	4828	5248
26350	2222	3322	3935	4395	4834	5255
26400	2224	3326	3940	4400	4841	5262
26450	2227	3330	3944	4406	4847	5268
26500	2229	3334	3949	4411	4853	5275
26550	2232	3338	3954	4417	4859	5281
26600	2234	3342	3959	4423	4865	5288
26650	2236	3346	3964	4428	4871	5295
26700	2239	3349	3969	4434	4877	5301
26750	2241	3353	3974	4439	4883	5308
26800	2244	3357	3979	4445	4889	5314
26850	2246	3361	3984	4450	4895	5321
26900	2249	3365	3989	4456	4901	5328
26950	2251	3369	3994	4461	4907	5334

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27000	2254	3373	3999	4467	4913	5341
27050	2256	3377	4004	4472	4919	5347
27100	2258	3381	4009	4478	4925	5354
27150	2261	3385	4014	4483	4931	5360
27200	2263	3388	4018	4489	4937	5367
27250	2266	3392	4023	4494	4944	5374
27300	2268	3396	4028	4500	4950	5380
27350	2271	3400	4033	4505	4956	5387
27400	2273	3404	4038	4511	4962	5393
27450	2276	3408	4043	4516	4968	5400
27500	2278	3412	4048	4522	4974	5407
27550	2280	3416	4053	4527	4980	5413
27600	2283	3420	4058	4533	4986	5420
27650	2285	3424	4063	4538	4992	5426
27700	2288	3428	4068	4544	4998	5433
27750	2290	3431	4073	4549	5004	5440
27800	2293	3435	4078	4555	5010	5446
27850	2295	3439	4083	4560	5016	5453
27900	2298	3443	4088	4566	5022	5459
27950	2300	3447	4092	4571	5028	5466
28000	2302	3451	4097	4577	5034	5472
28050	2305	3455	4102	4582	5041	5479
28100	2307	3459	4107	4588	5047	5486
28150	2310	3463	4112	4593	5053	5492
28200	2312	3467	4117	4599	5059	5499
28250	2315	3470	4122	4604	5065	5505
28300	2317	3474	4127	4610	5071	5512
28350	2320	3478	4132	4615	5077	5519
28400	2322	3482	4137	4621	5083	5525
28450	2324	3486	4142	4626	5089	5532
28500	2327	3490	4147	4632	5095	5538
28550	2329	3494	4152	4637	5101	5545
28600	2332	3498	4157	4643	5107	5552
28650	2334	3502	4162	4648	5113	5558
28700	2337	3506	4166	4654	5119	5565
28750	2339	3509	4171	4659	5125	5571
28800	2342	3513	4176	4665	5131	5578
28850	2344	3517	4181	4670	5138	5584
28900	2346	3521	4186	4676	5144	5591
28950	2349	3525	4191	4682	5150	5598
29000	2351	3529	4196	4687	5156	5604
29050	2354	3533	4201	4693	5162	5611
29100	2356	3537	4206	4698	5168	5617
29150	2359	3541	4211	4704	5174	5624

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29200	2361	3545	4216	4709	5180	5631
29250	2364	3548	4221	4715	5186	5637
29300	2366	3552	4226	4720	5192	5644
29350	2368	3556	4231	4726	5198	5650
29400	2371	3560	4236	4731	5204	5657
29450	2373	3564	4240	4737	5210	5664
29500	2376	3568	4245	4742	5216	5670
29550	2378	3572	4250	4748	5222	5677
29600	2381	3576	4255	4753	5228	5683
29650	2383	3580	4260	4759	5235	5690
29700	2386	3584	4265	4764	5241	5697
29750	2388	3588	4270	4770	5247	5703
29800	2390	3591	4275	4775	5253	5710
29850	2393	3595	4280	4781	5259	5716
29900	2395	3599	4285	4786	5265	5723
29950	2398	3603	4290	4792	5271	5729
30000	2400	3607	4295	4797	5277	5736

