

# Review of the Maryland Child Support Guidelines:

Review of Economic Data on  
the Cost of Raising Children

*Submitted to:*

Maryland  
Department of Human Services  
Child Support Administration

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

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## SECTION 1: INTRODUCTION

This report reviews economic data on the cost of raising children and uses it to prepare an updated child support schedule for Maryland. In Maryland, child support obligations are set using the child support guidelines provided in statute (Md. Code Ann., Family Law § 12-201 through 12-204). The core of the guidelines calculation is a schedule that specifies the basic support obligation depending on the combined family income and the number of children. It is based on economic evidence on the cost of raising children. Federal regulations and Maryland law require the State to review its child support guidelines every four years to ensure that the application of the guidelines results in the determination of appropriate child support award amounts as required by the Public Welfare Act, Title 45 C.F.R. § 302.56 and Family Law § 12-202(c). As part of that review, the State must consider economic data on the costs of raising children. Maryland’s last quadrennial review was conducted in 2016–2020. It resulted in legislative changes, including an updated schedule, that became effective in 2022. The current Maryland schedule is based on economic data available in 2018, which is when most of the technical recommendations pertaining to the schedule were made. There is a small exception for the self-support reserve incorporated into the schedule: it relies on the 2019 federal poverty guidelines.

This report focuses solely on the child support schedule. The Child Support Administration (CSA) of the Maryland Department of Human Services is coordinating the review. CSA will ensure all federal requirements of a state guidelines review is met. For example, CSA has provided case file data to the University of Maryland School of Social Work to fulfill the federal requirement to analyze case file data on the application and deviation from the guidelines. CSA is also reaching out to representatives of the executive, legislative, and judicial branches of state government as well as attorneys, representatives of family and workforce non-profit organizations, and others to gain their input.

### MARYLAND CHILDREN AND CHILD SUPPORT

Child support is an important source of income to many Maryland children. Based on the U.S. Census American Community Survey, 1,357,479 children lived in Maryland in 2021.<sup>1</sup> The 2022 Kids Count reports several statistics that are relevant to child support.<sup>2</sup>

- The percentage of Maryland children living in poverty is 12 percent, while it is 17 percent nationally.<sup>3</sup>
- The percentage of children whose parents lack secure employment is 23 percent in Maryland and 27 percent nationally.
- The percentage of children living in single-parent families is 34 percent in Maryland as well as nationally.

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<sup>1</sup> U.S. Census American Community Survey 2019. Retrieved from <https://data.census.gov>.

<sup>2</sup> Most of the statistics are averaged across 2016–2020. Annie E. Casey Foundation. (2022). *2022 Kids Count Data Book: State Trends in Child Well-Being*. Retrieved from <https://assets.aecf.org/m/resourcedoc/aecf-2021kidscountdatabook-2022.pdf>.

<sup>3</sup> This is from 2020 data rather than 2019.

- The percentage of Maryland female-headed families receiving child support is 19 percent, while it is 26 percent nationally.<sup>4</sup>

Still, many Maryland families benefit from child support. In federal fiscal year (FFY) 2021, the state child support agency, which is called Child Support Administration (CSA) and is under the Maryland Department of Human Services (DHS), served 168,587 cases.<sup>5</sup> In FFY 2021, CSA established 5,472 support orders,<sup>6</sup> collected and distributed over \$543 million in child support, and received 69 percent of the current support due, which is more than the national average of 67 percent. Other than certain types of public assistance cases, use of CSA services is not mandated. The number of child support cases that are not part of CSA, and the collections on those cases are unknown. Although the amount is unknown, it is likely to exceed CSA collections.<sup>7</sup> In general, these statistics are lower than pre-pandemic amounts at both the state level and national level.

Although state data are not available, a 2015 national study found that without child support, the child poverty rate would be 7.0 percentage points higher.<sup>8</sup> Nonetheless, other national research finds that almost a quarter of nonresidential parents have no or limited reported earnings.<sup>9</sup> These statistics underscore the delicate balance at low incomes where child support can help lift families out of poverty, but must recognize that low-income parents who are not living with the child may have a limited ability to pay. In short, this is the reason that the Maryland child support guidelines includes a self-support reserve for the obligated parent.

#### CURRENT MARYLAND CHILD SUPPORT SCHEDULE

The core of the Maryland guidelines calculation is a lookup schedule of monthly basic obligations for a range of incomes and number of children. (Exhibit 1 shows an excerpt of the current schedule). The basic obligations in the schedule reflect economic data on the costs of raising children in Maryland when the schedule was last updated. They relate to the combined income of the parents. This would be the amount of income the parents would have if they lived together and combined financial resources.

The support award is determined by prorating the obligated parent's share of the basic obligation. For example, if the obligated parent's gross income is \$1,600 per month and the custodial parent's gross income is \$1,400 per month, the combined gross income would be \$3,000 per month and, using the

<sup>4</sup> For this particular data field, the data is actually from 2018–2020. Retrieved from <https://datacenter.kidscount.org/data/tables/10453-female-headed-families-receiving-child-support?loc=52&loct=2#detailed/2/52/false/1985,1757,1687/any/20156,20157>.

<sup>5</sup> Federal Office of Child Support Enforcement. (2022). *Office of Child Support Preliminary Report 2022*. Retrieved from <https://www.acf.hhs.gov/css/policy-guidance/fy-2021-preliminary-data-report-and-tables>.

<sup>6</sup> Five years ago, CSS established over 30,000 orders per year. It is believed that the count is down due to the pandemic and other factors.

<sup>7</sup> The author suggests this based on data from various sources that nongovernment child support cases tend to have higher orders and higher payments data.

<sup>8</sup> Sorensen, Elaine. (Dec. 2016). "The Child Support Program Is a Good Investment." *The Story Behind the Numbers*. Federal Office of Child Support Enforcement. p. 8. Retrieved from [https://www.acf.hhs.gov/sites/default/files/programs/css/sbtn\\_csp\\_is\\_a\\_good\\_investment.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/sbtn_csp_is_a_good_investment.pdf).

<sup>9</sup> Sorensen, Elaine. (Feb. 7, 2014). *Employment and Family Structure Changes: Implications for Child Support*. Presentation to the National Child Support Enforcement Association, Washington, D.C.

schedule in Exhibit 1, the basic obligation for one child is \$583 per month. The obligated parent’s prorated share is 53 percent, which is \$1,600 (the obligated parent’s income) divided by \$3,000 (combined parental income). The obligated parent’s prorated share of the basic obligation, \$310 per month (which is 53% of \$583), is the basis of the child support award amount. 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. If the obligated parent’s income and number of children fall into the shaded area, the self-support reserve (SSR) adjustment applies. The SSR provides a low-income obligated parent a subsistence level of living. Federal regulation (45 C.F.R. § 302.56 (c)(ii)) requires for the consideration of the subsistence needs of low-income, obligated parents in the calculation of support. Maryland, like most states with a SSR adjustment, relates its SSR to the federal poverty guidelines for one person.

The existing Maryland guidelines schedule is based on economic data available in 2018. At the time, the Maryland schedule was based on an earlier study of child-rearing expenditures conducted by Professor David Betson using the Rothbarth methodology to separate the child’s share of expenditures from total household expenditures.<sup>10</sup> An economic methodology is needed because many household items are consumed by both the children and parents living in the same household and the child’s share is not readily apparent (e.g., electricity for the home). The committee reviewing the schedule recommended updating the schedule using a more current Betson-Rothbarth (BR) study<sup>11</sup> for schedule amounts at lower incomes and a USDA study of child-rearing expenditures released in 2017 for schedule amounts at higher incomes.<sup>12</sup> One strength that the USDA study had over the BR study is that it relied on more current

**Exhibit 1: Excerpt of Current Schedule**

Combined Adjusted Actual Income	1 Child	2 Children	3 Children	4 Children	5 Children	6 Children
0-1200	50	55	57	58	59	60
1250	74	79	81	82	83	84
1300	109	116	119	121	122	124
1350	144	154	158	160	162	164
1400	179	191	196	199	201	204
1450	214	229	235	238	241	244
1500	249	266	273	277	280	284
1550	284	304	312	316	320	324
1600	319	341	350	355	359	364
1650	339	379	389	394	399	404
1700	348	416	427	433	438	444
1750	357	454	466	472	478	484
1800	367	491	504	511	517	524
1850	376	529	543	550	557	564
1900	385	565	581	589	596	604
1950	394	578	620	628	636	644
2000	403	591	658	667	675	684
2050	412	604	697	706	715	724
2100	421	617	735	745	754	764
2150	430	631	762	784	794	804
2200	439	644	778	823	833	844
2250	448	657	794	862	873	884
2300	457	670	810	901	912	924
2350	466	684	826	923	952	964
2400	475	697	842	941	991	1004
2450	484	710	858	958	1031	1044
2500	493	723	874	976	1070	1084
2550	502	736	890	994	1094	1124
2600	511	750	906	1012	1113	1164
2650	520	763	922	1030	1133	1204
2700	529	776	938	1048	1152	1244
2750	538	789	954	1066	1172	1274
2800	547	803	970	1083	1192	1295
2850	556	816	986	1101	1211	1317
2900	565	829	1002	1119	1231	1338
2950	574	842	1018	1137	1251	1359
3000	583	856	1034	1155	1270	1381

<sup>10</sup> Betson, David M. (2006). “Appendix I: New Estimates of Child-Rearing Costs.” In PSI, *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations, Report to State of Oregon*, Policy Studies Inc., Denver, CO. Retrieved from [https://justice.oregon.gov/child-support/pdf/psi\\_guidelines\\_review\\_2006.pdf](https://justice.oregon.gov/child-support/pdf/psi_guidelines_review_2006.pdf).

<sup>11</sup> Betson, David M. (2010). “Appendix A: Parental Expenditures on Children.” In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/partners/documents/2011SRL6aGuidelineReview.pdf>.

<sup>12</sup> Lino, Mark, et al. (2017). *Expenditures on Children by Families: 2015 Annual Report*. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2015, Washington, D.C. Available at <http://www.cnpp.usda.gov/publications/crc/crc2015.pdf>.

expenditure data. Published in 2010, the expenditure data underlying the BR study was collected in 2004–2009, while the expenditure data underlying the USDA study was collected in 2011–2015. Still, the methodology used by the USDA to separate child-rearing expenditures from total household expenditures was not definitively better than the Rothbarth methodology. The strength of using the more current BR study was its was consistent with the BR study underlying the previous schedule. It also produced a nominal increase at lower incomes. In contrast, using the USDA study as the basis of the schedule amounts for lower incomes would produce large increases that were caused by changing from the BR methodology to the USDA methodology rather than actual increase in child-rearing expenditures over time. At higher incomes, however, the USDA-based amounts seemed more reasonable. At the time, the schedule only included combined adjusted gross incomes up to \$15,000 per month. Some guidelines users were taking the percentage derived from the basic obligation at \$15,000 for a specific number of children divided by \$15,000; then, applying that percentage to arrive at a basic obligation for combined incomes above \$15,000 per month. Further, the schedule in place in 2018 was only based on the BR measurements for combined adjusted gross incomes up to \$10,000 per month. The basic obligations for combined gross incomes of \$10,500 through \$15,000 per month were based on amounts that represented an equitable increase in schedule amounts for low and high incomes. Since 2018, the BR study has been updated for more current expenditure data, but the USDA study has not.

Other economic factors considered in the existing Maryland schedule were 2018 federal and state income taxes and FICA, the 2019 federal poverty guidelines (FPG), and the Maryland’s 2016 price parity. Each factor considered the most recent data year available. Tax rates are considered because they affect how much spendable income parents have for their children. Expenditure decisions are made generally based on after-tax income. The FPG is used as the SSR. Price parity represents how much more or less the prices of a specific region are compared to the United States average. Historically, prices and the cost of living in Maryland are generally above the national average. Since the expenditure data underlying both the BR and USDA studies are national, each study’s measurement of child-rearing expenditures is adjusted for Maryland’s price parity.

Two alternative updated schedules are built in this report: one using an updated BR study;<sup>13</sup> and the other using the updated BR study for low incomes (since the current schedule amounts at low incomes are based on an older BR study) and the USDA study for higher incomes. There is no new USDA study. The updated schedules are also updated to current price levels and other factors considered in the schedule development (i.e., federal and state income tax rates and FICA, the FPG, and price parity) is considered in this report.

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<sup>13</sup> Betson, David M. (2021). “Appendix A: Parental Expenditures on Children: Rothbarth Estimates.” In Venohr, Jane, & Matyasic, Savannah. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from <https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187>.

## FEDERAL REQUIREMENTS

Federal regulation (45 C.F.R. § 302.56(e)) requires states to review their guidelines at least once every four years. As shown in Exhibit 2, federal regulation imposes many other requirements of state child support guidelines and state guidelines review processes. Federal regulation expanded state requirements in 2016 through the Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs rule.<sup>14</sup> The deadline for meeting these federal requirements depends on a state's guidelines review cycle. It typically spans two review cycles and longer for some states that were granted a pandemic-based extension from the federal Office of Child Support Enforcement. For example, some states have until 2025 to meet the federal requirements. The 2016 Maryland review addressed the expanded federal requirements of state guidelines—namely, the two major changes: the federal requirement (45 C.F.R. § 302.56(c)(1)(iii)) to consider the actual circumstances of the obligated parent when income imputation is authorized, and the federal requirement (45 C.F.R. § 302.56(c)(3)) to not treat incarceration as voluntary employment. The current Maryland guidelines meet both requirements.

## ORGANIZATION OF REPORT

Section 2 reviews the economic data on the cost of raising children and uses it to develop an updated schedule. It also lists the steps and economic data used to develop an updated child support schedule.

Section 3 analyzes the impact of the existing and updated schedule using case scenarios.

Section 4 provides conclusions.

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

Appendix B provides a side-by-side comparison of the updated schedules to the existing schedule. Two updated schedules are developed. One using only the most current BR study, the other updated using the current BR study for low incomes and the USDA for high incomes. The latter is similar to the basis of the current schedule.

### Exhibit 2: Federal Regulations Pertaining to State Child Support Guidelines

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

- (a) Within 1 year after completion of the State's next quadrennial review of its child support guidelines, that commences more than 1 year after publication of the final rule, in accordance with § 302.56(e), as a condition of approval of its State plan, the State must establish one set of child support guidelines by law or by judicial or administrative action for setting and modifying child support order amounts within the State that meet the requirements in this section.
- (b) The State must have procedures for making the guidelines available to all persons in the State.
- (c) The child support guidelines established under paragraph (a) of this section must at a minimum:
  - (1) Provide that the child support order is based on the noncustodial parent's earnings, income, and other evidence of ability to pay that:

<sup>14</sup> See Federal Office of Child Support Enforcement. (Dec. 20, 2016). Actional Transmittal (AT-16-06) *Final Rule: Flexibility, Efficiency, and Modernization in Child Support Enforcement Programs*. Retrieved from <https://www.acf.hhs.gov/css/policy-guidance/final-rule-flexibility-efficiency-and-modernization-child-support-enforcement>.

- (i) Takes into consideration all earnings and income of the noncustodial parent (and at the State's discretion, the custodial parent);
  - (ii) Takes into consideration the basic subsistence needs of the noncustodial parent (and at the State's discretion, the custodial parent and children) who has a limited ability to pay by incorporating a low-income adjustment, such as a self-support reserve or some other method determined by the State; and
  - (iii) If imputation of income is authorized, takes into consideration the specific circumstances of the noncustodial parent (and at the State's discretion, the custodial parent) to the extent known, including such factors as the noncustodial parent's assets, residence, employment and earnings history, job skills, educational attainment, literacy, age, health, criminal record and other employment barriers, and record of seeking work, as well as the local job market, the availability of employers willing to hire the noncustodial parent, prevailing earnings level in the local community, and other relevant background factors in the case.
- (2) Address how the parents will provide for the child's health care needs through private or public health care coverage and/or through cash medical support;
  - (3) Provide that incarceration may not be treated as voluntary unemployment in establishing or modifying support orders; and
  - (4) Be based on specific descriptive and numeric criteria and result in a computation of the child support obligation.
- (d) The State must include a copy of the child support guidelines in its State plan.
  - (e) The State must review, and revise, if appropriate, the child support guidelines established under paragraph (a) of this section at least once every four years to ensure that their application results in the determination of appropriate child support order amounts. The State shall publish on the internet and make accessible to the public all reports of the guidelines reviewing body, the membership of the reviewing body, the effective date of the guidelines, and the date of the next quadrennial review.
  - (f) The State must provide that there will be a rebuttable presumption, in any judicial or administrative proceeding for the establishment and modification of a child support order, that the amount of the order which would result from the application of the child support guidelines established under paragraph (a) of this section is the correct amount of child support to be ordered.
  - (g) A written finding or specific finding on the record of a judicial or administrative proceeding for the establishment or modification of a child support order that the application of the child support guidelines established under paragraph (a) of this section would be unjust or inappropriate in a particular case will be sufficient to rebut the presumption in that case, as determined under criteria established by the State. Such criteria must take into consideration the best interests of the child. Findings that rebut the child support guidelines shall state the amount of support that would have been required under the guidelines and include a justification of why the order varies from the guidelines.
  - (h) As part of the review of a State's child support guidelines required under paragraph (e) of this section, a State must:
    - (1) Consider economic data on the cost of raising children, labor market data (such as unemployment rates, employment rates, hours worked, and earnings) by occupation and skill-level for the State and local job markets, the impact of guidelines policies and amounts on custodial and noncustodial parents who have family incomes below 200 percent of the Federal poverty level, and factors that influence employment rates among noncustodial parents and compliance with child support orders;
    - (2) Analyze case data, gathered through sampling or other methods, on the application of and deviations from the child support guidelines, as well as the rates of default and imputed child support orders and orders determined using the low-income adjustment required under paragraph (c)(1)(ii) of this section. The analysis must also include a comparison of payments on child support orders by case characteristics, including whether the order was entered by default, based on imputed income, or determined using the low-income adjustment required under paragraph (c)(1)(ii). The analysis of the data must be used in the State's review of the child support guidelines to ensure that deviations from the guidelines are limited and guideline amounts are appropriate based on criteria established by the State under paragraph (g); and
    - (3) Provide a meaningful opportunity for public input, including input from low-income custodial and noncustodial parents and their representatives. The State must also obtain the views and advice of the State child support agency funded under title IV-D of the Act.



## SECTION 2: COST OF RAISING CHILDREN AND SCHEDULE UPDATE

Child support schedules and formulas are part policy and part economic data. Most state guidelines rely on a study of child-rearing expenditures as the underlying basis of their child support schedule or formula. Federal regulation (45 C.F.R. § 302.56 (h)(1)) requires states to consider economic data on the cost of raising children as part of a state’s child support guidelines review. The existing Maryland schedule relies on two different studies of child-rearing expenditures. For low incomes above where the self-support reserve would apply through combined adjusted gross incomes of \$10,000 per month, Maryland relies on a 2010 study of child-rearing expenditures from families surveyed in 2004–2009 conducted by Professor Betson using the Rothbarth methodology to separate the child’s share of expenditures from total household expenditures.<sup>15</sup> The study results were updated and adjusted to consider 2018 price levels; 2018 federal and state income taxes and FICA (which affect the amount of after-tax income available to spend); Maryland’s price parity; and the 2019 federal poverty guidelines for one person, which is used as a self-support reserve. For incomes above \$15,000 gross per month, the existing Maryland schedule relies on the 2017 USDA study of child-rearing expenditures that considers family expenditures in 2012–2015.<sup>16</sup> The results from the USDA study were also updated to 2018 price levels and to reflect Maryland price parity, but it was not necessary to apply the other adjustments made to the BR estimates to the USDA estimates. The schedule amounts between \$10,000 and \$15,000 gross per month per interpolated—that is, developed assuming a steady increase in the schedule amounts from the BR amounts at a combined income of \$10,000 gross per month to USDA amounts at a combined income of \$15,000 per month. The BR study has been updated, but not the USDA study.

This section documents more current economic studies on the cost of raising children and uses a more current study of BR child-rearing expenditures to update the Maryland child support schedule. It also documents the major data sources, assumptions, and steps used to develop the updated schedules. Two updated schedules are developed: one only uses the most current BR study, and the other uses the more current BR study

### KEY ASSUMPTIONS OF UPDATED SCHEDULE

The key economic data and assumptions underlying the updated schedule are summarized below. Each is discussed in more detail in the next section.

- There are no significant changes in the underlying policy principles and guidelines model—that is, the Maryland guidelines relies and continues to rely on the income shares model.

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<sup>15</sup> Betson, David M. (2010). “Appendix A: Parental Expenditures on Children.” *In* Judicial Council of California, Review of Statewide Uniform Child Support Guideline. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/partners/documents/2011SRL6aGuidelineReview.pdf>.

<sup>16</sup> Lino, Mark, et al. (2017). Expenditures on Children by Families: 2015 Annual Report. U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2015, Washington, D.C. Available at <http://www.cnpp.usda.gov/publications/crc/crc2015.pdf>.

- Both alternative updated schedules are based on the 2021 Betson-Rothbarth (BR) measurements of child-rearing expenditures estimated from families participating in the 2013–2019 Consumer Expenditure (CE) survey.<sup>17</sup>
- One of the alternatives is also based on the USDA study at higher incomes.
- Both the BR and USDA estimates are based on national expenditure data, so they are adjusted for Maryland’s above average prices.
- For the purposes of developing a schedule, the BR measurements are updated to July 2022 price levels.
- The schedule does not include childcare expenses; the cost of the child’s health insurance premium; and the extraordinary, unreimbursed medical expenses of the child. The guidelines consider the actual amounts expended for these items on a case-by-case basis. Specifically, each parent is responsible for his or her prorated share of actual expenses.
- The BR measurements of child-rearing expenditures are expressed as a percentage of total family expenditures and are converted to gross income for guidelines purposes. The conversion considers federal and state income tax rates and FICA in 2022.
- The schedule is based on the average of all expenditures on children from ages 0 through 17 years. There is no adjustment for the child’s age.
- The schedule incorporates a self-support reserve for low-income obligors based on the 2022 federal poverty guidelines for one person (\$1,133 per month).

## OVERVIEW OF ECONOMIC STUDIES

Several different methodologies are used to estimate the cost of raising children. A methodology is necessary because the cost of raising children must be separated from other expenditures in the household, particularly since many items (e.g., a loaf a bread, electricity for the house) may be consumed by all residents in the household, not just by the children. Further, there are two major types of studies on the economic cost of children: the cost of providing the basic or minimum needs of households with children,<sup>18</sup> and studies that try to estimate what families across a range of incomes

<sup>17</sup> Betson, David M. (2021). “Appendix A: Parental Expenditures on Children: Rothbarth Estimates.” *In* Venohr, Jane, & Matyasic, Savahanna. (Feb. 23, 2021). Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from <https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187>.

<sup>18</sup> Several different economic indicators are used to gauge basic (minimum needs). Even the federal poverty guidelines (FPG) is used. The 2022 federal poverty guidelines for one person is \$1,133 per month; each additional person in the household is \$393 per month (U.S. Health and Human Services Office of the Assistant Secretary for Planning and Evaluation (Jan. 12, 2022)). HHS Poverty guidelines for 2022. <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>. Other commonly used economic indicators is the “living wage” or the “self-sufficiency standard.” More information about the Maryland living wage can be found at Massachusetts Institute of Technology. (n.d.). Living Wage Calculation for Maryland. Retrieved from <https://livingwage.mit.edu/states/37>. The Maryland self-sufficiency standard was last published in 2020. Pearce, Diane. (Feb. 2020). *The Self-Sufficiency Standard for Maryland 2020*. Retrieved from [https://www.unitedwaync.org/sites/unitedwaync.org/files/NC2020\\_SSS%20FINAL\\_0.pdf](https://www.unitedwaync.org/sites/unitedwaync.org/files/NC2020_SSS%20FINAL_0.pdf).

(including middle- and higher-income families) actually spend on children. Most state guidelines, including the Maryland guidelines, rely on studies estimating child-rearing expenditures for a range of incomes. This is because the premise of most state guidelines is that children should share in the lifestyle afforded by their parents—that is, if the obligated parent’s income affords the obligated parent a higher standard of living, the support order should also be more for that higher-income parent. Basing a child support schedule or formula on the cost of the basic needs of the child would be inadequate for figuring out what an obligated parent who can afford a lifestyle above subsistence can afford in child support.

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### *Overview of Betson-Rothbarth Measurements*

There are several methodologies for estimating how much families actually spend on child. Most measurements of child-rearing expenditures underlying state child support guidelines, including the lower income part of the Maryland guidelines schedule, are estimated using the “Rothbarth” methodology. Maryland, 30 other states, the District of Columbia, and Guam base their child support guidelines on a Rothbarth estimator of child-rearing expenditures. The Rothbarth methodology compares expenditures between equally well-off families with and without children and attributes the difference to child-rearing expenditures. The first Rothbarth estimate of child-rearing expenditures used for state guidelines was from a 1990 study by Professor David Betson, University of Notre Dame.<sup>19</sup> He used the Rothbarth methodology to estimate child-rearing expenditures from data collected from families in 1980–1986. Since 1990, Betson has updated his study for more current expenditures data four times. His most recent study was funded by the State of Arizona, published in 2021, and considers expenditures data from 2013–2019.<sup>20</sup> It found that on average, families devote the following percentage of total expenditures to child-rearing expenditures:

- 24.9 percent for one child;
- 38.4 percent for two children; and
- 47.0 percent for three children.

The 2021 Betson-Rothbarth (BR) measurements are used to develop an updated child support schedule for Maryland. As discussed later, there are several steps and additional data used to convert the 2021 BR measurements to a child support schedule. More detail on this and how the 2021 BR measurements differ from those used to develop the existing schedule is provided in the next subsection.

The 2021 Betson study is the most current study of child-rearing expenditures. It has been recently used to update the child support schedules of Alabama, Arizona, Iowa, Missouri, Pennsylvania, and South Dakota. In fact, all states that have recently updated their child support schedule have relied on the 2021 Betson-Rothbarth (BR) measurements as the basis of their update. The only exception is

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<sup>19</sup> Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, WI.

<sup>20</sup> Betson, David M. (2021). “Appendix A: Parental Expenditures on Children: Rothbarth Estimates” In Venohr, Jane, & Matyasic, Savannah. (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from <https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187>.

Massachusetts, where its task force considered the 2021 BR study, but also considered “a range of legal, policy and practical considerations” when recommending changes to its chart<sup>21</sup> that were eventually adapted. In other words, the Massachusetts schedule does not strictly relate to economic data.

### *USDA Study*

The USDA first measures expenditures for seven different categories (i.e., housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous) and then sums them to arrive at a total measurement of child-rearing expenditures. Some of the methodologies use a pro rata approach, which is believed to overstate child-rearing expenditures. The USDA reports its estimates on an annual basis for one child in a two-child household. The USDA provides measurements for the United States as a whole and as four regions: the South, Midwest, Mid-Atlantic, and West. The USDA also produces measurements for rural areas and single-parent families. These measurements are for the nation as whole and not provided individually by region. Because the USDA classifies Maryland as a southern state and Maryland differs remarkably from the other states classified as southern (e.g., Maryland has a much higher median income and price parity than other southern states), the USDA measurement for the United States as a whole was used and is used in the Maryland schedule developed in this report.

The USDA amounts also vary by age of the child and household income. The most recent USDA measurements are from expenditures data collected in 2011 through 2015. They are shown in Exhibit 3. This is the amount for one child in two-child households. If there is only one child in the household, the USDA found the amounts, as shown in Exhibit 3, should be increased by 27 percent. If there are three or more children in the household, the amounts should be adjusted by the number of children multiplied by 76 percent. (These adjustments for less and more children were incorporated into the existing schedule.) The amounts include expenditures for the child’s healthcare and childcare expenses.

**Exhibit 3: Summary of Findings from 2017 USDA Study**

		Married-Couple Families		Single-Parent Families (overall US)
		Urban (overall U.S.)	Rural Areas (overall U.S.)	
<b>Low Income (less than \$59,200 gross per year)</b>	Child-rearing \$	<b>\$9,330–\$9,980/year</b>	<b>\$7,650–\$8,630/year</b>	<b>\$8,800–\$10,540/year</b>
	Average Gross Income	\$36,300	\$36,100	\$24,400
<b>Middle Income (more than \$59,200 per year and less than \$107,400 for Urban and Rural Only)</b>	Child-rearing \$	<b>\$12,350–\$13,900/year</b>	<b>\$10,090–\$11,590/year</b>	<b>\$16,370–\$20,190/year</b>
	Average Gross Income	\$81,700	\$79,500	\$99,000
<b>High Income (more than \$107,400 for Urban and Rural only)</b>	Child-rearing \$	<b>\$19,380–\$23,380/year</b>	<b>\$14,600–\$17,000/year</b>	
	Average Gross Income	\$185,400	\$156,800	

<sup>21</sup> Sarro, Mark, Polek, Christine, & Sandy, Shastri. (Jul. 23. 2021). *Economic Review of the Massachusetts Child Support Guidelines 2020–2021*. Prepared for Commonwealth of Massachusetts Executive Office of the Trial Court 2020–2021 Child Support Guidelines Task Force. Page 2. Retrieved from <https://www.mass.gov/doc/economic-review-of-the-massachusetts-child-support-guidelines-2020-2021/download>.

One salient finding (as shown in Exhibit 3) that is pertinent to addressing concerns about using expenditures data from intact families as the basis of state child support guidelines is that single-parent families with low income and married-couple families with low income devote about the same amount to child-rearing expenditures. It should also be noted that the amounts for middle incomes and high incomes for single-parent families are not separated because they are too few high income, single-parent families from which to produce measurements. More single-parent families with children live in poverty than married-couple families with children. The 2020 U.S. Census finds that 22 percent of Maryland female-headed families with minor children live in poverty, while 2 percent of Maryland married-couple families with minor children live in poverty.<sup>22</sup>

As shown in Exhibit 4, the USDA amounts are generally more than the BR amounts.

**Exhibit 4: Comparison of Economic Estimates of Child-Rearing Expenditures**

Economic Methodology	Economist and Data Years	Average Child-Rearing Expenditures as a Percentage of Total Expenditures		
		1 Child	2 Children	3 Children
Rothbarth	<b>Betson/Rothbarth (BR)</b>			
	2013–2019	24.9%	38.4%	47.0%
	2004–2009	23.5%	36.5%	44.9%
	1998–2004	25.2%	36.8%	43.8%
	1996–1998	25.6%	35.9%	41.6%
	1980–1986	24.2%	34.2%	39.2%
	<b>Rodgers/Replication of Betson<sup>23</sup></b>			
	2004–2009 CE	22.2%	34.8%	43.2%
	<b>Rodgers<sup>24</sup></b>			
	2000–2015 CE	19.2%	24.1%	30.8%
2004–2009 CE	21.5%	24.4%	33.4%	
2000–2011	21.0%	25.0%	31.0%	
<b>Florida State University<sup>25</sup></b>				
2009–2015 CE	24.9%	38.3%	46.9%	
<b>USDA</b>	<b>USDA<sup>26</sup></b>			
	2011–2015 CE	26.0%	39.0%	49.0%

<sup>22</sup> Calculated from 2020 U.S. Census American Community Survey 5-Year Estimates. *Table B17010: Poverty Status in the Past 12 Months of Families by Family Type and Presence of Children*. Retrieved from <https://data.census.gov>.

<sup>23</sup> Rodgers, William M. (2017). "Comparative Economic Analysis of Current Economic Research on Child-Rearing Expenditures." In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2017*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/documents/lr-2018-JC-review-of-statewide-CS-guideline-2017-Fam-4054a.pdf>.

<sup>24</sup> Rodgers (2017). *Ibid.*

<sup>25</sup> Norribin, Stefan C., et al. (Nov. 2021). Review and Update of Florida's Child Support Guidelines. Retrieved from <http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf>.

<sup>26</sup> Lino, Mark et al. (2017). *Expenditures on Children by Families, 2015*. Misc. Pub. No. 1528-2015. U.S. Dept. of Agriculture, Center for Nutrition & Policy Promotion, Washington, D.C. Retrieved from [https://cdn2.hubspot.net/hubfs/10700/blog-files/USDA\\_Expenditures%20on%20children%20by%20family.pdf?t=1520090048492](https://cdn2.hubspot.net/hubfs/10700/blog-files/USDA_Expenditures%20on%20children%20by%20family.pdf?t=1520090048492)

Besides being the basis for the schedule amounts at high incomes under the existing Maryland schedule, the USDA study partially forms the basis of the Minnesota child support guidelines. The USDA study does not form the basis of any other state's guidelines besides Maryland and Minnesota.

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### *Overview of Other Measurements of Child-Rearing Expenditures*

Besides the Rothbarth and USDA methodology, there are several other economic methodologies used to separate the child's share of expenditures from total household expenditures. Betson assessed four other alternatives, including the USDA methodology, in his 1990 study and concluded that the Rothbarth methodology produced the most statistically robust estimates and recommended the Rothbarth estimates for use in state guidelines. At the time, the USDA used a different methodology to estimate the child's share of housing costs: specifically, a per-capita approach (e.g., if there are two parents and one child in the same household and the household spent \$1,200 per month on housing then the cost of housing would be \$400 per month for the one child since the child's prorated share is 33%—that is, 1 child divided by the 3 people in the household). Many economists believe that the per-capita methodology overstates the child's share of housing costs.<sup>27</sup> To that end, the USDA revised its approach to measuring the child's share of housing expenses. This revised approach is used in the 2017 USDA study underlying the Maryland child support schedule.

Still, in general, economists do not agree which methodology comes the closest to measuring actual child-rearing expenditures. Most conventional economists, including Betson, believe that the Rothbarth methodology understates actual child-rearing expenditures.<sup>28</sup> Many other studies based on alternative methodologies, however, use older data or have not been used by any other state as the basis of their guidelines.

Three studies that are frequently mentioned in state guidelines reviews are a 2017 study conducted for California applying the Rothbarth methodology to expenditures data collected in 2000–2015,<sup>29</sup> a 2016 study by Professor Emeritus William Comanor, University of California at Santa Barbara,<sup>30</sup> and a 2021 Florida State University study that used expenditures data collected in 2013–2019.<sup>31</sup> None of these

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<sup>27</sup> For example, Betson, David M. (2021). "Appendix B: Additional Research on the Cost of Raising Children" *In* Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA. Retrieved from <https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf>.

<sup>28</sup> For example, a layperson's description of how the Rothbarth estimator understates actual child-rearing expenditures is also provided on p. 2-29 of Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.

<sup>29</sup> Rodgers, William M. (2017). "Comparative Economic Analysis of Current Economic Research on Child-Rearing Expenditures." *In* Judicial Council of California, *Review of Statewide Uniform Child Support Guideline 2017*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/documents/lr-2018-JC-review-of-statewide-CS-guideline-2017-Fam-4054a.pdf>.

<sup>30</sup> Norribin, Stefan C., et al. (Nov. 2021). *Review and Update of Florida's Child Support Guidelines*. Retrieved from <http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf>.

<sup>31</sup> Comanor, William, Sarro, Mark, & Rogers, Mark. (2015). "The Monetary Cost of Raising Children." *In* (ed.) *Economic and Legal Issues in Competition, Intellectual Property, Bankruptcy, and the Cost of Raising Children (Research in Law and Economics)*, Vol. 27. Emerald Group Publishing Limited, pp. 209–51; and Norribin, Stefan C., et al. (Nov. 2021). *Review and Update of Florida's Child Support Guidelines*. Retrieved from <http://edr.state.fl.us/Content/special-research-projects/child-support/ChildSupportGuidelinesFinalReport2021.pdf>.

studies form the basis of any state’s guidelines. The 2018 Comanor study is criticized for yielding amounts near poverty for all income ranges.<sup>32</sup>

The Florida researchers used both the Rothbarth approach and another marginal cost approach developed by Ernest Engel and applied both methodologies to 2013–2019 expenditures data, which is the same data years of the most current BR study. The difference between the Rothbarth estimator and the Engel estimator is how they equate equally well-off families. The Rothbarth estimator uses expenditures on adult goods (which most researchers use expenditures on adult clothing as a proxy), and the Engel estimator uses expenditures on food shares. Most conventional economists believe neither approach perfectly measures actual child-rearing expenditures because of substitution effects.<sup>33</sup> The mathematical underpinnings of the economic theory underlying the Rothbarth methodology suggests the Rothbarth methodology understates actual child-rearing expenditures. Only a few states still rely on Engel estimates. Most states that previously used Engel estimates have switched to Rothbarth estimates. The Florida researchers reported their estimates as a percentage of consumption (total household expenditures) for five quintiles of income. Using the Rothbarth methodology, they ranged from 21.0 to 21.5 percent for one child, 32.9 to 33.7 percent for two children, and 40.8 to 41.7 percent for three children.

In addition to these three studies, an approach similar to the USDA approach was attempted for California’s 2021 review.<sup>34</sup> The study found that the USDA methodology was not sufficiently documented to replicate it, particularly the methodologies and data sources to arrive at the cost of the child’s housing expenses and medical expenses. Further, the study found that the results were highly sensitive to the assumptions about housing costs.

#### UNDERLYING DATA AND ASSUMPTIONS USED TO DEVELOP UPDATED SCHEDULE

Besides the economic basis of an updated schedule, there are many other factors considered in the development of a child support schedule:

1. The guidelines model is a policy decision that directs what type of economic study of child-rearing expenditures to use;
2. Which particular economic study to use;
3. Adjust the study results for current price levels since there are lags between when expenditures data are collected and analyzed and available for use;
4. Adjust the national data for below/above average prices or state cost of living;
5. Exclude childcare, child’s health insurance premium, and extraordinary, out-of-pocket medical expenses since the actual amount expended for each of these items is considered on a case-by-case basis;

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<sup>32</sup> See the 2018 Maryland guidelines review report.

<sup>33</sup> For example, see Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.

<sup>34</sup> Betson, David M. (2021). “Appendix B: Additional Research on the Cost of Raising Children” In Judicial Council of California, Review of Statewide Uniform Child Support Guideline. San Francisco, CA. Retrieved from <https://www.courts.ca.gov/documents/Review-of-Uniform-Child-Support-Guideline-2021.pdf>.

6. Consider expenditures to net income ratio, which is the first step to converting the BR measurements, that are measured as a percentage of total household expenditures, to gross-income basis because the child support schedule relates to the combined gross income of the parents;
7. Consider current rates of federal and state income taxes and FICA, which is the second step to converting BR measurements to gross income basis; and
8. Providing for the consideration of the subsistence needs of the obligated parent.

Appendix A provides more detailed technical documentation of how these factors are used to develop an updated schedule. Exhibit 5 compares the key economic data and assumptions underlying the existing schedule to those of the proposed schedule. It also summarizes alternative data and assumptions. Each factor is discussed in more detail following the table.



**Exhibit 5: Summary of Economic Data and Assumptions Underlying Maryland’s Current Child Support Schedule**

Factor	Basis of Existing Schedule	Basis of Updated Schedule A (BR)	Basis of Updated Schedule B (BR/USDA)	Other Alternatives/Notes
1. Guidelines model	Income shares model	Income shares model	Income shares model	<ul style="list-style-type: none"> <li>• 41 states use the income shares model</li> <li>• Other states rely on Melson formula and percentage of obligor income</li> </ul>
2. Economic study used for lower incomes (below \$10,000 per month)	4th Betson-Rothbarth (BR4) study (2010)	Most current Betson-Rothbarth study (2021)	Most current Betson-Rothbarth study (2021)	Other studies of child-rearing expenditures
3. Economic study used for middle incomes (between \$10,001–\$15,000 per month)	Interpolated between BR4 and USDA amounts	Most current Betson-Rothbarth study (2021)	Interpolated between BR4 and USDA amounts	
4. Economic study used for middle incomes (above \$15,000 per month)	USDA National (2017)	Most current Betson-Rothbarth study (2021)	USDA National (2017)	
5. Price levels	July 2018	July 2022	July 2022	
6. Adjustment for Maryland cost of living/price levels	2016 price parity: 109.5	2020 price parity: 106.5	2020 price parity: 106.5	<ul style="list-style-type: none"> <li>• Income realignment like NJ and WV do</li> </ul>
7. Exclude childcare; child’s health insurance premium; and extraordinary, out-of-pocket medical expenses	Excludes all but the first \$250 per child per year in ordinary, out-of-pocket medical expenses	No change	No change	<ul style="list-style-type: none"> <li>• Retain assumption</li> <li>• Exclude all healthcare expenses</li> <li>• Ohio approach</li> </ul>

Factor	Basis of Existing Schedule	Basis of Updated Schedule A (BR)	Basis of Updated Schedule B (BR/USDA)	Other Alternatives/Notes
8. Relate expenditures to after-tax income (necessary for BR only)	<p>Converts expenditures to net income using data from same families in CE that Betson uses</p> <p>Caps expenditures at 100%</p>	No change in methodology, just more recent CE data used	No change in methodology, just more recent CE data used	Assume all after-tax income is spent
9. Relate expenditures to gross income of the parties (necessary for BR only)	2018 federal and state income tax withholding formulas for a single taxpayer	2022 federal and state income tax withholding formulas for a single taxpayer	2022 federal and state income tax withholding formulas for a single taxpayer	Alternative tax assumptions, including taxes of a married couple with children
10. Provide for consideration of the parent's basic subsistence needs	Minimum order of \$50+ for more children. Self-support reserve (SSR) = \$1,145 = 110% of (2019 federal poverty guidelines—FPG—for 1 person)	<ul style="list-style-type: none"> <li>Retain \$50+ minimum order</li> <li>Update SSR to 2022 FPG for 1 person (\$1,133) where 110% is \$1,246</li> </ul>	<ul style="list-style-type: none"> <li>Retain \$50 minimum order</li> <li>Update SSR to 2022 FPG for 1 person (\$1,133) where 110% is \$1,246</li> </ul>	<ul style="list-style-type: none"> <li>Other adjustments</li> <li>Other amounts for the SSR or minimum order</li> </ul>

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### *Factor 1: Guidelines Model*

The guidelines model, which is a policy decision, is important to directing what economic data on the cost of raising children to use. The most common principle used for state guidelines models is what University of Wisconsin researchers call the “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.<sup>35</sup> In the income shares guidelines model—which is used by 41 states, including Maryland—the obligated parent’s prorated share of that amount forms the basis of the guidelines-determined amount. Most states that use the percentage-of-obligor income guidelines model use the same economic studies but presume that the custodial parent contributes an equal dollar amount or percentage of income to child-rearing expenditures.

