

Draft

Proposal to Adopt the Income Shares Model for the Illinois Child Support Guidelines



To be Submitted to:
Illinois General Assembly

To be Submitted by:
Illinois Department of Healthcare and Family Services
Division of Child Support Services
Springfield, Illinois 62702

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This is a draft document prepared by Center for Policy Research. It does not necessarily represent their official views of the Department of Healthcare and Family Services or the Child Support Advisory Committee.

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SECTION I: OVERVIEW OF RECOMMENDATIONS

INTRODUCTION

This report presents the recommendations of the Illinois Child Support Advisory Committee. The major recommendation is to adopt the income shares model as the basis of Illinois child support guidelines. The recommendation proposes an entire set of new guidelines to replace the existing child support guidelines. (Section II contains the proposal.) The proposed guidelines accommodate the income shares model and reflect other recommendations including some to retain parts of the current guidelines.

In Illinois, child support orders are set according to Illinois statute (750 ILCS 5/505 Sec. 505). Child support contributes to the financial well-being of many Illinois children. In 2010, the Census reported that there were 3,125,930 children living in Illinois and 1,012,262 of Illinois children did not live in married-couple households.¹ This amounts to 32 percent of Illinois children living with only one parent, in foster care, or in another situation without both parents. Most of these children are eligible for child support. An unknown number of Illinois children living in married-couple households but with step-parents are also eligible for child support. In 2010, new child support orders were established for 52,288 cases in the Department of Healthcare and Family Services (DHFS) Division of Child Support Services (DCSS) caseload.² In addition, many child support orders are established for Illinois children not in the DCSS caseload.

Income Shares Model

At the core of the income shares guidelines is a schedule of basic obligations that reflects child-rearing expenditures for a range of combined parental incomes and number of children. Proposed schedules and more details about these schedules are provided in Section III.

There are several key differences between the Income Shares guidelines and the percentage-of-obligor income guidelines model, which forms the basis of the current Illinois child support guidelines.

¹ U.S. Census American Community Survey (2010). Retrieved from <http://factfinder2.census.gov/> on April 21, 2012.

² Federal Office of Child Support Enforcement: OCSE (2011), Report to Congress, Preliminary 2010, Federal Office of Child Support Enforcement, Washington, DC.

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- The income-shares model considers **both** parents' incomes when determining the support award while the current Illinois guidelines consider the obligor's income **only**.
 - Each parent is financially responsible for his or her prorated share of child-rearing expenses in the income shares model. The existing Illinois guidelines assign a flat percentage of obligor's income to determine the support award.
 - The income shares model is a more comprehensive and flexible model. It can accommodate a variety and range of case circumstances (*e.g.*, cases with high childcare expenses as well as cases with no childcare expenses and cases with extraordinary timesharing arrangements). In contrast, percentage-of-obligor income guidelines essentially are a one-size fits all guidelines despite a variety of case circumstances.

Most states believe that the income-shares model is a fairer approach to child support guidelines. In 2012, 38 states base their child support guidelines on the income shares model. This count includes five states (*i.e.*, District of Columbia, Georgia, Massachusetts, Minnesota, and Tennessee) that recently switched to income-shares guidelines from percentage-of-obligor guidelines and other guidelines models. Over 30 states have been using the income-shares model since it was developed in the 1980's.

The percentage-of-obligor guidelines model predates the income shares model. With the exception of an increase to the percentage for two children, the Illinois child support formula has not changed for almost three decades.

The Illinois Child Support Advisory Committee recommended use of the income shares model for several reasons.

- Although percentage of obligor income and income shares yield approximately the same results for most families, income shares can yield markedly different results for certain families – primarily families where the parents incomes are very different. In general, income share is considered a more equitable approach to computing child support.
- Additionally, percentage-of-obligor income does not provide guidance about adjustments when parents each have a significant amount of parenting time – often called "shared parenting" – or when one or more children live with one parent and another child or other children live with the other parent. Income shares does offer a mechanism for shared parenting time to be included in guidelines calculations, if the parenting time meets a minimum threshold that will be established in the adoption of a new model.