BR AMOUNTS WITH SELF-SUPPORT RESERVE AND MINIMUM ORDER

Area with self-support reserve (SSR) is incorporated is shaded blue. The SSR is $990 per month, uses the same algorithm as the existing schedule for incorporating it into the schedule,[53] and includes a minimum order of $50 per month. When the obligated parent's income falls into the shaded area, the calculation should be made using the obligated parent's income only; that is, assuming that the custodial parent's income is zero.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
100 -1200	50	50	50	50	50	50
1250	57	57	58	59	59	60
1300	90	91	92	93	94	95
1350	124	125	127	128	129	131
1400	157	159	161	163	164	166
1450	191	193	195	197	199	202
1500	225	227	230	232	235	237
1550	258	261	264	267	270	272
1600	292	295	298	301	305	308
1650	325	328	332	335	339	343
1700	356	360	364	368	372	376
1750	387	392	396	400	404	409
1800	410	423	428	433	437	442
1850	419	455	460	465	470	475
1900	429	487	492	497	503	508
1950	439	518	524	530	535	541
2000	449	550	556	562	568	574
2050	458	582	588	594	601	607
2100	468	613	620	627	633	640
2150	478	645	652	659	666	673
2200	488	677	684	691	699	706
2250	498	708	716	724	732	739
2300	507	740	748	756	764	772
2350	517	772	780	789	797	805
2400	527	803	812	821	830	839
2450	537	823	844	853	862	872
2500	547	838	876	886	895	905
2550	556	853	908	918	928	938
2600	566	868	940	950	961	971
2650	576	883	972	983	993	1004
2700	586	898	1004	1015	1026	1037
2750	596	913	1036	1047	1059	1070
2800	605	928	1068	1080	1091	1103
2850	615	943	1100	1112	1124	1136

[53] *Supra* note 45.

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2900	625	958	1132	1145	1157	1169
2950	635	973	1164	1177	1190	1202
3000	645	988	1196	1209	1222	1235
3050	654	1003	1219	1242	1255	1268
3100	664	1018	1237	1274	1288	1301
3150	674	1033	1255	1306	1320	1334
3200	684	1048	1274	1339	1353	1368
3250	690	1058	1284	1371	1386	1401
3300	696	1066	1294	1403	1419	1434
3350	701	1074	1304	1436	1451	1467
3400	707	1083	1313	1467	1484	1500
3450	713	1091	1323	1477	1517	1533
3500	718	1099	1332	1488	1549	1566
3550	724	1107	1342	1499	1582	1599
3600	730	1116	1351	1509	1615	1632
3650	735	1124	1361	1520	1648	1665
3700	741	1132	1370	1531	1680	1698
3750	747	1140	1380	1541	1696	1731
3800	752	1149	1389	1552	1707	1764
3850	758	1157	1399	1563	1719	1797
3900	764	1166	1410	1575	1733	1830
3950	770	1175	1421	1587	1746	1863
4000	776	1185	1433	1600	1760	1897
4050	782	1193	1442	1611	1772	1926
4100	787	1201	1451	1621	1783	1938
4150	792	1208	1461	1632	1795	1951
4200	797	1216	1470	1642	1806	1964
4250	802	1224	1480	1653	1818	1976
4300	808	1232	1489	1663	1830	1989
4350	813	1240	1498	1674	1841	2001
4400	818	1248	1508	1684	1853	2014
4450	823	1256	1517	1695	1864	2027
4500	828	1264	1527	1705	1876	2039
4550	834	1271	1536	1716	1888	2052
4600	837	1277	1543	1723	1895	2060
4650	841	1282	1548	1730	1903	2068
4700	845	1287	1554	1736	1910	2076
4750	848	1292	1560	1743	1917	2084
4800	852	1297	1566	1749	1924	2091
4850	855	1303	1572	1756	1931	2099
4900	859	1308	1577	1762	1938	2107
4950	862	1313	1583	1769	1945	2115
5000	866	1318	1589	1775	1952	2122
5050	869	1323	1595	1781	1960	2130