Besides the income shares and the percentage-of-obligor income guidelines model, three states (i.e., Delaware, Hawaii, and Montana) use the Melson formula, which is a hybrid of the income shares approach and the percentage-of-obligor income guidelines. Each of these states prorates a basic level of support to meet the primary needs of the child; then, if the obligated parent has any income remaining after meeting his or her share of the child’s primary support, his or her own basic needs, and payroll taxes, an additional percentage of his or her income is added to his or her share of the child’s primary support.

Research finds that other factors (e.g., economic basis, whether the schedule has been updated for changes in price levels, and adjustments for low-income parents) affect state differences in guidelines amounts more than the guidelines model.<sup>36</sup> All states that have switched guidelines models in the last two decades have switched to the income shares model (i.e., Arkansas, District of Columbia, Georgia, Illinois, Massachusetts, Minnesota, and Tennessee). Common reasons for switching to the income shares model are its perception of equity because it considers each parent’s income in the calculation of support and its flexibility to consider individual case circumstances such as extraordinary child-rearing expenses that vary from case to case (e.g., childcare expenses) and timesharing arrangements. Besides the guidelines models in use, there are several other guidelines models not in use that have been proposed in several states.<sup>37</sup> Each have failed for various reasons. In general, there is no overwhelming reason for Maryland to consider switching guidelines models.

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<sup>35</sup> Rothe, Ingrid, & Berger, Lawrence. (Apr. 2007). “Estimating the Costs of Children: Theoretical Considerations Related to Transitions to Adulthood and the Valuation of Parental Time for Developing Child Support Guidelines.” *IRP Working Paper*, University of Wisconsin: Institute for Research on Poverty, Madison, WI.

<sup>36</sup> Venohr, J. (Apr. 2017). Differences in State Child Support Guidelines Amounts: Guidelines Models, Economic Basis, and Other Issues. *Journal of the American Academy of Matrimonial Lawyers*.

<sup>37</sup> For example, see the Child Outcomes Based Model discussed by the Arizona Child Support Guidelines Review Committee, Interim Report of the Committee, submitted to Arizona Judicial Council, Phoenix, Arizona on October 21, 2009; the American Law Institute (ALI) model can be found in the 1999 Child Support Symposium published by *Family Law Quarterly* (Spring 1999), and the Cost Shares Model can be found at Foohey, Pamela. “Child Support and (In)ability to Pay: The case for the cost shares model.” (2009). *Articles by Maurer Faculty*. 1276. Retrieved from <https://www.repository.law.indiana.edu/cgi/viewcontent.cgi?article=2271&context=facpub>.

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## Factors 2-4: Economic Study

There are several measurements of child-rearing expenditures that form the basis of state guidelines. The newest Betson-Rothbarth (BR5) clearly emerges as the most appropriate study to use for the area of the Maryland schedule that is based on an older BR study. Its underlying data is more current than that of any other study besides the Florida study that is not used by any state. It also uses the same methodology and assumptions as the basis of the existing schedule, which is an earlier Betson-Rothbarth (BR) study. Most states rely on a BR study. However, what is not clear is what to use to update the schedule at higher incomes. It is not clear because the USDA has not updated its study since 2017. To this end, two schedules are developed: one using the BR5 estimates at all incomes levels, and the other using the BR5 estimates at lower incomes and the USDA at higher incomes like the current Maryland schedule does. Both schedules are shown in Appendix B. Specifically, the BR5 measurements apply to incomes of \$10,000 gross per month and below and the USDA measurements apply to incomes of \$15,000 gross per month and more. The amounts between \$10,000 and \$15,000 is interpolated—that is, the difference between the \$10,000 and \$15,000 is spread equally across income intervals to produce a gradual increase.

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## Betson-Rothbarth Studies

### Historical Overview

When Congress first passed legislation (i.e., the Family Support Act of 1988) requiring presumptive state child support guidelines, it also mandated the U.S. Department of Health and Human Services to develop a report analyzing expenditures on children and explain how the analysis could be used to help states develop child support guidelines. This was fulfilled by two reports that were both released in 1990. One was by Professor David Betson, University of Notre Dame.<sup>38</sup> Using five different economic methodologies to measure child-rearing expenditures, Betson concluded that the Rothbarth methodology was the most robust<sup>39</sup> and, hence, recommended that it be used for state guidelines. The second study resulting from the congressional mandate was by Lewin/ICF.<sup>40</sup> It assessed the use of measurements of child-rearing expenditures, including the Betson measurements, for use by state child support guidelines.

The Rothbarth methodology is named after the economist, Irwin Rothbarth, who developed it. It is considered a marginal cost approach—that is, it considers how much more is spent by a couple with children than a childless couple of child-rearing age. To that end, the methodology compares expenditures of two sets of equally well-off families: one with children and one without children. The difference in expenditures between the two sets is deemed to be child-rearing expenditures. The

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<sup>38</sup> Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

<sup>39</sup> In statistics, the term “robust” means the statistics yield good performance that are largely unaffected by outliers or sensitive to small changes to the assumptions.

<sup>40</sup> Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.

Rothbarth methodology relies on expenditures for adult goods to determine equally well-off families.<sup>41</sup> Through calculus, economists have proven that using expenditures on adult goods understates actual child-rearing expenditures because parents essentially substitute away from adult goods when they have children.<sup>42</sup> In contrast, the Engel methodology is also a marginal cost approach but relies on food shares to determine equally well-off families. Historically, it overstated actual child-rearing expenditures because children are relatively food intensive.<sup>43</sup> Recent Engel estimates, however, are less than the Rothbarth estimates. The validity of the new Engel estimates is questionable due to its sensitivity to alternative sample specification and a change in how food is measured in the CE that appears to affect that sensitivity.

At the time of Betson's 1990 study, most states had already adopted guidelines to meet the 1987 federal requirement to have advisory child support guidelines. (The requirement was extended to be rebuttal presumptive guidelines in 1989.) Most states were using older measurements of child-rearing expenditures,<sup>44</sup> but many (including Maryland) began using the Betson-Rothbarth 1990 (BR1) study in the mid- to late 1990s. Subsequently, various states and the University of Wisconsin Institute of Research commissioned updates to the BR study over time.<sup>45</sup>

Although Betson recommended the Rothbarth methodology for state guidelines usage in his 1990 report, another study commissioned by the U.S. Department of Health and Human Services in 1990 by Lewin/ICF suggested that states assess their guidelines using more than one study since not all economists agree on which methodology best measures actual child-rearing expenditures.<sup>46</sup> For its 1990 report, Lewin/ICF assessed state guidelines by generally examining whether a state's guidelines amount was between the lowest and the highest of credible measurements of child-rearing expenditures. Lewin/ICF used the Rothbarth measurements as the lower bound. Amounts that were above the lowest credible measurement of child-rearing expenditures were deemed as adequate support for children. This also responded to a major concern in the 1980s that state child support guidelines provided inadequate amounts for children.<sup>47</sup> Since then, most states have adapted a BR measurement as the basis of their guidelines schedule or formula.

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<sup>41</sup> Specifically, Betson uses adult clothes, whereas others applying the Rothbarth estimator use adult clothing, alcohol, and tobacco regardless of whether expenditures are made on these items. Betson (1990) conducted sensitivity analysis and found little difference in using the alternative definitions of adult goods.

<sup>42</sup> A layperson's description of how the Rothbarth estimator understates actual child-rearing expenditures is also provided in Lewin/ICF (1990) on p. 2-29.

<sup>43</sup> A layperson's description of how the Engel estimator overstates actual child-rearing expenditures is also provided in Lewin/ICF (1990) on p. 2-28. Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.

<sup>44</sup> Many states used Espenshade, Thomas J. (1984). *Investing in Children: New Estimates of Parental Expenditures*. Urban Institute Press: Washington, D.C.

<sup>45</sup> See Appendix A of the Arizona report for more information about the earlier BR studies.

<sup>46</sup> Lewin/ICF. (1990). *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, VA.

<sup>47</sup> National Center for State Courts. (1987). *Development of Guidelines for Child Support Orders, Final Report*. Report to U.S. Department of Health and Human Services, Office of Child Support Enforcement, Williamsburg, VA. p. I-6.

## Most Current BR Measurements and the COVID-19 Pandemic

The most current BR measurements consider expenditure data from 2013–2019, which is before the COVID-19 pandemic began in 2020. The pandemic impacts the economy and expenditures in many ways. The ideal would be to have more current measurements of child-rearing expenditures, but there are several problems with that. One is that the economy and consumption are still changing. Another concerns the underlying data source, the Consumer Expenditure (CE) survey. The CE response rate in 2020, the year the pandemic began, declined.<sup>48</sup> The impact of this decline on survey results is still being assessed.

Using basic economic theory, almost every factor known to affect supply and demand level has changed since the pandemic began. At the microeconomic level (which considers individual goods and services), these factors include changes in price levels, income (including changes caused by government stimulus payments and the temporary increase in the child tax credit),<sup>49</sup> prices of related goods and services, and taste and preferences (e.g., increased demand for at-home entertainment at the beginning of the pandemic); consumers' expectations about the future; the number of buyers; changes in input prices (e.g., availability of semi-conductor chips) and technology (e.g., technology that affects ability to work remotely); suppliers' expectations about the future prices; and the number of sellers.

An example of change in taste and preferences is observed by changes in consumption from the beginning of the pandemic (2020) to when most people became vaccinated and new viral strains were less likely to require hospitalizations (2021–2022) to now. Consumer spending declined for several expenditure categories in 2020 when the pandemic began. At the end of the second quarter of 2020 and over the past year, consumption of food away from home declined by 54 percent, apparel and services declined by 49 percent, entertainment declined by 21 percent, and transportation declined by 19 percent.<sup>50</sup> In the following year (the second quarter of 2020 to the second quarter of 2021), several of these categories rebounded: consumption of food away from home rose 91 percent, apparel and services rose 70 percent, entertainment rose 28 percent, and transportation rose 23 percent.

The changes extend to the macroeconomic model of aggregate demand and aggregate supply that affects overall price levels (in other words, inflation) and the economy's total output of goods and services. The aggregate demand/supply model is affected by interest rates (which are affected by the Federal Reserve's policies) and changes in consumer demand, investment, government purchases (which increased due to stimulus bills), net export (e.g., changes in overseas shipping affected net exports), labor (where labor generally declined as evidenced by the reduction of labor force participation), capital stock, natural resources (e.g., reduction in oil drilling), and technological knowledge. In general, several of these factors contribute to increased demand, while few of these factors suggest that supply is increasing to offset the pressure that increased demand imposes on prices.

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<sup>48</sup> U.S. Bureau of Labor Statistics Office of Survey Methods Research. (n.d.). *Household and Establishment Survey Response Rates*. Retrieved from <https://www.bls.gov/osmr/response-rates/>.

<sup>49</sup> Both the Coronavirus Aid, Relief and Economic Security Act (CARES Act) of 2020 and the American Rescue Plan Act of 2021 affected consumer income.

<sup>50</sup> U.S. Bureau of Labor Statistics. (May 3, 2022). "Changes to Consumer Expenditures during the Covid-19 Pandemic." TED: The Economics Daily. Retrieved from <https://www.bls.gov/opub/ted/2022/changes-to-consumer-expenditures-during-the-covid-19-pandemic.htm>.

The result is increased price levels—that is, inflation. From March 2020 through May 2022, prices have increased by 14 percent.<sup>51</sup> In the last year, prices have increased 8.6 percent alone. Price changes have not been uniform across all goods and services. For example, although the all-items price index increased 8.6 percent in the last year, the food price index increased 10.1 percent and the energy price index rose 34.6 percent over the same period.<sup>52</sup> In all, price increases generally suggest increases to the schedule are warranted. There are some possible exceptions due to substitution effects. For example, increases to the cost of childcare may cause families to cut back on other child-rearing expenditures. If enough families cut back on other child-rearing expenditures, this could indirectly suggest schedule decreases. This is because the schedule does not consider childcare expenses (rather, the actual cost of childcare is considered on a case-by-case basis), but the schedule does consider other child-rearing expenditures. To date, there is no evidence to suggest that this has indeed occurred, although there is research that suggests that childcare expense have increased substantially since the pandemic began.<sup>53</sup> As an aside, one of the major contributing factors is a shortage of childcare workers.

Inflation can have unequal effects on low and high-income families. Low-income families devote a larger budget share to necessities than higher income families do. They do not have the same ability to cut expenditures on luxury items or dip into savings to offset the rising cost of necessities as higher income families do. Unequal price changes across goods and services may cause changes in the composition of what families consume.

In all, the impact of the pandemic on child-rearing expenditures and a child support schedule is unknown. If only inflation were considered, it would increase, but there are too many factors to consider (e.g., changes in the cost of childcare and the child’s healthcare) and changes in income tax rates, which affect spendable income. It is anticipated though that the changes will not be uniform across all incomes and family sizes.

### Overview of the Consumer Expenditure (CE) Survey

Each BR study used more current Consumer Expenditure (CE) data. The 1990 study relied on the 1980–1886 CE and the 2021 study relied on the 2013–2019 CE. Conducted by the U.S. Bureau of Labor Statistics (BLS), the CE is a comprehensive and rigorous survey with over a hundred-year history.<sup>54</sup> Today, the CE surveys about 6,000 households a quarter on hundreds of expenditures items.<sup>55</sup> Households stay in the survey for four quarters, yet households rotate in and out each quarter. The

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<sup>51</sup> Calculated from the U.S. Bureau of Labor Statistics. (n.d). *Consumer Price Index Historical Tables for U.S. City Average*. Retrieved from [https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical\\_us\\_table.htm](https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical_us_table.htm).

<sup>52</sup> U.S. Bureau of Labor Statistics. (Jun. 10, 2022). *Consumer Price Index – May 2022*. Retrieved from <https://www.bls.gov/news.release/pdf/cpi.pdf>.

<sup>53</sup> For example, see Gascon, Charles S., & Werner, Devin. (Jan. 13, 2022). *Pandemic, Rising Costs Challenge Child Care Industry*. Federal Reserve Bank of St. Louis. Retrieved from <https://www.stlouisfed.org/publications/regional-economist/2022/jan/pandemic-rising-costs-challenge-child-care-industry>.

<sup>54</sup> U.S. Bureau of Labor Statistics (BLS). (Jun. 28, 2018). *130 Years of Consumer Expenditures*. Retrieved from <https://www.bls.gov/cex/csxhistorical.htm>.

<sup>55</sup> There are two components to the CE survey. Each starts with a sample of about 12,000 households. One component is a diary survey, and the other is an interview survey. The results from the interview survey are the primary data source for measuring child-rearing expenditures. Nonetheless, the BLS uses both components to cross check the quality of the data. More information can be found at U.S. Bureau of Labor Statistics. (n.d.). *Handbook of Methods: Consumer Expenditures and Income*. p. 16. Retrieved from <https://www.bls.gov/opub/hom/cex/pdf/cex.pdf>.

primary purpose of the CE is to calibrate the market basket used to measure changes in price levels over time. Committed to producing data that are of consistently high statistical quality, relevance, and timeliness, the BLS closely monitors and continuously assesses the quality of the CE and makes improvements when appropriate. Some of these improvements have occurred in between BR studies and, hence, can affect differences between BR study years.

The sampling of the CE is not designed to produce state-specific measurements of expenditures.<sup>56</sup> To expand the CE so it could produce state-specific measurements would require a much larger sample and other resources and would take several years. Instead, Betson develops national measurements of child-rearing expenditures from the CE. Multiple data years are pooled to obtain an adequate sample size. Betson's sample selection is described more thoroughly his report.

Betson compiles other statistics from the same subset of CE families that he uses to measure child-rearing expenditures. These other statistics are used to develop a child support schedule. This includes the average ratio of expenditures to income, average childcare expenditures, and average healthcare expenses for several income ranges. This additional data is shown and explained in Appendix A.

### Changes in the CE

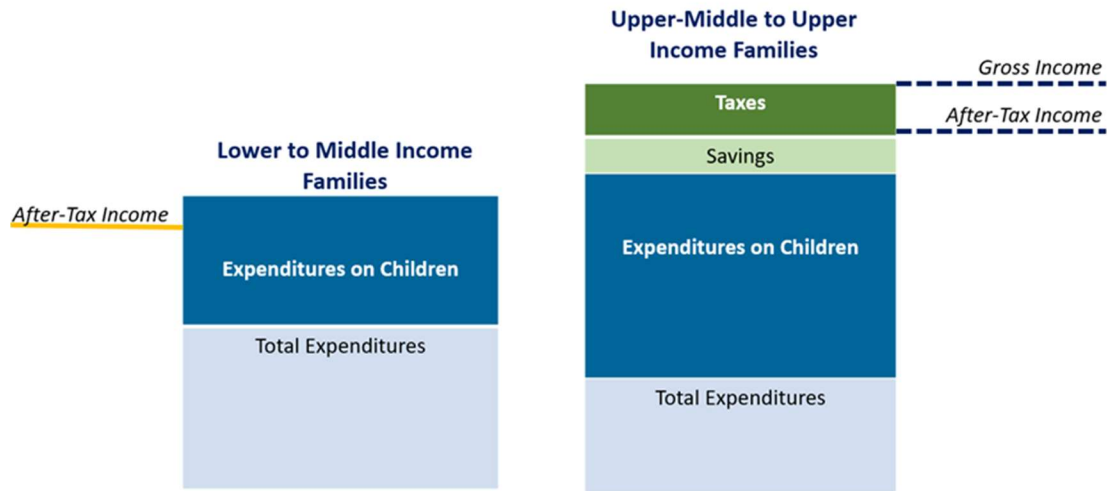
The major change in the CE since the BR4 study was conducted is an improvement to how taxes were measured. In prior surveys, households would self-report taxes. The BLS learned that families underestimated taxes paid, particularly at high incomes; hence, their after-tax income (spendable income) was smaller than measured. Beginning in 2013, the BLS began using their internal tax calculator to calculate each household's taxes. This effectively reduced the after-tax income available for expenditures. In turn, this affected the average ratio of expenditures to after-tax income, which is used in the conversion of the measurement of child-rearing expenditures to a child support schedule, increased. (This can be illustrated through Exhibit 6, by assuming a drop in the after-tax income line for the cluster of families to the right that have higher incomes.) This increases the amounts from BR4 to BR5 for high-income families because they pay a larger amount of taxes. Their after-tax income is less; hence, the ratio of expenditures to after-tax income is larger.

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<sup>56</sup> Recently, however, the BLS has been creating state-specific samples for some of the larger states (e.g., California, Florida, and Texas).



## Exhibit 6: Relationship between Expenditures and Income



### Changes in the BR Measurements over Time

Changes to the Betson-Rothbarth (BR) measurements of child-rearing expenditures over time may reflect actual changes in how much families spend on their children, sampling differences in the different study years, changes in the underlying expenditures data used to develop the measurements, or a combination of these factors. In addition, changes in other factors (e.g., the ratio of expenditures to after-tax income) considered in the conversion of the BR measurements, which are expressed as a percentage of total household expenditures, to a gross income-based schedule affect changes to schedule amounts. Understanding the root of the changes is important to Maryland if the state updates its schedule using the BR 2021 study.

The two major factors in determining child support are the number of children and the incomes of the parties. Child support schedules provide higher amounts when there are more children because the economic evidence on child-rearing expenditures finds more is spent when there are more children. Further, the economic evidence suggests some economies of scale: expenditures for two children are not twice that of expenditures for one child; rather, they are less than double.

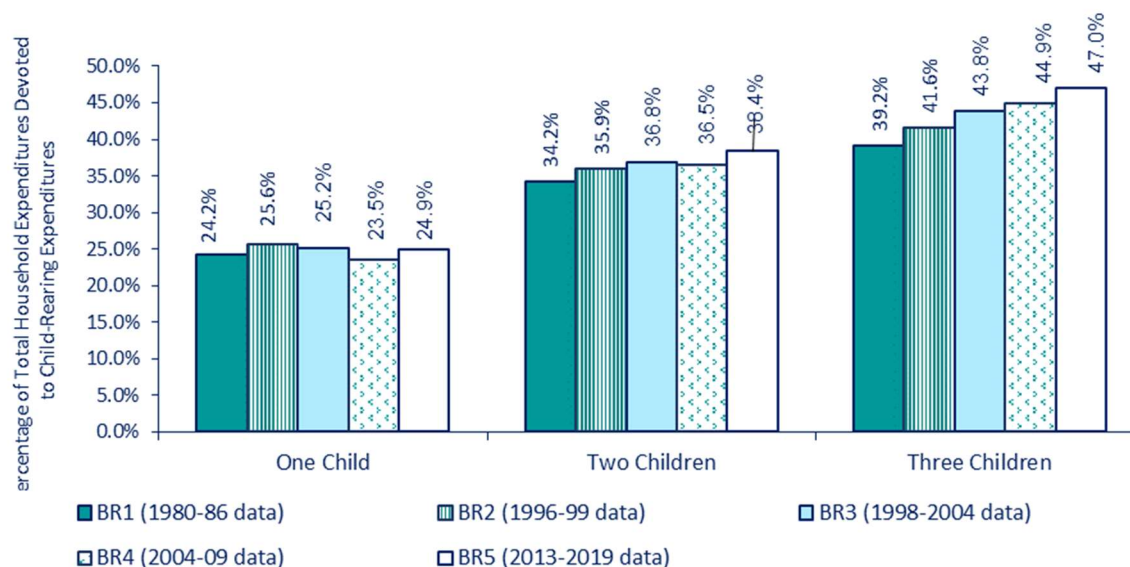
Income follows a similar pattern—that is, economic evidence finds that higher incomes spend more on children and the schedule amounts reflect that. Underlying the premise of most state guidelines is that if the child has a parent living outside the home whose income affords that parent a higher standard of living, that child should share that parent’s standard of living. (Obviously, the situation is more complicated in shared physical parenting situations, but that adjustment is layered on to the schedule through a formula that is applied later in the child support calculation.)

## Comparisons by Number of Children

The five Betson studies using the Rothbarth methodology were published in 1990,<sup>57</sup> 2000,<sup>58</sup> 2006,<sup>59</sup> 2010,<sup>60</sup> and 2021.<sup>61</sup> Exhibit 7 compares the percentage of total family expenditures devoted to child rearing for the five BR studies where BR1 stands for the first study, BR2 stands for the second study, and so forth. Each study uses more current CE data. Exhibit 7 shows the percentages for one, two, and three children. The sample size of families with four or more children is too small to produce measurements for larger families. Instead, as discussed in Appendix A, equivalence scales are used to adjust the measurements for larger family sizes.

Exhibit 7 shows small variation in the percentage of total expenditures devoted to one child over time. The difference between the lowest and the highest estimate for one child is less than two percentage points. This is less than the standard deviation in the estimates due to sampling variation.

**Exhibit 7: Comparisons of Betson-Rothbarth (BR) Measurements over Time**



<sup>57</sup> Betson, David M. (1990). *Alternative Estimates of the Cost of Children from the 1980–86 Consumer Expenditure Survey*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. University of Wisconsin Institute for Research on Poverty, Madison, WI.

<sup>58</sup> Betson, David M. (2000). "Parental Spending on Children: A Preliminary Report." Memo, University of Notre Dame. Funded by a grant from the Institute for Research on Poverty, Madison, WI.

<sup>59</sup> Betson, David M. (2006). "Appendix I: New Estimates of Child-Rearing Costs." In PSI, *State of Oregon Child Support Guidelines Review: Updated Obligation Scales and Other Considerations*, Report to State of Oregon, Policy Studies Inc., Denver, CO. Retrieved from [https://justice.oregon.gov/child-support/pdf/psi\\_guidelines\\_review\\_2006.pdf](https://justice.oregon.gov/child-support/pdf/psi_guidelines_review_2006.pdf).

<sup>60</sup> Betson, David M. (2010). "Appendix A: Parental Expenditures on Children." In Judicial Council of California, *Review of Statewide Uniform Child Support Guideline*. San Francisco, CA. Retrieved from <http://www.courts.ca.gov/partners/documents/2011SRL6aGuidelineReview.pdf>.

<sup>61</sup> Betson, David M. (2021). "Appendix A: Parental Expenditures on Children: Rothbarth Estimates." In Venohr, Jane, & Matyasic, Savannah (Feb. 23, 2021). *Review of the Arizona Child Support Guidelines: Findings from the Analysis of Case File Data and Updating the Child Support Schedule*. Report to the Arizona Supreme Court Administrative Office of the Courts. Retrieved from <https://www.azcourts.gov/Portals/74/FCIC-CSGR/SupplementalPacket-030121-FCIC-CSGRS.pdf?ver=2021-02-26-161844-187>.

For two and three children, Exhibit 7 shows the percentage of total expenditures devoted to child-rearing expenditures increasing slightly over time. However, Betson suggests that expenditures for two and three children should be examined in context of marginal expenditures—that is, starting with expenditures for the first child, how much more was spent for the second child? If the same amount is spent, the marginal increase in expenditures is 100 percent. If the amount is less than 100 percent, there is some economies of scale to having more children. The BR studies find that the marginal increase in expenditures from one to two children is about 40 to 55 percent, depending on the age of the study, and that the marginal increase in expenditures from two to three children is about 15 to 23 percent, depending on the age of the study. Generally, the older studies have smaller marginal increases, while the more recent studies have larger marginal increases. This suggests that the economies of scale of having more children is decreasing slightly. In turn, this suggests slightly larger increases to updated schedule amounts for more children.

### Comparisons by Income Ranges

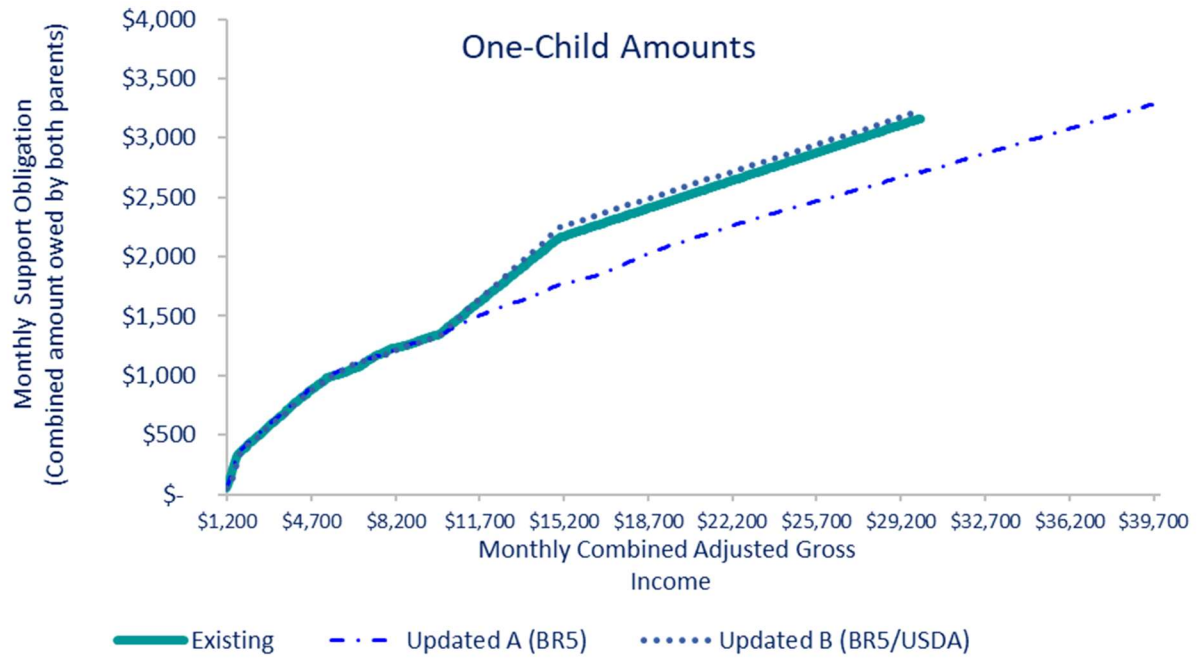
There are at least two caveats to using Exhibit 7 to imply the impact of using more current BR measurements.

- Exhibit 7 compares the measurements as percentages of total household expenditures. As discussed later, this base—total household expenditures—is converted to after-tax (net) income, then converted to a gross-income basis, which is the foundation of the Maryland child support schedule. As discussed in more detail in Appendix A, they are converted to net income using the average expenditures to net income ratios of the same families from the 2013–2019 CE data that Betson used to prepare his most recent estimates.
- Exhibit 7 compares the measurements for *all* child-rearing expenditures including expenditures for the child’s healthcare expenses and childcare expenses. The current Maryland schedule does not include the cost of the child’s health insurance, the child’s extraordinary medical expenses (e.g., out-of-pocket expense for an ambulance), or work-related childcare expenses. These expenses are subtracted out of the BR measurements using average expenditures for health care and childcare for the same families from the 2013–2019 CE data. (This is also discussed in Appendix A.)

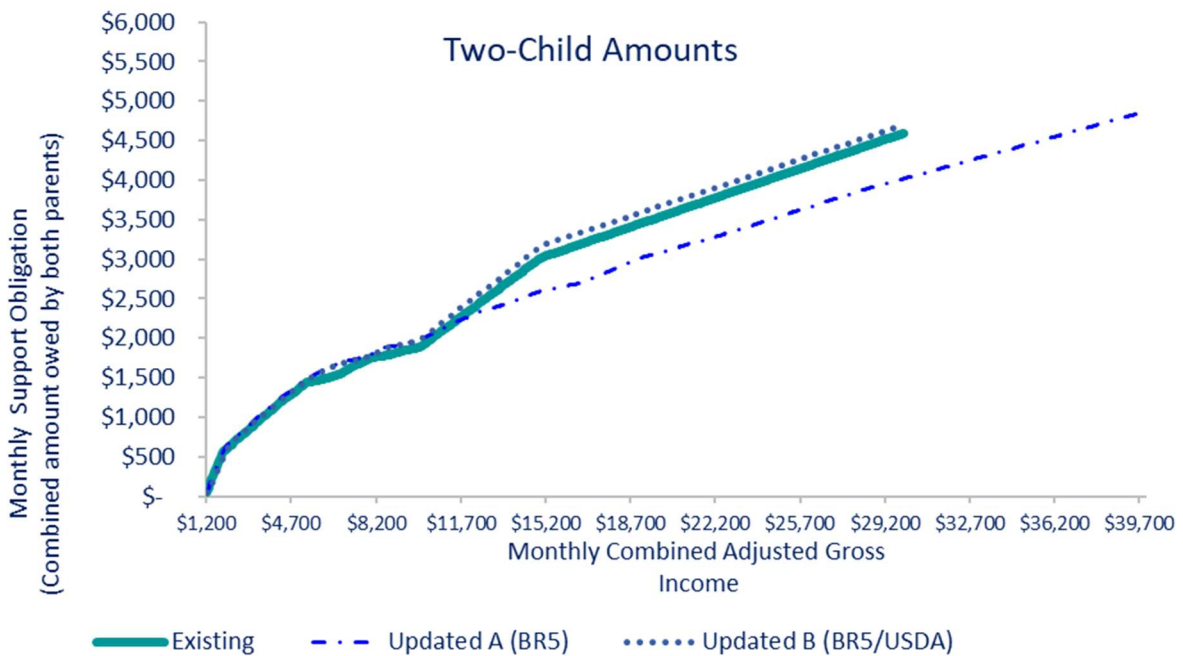
Exhibit 8, Exhibit 9, and Exhibit 10 compare the amounts over a larger income range and with childcare and the child’s extraordinary medical expenses subtracted. It shows little change in the BR measurements at low incomes. In fact, as shown in Appendix B, there are some anomalous decreases up to \$10 per month (1%) for one child for incomes below \$5,500 gross per month. This decrease may result from sampling error or changes in medical and childcare expenses that cause some shifting away from other child-rearing expenditures. For the updated schedule using the BR5/USDA measurements, the existing amounts for the one-child amounts are used instead of the BR5 amounts where there are decreases. The more current BR measurements allow the schedule to consider combined gross incomes through \$40,000 per month. This expansion is shown in the exhibits. Since the USDA did not

update its study, there is no expansion to higher incomes for the USDA amounts. The gap between BR5 and the USDA at high incomes illustrates the difference between the two studies.

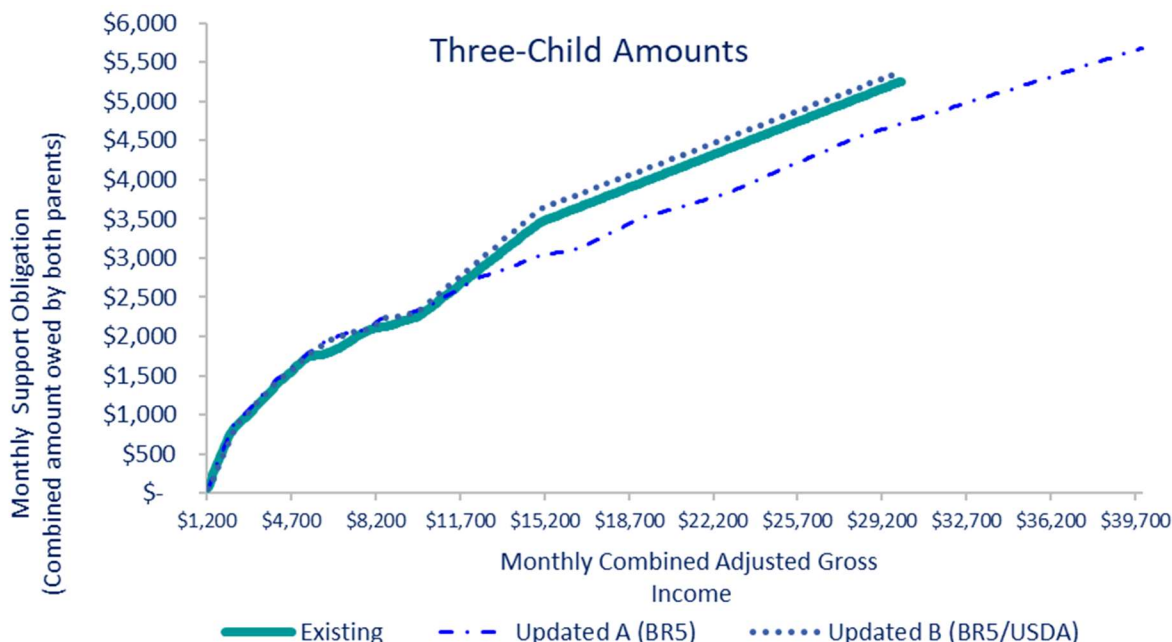
**Exhibit 8: Comparisons for One Child**



**Exhibit 9: Comparisons for Two Children**



**Exhibit 10: Comparisons for Three Children**




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*Factor 5: Adjust to Current Price Levels*

The existing schedule is based on price levels from July 2018. The most current price level data available when this report was written was from July 2022. Prices have increased by 17.6 percent between the two time periods. This does not mean a 17.6 percent increase in the schedule amounts because some of the increase is offset by incomes that have also increased over time.

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*Factor 6: Adjust for Maryland Prices*

Price parity is a measure of how much a region’s prices differ from the U.S. average. It was developed and updated by the U.S. Bureau of Economic Analysis. The year, 2016, was the most recent data available in 2018 when the schedule was developed. IN 2016, Maryland’s price parity was 109.5. It means that Maryland’s prices were 9.5 percent more than the national average. The most recent price parity is from 2020. It indicates that Maryland’s prices are 6.5 percent more than the national average.<sup>62</sup> In other words, the price gap is closing. Both the BR5, which is based on national data, and the USDA measurements for the nation are adjusted using Maryland’s 2020 price parity.

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*Factor 7: Exclude Childcare Expenses and Out-of-Pocket Healthcare Costs*

The measurements of child-rearing expenditures cover *all* child-rearing expenditures, including childcare expenses and the out-of-pocket healthcare expenses for the child. This includes out-of-pocket insurance premiums on behalf of the child and out-of-pocket, unreimbursed medical expenses exceeding the ordinary amounts included in the schedule such as copays for emergency room visits. These expenses

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<sup>62</sup> U.S. Bureau of Economic Analysis. (2021). 2020 Regional Price Parities by State (US = 100). Retrieved from <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.

are widely variable among cases (e.g., childcare expenses for an infant are high, and there is no need for childcare for a teenager). Instead of putting them in the schedule, the actual amounts of the expenses are or can be addressed on a case-by-case basis within the guidelines. To avoid double-accounting in the schedule, these expenses are subtracted from the measurements when developing the existing and updated schedules. Appendix A provides the technical details on how this is done.

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

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

Some states are responding to the disparity in out-of-pocket expenses between those with public insurance and those with private insurance in two ways. One way is to include *no* ordinary out-of-pocket medical expenses (e.g., Connecticut and Virginia) in their schedules. This would reduce the schedule amounts. This means parents must share receipts for *all* out-of-pocket medical expenses, not just those exceeding \$250 per child per year. The major pro of this approach is it more accurate. The major cons are that it requires more information sharing and coordination between the parties and that the burden falls on the parent incurring the expense. The parent incurring the expense must save receipts, notify the other parent, and initiate an enforcement action if the other party fails to pay his or her share. In addition to including no ordinary out-of-pocket medical expenses in the schedules, Michigan and Ohio take the method one step further. Not only do they exclude all healthcare expenses from the schedule, but they provide a standardized amount of out-of-pocket medical expenses that is added in the worksheet as a line item similar to the add-on for childcare expenses. That amount can vary depending on whether the insurance is private insurance or Medicaid enrollment.

Exhibit 11 illustrates how this works in Ohio, which uses annual income. The pros to this approach are that it can better address the out-of-pocket healthcare expenses and does not require a change in the schedules to update the standardized amount for out-of-pocket medical expenses. The cons are that it

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<sup>63</sup> U.S. Department of Health & Human Services Agency for Healthcare Research and Quality. (n.d.). *Medical Expenditure Panel Survey*. Retrieved from [https://www.meps.ahrq.gov/mepsweb/data\\_stats/meps\\_query.jsp](https://www.meps.ahrq.gov/mepsweb/data_stats/meps_query.jsp).

makes the calculation more cumbersome and requires knowledge of whether the children are enrolled in Medicaid (which may change frequently).

Although there is concern about the treatment of healthcare expenses, no alternative has emerged as clearly superior and more appropriate than the current approach for addressing the child’s healthcare expenses.

**Exhibit 11: Illustration of Ohio’s Alternative Approach to Out-of-Pocket Medical Expenses**

Worksheet Calculation			
	Parent A	Parent B	Combined
1. Annual Income	\$40,000.00	\$40,000.00	\$80,000.00
2. Share of Income	50%	50%	
3. Schedule Amount (Annual)			\$20,000.00
4. Annual Cash Medical			\$388.70
5. Total Obligation			\$20,388.70
6. Each Parent’s Share (Line 2 x Line 5)	\$10,194.35	\$10,194.35	

Cash Medical Obligation	
Number of Children	Annual Cash Medical Amount
1	\$388.70
2	\$777.40
3	\$1,166.10
4	\$1,554.80
5	\$1,943.50
6	\$2,332.20

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*Factor 8: Conversion of Expenditures to After-Tax Income*

Factors 8 and 9 are only issues for the BR measurements because the BR measurements are expressed as a percentage of total expenditures; hence, they must be translated into a gross-income basis, which is the basis of the child support schedule. The USDA is already expressed as gross-income amounts.

The need for this conversion to the BR measurements is illustrated by Exhibit 6 that shows some families spend more or less than their income. As stated earlier, Betson reports the measurements of child-rearing expenditures as a percentage of total expenditures. Thus, they must be converted from a percentage of total expenditures to a gross-income basis because the child support schedule relates to gross income. This is a two-step process. The first step is converting expenditures to net income.