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- Percentage-of-obligor income does not easily allow for consideration of families where one or both parents have unusually high or unusually low income. Income shares does offer a mechanism for consideration of these factors.
 - Most of all, income shares begins with an explicit understanding between parents of what is the normal cost two parents of their combined income circumstances spend to rear children, and what their relative proportion of those expenses should be. Parents begin their new parenting circumstances with facts and with the knowledge that the process is fair.

COMMITTEE ACTIVITIES AND RECOMMENDATIONS

Committee Activities

Illinois statute [305 ILCS 5/12-4.20(c)] requires the Department of Healthcare and Family Services (DHFS) to appoint an Illinois Child Support Advisory Committee and charges the Committee with periodically reviewing the guidelines as federally required. The Committee, as required by statute, comprises members of the General Assembly, the judiciary, the private bar, and others with expertise specific to child support establishment and enforcement. The establishment and enforcement experts range from professionals who administer or manage child support establishment/enforcement processes to representatives of groups advocating for children, families and parents. Statute sets annual terms for Committee appointments, but many members serve more than one term as long as they meet the statutory requirements.

This recommendation spans the work of the 2009 and 2010 committees. The committee considered many factors and an exhaustive range and scope of information. As federally required, the 2010 committee reviewed economic data on the cost of raising children and considered an analysis of guidelines deviations from case file data.³ The committee also reviewed guidelines of other states and heard from experts on child-rearing costs and child support guidelines and representatives of other states that had switched guidelines models. The committees considered public comment. Opportunities for public comment were part of all committee meetings and written comments were also encouraged and taken. The committee coordinated with the Illinois Family-Law Study (IFLS) Committee that was formed in 2008 through House Resolution 1011 and had a much broader charge, albeit the IFLS Committee concurred with the recommendation to adopt income shares. The committee also identified and considered what would be required to switch guidelines models such as statutory and rule changes, process changes,

³ Federal regulations (45 C.F.R. 302.56) also require that states review guidelines every four years.

automated system changes, form changes, and other changes. The committee also considered the impact on DCSS workload, the impact on private practitioners handling non-DCSS cases, and most importantly, the impact on children and families.

Recommendations of Committee Workgroups

The 2011 Committee formed five workgroups to make specific guidelines recommendations: the Income and Self-Support Reserve Workgroup; the Child Care Expense Adjustment Workgroup; the Health Insurance Workgroup; the Deviations Factors Workgroup; and the Shared Parenting Workgroup. Those workgroups and their recommendations are summarized below.

Workgroup 1: Income and Self-Support Reserve

There are four parts to the recommendations of the workgroup addressing guidelines income and the self-support reserve.

Recommended Definition of Income

“Gross income” is defined as the total of all income from all sources. Specifically excluded from gross income are benefits received by the parent from means-tested public assistance programs, including but not limited to Temporary Assistance to Needy Families (TANF), Supplemental Security Income, and Food Stamps. Also specifically excluded from gross income are benefits and income received by the parent for other children in the household including but not limited to child support and survivor benefits. Social security disability and retirement benefits paid for the benefit of the subject child must be included in the disabled or retired parent’s gross income for purposes of calculating the parent’s child support obligation, but the parent is entitled to a child support credit for the amount of benefits paid for the child.

The workgroup recommends this language because it mirrors the current definition of income in section 505 of the Illinois Marriage and Dissolution of Marriage Act. It is also very similar to language used in most state guidelines. The workgroup also favors excluding child support income that is received for other children in the party’s household and cites Oregon as model language.

Recommended Treatment of Business Income and Self-Employment

This recommendation pertains to business income and expenses, self-employment, rent, royalties, and in-kind payments.