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
5100	873	1328	1601	1788	1967	2138
5150	876	1333	1606	1794	1974	2146
5200	880	1338	1612	1801	1981	2153
5250	883	1343	1618	1807	1988	2161
5300	887	1348	1624	1814	1995	2169
5350	891	1354	1630	1821	2003	2177
5400	895	1360	1637	1828	2011	2186
5450	900	1366	1643	1835	2019	2195
5500	904	1372	1650	1843	2027	2203
5550	908	1378	1656	1850	2035	2212
5600	912	1384	1663	1857	2043	2221
5650	916	1390	1669	1864	2051	2229
5700	921	1395	1676	1872	2059	2238
5750	925	1401	1682	1879	2067	2246
5800	929	1407	1688	1886	2075	2255
5850	933	1413	1695	1893	2082	2264
5900	938	1419	1701	1900	2090	2272
5950	942	1425	1708	1908	2098	2281
6000	946	1431	1714	1915	2106	2290
6050	950	1437	1721	1921	2113	2297
6100	954	1442	1727	1918	2110	2294
6150	957	1447	1733	1916	2107	2290
6200	961	1452	1739	1913	2104	2287
6250	964	1458	1745	1910	2101	2284
6300	968	1463	1751	1907	2098	2280
6350	972	1468	1758	1904	2095	2277
6400	975	1473	1764	1902	2092	2274
6450	979	1479	1770	1899	2089	2271
6500	982	1484	1776	1896	2086	2267
6550	986	1489	1782	1893	2083	2264
6600	989	1495	1788	1891	2080	2261
6650	993	1500	1794	1888	2077	2257
6700	997	1505	1801	1885	2074	2254
6750	1000	1510	1807	1882	2071	2251
6800	1004	1516	1813	1880	2067	2247
6850	1007	1521	1819	1877	2064	2244
6900	1011	1526	1825	1874	2061	2241
6950	1014	1531	1831	1871	2058	2237
7000	1018	1537	1838	1868	2055	2234
7050	1022	1542	1844	1866	2052	2231
7100	1025	1547	1850	1863	2049	2227
7150	1029	1553	1856	1860	2046	2224
7200	1033	1559	1864	1875	2063	2242
7250	1038	1566	1872	1894	2083	2265

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7300	1042	1573	1881	1913	2104	2287
7350	1047	1580	1889	1932	2125	2310
7400	1051	1587	1897	1951	2146	2333
7450	1056	1594	1906	1970	2167	2355
7500	1060	1600	1914	1989	2188	2378
7550	1065	1607	1922	2008	2209	2401
7600	1069	1614	1931	2027	2229	2423
7650	1074	1621	1939	2046	2250	2446
7700	1078	1628	1947	2065	2271	2469
7750	1083	1635	1956	2084	2292	2491
7800	1087	1642	1964	2103	2313	2514
7850	1092	1649	1972	2122	2334	2537
7900	1096	1656	1981	2141	2355	2559
7950	1101	1663	1989	2159	2375	2582
8000	1105	1669	1997	2178	2396	2605
8050	1110	1676	2006	2197	2417	2627
8100	1114	1683	2014	2216	2438	2650
8150	1119	1690	2023	2235	2459	2673
8200	1123	1697	2031	2254	2480	2695
8250	1128	1704	2039	2273	2501	2718
8300	1132	1709	2045	2285	2513	2732
8350	1135	1713	2050	2289	2518	2738
8400	1138	1717	2054	2294	2524	2743
8450	1141	1722	2058	2299	2529	2749
8500	1143	1725	2062	2303	2534	2754
8550	1146	1729	2066	2308	2539	2760
8600	1149	1733	2070	2312	2544	2765
8650	1152	1737	2074	2317	2549	2770
8700	1155	1741	2078	2321	2554	2776
8750	1158	1745	2082	2326	2559	2781
8800	1161	1748	2086	2330	2563	2786
8850	1164	1752	2090	2335	2568	2792
8900	1166	1756	2094	2339	2573	2797
8950	1169	1760	2098	2344	2578	2803
9000	1172	1764	2102	2348	2583	2808
9050	1175	1768	2106	2353	2588	2813
9100	1176	1770	2109	2356	2591	2817
9150	1178	1772	2111	2358	2594	2820
9200	1179	1774	2114	2361	2597	2823
9250	1181	1776	2116	2364	2600	2826
9300	1182	1778	2118	2366	2603	2829
9350	1184	1780	2121	2369	2606	2833
9400	1185	1783	2123	2372	2609	2836
9450	1187	1785	2126	2374	2612	2839