The conversion was done by taking the expenditures-to-income ratio for the same subset of CE families used to develop the measurements of child-rearing expenditures for both the existing and proposed child support schedules. The ratios from the most recent BR5 study are shown in Appendix A, as well as an example of how the conversion is made. An exception is made at lower incomes, because as shown in Exhibit 6, they spend more than their after-tax income on average.

This conversion method is common among most income shares guidelines. The only known exception is that the District of Columbia assumes that all after-tax income is spent and, hence, makes no adjustment. (This results in larger schedule amounts that become progressively larger as income increases.) There is no compelling reason for Maryland to adapt the District of Columbia approach.

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### *Factor 9: Conversion to Gross Income*

After the BR measurements of child-rearing expenditures are converted to after-tax income as described above, then they are converted to gross income. This is because the schedule considers the gross incomes of the parties. For both the existing and updated schedules, the conversion to gross income relies on the federal withholding formula<sup>64</sup> and state and local income tax rates.<sup>65</sup> The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2 percent for incomes up to \$147,000 per year. Above that level, the Medicare tax of 1.45 percent applies. In addition, the 0.9 percent additional Medicare tax for incomes above \$200,000 per year is also considered.

The federal income withholding formula provides for different formulas depending on which year of the IRS W-4 form the employer uses to calculate income tax withholding. The alternative formulas produce the same amounts at lower and middle incomes, but there are slight differences at very high incomes. The IRS developed alternative methods to accommodate sweeping tax reform that became effective January 1, 2018, due to the Tax Cuts and Jobs Act of 2017 (Pub. L. 115-97), which increased the standard deduction and repealed personal exemptions. Earlier IRS W-4 forms still accommodate personal exemptions. The 2020 and later W-4 forms do not. It is assumed that the 2020 W-4 (or later) form is used and the manual percentage method formula for a single taxpayer is used. For state and local income taxes, the standard deduction and one exemption is used. This is consistent with the federal withholding formula. The local tax is assumed to be 3.10 percent, which is the approximate median local tax. A 3.0 percent local income tax is used in the existing schedule, but several localities have increased their income tax rates.

Using federal and state and local income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states and the assumption underlying the existing Maryland schedule. Most alternative federal tax assumptions would result in more after-tax income—hence, higher schedule amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children and expanded the federal child tax credit from \$1,000 per child to \$2,000 per child and higher for tax year 2021. The 2018 federal tax changes are scheduled to expire in 2025.

Since the income conversion assumes single tax filing status, there is no adjustment for the child tax credit or the Earned Income Tax Credit (EITC). The child tax credit would be impossible to include in the schedule since it applies to one parent and that parent's income must be within a certain range to receive the full child tax credit and another range to receive a partial child tax credit (which the IRS calls the additional child tax credit). In contrast, the schedule considers the combined gross income of the parents. Say the combined income of the parents is \$150,000 per year. If the parents have equal incomes (\$75,000 per year), either parent's income would make them income-eligible for the full child

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<sup>64</sup> IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf>.

<sup>65</sup> Maryland Treasury Department. (Mar. 2022). *Maryland Employer Withholding Guide*. Retrieved from [https://www.marylandtaxes.gov/forms/current\\_forms/Withholding\\_Guide.pdf](https://www.marylandtaxes.gov/forms/current_forms/Withholding_Guide.pdf).



tax credit. Say, however, that the obligated parent's income is \$150,000 and the other has no income, the parent without income would not be income-eligible for the child tax credit. The EITC is not considered because it is a means-tested program. Most states do not consider mean-tested income to be income available for child support.

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

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*Factor 9: Incorporate the Self-Support Reserve and Minimum Order*

The low-income adjustment of the existing guidelines consists of two parts:

- A minimum order of \$50 per month that increases slightly for more children (i.e., \$55 for two children, \$57 for three children, \$58 for four children, \$59 for five children, and \$60 for six children); and
- A self-support reserve (SSR) adjustment of \$1,145 gross per month, which is 110 percent of the 2019 federal poverty guidelines (FPG) for one person.

The minimum order applies to incomes below the SSR. The amounts of the SSR and the minimum order are policy decisions. Most states relate their SSR to the federal poverty guidelines (FPG) for one person. Some states adjust for their low or high income or because many anti-poverty programs set income eligibility above the FPG (e.g., SNAP uses 130 percent of the FPG). The highest amount is used by New Jersey: 150 percent of the FPG. Arizona relates its SSR to its state's minimum wage. Some states provide a zero order for incomes below the SSR or under certain circumstances where the obligated parent has no or extremely limited ability to pay (e.g., incarcerated parents). Other states take the policy decision that even a token amount demonstrates a financial responsibility to the child. For the purposes of the updated schedules, the SSR is updated 110 percent of the 2020 FPG, which is \$1,246. The minimum order amounts are retained. If the difference between the combined income and the SSR is less than the BR5 schedule amount at that income and number of children, the difference forms the basis of the schedule amount. The difference is adjusted by a percentage (e.g., 70% for one child), so not all of the increased income is assigned to child support. The percentage adjustment is increased for more children: 75 percent for two children; 77 percent for three children; 78 percent for four children; 79 percent for five children; and 80 percent for six children. If the difference between the combined income and the SSR is more than the BR5-proposed schedule amount, the BR5 proposed schedule amount is inserted into the updated schedule. For example, at a gross income of \$1,700 per month the BR schedule amount would be \$346 for one child. However, the difference between \$1,700 and \$1,246 (the updated SSR) is \$454 per month. When that amount is multiplied by 70 percent (the percentage adjustment for one child), it is \$319 per month. That is the amount inserted into the schedule. Using this approach, the SSR is phased out at gross incomes of \$1,800 per month for one child; \$2,100 per

month for two children; \$2,400 per month for three children; \$2,600 per month for four children; \$2,850 per month for five children; and \$3,100 per month for six children.

## SECTION 3: IMPACT OF UPDATING THE SCHEDULE AND SELF-SUPPORT RESERVE

Section 3 considers the impact of updating the child support schedule and the self-support reserve (SSR). It uses eight case scenarios to examine the impact of updating the schedule. Appendix B provides side-by-side comparisons of the existing and proposed schedules.

Exhibit 12 shows the average and median change above the SSR-adjusted areas of the updated BR5/USDA schedule. These are changes to the schedule amount; that is, the amount owed by both parents. In other words, this is before the obligated parent's share is determined. The average change ranges from 2 percent for one child to 4 percent for two or more children. Even the maximum changes are modest: 4 percent for one child and 8 percent for two and more children.

**Exhibit 12: Average and Median Changes above the SSR for Updated, BR5/USDA Schedule**

	One Child		Two Children		Three Children		Four Children		Five Children		Six Children	
Average Change	\$41	2%	\$107	4%	\$118	4%	\$133	4%	\$147	4%	\$161	4%
Median Change	\$62	2%	\$119	4%	\$133	3%	\$149	3%	\$164	3%	\$178	4%
Minimum Change	\$ 0	0%	\$ 20	2%	\$16	1%	\$ 18	1%	\$ 20	1%	\$ 21	1%
Maximum Change	\$88	4%	\$149	8%	\$170	8%	\$190	8%	\$209	8%	\$199	8%

Exhibit 13 shows the average and median changes to the updated BR5/USDA schedule above the SSR and below combined incomes less than \$10,000 per month. This is the area that the BR5 measurements would apply. The increase is due to using the new BR measurements, changes in price levels, changes in tax rates, and changes in Maryland's price parity. Zero changes mean the existing schedule amount was retained. This occurs for one-child amounts only. Despite all of the factor changes there were some anomalous decreases at one-child. Due to sampling error and recent rampant inflation the anomaly is corrected for in the BR5/USDA schedule. Without the correction, the maximum decrease these income would be \$25 per month, which is still nominal.

**Exhibit 13: Average and Median Changes above the SSR and below Combined Incomes of \$10,000 per month**

	One Child		Two Children		Three Children		Four Children		Five Children		Six Children	
Average Change	\$4	0%	\$59	4%	\$64	4%	\$72	4%	\$81	4%	\$90	4%
Median Change	\$0	0%	\$49	3%	\$53	3%	\$61	3%	\$74	3%	\$86	3%
Minimum Change	\$ 0	0%	\$ 20	2%	\$16	1%	\$ 18	1%	\$ 20	1%	\$ 21	1%
Maximum Change	\$36	3%	\$125	8%	\$149	8%	\$166	8%	\$183	8%	\$199	8%

Exhibit 14 Exhibit 13 shows the average and median changes in the updated BR5/USDA schedule between incomes of \$10,001 and \$15,000 per month, which are interpolated amounts between the BR5 amount at \$10,000 per month and the USDA amounts at \$15,000 per month. There is also no change to the one-child amounts at this income range.

**Exhibit 14: Average and Median Changes between Combined Incomes of \$10,001 - \$14,999 per month**

	One Child		Two Children		Three Children		Four Children		Five Children		Six Children	
Average Change	\$ 0	0%	\$121	5%	\$118	4%	\$132	4%	\$146	4%	\$158	4%
Median Change	\$ 0	0%	\$121	5%	\$118	4%	\$132	3%	\$146	4%	\$158	4%
Minimum Change	\$ 0	0%	\$ 97	5%	\$ 73	3%	\$ 81	3%	\$ 89	3%	\$ 97	3%
Maximum Change	\$ 0	0%	\$144	5%	\$164	5%	\$183	5%	\$202	5%	\$219	5%

Exhibit 15 shows the average and median changes in the updated BR5/USDA schedule for incomes of \$15,000 and more, which is where the USDA measurements apply and have been updated for changes in price levels and Maryland’s price parity. At these incomes, the change is driven by changes in price levels, but partially offset by Maryland’s decrease price parity (i.e., the gap between Maryland prices and the U.S. average price has narrowed). The change is not uniform across incomes and number of children because income ranges were also adjusted.

**Exhibit 15: Average and Median Changes between Combined Incomes of \$15,000 - \$30,000 per month**

	One Child		Two Children		Three Children		Four Children		Five Children		Six Children	
Average Change	\$74	3%	\$128	3%	\$145	3%	\$162	3%	\$179	3%	\$194	4%
Median Change	\$74	3%	\$128	3%	\$145	3%	\$162	3%	\$179	3%	\$194	4%
Minimum Change	\$61	2%	\$106	2%	\$121	2%	\$135	2%	\$148	2%	\$161	1%
Maximum Change	\$88	4%	\$149	5%	\$170	5%	\$190	5%	\$209	5%	\$227	8%

**COMPARISONS OF CASE SCENARIOS**

Side-by-side comparisons of schedule amounts are provided in Appendix B. Exhibit 16 shows the eight case scenarios examined in this section. The first two scenarios assume earnings at the 2022 state minimum wage of \$12.50 per hour. The first scenario considers 30 hours per week, and the second scenario considers 40 hours per week. Many low-wage jobs do not offer 40-hour workweeks. Further, they may not offer work every week of the year, may not offer paid time off (which exacerbates reduced earnings if the parent is not working every week of the year, and often have high turnover rates). The median earnings of Maryland workers by highest educational attainment and gender are the basis of case scenarios 4–8. Earnings are reported for five levels of educational attainment for Maryland workers by the U.S. Census 2020 American Community Survey.<sup>66</sup> Male median earnings are used as the incomes of the obligated parent in the scenarios and female median earnings are used for the receiving party’s income.<sup>67</sup> The last scenario consider high incomes. There are no adjustments to base support or deductions from income for special factors such as the cost of the child’s health insurance premium or substantial shared physical custody.

<sup>66</sup> U.S. Census data is retrieved from <https://www.census.gov/data/tables.html>.

<sup>67</sup> According to national data, over 80% of custodial parents are females.

**Exhibit 16: Summary of Case Scenarios Used to Compare Impact of Updated Schedule**

<b>Case Scenario</b>	<b>Gross Monthly Income of Obligated Parent</b>	<b>Gross Monthly Income of Receiving Party</b>
1. Minimum wage earner (\$12.50 per hour) at 30 hours per week	\$1,625	\$0
2. Minimum wage earner (\$12.50 per hour) at 40 hours per week	\$2,167	\$0
3. Parent’s earnings are equivalent to median earnings of Maryland workers with less than a high school education	\$2,825	\$1,775
4. Parent’s earnings are equivalent to median earnings of Maryland workers whose highest educational attainment is a high school degree or GED	\$3,569	\$2,585
5. Parent’s earnings are equivalent to median earnings of Maryland workers whose highest educational attainment is some college or an associate’s degree	\$4,466	\$3,290
6. Parent’s earnings are equivalent to median earnings of Maryland workers whose highest educational attainment is a college degree	\$6,482	\$4,661
7. Parent’s earnings are equivalent to median earnings of Maryland workers whose highest educational attainment is a graduate degree	\$8,925	\$6,402
8. High-income earners (parents have equal incomes, combined income = \$25,000 gross per month)	\$12,500	\$12,500

The comparisons also consider the guidelines of neighboring states. Exhibit 17 compares the guidelines basis of Maryland to that of bordering states and other state characteristics. All bordering states rely on the income shares model and BR measurements except Delaware, which relies on the Melson formula. The BR measurements are not conducive to use in a Melson formula. West Virginia still relies on the oldest BR study but is currently reviewing its guidelines. Because of the age of the West Virginia schedule, it does little to inform Maryland; hence, it is excluded from the state comparisons. Pennsylvania relies on the most current BR study. None of the neighboring states use the USDA study or increase the BR amounts at high incomes except for the District of Columbia, which increased the BR amounts to account for the high cost of housing in the District of Columbia. Exhibit 17 shows that the District of Columbia has a higher price parity and median gross rents than any other state considered in the comparisons. Still, the District of Columbia only considers combined incomes through \$250,000 gross per year. (The District of Columbia uses annual incomes instead of monthly incomes.) Exhibit 17 shows that the states vary significantly in their low-income adjustments; however, all but Virginia provide \$250 per child per year to cover ordinary medical expenses for the child (e.g., some copays).

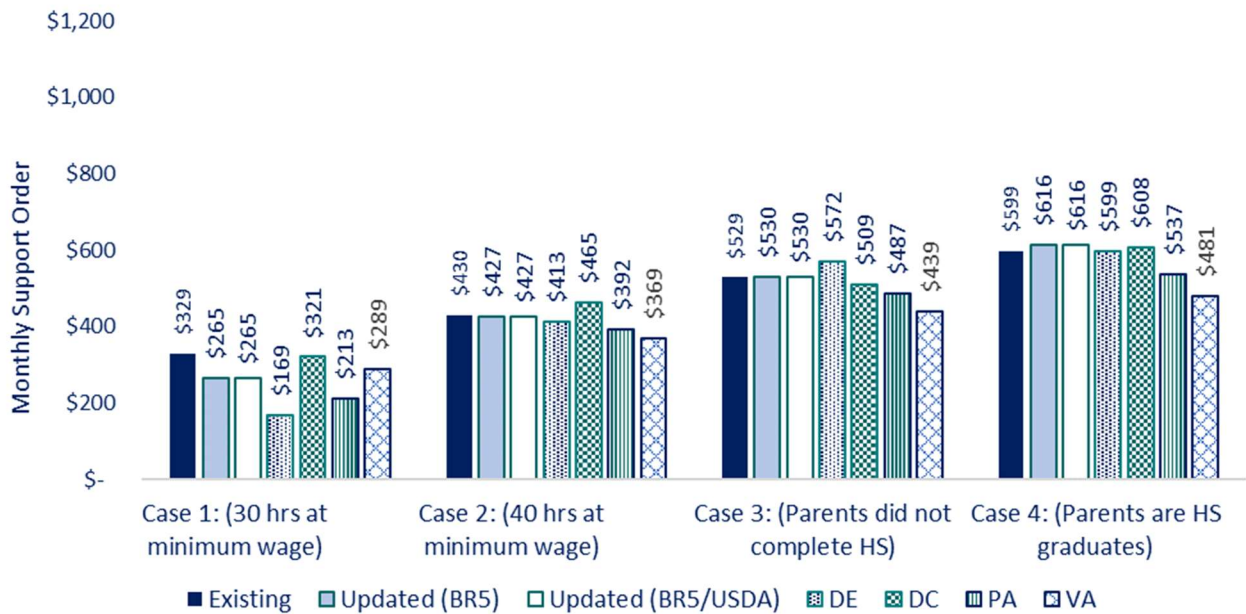
Both Delaware and Pennsylvania rely on net income. Gross income is converted to net income using 2022 federal, Maryland, and local taxes. This assumption avoids guidelines differences caused by different state tax rates.

**Exhibit 17: Comparison of Selected Factors among Neighboring States**

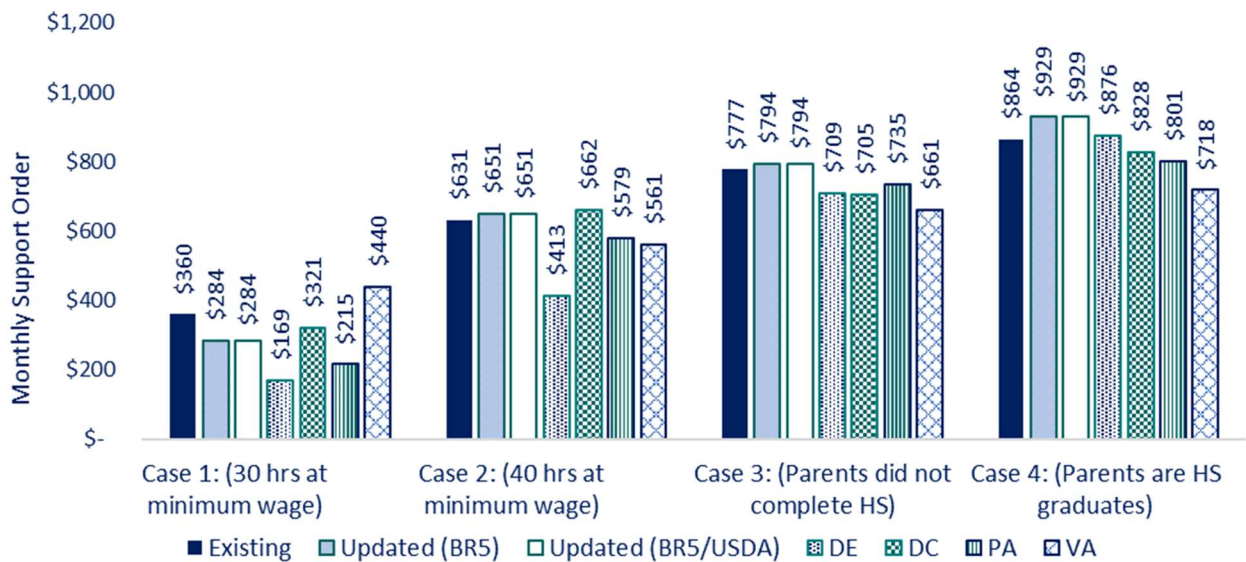
	US	MD	DE	DC	PA	VA	WV
Last Guidelines review	N/A	2016	2018	Current	2020	2021	Current
Guidelines Model	N/A	Income shares	Melson	Income shares	Income shares	Income shares	Income shares
Base of Guideline Income	N/A	Gross	Gross	Gross	Net	Gross	Gross
Adjusted for State Income or Prices	N/A	Yes	Yes	Yes	No	No	Yes
Underlying Economic Study	N/A	BR4/USDA	Various Results from CE survey	BR3	BR5	BR4	BR1
Years of Consumer Expenditure Survey Data, If Applicable	N/A	2004–2009		2012–2016	1996–1999	2013–2019	2004–2009
Year of Price Levels Considered	N/A	2018	2018	2003	2020	2013	1999
Highest Income Considered in Schedule/Formula		\$30,000 gross per month	Infinite	\$250,000 gross per year	Formula above \$30,000 net per month	Formula above \$35,000 per month	\$15,000 gross per month
Type of Low-Income Adjustment and Self-Support Reserve (SSR) Amount	N/A	SSR of \$1,170 gross incorporated in schedule	Primary Support: \$1,250 gross	SSR: 133% of FPG in worksheet: \$1,507 gross	SSR of \$1,073 net incorporated in schedule	SSR (of unknown amount) incorporated in table	SSR of \$500 in worksheet
Minimum Order	N/A	\$50+ for more children	\$100+ for more children	\$75	None	\$68+ for more children	\$50
Base Amount Includes Medical Expenses	N/A	\$250 per child per year	None	\$250 per child per year	\$250 per child per year	None	\$250 per child per year
2021 IV-D Child Support Caseload	12,665,871	168,587	73,056	41,728	313,720	268,805	90,094
2021 Percentage of IVD Opened Caseload under Order	77.9%	74.1%	71.7%	73.5%	76.9%	81.1%	73.2%
2021 Percentage of Current Support Collected and Distributed <sup>c</sup>	66.9%	68.7%	60.5%	58.0%	84.3%	64.0%	68.3%
2019 Median Income (two parents)	\$103,978	\$135,778	\$109,776	\$210,983	\$107,671	\$119,445	\$82,490
2019 Median Income (female householder)	\$31,035	\$42,769	\$33,068	\$33,989	\$30,439	\$34,138	\$20,994
2019 Median Gross Rent	\$1,097	\$1,401	\$1,116	\$1,602	\$951	\$1,254	\$727
2022 Minimum Hourly Wage	\$7.25	\$12.50	\$10.50	\$16.10	\$7.25	\$11.00	\$8.75
2020 Price Parity	100.0	106.5	97.9	111.5	97.6	101.0	88.0

Exhibit 18, Exhibit 19, and Exhibit 20 compare case scenarios 1–4 for one, two, and three children. Exhibit 21, Exhibit 22, and Exhibit 23 compare case scenarios 5–8 for one, two, and three children. According to the statistics from other states, about 55 to 70 percent of orders are for one child, about 25 to 30 percent are for two children, and about 10 to 15 percent are for three or more children. (The patterns for four children would be similar for three children.)

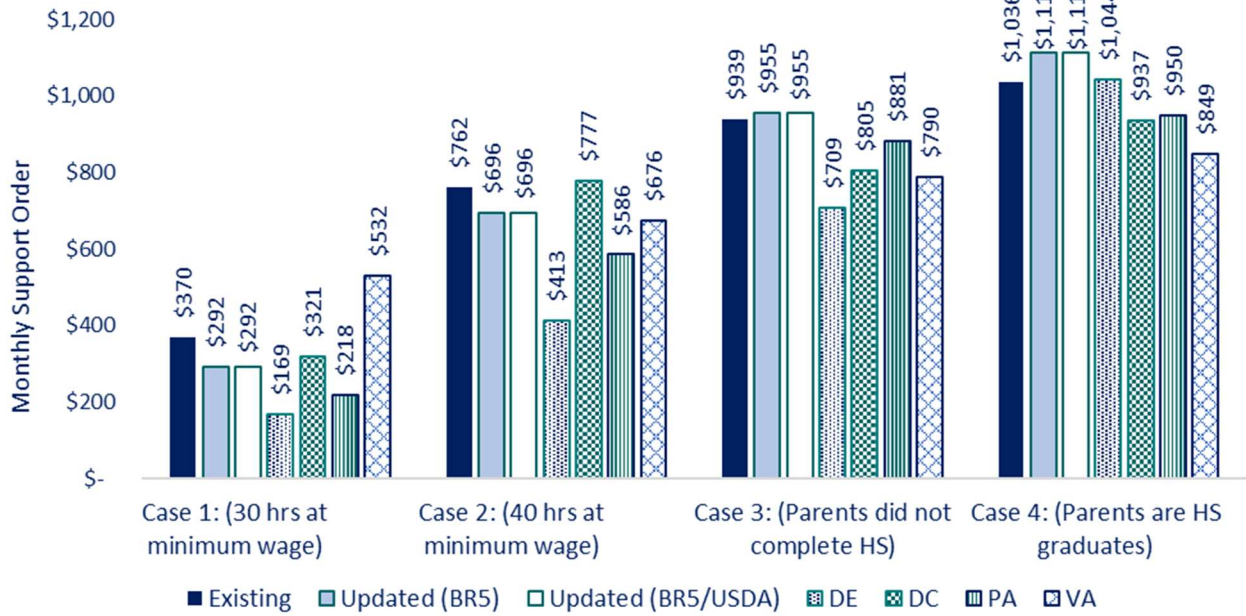
**Exhibit 18: Comparisons of Case Scenarios 1–4 for One Child**



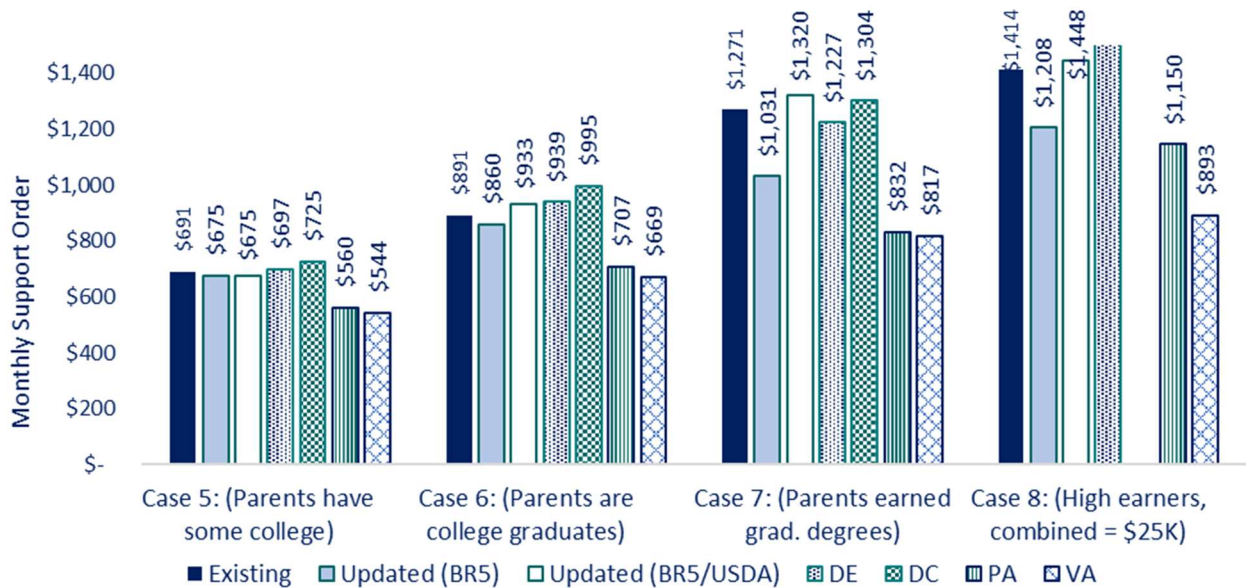
**Exhibit 19: Comparisons of Case Scenarios 1–4 for Two Children**



**Exhibit 20: Comparisons of Case Scenarios 1–4 for Three Children**

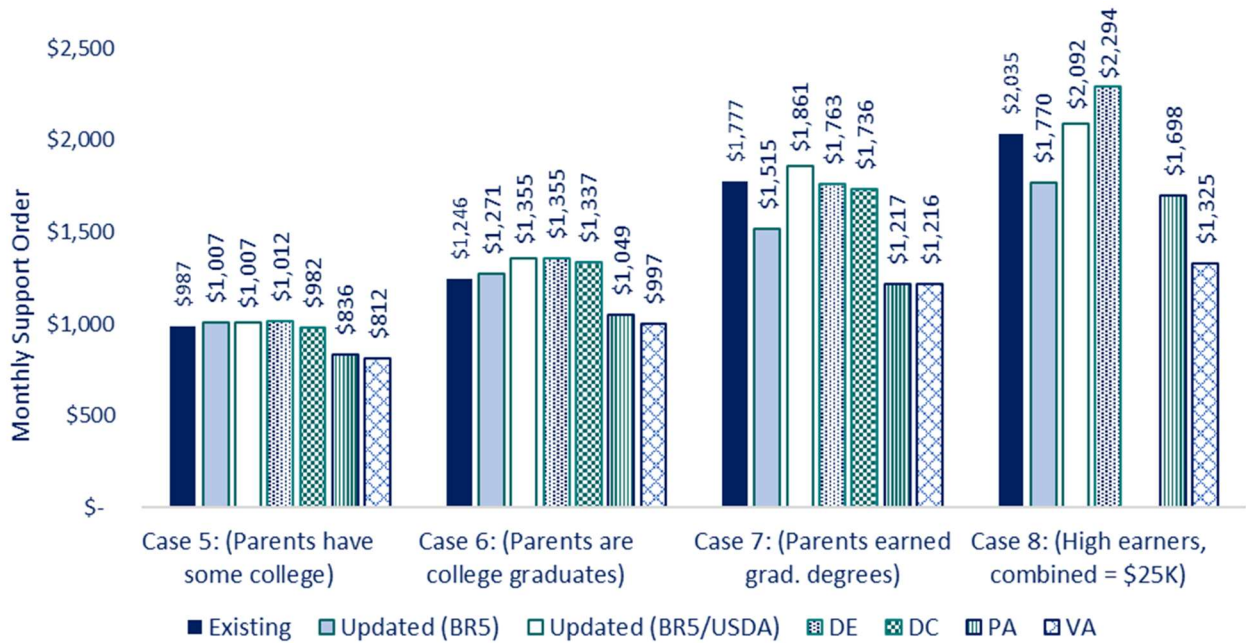


**Exhibit 21: Comparisons of Case Scenarios 5–8 for One Child**

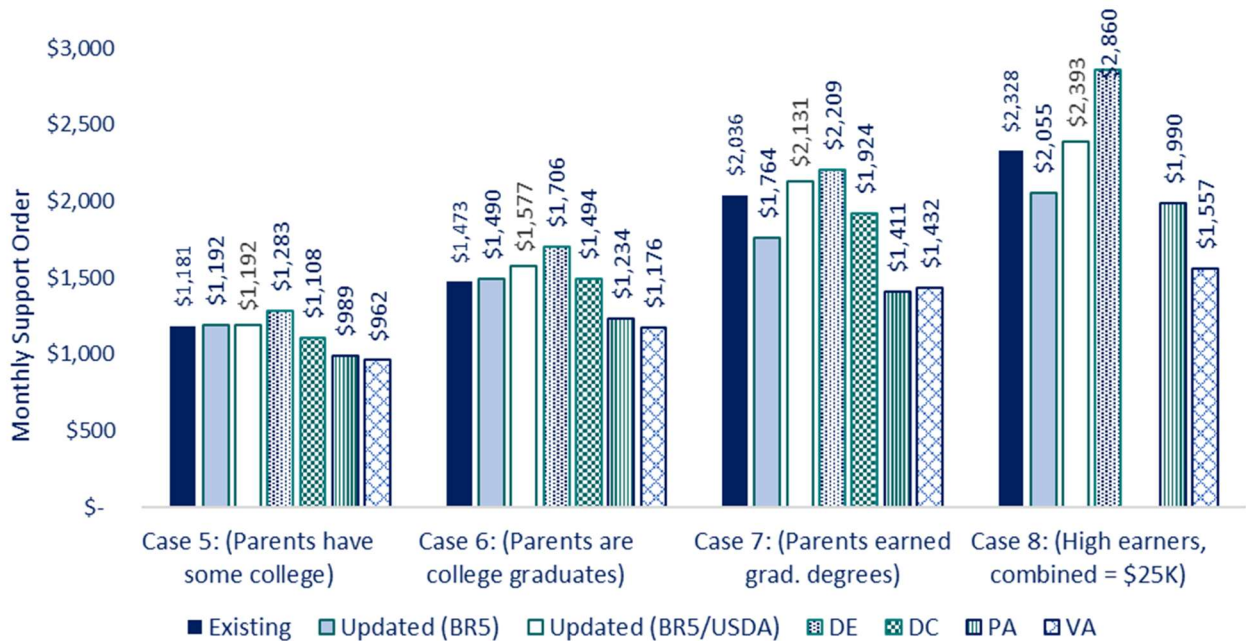




**Exhibit 22: Comparisons of Case Scenarios 5–8 for Two Children**



**Exhibit 23: Comparisons of Case Scenarios 5–8 for Three Children**



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## General Observations from the Case Scenarios

- **Increasing the SSR produces decreases at very low incomes.** This is the situation for Case 1 that considers a minimum wage earner with 30 hours per week. (Most service sector jobs do not offer 40-hour workweeks.) The order would be reduced by \$64 per month for one child, \$86 per month for two children, and \$78 per month for three children. The three-child amount under Case 2 is also affected by the proposed increase to the SSR, but the one- and two-child amount are not. This is because order amounts are higher for more children. Other case scenarios are not affected by the SSR.
- **Maryland's low-income adjustment (which is the SSR and the minimum order) is not as generous as those of other states.** Delaware and Pennsylvania generally have more generous low-income adjustments. These states recently updated their low-income adjustments. The other states have older low-income adjustments. Delaware's low-income adjustment even affects other scenarios. One key difference between Delaware's SSR is it applies to net income rather than gross income. This is one reason it applies to higher incomes.
- **The BR5 update is significantly less than the BR5/USDA update at high incomes.** One reason is because the BR5 estimates of child-rearing expenditures are less than the USDA measurements.
- **The proposed increases under BR5/USDA are more at higher incomes than at lower incomes.** This is because they start with a higher base amount. Still, the proposed increases are never more than \$100 per month.
- **At high incomes, the Maryland schedule amounts are higher than most states but not the District of Columbia.** This is because Maryland relies on the USDA as its basis at high incomes. Although the District of Columbia relies on a BR measurement, it assumes all income is spent and there is no savings at every income level. This assumption yields higher amounts. The Virginia amounts are low because it is the oldest guidelines considered in the comparisons. Delaware reduced its guidelines percentages during its last review in 2018. This appears to be the factor affecting the low Delaware amounts.

## SECTION 4: SUMMARY AND CONCLUSIONS

Maryland is reviewing its child support schedule. This report reviews the economic data on the cost of raising children and uses it to prepare updated child support schedules. The existing Maryland schedule is based on two different studies of child-rearing expenditures. The Betson-Rothbarth (BR) measurements form the basis of the schedule at low incomes and the USDA measurements form the basis of the schedule at high incomes. The studies differ in their methodologies used to measure child-rearing expenditures. At the time, the USDA study was more current than the BR study; however, applying it to all incomes would have produced significant increases at very low incomes.

There is a new BR study, but the USDA has not updated its study. As a result, two updated schedules are developed: one using the new BR study at all income levels, and the other using the new BR study at low incomes and the USDA study (updated for changes in price levels and Maryland's most current price parity) at high incomes. Which study to use is a policy decision, but there are no overwhelming compelling reasons to switch from the use of two studies to using one study at this time.

There are many other factors considered in the update, including changes in payroll taxes that affect income available for expenditures and the federal poverty guidelines, which is used to update the self-support reserve (SSR). The existing and updated schedules include all child-rearing expenditures except childcare expenses and the child's healthcare expenses (except for the first \$250 per child per year to cover ordinary medical expenses). The actual amount expended on childcare, the child's health insurance, and the child's extraordinary medical expenses are to be considered in the calculation of support on a case-by-case basis. The schedules are updated to 2022 price levels and for Maryland's most recent price parity.

The BR/USDA updated schedule generally produces increases except where the self-support reserve is updated to reflect the 2022 federal poverty guidelines for one person. Since Maryland recently updated its schedule, the proposed changes are modest. The average change ranges from 2-4 percent depending on the number of children. The maximum increase is 4-8 percent depending on the number of children.

Updating the SSR would produce significant decreases at very low incomes; however, it would not affect parents with incomes equivalent to earnings from a 40-hour workweek at minimum wage. Still, it would affect those with minimum-wage incomes who have a 30-hour workweek.

### CONCLUSION

Maryland has fulfilled the federal requirement to consider economic data on the cost of raising children. Updating the schedule using more current numbers but the same assumptions and retaining the USDA for high-income amounts would produce modest increases. Still, the increases could make a difference to a child's life. Updating the low-income adjustment (which is a self-support reserve based on the 2019 federal poverty guidelines for one person) would also be fair and just to low-income parents required to pay support.

## APPENDIX A: TECHNICAL DOCUMENTATION OF THE UPDATED SCHEDULE

There are several technical considerations and steps taken to update a child support schedule. Focus is given to the BR update, which applies to incomes of \$10,000 gross per month and less because there are more steps and assumptions. First, a brief overview of how the USDA study results were converted to a child support schedule is described. The USDA-derived amounts apply to incomes of \$20,000 gross per month and more. The amounts between \$10,000 and \$20,000 are interpolated to create a steady consistent (linear) increase to the basic obligations with increases to income.

### USDA CONVERSION

Developing a schedule from the USDA study is more straightforward. The USDA-amounts are from Table 1 of the USDA report, which considers estimated annual child-rearing expenditures for the United States in 2015. Expenses are averaged across all age groups, and “childcare and education” expenses are excluded as well as all healthcare costs except \$250 per child per year. There is insufficient information to separate childcare expenses and education expenses. In turn, these adjusted average amounts are updated to July 2022 price levels and increased to reflect Maryland’s price parity. Incomes are also adjusted using July 2022 price levels. There are several limitations to this approach. Expenditures and income may not have changed at the same rate that price levels did. Of particular concern is that the USDA presents its findings in relationship to gross income, but expenditures are made based on spendable income, which is after-tax income. The data used for the USDA study was collected before major tax reform became effective in 2018. The pandemic also is likely to have affected expenditure patterns.

The adjusted average expenses for each of the three income ranges used by the USDA is divided by the average income for that range to arrive at a ratio of child-rearing expenditures to gross income. Marginal percentages are derived between the average ratio of the lowest and middle income ranges, as well as the middle income range and the high income range. The ratio for the highest income is applied to incomes above the average income of that range. The result is a tax-like schedule that is applied to gross incomes of \$15,000 to \$30,000 per month. The multipliers in Table 1 of the USDA report are used to adjust for the number of children.

### BETSON-ROTHBARTH CONVERSION

Exhibit A-1 shows the national data that Betson provided CPR to convert the BR5 measurements to a child support schedule that is adjusted for Maryland. For Exhibit A-1, which considers national data, Betson provided CPR with information for 25 income ranges that were generally income intervals of \$5,000 to \$20,000 per year. CPR collapsed a few of them to average out some anomalies (e.g., a spike in the percentage of total expenditures devoted to child-rearing expenditures once childcare and extraordinary medical expenses were excluded from a particular income range). The collapsing resulted in the 20 income ranges shown in Exhibit A-1.

**Exhibit A-1: Parental Expenditures on Children and Other Expenditures by Income Range Used in the BR5 Measurements (National Data)**

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

*Detailed Steps Used to Arrive at BR5- Based Schedule*

The steps used to convert the information from Exhibit A-1 to the updated schedules are generally the same steps used to develop the existing schedule.

The steps are presented in the order they occur, not in the order of the factors discussed in Section 2.

The steps consist of:

- Step 1: Exclude childcare expenses;
- Step 2: Exclude child’s healthcare expenses except up to the first \$250 per year per child that is used to cover ordinary, out-of-pocket medical expenses for the child;
- Step 3: Adjust for ratio of expenditures to after-tax income;
- Step 4: Update for current price levels;
- Step 5: Develop marginal percentages;
- Step 6: Extend measurements to four and more children;
- Step 7: Adjust for Maryland’s price parity;
- Step 8: Convert to gross income; and

Step 9: Incorporate the self-support reserve (SSR).

### Step 1: Exclude Childcare Expenses

Childcare expenses are excluded because the actual amount of work-related childcare expenses is considered in the guidelines calculation on a case-by-case basis. The actual amount is considered because of the large variation in childcare expenses: the childcare expense is none for some children (e.g., older children) and substantial for others (e.g., infants in center-based care). Not to exclude them from the schedule and to include the actual amount in the guidelines calculation (typically as a line item in the worksheet) would be double-accounting.

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

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

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

### Step 2: Exclude Medical Expenses

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

Based on the 2017 National Medical Expenditure survey, the annual out-of-pocket medical expense per child is \$270, while it is \$615 for an adult between the ages of 18 and 64.<sup>68</sup> In other words, an adult's out-of-medical expenses are 2.28 times that of a child. This information is used to recalibrate the per-person excessive medical amount shown in Exhibit A-1 to a per-child amount. For example, at combined incomes of \$60,000 to \$64,999 per year, the total excess medical expense is 7.474 percent. The adjusted child amount is 7.474 divided by the weighted amounts for family members (6.1684 based on 2.28 times two adults plus the average number of children for this income range, 1.6084). The quotient, 1.212 percent, is the per-child amount for excess medical. It is less than the per-capita amount of 2.071 percent.

Continuing from the example in Step 1, where 36.393 is the percentage that excludes childcare for two children at a combined income of \$60,000 to \$64,999 per year, 1.212 multiplied by two children is subtracted to exclude the children's excessive medical expenses. This leaves 33.969 as the percentage of total expenditures devoted to raising two children, less childcare expenses and excess medical expenses.

### Step 3: Convert to After-Tax Income

The next step is to convert the percentage from above to an after-tax income by multiplying it by expenditures to after-tax income ratios. Continuing using the example of combined income of \$60,000 to \$64,999 per year, the ratio is 86.130. When multiplied by 33.969, this yields 29.257 percent of after-tax income being the percentage of after-tax income devoted to raising two children, excluding their childcare and excess medical expenses.