Gross income from the operation of a business (including but not limited to a sole proprietorship, partnership, or corporation) or from self-employment, rent, or royalties, is defined as gross receipts minus cost of goods sold minus ordinary

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and necessary expenses required to operate the business. Specifically excluded from ordinary and necessary expenses are amounts allowable by the Internal Revenue Service for the accelerated component of depreciation expenses, investment tax credits, and business losses. Any other business expenses determined judicially or administratively to be inappropriate or excessive for determining gross income for purposes of calculating child support shall not be considered ordinary and necessary expenses. Self-employed parents shall be permitted to deduct as an ordinary and necessary expense that portion of their FICA tax payment that exceeds the FICA tax that would be paid by an employee earning the same Gross Income. Expense reimbursements or in-kind payments received by a parent in the course of any employment, self-employment, or operation of a business shall be counted as income if they are significant and reduce personal living expenses, including but not limited to a company car, free housing or housing allowance, or reimbursed meals.

The proposed provision is similar to that used in most states and retains court discretion in deciding whether most business expenses fall within the ordinary and necessary expenses part of the statute, which is how Illinois currently approaches this issue. Nonetheless, the proposed language explicitly excludes depreciation, investment tax credit, and business losses as business expenses. Similar exclusions are made in other states.

Recommended Treatment of Unemployment or Underemployment

If a parent is voluntarily unemployed or underemployed, child support shall be calculated based on a determination of potential income. A determination of potential income shall be made by determining employment potential and probable earnings level based on the obligor's work history, occupational qualifications, prevailing job opportunities, and earnings levels in the community. If there is insufficient work history to determine employment potential and probable earnings level, there shall be a rebuttable presumption that the parent's potential income is 75% of the federal poverty guideline for a family of 1.

With the exception of the last sentence, the recommended language is similar to most income-shares guidelines. The strength of the last sentence is that it clearly states that the presumption can be rebutted. This may be useful to parents whose employment potential and probable earnings are less than the specified dollar amount.

Recommendation for Minimum Orders

There shall be a rebuttable presumption in any judicial or administrative proceeding for child support that the amount of the award which would result from the application of the guidelines set forth herein is the correct amount of child support to be awarded. There shall be a presumptive but rebuttable minimum child support obligation of \$40 per month, per child, for a payor parent who has actual or imputed income at or less than 75% of the federal

poverty level for a family of 1, with a maximum total child support obligation for said payor of \$120 per month to be divided equally among all of the payor parent's children. For parents with no gross income (including those who receive only means-tested assistance) and who cannot work due to a medically proven disability, incarceration, or institutionalization, there is a rebuttable presumption that the \$40 per month minimum support order is inappropriate and a zero dollar order shall be entered.

Most state income shares guidelines include a self-support reserve and a minimum order for incomes below the self-support reserve. The intent of the self-support reserve is to assure that obligors with low incomes retain sufficient income to meet their basic needs after paying the guidelines-determined award. The intent of the minimum order is to establish a precedent that an obligor is financially responsible for his or her children even if the minimum order is a token amount. Cognizant that some obligors will have no ability to pay, the Workgroup also identifies situation where a \$0 order is appropriate and clarifies the \$40 minimum order can be rebutted.

The proposed Illinois child support guidelines include a self-support reserve and minimum order amount similar to most states, but slightly less, which is to the benefit of families. The workgroup also proposes a minimum order that increases with more children. In application, the proposed amounts produce amounts closer to the existing Illinois guidelines. Most states relate the self-support reserve to the federal poverty level for one person, which is \$931 per month in 2012. Most state guidelines also rely on a minimum order of \$50 per month regardless of the number of children, but a few states increase the amount for more children. Some states set the self-support reserve as a fraction below or above the poverty level depending on the state's income, safety net, and other considerations.

Workgroup 2: Child Care Expenses Adjustment

Actual amount of work-related child care expenses are treated on a case-by-case basis in most income-shares guidelines. Typically, each parent is responsible for his or her prorated share of the child care expense. The workgroup recommended this approach. The workgroup also made many other recommendations to address the nuances of child care expenses that will add clarity and consistency. Examples of these nuances are the treatment of varying child care schedules to accommodate school schedules and the treatment of childcare tax credits. Most of these recommendations are an agglomeration of exemplary provisions from other income-shares guidelines.