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9500	1188	1787	2128	2377	2615	2842
9550	1190	1789	2130	2380	2618	2845
9600	1191	1791	2133	2382	2621	2849
9650	1193	1793	2135	2385	2624	2852
9700	1194	1795	2138	2388	2626	2855
9750	1196	1798	2140	2390	2629	2858
9800	1197	1800	2142	2393	2632	2861
9850	1200	1803	2146	2394	2633	2862
9900	1204	1810	2155	2389	2628	2856
9950	1209	1817	2163	2384	2622	2851
10000	1214	1824	2172	2379	2617	2845
10050	1218	1832	2181	2374	2612	2839
10100	1223	1839	2189	2369	2606	2833
10150	1228	1846	2198	2364	2601	2827
10200	1232	1853	2207	2359	2595	2821
10250	1237	1860	2215	2354	2590	2815
10300	1242	1867	2224	2350	2585	2809
10350	1247	1875	2233	2345	2579	2803
10400	1251	1882	2241	2340	2574	2798
10450	1256	1889	2250	2335	2568	2792
10500	1261	1896	2259	2330	2563	2786
10550	1265	1903	2267	2325	2557	2780
10600	1270	1910	2276	2320	2552	2774
10650	1275	1918	2285	2315	2547	2768
10700	1280	1925	2293	2310	2541	2762
10750	1284	1932	2302	2305	2536	2756
10800	1289	1939	2311	2300	2530	2751
10850	1294	1946	2319	2295	2525	2745
10900	1298	1953	2328	2291	2520	2739
10950	1303	1961	2337	2315	2546	2768
11000	1308	1968	2346	2339	2573	2797
11050	1313	1976	2355	2364	2600	2826
11100	1318	1983	2364	2388	2627	2856
11150	1323	1991	2373	2413	2654	2885
11200	1328	1998	2382	2437	2681	2915
11250	1333	2005	2391	2462	2708	2944
11300	1337	2013	2400	2487	2735	2973
11350	1342	2020	2409	2511	2762	3003
11400	1347	2028	2418	2536	2789	3032
11450	1352	2035	2427	2560	2816	3061
11500	1357	2043	2436	2585	2843	3091
11550	1362	2050	2445	2609	2870	3120
11600	1367	2057	2454	2634	2897	3149
11650	1372	2065	2462	2658	2924	3179

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11700	1376	2072	2471	2683	2951	3208
11750	1381	2080	2480	2708	2978	3237
11800	1386	2087	2489	2732	3005	3267
11850	1391	2095	2498	2757	3032	3296
11900	1396	2102	2507	2781	3059	3326
11950	1401	2109	2516	2806	3086	3355
12000	1405	2115	2523	2807	3087	3356
12050	1408	2120	2528	2795	3075	3343
12100	1412	2125	2534	2784	3063	3329
12150	1415	2130	2539	2773	3051	3316
12200	1419	2135	2544	2762	3038	3303
12250	1422	2140	2550	2751	3026	3289
12300	1426	2145	2555	2740	3014	3276
12350	1429	2150	2561	2729	3002	3263
12400	1433	2154	2566	2718	2990	3250
12450	1436	2159	2571	2707	2977	3236
12500	1440	2164	2577	2696	2965	3223
12550	1443	2169	2582	2685	2953	3210
12600	1447	2174	2588	2673	2941	3197
12650	1450	2179	2593	2662	2929	3183
12700	1454	2184	2598	2651	2916	3170
12750	1457	2189	2604	2640	2904	3157
12800	1461	2194	2609	2629	2892	3144
12850	1464	2199	2615	2618	2880	3130
12900	1468	2204	2620	2607	2868	3117
12950	1471	2208	2625	2596	2855	3104
13000	1475	2213	2631	2585	2843	3091
13050	1478	2218	2636	2584	2842	3090
13100	1482	2223	2642	2604	2864	3113
13150	1485	2229	2648	2623	2885	3136
13200	1489	2234	2654	2643	2907	3160
13250	1493	2239	2660	2662	2928	3183
13300	1496	2244	2666	2681	2950	3206
13350	1500	2249	2672	2701	2971	3230
13400	1503	2255	2678	2720	2992	3253
13450	1507	2260	2684	2740	3014	3276
13500	1510	2265	2690	2759	3035	3299
13550	1514	2270	2696	2779	3057	3323
13600	1517	2275	2702	2798	3078	3346
13650	1521	2280	2708	2818	3100	3369
13700	1524	2286	2714	2837	3121	3393
13750	1528	2291	2720	2857	3142	3416
13800	1531	2296	2726	2876	3164	3439
13850	1535	2301	2732	2896	3185	3462