### Step 4: Adjust to Current Price Levels

The amounts in Exhibit A-1 are based on May 2020 price levels. They are converted to July 2022 price levels using changes to the Consumer Price Index (CPI-U), which is the most used price index.<sup>69</sup> The adjustment is applied to the midpoint of each after-tax income range. Exhibit A-2 shows the midpoint in January 2022 dollars. Price levels have increased by 15.5 percent from May 2020 to July 2022.

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<sup>68</sup> Agency for Healthcare Research and Quality. (Jun. 2020). *Mean expenditure per person by source of payment and age groups, United States, 2017. Medical Expenditure Panel Survey*. Generated interactively on Jun. 12, 2020, from [https://www.meps.ahrq.gov/mepstrends/hc\\_use/](https://www.meps.ahrq.gov/mepstrends/hc_use/).

<sup>69</sup> U.S. Bureau of Labor Statistics. (n.d.). *Consumer Price Index*. Retrieved from [https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical\\_us\\_schedule.htm](https://www.bls.gov/regions/mid-atlantic/data/consumerpriceindexhistorical_us_schedule.htm).

Exhibit A-2: Schedule of Proportions for One, Two, and Three Children							
Annual After-Tax Income Range (May 2020 dollars)	Annual Midpoint of Income Range (Jan. 2022 Dollars)	One Child		Two Children		Three Children	
		Midpoint	Marginal Percentage	Midpoint	Marginal Percentage	Midpoint	Marginal Percentage
< \$30,000	\$0	23.041%	23.041%	35.086%	35.086%	42.414%	42.414%
\$30,000 – \$34,999	\$35,638	23.041%	23.041%	35.086%	30.397%	42.414%	34.813%
\$35,000 – \$39,999	\$41,121	23.041%	20.834%	34.461%	34.031%	41.401%	40.211%
\$40,000 – \$44,999	\$46,603	22.782%	16.965%	34.410%	25.320%	41.261%	30.000%
\$45,000 – \$49,999	\$52,086	22.169%	10.445%	33.453%	14.985%	40.075%	17.008%
\$50,000 – \$54,999	\$57,569	21.053%	9.406%	31.694%	10.817%	37.879%	8.818%
\$55,000 – \$59,999	\$63,051	20.040%	13.143%	29.879%	22.110%	35.351%	29.299%
\$60,000 – \$64,999	\$68,534	19.488%	7.992%	29.257%	9.168%	34.867%	7.438%
\$65,000 – \$69,999	\$74,017	18.637%	11.118%	27.769%	14.584%	32.835%	14.789%
\$70,000 – \$74,999	\$79,500	18.118%	16.525%	26.860%	23.208%	31.591%	25.699%
\$74,999 – \$84,999	\$87,724	17.969%	12.081%	26.518%	19.891%	31.038%	25.883%
\$85,000 – \$89,999	\$95,948	17.464%	9.419%	25.950%	13.114%	30.597%	14.370%
\$90,000 – \$99,999	\$104,172	16.829%	12.140%	24.936%	16.107%	29.315%	16.595%
\$100,000 – \$109,999	\$115,137	16.382%	7.712%	24.095%	9.708%	28.104%	9.272%
\$110,000 – \$119,999	\$126,103	15.628%	14.265%	22.844%	21.151%	26.466%	24.896%
\$120,000 – \$139,999	\$142,551	15.471%	11.375%	22.649%	15.036%	26.285%	15.418%
\$140,000 – \$159,999	\$164,482	14.925%	9.996%	21.634%	17.177%	24.836%	23.161%
\$160,000 – \$199,999	\$197,378	14.103%	10.376%	20.891%	14.835%	24.557%	16.780%
\$200,000 or more	\$283,881	12.968%		19.046%		22.187%	

### Step 5: Develop Marginal Percentages

In this step, the information from the previous steps is used to compute a tax schedule-like schedule of proportions for one, two, and three children that is shown in Exhibit A-4. The percentages from above (e.g., 29.257% for two children for the combined income of \$60,000 to \$64,999 per year in 2020 dollars) are assigned to the midpoint of that income range adjusted for inflation (\$68,534 in 2022 dollars). Marginal percentages are created by interpolating between income ranges. For the highest income range, the midpoint was supplied by Betson: \$258,887 per year in May 2020 dollars.

Another adjustment was made at low incomes. The percentages for incomes below \$30,000 net per year were less than the amounts for the net income range \$30,000 to \$34,999 per year. This is an artificial result caused by the cap on expenditures in Step 3 because families of this income range spend more than their after-tax income, on average. Decreasing percentages result in a smooth decrease when the parent receiving support has more income. This is the general result of the steps so far. The exception is at low incomes because of the cap. Without the cap, it will also produce decreasing percentages. For the purposes of the child support schedule, the percentage from the \$30,000 to \$34,999 are applied to all incomes less than \$30,000 per year. For one child, the percentages are actually from the \$35,000 to \$39,999 income range. To be clear, this is still less than what families of this income range actually spend on children.



## Step 6: Extend to More Children

Most of the measurements only cover one, two, and three children. The number of families in the CE with four or more children is insufficient to produce reliable estimates. For many child support guidelines, the National Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children:<sup>70</sup>

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

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.

## Step 7: Adjust for Maryland's Price Parity

The percentages shown in Exhibit A-2 are increased by Maryland's most recent price parity (2020) to account for Maryland's higher cost of living.

## Step 8: Convert to Gross Income

The final step to arriving at basic obligations is to convert the schedule to a gross-income base. This is done by calculating the after-tax incomes for the gross incomes appearing in the schedule. The after-tax income equivalent is shown as a hidden column in Exhibit A-3. The schedule amounts are calculated based on the after-tax income using the information in Exhibit A-2 for one, two, and three children. The amounts for four and more children are calculated from the three-child amounts in Exhibit A-4 multiplied by the equivalence scales shown in Step 6. The amounts for two or more children are also divided by the number of children to show a per-child amount. They are also divided by 12 to arrive at a monthly amount.

As identified in Section 2, the conversion to gross income relies on the federal and state withholding formulas.<sup>71</sup> The federal withholding formula also considers FICA. The Social Security and Medicare tax is 6.2 percent for incomes up to \$147,000 per year. Above that level, the Medicare tax of 1.45 percent applies. In addition, the 0.9 percent additional Medicare tax for incomes above \$200,000 per year is also considered. The IRS formula assume a manual calculation using a current IRS W-4 form. (The IRS revised the form in 2020 to reflect 2018 federal tax reform that increased the standard deduction and repealed personal exemptions.) It is assumed that the tax filing status is single. For state and local income taxes, the standard deduction and one exemption is used. This is consistent with the federal withholding formula. The local tax is assumed to be 3.10 percent, which is the approximate median local tax. A 3.0 percent local income tax is used in the existing schedule, but several localities have increased their income tax rates.

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<sup>70</sup> Citro, Constance F., & Robert T. Michael (eds.). (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

<sup>71</sup> IRS Publication 15-A: Federal Income Tax Withholding Methods: 2022. Retrieved from <https://www.irs.gov/pub/irs-pdf/p15.pdf> and Maryland Treasury Department. (Mar. 2022). Maryland Employer Withholding Guide. Retrieved from [https://www.marylandtaxes.gov/forms/current\\_forms/Withholding\\_Guide.pdf](https://www.marylandtaxes.gov/forms/current_forms/Withholding_Guide.pdf).

Using federal and state income tax withholding formulas and assuming all income is taxed at the rate of a single tax filer with earned income is a common assumption among most states and the assumption underlying the existing Maryland schedule. Most alternative federal tax assumptions would result in more after-tax income and, hence, higher schedule amounts. For example, the District of Columbia assumes the tax-filing status is for a married couple claiming the number of children for whom support is being determined. The District used this assumption prior to 2018 tax reform that eliminated the federal tax allowance for children and expanded the federal child tax credit from \$1,000 per child to \$2,000 per child and higher for tax year 2022. The 2018 federal tax changes are scheduled to expire in 2025.

Exhibit A-3: Illustration of Hidden After-Tax Income Column in Schedule							
Hidden After-Tax Income	Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
3083.23	4000	757	1152	1393	1556	1711	1860
3119.48	4050	765	1166	1409	1574	1731	1882
3155.73	4100	774	1178	1423	1590	1749	1901
3191.98	4150	783	1190	1437	1605	1765	1919
3228.23	4200	792	1201	1450	1620	1782	1937
3264.48	4250	801	1213	1464	1635	1798	1955
3300.73	4300	810	1225	1477	1650	1815	1973
3336.98	4350	819	1237	1491	1665	1831	1991

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

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

#### Step 9: Adjust for the SSR and the Minimum Order

A self-support reserve (SSR) is incorporated into the schedule. The SSR is updated from 110 percent of the 2019 federal poverty guidelines for one person (\$1,145 per month) to 110 percent of the 2022 FPG

(\$1,246). It is incorporated into the schedule by examining the difference between the gross income and the SSR. That difference is multiplied by 70 percent for one child, 71 percent for two children, and so forth up, to 75 percent for six children. If the adjusted difference is less than the BR-based amount, the adjusted difference is inserted into the schedule. If not, the BR-based amount is retained. If the adjusted difference is \$50 or less for one child, \$50 is inserted in the schedule. This is the minimum order amount for one child. The minimum order amounts are \$55 for two children, \$57 for three children, \$58 for four children, \$59 for five children, and \$60 for six children. The area adjusted for the SSR is shown by the blue-shaded area of the schedule.

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### *Consumer Expenditure Data*

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

In all, the BR5 study relies on expenditures/outlays data from almost 14,000 households, in which over half had a minor child present in the household. The subset of CE households considered for the BR5 measurements used to develop the existing updated schedule consisted of married couples of child-rearing age with no other adults living in the household (e.g., grandparents), households with no change in family size or composition during the survey period, and households with at least three completed interviews. Other family types were considered, which also changed the sample size, but the percentage of child-rearing expenditures in these alternative assumptions did not significantly change the percentage of expenditures devoted to child-rearing expenditures. The other family types included in these expanded samples were households with adult children living with them and domestic partners with children.

The CE asks households about expenditures on over 100 detailed items. Exhibit A-4 shows the major categories of expenditures captured by the CE. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CE has added another measure of “expenditures” called “outlays.” The key difference is that outlays essentially include installment plans on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theater system during the survey period, puts nothing down, and pays for the home theater system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theater system. The outlays measure would only capture the installment payments made in the survey period.

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

The BLS designed the CE 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 CE at a state level. The costs and time requirements would be prohibitive.

Outlays include mortgage principal payments, payments on second mortgages, and home equity payments, which is what the 2020 Betson-Rothbarth (BR) measurement considers. As explained in Section 3, this is a change from BR measurements underlying the existing schedule. The CE traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are that not all families have substantial equity in their homes and some families have second mortgages or home equity loans that further reduce home equity. The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as indicated in the above schedule. Housing-related items, which are identified in Exhibit A-5, comprise the largest share of total family expenditures. Housing expenses compose about 40 percent of total family expenditures.

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

Betson excludes some expenditure items captured by the CE 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 CE. The difference between gross and net income is taxes. In fact, the CE uses the terms "income before taxes" and "income after taxes" instead of gross and net income. Income before taxes is the total money earnings and selected money receipts. It includes wages and salary, self-employment income, Social Security benefits, pension income, rental income, unemployment compensation, workers' compensation, veterans' benefits, public assistance, and other sources of income. Income and taxes are based on self-reports and not checked against actual records.

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

The BLS also had concerns with taxes being underreported. Beginning in 2013, the BLS began calculating taxes for families using a tax calculator, rather than relying self-reported amounts. This also affected differences between the BR5 measurements and earlier measurements.

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

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
1200	50	50	50	0	0%	0	0%	55	55	55	0	0%	0	0%	57	57	57	0	0%	0	0%
1250	74	50	50	-24	-32%	-24	-32%	79	55	55	-24	-30%	-24	-30%	81	57	57	-24	-29%	-24	-29%
1300	109	50	50	-59	-54%	-59	-54%	116	55	55	-61	-53%	-61	-53%	119	57	57	-62	-52%	-62	-52%
1350	144	73	73	-71	-49%	-71	-49%	154	78	78	-76	-49%	-76	-49%	158	80	80	-78	-49%	-78	-49%
1400	179	108	108	-71	-40%	-71	-40%	191	116	116	-76	-40%	-76	-40%	196	119	119	-78	-40%	-78	-40%
1450	214	143	143	-71	-33%	-71	-33%	229	153	153	-76	-33%	-76	-33%	235	157	157	-78	-33%	-78	-33%
1500	249	178	178	-71	-28%	-71	-28%	266	191	191	-76	-28%	-76	-28%	273	196	196	-78	-28%	-78	-28%
1550	284	213	213	-71	-25%	-71	-25%	304	228	228	-76	-25%	-76	-25%	312	234	234	-78	-25%	-78	-25%
1600	319	248	248	-71	-22%	-71	-22%	341	266	266	-76	-22%	-76	-22%	350	273	273	-78	-22%	-78	-22%
1650	339	283	283	-56	-16%	-56	-16%	379	303	303	-76	-20%	-76	-20%	389	311	311	-78	-20%	-78	-20%
1700	348	318	318	-30	-9%	-30	-9%	416	341	341	-76	-18%	-76	-18%	427	350	350	-78	-18%	-78	-18%
1750	357	353	353	-4	-1%	-4	-1%	454	378	378	-76	-17%	-76	-17%	466	388	388	-78	-17%	-78	-17%
1800	367	365	367	-2	-1%	0	0%	491	416	416	-76	-15%	-76	-15%	504	427	427	-78	-15%	-78	-15%
1850	376	374	376	-2	-1%	0	0%	529	453	453	-76	-14%	-76	-14%	543	465	465	-78	-14%	-78	-14%
1900	385	383	385	-2	0%	0	0%	565	491	491	-74	-13%	-74	-13%	581	504	504	-78	-13%	-78	-13%
1950	394	392	394	-2	0%	0	0%	578	528	528	-50	-9%	-50	-9%	620	542	542	-78	-13%	-78	-13%
2000	403	401	403	-2	0%	0	0%	591	566	566	-25	-4%	-25	-4%	658	581	581	-78	-12%	-78	-12%
2050	412	410	412	-2	0%	0	0%	604	603	603	-1	0%	-1	0%	697	619	619	-78	-11%	-78	-11%
2100	421	419	421	-2	-1%	0	0%	617	637	637	20	3%	20	3%	735	658	658	-78	-11%	-78	-11%
2150	430	427	430	-2	-1%	0	0%	631	651	651	20	3%	20	3%	762	696	696	-66	-9%	-66	-9%
2200	439	436	439	-2	-1%	0	0%	644	664	664	21	3%	21	3%	778	735	735	-43	-6%	-43	-6%
2250	448	445	448	-2	-1%	0	0%	657	678	678	21	3%	21	3%	794	773	773	-21	-3%	-21	-3%
2300	457	454	457	-3	-1%	0	0%	670	692	692	21	3%	21	3%	810	812	812	2	0%	2	0%
2350	466	463	466	-3	-1%	0	0%	684	705	705	22	3%	22	3%	826	850	850	24	3%	24	3%
2400	475	472	475	-3	-1%	0	0%	697	719	719	22	3%	22	3%	842	869	869	27	3%	27	3%
2450	484	481	484	-3	-1%	0	0%	710	732	732	22	3%	22	3%	858	885	885	27	3%	27	3%
2500	493	490	493	-3	-1%	0	0%	723	746	746	22	3%	22	3%	874	901	901	28	3%	28	3%
2550	502	499	502	-3	-1%	0	0%	736	759	759	23	3%	23	3%	890	918	918	28	3%	28	3%
2600	511	508	511	-3	-1%	0	0%	750	773	773	23	3%	23	3%	906	934	934	28	3%	28	3%
2650	520	516	520	-3	-1%	0	0%	763	786	786	23	3%	23	3%	922	951	951	29	3%	29	3%
2700	529	525	529	-3	-1%	0	0%	776	800	800	24	3%	24	3%	938	967	967	29	3%	29	3%
2750	538	534	538	-4	-1%	0	0%	789	813	813	24	3%	24	3%	954	983	983	29	3%	29	3%
2800	547	543	547	-4	-1%	0	0%	803	827	827	24	3%	24	3%	970	1000	1000	30	3%	30	3%
2850	556	552	556	-4	-1%	0	0%	816	841	841	25	3%	25	3%	986	1016	1016	30	3%	30	3%
2900	565	561	565	-4	-1%	0	0%	829	854	854	25	3%	25	3%	1002	1032	1032	31	3%	31	3%
2950	574	570	574	-4	-1%	0	0%	842	868	868	25	3%	25	3%	1018	1049	1049	31	3%	31	3%
3000	583	579	583	-4	-1%	0	0%	856	881	881	26	3%	26	3%	1034	1065	1065	31	3%	31	3%
3050	592	588	592	-4	-1%	0	0%	869	895	895	26	3%	26	3%	1050	1082	1082	32	3%	32	3%
3100	601	596	601	-4	-1%	0	0%	882	908	908	26	3%	26	3%	1066	1098	1098	32	3%	32	3%
3150	610	605	610	-5	-1%	0	0%	895	922	922	27	3%	27	3%	1082	1114	1114	33	3%	33	3%
3200	619	614	619	-5	-1%	0	0%	908	935	935	27	3%	27	3%	1098	1131	1131	33	3%	33	3%
3250	628	623	628	-5	-1%	0	0%	922	949	949	27	3%	27	3%	1114	1147	1147	33	3%	33	3%
3300	637	632	637	-5	-1%	0	0%	935	962	962	28	3%	28	3%	1130	1163	1163	34	3%	34	3%
3350	646	641	646	-5	-1%	0	0%	948	976	976	28	3%	28	3%	1146	1180	1180	34	3%	34	3%
3400	655	650	655	-5	-1%	0	0%	961	990	990	28	3%	28	3%	1162	1196	1196	35	3%	35	3%
3450	664	659	664	-5	-1%	0	0%	975	1003	1003	29	3%	29	3%	1178	1213	1213	35	3%	35	3%
3500	673	668	673	-5	-1%	0	0%	988	1017	1017	29	3%	29	3%	1194	1229	1229	35	3%	35	3%
3550	682	677	682	-5	-1%	0	0%	1001	1030	1030	29	3%	29	3%	1210	1245	1245	36	3%	36	3%
3600	691	685	691	-6	-1%	0	0%	1014	1044	1044	30	3%	30	3%	1226	1262	1262	36	3%	36	3%
3650	700	694	700	-6	-1%	0	0%	1027	1057	1057	30	3%	30	3%	1242	1278	1278	37	3%	37	3%
3700	709	703	709	-6	-1%	0	0%	1041	1071	1071	30	3%	30	3%	1258	1294	1294	37	3%	37	3%
3750	718	712	718	-6	-1%	0	0%	1054	1084	1084	30	3%	30	3%	1274	1311	1311	37	3%	37	3%
3800	727	721	727	-6	-1%	0	0%	1067	1098	1098	31	3%	31	3%	1290	1327	1327	38	3%	38	3%
3850	736	730	736	-6	-1%	0	0%	1080	1111	1111	31	3%	31	3%	1306	1344	1344	38	3%	38	3%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
3900	745	739	745	-6	-1%	0	0%	1094	1125	1125	31	3%	31	3%	1321	1360	1360	38	3%	38	3%
3950	754	748	754	-6	-1%	0	0%	1107	1139	1139	32	3%	32	3%	1337	1376	1376	39	3%	39	3%
4000	763	757	763	-7	-1%	0	0%	1120	1152	1152	32	3%	32	3%	1353	1393	1393	39	3%	39	3%
4050	772	765	772	-7	-1%	0	0%	1133	1166	1166	32	3%	32	3%	1369	1409	1409	40	3%	40	3%
4100	781	774	781	-7	-1%	0	0%	1146	1178	1178	31	3%	31	3%	1385	1423	1423	38	3%	38	3%
4150	790	783	790	-7	-1%	0	0%	1160	1190	1190	30	3%	30	3%	1401	1437	1437	35	3%	35	3%
4200	799	792	799	-7	-1%	0	0%	1173	1201	1201	28	2%	28	2%	1417	1450	1450	33	2%	33	2%
4250	808	801	808	-6	-1%	0	0%	1185	1213	1213	28	2%	28	2%	1432	1464	1464	31	2%	31	2%
4300	815	810	815	-5	-1%	0	0%	1197	1225	1225	28	2%	28	2%	1446	1477	1477	31	2%	31	2%
4350	823	819	823	-4	-1%	0	0%	1208	1237	1237	29	2%	29	2%	1460	1491	1491	31	2%	31	2%
4400	831	828	831	-3	0%	0	0%	1219	1248	1248	29	2%	29	2%	1474	1504	1504	30	2%	30	2%
4450	839	837	839	-2	0%	0	0%	1231	1260	1260	29	2%	29	2%	1487	1517	1517	30	2%	30	2%
4500	846	846	846	-1	0%	0	0%	1242	1272	1272	29	2%	29	2%	1501	1531	1531	30	2%	30	2%
4550	854	854	854	0	0%	0	0%	1254	1283	1283	30	2%	30	2%	1515	1544	1544	29	2%	29	2%
4600	862	862	862	0	0%	0	0%	1265	1294	1294	29	2%	29	2%	1529	1556	1556	28	2%	28	2%
4650	870	870	870	0	0%	0	0%	1276	1304	1304	28	2%	28	2%	1542	1568	1568	25	2%	25	2%
4700	877	878	878	0	0%	0	0%	1288	1314	1314	26	2%	26	2%	1556	1579	1579	23	1%	23	1%
4750	885	885	885	0	0%	0	0%	1299	1324	1324	25	2%	25	2%	1570	1591	1591	21	1%	21	1%
4800	893	892	893	-1	0%	0	0%	1311	1335	1335	25	2%	25	2%	1584	1604	1604	20	1%	20	1%
4850	901	899	901	-1	0%	0	0%	1322	1347	1347	25	2%	25	2%	1598	1618	1618	20	1%	20	1%
4900	909	906	909	-2	0%	0	0%	1334	1358	1358	25	2%	25	2%	1611	1631	1631	20	1%	20	1%
4950	916	913	916	-3	0%	0	0%	1345	1369	1369	25	2%	25	2%	1625	1644	1644	19	1%	19	1%
5000	924	920	924	-4	0%	0	0%	1356	1381	1381	24	2%	24	2%	1639	1658	1658	19	1%	19	1%
5050	932	927	932	-5	-1%	0	0%	1368	1392	1392	24	2%	24	2%	1653	1671	1671	18	1%	18	1%
5100	940	934	940	-6	-1%	0	0%	1379	1403	1403	24	2%	24	2%	1667	1685	1685	18	1%	18	1%
5150	947	941	947	-6	-1%	0	0%	1391	1415	1415	24	2%	24	2%	1680	1698	1698	18	1%	18	1%
5200	955	948	955	-7	-1%	0	0%	1402	1426	1426	24	2%	24	2%	1694	1711	1711	17	1%	17	1%
5250	963	955	963	-8	-1%	0	0%	1413	1437	1437	24	2%	24	2%	1708	1725	1725	17	1%	17	1%
5300	971	962	971	-9	-1%	0	0%	1425	1449	1449	24	2%	24	2%	1722	1738	1738	16	1%	16	1%
5350	978	969	978	-10	-1%	0	0%	1436	1460	1460	24	2%	24	2%	1735	1751	1751	16	1%	16	1%
5400	984	976	984	-8	-1%	0	0%	1444	1471	1471	28	2%	28	2%	1744	1765	1765	21	1%	21	1%
5450	987	983	987	-5	0%	0	0%	1446	1483	1483	36	3%	36	3%	1746	1778	1778	32	2%	32	2%
5500	990	989	990	-1	0%	0	0%	1449	1494	1494	45	3%	45	3%	1748	1792	1792	43	2%	43	2%
5550	993	996	996	2	0%	2	0%	1452	1504	1504	52	4%	52	4%	1751	1803	1803	53	3%	53	3%
5600	996	1001	1001	5	1%	5	1%	1455	1512	1512	58	4%	58	4%	1753	1813	1813	60	3%	60	3%
5650	999	1007	1007	8	1%	8	1%	1457	1521	1521	64	4%	64	4%	1755	1823	1823	68	4%	68	4%
5700	1002	1013	1013	10	1%	10	1%	1460	1529	1529	69	5%	69	5%	1758	1833	1833	76	4%	76	4%
5750	1006	1018	1018	13	1%	13	1%	1463	1538	1538	75	5%	75	5%	1760	1843	1843	83	5%	83	5%
5800	1009	1024	1024	15	2%	15	2%	1466	1546	1546	81	5%	81	5%	1762	1853	1853	91	5%	91	5%
5850	1012	1030	1030	18	2%	18	2%	1468	1555	1555	86	6%	86	6%	1765	1863	1863	99	6%	99	6%
5900	1015	1035	1035	20	2%	20	2%	1471	1563	1563	92	6%	92	6%	1767	1873	1873	106	6%	106	6%
5950	1018	1041	1041	23	2%	23	2%	1474	1571	1571	98	7%	98	7%	1769	1883	1883	114	6%	114	6%
6000	1021	1047	1047	26	3%	26	3%	1477	1580	1580	103	7%	103	7%	1771	1893	1893	122	7%	122	7%
6050	1024	1052	1052	28	3%	28	3%	1480	1588	1588	109	7%	109	7%	1774	1903	1903	129	7%	129	7%
6100	1028	1058	1058	30	3%	30	3%	1485	1597	1597	112	8%	112	8%	1780	1913	1913	133	7%	133	7%
6150	1032	1063	1063	31	3%	31	3%	1490	1605	1605	115	8%	115	8%	1786	1923	1923	137	8%	137	8%
6200	1036	1069	1069	33	3%	33	3%	1495	1614	1614	118	8%	118	8%	1792	1933	1933	141	8%	141	8%
6250	1040	1075	1075	34	3%	34	3%	1500	1622	1622	122	8%	122	8%	1798	1943	1943	145	8%	145	8%
6300	1045	1080	1080	36	3%	36	3%	1505	1630	1630	125	8%	125	8%	1804	1953	1953	149	8%	149	8%
6350	1049	1084	1084	35	3%	35	3%	1510	1635	1635	125	8%	125	8%	1810	1958	1958	148	8%	148	8%
6400	1053	1087	1087	35	3%	35	3%	1515	1640	1640	125	8%	125	8%	1816	1964	1964	148	8%	148	8%
6450	1057	1091	1091	34	3%	34	3%	1521	1645	1645	124	8%	124	8%	1822	1970	1970	148	8%	148	8%
6500	1061	1094	1094	33	3%	33	3%	1526	1650	1650	124	8%	124	8%	1828	1975	1975	148	8%	148	8%
6550	1065	1098	1098	33	3%	33	3%	1531	1655	1655	124	8%	124	8%	1834	1981	1981	147	8%	147	8%



Side-by-Side Comparisons

Combined Gross Income	1 Child								2 Children								3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)			
6600	1069	1101	1101	32	3%	32	3%	1536	1660	1660	124	8%	124	8%	1840	1987	1987	147	8%	147	8%			
6650	1073	1105	1105	32	3%	32	3%	1541	1665	1665	124	8%	124	8%	1846	1992	1992	147	8%	147	8%			
6700	1077	1108	1108	31	3%	31	3%	1546	1670	1670	124	8%	124	8%	1852	1998	1998	146	8%	146	8%			
6750	1083	1112	1112	28	3%	28	3%	1554	1675	1675	121	8%	121	8%	1861	2004	2004	142	8%	142	8%			
6800	1090	1115	1115	25	2%	25	2%	1563	1680	1680	117	8%	117	8%	1872	2009	2009	138	7%	138	7%			
6850	1096	1118	1118	22	2%	22	2%	1571	1685	1685	114	7%	114	7%	1882	2015	2015	133	7%	133	7%			
6900	1103	1122	1122	19	2%	19	2%	1580	1690	1690	110	7%	110	7%	1892	2021	2021	128	7%	128	7%			
6950	1110	1125	1125	16	1%	16	1%	1588	1695	1695	107	7%	107	7%	1903	2026	2026	124	7%	124	7%			
7000	1116	1129	1129	13	1%	13	1%	1597	1700	1700	103	6%	103	6%	1913	2032	2032	119	6%	119	6%			
7050	1123	1132	1132	10	1%	10	1%	1605	1705	1705	100	6%	100	6%	1923	2038	2038	114	6%	114	6%			
7100	1129	1136	1136	6	1%	6	1%	1614	1709	1709	95	6%	95	6%	1934	2041	2041	108	6%	108	6%			
7150	1136	1139	1139	3	0%	3	0%	1622	1713	1713	90	6%	90	6%	1944	2044	2044	100	5%	100	5%			
7200	1142	1142	1142	-1	0%	0	0%	1631	1716	1716	85	5%	85	5%	1954	2047	2047	93	5%	93	5%			
7250	1149	1145	1149	-4	0%	0	0%	1639	1720	1720	81	5%	81	5%	1965	2050	2050	86	4%	86	4%			
7300	1156	1148	1156	-7	-1%	0	0%	1648	1723	1723	76	5%	76	5%	1975	2053	2053	78	4%	78	4%			
7350	1162	1151	1162	-11	-1%	0	0%	1656	1727	1727	71	4%	71	4%	1985	2056	2056	71	4%	71	4%			
7400	1168	1154	1168	-13	-1%	0	0%	1664	1731	1731	67	4%	67	4%	1994	2059	2059	65	3%	65	3%			
7450	1172	1158	1172	-15	-1%	0	0%	1671	1734	1734	63	4%	63	4%	2002	2062	2062	60	3%	60	3%			
7500	1177	1161	1177	-16	-1%	0	0%	1678	1738	1738	60	4%	60	4%	2010	2065	2065	54	3%	54	3%			
7550	1181	1164	1181	-17	-1%	0	0%	1685	1741	1741	56	3%	56	3%	2018	2068	2068	49	2%	49	2%			
7600	1186	1167	1186	-19	-2%	0	0%	1692	1745	1745	53	3%	53	3%	2027	2071	2071	44	2%	44	2%			
7650	1190	1170	1190	-20	-2%	0	0%	1699	1749	1749	49	3%	49	3%	2035	2074	2074	39	2%	39	2%			
7700	1195	1173	1195	-22	-2%	0	0%	1706	1752	1752	46	3%	46	3%	2043	2077	2077	34	2%	34	2%			
7750	1199	1176	1199	-23	-2%	0	0%	1714	1756	1756	42	2%	42	2%	2051	2080	2080	29	1%	29	1%			
7800	1204	1179	1204	-24	-2%	0	0%	1721	1759	1759	39	2%	39	2%	2059	2083	2083	24	1%	24	1%			
7850	1208	1183	1208	-25	-2%	0	0%	1728	1764	1764	36	2%	36	2%	2067	2087	2087	21	1%	21	1%			
7900	1213	1187	1213	-25	-2%	0	0%	1735	1771	1771	37	2%	37	2%	2075	2097	2097	22	1%	22	1%			
7950	1217	1192	1217	-25	-2%	0	0%	1742	1779	1779	37	2%	37	2%	2082	2107	2107	24	1%	24	1%			
8000	1221	1196	1221	-25	-2%	0	0%	1748	1786	1786	38	2%	38	2%	2090	2117	2117	26	1%	26	1%			
8050	1226	1200	1226	-25	-2%	0	0%	1755	1793	1793	39	2%	39	2%	2098	2126	2126	29	1%	29	1%			
8100	1228	1205	1228	-23	-2%	0	0%	1757	1801	1801	44	2%	44	2%	2100	2136	2136	36	2%	36	2%			
8150	1230	1209	1230	-21	-2%	0	0%	1759	1808	1808	49	3%	49	3%	2103	2146	2146	43	2%	43	2%			
8200	1233	1214	1233	-19	-2%	0	0%	1762	1815	1815	54	3%	54	3%	2106	2156	2156	50	2%	50	2%			
8250	1235	1218	1235	-17	-1%	0	0%	1764	1823	1823	59	3%	59	3%	2108	2165	2165	57	3%	57	3%			
8300	1237	1222	1237	-15	-1%	0	0%	1766	1830	1830	64	4%	64	4%	2111	2175	2175	64	3%	64	3%			
8350	1240	1227	1240	-13	-1%	0	0%	1768	1838	1838	69	4%	69	4%	2114	2185	2185	71	3%	71	3%			
8400	1242	1231	1242	-11	-1%	0	0%	1771	1845	1845	74	4%	74	4%	2117	2195	2195	78	4%	78	4%			
8450	1244	1235	1244	-9	-1%	0	0%	1773	1852	1852	79	4%	79	4%	2119	2204	2204	85	4%	85	4%			
8500	1247	1240	1247	-7	-1%	0	0%	1775	1860	1860	84	5%	84	5%	2122	2214	2214	92	4%	92	4%			
8550	1249	1244	1249	-5	0%	0	0%	1777	1867	1867	89	5%	89	5%	2125	2224	2224	99	5%	99	5%			
8600	1251	1248	1251	-3	0%	0	0%	1780	1874	1874	94	5%	94	5%	2127	2233	2233	105	5%	105	5%			
8650	1254	1251	1254	-2	0%	0	0%	1782	1878	1878	96	5%	96	5%	2130	2237	2237	107	5%	107	5%			
8700	1256	1254	1256	-2	0%	0	0%	1784	1881	1881	96	5%	96	5%	2133	2239	2239	106	5%	106	5%			
8750	1259	1256	1259	-3	0%	0	0%	1787	1884	1884	96	5%	96	5%	2137	2242	2242	105	5%	105	5%			
8800	1263	1259	1263	-4	0%	0	0%	1792	1887	1887	94	5%	94	5%	2142	2244	2244	102	5%	102	5%			
8850	1267	1261	1267	-5	0%	0	0%	1797	1889	1889	93	5%	93	5%	2147	2246	2246	99	5%	99	5%			
8900	1270	1264	1270	-6	-1%	0	0%	1801	1892	1892	91	5%	91	5%	2152	2249	2249	97	4%	97	4%			
8950	1274	1267	1274	-8	-1%	0	0%	1806	1895	1895	89	5%	89	5%	2157	2251	2251	94	4%	94	4%			
9000	1278	1269	1278	-9	-1%	0	0%	1811	1898	1898	88	5%	88	5%	2162	2254	2254	91	4%	91	4%			
9050	1282	1272	1282	-10	-1%	0	0%	1816	1901	1901	86	5%	86	5%	2168	2256	2256	88	4%	88	4%			
9100	1286	1274	1286	-12	-1%	0	0%	1820	1904	1904	84	5%	84	5%	2173	2258	2258	86	4%	86	4%			
9150	1290	1277	1290	-13	-1%	0	0%	1825	1907	1907	82	5%	82	5%	2178	2261	2261	83	4%	83	4%			
9200	1294	1279	1294	-14	-1%	0	0%	1830	1910	1910	81	4%	81	4%	2183	2263	2263	80	4%	80	4%			
9250	1298	1282	1298	-15	-1%	0	0%	1834	1913	1913	79	4%	79	4%	2188	2266	2266	77	4%	77	4%			