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13900	1539	2306	2738	2915	3207	3486
13950	1542	2311	2744	2935	3228	3509
14000	1546	2317	2750	2954	3250	3532
14050	1549	2322	2756	2974	3271	3556
14100	1553	2327	2762	2993	3292	3579
14150	1556	2332	2768	3013	3314	3602
14200	1560	2337	2774	3032	3335	3625
14250	1563	2343	2780	3052	3357	3649
14300	1567	2348	2786	3071	3378	3672
14350	1570	2353	2792	3090	3400	3695
14400	1574	2358	2798	3110	3421	3719
14450	1578	2363	2804	3129	3442	3742
14500	1581	2369	2811	3140	3454	3755
14550	1585	2375	2819	3149	3463	3765
14600	1588	2381	2826	3157	3473	3775
14650	1592	2387	2834	3166	3482	3785
14700	1595	2392	2842	3174	3491	3795
14750	1599	2398	2849	3183	3501	3805
14800	1602	2404	2857	3191	3510	3816
14850	1606	2410	2864	3200	3519	3826
14900	1610	2416	2872	3208	3529	3836
14950	1613	2422	2880	3217	3538	3846
15000	1617	2428	2887	3225	3548	3856
15050	1620	2433	2895	3233	3557	3866
15100	1624	2439	2902	3242	3566	3876
15150	1627	2445	2910	3250	3576	3887
15200	1631	2451	2918	3259	3585	3897
15250	1635	2457	2925	3267	3594	3907
15300	1638	2463	2933	3276	3604	3917
15350	1642	2469	2940	3284	3613	3927
15400	1645	2474	2948	3293	3622	3937
15450	1649	2480	2956	3301	3632	3947
15500	1652	2486	2963	3310	3641	3958
15550	1656	2492	2971	3318	3650	3968
15600	1660	2498	2978	3327	3660	3978
15650	1663	2504	2986	3335	3669	3988
15700	1667	2510	2994	3344	3678	3998
15750	1670	2515	3001	3352	3688	4008
15800	1674	2521	3009	3361	3697	4019
15850	1677	2527	3016	3369	3706	4029
15900	1681	2533	3023	3377	3715	4038
15950	1685	2538	3029	3384	3722	4046
16000	1689	2544	3035	3390	3729	4053
16050	1693	2549	3040	3396	3736	4061

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
16100	1697	2554	3046	3402	3743	4068
16150	1701	2560	3052	3409	3749	4076
16200	1705	2565	3057	3415	3756	4083
16250	1709	2570	3063	3421	3763	4091
16300	1713	2576	3068	3427	3770	4098
16350	1717	2581	3074	3434	3777	4106
16400	1721	2586	3080	3440	3784	4113
16450	1724	2592	3085	3446	3791	4121
16500	1728	2597	3091	3453	3798	4128
16550	1732	2602	3097	3459	3805	4136
16600	1736	2608	3102	3465	3812	4143
16650	1740	2613	3108	3471	3819	4151
16700	1744	2618	3113	3478	3825	4158
16750	1748	2623	3119	3483	3832	4165
16800	1751	2628	3124	3489	3838	4172
16850	1755	2633	3129	3495	3844	4179
16900	1758	2638	3134	3500	3851	4186
16950	1762	2642	3139	3506	3857	4192
17000	1766	2647	3144	3512	3863	4199
17050	1769	2652	3149	3518	3869	4206
17100	1773	2657	3154	3523	3876	4213
17150	1776	2662	3159	3529	3882	4220
17200	1780	2667	3164	3535	3888	4226
17250	1783	2671	3169	3540	3894	4233
17300	1787	2676	3175	3546	3901	4240
17350	1791	2681	3180	3552	3907	4247
17400	1794	2685	3184	3557	3912	4253
17450	1795	2688	3188	3561	3917	4257
17500	1797	2691	3191	3565	3921	4262
17550	1799	2694	3195	3569	3926	4267
17600	1801	2697	3199	3573	3930	4272
17650	1803	2700	3202	3577	3934	4277
17700	1805	2703	3206	3581	3939	4282
17750	1807	2706	3209	3585	3943	4286
17800	1809	2709	3213	3589	3948	4291
17850	1811	2712	3217	3593	3952	4296
17900	1813	2715	3220	3597	3957	4301
17950	1815	2718	3224	3601	3961	4306
18000	1817	2721	3227	3605	3966	4311
18050	1819	2724	3231	3609	3970	4315
18100	1821	2727	3235	3613	3974	4320
18150	1823	2730	3238	3617	3979	4325
18200	1825	2733	3242	3621	3983	4330
18250	1827	2736	3246	3625	3988	4335

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
18300	1829	2739	3249	3629	3992	4340
18350	1831	2742	3253	3633	3997	4344
18400	1832	2745	3256	3637	4001	4349
18450	1834	2748	3260	3641	4006	4354
18500	1836	2751	3264	3645	4010	4359
18550	1838	2754	3267	3649	4014	4364
18600	1840	2757	3271	3654	4019	4369
18650	1842	2760	3274	3658	4023	4373
18700	1844	2763	3278	3662	4028	4378
18750	1846	2766	3282	3666	4032	4383
18800	1848	2769	3285	3670	4037	4388
18850	1850	2772	3289	3674	4041	4393
18900	1852	2775	3293	3678	4046	4397
18950	1854	2778	3296	3682	4050	4402
19000	1856	2780	3300	3686	4054	4407
19050	1858	2783	3303	3690	4059	4412
19100	1860	2786	3307	3694	4063	4417
19150	1862	2789	3311	3698	4068	4422
19200	1864	2792	3314	3702	4072	4426
19250	1866	2795	3318	3706	4077	4431
19300	1868	2798	3321	3710	4081	4436
19350	1869	2801	3325	3714	4085	4441
19400	1871	2804	3329	3718	4090	4446
19450	1873	2807	3332	3722	4094	4451
19500	1875	2810	3336	3726	4099	4455
19550	1877	2813	3339	3730	4103	4460
19600	1879	2816	3343	3734	4108	4465
19650	1881	2819	3347	3738	4112	4470
19700	1883	2822	3350	3742	4117	4475
19750	1885	2825	3354	3746	4121	4480
19800	1888	2829	3358	3751	4126	4485
19850	1890	2833	3362	3755	4131	4490
19900	1893	2836	3366	3760	4136	4495
19950	1896	2840	3370	3764	4140	4501
20000	1898	2844	3374	3768	4145	4506
20050	1901	2847	3378	3773	4150	4511
20100	1904	2851	3382	3777	4155	4516
20150	1906	2854	3386	3782	4160	4522
20200	1909	2858	3390	3786	4165	4527
20250	1912	2862	3393	3791	4170	4532
20300	1914	2865	3397	3795	4174	4538
20350	1917	2869	3401	3799	4179	4543
20400	1920	2873	3405	3804	4184	4548
20450	1922	2876	3409	3808	4189	4553

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
20500	1925	2880	3413	3813	4194	4559
20550	1927	2884	3417	3817	4199	4564
20600	1930	2887	3421	3821	4204	4569
20650	1933	2891	3425	3826	4208	4575
20700	1935	2895	3429	3830	4213	4580
20750	1938	2898	3433	3835	4218	4585
20800	1941	2902	3437	3839	4223	4590
20850	1943	2906	3441	3843	4228	4596
20900	1946	2909	3445	3848	4233	4601
20950	1949	2913	3449	3852	4238	4606
21000	1951	2917	3453	3857	4242	4611
21050	1954	2920	3457	3861	4247	4617
21100	1957	2924	3461	3866	4252	4622
21150	1959	2928	3465	3870	4257	4627
21200	1962	2931	3469	3874	4262	4633
21250	1965	2935	3472	3879	4267	4638
21300	1967	2939	3476	3883	4271	4643
21350	1970	2942	3480	3888	4276	4648
21400	1972	2946	3484	3892	4281	4654
21450	1975	2949	3488	3896	4286	4659
21500	1978	2953	3492	3901	4291	4664
21550	1980	2957	3496	3905	4296	4669
21600	1983	2960	3500	3909	4300	4675
21650	1986	2964	3504	3914	4305	4680
21700	1988	2968	3508	3918	4310	4685
21750	1991	2971	3512	3923	4315	4690
21800	1994	2975	3516	3927	4320	4696
21850	1996	2979	3520	3931	4325	4701
21900	1999	2982	3524	3936	4329	4706
21950	2001	2986	3528	3940	4334	4711
22000	2004	2989	3531	3945	4339	4717
22050	2007	2993	3535	3949	4344	4722
22100	2009	2997	3539	3953	4349	4727
22150	2012	3000	3543	3958	4354	4732
22200	2015	3004	3547	3962	4358	4738
22250	2017	3008	3551	3967	4363	4743
22300	2020	3011	3555	3971	4368	4748
22350	2023	3015	3559	3975	4373	4753
22400	2025	3019	3563	3980	4378	4759
22450	2028	3022	3567	3984	4383	4764
22500	2030	3026	3571	3989	4387	4769
22550	2033	3029	3575	3993	4392	4774
22600	2036	3033	3579	3997	4397	4780
22650	2038	3037	3583	4002	4402	4785