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
9300	1301	1285	1301	-17	-1%	0	0%	1839	1916	1916	77	4%	77	4%	2194	2268	2268	74	3%	74	3%
9350	1305	1287	1305	-18	-1%	0	0%	1844	1919	1919	75	4%	75	4%	2199	2270	2270	72	3%	72	3%
9400	1309	1290	1309	-19	-1%	0	0%	1848	1922	1922	74	4%	74	4%	2204	2273	2273	69	3%	69	3%
9450	1312	1293	1312	-19	-1%	0	0%	1852	1926	1926	74	4%	74	4%	2209	2277	2277	69	3%	69	3%
9500	1315	1297	1315	-19	-1%	0	0%	1855	1931	1931	77	4%	77	4%	2213	2282	2282	69	3%	69	3%
9550	1318	1300	1318	-18	-1%	0	0%	1857	1936	1936	79	4%	79	4%	2217	2287	2287	69	3%	69	3%
9600	1321	1304	1321	-17	-1%	0	0%	1860	1941	1941	81	4%	81	4%	2222	2292	2292	70	3%	70	3%
9650	1324	1308	1324	-17	-1%	0	0%	1862	1945	1945	83	4%	83	4%	2226	2296	2296	70	3%	70	3%
9700	1327	1311	1327	-16	-1%	0	0%	1865	1950	1950	85	5%	85	5%	2231	2301	2301	70	3%	70	3%
9750	1330	1315	1330	-15	-1%	0	0%	1868	1955	1955	87	5%	87	5%	2235	2306	2306	71	3%	71	3%
9800	1333	1318	1333	-15	-1%	0	0%	1870	1959	1959	89	5%	89	5%	2239	2311	2311	71	3%	71	3%
9850	1336	1322	1336	-14	-1%	0	0%	1873	1964	1964	91	5%	91	5%	2244	2315	2315	72	3%	72	3%
9900	1339	1325	1339	-13	-1%	0	0%	1875	1969	1969	93	5%	93	5%	2248	2320	2320	72	3%	72	3%
9950	1342	1329	1342	-13	-1%	0	0%	1878	1973	1973	95	5%	95	5%	2253	2325	2325	72	3%	72	3%
10000	1345	1333	1345	-12	-1%	0	0%	1881	1978	1978	97	5%	97	5%	2257	2330	2330	73	3%	73	3%
10050	1353	1336	1353	-17	-1%	0	0%	1892	1983	1990	91	5%	98	5%	2269	2334	2343	66	3%	74	3%
10100	1361	1340	1361	-21	-2%	0	0%	1903	1988	2002	84	4%	98	5%	2281	2339	2355	58	3%	75	3%
10150	1369	1343	1369	-26	-2%	0	0%	1915	1992	2014	78	4%	99	5%	2293	2344	2368	51	2%	75	3%
10200	1377	1347	1377	-30	-2%	0	0%	1926	1997	2025	71	4%	99	5%	2305	2349	2381	44	2%	76	3%
10250	1385	1352	1385	-33	-2%	0	0%	1937	2004	2037	67	3%	100	5%	2317	2357	2394	40	2%	77	3%
10300	1393	1358	1393	-36	-3%	0	0%	1949	2012	2049	63	3%	100	5%	2329	2365	2407	36	2%	78	3%
10350	1402	1363	1402	-39	-3%	0	0%	1960	2019	2061	59	3%	101	5%	2341	2373	2420	33	1%	79	3%
10400	1410	1368	1410	-42	-3%	0	0%	1971	2027	2073	55	3%	101	5%	2353	2382	2433	29	1%	80	3%
10450	1418	1374	1418	-44	-3%	0	0%	1983	2034	2084	51	3%	102	5%	2365	2390	2446	25	1%	81	3%
10500	1426	1379	1426	-47	-3%	0	0%	1994	2042	2096	48	2%	102	5%	2377	2398	2458	22	1%	82	3%
10550	1434	1384	1434	-50	-3%	0	0%	2005	2049	2108	44	2%	103	5%	2389	2406	2471	18	1%	83	3%
10600	1442	1390	1442	-53	-4%	0	0%	2017	2057	2120	40	2%	103	5%	2401	2415	2484	14	1%	84	3%
10650	1451	1395	1451	-56	-4%	0	0%	2028	2064	2132	36	2%	104	5%	2413	2423	2497	11	0%	85	4%
10700	1459	1400	1459	-59	-4%	0	0%	2040	2072	2144	32	2%	104	5%	2424	2431	2510	7	0%	86	4%
10750	1467	1405	1467	-61	-4%	0	0%	2051	2079	2155	28	1%	105	5%	2436	2440	2523	3	0%	86	4%
10800	1475	1411	1475	-64	-4%	0	0%	2062	2087	2167	24	1%	105	5%	2448	2448	2536	-1	0%	87	4%
10850	1483	1416	1483	-67	-5%	0	0%	2074	2094	2179	20	1%	105	5%	2460	2456	2549	-4	0%	88	4%
10900	1491	1421	1491	-70	-5%	0	0%	2085	2101	2191	17	1%	106	5%	2472	2464	2562	-8	0%	89	4%
10950	1499	1427	1499	-73	-5%	0	0%	2096	2109	2203	13	1%	106	5%	2484	2473	2574	-12	0%	90	4%
11000	1508	1432	1508	-75	-5%	0	0%	2108	2116	2214	9	0%	107	5%	2496	2481	2587	-15	-1%	91	4%
11050	1516	1437	1516	-78	-5%	0	0%	2119	2124	2226	5	0%	107	5%	2508	2489	2600	-19	-1%	92	4%
11100	1524	1443	1524	-81	-5%	0	0%	2130	2131	2238	1	0%	108	5%	2520	2498	2613	-23	-1%	93	4%
11150	1532	1448	1532	-84	-5%	0	0%	2142	2139	2250	-3	0%	108	5%	2532	2506	2626	-26	-1%	94	4%
11200	1540	1453	1540	-87	-6%	0	0%	2153	2146	2262	-7	0%	109	5%	2544	2514	2639	-30	-1%	95	4%
11250	1548	1459	1548	-90	-6%	0	0%	2164	2154	2274	-10	0%	109	5%	2556	2522	2652	-34	-1%	96	4%
11300	1556	1464	1556	-92	-6%	0	0%	2176	2161	2285	-14	-1%	110	5%	2568	2531	2665	-37	-1%	97	4%
11350	1565	1469	1565	-95	-6%	0	0%	2187	2169	2297	-18	-1%	110	5%	2580	2539	2678	-41	-2%	97	4%
11400	1573	1475	1573	-98	-6%	0	0%	2198	2176	2309	-22	-1%	111	5%	2592	2547	2690	-45	-2%	98	4%
11450	1581	1478	1581	-102	-6%	0	0%	2210	2183	2321	-27	-1%	111	5%	2604	2556	2703	-48	-2%	99	4%
11500	1589	1482	1589	-107	-7%	0	0%	2221	2189	2333	-32	-1%	112	5%	2616	2564	2716	-52	-2%	100	4%
11550	1597	1486	1597	-111	-7%	0	0%	2232	2195	2344	-37	-2%	112	5%	2628	2572	2729	-56	-2%	101	4%
11600	1605	1490	1605	-115	-7%	0	0%	2244	2202	2356	-42	-2%	113	5%	2640	2581	2742	-59	-2%	102	4%
11650	1614	1494	1614	-120	-7%	0	0%	2255	2208	2368	-47	-2%	113	5%	2652	2589	2755	-63	-2%	103	4%
11700	1622	1498	1622	-124	-8%	0	0%	2266	2215	2380	-52	-2%	113	5%	2664	2597	2768	-67	-3%	104	4%
11750	1630	1502	1630	-128	-8%	0	0%	2278	2221	2392	-57	-2%	114	5%	2676	2606	2781	-70	-3%	105	4%
11800	1638	1506	1638	-132	-8%	0	0%	2289	2227	2404	-62	-3%	114	5%	2688	2614	2793	-74	-3%	106	4%
11850	1646	1510	1646	-137	-8%	0	0%	2300	2234	2415	-67	-3%	115	5%	2700	2622	2806	-78	-3%	107	4%
11900	1654	1513	1654	-141	-9%	0	0%	2312	2240	2427	-72	-3%	115	5%	2712	2631	2819	-81	-3%	107	4%
11950	1662	1517	1662	-145	-9%	0	0%	2323	2247	2439	-77	-3%	116	5%	2724	2639	2832	-85	-3%	108	4%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
12000	1671	1521	1671	-149	-9%	0	0%	2335	2253	2451	-81	-3%	116	5%	2736	2647	2845	-88	-3%	109	4%
12050	1679	1525	1679	-154	-9%	0	0%	2346	2259	2463	-86	-4%	117	5%	2748	2656	2858	-92	-3%	110	4%
12100	1687	1529	1687	-158	-9%	0	0%	2357	2266	2474	-91	-4%	117	5%	2760	2664	2871	-96	-3%	111	4%
12150	1695	1533	1695	-162	-10%	0	0%	2369	2272	2486	-96	-4%	118	5%	2772	2672	2884	-99	-4%	112	4%
12200	1703	1537	1703	-166	-10%	0	0%	2380	2279	2498	-101	-4%	118	5%	2784	2681	2897	-103	-4%	113	4%
12250	1711	1541	1711	-170	-10%	0	0%	2391	2286	2510	-105	-4%	119	5%	2796	2690	2909	-106	-4%	114	4%
12300	1719	1545	1719	-174	-10%	0	0%	2403	2292	2522	-110	-5%	119	5%	2808	2698	2922	-109	-4%	115	4%
12350	1728	1549	1728	-178	-10%	0	0%	2414	2299	2534	-115	-5%	120	5%	2819	2707	2935	-112	-4%	116	4%
12400	1736	1554	1736	-182	-10%	0	0%	2425	2306	2545	-119	-5%	120	5%	2831	2717	2948	-115	-4%	117	4%
12450	1744	1558	1744	-186	-11%	0	0%	2437	2313	2557	-123	-5%	120	5%	2843	2726	2961	-118	-4%	118	4%
12500	1752	1562	1752	-190	-11%	0	0%	2448	2320	2569	-128	-5%	121	5%	2855	2735	2974	-120	-4%	118	4%
12550	1760	1566	1760	-194	-11%	0	0%	2459	2327	2581	-132	-5%	121	5%	2867	2744	2987	-123	-4%	119	4%
12600	1768	1570	1768	-198	-11%	0	0%	2471	2333	2593	-138	-6%	122	5%	2879	2750	3000	-129	-4%	120	4%
12650	1777	1573	1777	-203	-11%	0	0%	2482	2337	2604	-145	-6%	122	5%	2891	2755	3013	-136	-5%	121	4%
12700	1785	1577	1785	-208	-12%	0	0%	2493	2342	2616	-152	-6%	123	5%	2903	2760	3025	-143	-5%	122	4%
12750	1793	1580	1793	-213	-12%	0	0%	2505	2347	2628	-158	-6%	123	5%	2915	2765	3038	-150	-5%	123	4%
12800	1801	1583	1801	-218	-12%	0	0%	2516	2351	2640	-165	-7%	124	5%	2927	2770	3051	-157	-5%	124	4%
12850	1809	1587	1809	-222	-12%	0	0%	2527	2356	2652	-172	-7%	124	5%	2939	2775	3064	-164	-6%	125	4%
12900	1817	1590	1817	-227	-13%	0	0%	2539	2360	2663	-178	-7%	125	5%	2951	2781	3077	-171	-6%	126	4%
12950	1825	1593	1825	-232	-13%	0	0%	2550	2365	2675	-185	-7%	125	5%	2963	2786	3090	-178	-6%	127	4%
13000	1834	1597	1834	-237	-13%	0	0%	2561	2370	2687	-192	-7%	126	5%	2975	2791	3103	-184	-6%	128	4%
13050	1842	1600	1842	-242	-13%	0	0%	2573	2374	2699	-198	-8%	126	5%	2987	2796	3116	-191	-6%	129	4%
13100	1850	1603	1850	-246	-13%	0	0%	2584	2379	2711	-205	-8%	127	5%	2999	2801	3128	-198	-7%	129	4%
13150	1858	1607	1858	-251	-14%	0	0%	2596	2384	2723	-212	-8%	127	5%	3011	2806	3141	-205	-7%	130	4%
13200	1866	1610	1866	-256	-14%	0	0%	2607	2388	2734	-219	-8%	128	5%	3023	2811	3154	-212	-7%	131	4%
13250	1874	1613	1874	-261	-14%	0	0%	2618	2393	2746	-225	-9%	128	5%	3035	2816	3167	-219	-7%	132	4%
13300	1882	1617	1882	-266	-14%	0	0%	2630	2398	2758	-232	-9%	128	5%	3047	2821	3180	-226	-7%	133	4%
13350	1891	1620	1891	-271	-14%	0	0%	2641	2402	2770	-239	-9%	129	5%	3059	2826	3193	-233	-8%	134	4%
13400	1899	1623	1899	-275	-15%	0	0%	2652	2407	2782	-245	-9%	129	5%	3071	2831	3206	-239	-8%	135	4%
13450	1907	1627	1907	-280	-15%	0	0%	2664	2412	2793	-252	-9%	130	5%	3083	2836	3219	-246	-8%	136	4%
13500	1915	1630	1915	-285	-15%	0	0%	2675	2416	2805	-259	-10%	130	5%	3095	2842	3232	-253	-8%	137	4%
13550	1923	1633	1923	-290	-15%	0	0%	2686	2421	2817	-265	-10%	131	5%	3107	2847	3244	-260	-8%	138	4%
13600	1931	1637	1931	-295	-15%	0	0%	2698	2425	2829	-272	-10%	131	5%	3119	2852	3257	-267	-9%	139	4%
13650	1939	1640	1939	-299	-15%	0	0%	2709	2430	2841	-279	-10%	132	5%	3131	2857	3270	-274	-9%	140	4%
13700	1948	1644	1948	-303	-16%	0	0%	2720	2436	2853	-284	-10%	132	5%	3143	2863	3283	-280	-9%	140	4%
13750	1956	1649	1956	-307	-16%	0	0%	2732	2442	2864	-290	-11%	133	5%	3155	2869	3296	-286	-9%	141	4%
13800	1964	1653	1964	-311	-16%	0	0%	2743	2447	2876	-296	-11%	133	5%	3167	2875	3309	-292	-9%	142	4%
13850	1972	1657	1972	-315	-16%	0	0%	2754	2453	2888	-301	-11%	134	5%	3179	2880	3322	-298	-9%	143	5%
13900	1980	1662	1980	-319	-16%	0	0%	2766	2459	2900	-307	-11%	134	5%	3191	2886	3335	-304	-10%	144	5%
13950	1988	1666	1988	-322	-16%	0	0%	2777	2464	2912	-313	-11%	135	5%	3203	2892	3348	-310	-10%	145	5%
14000	1997	1670	1997	-326	-16%	0	0%	2788	2470	2923	-318	-11%	135	5%	3215	2898	3360	-316	-10%	146	5%
14050	2005	1675	2005	-330	-16%	0	0%	2800	2476	2935	-324	-12%	136	5%	3226	2904	3373	-323	-10%	147	5%
14100	2013	1679	2013	-334	-17%	0	0%	2811	2482	2947	-330	-12%	136	5%	3238	2910	3386	-329	-10%	148	5%
14150	2021	1683	2021	-338	-17%	0	0%	2822	2487	2959	-335	-12%	136	5%	3250	2916	3399	-335	-10%	149	5%
14200	2029	1687	2029	-342	-17%	0	0%	2834	2493	2971	-341	-12%	137	5%	3262	2922	3412	-341	-10%	150	5%
14250	2037	1692	2037	-346	-17%	0	0%	2845	2499	2983	-346	-12%	137	5%	3274	2927	3425	-347	-11%	150	5%
14300	2045	1696	2045	-349	-17%	0	0%	2856	2504	2994	-352	-12%	138	5%	3286	2933	3438	-353	-11%	151	5%
14350	2054	1700	2054	-353	-17%	0	0%	2868	2510	3006	-358	-12%	138	5%	3298	2939	3451	-359	-11%	152	5%
14400	2062	1705	2062	-357	-17%	0	0%	2879	2516	3018	-363	-13%	139	5%	3310	2945	3464	-365	-11%	153	5%
14450	2070	1709	2070	-361	-17%	0	0%	2891	2521	3030	-369	-13%	139	5%	3322	2951	3476	-371	-11%	154	5%
14500	2078	1713	2078	-365	-18%	0	0%	2902	2527	3042	-375	-13%	140	5%	3334	2957	3489	-377	-11%	155	5%
14550	2086	1718	2086	-369	-18%	0	0%	2913	2533	3053	-380	-13%	140	5%	3346	2963	3502	-384	-11%	156	5%
14600	2094	1722	2094	-373	-18%	0	0%	2925	2539	3065	-386	-13%	141	5%	3358	2968	3515	-390	-12%	157	5%
14650	2102	1726	2102	-376	-18%	0	0%	2936	2544	3077	-392	-13%	141	5%	3370	2974	3528	-396	-12%	158	5%

Side-by-Side Comparisons

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	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
14700	2111	1730	2111	-380	-18%	0	0%	2947	2550	3089	-397	-13%	142	5%	3382	2980	3541	-402	-12%	159	5%
14750	2119	1735	2119	-384	-18%	0	0%	2959	2556	3101	-403	-14%	142	5%	3394	2986	3554	-408	-12%	160	5%
14800	2127	1739	2127	-388	-18%	0	0%	2970	2561	3113	-409	-14%	143	5%	3406	2992	3567	-414	-12%	161	5%
14850	2135	1743	2135	-392	-18%	0	0%	2981	2567	3124	-414	-14%	143	5%	3418	2998	3579	-420	-12%	161	5%
14900	2143	1748	2143	-396	-18%	0	0%	2993	2573	3136	-420	-14%	144	5%	3430	3004	3592	-426	-12%	162	5%
14950	2151	1752	2151	-400	-19%	0	0%	3004	2578	3148	-426	-14%	144	5%	3442	3010	3605	-432	-13%	163	5%
15000	2160	1756	2160	-403	-19%	0	0%	3015	2584	3160	-431	-14%	144	5%	3454	3015	3618	-438	-13%	164	5%
15050	2163	1760	2251	-402	-19%	88	4%	3021	2590	3170	-431	-14%	149	5%	3460	3021	3630	-439	-13%	170	5%
15100	2166	1765	2254	-402	-19%	88	4%	3026	2595	3175	-431	-14%	149	5%	3466	3027	3636	-439	-13%	170	5%
15150	2170	1767	2258	-402	-19%	88	4%	3031	2599	3180	-433	-14%	149	5%	3472	3030	3642	-442	-13%	170	5%
15200	2173	1770	2261	-403	-19%	88	4%	3036	2602	3185	-434	-14%	149	5%	3478	3033	3647	-445	-13%	169	5%
15250	2176	1773	2264	-404	-19%	88	4%	3042	2605	3191	-436	-14%	149	5%	3484	3037	3653	-447	-13%	169	5%
15300	2180	1775	2267	-405	-19%	88	4%	3047	2608	3196	-439	-14%	149	5%	3490	3039	3659	-450	-13%	169	5%
15350	2183	1777	2271	-406	-19%	88	4%	3052	2611	3201	-441	-14%	149	5%	3496	3042	3665	-454	-13%	169	5%
15400	2186	1780	2274	-406	-19%	88	4%	3057	2614	3206	-443	-14%	148	5%	3502	3045	3671	-457	-13%	169	5%
15450	2190	1782	2277	-407	-19%	87	4%	3063	2617	3211	-445	-15%	148	5%	3508	3048	3677	-460	-13%	169	5%
15500	2193	1785	2280	-408	-19%	87	4%	3068	2620	3216	-448	-15%	148	5%	3514	3051	3682	-463	-13%	168	5%
15550	2196	1787	2284	-409	-19%	87	4%	3073	2623	3221	-450	-15%	148	5%	3520	3054	3688	-466	-13%	168	5%
15600	2200	1789	2287	-410	-19%	87	4%	3079	2627	3226	-452	-15%	148	5%	3526	3057	3694	-469	-13%	168	5%
15650	2203	1792	2290	-411	-19%	87	4%	3084	2630	3232	-454	-15%	148	5%	3532	3060	3700	-472	-13%	168	5%
15700	2206	1794	2293	-412	-19%	87	4%	3089	2633	3237	-457	-15%	148	5%	3538	3062	3706	-476	-13%	168	5%
15750	2210	1797	2297	-413	-19%	87	4%	3094	2636	3242	-459	-15%	147	5%	3544	3065	3712	-479	-14%	168	5%
15800	2213	1799	2300	-414	-19%	87	4%	3100	2639	3247	-461	-15%	147	5%	3550	3068	3717	-482	-14%	167	5%
15850	2216	1801	2303	-415	-19%	87	4%	3105	2642	3252	-463	-15%	147	5%	3556	3071	3723	-485	-14%	167	5%
15900	2220	1804	2306	-416	-19%	87	4%	3110	2645	3257	-466	-15%	147	5%	3562	3074	3729	-488	-14%	167	5%
15950	2223	1806	2310	-417	-19%	87	4%	3115	2648	3262	-468	-15%	147	5%	3568	3077	3735	-491	-14%	167	5%
16000	2226	1809	2313	-418	-19%	86	4%	3121	2651	3267	-470	-15%	147	5%	3574	3080	3741	-494	-14%	167	5%
16050	2230	1811	2316	-419	-19%	86	4%	3126	2654	3273	-472	-15%	147	5%	3580	3083	3747	-497	-14%	167	5%
16100	2233	1813	2319	-420	-19%	86	4%	3131	2657	3278	-475	-15%	146	5%	3586	3085	3753	-501	-14%	166	5%
16150	2236	1816	2323	-421	-19%	86	4%	3137	2660	3283	-477	-15%	146	5%	3592	3088	3758	-504	-14%	166	5%
16200	2240	1818	2326	-422	-19%	86	4%	3142	2663	3288	-479	-15%	146	5%	3598	3091	3764	-507	-14%	166	5%
16250	2243	1820	2329	-423	-19%	86	4%	3147	2666	3293	-481	-15%	146	5%	3604	3094	3770	-510	-14%	166	5%
16300	2247	1823	2332	-424	-19%	86	4%	3152	2669	3298	-484	-15%	146	5%	3610	3097	3776	-513	-14%	166	5%
16350	2250	1825	2336	-425	-19%	86	4%	3158	2672	3303	-486	-15%	146	5%	3616	3100	3782	-516	-14%	166	5%
16400	2253	1828	2339	-426	-19%	86	4%	3163	2675	3308	-488	-15%	146	5%	3622	3103	3788	-519	-14%	165	5%
16450	2257	1830	2342	-427	-19%	86	4%	3168	2678	3314	-490	-15%	145	5%	3628	3106	3793	-523	-14%	165	5%
16500	2260	1832	2345	-427	-19%	86	4%	3173	2681	3319	-493	-16%	145	5%	3634	3108	3799	-526	-14%	165	5%
16550	2263	1835	2349	-428	-19%	85	4%	3179	2684	3324	-495	-16%	145	5%	3640	3111	3805	-529	-15%	165	5%
16600	2267	1837	2352	-429	-19%	85	4%	3184	2687	3329	-497	-16%	145	5%	3646	3114	3811	-532	-15%	165	5%
16650	2270	1840	2355	-430	-19%	85	4%	3189	2690	3334	-500	-16%	145	5%	3652	3117	3817	-535	-15%	165	5%
16700	2273	1842	2358	-431	-19%	85	4%	3194	2693	3339	-502	-16%	145	5%	3658	3120	3823	-538	-15%	164	4%
16750	2277	1845	2362	-431	-19%	85	4%	3200	2697	3344	-502	-16%	145	5%	3664	3125	3828	-539	-15%	164	4%
16800	2280	1850	2365	-430	-19%	85	4%	3205	2704	3349	-501	-16%	144	5%	3670	3133	3834	-538	-15%	164	4%
16850	2283	1854	2368	-429	-19%	85	4%	3210	2710	3355	-500	-16%	144	4%	3676	3140	3840	-536	-15%	164	4%
16900	2287	1858	2371	-428	-19%	85	4%	3216	2717	3360	-499	-16%	144	4%	3682	3148	3846	-534	-15%	164	4%
16950	2290	1863	2375	-427	-19%	85	4%	3221	2723	3365	-498	-15%	144	4%	3688	3155	3852	-533	-14%	164	4%
17000	2293	1867	2378	-426	-19%	85	4%	3226	2730	3370	-497	-15%	144	4%	3694	3163	3858	-531	-14%	163	4%
17050	2297	1871	2381	-425	-19%	85	4%	3231	2736	3375	-495	-15%	144	4%	3700	3171	3864	-530	-14%	163	4%
17100	2300	1876	2384	-424	-18%	84	4%	3237	2742	3380	-494	-15%	144	4%	3706	3178	3869	-528	-14%	163	4%
17150	2303	1880	2388	-423	-18%	84	4%	3242	2749	3385	-493	-15%	143	4%	3712	3186	3875	-526	-14%	163	4%
17200	2307	1884	2391	-422	-18%	84	4%	3247	2755	3390	-492	-15%	143	4%	3718	3193	3881	-525	-14%	163	4%
17250	2310	1889	2394	-421	-18%	84	4%	3252	2762	3396	-491	-15%	143	4%	3724	3201	3887	-523	-14%	163	4%
17300	2313	1893	2397	-420	-18%	84	4%	3258	2768	3401	-489	-15%	143	4%	3730	3209	3893	-522	-14%	163	4%
17350	2317	1897	2401	-419	-18%	84	4%	3263	2775	3406	-488	-15%	143	4%	3736	3216	3899	-520	-14%	162	4%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children							3 Children						
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
17400	2320	1902	2404	-418	-18%	84	4%	3268	2781	3411	-487	-15%	143	4%	3742	3224	3904	-518	-14%	162	4%
17450	2323	1906	2407	-417	-18%	84	4%	3274	2788	3416	-486	-15%	143	4%	3748	3231	3910	-517	-14%	162	4%
17500	2327	1911	2411	-416	-18%	84	4%	3279	2794	3421	-485	-15%	142	4%	3754	3239	3916	-515	-14%	162	4%
17550	2330	1915	2414	-415	-18%	84	4%	3284	2801	3426	-484	-15%	142	4%	3760	3247	3922	-514	-14%	162	4%
17600	2334	1919	2417	-414	-18%	84	4%	3289	2807	3431	-482	-15%	142	4%	3766	3254	3928	-512	-14%	162	4%
17650	2337	1924	2420	-413	-18%	83	4%	3295	2813	3437	-481	-15%	142	4%	3772	3262	3934	-511	-14%	161	4%
17700	2340	1928	2424	-412	-18%	83	4%	3300	2820	3442	-480	-15%	142	4%	3778	3269	3939	-509	-13%	161	4%
17750	2344	1932	2427	-411	-18%	83	4%	3305	2826	3447	-479	-14%	142	4%	3784	3277	3945	-507	-13%	161	4%
17800	2347	1937	2430	-410	-17%	83	4%	3310	2833	3452	-478	-14%	141	4%	3790	3285	3951	-506	-13%	161	4%
17850	2350	1941	2433	-409	-17%	83	4%	3316	2839	3457	-476	-14%	141	4%	3796	3292	3957	-504	-13%	161	4%
17900	2354	1945	2437	-408	-17%	83	4%	3321	2846	3462	-475	-14%	141	4%	3802	3300	3963	-503	-13%	161	4%
17950	2357	1950	2440	-407	-17%	83	4%	3326	2852	3467	-474	-14%	141	4%	3808	3307	3969	-501	-13%	160	4%
18000	2360	1954	2443	-406	-17%	83	4%	3331	2859	3472	-473	-14%	141	4%	3814	3315	3975	-499	-13%	160	4%
18050	2364	1958	2446	-405	-17%	83	3%	3337	2865	3478	-472	-14%	141	4%	3820	3322	3980	-498	-13%	160	4%
18100	2367	1963	2450	-404	-17%	83	3%	3342	2872	3483	-471	-14%	141	4%	3826	3330	3986	-496	-13%	160	4%
18150	2370	1967	2453	-403	-17%	83	3%	3347	2878	3488	-469	-14%	140	4%	3832	3338	3992	-495	-13%	160	4%
18200	2374	1971	2456	-402	-17%	82	3%	3353	2884	3493	-468	-14%	140	4%	3838	3345	3998	-493	-13%	160	4%
18250	2377	1976	2459	-401	-17%	82	3%	3358	2891	3498	-467	-14%	140	4%	3844	3353	4004	-491	-13%	159	4%
18300	2380	1980	2463	-400	-17%	82	3%	3363	2897	3503	-466	-14%	140	4%	3850	3360	4010	-490	-13%	159	4%
18350	2384	1985	2466	-399	-17%	82	3%	3368	2904	3508	-465	-14%	140	4%	3856	3368	4015	-488	-13%	159	4%
18400	2387	1989	2469	-398	-17%	82	3%	3374	2910	3513	-463	-14%	140	4%	3862	3376	4021	-487	-13%	159	4%
18450	2390	1993	2472	-397	-17%	82	3%	3379	2917	3519	-462	-14%	140	4%	3868	3383	4027	-485	-13%	159	4%
18500	2394	1998	2476	-396	-17%	82	3%	3384	2923	3524	-461	-14%	139	4%	3874	3391	4033	-484	-12%	159	4%
18550	2397	2002	2479	-395	-16%	82	3%	3389	2930	3529	-460	-14%	139	4%	3880	3398	4039	-482	-12%	158	4%
18600	2400	2006	2482	-394	-16%	82	3%	3395	2936	3534	-459	-14%	139	4%	3886	3406	4045	-480	-12%	158	4%
18650	2404	2011	2485	-393	-16%	82	3%	3400	2943	3539	-457	-13%	139	4%	3892	3414	4050	-479	-12%	158	4%
18700	2407	2015	2489	-392	-16%	81	3%	3405	2949	3544	-456	-13%	139	4%	3898	3421	4056	-477	-12%	158	4%
18750	2410	2019	2492	-391	-16%	81	3%	3411	2955	3549	-455	-13%	139	4%	3904	3429	4062	-476	-12%	158	4%
18800	2414	2024	2495	-390	-16%	81	3%	3416	2962	3554	-454	-13%	139	4%	3910	3436	4068	-474	-12%	158	4%
18850	2417	2028	2498	-389	-16%	81	3%	3421	2968	3560	-453	-13%	138	4%	3916	3444	4074	-472	-12%	157	4%
18900	2420	2032	2502	-388	-16%	81	3%	3426	2975	3565	-452	-13%	138	4%	3922	3452	4080	-471	-12%	157	4%
18950	2424	2037	2505	-387	-16%	81	3%	3432	2981	3570	-450	-13%	138	4%	3928	3459	4086	-469	-12%	157	4%
19000	2427	2041	2508	-386	-16%	81	3%	3437	2988	3575	-449	-13%	138	4%	3934	3467	4091	-468	-12%	157	4%
19050	2431	2045	2511	-385	-16%	81	3%	3442	2994	3580	-448	-13%	138	4%	3940	3474	4097	-466	-12%	157	4%
19100	2434	2050	2515	-384	-16%	81	3%	3447	3000	3585	-447	-13%	138	4%	3946	3482	4103	-465	-12%	157	4%
19150	2437	2054	2518	-383	-16%	81	3%	3453	3007	3590	-446	-13%	138	4%	3952	3489	4109	-463	-12%	156	4%
19200	2441	2058	2521	-383	-16%	81	3%	3458	3013	3595	-445	-13%	137	4%	3958	3496	4115	-462	-12%	156	4%
19250	2444	2062	2524	-382	-16%	80	3%	3463	3019	3601	-444	-13%	137	4%	3964	3503	4121	-461	-12%	156	4%
19300	2447	2065	2528	-382	-16%	80	3%	3468	3023	3606	-445	-13%	137	4%	3970	3508	4126	-462	-12%	156	4%
19350	2451	2069	2531	-382	-16%	80	3%	3474	3028	3611	-446	-13%	137	4%	3977	3513	4132	-464	-12%	156	4%
19400	2454	2072	2534	-382	-16%	80	3%	3479	3032	3616	-447	-13%	137	4%	3983	3517	4138	-465	-12%	156	4%
19450	2457	2075	2537	-382	-16%	80	3%	3484	3036	3621	-448	-13%	137	4%	3989	3522	4144	-467	-12%	155	4%
19500	2461	2079	2541	-382	-16%	80	3%	3490	3041	3626	-449	-13%	137	4%	3995	3526	4150	-469	-12%	155	4%
19550	2464	2082	2544	-382	-16%	80	3%	3495	3045	3631	-450	-13%	136	4%	4001	3530	4156	-470	-12%	155	4%
19600	2467	2085	2547	-382	-15%	80	3%	3500	3049	3636	-451	-13%	136	4%	4007	3535	4161	-472	-12%	155	4%
19650	2471	2088	2550	-382	-15%	80	3%	3505	3054	3642	-452	-13%	136	4%	4013	3539	4167	-473	-12%	155	4%
19700	2474	2092	2554	-382	-15%	80	3%	3511	3058	3647	-453	-13%	136	4%	4019	3544	4173	-475	-12%	155	4%
19750	2477	2095	2557	-382	-15%	80	3%	3516	3062	3652	-454	-13%	136	4%	4025	3548	4179	-476	-12%	154	4%
19800	2481	2098	2560	-383	-15%	79	3%	3521	3067	3657	-455	-13%	136	4%	4031	3553	4185	-478	-12%	154	4%
19850	2484	2101	2563	-383	-15%	79	3%	3526	3071	3662	-456	-13%	136	4%	4037	3557	4191	-480	-12%	154	4%
19900	2487	2105	2567	-383	-15%	79	3%	3532	3075	3667	-456	-13%	135	4%	4043	3561	4197	-481	-12%	154	4%
19950	2491	2108	2570	-383	-15%	79	3%	3537	3080	3672	-457	-13%	135	4%	4049	3566	4202	-483	-12%	154	4%
20000	2494	2111	2573	-383	-15%	79	3%	3542	3084	3677	-458	-13%	135	4%	4055	3570	4208	-484	-12%	154	4%
20050	2497	2115	2576	-383	-15%	79	3%	3548	3088	3683	-459	-13%	135	4%	4061	3575	4214	-486	-12%	153	4%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
20100	2501	2118	2580	-383	-15%	79	3%	3553	3093	3688	-460	-13%	135	4%	4067	3579	4220	-487	-12%	153	4%
20150	2504	2121	2583	-383	-15%	79	3%	3558	3097	3693	-461	-13%	135	4%	4073	3584	4226	-489	-12%	153	4%
20200	2507	2124	2586	-383	-15%	79	3%	3563	3101	3698	-462	-13%	135	4%	4079	3588	4232	-491	-12%	153	4%
20250	2511	2128	2589	-383	-15%	79	3%	3569	3106	3703	-463	-13%	134	4%	4085	3593	4237	-492	-12%	153	4%
20300	2514	2131	2593	-383	-15%	79	3%	3574	3110	3708	-464	-13%	134	4%	4091	3597	4243	-494	-12%	153	4%
20350	2518	2134	2596	-383	-15%	78	3%	3579	3114	3713	-465	-13%	134	4%	4097	3601	4249	-495	-12%	152	4%
20400	2521	2137	2599	-383	-15%	78	3%	3584	3119	3718	-466	-13%	134	4%	4103	3606	4255	-497	-12%	152	4%
20450	2524	2141	2603	-383	-15%	78	3%	3590	3123	3724	-467	-13%	134	4%	4109	3610	4261	-498	-12%	152	4%
20500	2528	2144	2606	-384	-15%	78	3%	3595	3127	3729	-468	-13%	134	4%	4115	3615	4267	-500	-12%	152	4%
20550	2531	2147	2609	-384	-15%	78	3%	3600	3132	3734	-469	-13%	134	4%	4121	3619	4272	-502	-12%	152	4%
20600	2534	2151	2612	-384	-15%	78	3%	3605	3136	3739	-470	-13%	133	4%	4127	3624	4278	-503	-12%	152	4%
20650	2538	2154	2616	-384	-15%	78	3%	3611	3140	3744	-471	-13%	133	4%	4133	3628	4284	-505	-12%	151	4%
20700	2541	2157	2619	-384	-15%	78	3%	3616	3144	3749	-472	-13%	133	4%	4139	3632	4290	-506	-12%	151	4%
20750	2544	2160	2622	-384	-15%	78	3%	3621	3149	3754	-472	-13%	133	4%	4145	3637	4296	-508	-12%	151	4%
20800	2548	2164	2625	-384	-15%	78	3%	3627	3153	3759	-473	-13%	133	4%	4151	3641	4302	-509	-12%	151	4%
20850	2551	2167	2629	-384	-15%	78	3%	3632	3157	3765	-474	-13%	133	4%	4157	3646	4308	-511	-12%	151	4%
20900	2554	2170	2632	-384	-15%	77	3%	3637	3162	3770	-475	-13%	133	4%	4163	3650	4313	-513	-12%	151	4%
20950	2558	2173	2635	-384	-15%	77	3%	3642	3166	3775	-476	-13%	132	4%	4169	3655	4319	-514	-12%	150	4%
21000	2561	2177	2638	-384	-15%	77	3%	3648	3170	3780	-477	-13%	132	4%	4175	3659	4325	-516	-12%	150	4%
21050	2564	2180	2642	-384	-15%	77	3%	3653	3175	3785	-478	-13%	132	4%	4181	3664	4331	-517	-12%	150	4%
21100	2568	2183	2645	-384	-15%	77	3%	3658	3179	3790	-479	-13%	132	4%	4187	3668	4337	-519	-12%	150	4%
21150	2571	2187	2648	-384	-15%	77	3%	3663	3183	3795	-480	-13%	132	4%	4193	3672	4343	-520	-12%	150	4%
21200	2574	2190	2651	-385	-15%	77	3%	3669	3188	3800	-481	-13%	132	4%	4199	3677	4348	-522	-12%	150	4%
21250	2578	2193	2655	-385	-15%	77	3%	3674	3192	3806	-482	-13%	132	4%	4205	3681	4354	-523	-12%	150	4%
21300	2581	2196	2658	-385	-15%	77	3%	3679	3196	3811	-483	-13%	131	4%	4211	3686	4360	-525	-12%	149	4%
21350	2584	2200	2661	-385	-15%	77	3%	3685	3201	3816	-484	-13%	131	4%	4217	3690	4366	-527	-12%	149	4%
21400	2588	2203	2664	-385	-15%	77	3%	3690	3205	3821	-485	-13%	131	4%	4223	3695	4372	-528	-13%	149	4%
21450	2591	2206	2668	-385	-15%	76	3%	3695	3209	3826	-486	-13%	131	4%	4229	3699	4378	-530	-13%	149	4%
21500	2594	2209	2671	-385	-15%	76	3%	3700	3214	3831	-487	-13%	131	4%	4235	3703	4383	-531	-13%	149	4%
21550	2598	2213	2674	-385	-15%	76	3%	3706	3218	3836	-488	-13%	131	4%	4241	3708	4389	-533	-13%	149	4%
21600	2601	2216	2677	-385	-15%	76	3%	3711	3222	3841	-488	-13%	131	4%	4247	3712	4395	-534	-13%	148	3%
21650	2605	2219	2681	-385	-15%	76	3%	3716	3227	3847	-489	-13%	130	4%	4253	3717	4401	-536	-13%	148	3%
21700	2608	2223	2684	-385	-15%	76	3%	3721	3231	3852	-490	-13%	130	3%	4259	3721	4407	-538	-13%	148	3%
21750	2611	2226	2687	-385	-15%	76	3%	3727	3235	3857	-491	-13%	130	3%	4265	3726	4413	-539	-13%	148	3%
21800	2615	2229	2690	-385	-15%	76	3%	3732	3240	3862	-492	-13%	130	3%	4271	3730	4419	-541	-13%	148	3%
21850	2618	2232	2694	-385	-15%	76	3%	3737	3244	3867	-493	-13%	130	3%	4277	3735	4424	-542	-13%	148	3%
21900	2621	2236	2697	-386	-15%	76	3%	3742	3248	3872	-494	-13%	130	3%	4283	3739	4430	-544	-13%	147	3%
21950	2625	2239	2700	-386	-15%	76	3%	3748	3253	3877	-495	-13%	130	3%	4289	3743	4436	-545	-13%	147	3%
22000	2628	2242	2703	-386	-15%	75	3%	3753	3257	3882	-496	-13%	129	3%	4295	3748	4442	-547	-13%	147	3%
22050	2631	2246	2707	-386	-15%	75	3%	3758	3261	3888	-497	-13%	129	3%	4301	3752	4448	-549	-13%	147	3%
22100	2635	2249	2710	-386	-15%	75	3%	3764	3266	3893	-498	-13%	129	3%	4307	3757	4454	-550	-13%	147	3%
22150	2638	2252	2713	-386	-15%	75	3%	3769	3270	3898	-499	-13%	129	3%	4313	3761	4459	-552	-13%	147	3%
22200	2641	2255	2716	-386	-15%	75	3%	3774	3274	3903	-500	-13%	129	3%	4319	3766	4465	-553	-13%	146	3%
22250	2645	2259	2720	-386	-15%	75	3%	3779	3279	3908	-501	-13%	129	3%	4325	3770	4471	-555	-13%	146	3%
22300	2648	2262	2723	-386	-15%	75	3%	3785	3283	3913	-502	-13%	129	3%	4331	3774	4477	-556	-13%	146	3%
22350	2651	2265	2726	-386	-15%	75	3%	3790	3287	3918	-503	-13%	128	3%	4337	3779	4483	-558	-13%	146	3%
22400	2655	2268	2729	-386	-15%	75	3%	3795	3292	3923	-504	-13%	128	3%	4343	3783	4489	-560	-13%	146	3%
22450	2658	2272	2733	-386	-15%	75	3%	3800	3296	3929	-504	-13%	128	3%	4349	3788	4494	-561	-13%	146	3%
22500	2661	2275	2736	-386	-15%	75	3%	3806	3300	3934	-505	-13%	128	3%	4355	3792	4500	-563	-13%	145	3%
22550	2665	2278	2739	-387	-15%	74	3%	3811	3305	3939	-506	-13%	128	3%	4361	3797	4506	-564	-13%	145	3%
22600	2668	2282	2742	-387	-14%	74	3%	3816	3309	3944	-507	-13%	128	3%	4367	3801	4512	-566	-13%	145	3%
22650	2671	2285	2746	-387	-14%	74	3%	3822	3313	3949	-508	-13%	127	3%	4373	3806	4518	-567	-13%	145	3%
22700	2675	2288	2749	-387	-14%	74	3%	3827	3318	3954	-509	-13%	127	3%	4379	3810	4524	-569	-13%	145	3%
22750	2678	2291	2752	-387	-14%	74	3%	3832	3322	3959	-510	-13%	127	3%	4385	3814	4530	-571	-13%	145	3%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
22800	2681	2295	2755	-387	-14%	74	3%	3837	3326	3964	-511	-13%	127	3%	4391	3819	4535	-572	-13%	144	3%
22850	2685	2298	2759	-387	-14%	74	3%	3843	3331	3970	-512	-13%	127	3%	4397	3825	4541	-572	-13%	144	3%
22900	2688	2301	2762	-388	-14%	74	3%	3848	3336	3975	-512	-13%	127	3%	4403	3831	4547	-572	-13%	144	3%
22950	2692	2303	2765	-388	-14%	74	3%	3853	3341	3980	-512	-13%	127	3%	4409	3838	4553	-571	-13%	144	3%
23000	2695	2306	2768	-389	-14%	74	3%	3858	3346	3985	-513	-13%	126	3%	4415	3845	4559	-570	-13%	144	3%
23050	2698	2309	2772	-389	-14%	74	3%	3864	3351	3990	-513	-13%	126	3%	4421	3851	4565	-570	-13%	144	3%
23100	2702	2312	2775	-390	-14%	73	3%	3869	3356	3995	-513	-13%	126	3%	4427	3858	4570	-569	-13%	143	3%
23150	2705	2315	2778	-390	-14%	73	3%	3874	3361	4000	-514	-13%	126	3%	4433	3865	4576	-568	-13%	143	3%
23200	2708	2318	2781	-390	-14%	73	3%	3879	3366	4005	-514	-13%	126	3%	4439	3871	4582	-568	-13%	143	3%
23250	2712	2321	2785	-391	-14%	73	3%	3885	3370	4011	-514	-13%	126	3%	4445	3878	4588	-567	-13%	143	3%
23300	2715	2324	2788	-391	-14%	73	3%	3890	3375	4016	-515	-13%	126	3%	4451	3885	4594	-566	-13%	143	3%
23350	2718	2326	2791	-392	-14%	73	3%	3895	3380	4021	-515	-13%	125	3%	4457	3891	4600	-566	-13%	143	3%
23400	2722	2329	2795	-392	-14%	73	3%	3901	3385	4026	-515	-13%	125	3%	4463	3898	4605	-565	-13%	142	3%
23450	2725	2332	2798	-393	-14%	73	3%	3906	3390	4031	-516	-13%	125	3%	4469	3905	4611	-564	-13%	142	3%
23500	2728	2335	2801	-393	-14%	73	3%	3911	3395	4036	-516	-13%	125	3%	4475	3911	4617	-564	-13%	142	3%
23550	2732	2338	2804	-394	-14%	73	3%	3916	3400	4041	-516	-13%	125	3%	4481	3918	4623	-563	-13%	142	3%
23600	2735	2341	2808	-394	-14%	73	3%	3922	3405	4046	-517	-13%	125	3%	4487	3925	4629	-562	-13%	142	3%
23650	2738	2344	2811	-395	-14%	72	3%	3927	3410	4052	-517	-13%	125	3%	4493	3931	4635	-562	-13%	142	3%
23700	2742	2347	2814	-395	-14%	72	3%	3932	3415	4057	-517	-13%	124	3%	4499	3938	4641	-561	-12%	141	3%
23750	2745	2349	2817	-396	-14%	72	3%	3937	3420	4062	-517	-13%	124	3%	4505	3945	4646	-561	-12%	141	3%
23800	2748	2352	2821	-396	-14%	72	3%	3943	3425	4067	-518	-13%	124	3%	4511	3951	4652	-560	-12%	141	3%
23850	2752	2355	2824	-397	-14%	72	3%	3948	3430	4072	-518	-13%	124	3%	4517	3958	4658	-559	-12%	141	3%
23900	2755	2358	2827	-397	-14%	72	3%	3953	3435	4077	-518	-13%	124	3%	4523	3965	4664	-559	-12%	141	3%
23950	2758	2361	2830	-397	-14%	72	3%	3959	3440	4082	-519	-13%	124	3%	4529	3971	4670	-558	-12%	141	3%
24000	2762	2364	2834	-398	-14%	72	3%	3964	3445	4087	-519	-13%	124	3%	4535	3978	4676	-557	-12%	140	3%
24050	2765	2367	2837	-398	-14%	72	3%	3969	3450	4093	-519	-13%	123	3%	4541	3985	4681	-557	-12%	140	3%
24100	2768	2370	2840	-399	-14%	72	3%	3974	3455	4098	-520	-13%	123	3%	4547	3991	4687	-556	-12%	140	3%
24150	2772	2372	2843	-399	-14%	72	3%	3980	3459	4103	-520	-13%	123	3%	4553	3998	4693	-555	-12%	140	3%
24200	2775	2375	2847	-400	-14%	71	3%	3985	3464	4108	-520	-13%	123	3%	4559	4005	4699	-555	-12%	140	3%
24250	2779	2378	2850	-400	-14%	71	3%	3990	3469	4113	-521	-13%	123	3%	4565	4011	4705	-554	-12%	140	3%
24300	2782	2381	2853	-401	-14%	71	3%	3995	3474	4118	-521	-13%	123	3%	4571	4018	4711	-553	-12%	139	3%
24350	2785	2384	2856	-401	-14%	71	3%	4001	3479	4123	-521	-13%	123	3%	4577	4025	4716	-553	-12%	139	3%
24400	2789	2387	2860	-402	-14%	71	3%	4006	3484	4128	-522	-13%	122	3%	4583	4031	4722	-552	-12%	139	3%
24450	2792	2390	2863	-402	-14%	71	3%	4011	3489	4133	-522	-13%	122	3%	4589	4038	4728	-551	-12%	139	3%
24500	2795	2393	2866	-403	-14%	71	3%	4016	3494	4139	-522	-13%	122	3%	4595	4045	4734	-551	-12%	139	3%
24550	2799	2395	2869	-403	-14%	71	3%	4022	3499	4144	-523	-13%	122	3%	4601	4051	4740	-550	-12%	139	3%
24600	2802	2398	2873	-404	-14%	71	3%	4027	3504	4149	-523	-13%	122	3%	4607	4058	4746	-549	-12%	138	3%
24650	2805	2401	2876	-404	-14%	71	3%	4032	3509	4154	-523	-13%	122	3%	4613	4065	4752	-549	-12%	138	3%
24700	2809	2404	2879	-405	-14%	70	3%	4038	3514	4159	-524	-13%	122	3%	4619	4071	4757	-548	-12%	138	3%
24750	2812	2407	2882	-405	-14%	70	3%	4043	3519	4164	-524	-13%	121	3%	4625	4078	4763	-547	-12%	138	3%
24800	2815	2410	2886	-405	-14%	70	2%	4048	3524	4169	-524	-13%	121	3%	4631	4085	4769	-547	-12%	138	3%
24850	2819	2413	2889	-406	-14%	70	2%	4053	3529	4174	-525	-13%	121	3%	4637	4091	4775	-546	-12%	138	3%
24900	2822	2416	2892	-406	-14%	70	2%	4059	3534	4180	-525	-13%	121	3%	4643	4098	4781	-545	-12%	137	3%
24950	2825	2418	2895	-407	-14%	70	2%	4064	3539	4185	-525	-13%	121	3%	4649	4105	4787	-545	-12%	137	3%
25000	2829	2421	2899	-407	-14%	70	2%	4069	3544	4190	-526	-13%	121	3%	4655	4111	4792	-544	-12%	137	3%
25050	2832	2424	2902	-408	-14%	70	2%	4074	3548	4195	-526	-13%	121	3%	4661	4118	4798	-543	-12%	137	3%
25100	2835	2427	2905	-408	-14%	70	2%	4080	3553	4200	-526	-13%	120	3%	4667	4125	4804	-543	-12%	137	3%
25150	2839	2430	2908	-409	-14%	70	2%	4085	3558	4205	-527	-13%	120	3%	4673	4131	4810	-542	-12%	137	3%
25200	2842	2433	2912	-409	-14%	70	2%	4090	3563	4210	-527	-13%	120	3%	4679	4138	4816	-541	-12%	137	3%
25250	2845	2436	2915	-410	-14%	69	2%	4096	3568	4215	-527	-13%	120	3%	4685	4145	4822	-541	-12%	136	3%
25300	2849	2439	2918	-410	-14%	69	2%	4101	3573	4221	-528	-13%	120	3%	4691	4151	4827	-540	-12%	136	3%
25350	2852	2442	2921	-411	-14%	69	2%	4106	3578	4226	-528	-13%	120	3%	4697	4158	4833	-539	-11%	136	3%
25400	2855	2444	2925	-411	-14%	69	2%	4111	3583	4231	-528	-13%	120	3%	4703	4165	4839	-539	-11%	136	3%
25450	2859	2447	2928	-412	-14%	69	2%	4117	3588	4236	-529	-13%	119	3%	4709	4171	4845	-538	-11%	136	3%