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22700	2041	3040	3586	4006	4407	4790
22750	2044	3044	3590	4011	4412	4795
22800	2046	3048	3594	4015	4416	4801
22850	2049	3051	3598	4019	4421	4806
22900	2052	3055	3602	4024	4426	4811
22950	2054	3059	3606	4028	4431	4816
23000	2057	3062	3610	4032	4436	4822
23050	2059	3066	3614	4037	4441	4827
23100	2062	3070	3618	4041	4445	4832
23150	2065	3073	3622	4046	4450	4837
23200	2067	3077	3626	4050	4455	4843
23250	2070	3080	3630	4054	4460	4848
23300	2073	3084	3634	4059	4465	4853
23350	2075	3088	3639	4064	4471	4860
23400	2078	3092	3644	4070	4477	4866
23450	2080	3096	3648	4075	4483	4873
23500	2082	3100	3653	4081	4489	4879
23550	2085	3104	3658	4086	4495	4886
23600	2087	3107	3663	4092	4501	4893
23650	2090	3111	3668	4097	4507	4899
23700	2092	3115	3673	4103	4513	4906
23750	2095	3119	3678	4108	4519	4912
23800	2097	3123	3683	4114	4525	4919
23850	2100	3127	3688	4119	4531	4926
23900	2102	3131	3693	4125	4537	4932
23950	2104	3135	3698	4130	4543	4939
24000	2107	3139	3703	4136	4550	4945
24050	2109	3143	3708	4141	4556	4952
24100	2112	3147	3713	4147	4562	4959
24150	2114	3150	3718	4152	4568	4965
24200	2117	3154	3722	4158	4574	4972
24250	2119	3158	3727	4163	4580	4978
24300	2122	3162	3732	4169	4586	4985
24350	2124	3166	3737	4175	4592	4991
24400	2126	3170	3742	4180	4598	4998
24450	2129	3174	3747	4186	4604	5005
24500	2131	3178	3752	4191	4610	5011
24550	2134	3182	3757	4197	4616	5018
24600	2136	3186	3762	4202	4622	5024
24650	2139	3189	3767	4208	4628	5031
24700	2141	3193	3772	4213	4634	5038
24750	2144	3197	3777	4219	4640	5044
24800	2146	3201	3782	4224	4647	5051
24850	2148	3205	3787	4230	4653	5057

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24900	2151	3209	3792	4235	4659	5064
24950	2153	3213	3796	4241	4665	5071
25000	2156	3217	3801	4246	4671	5077
25050	2158	3221	3806	4252	4677	5084
25100	2161	3225	3811	4257	4683	5090
25150	2163	3228	3816	4263	4689	5097
25200	2166	3232	3821	4268	4695	5103
25250	2168	3236	3826	4274	4701	5110
25300	2170	3240	3831	4279	4707	5117
25350	2173	3244	3836	4285	4713	5123
25400	2175	3248	3841	4290	4719	5130
25450	2178	3252	3846	4296	4725	5136
25500	2180	3256	3851	4301	4731	5143
25550	2183	3260	3856	4307	4737	5150
25600	2185	3264	3861	4312	4744	5156
25650	2188	3267	3866	4318	4750	5163
25700	2190	3271	3870	4323	4756	5169
25750	2192	3275	3875	4329	4762	5176
25800	2195	3279	3880	4334	4768	5183
25850	2197	3283	3885	4340	4774	5189
25900	2200	3287	3890	4345	4780	5196
25950	2202	3291	3895	4351	4786	5202
26000	2205	3295	3900	4356	4792	5209
26050	2207	3299	3905	4362	4798	5216
26100	2210	3303	3910	4367	4804	5222
26150	2212	3307	3915	4373	4810	5229
26200	2214	3310	3920	4378	4816	5235
26250	2217	3314	3925	4384	4822	5242
26300	2219	3318	3930	4389	4828	5248
26350	2222	3322	3935	4395	4834	5255
26400	2224	3326	3940	4400	4841	5262
26450	2227	3330	3944	4406	4847	5268
26500	2229	3334	3949	4411	4853	5275
26550	2232	3338	3954	4417	4859	5281
26600	2234	3342	3959	4423	4865	5288
26650	2236	3346	3964	4428	4871	5295
26700	2239	3349	3969	4434	4877	5301
26750	2241	3353	3974	4439	4883	5308
26800	2244	3357	3979	4445	4889	5314
26850	2246	3361	3984	4450	4895	5321
26900	2249	3365	3989	4456	4901	5328
26950	2251	3369	3994	4461	4907	5334
27000	2254	3373	3999	4467	4913	5341
27050	2256	3377	4004	4472	4919	5347

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
27100	2258	3381	4009	4478	4925	5354
27150	2261	3385	4014	4483	4931	5360
27200	2263	3388	4018	4489	4937	5367
27250	2266	3392	4023	4494	4944	5374
27300	2268	3396	4028	4500	4950	5380
27350	2271	3400	4033	4505	4956	5387
27400	2273	3404	4038	4511	4962	5393
27450	2276	3408	4043	4516	4968	5400
27500	2278	3412	4048	4522	4974	5407
27550	2280	3416	4053	4527	4980	5413
27600	2283	3420	4058	4533	4986	5420
27650	2285	3424	4063	4538	4992	5426
27700	2288	3428	4068	4544	4998	5433
27750	2290	3431	4073	4549	5004	5440
27800	2293	3435	4078	4555	5010	5446
27850	2295	3439	4083	4560	5016	5453
27900	2298	3443	4088	4566	5022	5459
27950	2300	3447	4092	4571	5028	5466
28000	2302	3451	4097	4577	5034	5472
28050	2305	3455	4102	4582	5041	5479
28100	2307	3459	4107	4588	5047	5486
28150	2310	3463	4112	4593	5053	5492
28200	2312	3467	4117	4599	5059	5499
28250	2315	3470	4122	4604	5065	5505
28300	2317	3474	4127	4610	5071	5512
28350	2320	3478	4132	4615	5077	5519
28400	2322	3482	4137	4621	5083	5525
28450	2324	3486	4142	4626	5089	5532
28500	2327	3490	4147	4632	5095	5538
28550	2329	3494	4152	4637	5101	5545
28600	2332	3498	4157	4643	5107	5552
28650	2334	3502	4162	4648	5113	5558
28700	2337	3506	4166	4654	5119	5565
28750	2339	3509	4171	4659	5125	5571
28800	2342	3513	4176	4665	5131	5578
28850	2344	3517	4181	4670	5138	5584
28900	2346	3521	4186	4676	5144	5591
28950	2349	3525	4191	4682	5150	5598
29000	2351	3529	4196	4687	5156	5604
29050	2354	3533	4201	4693	5162	5611
29100	2356	3537	4206	4698	5168	5617
29150	2359	3541	4211	4704	5174	5624
29200	2361	3545	4216	4709	5180	5631
29250	2364	3548	4221	4715	5186	5637

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
29300	2366	3552	4226	4720	5192	5644
29350	2368	3556	4231	4726	5198	5650
29400	2371	3560	4236	4731	5204	5657
29450	2373	3564	4240	4737	5210	5664
29500	2376	3568	4245	4742	5216	5670
29550	2378	3572	4250	4748	5222	5677
29600	2381	3576	4255	4753	5228	5683
29650	2383	3580	4260	4759	5235	5690
29700	2386	3584	4265	4764	5241	5697
29750	2388	3588	4270	4770	5247	5703
29800	2390	3591	4275	4775	5253	5710
29850	2393	3595	4280	4781	5259	5716
29900	2395	3599	4285	4786	5265	5723
29950	2398	3603	4290	4792	5271	5729
30000	2400	3607	4295	4797	5277	5736

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