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children							
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
25500	2862	2450	2931	-412	-14%	69	2%	4122	3593	4241	-529	-13%	119	3%	4715	4178	4851	-537	-11%	136	3%
25550	2865	2453	2934	-413	-14%	69	2%	4127	3598	4246	-529	-13%	119	3%	4721	4185	4857	-537	-11%	135	3%
25600	2869	2456	2938	-413	-14%	69	2%	4132	3603	4251	-530	-13%	119	3%	4727	4191	4863	-536	-11%	135	3%
25650	2872	2459	2941	-413	-14%	69	2%	4138	3608	4256	-530	-13%	119	3%	4733	4198	4868	-536	-11%	135	3%
25700	2876	2462	2944	-414	-14%	69	2%	4143	3613	4262	-530	-13%	119	3%	4739	4204	4874	-535	-11%	135	3%
25750	2879	2464	2947	-414	-14%	69	2%	4148	3618	4267	-531	-13%	119	3%	4745	4211	4880	-534	-11%	135	3%
25800	2882	2467	2951	-415	-14%	68	2%	4153	3622	4272	-531	-13%	118	3%	4751	4218	4886	-534	-11%	135	3%
25850	2886	2470	2954	-415	-14%	68	2%	4159	3627	4277	-531	-13%	118	3%	4757	4224	4892	-533	-11%	134	3%
25900	2889	2473	2957	-416	-14%	68	2%	4164	3632	4282	-532	-13%	118	3%	4763	4231	4898	-532	-11%	134	3%
25950	2892	2476	2960	-416	-14%	68	2%	4169	3637	4287	-532	-13%	118	3%	4769	4238	4903	-532	-11%	134	3%
26000	2896	2479	2964	-417	-14%	68	2%	4175	3642	4292	-532	-13%	118	3%	4775	4244	4909	-531	-11%	134	3%
26050	2899	2482	2967	-417	-14%	68	2%	4180	3647	4297	-533	-13%	118	3%	4781	4251	4915	-531	-11%	134	3%
26100	2902	2484	2970	-418	-14%	68	2%	4185	3652	4303	-533	-13%	118	3%	4787	4258	4921	-530	-11%	134	3%
26150	2906	2487	2973	-418	-14%	68	2%	4190	3657	4308	-533	-13%	117	3%	4793	4264	4927	-529	-11%	133	3%
26200	2909	2490	2977	-419	-14%	68	2%	4196	3662	4313	-534	-13%	117	3%	4799	4271	4933	-529	-11%	133	3%
26250	2912	2493	2980	-419	-14%	68	2%	4201	3667	4318	-534	-13%	117	3%	4805	4277	4938	-528	-11%	133	3%
26300	2916	2496	2983	-420	-14%	68	2%	4206	3672	4323	-534	-13%	117	3%	4811	4284	4944	-527	-11%	133	3%
26350	2919	2499	2987	-420	-14%	67	2%	4211	3677	4328	-535	-13%	117	3%	4817	4291	4950	-527	-11%	133	3%
26400	2922	2502	2990	-421	-14%	67	2%	4217	3682	4333	-535	-13%	117	3%	4823	4297	4956	-526	-11%	133	3%
26450	2926	2505	2993	-421	-14%	67	2%	4222	3686	4338	-536	-13%	117	3%	4829	4304	4962	-526	-11%	132	3%
26500	2929	2507	2996	-422	-14%	67	2%	4227	3691	4344	-536	-13%	116	3%	4835	4311	4968	-525	-11%	132	3%
26550	2932	2510	3000	-422	-14%	67	2%	4233	3696	4349	-536	-13%	116	3%	4841	4317	4974	-524	-11%	132	3%
26600	2936	2513	3003	-423	-14%	67	2%	4238	3701	4354	-537	-13%	116	3%	4847	4324	4979	-524	-11%	132	3%
26650	2939	2516	3006	-423	-14%	67	2%	4243	3706	4359	-537	-13%	116	3%	4853	4330	4985	-523	-11%	132	3%
26700	2942	2519	3009	-424	-14%	67	2%	4248	3711	4364	-537	-13%	116	3%	4859	4337	4991	-522	-11%	132	3%
26750	2946	2522	3013	-424	-14%	67	2%	4254	3716	4369	-538	-13%	116	3%	4866	4344	4997	-522	-11%	131	3%
26800	2949	2525	3016	-425	-14%	67	2%	4259	3721	4374	-538	-13%	116	3%	4872	4350	5003	-521	-11%	131	3%
26850	2952	2527	3019	-425	-14%	67	2%	4264	3726	4379	-538	-13%	115	3%	4878	4357	5009	-520	-11%	131	3%
26900	2956	2530	3022	-426	-14%	66	2%	4269	3731	4385	-539	-13%	115	3%	4884	4364	5014	-520	-11%	131	3%
26950	2959	2533	3026	-426	-14%	66	2%	4275	3736	4390	-539	-13%	115	3%	4890	4370	5020	-519	-11%	131	3%
27000	2963	2536	3029	-426	-14%	66	2%	4280	3741	4395	-539	-13%	115	3%	4896	4377	5026	-519	-11%	131	3%
27050	2966	2539	3032	-427	-14%	66	2%	4285	3746	4400	-540	-13%	115	3%	4902	4384	5032	-518	-11%	130	3%
27100	2969	2542	3035	-427	-14%	66	2%	4290	3750	4405	-540	-13%	115	3%	4908	4390	5038	-517	-11%	130	3%
27150	2973	2545	3039	-428	-14%	66	2%	4296	3755	4410	-540	-13%	115	3%	4914	4397	5044	-517	-11%	130	3%
27200	2976	2547	3042	-428	-14%	66	2%	4301	3760	4415	-541	-13%	114	3%	4920	4403	5049	-516	-10%	130	3%
27250	2979	2550	3045	-429	-14%	66	2%	4306	3765	4420	-541	-13%	114	3%	4926	4410	5055	-515	-10%	130	3%
27300	2983	2553	3048	-429	-14%	66	2%	4312	3770	4426	-541	-13%	114	3%	4932	4417	5061	-515	-10%	130	3%
27350	2986	2556	3052	-430	-14%	66	2%	4317	3775	4431	-542	-13%	114	3%	4938	4423	5067	-514	-10%	129	3%
27400	2989	2559	3055	-430	-14%	66	2%	4322	3780	4436	-542	-13%	114	3%	4944	4430	5073	-514	-10%	129	3%
27450	2993	2562	3058	-431	-14%	65	2%	4327	3785	4441	-542	-13%	114	3%	4950	4437	5079	-513	-10%	129	3%
27500	2996	2565	3061	-431	-14%	65	2%	4333	3790	4446	-543	-13%	113	3%	4956	4443	5085	-512	-10%	129	3%
27550	2999	2568	3065	-432	-14%	65	2%	4338	3795	4451	-543	-13%	113	3%	4962	4450	5090	-512	-10%	129	3%
27600	3003	2570	3068	-432	-14%	65	2%	4343	3800	4456	-544	-13%	113	3%	4968	4457	5096	-511	-10%	129	3%
27650	3006	2573	3071	-433	-14%	65	2%	4348	3805	4461	-544	-13%	113	3%	4974	4463	5102	-510	-10%	128	3%
27700	3009	2576	3074	-433	-14%	65	2%	4354	3809	4467	-544	-13%	113	3%	4980	4470	5108	-510	-10%	128	3%
27750	3013	2579	3078	-434	-14%	65	2%	4359	3814	4472	-545	-12%	113	3%	4986	4476	5114	-509	-10%	128	3%
27800	3016	2582	3081	-434	-14%	65	2%	4364	3819	4477	-545	-12%	113	3%	4992	4483	5120	-509	-10%	128	3%
27850	3019	2585	3084	-435	-14%	65	2%	4369	3824	4482	-545	-12%	112	3%	4998	4490	5125	-508	-10%	128	3%
27900	3023	2588	3087	-435	-14%	65	2%	4375	3829	4487	-546	-12%	112	3%	5004	4496	5131	-507	-10%	128	3%
27950	3026	2590	3091	-436	-14%	65	2%	4380	3834	4492	-546	-12%	112	3%	5010	4503	5137	-507	-10%	127	3%
28000	3029	2593	3094	-436	-14%	64	2%	4385	3839	4497	-546	-12%	112	3%	5016	4510	5143	-506	-10%	127	3%
28050	3033	2596	3097	-437	-14%	64	2%	4391	3844	4502	-547	-12%	112	3%	5022	4516	5149	-505	-10%	127	3%
28100	3036	2599	3100	-437	-14%	64	2%	4396	3849	4508	-547	-12%	112	3%	5028	4523	5155	-505	-10%	127	3%
28150	3039	2602	3104	-438	-14%	64	2%	4401	3854	4513	-547	-12%	112	3%	5034	4530	5160	-504	-10%	127	3%



Side-by-Side Comparisons

Combined Gross Income	1 Child								2 Children						3 Children						
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
28200	3043	2605	3107	-438	-14%	64	2%	4406	3858	4518	-548	-12%	111	3%	5040	4535	5166	-504	-10%	127	3%
28250	3046	2608	3110	-438	-14%	64	2%	4412	3863	4523	-549	-12%	111	3%	5046	4540	5172	-506	-10%	126	3%
28300	3050	2611	3113	-439	-14%	64	2%	4417	3867	4528	-550	-12%	111	3%	5052	4545	5178	-507	-10%	126	3%
28350	3053	2614	3117	-439	-14%	64	2%	4422	3871	4533	-551	-12%	111	3%	5058	4550	5184	-508	-10%	126	2%
28400	3056	2617	3120	-440	-14%	64	2%	4427	3875	4538	-552	-12%	111	3%	5064	4555	5190	-509	-10%	126	2%
28450	3060	2620	3123	-440	-14%	64	2%	4433	3880	4543	-553	-12%	111	2%	5070	4559	5196	-510	-10%	126	2%
28500	3063	2623	3126	-440	-14%	64	2%	4438	3884	4549	-554	-12%	111	2%	5076	4564	5201	-512	-10%	126	2%
28550	3066	2626	3130	-441	-14%	63	2%	4443	3888	4554	-555	-12%	110	2%	5082	4569	5207	-513	-10%	125	2%
28600	3070	2629	3133	-441	-14%	63	2%	4449	3892	4559	-556	-13%	110	2%	5088	4574	5213	-514	-10%	125	2%
28650	3073	2632	3136	-441	-14%	63	2%	4454	3897	4564	-557	-13%	110	2%	5094	4579	5219	-515	-10%	125	2%
28700	3076	2635	3139	-442	-14%	63	2%	4459	3901	4569	-558	-13%	110	2%	5100	4583	5225	-516	-10%	125	2%
28750	3080	2638	3143	-442	-14%	63	2%	4464	3905	4574	-559	-13%	110	2%	5106	4588	5231	-518	-10%	125	2%
28800	3083	2640	3146	-442	-14%	63	2%	4470	3909	4579	-560	-13%	110	2%	5112	4593	5236	-519	-10%	125	2%
28850	3086	2643	3149	-443	-14%	63	2%	4475	3914	4584	-561	-13%	110	2%	5118	4598	5242	-520	-10%	124	2%
28900	3090	2646	3152	-443	-14%	63	2%	4480	3918	4590	-562	-13%	109	2%	5124	4603	5248	-521	-10%	124	2%
28950	3093	2649	3156	-444	-14%	63	2%	4485	3922	4595	-563	-13%	109	2%	5130	4607	5254	-522	-10%	124	2%
29000	3096	2652	3159	-444	-14%	63	2%	4491	3926	4600	-564	-13%	109	2%	5136	4612	5260	-524	-10%	124	2%
29050	3100	2655	3162	-444	-14%	63	2%	4496	3931	4605	-565	-13%	109	2%	5142	4617	5266	-525	-10%	124	2%
29100	3103	2658	3165	-445	-14%	62	2%	4501	3935	4610	-566	-13%	109	2%	5148	4622	5271	-526	-10%	124	2%
29150	3106	2661	3169	-445	-14%	62	2%	4506	3939	4615	-567	-13%	109	2%	5154	4627	5277	-527	-10%	124	2%
29200	3110	2664	3172	-445	-14%	62	2%	4512	3943	4620	-568	-13%	109	2%	5160	4632	5283	-528	-10%	123	2%
29250	3113	2667	3175	-446	-14%	62	2%	4517	3948	4625	-569	-13%	108	2%	5166	4636	5289	-530	-10%	123	2%
29300	3116	2670	3179	-446	-14%	62	2%	4522	3952	4631	-570	-13%	108	2%	5172	4641	5295	-531	-10%	123	2%
29350	3120	2673	3182	-447	-14%	62	2%	4528	3956	4636	-571	-13%	108	2%	5178	4646	5301	-532	-10%	123	2%
29400	3123	2676	3185	-447	-14%	62	2%	4533	3960	4641	-572	-13%	108	2%	5184	4651	5307	-533	-10%	123	2%
29450	3126	2679	3188	-447	-14%	62	2%	4538	3965	4646	-573	-13%	108	2%	5190	4656	5312	-534	-10%	123	2%
29500	3130	2682	3192	-448	-14%	62	2%	4543	3969	4651	-575	-13%	108	2%	5196	4660	5318	-536	-10%	122	2%
29550	3133	2685	3195	-448	-14%	62	2%	4549	3973	4656	-576	-13%	108	2%	5202	4665	5324	-537	-10%	122	2%
29600	3137	2688	3198	-448	-14%	62	2%	4554	3977	4661	-577	-13%	107	2%	5208	4670	5330	-538	-10%	122	2%
29650	3140	2691	3201	-449	-14%	61	2%	4559	3982	4666	-578	-13%	107	2%	5214	4675	5336	-539	-10%	122	2%
29700	3143	2694	3205	-449	-14%	61	2%	4564	3986	4672	-579	-13%	107	2%	5220	4680	5342	-540	-10%	122	2%
29750	3147	2697	3208	-450	-14%	61	2%	4570	3990	4677	-580	-13%	107	2%	5226	4684	5347	-542	-10%	122	2%
29800	3150	2700	3211	-450	-14%	61	2%	4575	3994	4682	-581	-13%	107	2%	5232	4689	5353	-543	-10%	121	2%
29850	3153	2703	3214	-450	-14%	61	2%	4580	3999	4687	-582	-13%	107	2%	5238	4694	5359	-544	-10%	121	2%
29900	3157	2706	3218	-451	-14%	61	2%	4586	4003	4692	-583	-13%	107	2%	5244	4699	5365	-545	-10%	121	2%
29950	3160	2709	3221	-451	-14%	61	2%	4591	4007	4697	-584	-13%	106	2%	5250	4704	5371	-546	-10%	121	2%
30000	3163	2712	3224	-451	-14%	61	2%	4596	4011	4702	-585	-13%	106	2%	5256	4708	5377	-548	-10%	121	2%
30050		2715							4016						4713						
30100		2718							4020						4718						
30150		2721							4024						4723						
30200		2724							4028						4728						
30250		2727							4033						4732						
30300		2730							4037						4737						
30350		2733							4041						4742						
30400		2736							4045						4747						
30450		2739							4050						4752						
30500		2742							4054						4756						
30550		2745							4058						4761						
30600		2747							4062						4766						
30650		2750							4067						4771						
30700		2753							4071						4776						
30750		2756							4075						4781						
30800		2759							4079						4785						
30850		2762							4084						4790						

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children								
	Existing	Updated A (BRS)	Updated B (BRS with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
30900		2765							4088							4795						
30950		2768							4092							4800						
31000		2771							4096							4805						
31050		2774							4101							4809						
31100		2777							4105							4814						
31150		2780							4109							4819						
31200		2783							4113							4824						
31250		2786							4118							4829						
31300		2789							4122							4833						
31350		2792							4126							4838						
31400		2795							4130							4843						
31450		2798							4135							4848						
31500		2801							4139							4853						
31550		2804							4143							4857						
31600		2807							4147							4862						
31650		2810							4152							4867						
31700		2813							4156							4872						
31750		2816							4160							4877						
31800		2819							4164							4881						
31850		2822							4169							4886						
31900		2825							4173							4891						
31950		2828							4177							4896						
32000		2831							4181							4901						
32050		2834							4186							4906						
32100		2837							4190							4910						
32150		2840							4194							4915						
32200		2843							4198							4920						
32250		2846							4203							4925						
32300		2849							4207							4930						
32350		2852							4211							4934						
32400		2855							4215							4939						
32450		2857							4220							4944						
32500		2860							4224							4949						
32550		2863							4228							4954						
32600		2866							4232							4958						
32650		2869							4237							4963						
32700		2872							4241							4968						
32750		2875							4245							4973						
32800		2878							4249							4978						
32850		2881							4254							4982						
32900		2884							4258							4987						
32950		2887							4262							4992						
33000		2890							4266							4997						
33050		2893							4271							5002						
33100		2896							4275							5006						
33150		2899							4279							5011						
33200		2902							4283							5016						
33250		2905							4288							5021						
33300		2908							4292							5026						
33350		2911							4296							5031						
33400		2914							4300							5035						
33450		2917							4305							5040						
33500		2920							4309							5045						
33550		2923							4313							5050						

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children								
	Existing	Updated A (BR5)	Updated B (BR5 with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
33600		2926							4317							5055						
33650		2929							4322							5059						
33700		2932							4326							5064						
33750		2935							4330							5069						
33800		2938							4334							5074						
33850		2941							4339							5079						
33900		2944							4343							5083						
33950		2947							4347							5088						
34000		2950							4351							5093						
34050		2953							4356							5098						
34100		2956							4360							5103						
34150		2959							4364							5107						
34200		2962							4368							5112						
34250		2964							4373							5117						
34300		2967							4377							5122						
34350		2970							4381							5127						
34400		2973							4385							5131						
34450		2976							4390							5136						
34500		2979							4394							5141						
34550		2982							4398							5146						
34600		2985							4402							5151						
34650		2988							4407							5155						
34700		2991							4411							5160						
34750		2994							4415							5165						
34800		2997							4419							5170						
34850		3000							4424							5175						
34900		3003							4428							5180						
34950		3006							4432							5184						
35000		3009							4436							5189						
35050		3012							4441							5194						
35100		3015							4445							5199						
35150		3018							4449							5204						
35200		3021							4453							5208						
35250		3024							4458							5213						
35300		3027							4462							5218						
35350		3030							4466							5223						
35400		3033							4470							5228						
35450		3036							4475							5232						
35500		3039							4479							5237						
35550		3042							4483							5242						
35600		3045							4487							5247						
35650		3048							4492							5252						
35700		3051							4496							5256						
35750		3054							4500							5261						
35800		3057							4504							5266						
35850		3060							4509							5271						
35900		3063							4513							5276						
35950		3066							4517							5280						
36000		3069							4521							5285						
36050		3072							4526							5290						
36100		3074							4530							5295						
36150		3077							4534							5300						
36200		3080							4538							5305						
36250		3083							4543							5309						

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children								
	Existing	Updated A (BRS)	Updated B (BRS with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
36300		3086							4547							5314						
36350		3089							4551							5319						
36400		3092							4555							5324						
36450		3095							4560							5329						
36500		3098							4564							5333						
36550		3101							4568							5338						
36600		3104							4572							5343						
36650		3107							4577							5348						
36700		3110							4581							5353						
36750		3113							4585							5357						
36800		3116							4589							5362						
36850		3119							4594							5367						
36900		3122							4598							5372						
36950		3125							4602							5377						
37000		3128							4606							5381						
37050		3131							4611							5386						
37100		3134							4615							5391						
37150		3137							4619							5396						
37200		3140							4623							5401						
37250		3143							4628							5405						
37300		3146							4632							5410						
37350		3149							4636							5415						
37400		3152							4640							5420						
37450		3155							4645							5425						
37500		3158							4649							5429						
37550		3161							4653							5434						
37600		3164							4657							5439						
37650		3167							4662							5444						
37700		3170							4666							5449						
37750		3173							4670							5454						
37800		3176							4674							5458						
37850		3179							4679							5463						
37900		3181							4683							5468						
37950		3184							4687							5473						
38000		3187							4691							5478						
38050		3190							4696							5482						
38100		3193							4700							5487						
38150		3196							4704							5492						
38200		3199							4708							5497						
38250		3202							4713							5502						
38300		3205							4717							5506						
38350		3208							4721							5511						
38400		3211							4725							5516						
38450		3214							4730							5521						
38500		3217							4734							5526						
38550		3220							4738							5530						
38600		3223							4742							5535						
38650		3226							4747							5540						
38700		3229							4751							5545						
38750		3232							4755							5550						
38800		3235							4759							5554						
38850		3238							4764							5559						
38900		3241							4768							5564						
38950		3244							4772							5569						

Side-by-Side Comparisons

Combined Gross Income	1 Child							2 Children						3 Children								
	Existing	Updated A (BRS)	Updated B (BRS with no decreases/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BRS)	Updated B (BRS/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
39000		3247							4776							5574						
39050		3250							4781							5579						
39100		3253							4785							5583						
39150		3256							4789							5588						
39200		3259							4793							5593						
39250		3262							4798							5598						
39300		3265							4802							5603						
39350		3268							4806							5607						
39400		3271							4810							5612						
39450		3274							4815							5617						
39500		3277							4819							5622						
39550		3280							4823							5627						
39600		3283							4827							5631						
39650		3286							4832							5636						
39700		3289							4836							5641						
39750		3291							4840							5646						
39800		3294							4844							5651						
39850		3297							4849							5655						
39900		3300							4853							5660						
39950		3303							4857							5665						
40000		3306							4861							5670						

Above SSR																						
Average Change	-253	-10.2%	41	2%					-281	-7.0%	107	4%							-294	-6.5%	118	4%
Median Change	-383	-14%	62	2%					-449	-13%	119	4%							-470	-10%	133	3%
Minimum Change	-451	-19%	0	0%					-585	-16%	20	2%							-572	-15%	16	1%
Maximum Change	36	3%	88	4%					125	8%	149	8%							149	8%	170	8%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children							
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
1200	58	58	58	0	0%	0	0%	59	59	59	0	0%	0	0%	60	60	60	0	0%	0	0%
1250	82	58	58	-24	-29%	-24	-29%	83	59	59	-24	-29%	-24	-29%	84	60	60	-24	-29%	-24	-29%
1300	121	58	58	-63	-52%	-63	-52%	122	59	59	-63	-52%	-63	-52%	124	60	60	-64	-52%	-64	-52%
1350	160	81	81	-79	-49%	-79	-49%	162	82	82	-80	-49%	-80	-49%	164	83	83	-81	-49%	-81	-49%
1400	199	120	120	-79	-40%	-79	-40%	201	122	122	-80	-40%	-80	-40%	204	123	123	-81	-40%	-81	-40%
1450	238	159	159	-79	-33%	-79	-33%	241	161	161	-80	-33%	-80	-33%	244	163	163	-81	-33%	-81	-33%
1500	277	198	198	-79	-28%	-79	-28%	280	201	201	-80	-28%	-80	-28%	284	203	203	-81	-28%	-81	-28%
1550	316	237	237	-79	-25%	-79	-25%	320	240	240	-80	-25%	-80	-25%	324	243	243	-81	-25%	-81	-25%
1600	355	276	276	-79	-22%	-79	-22%	359	280	280	-80	-22%	-80	-22%	364	283	283	-81	-22%	-81	-22%
1650	394	315	315	-79	-20%	-79	-20%	399	319	319	-80	-20%	-80	-20%	404	323	323	-81	-20%	-81	-20%
1700	433	354	354	-79	-18%	-79	-18%	438	359	359	-80	-18%	-80	-18%	444	363	363	-81	-18%	-81	-18%
1750	472	393	393	-79	-17%	-79	-17%	478	398	398	-80	-17%	-80	-17%	484	403	403	-81	-17%	-81	-17%
1800	511	432	432	-79	-15%	-79	-15%	517	438	438	-80	-15%	-80	-15%	524	443	443	-81	-15%	-81	-15%
1850	550	471	471	-79	-14%	-79	-14%	557	477	477	-80	-14%	-80	-14%	564	483	483	-81	-14%	-81	-14%
1900	589	510	510	-79	-13%	-79	-13%	596	517	517	-80	-13%	-80	-13%	604	523	523	-81	-13%	-81	-13%
1950	628	549	549	-79	-13%	-79	-13%	636	556	556	-80	-13%	-80	-13%	644	563	563	-81	-13%	-81	-13%
2000	667	588	588	-79	-12%	-79	-12%	675	596	596	-80	-12%	-80	-12%	684	603	603	-81	-12%	-81	-12%
2050	706	627	627	-79	-11%	-79	-11%	715	635	635	-80	-11%	-80	-11%	724	643	643	-81	-11%	-81	-11%
2100	745	666	666	-79	-11%	-79	-11%	754	675	675	-80	-11%	-80	-11%	764	683	683	-81	-11%	-81	-11%
2150	784	705	705	-79	-10%	-79	-10%	794	714	714	-80	-10%	-80	-10%	804	723	723	-81	-10%	-81	-10%
2200	823	744	744	-79	-10%	-79	-10%	833	754	754	-80	-10%	-80	-10%	844	763	763	-81	-10%	-81	-10%
2250	862	783	783	-79	-9%	-79	-9%	873	793	793	-80	-9%	-80	-9%	884	803	803	-81	-9%	-81	-9%
2300	901	822	822	-79	-9%	-79	-9%	912	833	833	-80	-9%	-80	-9%	924	843	843	-81	-9%	-81	-9%
2350	923	861	861	-61	-7%	-61	-7%	952	872	872	-80	-8%	-80	-8%	964	883	883	-81	-8%	-81	-8%
2400	941	900	900	-40	-4%	-40	-4%	991	912	912	-80	-8%	-80	-8%	1004	923	923	-81	-8%	-81	-8%
2450	958	939	939	-19	-2%	-19	-2%	1031	951	951	-80	-8%	-80	-8%	1044	963	963	-81	-8%	-81	-8%
2500	976	978	978	2	0%	2	0%	1070	991	991	-80	-7%	-80	-7%	1084	1003	1003	-81	-7%	-81	-7%
2550	994	1017	1017	23	2%	23	2%	1094	1030	1030	-63	-6%	-63	-6%	1124	1043	1043	-81	-7%	-81	-7%
2600	1012	1044	1044	32	3%	32	3%	1113	1070	1070	-43	-4%	-43	-4%	1164	1083	1083	-81	-7%	-81	-7%
2650	1030	1062	1062	32	3%	32	3%	1133	1109	1109	-23	-2%	-23	-2%	1204	1123	1123	-81	-7%	-81	-7%
2700	1048	1080	1080	32	3%	32	3%	1152	1149	1149	-4	0%	-4	0%	1244	1163	1163	-81	-6%	-81	-6%
2750	1066	1098	1098	33	3%	33	3%	1172	1188	1188	16	1%	16	1%	1274	1203	1203	-71	-6%	-71	-6%
2800	1083	1117	1117	33	3%	33	3%	1192	1228	1228	36	3%	36	3%	1295	1243	1243	-52	-4%	-52	-4%
2850	1101	1135	1135	34	3%	34	3%	1211	1249	1249	37	3%	37	3%	1317	1283	1283	-33	-3%	-33	-3%
2900	1119	1153	1153	34	3%	34	3%	1231	1269	1269	38	3%	38	3%	1338	1323	1323	-15	-1%	-15	-1%
2950	1137	1172	1172	35	3%	35	3%	1251	1289	1289	38	3%	38	3%	1359	1363	1363	4	0%	4	0%
3000	1155	1190	1190	35	3%	35	3%	1270	1309	1309	39	3%	39	3%	1381	1403	1403	23	2%	23	2%
3050	1173	1208	1208	36	3%	36	3%	1290	1329	1329	39	3%	39	3%	1402	1443	1443	41	3%	41	3%
3100	1190	1226	1226	36	3%	36	3%	1310	1349	1349	40	3%	40	3%	1423	1466	1466	43	3%	43	3%
3150	1208	1245	1245	36	3%	36	3%	1329	1369	1369	40	3%	40	3%	1445	1488	1488	44	3%	44	3%
3200	1226	1263	1263	37	3%	37	3%	1349	1389	1389	41	3%	41	3%	1466	1510	1510	44	3%	44	3%
3250	1244	1281	1281	37	3%	37	3%	1368	1409	1409	41	3%	41	3%	1487	1532	1532	45	3%	45	3%
3300	1262	1300	1300	38	3%	38	3%	1388	1430	1430	42	3%	42	3%	1509	1554	1554	45	3%	45	3%
3350	1280	1318	1318	38	3%	38	3%	1408	1450	1450	42	3%	42	3%	1530	1576	1576	46	3%	46	3%
3400	1298	1336	1336	39	3%	39	3%	1427	1470	1470	42	3%	42	3%	1552	1598	1598	46	3%	46	3%
3450	1315	1354	1354	39	3%	39	3%	1447	1490	1490	43	3%	43	3%	1573	1620	1620	47	3%	47	3%
3500	1333	1373	1373	39	3%	39	3%	1467	1510	1510	43	3%	43	3%	1594	1641	1641	47	3%	47	3%
3550	1351	1391	1391	40	3%	40	3%	1486	1530	1530	44	3%	44	3%	1616	1663	1663	48	3%	48	3%
3600	1369	1409	1409	40	3%	40	3%	1506	1550	1550	44	3%	44	3%	1637	1685	1685	48	3%	48	3%
3650	1387	1428	1428	41	3%	41	3%	1526	1570	1570	45	3%	45	3%	1658	1707	1707	49	3%	49	3%
3700	1405	1446	1446	41	3%	41	3%	1545	1591	1591	45	3%	45	3%	1680	1729	1729	49	3%	49	3%
3750	1423	1464	1464	42	3%	42	3%	1565	1611	1611	46	3%	46	3%	1701	1751	1751	50	3%	50	3%
3800	1440	1483	1483	42	3%	42	3%	1584	1631	1631	46	3%	46	3%	1722	1773	1773	50	3%	50	3%
3850	1458	1501	1501	43	3%	43	3%	1604	1651	1651	47	3%	47	3%	1744	1795	1795	51	3%	51	3%
3900	1476	1519	1519	43	3%	43	3%	1624	1671	1671	47	3%	47	3%	1765	1816	1816	51	3%	51	3%
3950	1494	1537	1537	43	3%	43	3%	1643	1691	1691	48	3%	48	3%	1786	1838	1838	52	3%	52	3%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children							
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
4000	1512	1556	1556	44	3%	44	3%	1663	1711	1711	48	3%	48	3%	1808	1860	1860	52	3%	52	3%
4050	1530	1574	1574	44	3%	44	3%	1683	1731	1731	49	3%	49	3%	1829	1882	1882	53	3%	53	3%
4100	1548	1590	1590	42	3%	42	3%	1702	1749	1749	47	3%	47	3%	1850	1901	1901	51	3%	51	3%
4150	1565	1605	1605	40	3%	40	3%	1722	1765	1765	44	3%	44	3%	1872	1919	1919	47	3%	47	3%
4200	1583	1620	1620	37	2%	37	2%	1742	1782	1782	40	2%	40	2%	1893	1937	1937	44	2%	44	2%
4250	1600	1635	1635	35	2%	35	2%	1760	1798	1798	39	2%	39	2%	1913	1955	1955	42	2%	42	2%
4300	1615	1650	1650	35	2%	35	2%	1777	1815	1815	38	2%	38	2%	1931	1973	1973	42	2%	42	2%
4350	1631	1665	1665	34	2%	34	2%	1794	1831	1831	38	2%	38	2%	1950	1991	1991	41	2%	41	2%
4400	1646	1680	1680	34	2%	34	2%	1811	1848	1848	37	2%	37	2%	1968	2009	2009	41	2%	41	2%
4450	1661	1695	1695	34	2%	34	2%	1828	1864	1864	37	2%	37	2%	1987	2027	2027	40	2%	40	2%
4500	1677	1710	1710	33	2%	33	2%	1844	1881	1881	37	2%	37	2%	2005	2045	2045	40	2%	40	2%
4550	1692	1725	1725	33	2%	33	2%	1861	1898	1898	36	2%	36	2%	2023	2063	2063	39	2%	39	2%
4600	1708	1738	1738	31	2%	31	2%	1878	1912	1912	34	2%	34	2%	2042	2079	2079	37	2%	37	2%
4650	1723	1751	1751	28	2%	28	2%	1895	1926	1926	31	2%	31	2%	2060	2094	2094	34	2%	34	2%
4700	1738	1764	1764	26	1%	26	1%	1912	1941	1941	28	1%	28	1%	2079	2110	2110	31	1%	31	1%
4750	1754	1777	1777	23	1%	23	1%	1929	1955	1955	26	1%	26	1%	2097	2125	2125	28	1%	28	1%
4800	1769	1792	1792	23	1%	23	1%	1946	1971	1971	25	1%	25	1%	2115	2143	2143	27	1%	27	1%
4850	1785	1807	1807	22	1%	22	1%	1963	1988	1988	25	1%	25	1%	2134	2161	2161	27	1%	27	1%
4900	1800	1822	1822	22	1%	22	1%	1980	2004	2004	24	1%	24	1%	2152	2178	2178	26	1%	26	1%
4950	1815	1837	1837	21	1%	21	1%	1997	2020	2020	24	1%	24	1%	2171	2196	2196	26	1%	26	1%
5000	1831	1852	1852	21	1%	21	1%	2014	2037	2037	23	1%	23	1%	2189	2214	2214	25	1%	25	1%
5050	1846	1867	1867	21	1%	21	1%	2031	2053	2053	23	1%	23	1%	2207	2232	2232	25	1%	25	1%
5100	1862	1882	1882	20	1%	20	1%	2048	2070	2070	22	1%	22	1%	2226	2250	2250	24	1%	24	1%
5150	1877	1897	1897	20	1%	20	1%	2065	2086	2086	22	1%	22	1%	2244	2268	2268	24	1%	24	1%
5200	1892	1912	1912	19	1%	19	1%	2082	2103	2103	21	1%	21	1%	2263	2286	2286	23	1%	23	1%
5250	1908	1926	1926	19	1%	19	1%	2098	2119	2119	21	1%	21	1%	2281	2303	2303	22	1%	22	1%
5300	1923	1941	1941	18	1%	18	1%	2115	2136	2136	20	1%	20	1%	2299	2321	2321	22	1%	22	1%
5350	1938	1956	1956	18	1%	18	1%	2132	2152	2152	20	1%	20	1%	2318	2339	2339	21	1%	21	1%
5400	1948	1971	1971	23	1%	23	1%	2143	2168	2168	26	1%	26	1%	2329	2357	2357	28	1%	28	1%
5450	1950	1986	1986	36	2%	36	2%	2145	2185	2185	39	2%	39	2%	2332	2375	2375	43	2%	43	2%
5500	1953	2001	2001	48	2%	48	2%	2148	2201	2201	53	2%	53	2%	2335	2393	2393	58	2%	58	2%
5550	1956	2014	2014	59	3%	59	3%	2151	2216	2216	65	3%	65	3%	2338	2408	2408	70	3%	70	3%
5600	1958	2025	2025	67	3%	67	3%	2154	2228	2228	74	3%	74	3%	2341	2422	2422	80	3%	80	3%
5650	1961	2037	2037	76	4%	76	4%	2157	2240	2240	84	4%	84	4%	2344	2435	2435	91	4%	91	4%
5700	1963	2048	2048	84	4%	84	4%	2160	2253	2253	93	4%	93	4%	2347	2449	2449	101	4%	101	4%
5750	1966	2059	2059	93	5%	93	5%	2162	2265	2265	102	5%	102	5%	2351	2462	2462	111	5%	111	5%
5800	1968	2070	2070	102	5%	102	5%	2165	2277	2277	112	5%	112	5%	2354	2475	2475	122	5%	122	5%
5850	1971	2081	2081	110	6%	110	6%	2168	2289	2289	121	6%	121	6%	2357	2489	2489	132	6%	132	6%
5900	1974	2092	2092	119	6%	119	6%	2171	2302	2302	131	6%	131	6%	2360	2502	2502	142	6%	142	6%
5950	1976	2104	2104	127	6%	127	6%	2174	2314	2314	140	6%	140	6%	2363	2515	2515	152	6%	152	6%
6000	1979	2115	2115	136	7%	136	7%	2176	2326	2326	150	7%	150	7%	2366	2529	2529	163	7%	163	7%
6050	1982	2126	2126	144	7%	144	7%	2180	2338	2338	158	7%	158	7%	2370	2542	2542	172	7%	172	7%
6100	1988	2137	2137	149	7%	149	7%	2187	2351	2351	163	7%	163	7%	2378	2555	2555	178	7%	178	7%
6150	1995	2148	2148	153	8%	153	8%	2195	2363	2363	168	8%	168	8%	2386	2569	2569	183	8%	183	8%
6200	2002	2159	2159	158	8%	158	8%	2202	2375	2375	173	8%	173	8%	2394	2582	2582	188	8%	188	8%
6250	2008	2170	2170	162	8%	162	8%	2209	2387	2387	178	8%	178	8%	2401	2595	2595	194	8%	194	8%
6300	2015	2181	2181	166	8%	166	8%	2217	2399	2399	183	8%	183	8%	2409	2608	2608	199	8%	199	8%
6350	2022	2187	2187	166	8%	166	8%	2224	2406	2406	182	8%	182	8%	2417	2616	2616	198	8%	198	8%
6400	2028	2194	2194	165	8%	165	8%	2231	2413	2413	182	8%	182	8%	2425	2623	2623	198	8%	198	8%
6450	2035	2200	2200	165	8%	165	8%	2238	2420	2420	182	8%	182	8%	2433	2631	2631	197	8%	197	8%
6500	2042	2206	2206	165	8%	165	8%	2246	2427	2427	181	8%	181	8%	2441	2638	2638	197	8%	197	8%
6550	2048	2213	2213	165	8%	165	8%	2253	2434	2434	181	8%	181	8%	2449	2646	2646	197	8%	197	8%
6600	2055	2219	2219	164	8%	164	8%	2260	2441	2441	181	8%	181	8%	2457	2653	2653	196	8%	196	8%
6650	2062	2225	2225	164	8%	164	8%	2268	2448	2448	180	8%	180	8%	2465	2661	2661	196	8%	196	8%
6700	2068	2232	2232	164	8%	164	8%	2275	2455	2455	180	8%	180	8%	2473	2669	2669	196	8%	196	8%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
6750	2079	2238	2238	159	8%	159	8%	2287	2462	2462	175	8%	175	8%	2486	2676	2676	190	8%	190	8%
6800	2091	2244	2244	154	7%	154	7%	2300	2469	2469	169	7%	169	7%	2500	2684	2684	184	7%	184	7%
6850	2102	2251	2251	149	7%	149	7%	2312	2476	2476	164	7%	164	7%	2513	2691	2691	178	7%	178	7%
6900	2114	2257	2257	143	7%	143	7%	2325	2483	2483	158	7%	158	7%	2527	2699	2699	172	7%	172	7%
6950	2125	2263	2263	138	7%	138	7%	2338	2490	2490	152	7%	152	7%	2541	2706	2706	165	7%	165	7%
7000	2137	2270	2270	133	6%	133	6%	2350	2497	2497	146	6%	146	6%	2555	2714	2714	159	6%	159	6%
7050	2148	2276	2276	128	6%	128	6%	2363	2504	2504	141	6%	141	6%	2569	2721	2721	153	6%	153	6%
7100	2160	2280	2280	121	6%	121	6%	2376	2508	2508	133	6%	133	6%	2582	2727	2727	144	6%	144	6%
7150	2171	2284	2284	112	5%	112	5%	2388	2512	2512	123	5%	123	5%	2596	2730	2730	134	5%	134	5%
7200	2183	2287	2287	104	5%	104	5%	2401	2516	2516	114	5%	114	5%	2610	2734	2734	124	5%	124	5%
7250	2194	2290	2290	96	4%	96	4%	2414	2519	2519	105	4%	105	4%	2624	2738	2738	114	4%	114	4%
7300	2206	2293	2293	87	4%	87	4%	2427	2523	2523	96	4%	96	4%	2638	2742	2742	105	4%	105	4%
7350	2217	2297	2297	79	4%	79	4%	2439	2526	2526	87	4%	87	4%	2651	2746	2746	95	4%	95	4%
7400	2228	2300	2300	72	3%	72	3%	2450	2530	2530	80	3%	80	3%	2664	2750	2750	86	3%	86	3%
7450	2237	2303	2303	67	3%	67	3%	2460	2534	2534	73	3%	73	3%	2674	2754	2754	80	3%	80	3%
7500	2246	2306	2306	61	3%	61	3%	2470	2537	2537	67	3%	67	3%	2685	2758	2758	73	3%	73	3%
7550	2255	2310	2310	55	2%	55	2%	2480	2541	2541	61	2%	61	2%	2696	2762	2762	66	2%	66	2%
7600	2264	2313	2313	49	2%	49	2%	2490	2544	2544	54	2%	54	2%	2707	2766	2766	59	2%	59	2%
7650	2273	2316	2316	44	2%	44	2%	2500	2548	2548	48	2%	48	2%	2717	2770	2770	52	2%	52	2%
7700	2282	2320	2320	38	2%	38	2%	2510	2552	2552	42	2%	42	2%	2728	2774	2774	45	2%	45	2%
7750	2291	2323	2323	32	1%	32	1%	2520	2555	2555	36	1%	36	1%	2739	2777	2777	39	1%	39	1%
7800	2300	2326	2326	27	1%	27	1%	2530	2559	2559	29	1%	29	1%	2750	2781	2781	32	1%	32	1%
7850	2309	2332	2332	23	1%	23	1%	2539	2565	2565	25	1%	25	1%	2760	2788	2788	27	1%	27	1%
7900	2317	2342	2342	25	1%	25	1%	2549	2577	2577	27	1%	27	1%	2771	2801	2801	30	1%	30	1%
7950	2326	2353	2353	27	1%	27	1%	2559	2589	2589	30	1%	30	1%	2781	2814	2814	32	1%	32	1%
8000	2335	2364	2364	29	1%	29	1%	2568	2601	2601	32	1%	32	1%	2792	2827	2827	35	1%	35	1%
8050	2343	2375	2375	32	1%	32	1%	2577	2613	2613	35	1%	35	1%	2801	2840	2840	38	1%	38	1%
8100	2346	2386	2386	40	2%	40	2%	2581	2625	2625	44	2%	44	2%	2805	2853	2853	48	2%	48	2%
8150	2349	2397	2397	48	2%	48	2%	2584	2637	2637	53	2%	53	2%	2809	2866	2866	57	2%	57	2%
8200	2352	2408	2408	56	2%	56	2%	2587	2649	2649	61	2%	61	2%	2812	2879	2879	67	2%	67	2%
8250	2355	2419	2419	64	3%	64	3%	2591	2661	2661	70	3%	70	3%	2816	2892	2892	76	3%	76	3%
8300	2358	2430	2430	71	3%	71	3%	2594	2672	2672	79	3%	79	3%	2820	2905	2905	85	3%	85	3%
8350	2361	2440	2440	79	3%	79	3%	2597	2684	2684	87	3%	87	3%	2823	2918	2918	95	3%	95	3%
8400	2364	2451	2451	87	4%	87	4%	2601	2696	2696	96	4%	96	4%	2827	2931	2931	104	4%	104	4%
8450	2367	2462	2462	95	4%	95	4%	2604	2708	2708	104	4%	104	4%	2831	2944	2944	114	4%	114	4%
8500	2370	2473	2473	103	4%	103	4%	2607	2720	2720	113	4%	113	4%	2834	2957	2957	123	4%	123	4%
8550	2373	2484	2484	110	4.6%	110	5%	2611	2732	2732	121	5%	121	5%	2838	2970	2970	132	4.6%	132	5%
8600	2376	2494	2494	118	5.0%	118	5%	2614	2744	2744	130	5%	130	5%	2841	2982	2982	141	5.0%	141	5%
8650	2379	2498	2498	119	5.0%	119	5%	2617	2748	2748	131	5%	131	5%	2845	2987	2987	142	5.0%	142	5%
8700	2382	2501	2501	119	5.0%	119	5%	2621	2751	2751	131	5.0%	131	5%	2849	2991	2991	142	5.0%	142	5%
8750	2386	2504	2504	117	4.9%	117	5%	2625	2754	2754	129	4.9%	129	5%	2854	2994	2994	140	4.9%	140	5%
8800	2392	2507	2507	114	4.8%	114	5%	2632	2757	2757	126	4.8%	126	5%	2860	2997	2997	137	4.8%	137	5%
8850	2398	2509	2509	111	4.6%	111	5%	2638	2760	2760	122	4.6%	122	5%	2867	3000	3000	133	4.6%	133	5%
8900	2404	2512	2512	108	4.5%	108	4%	2644	2763	2763	119	4.5%	119	4%	2874	3003	3003	129	4.5%	129	4%
8950	2410	2515	2515	105	4.4%	105	4%	2651	2766	2766	115	4.4%	115	4%	2881	3007	3007	125	4.4%	125	4%
9000	2415	2517	2517	102	4.2%	102	4%	2657	2769	2769	112	4.2%	112	4%	2888	3010	3010	122	4.2%	122	4%
9050	2421	2520	2520	99	4.1%	99	4%	2663	2772	2772	109	4.1%	109	4%	2895	3013	3013	118	4.1%	118	4%
9100	2427	2523	2523	96	3.9%	96	4%	2670	2775	2775	105	3.9%	105	4%	2902	3016	3016	114	3.9%	114	4%
9150	2433	2525	2525	92	3.8%	92	4%	2676	2778	2778	102	3.8%	102	4%	2909	3019	3019	111	3.8%	111	4%
9200	2439	2528	2528	89	3.7%	89	4%	2682	2781	2781	98	3.7%	98	4%	2916	3023	3023	107	3.7%	107	4%
9250	2444	2531	2531	86	3.5%	86	4%	2689	2784	2784	95	3.5%	95	4%	2923	3026	3026	103	3.5%	103	4%
9300	2450	2533	2533	83	3.4%	83	3%	2695	2787	2787	91	3.4%	91	3%	2930	3029	3029	99	3.4%	99	3%
9350	2456	2536	2536	80	3.3%	80	3%	2702	2790	2790	88	3.3%	88	3%	2937	3032	3032	96	3.3%	96	3%
9400	2462	2539	2539	77	3%	77	3%	2708	2793	2793	85	3%	85	3%	2944	3035	3035	92	3%	92	3%
9450	2467	2544	2544	77	3%	77	3%	2714	2798	2798	84	3%	84	3%	2950	3041	3041	92	3%	92	3%



Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children							
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
9500	2472	2549	2549	77	3%	77	3%	2719	2804	2804	85	3%	85	3%	2956	3048	3048	92	3%	92	3%
9550	2477	2554	2554	77	3%	77	3%	2725	2810	2810	85	3%	85	3%	2962	3054	3054	93	3%	93	3%
9600	2482	2560	2560	78	3%	78	3%	2730	2816	2816	86	3%	86	3%	2967	3061	3061	93	3%	93	3%
9650	2487	2565	2565	78	3%	78	3%	2735	2821	2821	86	3%	86	3%	2973	3067	3067	94	3%	94	3%
9700	2492	2570	2570	79	3%	79	3%	2741	2827	2827	87	3%	87	3%	2979	3073	3073	94	3%	94	3%
9750	2496	2576	2576	79	3%	79	3%	2746	2833	2833	87	3%	87	3%	2985	3080	3080	95	3%	95	3%
9800	2501	2581	2581	80	3%	80	3%	2752	2839	2839	87	3%	87	3%	2991	3086	3086	95	3%	95	3%
9850	2506	2586	2586	80	3%	80	3%	2757	2845	2845	88	3%	88	3%	2997	3092	3092	96	3%	96	3%
9900	2511	2592	2592	80	3%	80	3%	2762	2851	2851	88	3%	88	3%	3003	3099	3099	96	3%	96	3%
9950	2516	2597	2597	81	3%	81	3%	2768	2857	2857	89	3%	89	3%	3008	3105	3105	97	3%	97	3%
10000	2521	2602	2602	81	3%	81	3%	2773	2862	2862	89	3%	89	3%	3014	3111	3111	97	3%	97	3%
10050	2534	2608	2617	73	3%	82	3%	2788	2868	2878	80	3%	90	3%	3030	3118	3129	87	3%	98	3%
10100	2548	2613	2631	65	3%	83	3%	2802	2874	2894	72	3%	92	3%	3046	3124	3146	78	3%	100	3%
10150	2561	2618	2645	57	2%	84	3%	2817	2880	2910	63	2%	93	3%	3062	3131	3163	68	2%	101	3%
10200	2574	2623	2660	49	2%	85	3%	2832	2886	2926	54	2%	94	3%	3078	3137	3180	59	2%	102	3%
10250	2588	2633	2674	45	2%	86	3%	2847	2896	2942	49	2%	95	3%	3094	3148	3197	54	2%	103	3%
10300	2601	2642	2689	41	2%	87	3%	2861	2906	2957	45	2%	96	3%	3110	3159	3215	49	2%	104	3%
10350	2615	2651	2703	37	1%	88	3%	2876	2916	2973	40	1%	97	3%	3126	3170	3232	44	1%	106	3%
10400	2628	2660	2717	32	1%	89	3%	2891	2926	2989	36	1%	98	3%	3142	3181	3249	39	1%	107	3%
10450	2641	2670	2732	28	1%	90	3%	2905	2937	3005	31	1%	99	3%	3158	3192	3266	34	1%	108	3%
10500	2655	2679	2746	24	1%	91	3%	2920	2947	3021	27	1%	101	3%	3174	3203	3284	29	1%	109	3%
10550	2668	2688	2761	20	1%	92	3%	2935	2957	3037	22	1%	102	3%	3190	3214	3301	24	1%	111	3%
10600	2681	2697	2775	16	1%	93	3%	2950	2967	3052	17	1%	103	3%	3206	3225	3318	19	1%	112	3%
10650	2695	2707	2789	12	0%	95	4%	2964	2977	3068	13	0%	104	4%	3222	3236	3335	14	0%	113	4%
10700	2708	2716	2804	8	0%	96	4%	2979	2987	3084	8	0%	105	4%	3238	3247	3352	9	0%	114	4%
10750	2722	2725	2818	4	0%	97	4%	2994	2998	3100	4	0%	106	4%	3254	3258	3370	4	0%	115	4%
10800	2735	2734	2832	-1	0%	98	4%	3008	3008	3116	-1	0%	107	4%	3270	3269	3387	-1	0%	117	4%
10850	2748	2744	2847	-5	0%	99	4%	3023	3018	3132	-5	0%	108	4%	3286	3280	3404	-6	0%	118	4%
10900	2762	2753	2861	-9	0%	100	4%	3038	3028	3147	-10	0%	110	4%	3302	3292	3421	-11	0%	119	4%
10950	2775	2762	2876	-13	0%	101	4%	3053	3038	3163	-14	0%	111	4%	3318	3303	3438	-16	0%	120	4%
11000	2788	2771	2890	-17	-1%	102	4%	3067	3048	3179	-19	-1%	112	4%	3334	3314	3456	-20	-1%	122	4%
11050	2802	2781	2904	-21	-1%	103	4%	3082	3059	3195	-23	-1%	113	4%	3350	3325	3473	-25	-1%	123	4%
11100	2815	2790	2919	-25	-1%	104	4%	3097	3069	3211	-28	-1%	114	4%	3366	3336	3490	-30	-1%	124	4%
11150	2828	2799	2933	-29	-1%	105	4%	3111	3079	3227	-32	-1%	115	4%	3382	3347	3507	-35	-1%	125	4%
11200	2842	2808	2948	-34	-1%	106	4%	3126	3089	3242	-37	-1%	116	4%	3398	3358	3524	-40	-1%	126	4%
11250	2855	2818	2962	-38	-1%	107	4%	3141	3099	3258	-41	-1%	117	4%	3414	3369	3542	-45	-1%	128	4%
11300	2869	2827	2976	-42	-1%	108	4%	3155	3109	3274	-46	-1%	119	4%	3430	3380	3559	-50	-1%	129	4%
11350	2882	2836	2991	-46	-2%	109	4%	3170	3120	3290	-51	-2%	120	4%	3446	3391	3576	-55	-2%	130	4%
11400	2895	2845	3005	-50	-2%	110	4%	3185	3130	3306	-55	-2%	121	4%	3462	3402	3593	-60	-2%	131	4%
11450	2909	2855	3020	-54	-2%	111	4%	3200	3140	3322	-60	-2%	122	4%	3478	3413	3611	-65	-2%	133	4%
11500	2922	2864	3034	-58	-2%	112	4%	3214	3150	3337	-64	-2%	123	4%	3494	3424	3628	-70	-2%	134	4%
11550	2935	2873	3048	-62	-2%	113	4%	3229	3161	3353	-68	-2%	124	4%	3510	3435	3645	-74	-2%	135	4%
11600	2949	2883	3063	-66	-2%	114	4%	3244	3171	3369	-73	-2%	125	4%	3526	3447	3662	-79	-2%	136	4%
11650	2962	2892	3077	-70	-2%	115	4%	3258	3181	3385	-77	-2%	126	4%	3542	3458	3679	-84	-2%	137	4%
11700	2976	2901	3092	-74	-3%	116	4%	3273	3191	3401	-82	-3%	128	4%	3558	3469	3697	-89	-3%	139	4%
11750	2989	2910	3106	-78	-3%	117	4%	3288	3202	3417	-86	-3%	129	4%	3574	3480	3714	-94	-3%	140	4%
11800	3002	2920	3120	-83	-3%	118	4%	3303	3212	3432	-91	-3%	130	4%	3590	3491	3731	-99	-3%	141	4%
11850	3016	2929	3135	-87	-3%	119	4%	3317	3222	3448	-95	-3%	131	4%	3606	3502	3748	-104	-3%	142	4%
11900	3029	2938	3149	-91	-3%	120	4%	3332	3232	3464	-100	-3%	132	4%	3622	3513	3765	-108	-3%	144	4%
11950	3042	2948	3163	-95	-3%	121	4%	3347	3242	3480	-104	-3%	133	4%	3638	3525	3783	-113	-3%	145	4%
12000	3056	2957	3178	-99	-3%	122	4%	3361	3253	3496	-109	-3%	134	4%	3654	3536	3800	-118	-3%	146	4%
12050	3069	2966	3192	-103	-3%	123	4%	3376	3263	3512	-113	-3%	135	4%	3670	3547	3817	-123	-3%	147	4%
12100	3083	2976	3207	-107	-3%	124	4%	3391	3273	3527	-118	-3%	137	4%	3686	3558	3834	-128	-3%	148	4%
12150	3096	2985	3221	-111	-4%	125	4%	3405	3283	3543	-122	-4%	138	4%	3702	3569	3851	-133	-4%	150	4%
12200	3109	2994	3235	-115	-4%	126	4%	3420	3294	3559	-126	-4%	139	4%	3718	3580	3869	-137	-4%	151	4%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
12250	3123	3005	3250	-118	-4%	127	4%	3435	3305	3575	-130	-4%	140	4%	3734	3593	3886	-141	-4%	152	4%
12300	3136	3014	3264	-122	-4%	128	4%	3450	3315	3591	-134	-4%	141	4%	3750	3604	3903	-146	-4%	153	4%
12350	3149	3024	3279	-125	-4%	129	4%	3464	3327	3607	-138	-4%	142	4%	3766	3616	3920	-150	-4%	155	4%
12400	3163	3034	3293	-128	-4%	130	4%	3479	3338	3622	-141	-4%	143	4%	3782	3628	3937	-153	-4%	156	4%
12450	3176	3045	3307	-131	-4%	131	4%	3494	3349	3638	-145	-4%	144	4%	3798	3641	3955	-157	-4%	157	4%
12500	3189	3055	3322	-135	-4%	132	4%	3508	3360	3654	-148	-4%	146	4%	3814	3653	3972	-161	-4%	158	4%
12550	3203	3065	3336	-138	-4%	133	4%	3523	3372	3670	-151	-4%	147	4%	3830	3665	3989	-165	-4%	159	4%
12600	3216	3072	3351	-145	-4%	134	4%	3538	3379	3686	-159	-4%	148	4%	3846	3673	4006	-173	-4%	161	4%
12650	3230	3077	3365	-152	-5%	135	4%	3553	3385	3701	-167	-5%	149	4%	3862	3680	4024	-182	-5%	162	4%
12700	3243	3083	3379	-160	-5%	136	4%	3567	3391	3717	-176	-5%	150	4%	3878	3686	4041	-191	-5%	163	4%
12750	3256	3089	3394	-168	-5%	137	4%	3582	3398	3733	-184	-5%	151	4%	3894	3693	4058	-200	-5%	164	4%
12800	3270	3094	3408	-175	-5%	138	4%	3597	3404	3749	-193	-5%	152	4%	3910	3700	4075	-210	-5%	166	4%
12850	3283	3100	3423	-183	-6%	139	4%	3611	3410	3765	-201	-6%	153	4%	3926	3707	4092	-219	-6%	167	4%
12900	3296	3106	3437	-191	-6%	141	4%	3626	3416	3781	-210	-6%	155	4%	3942	3714	4110	-228	-6%	168	4%
12950	3310	3112	3451	-198	-6%	142	4%	3641	3423	3796	-218	-6%	156	4%	3958	3720	4127	-237	-6%	169	4%
13000	3323	3117	3466	-206	-6%	143	4%	3656	3429	3812	-227	-6%	157	4%	3974	3727	4144	-246	-6%	170	4%
13050	3337	3123	3480	-214	-6%	144	4%	3670	3435	3828	-235	-6%	158	4%	3990	3734	4161	-255	-6%	172	4%
13100	3350	3129	3495	-221	-7%	145	4%	3685	3441	3844	-243	-7%	159	4%	4006	3741	4178	-265	-7%	173	4%
13150	3363	3134	3509	-229	-7%	146	4%	3700	3448	3860	-252	-7%	160	4%	4022	3748	4196	-274	-7%	174	4%
13200	3377	3140	3523	-237	-7%	147	4%	3714	3454	3876	-260	-7%	161	4%	4037	3754	4213	-283	-7%	175	4%
13250	3390	3146	3538	-244	-7%	148	4%	3729	3460	3891	-269	-7%	162	4%	4053	3761	4230	-292	-7%	177	4%
13300	3403	3151	3552	-252	-7%	149	4%	3744	3466	3907	-277	-7%	164	4%	4069	3768	4247	-301	-7%	178	4%
13350	3417	3157	3566	-260	-8%	150	4%	3758	3473	3923	-286	-8%	165	4%	4085	3775	4264	-311	-8%	179	4%
13400	3430	3163	3581	-267	-8%	151	4%	3773	3479	3939	-294	-8%	166	4%	4101	3782	4282	-320	-8%	180	4%
13450	3444	3168	3595	-275	-8%	152	4%	3788	3485	3955	-303	-8%	167	4%	4117	3788	4299	-329	-8%	181	4%
13500	3457	3174	3610	-283	-8%	153	4%	3803	3491	3971	-311	-8%	168	4%	4133	3795	4316	-338	-8%	183	4%
13550	3470	3180	3624	-291	-8%	154	4%	3817	3498	3986	-320	-8%	169	4%	4149	3802	4333	-347	-8%	184	4%
13600	3484	3185	3638	-298	-9%	155	4%	3832	3504	4002	-328	-9%	170	4%	4165	3809	4351	-357	-9%	185	4%
13650	3497	3191	3653	-306	-9%	156	4%	3847	3510	4018	-336	-9%	171	4%	4181	3816	4368	-366	-9%	186	4%
13700	3510	3198	3667	-313	-9%	157	4%	3861	3518	4034	-344	-9%	173	4%	4197	3824	4385	-374	-9%	188	4%
13750	3524	3204	3682	-319	-9%	158	4%	3876	3525	4050	-351	-9%	174	4%	4213	3831	4402	-382	-9%	189	4%
13800	3537	3211	3696	-326	-9%	159	4%	3891	3532	4066	-359	-9%	175	4%	4229	3839	4419	-390	-9%	190	4%
13850	3550	3217	3710	-333	-9%	160	5%	3906	3539	4081	-366	-9%	176	5%	4245	3847	4437	-398	-9%	191	5%
13900	3564	3224	3725	-340	-10%	161	5%	3920	3546	4097	-374	-10%	177	5%	4261	3855	4454	-406	-10%	192	5%
13950	3577	3231	3739	-347	-10%	162	5%	3935	3554	4113	-381	-10%	178	5%	4277	3863	4471	-415	-10%	194	5%
14000	3591	3237	3754	-354	-10%	163	5%	3950	3561	4129	-389	-10%	179	5%	4293	3871	4488	-423	-10%	195	5%
14050	3604	3244	3768	-360	-10%	164	5%	3964	3568	4145	-396	-10%	180	5%	4309	3878	4505	-431	-10%	196	5%
14100	3617	3250	3782	-367	-10%	165	5%	3979	3575	4161	-404	-10%	182	5%	4325	3886	4523	-439	-10%	197	5%
14150	3631	3257	3797	-374	-10%	166	5%	3994	3582	4176	-411	-10%	183	5%	4341	3894	4540	-447	-10%	199	5%
14200	3644	3263	3811	-381	-10%	167	5%	4009	3590	4192	-419	-10%	184	5%	4357	3902	4557	-455	-10%	200	5%
14250	3657	3270	3826	-388	-11%	168	5%	4023	3597	4208	-426	-11%	185	5%	4373	3910	4574	-463	-11%	201	5%
14300	3671	3276	3840	-394	-11%	169	5%	4038	3604	4224	-434	-11%	186	5%	4389	3918	4591	-472	-11%	202	5%
14350	3684	3283	3854	-401	-11%	170	5%	4053	3611	4240	-441	-11%	187	5%	4405	3925	4609	-480	-11%	203	5%
14400	3698	3290	3869	-408	-11%	171	5%	4067	3619	4256	-449	-11%	188	5%	4421	3933	4626	-488	-11%	205	5%
14450	3711	3296	3883	-415	-11%	172	5%	4082	3626	4271	-456	-11%	189	5%	4437	3941	4643	-496	-11%	206	5%
14500	3724	3303	3898	-422	-11%	173	5%	4097	3633	4287	-464	-11%	191	5%	4453	3949	4660	-504	-11%	207	5%
14550	3738	3309	3912	-428	-11%	174	5%	4111	3640	4303	-471	-11%	192	5%	4469	3957	4677	-512	-11%	208	5%
14600	3751	3316	3926	-435	-12%	175	5%	4126	3647	4319	-479	-12%	193	5%	4485	3965	4695	-520	-12%	210	5%
14650	3764	3322	3941	-442	-12%	176	5%	4141	3655	4335	-486	-12%	194	5%	4501	3973	4712	-529	-12%	211	5%
14700	3778	3329	3955	-449	-12%	177	5%	4156	3662	4351	-494	-12%	195	5%	4517	3980	4729	-537	-12%	212	5%
14750	3791	3335	3969	-456	-12%	178	5%	4170	3669	4366	-501	-12%	196	5%	4533	3988	4746	-545	-12%	213	5%
14800	3805	3342	3984	-462	-12%	179	5%	4185	3676	4382	-509	-12%	197	5%	4549	3996	4764	-553	-12%	214	5%
14850	3818	3349	3998	-469	-12%	180	5%	4200	3683	4398	-516	-12%	198	5%	4565	4004	4781	-561	-12%	216	5%
14900	3831	3355	4013	-476	-12%	181	5%	4214	3691	4414	-524	-12%	200	5%	4581	4012	4798	-569	-12%	217	5%
14950	3845	3362	4027	-483	-13%	182	5%	4229	3698	4430	-531	-13%	201	5%	4597	4020	4815	-577	-13%	218	5%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
15000	3858	3368	4041	-490	-13%	183	5%	4244	3705	4446	-539	-13%	202	5%	4613	4027	4832	-586	-13%	219	5%
15050	3865	3375	4055	-490	-13%	190	5%	4251	3712	4460	-539	-13%	209	5%	4621	4035	4848	-586	-13%	227	5%
15100	3871	3381	4061	-491	-13%	190	5%	4259	3719	4467	-540	-13%	209	5%	4629	4043	4856	-586	-13%	227	5%
15150	3878	3385	4068	-494	-13%	189	5%	4266	3723	4474	-543	-13%	208	5%	4637	4047	4864	-590	-13%	226	5%
15200	3885	3388	4074	-497	-13%	189	5%	4273	3727	4482	-546	-13%	208	5%	4645	4051	4871	-594	-13%	226	5%
15250	3892	3392	4081	-500	-13%	189	5%	4281	3731	4489	-550	-13%	208	5%	4653	4056	4879	-597	-13%	226	5%
15300	3898	3395	4087	-503	-13%	189	5%	4288	3735	4496	-553	-13%	208	5%	4661	4060	4887	-602	-13%	226	5%
15350	3905	3398	4094	-507	-13%	189	5%	4295	3738	4503	-557	-13%	208	5%	4669	4063	4895	-606	-13%	226	5%
15400	3912	3402	4100	-510	-13%	189	5%	4303	3742	4510	-561	-13%	207	5%	4677	4067	4903	-610	-13%	225	5%
15450	3918	3405	4107	-514	-13%	188	5%	4310	3745	4517	-565	-13%	207	5%	4685	4071	4910	-614	-13%	225	5%
15500	3925	3408	4113	-517	-13%	188	5%	4318	3749	4525	-569	-13%	207	5%	4693	4075	4918	-618	-13%	225	5%
15550	3932	3411	4120	-521	-13%	188	5%	4325	3752	4532	-573	-13%	207	5%	4701	4079	4926	-623	-13%	225	5%
15600	3939	3414	4126	-524	-13%	188	5%	4332	3756	4539	-577	-13%	207	5%	4709	4083	4934	-627	-13%	225	5%
15650	3945	3418	4133	-528	-13%	188	5%	4340	3759	4546	-580	-13%	206	5%	4717	4086	4942	-631	-13%	224	5%
15700	3952	3421	4139	-531	-13%	187	5%	4347	3763	4553	-584	-13%	206	5%	4725	4090	4949	-635	-13%	224	5%
15750	3959	3424	4146	-535	-14%	187	5%	4355	3766	4560	-588	-14%	206	5%	4733	4094	4957	-639	-14%	224	5%
15800	3965	3427	4152	-538	-14%	187	5%	4362	3770	4568	-592	-14%	206	5%	4741	4098	4965	-643	-14%	224	5%
15850	3972	3430	4159	-542	-14%	187	5%	4369	3773	4575	-596	-14%	206	5%	4749	4102	4973	-648	-14%	223	5%
15900	3979	3434	4165	-545	-14%	187	5%	4377	3777	4582	-600	-14%	205	5%	4757	4106	4981	-652	-14%	223	5%
15950	3986	3437	4172	-549	-14%	186	5%	4384	3781	4589	-604	-14%	205	5%	4765	4109	4988	-656	-14%	223	5%
16000	3992	3440	4179	-552	-14%	186	5%	4391	3784	4596	-607	-14%	205	5%	4773	4113	4996	-660	-14%	223	5%
16050	3999	3443	4185	-556	-14%	186	5%	4399	3788	4604	-611	-14%	205	5%	4782	4117	5004	-664	-14%	223	5%
16100	4006	3446	4192	-559	-14%	186	5%	4406	3791	4611	-615	-14%	205	5%	4790	4121	5012	-669	-14%	222	5%
16150	4012	3450	4198	-563	-14%	186	5%	4414	3795	4618	-619	-14%	204	5%	4798	4125	5020	-673	-14%	222	5%
16200	4019	3453	4205	-566	-14%	186	5%	4421	3798	4625	-623	-14%	204	5%	4806	4129	5027	-677	-14%	222	5%
16250	4026	3456	4211	-570	-14%	185	5%	4428	3802	4632	-627	-14%	204	5%	4814	4132	5035	-681	-14%	222	5%
16300	4032	3459	4218	-573	-14%	185	5%	4436	3805	4639	-630	-14%	204	5%	4822	4136	5043	-685	-14%	221	5%
16350	4039	3463	4224	-577	-14%	185	5%	4443	3809	4647	-634	-14%	204	5%	4830	4140	5051	-690	-14%	221	5%
16400	4046	3466	4231	-580	-14%	185	5%	4450	3812	4654	-638	-14%	203	5%	4838	4144	5059	-694	-14%	221	5%
16450	4053	3469	4237	-584	-14%	185	5%	4458	3816	4661	-642	-14%	203	5%	4846	4148	5066	-698	-14%	221	5%
16500	4059	3472	4244	-587	-14%	184	5%	4465	3819	4668	-646	-14%	203	5%	4854	4152	5074	-702	-14%	221	5%
16550	4066	3475	4250	-591	-15%	184	5%	4473	3823	4675	-650	-15%	203	5%	4862	4155	5082	-706	-15%	220	5%
16600	4073	3479	4257	-594	-15%	184	5%	4480	3826	4682	-654	-15%	202	5%	4870	4159	5090	-710	-15%	220	5%
16650	4079	3482	4263	-598	-15%	184	5%	4487	3830	4690	-657	-15%	202	5%	4878	4163	5098	-715	-15%	220	5%
16700	4086	3485	4270	-601	-15%	184	4%	4495	3833	4697	-661	-15%	202	4%	4886	4167	5105	-719	-15%	220	4%
16750	4093	3491	4276	-602	-15%	184	4%	4502	3840	4704	-662	-15%	202	4%	4894	4174	5113	-720	-15%	219	4%
16800	4100	3499	4283	-600	-15%	183	4%	4510	3849	4711	-661	-15%	202	4%	4902	4184	5121	-718	-15%	219	4%
16850	4106	3508	4289	-599	-15%	183	4%	4517	3858	4718	-659	-15%	201	4%	4910	4194	5129	-716	-15%	219	4%
16900	4113	3516	4296	-597	-15%	183	4%	4524	3868	4726	-657	-15%	201	4%	4918	4204	5137	-714	-15%	219	4%
16950	4120	3525	4302	-595	-14%	183	4%	4532	3877	4733	-655	-14%	201	4%	4926	4214	5144	-712	-14%	219	4%
17000	4126	3533	4309	-593	-14%	183	4%	4539	3886	4740	-653	-14%	201	4%	4934	4224	5152	-709	-14%	218	4%
17050	4133	3542	4316	-592	-14%	182	4%	4546	3896	4747	-651	-14%	201	4%	4942	4235	5160	-707	-14%	218	4%
17100	4140	3550	4322	-590	-14%	182	4%	4554	3905	4754	-649	-14%	200	4%	4950	4245	5168	-705	-14%	218	4%
17150	4147	3558	4329	-588	-14%	182	4%	4561	3914	4761	-647	-14%	200	4%	4958	4255	5176	-703	-14%	218	4%
17200	4153	3567	4335	-586	-14%	182	4%	4569	3924	4769	-645	-14%	200	4%	4966	4265	5184	-701	-14%	217	4%
17250	4160	3575	4342	-584	-14%	182	4%	4576	3933	4776	-643	-14%	200	4%	4974	4275	5191	-699	-14%	217	4%
17300	4167	3584	4348	-583	-14%	182	4%	4583	3942	4783	-641	-14%	200	4%	4982	4285	5199	-697	-14%	217	4%
17350	4173	3592	4355	-581	-14%	181	4%	4591	3952	4790	-639	-14%	199	4%	4990	4295	5207	-695	-14%	217	4%
17400	4180	3601	4361	-579	-14%	181	4%	4598	3961	4797	-637	-14%	199	4%	4998	4306	5215	-693	-14%	217	4%
17450	4187	3609	4368	-577	-14%	181	4%	4605	3970	4805	-635	-14%	199	4%	5006	4316	5223	-690	-14%	216	4%
17500	4193	3618	4374	-576	-14%	181	4%	4613	3980	4812	-633	-14%	199	4%	5014	4326	5230	-688	-14%	216	4%
17550	4200	3626	4381	-574	-14%	181	4%	4620	3989	4819	-631	-14%	199	4%	5022	4336	5238	-686	-14%	216	4%
17600	4207	3635	4387	-572	-14%	180	4%	4628	3998	4826	-629	-14%	198	4%	5030	4346	5246	-684	-14%	216	4%
17650	4214	3643	4394	-570	-14%	180	4%	4635	4008	4833	-627	-14%	198	4%	5038	4356	5254	-682	-14%	216	4%
17700	4220	3652	4400	-569	-13%	180	4%	4642	4017	4840	-625	-13%	198	4%	5046	4366	5262	-680	-13%	215	4%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
17750	4227	3660	4407	-567	-13%	180	4%	4650	4026	4848	-623	-13%	198	4%	5054	4377	5269	-678	-13%	215	4%
17800	4234	3669	4413	-565	-13%	180	4%	4657	4036	4855	-621	-13%	198	4%	5062	4387	5277	-676	-13%	215	4%
17850	4240	3677	4420	-563	-13%	179	4%	4665	4045	4862	-619	-13%	197	4%	5070	4397	5285	-673	-13%	215	4%
17900	4247	3686	4426	-561	-13%	179	4%	4672	4054	4869	-618	-13%	197	4%	5078	4407	5293	-671	-13%	214	4%
17950	4254	3694	4433	-560	-13%	179	4%	4679	4064	4876	-616	-13%	197	4%	5086	4417	5301	-669	-13%	214	4%
18000	4261	3703	4440	-558	-13%	179	4%	4687	4073	4883	-614	-13%	197	4%	5094	4427	5308	-667	-13%	214	4%
18050	4267	3711	4446	-556	-13%	179	4%	4694	4082	4891	-612	-13%	197	4%	5102	4438	5316	-665	-13%	214	4%
18100	4274	3720	4453	-554	-13%	179	4%	4701	4092	4898	-610	-13%	196	4%	5110	4448	5324	-663	-13%	214	4%
18150	4281	3728	4459	-553	-13%	178	4%	4709	4101	4905	-608	-13%	196	4%	5118	4458	5332	-661	-13%	213	4%
18200	4287	3737	4466	-551	-13%	178	4%	4716	4110	4912	-606	-13%	196	4%	5126	4468	5340	-659	-13%	213	4%
18250	4294	3745	4472	-549	-13%	178	4%	4724	4120	4919	-604	-13%	196	4%	5135	4478	5347	-656	-13%	213	4%
18300	4301	3754	4479	-547	-13%	178	4%	4731	4129	4927	-602	-13%	196	4%	5143	4488	5355	-654	-13%	213	4%
18350	4308	3762	4485	-545	-13%	178	4%	4738	4138	4934	-600	-13%	195	4%	5151	4498	5363	-652	-13%	212	4%
18400	4314	3771	4492	-544	-13%	177	4%	4746	4148	4941	-598	-13%	195	4%	5159	4509	5371	-650	-13%	212	4%
18450	4321	3779	4498	-542	-13%	177	4%	4753	4157	4948	-596	-13%	195	4%	5167	4519	5379	-648	-13%	212	4%
18500	4328	3788	4505	-540	-12%	177	4%	4760	4166	4955	-594	-12%	195	4%	5175	4529	5386	-646	-12%	212	4%
18550	4334	3796	4511	-538	-12%	177	4%	4768	4176	4962	-592	-12%	195	4%	5183	4539	5394	-644	-12%	212	4%
18600	4341	3805	4518	-537	-12%	177	4%	4775	4185	4970	-590	-12%	194	4%	5191	4549	5402	-642	-12%	211	4%
18650	4348	3813	4524	-535	-12%	177	4%	4783	4194	4977	-588	-12%	194	4%	5199	4559	5410	-639	-12%	211	4%
18700	4355	3822	4531	-533	-12%	176	4%	4790	4204	4984	-586	-12%	194	4%	5207	4569	5418	-637	-12%	211	4%
18750	4361	3830	4537	-531	-12%	176	4%	4797	4213	4991	-584	-12%	194	4%	5215	4580	5425	-635	-12%	211	4%
18800	4368	3838	4544	-529	-12%	176	4%	4805	4222	4998	-582	-12%	194	4%	5223	4590	5433	-633	-12%	210	4%
18850	4375	3847	4550	-528	-12%	176	4%	4812	4232	5006	-580	-12%	193	4%	5231	4600	5441	-631	-12%	210	4%
18900	4381	3855	4557	-526	-12%	176	4%	4820	4241	5013	-578	-12%	193	4%	5239	4610	5449	-629	-12%	210	4%
18950	4388	3864	4564	-524	-12%	175	4%	4827	4250	5020	-577	-12%	193	4%	5247	4620	5457	-627	-12%	210	4%
19000	4395	3872	4570	-522	-12%	175	4%	4834	4260	5027	-575	-12%	193	4%	5255	4630	5464	-625	-12%	210	4%
19050	4401	3881	4577	-521	-12%	175	4%	4842	4269	5034	-573	-12%	193	4%	5263	4640	5472	-622	-12%	209	4%
19100	4408	3889	4583	-519	-12%	175	4%	4849	4278	5041	-571	-12%	192	4%	5271	4650	5480	-621	-12%	209	4%
19150	4415	3897	4590	-518	-12%	175	4%	4856	4287	5049	-569	-12%	192	4%	5279	4660	5488	-619	-12%	209	4%
19200	4422	3905	4596	-516	-12%	175	4%	4864	4296	5056	-568	-12%	192	4%	5287	4670	5496	-617	-12%	209	4%
19250	4428	3913	4603	-515	-12%	174	4%	4871	4305	5063	-567	-12%	192	4%	5295	4679	5503	-616	-12%	208	4%
19300	4435	3919	4609	-516	-12%	174	4%	4879	4311	5070	-568	-12%	192	4%	5303	4686	5511	-617	-12%	208	4%
19350	4442	3924	4616	-518	-12%	174	4%	4886	4316	5077	-570	-12%	191	4%	5311	4691	5519	-620	-12%	208	4%
19400	4448	3929	4622	-520	-12%	174	4%	4893	4321	5084	-572	-12%	191	4%	5319	4697	5527	-622	-12%	208	4%
19450	4455	3934	4629	-522	-12%	174	4%	4901	4327	5092	-574	-12%	191	4%	5327	4703	5535	-624	-12%	208	4%
19500	4462	3938	4635	-523	-12%	173	4%	4908	4332	5099	-576	-12%	191	4%	5335	4709	5542	-626	-12%	207	4%
19550	4469	3943	4642	-525	-12%	173	4%	4915	4338	5106	-578	-12%	191	4%	5343	4715	5550	-628	-12%	207	4%
19600	4475	3948	4648	-527	-12%	173	4%	4923	4343	5113	-580	-12%	190	4%	5351	4721	5558	-630	-12%	207	4%
19650	4482	3953	4655	-529	-12%	173	4%	4930	4349	5120	-582	-12%	190	4%	5359	4727	5566	-632	-12%	207	4%
19700	4489	3958	4661	-530	-12%	173	4%	4938	4354	5128	-583	-12%	190	4%	5367	4733	5574	-634	-12%	206	4%
19750	4495	3963	4668	-532	-12%	173	4%	4945	4360	5135	-585	-12%	190	4%	5375	4739	5581	-636	-12%	206	4%
19800	4502	3968	4674	-534	-12%	172	4%	4952	4365	5142	-587	-12%	190	4%	5383	4745	5589	-638	-12%	206	4%
19850	4509	3973	4681	-536	-12%	172	4%	4960	4371	5149	-589	-12%	189	4%	5391	4751	5597	-640	-12%	206	4%
19900	4516	3978	4688	-537	-12%	172	4%	4967	4376	5156	-591	-12%	189	4%	5399	4757	5605	-643	-12%	206	4%
19950	4522	3983	4694	-539	-12%	172	4%	4974	4381	5163	-593	-12%	189	4%	5407	4763	5613	-645	-12%	205	4%
20000	4529	3988	4701	-541	-12%	172	4%	4982	4387	5171	-595	-12%	189	4%	5415	4769	5620	-647	-12%	205	4%
20050	4536	3993	4707	-543	-12%	171	4%	4989	4392	5178	-597	-12%	189	4%	5423	4774	5628	-649	-12%	205	4%
20100	4542	3998	4714	-544	-12%	171	4%	4997	4398	5185	-599	-12%	188	4%	5431	4780	5636	-651	-12%	205	4%
20150	4549	4003	4720	-546	-12%	171	4%	5004	4403	5192	-601	-12%	188	4%	5439	4786	5644	-653	-12%	205	4%
20200	4556	4008	4727	-548	-12%	171	4%	5011	4409	5199	-603	-12%	188	4%	5447	4792	5652	-655	-12%	204	4%
20250	4563	4013	4733	-550	-12%	171	4%	5019	4414	5207	-605	-12%	188	4%	5455	4798	5659	-657	-12%	204	4%
20300	4569	4018	4740	-551	-12%	170	4%	5026	4420	5214	-607	-12%	188	4%	5463	4804	5667	-659	-12%	204	4%
20350	4576	4023	4746	-553	-12%	170	4%	5034	4425	5221	-609	-12%	187	4%	5471	4810	5675	-661	-12%	204	4%
20400	4583	4028	4753	-555	-12%	170	4%	5041	4430	5228	-610	-12%	187	4%	5479	4816	5683	-664	-12%	203	4%
20450	4589	4033	4759	-557	-12%	170	4%	5048	4436	5235	-612	-12%	187	4%	5488	4822	5691	-666	-12%	203	4%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
20500	4596	4038	4766	-558	-12%	170	4%	5056	4441	5242	-614	-12%	187	4%	5496	4828	5698	-668	-12%	203	4%
20550	4603	4043	4772	-560	-12%	170	4%	5063	4447	5250	-616	-12%	187	4%	5504	4834	5706	-670	-12%	203	4%
20600	4609	4048	4779	-562	-12%	169	4%	5070	4452	5257	-618	-12%	186	4%	5512	4840	5714	-672	-12%	203	4%
20650	4616	4052	4785	-564	-12%	169	4%	5078	4458	5264	-620	-12%	186	4%	5520	4846	5722	-674	-12%	202	4%
20700	4623	4057	4792	-565	-12%	169	4%	5085	4463	5271	-622	-12%	186	4%	5528	4851	5730	-676	-12%	202	4%
20750	4630	4062	4798	-567	-12%	169	4%	5093	4469	5278	-624	-12%	186	4%	5536	4857	5738	-678	-12%	202	4%
20800	4636	4067	4805	-569	-12%	169	4%	5100	4474	5285	-626	-12%	186	4%	5544	4863	5745	-680	-12%	202	4%
20850	4643	4072	4812	-571	-12%	168	4%	5107	4480	5293	-628	-12%	185	4%	5552	4869	5753	-682	-12%	201	4%
20900	4650	4077	4818	-572	-12%	168	4%	5115	4485	5300	-630	-12%	185	4%	5560	4875	5761	-685	-12%	201	4%
20950	4656	4082	4825	-574	-12%	168	4%	5122	4490	5307	-632	-12%	185	4%	5568	4881	5769	-687	-12%	201	4%
21000	4663	4087	4831	-576	-12%	168	4%	5129	4496	5314	-634	-12%	185	4%	5576	4887	5777	-689	-12%	201	4%
21050	4670	4092	4838	-578	-12%	168	4%	5137	4501	5321	-636	-12%	185	4%	5584	4893	5784	-691	-12%	201	4%
21100	4677	4097	4844	-579	-12%	168	4%	5144	4507	5329	-637	-12%	184	4%	5592	4899	5792	-693	-12%	200	4%
21150	4683	4102	4851	-581	-12%	167	4%	5152	4512	5336	-639	-12%	184	4%	5600	4905	5800	-695	-12%	200	4%
21200	4690	4107	4857	-583	-12%	167	4%	5159	4518	5343	-641	-12%	184	4%	5608	4911	5808	-697	-12%	200	4%
21250	4697	4112	4864	-585	-12%	167	4%	5166	4523	5350	-643	-12%	184	4%	5616	4917	5816	-699	-12%	200	4%
21300	4703	4117	4870	-586	-12%	167	4%	5174	4529	5357	-645	-12%	183	4%	5624	4923	5823	-701	-12%	199	4%
21350	4710	4122	4877	-588	-12%	167	4%	5181	4534	5364	-647	-12%	183	4%	5632	4929	5831	-703	-12%	199	4%
21400	4717	4127	4883	-590	-13%	166	4%	5189	4540	5372	-649	-13%	183	4%	5640	4934	5839	-705	-13%	199	4%
21450	4724	4132	4890	-592	-13%	166	4%	5196	4545	5379	-651	-13%	183	4%	5648	4940	5847	-708	-13%	199	4%
21500	4730	4137	4896	-594	-13%	166	4%	5203	4550	5386	-653	-13%	183	4%	5656	4946	5855	-710	-13%	199	4%
21550	4737	4142	4903	-595	-13%	166	4%	5211	4556	5393	-655	-13%	182	4%	5664	4952	5862	-712	-13%	198	4%
21600	4744	4147	4909	-597	-13%	166	3%	5218	4561	5400	-657	-13%	182	3%	5672	4958	5870	-714	-13%	198	3%
21650	4750	4152	4916	-599	-13%	166	3%	5225	4567	5408	-659	-13%	182	3%	5680	4964	5878	-716	-13%	198	3%
21700	4757	4157	4922	-601	-13%	165	3%	5233	4572	5415	-661	-13%	182	3%	5688	4970	5886	-718	-13%	198	3%
21750	4764	4162	4929	-602	-13%	165	3%	5240	4578	5422	-662	-13%	182	3%	5696	4976	5894	-720	-13%	197	3%
21800	4771	4166	4935	-604	-13%	165	3%	5248	4583	5429	-664	-13%	181	3%	5704	4982	5901	-722	-13%	197	3%
21850	4777	4171	4942	-606	-13%	165	3%	5255	4589	5436	-666	-13%	181	3%	5712	4988	5909	-724	-13%	197	3%
21900	4784	4176	4949	-608	-13%	165	3%	5262	4594	5443	-668	-13%	181	3%	5720	4994	5917	-726	-13%	197	3%
21950	4791	4181	4955	-609	-13%	164	3%	5270	4600	5451	-670	-13%	181	3%	5728	5000	5925	-729	-13%	197	3%
22000	4797	4186	4962	-611	-13%	164	3%	5277	4605	5458	-672	-13%	181	3%	5736	5006	5933	-731	-13%	196	3%
22050	4804	4191	4968	-613	-13%	164	3%	5284	4610	5465	-674	-13%	180	3%	5744	5012	5940	-733	-13%	196	3%
22100	4811	4196	4975	-615	-13%	164	3%	5292	4616	5472	-676	-13%	180	3%	5752	5017	5948	-735	-13%	196	3%
22150	4817	4201	4981	-616	-13%	164	3%	5299	4621	5479	-678	-13%	180	3%	5760	5023	5956	-737	-13%	196	3%
22200	4824	4206	4988	-618	-13%	164	3%	5307	4627	5486	-680	-13%	180	3%	5768	5029	5964	-739	-13%	195	3%
22250	4831	4211	4994	-620	-13%	163	3%	5314	4632	5494	-682	-13%	180	3%	5776	5035	5972	-741	-13%	195	3%
22300	4838	4216	5001	-622	-13%	163	3%	5321	4638	5501	-684	-13%	179	3%	5784	5041	5979	-743	-13%	195	3%
22350	4844	4221	5007	-623	-13%	163	3%	5329	4643	5508	-686	-13%	179	3%	5792	5047	5987	-745	-13%	195	3%
22400	4851	4226	5014	-625	-13%	163	3%	5336	4649	5515	-688	-13%	179	3%	5800	5053	5995	-747	-13%	195	3%
22450	4858	4231	5020	-627	-13%	163	3%	5344	4654	5522	-689	-13%	179	3%	5808	5059	6003	-749	-13%	194	3%
22500	4864	4236	5027	-629	-13%	162	3%	5351	4659	5530	-691	-13%	179	3%	5816	5065	6011	-752	-13%	194	3%
22550	4871	4241	5033	-630	-13%	162	3%	5358	4665	5537	-693	-13%	178	3%	5824	5071	6018	-754	-13%	194	3%
22600	4878	4246	5040	-632	-13%	162	3%	5366	4670	5544	-695	-13%	178	3%	5832	5077	6026	-756	-13%	194	3%
22650	4885	4251	5046	-634	-13%	162	3%	5373	4676	5551	-697	-13%	178	3%	5840	5083	6034	-758	-13%	194	3%
22700	4891	4256	5053	-636	-13%	162	3%	5380	4681	5558	-699	-13%	178	3%	5849	5089	6042	-760	-13%	193	3%
22750	4898	4261	5059	-637	-13%	161	3%	5388	4687	5565	-701	-13%	178	3%	5857	5094	6050	-762	-13%	193	3%
22800	4905	4266	5066	-639	-13%	161	3%	5395	4692	5573	-703	-13%	177	3%	5865	5100	6057	-764	-13%	193	3%
22850	4911	4272	5073	-639	-13%	161	3%	5403	4699	5580	-703	-13%	177	3%	5873	5108	6065	-764	-13%	193	3%
22900	4918	4280	5079	-639	-13%	161	3%	5410	4707	5587	-702	-13%	177	3%	5881	5117	6073	-764	-13%	192	3%
22950	4925	4287	5086	-638	-13%	161	3%	5417	4716	5594	-702	-13%	177	3%	5889	5126	6081	-763	-13%	192	3%
23000	4932	4294	5092	-637	-13%	161	3%	5425	4724	5601	-701	-13%	177	3%	5897	5135	6089	-762	-13%	192	3%
23050	4938	4302	5099	-636	-13%	160	3%	5432	4732	5609	-700	-13%	176	3%	5905	5144	6096	-761	-13%	192	3%
23100	4945	4309	5105	-636	-13%	160	3%	5439	4740	5616	-699	-13%	176	3%	5913	5153	6104	-760	-13%	192	3%
23150	4952	4317	5112	-635	-13%	160	3%	5447	4748	5623	-698	-13%	176	3%	5921	5162	6112	-759	-13%	191	3%
23200	4958	4324	5118	-634	-13%	160	3%	5454	4757	5630	-698	-13%	176	3%	5929	5170	6120	-758	-13%	191	3%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
23250	4965	4332	5125	-633	-13%	160	3%	5462	4765	5637	-697	-13%	176	3%	5937	5179	6128	-757	-13%	191	3%
23300	4972	4339	5131	-633	-13%	159	3%	5469	4773	5644	-696	-13%	175	3%	5945	5188	6135	-757	-13%	191	3%
23350	4979	4347	5138	-632	-13%	159	3%	5476	4781	5652	-695	-13%	175	3%	5953	5197	6143	-756	-13%	190	3%
23400	4985	4354	5144	-631	-13%	159	3%	5484	4789	5659	-694	-13%	175	3%	5961	5206	6151	-755	-13%	190	3%
23450	4992	4361	5151	-631	-13%	159	3%	5491	4798	5666	-694	-13%	175	3%	5969	5215	6159	-754	-13%	190	3%
23500	4999	4369	5157	-630	-13%	159	3%	5499	4806	5673	-693	-13%	175	3%	5977	5224	6167	-753	-13%	190	3%
23550	5005	4376	5164	-629	-13%	159	3%	5506	4814	5680	-692	-13%	174	3%	5985	5233	6174	-752	-13%	190	3%
23600	5012	4384	5170	-628	-13%	158	3%	5513	4822	5687	-691	-13%	174	3%	5993	5242	6182	-751	-13%	189	3%
23650	5019	4391	5177	-628	-13%	158	3%	5521	4830	5695	-690	-13%	174	3%	6001	5251	6190	-750	-13%	189	3%
23700	5025	4399	5183	-627	-12%	158	3%	5528	4839	5702	-690	-12%	174	3%	6009	5259	6198	-749	-12%	189	3%
23750	5032	4406	5190	-626	-12%	158	3%	5535	4847	5709	-689	-12%	174	3%	6017	5268	6206	-749	-12%	189	3%
23800	5039	4414	5197	-625	-12%	158	3%	5543	4855	5716	-688	-12%	173	3%	6025	5277	6213	-748	-12%	188	3%
23850	5046	4421	5203	-625	-12%	157	3%	5550	4863	5723	-687	-12%	173	3%	6033	5286	6221	-747	-12%	188	3%
23900	5052	4428	5210	-624	-12%	157	3%	5558	4871	5731	-686	-12%	173	3%	6041	5295	6229	-746	-12%	188	3%
23950	5059	4436	5216	-623	-12%	157	3%	5565	4879	5738	-685	-12%	173	3%	6049	5304	6237	-745	-12%	188	3%
24000	5066	4443	5223	-622	-12%	157	3%	5572	4888	5745	-685	-12%	173	3%	6057	5313	6245	-744	-12%	188	3%
24050	5072	4451	5229	-622	-12%	157	3%	5580	4896	5752	-684	-12%	172	3%	6065	5322	6252	-743	-12%	187	3%
24100	5079	4458	5236	-621	-12%	157	3%	5587	4904	5759	-683	-12%	172	3%	6073	5331	6260	-742	-12%	187	3%
24150	5086	4466	5242	-620	-12%	156	3%	5594	4912	5766	-682	-12%	172	3%	6081	5340	6268	-742	-12%	187	3%
24200	5093	4473	5249	-619	-12%	156	3%	5602	4920	5774	-681	-12%	172	3%	6089	5349	6276	-741	-12%	187	3%
24250	5099	4481	5255	-619	-12%	156	3%	5609	4929	5781	-681	-12%	172	3%	6097	5357	6284	-740	-12%	186	3%
24300	5106	4488	5262	-618	-12%	156	3%	5617	4937	5788	-680	-12%	171	3%	6105	5366	6292	-739	-12%	186	3%
24350	5113	4495	5268	-617	-12%	156	3%	5624	4945	5795	-679	-12%	171	3%	6113	5375	6299	-738	-12%	186	3%
24400	5119	4503	5275	-617	-12%	155	3%	5631	4953	5802	-678	-12%	171	3%	6121	5384	6307	-737	-12%	186	3%
24450	5126	4510	5281	-616	-12%	155	3%	5639	4961	5809	-677	-12%	171	3%	6129	5393	6315	-736	-12%	186	3%
24500	5133	4518	5288	-615	-12%	155	3%	5646	4970	5817	-677	-12%	171	3%	6137	5402	6323	-735	-12%	185	3%
24550	5140	4525	5294	-614	-12%	155	3%	5654	4978	5824	-676	-12%	170	3%	6145	5411	6331	-735	-12%	185	3%
24600	5146	4533	5301	-614	-12%	155	3%	5661	4986	5831	-675	-12%	170	3%	6153	5420	6338	-734	-12%	185	3%
24650	5153	4540	5307	-613	-12%	154	3%	5668	4994	5838	-674	-12%	170	3%	6161	5429	6346	-733	-12%	185	3%
24700	5160	4548	5314	-612	-12%	154	3%	5676	5002	5845	-673	-12%	170	3%	6169	5438	6354	-732	-12%	185	3%
24750	5166	4555	5321	-611	-12%	154	3%	5683	5011	5853	-672	-12%	170	3%	6177	5446	6362	-731	-12%	184	3%
24800	5173	4562	5327	-611	-12%	154	3%	5690	5019	5860	-672	-12%	169	3%	6185	5455	6370	-730	-12%	184	3%
24850	5180	4570	5334	-610	-12%	154	3%	5698	5027	5867	-671	-12%	169	3%	6193	5464	6377	-729	-12%	184	3%
24900	5187	4577	5340	-609	-12%	154	3%	5705	5035	5874	-670	-12%	169	3%	6202	5473	6385	-728	-12%	184	3%
24950	5193	4585	5347	-608	-12%	153	3%	5713	5043	5881	-669	-12%	169	3%	6210	5482	6393	-727	-12%	183	3%
25000	5200	4592	5353	-608	-12%	153	3%	5720	5051	5888	-668	-12%	169	3%	6218	5491	6401	-727	-12%	183	3%
25050	5207	4600	5360	-607	-12%	153	3%	5727	5060	5896	-668	-12%	168	3%	6226	5500	6409	-726	-12%	183	3%
25100	5213	4607	5366	-606	-12%	153	3%	5735	5068	5903	-667	-12%	168	3%	6234	5509	6416	-725	-12%	183	3%
25150	5220	4615	5373	-605	-12%	153	3%	5742	5076	5910	-666	-12%	168	3%	6242	5518	6424	-724	-12%	183	3%
25200	5227	4622	5379	-605	-12%	152	3%	5749	5084	5917	-665	-12%	168	3%	6250	5527	6432	-723	-12%	182	3%
25250	5233	4629	5386	-604	-12%	152	3%	5757	5092	5924	-664	-12%	168	3%	6258	5535	6440	-722	-12%	182	3%
25300	5240	4637	5392	-603	-12%	152	3%	5764	5101	5932	-664	-12%	167	3%	6266	5544	6448	-721	-12%	182	3%
25350	5247	4644	5399	-603	-11%	152	3%	5772	5109	5939	-663	-11%	167	3%	6274	5553	6455	-720	-11%	182	3%
25400	5254	4652	5405	-602	-11%	152	3%	5779	5117	5946	-662	-11%	167	3%	6282	5562	6463	-720	-11%	181	3%
25450	5260	4659	5412	-601	-11%	152	3%	5786	5125	5953	-661	-11%	167	3%	6290	5571	6471	-719	-11%	181	3%
25500	5267	4667	5418	-600	-11%	151	3%	5794	5133	5960	-660	-11%	167	3%	6298	5580	6479	-718	-11%	181	3%
25550	5274	4674	5425	-600	-11%	151	3%	5801	5142	5967	-660	-11%	166	3%	6306	5589	6487	-717	-11%	181	3%
25600	5280	4682	5431	-599	-11%	151	3%	5808	5150	5975	-659	-11%	166	3%	6314	5598	6494	-716	-11%	181	3%
25650	5287	4689	5438	-598	-11%	151	3%	5816	5158	5982	-658	-11%	166	3%	6322	5607	6502	-715	-11%	180	3%
25700	5294	4696	5445	-598	-11%	151	3%	5823	5166	5989	-657	-11%	166	3%	6330	5615	6510	-714	-11%	180	3%
25750	5301	4704	5451	-597	-11%	150	3%	5831	5174	5996	-657	-11%	165	3%	6338	5624	6518	-714	-11%	180	3%
25800	5307	4711	5458	-596	-11%	150	3%	5838	5182	6003	-656	-11%	165	3%	6346	5633	6526	-713	-11%	180	3%
25850	5314	4719	5464	-595	-11%	150	3%	5845	5190	6010	-655	-11%	165	3%	6354	5642	6533	-712	-11%	179	3%
25900	5321	4726	5471	-595	-11%	150	3%	5853	5199	6018	-654	-11%	165	3%	6362	5651	6541	-711	-11%	179	3%
25950	5327	4733	5477	-594	-11%	150	3%	5860	5207	6025	-653	-11%	165	3%	6370	5660	6549	-710	-11%	179	3%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children							6 Children						
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
26000	5334	4741	5484	-593	-11%	150	3%	5868	5215	6032	-653	-11%	164	3%	6378	5669	6557	-709	-11%	179	3%
26050	5341	4748	5490	-593	-11%	149	3%	5875	5223	6039	-652	-11%	164	3%	6386	5677	6565	-709	-11%	179	3%
26100	5348	4756	5497	-592	-11%	149	3%	5882	5231	6046	-651	-11%	164	3%	6394	5686	6572	-708	-11%	178	3%
26150	5354	4763	5503	-591	-11%	149	3%	5890	5239	6054	-650	-11%	164	3%	6402	5695	6580	-707	-11%	178	3%
26200	5361	4770	5510	-591	-11%	149	3%	5897	5248	6061	-650	-11%	164	3%	6410	5704	6588	-706	-11%	178	3%
26250	5368	4778	5516	-590	-11%	149	3%	5904	5256	6068	-649	-11%	163	3%	6418	5713	6596	-705	-11%	178	3%
26300	5374	4785	5523	-589	-11%	148	3%	5912	5264	6075	-648	-11%	163	3%	6426	5722	6604	-704	-11%	177	3%
26350	5381	4793	5529	-588	-11%	148	3%	5919	5272	6082	-647	-11%	163	3%	6434	5731	6611	-704	-11%	177	3%
26400	5388	4800	5536	-588	-11%	148	3%	5927	5280	6089	-646	-11%	163	3%	6442	5739	6619	-703	-11%	177	3%
26450	5395	4808	5542	-587	-11%	148	3%	5934	5288	6097	-646	-11%	163	3%	6450	5748	6627	-702	-11%	177	3%
26500	5401	4815	5549	-586	-11%	148	3%	5941	5296	6104	-645	-11%	162	3%	6458	5757	6635	-701	-11%	177	3%
26550	5408	4822	5555	-586	-11%	148	3%	5949	5305	6111	-644	-11%	162	3%	6466	5766	6643	-700	-11%	176	3%
26600	5415	4830	5562	-585	-11%	147	3%	5956	5313	6118	-643	-11%	162	3%	6474	5775	6650	-699	-11%	176	3%
26650	5421	4837	5568	-584	-11%	147	3%	5963	5321	6125	-643	-11%	162	3%	6482	5784	6658	-699	-11%	176	3%
26700	5428	4845	5575	-583	-11%	147	3%	5971	5329	6133	-642	-11%	162	3%	6490	5793	6666	-698	-11%	176	3%
26750	5435	4852	5582	-583	-11%	147	3%	5978	5337	6140	-641	-11%	161	3%	6498	5802	6674	-697	-11%	175	3%
26800	5441	4859	5588	-582	-11%	147	3%	5986	5345	6147	-640	-11%	161	3%	6506	5810	6682	-696	-11%	175	3%
26850	5448	4867	5595	-581	-11%	146	3%	5993	5353	6154	-640	-11%	161	3%	6514	5819	6689	-695	-11%	175	3%
26900	5455	4874	5601	-581	-11%	146	3%	6000	5362	6161	-639	-11%	161	3%	6522	5828	6697	-694	-11%	175	3%
26950	5462	4882	5608	-580	-11%	146	3%	6008	5370	6168	-638	-11%	161	3%	6530	5837	6705	-693	-11%	175	3%
27000	5468	4889	5614	-579	-11%	146	3%	6015	5378	6176	-637	-11%	160	3%	6538	5846	6713	-693	-11%	174	3%
27050	5475	4896	5621	-579	-11%	146	3%	6023	5386	6183	-636	-11%	160	3%	6546	5855	6721	-692	-11%	174	3%
27100	5482	4904	5627	-578	-11%	145	3%	6030	5394	6190	-636	-11%	160	3%	6555	5864	6728	-691	-11%	174	3%
27150	5488	4911	5634	-577	-11%	145	3%	6037	5402	6197	-635	-11%	160	3%	6563	5872	6736	-690	-11%	174	3%
27200	5495	4919	5640	-576	-10%	145	3%	6045	5411	6204	-634	-10%	160	3%	6571	5881	6744	-689	-10%	174	3%
27250	5502	4926	5647	-576	-10%	145	3%	6052	5419	6211	-633	-10%	159	3%	6579	5890	6752	-688	-10%	173	3%
27300	5509	4934	5653	-575	-10%	145	3%	6059	5427	6219	-633	-10%	159	3%	6587	5899	6760	-688	-10%	173	3%
27350	5515	4941	5660	-574	-10%	145	3%	6067	5435	6226	-632	-10%	159	3%	6595	5908	6767	-687	-10%	173	3%
27400	5522	4948	5666	-574	-10%	144	3%	6074	5443	6233	-631	-10%	159	3%	6603	5917	6775	-686	-10%	173	3%
27450	5529	4956	5673	-573	-10%	144	3%	6082	5451	6240	-630	-10%	159	3%	6611	5926	6783	-685	-10%	172	3%
27500	5535	4963	5679	-572	-10%	144	3%	6089	5459	6247	-629	-10%	158	3%	6619	5934	6791	-684	-10%	172	3%
27550	5542	4971	5686	-572	-10%	144	3%	6096	5468	6255	-629	-10%	158	3%	6627	5943	6799	-683	-10%	172	3%
27600	5549	4978	5692	-571	-10%	144	3%	6104	5476	6262	-628	-10%	158	3%	6635	5952	6806	-683	-10%	172	3%
27650	5556	4985	5699	-570	-10%	143	3%	6111	5484	6269	-627	-10%	158	3%	6643	5961	6814	-682	-10%	172	3%
27700	5562	4993	5706	-569	-10%	143	3%	6118	5492	6276	-626	-10%	158	3%	6651	5970	6822	-681	-10%	171	3%
27750	5569	5000	5712	-569	-10%	143	3%	6126	5500	6283	-626	-10%	157	3%	6659	5979	6830	-680	-10%	171	3%
27800	5576	5008	5719	-568	-10%	143	3%	6133	5508	6290	-625	-10%	157	3%	6667	5988	6838	-679	-10%	171	3%
27850	5582	5015	5725	-567	-10%	143	3%	6141	5517	6298	-624	-10%	157	3%	6675	5996	6846	-678	-10%	171	3%
27900	5589	5022	5732	-567	-10%	143	3%	6148	5525	6305	-623	-10%	157	3%	6683	6005	6853	-678	-10%	170	3%
27950	5596	5030	5738	-566	-10%	142	3%	6155	5533	6312	-623	-10%	157	3%	6691	6014	6861	-677	-10%	170	3%
28000	5603	5037	5745	-565	-10%	142	3%	6163	5541	6319	-622	-10%	156	3%	6699	6023	6869	-676	-10%	170	3%
28050	5609	5045	5751	-565	-10%	142	3%	6170	5549	6326	-621	-10%	156	3%	6707	6032	6877	-675	-10%	170	3%
28100	5616	5052	5758	-564	-10%	142	3%	6178	5557	6334	-620	-10%	156	3%	6715	6041	6885	-674	-10%	170	3%
28150	5623	5060	5764	-563	-10%	142	3%	6185	5565	6341	-619	-10%	156	3%	6723	6050	6892	-673	-10%	169	3%
28200	5629	5066	5771	-563	-10%	141	3%	6192	5573	6348	-619	-10%	156	3%	6731	6057	6900	-674	-10%	169	3%
28250	5636	5071	5777	-565	-10%	141	3%	6200	5579	6355	-621	-10%	155	3%	6739	6064	6908	-675	-10%	169	3%
28300	5643	5077	5784	-566	-10%	141	3%	6207	5584	6362	-623	-10%	155	3%	6747	6070	6916	-677	-10%	169	3%
28350	5649	5082	5790	-567	-10%	141	2%	6214	5590	6369	-624	-10%	155	2%	6755	6077	6924	-678	-10%	168	2%
28400	5656	5087	5797	-569	-10%	141	2%	6222	5596	6377	-626	-10%	155	2%	6763	6083	6931	-680	-10%	168	2%
28450	5663	5093	5803	-570	-10%	141	2%	6229	5602	6384	-627	-10%	155	2%	6771	6090	6939	-682	-10%	168	2%
28500	5670	5098	5810	-571	-10%	140	2%	6237	5608	6391	-629	-10%	154	2%	6779	6096	6947	-683	-10%	168	2%
28550	5676	5104	5816	-573	-10%	140	2%	6244	5614	6398	-630	-10%	154	2%	6787	6102	6955	-685	-10%	168	2%
28600	5683	5109	5823	-574	-10%	140	2%	6251	5620	6405	-631	-10%	154	2%	6795	6109	6963	-686	-10%	167	2%
28650	5690	5114	5830	-575	-10%	140	2%	6259	5626	6412	-633	-10%	154	2%	6803	6115	6970	-688	-10%	167	2%
28700	5696	5120	5836	-577	-10%	140	2%	6266	5632	6420	-634	-10%	154	2%	6811	6122	6978	-690	-10%	167	2%

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children							
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
28750	5703	5125	5843	-578	-10%	139	2%	6273	5638	6427	-636	-10%	153	2%	6819	6128	6986	-691	-10%	167	2%
28800	5710	5130	5849	-579	-10%	139	2%	6281	5643	6434	-637	-10%	153	2%	6827	6134	6994	-693	-10%	166	2%
28850	5717	5136	5856	-581	-10%	139	2%	6288	5649	6441	-639	-10%	153	2%	6835	6141	7002	-694	-10%	166	2%
28900	5723	5141	5862	-582	-10%	139	2%	6296	5655	6448	-640	-10%	153	2%	6843	6147	7009	-696	-10%	166	2%
28950	5730	5147	5869	-583	-10%	139	2%	6303	5661	6456	-642	-10%	153	2%	6851	6154	7017	-698	-10%	166	2%
29000	5737	5152	5875	-585	-10%	139	2%	6310	5667	6463	-643	-10%	152	2%	6859	6160	7025	-699	-10%	166	2%
29050	5743	5157	5882	-586	-10%	138	2%	6318	5673	6470	-645	-10%	152	2%	6867	6167	7033	-701	-10%	165	2%
29100	5750	5163	5888	-587	-10%	138	2%	6325	5679	6477	-646	-10%	152	2%	6875	6173	7041	-702	-10%	165	2%
29150	5757	5168	5895	-589	-10%	138	2%	6333	5685	6484	-648	-10%	152	2%	6883	6179	7048	-704	-10%	165	2%
29200	5764	5173	5901	-590	-10%	138	2%	6340	5691	6491	-649	-10%	152	2%	6891	6186	7056	-706	-10%	165	2%
29250	5770	5179	5908	-591	-10%	138	2%	6347	5697	6499	-651	-10%	151	2%	6899	6192	7064	-707	-10%	165	2%
29300	5777	5184	5914	-593	-10%	137	2%	6355	5703	6506	-652	-10%	151	2%	6908	6199	7072	-709	-10%	164	2%
29350	5784	5190	5921	-594	-10%	137	2%	6362	5708	6513	-654	-10%	151	2%	6916	6205	7080	-710	-10%	164	2%
29400	5790	5195	5927	-596	-10%	137	2%	6369	5714	6520	-655	-10%	151	2%	6924	6212	7087	-712	-10%	164	2%
29450	5797	5200	5934	-597	-10%	137	2%	6377	5720	6527	-657	-10%	151	2%	6932	6218	7095	-714	-10%	164	2%
29500	5804	5206	5940	-598	-10%	137	2%	6384	5726	6535	-658	-10%	150	2%	6940	6224	7103	-715	-10%	163	2%
29550	5811	5211	5947	-600	-10%	136	2%	6392	5732	6542	-659	-10%	150	2%	6948	6231	7111	-717	-10%	163	2%
29600	5817	5216	5954	-601	-10%	136	2%	6399	5738	6549	-661	-10%	150	2%	6956	6237	7119	-718	-10%	163	2%
29650	5824	5222	5960	-602	-10%	136	2%	6406	5744	6556	-662	-10%	150	2%	6964	6244	7126	-720	-10%	163	2%
29700	5831	5227	5967	-604	-10%	136	2%	6414	5750	6563	-664	-10%	150	2%	6972	6250	7134	-722	-10%	163	2%
29750	5837	5232	5973	-605	-10%	136	2%	6421	5756	6570	-665	-10%	149	2%	6980	6256	7142	-723	-10%	162	2%
29800	5844	5238	5980	-606	-10%	136	2%	6428	5762	6578	-667	-10%	149	2%	6988	6263	7150	-725	-10%	162	2%
29850	5851	5243	5986	-608	-10%	135	2%	6436	5768	6585	-668	-10%	149	2%	6996	6269	7158	-726	-10%	162	2%
29900	5857	5249	5993	-609	-10%	135	2%	6443	5773	6592	-670	-10%	149	2%	7004	6276	7165	-728	-10%	162	2%
29950	5864	5254	5999	-610	-10%	135	2%	6451	5779	6599	-671	-10%	149	2%	7012	6282	7173	-730	-10%	161	2%
30000	5871	5259	6006	-612	-10%	135	2%	6458	5785	6606	-673	-10%	148	2%	7020	6289	7181	-731	-10%	161	2%
30050		5265							5791							6295					
30100		5270							5797							6301					
30150		5275							5803							6308					
30200		5281							5809							6314					
30250		5286							5815							6321					
30300		5292							5821							6327					
30350		5297							5827							6333					
30400		5302							5832							6340					
30450		5308							5838							6346					
30500		5313							5844							6353					
30550		5318							5850							6359					
30600		5324							5856							6366					
30650		5329							5862							6372					
30700		5334							5868							6378					
30750		5340							5874							6385					
30800		5345							5880							6391					
30850		5351							5886							6398					
30900		5356							5892							6404					
30950		5361							5897							6411					
31000		5367							5903							6417					
31050		5372							5909							6423					
31100		5377							5915							6430					
31150		5383							5921							6436					
31200		5388							5927							6443					
31250		5394							5933							6449					
31300		5399							5939							6455					
31350		5404							5945							6462					
31400		5410							5951							6468					
31450		5415							5957							6475					



Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children							
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)
31500		5420						5962						6481							
31550		5426						5968						6488							
31600		5431						5974						6494							
31650		5437						5980						6500							
31700		5442						5986						6507							
31750		5447						5992						6513							
31800		5453						5998						6520							
31850		5458						6004						6526							
31900		5463						6010						6533							
31950		5469						6016						6539							
32000		5474						6022						6545							
32050		5479						6027						6552							
32100		5485						6033						6558							
32150		5490						6039						6565							
32200		5496						6045						6571							
32250		5501						6051						6577							
32300		5506						6057						6584							
32350		5512						6063						6590							
32400		5517						6069						6597							
32450		5522						6075						6603							
32500		5528						6081						6610							
32550		5533						6086						6616							
32600		5539						6092						6622							
32650		5544						6098						6629							
32700		5549						6104						6635							
32750		5555						6110						6642							
32800		5560						6116						6648							
32850		5565						6122						6655							
32900		5571						6128						6661							
32950		5576						6134						6667							
33000		5581						6140						6674							
33050		5587						6146						6680							
33100		5592						6151						6687							
33150		5598						6157						6693							
33200		5603						6163						6699							
33250		5608						6169						6706							
33300		5614						6175						6712							
33350		5619						6181						6719							
33400		5624						6187						6725							
33450		5630						6193						6732							
33500		5635						6199						6738							
33550		5641						6205						6744							
33600		5646						6211						6751							
33650		5651						6216						6757							
33700		5657						6222						6764							
33750		5662						6228						6770							
33800		5667						6234						6777							
33850		5673						6240						6783							
33900		5678						6246						6789							
33950		5684						6252						6796							
34000		5689						6258						6802							
34050		5694						6264						6809							
34100		5700						6270						6815							
34150		5705						6275						6821							
34200		5710						6281						6828							

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children								
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
34250		5716							6287							6834						
34300		5721							6293							6841						
34350		5726							6299							6847						
34400		5732							6305							6854						
34450		5737							6311							6860						
34500		5743							6317							6866						
34550		5748							6323							6873						
34600		5753							6329							6879						
34650		5759							6335							6886						
34700		5764							6340							6892						
34750		5769							6346							6898						
34800		5775							6352							6905						
34850		5780							6358							6911						
34900		5786							6364							6918						
34950		5791							6370							6924						
35000		5796							6376							6931						
35050		5802							6382							6937						
35100		5807							6388							6943						
35150		5812							6394							6950						
35200		5818							6400							6956						
35250		5823							6405							6963						
35300		5828							6411							6969						
35350		5834							6417							6976						
35400		5839							6423							6982						
35450		5845							6429							6988						
35500		5850							6435							6995						
35550		5855							6441							7001						
35600		5861							6447							7008						
35650		5866							6453							7014						
35700		5871							6459							7020						
35750		5877							6464							7027						
35800		5882							6470							7033						
35850		5888							6476							7040						
35900		5893							6482							7046						
35950		5898							6488							7053						
36000		5904							6494							7059						
36050		5909							6500							7065						
36100		5914							6506							7072						
36150		5920							6512							7078						
36200		5925							6518							7085						
36250		5931							6524							7091						
36300		5936							6529							7098						
36350		5941							6535							7104						
36400		5947							6541							7110						
36450		5952							6547							7117						
36500		5957							6553							7123						
36550		5963							6559							7130						
36600		5968							6565							7136						
36650		5973							6571							7142						
36700		5979							6577							7149						
36750		5984							6583							7155						
36800		5990							6589							7162						
36850		5995							6594							7168						
36900		6000							6600							7175						
36950		6006							6606							7181						

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children								
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
37000		6011							6612							7187						
37050		6016							6618							7194						
37100		6022							6624							7200						
37150		6027							6630							7207						
37200		6033							6636							7213						
37250		6038							6642							7220						
37300		6043							6648							7226						
37350		6049							6654							7232						
37400		6054							6659							7239						
37450		6059							6665							7245						
37500		6065							6671							7252						
37550		6070							6677							7258						
37600		6075							6683							7264						
37650		6081							6689							7271						
37700		6086							6695							7277						
37750		6092							6701							7284						
37800		6097							6707							7290						
37850		6102							6713							7297						
37900		6108							6718							7303						
37950		6113							6724							7309						
38000		6118							6730							7316						
38050		6124							6736							7322						
38100		6129							6742							7329						
38150		6135							6748							7335						
38200		6140							6754							7342						
38250		6145							6760							7348						
38300		6151							6766							7354						
38350		6156							6772							7361						
38400		6161							6778							7367						
38450		6167							6783							7374						
38500		6172							6789							7380						
38550		6178							6795							7386						
38600		6183							6801							7393						
38650		6188							6807							7399						
38700		6194							6813							7406						
38750		6199							6819							7412						
38800		6204							6825							7419						
38850		6210							6831							7425						
38900		6215							6837							7431						
38950		6220							6843							7438						
39000		6226							6848							7444						
39050		6231							6854							7451						
39100		6237							6860							7457						
39150		6242							6866							7463						
39200		6247							6872							7470						
39250		6253							6878							7476						
39300		6258							6884							7483						
39350		6263							6890							7489						
39400		6269							6896							7496						
39450		6274							6902							7502						
39500		6280							6907							7508						
39550		6285							6913							7515						
39600		6290							6919							7521						
39650		6296							6925							7528						
39700		6301							6931							7534						

Side-by-Side Comparisons

Combined Gross Income	4 Children							5 Children						6 Children								
	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	Existing	Updated A (BR5)	Updated B (BR5/USDA)	\$ Change (Update A)	% Change (Update A)	\$ Change (Update B)	% Change (Update B)	
39750		6306						6937							7541							
39800		6312						6943							7547							
39850		6317						6949							7553							
39900		6322						6955							7560							
39950		6328						6961							7566							
40000		6333						6967							7573							

Above SSR																					
Average Change	-330	-6.5%	133	4%																	
Median Change	-526	-10%	149	3%																	
Minimum Change	-639	-15%	18	1%																	
Maximum Change	166	8%	190	8%																	