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Recommended Treatment of Child Care Expenses

Child care expenses shall be averaged over the course of a year to determine a monthly amount, and prorated in proportion to each parent's percentage share of combined parental adjusted gross income, and added to the basic child support obligation as a line item adjustment. The obligor's net portion of actual child care expenses shall appear in the support order as a child care support obligation to be paid. The obligee's share of child care expenses is directly contributed as expenses occurred.

Recommended Definition of Child Care Expenses

Actual annualized monthly child care expenses reasonably necessary to enable either or both parents, or non-parent custodian to be employed, or attend education and training activities, or job search (includes after school care and all work related child care expenses incurred while receiving education or training to improve employment opportunities). Child care expenses include camp when school is not in session. Parties may agree on additional day camps. Overnight camp, summer school, or tutoring programs are not included. Child care expenses due to a child's special needs shall be considered a deviation factor.

Child care expenses shall be adequate to obtain quality care, to the extent reasonable and necessary to care for the children.

The family's actual child care reasonable expenses should be used. When actual childcare expenses vary, the actual child care expenses shall be averaged over the most recent twelve month period of time. When the parent is temporary unemployed or temporarily not attending school, then child care expenses shall be based upon prospective expenses to be incurred upon return to work. Expenses shall be based upon "actual" days attended not "eligible days." Child care expenses do not include: amounts paid by subsidies received through a private plan provided by an employer or insurance policy, reimbursements, any credit (including the federal child care tax credit), or payments requiring to retain a space for the child.

The actual child care costs incurred, less the federal income tax credit for child care, as determined by the custodial parent's most recent IRS Form 2441, shall be added to the custodial parent's basic child support obligation. For purposes of the federal tax credit for child care, only the custodial parent having the child greater than 50% of the time may claim the tax credit. If non-custodial parent has child care expenses, child care expenses shall not be reduced by federal tax credit.

Recommended Requirement for Documentation/Verification

Documentation of child care expenses, and verification of employment, school attendance, or job search are required.

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Recommended Treatment of Flex Spending Accounts

Dependent Care Flex Spending Accounts (pre-tax income) shall be included in the computation of a parent's gross income when the funds are expended for child care expenses, as herein defined. Documentation of expenditures is required.

Recommended Provision for Direct Payments

Withstanding agreement between the parents or court discretion, child care expenses must be included in the child support order, and paid by the same method as payment of child support; and therefore subject to child support enforcement remedies as provided in the Illinois Marriage and Civil Unions & Dissolution Act, Parentage Act, & Illinois Public Aid Code.

Recommended Provision for Modification of Child Care Expenses

An order for child care expenses may be modified upon a showing of a substantial change in circumstances. Persons incurring child care expenses shall notify obligor within 14 days of any change in the amount of child care costs that would affect the annualized child care amount as determined in the support order.

Workgroup 3: Child's Health Insurance and Medical Support

The workgroup was tasked with making recommendations about the child's health insurance. As part of this, the group reviewed the entire proposal for medical support. Besides the child's health insurance coverage and the cost of that coverage, medical support encompasses out-of-pocket medical expenses for the child, and "cash medical support" which can mean an additional dollar amount of support ordered that is distributed to the Medicaid agency when the child is enrolled in Medicaid. Addressing medical support — specifically, the child's healthcare needs— within a state's guidelines is a federal requirement. Defining "reasonable cost" of health care coverage is also a federal requirement.

The workgroup reviewed provisions from other states and excerpted those the workgroup believed appropriate for Illinois and exemplary.

Recommendation to Meet Federal Requirement to Address Healthcare Needs

In orders issued pursuant to this section, the court shall also provide for the child's or children's current and future medical needs by ordering either parent or both parents to initiate medical or medical coverage for the child or children through currently effective medical or medical insurance policies held by the parent or parents, purchase medical or medical and dental insurance for the child or children, or provide the child or children with current and future medical needs through some other manner. If a parent has been directed to provide insurance pursuant to this section and that parent's spouse provides the insurance

for the benefit of the child or children either directly or through employment, a credit on the child support worksheet shall be given to the parent in the same manner as if the premium were paid by the parent. If dental is included as part of the employer's medical plan, it will be covered. Otherwise, add that coverage of dental and optical should be at judicial discretion.

The order must contain a statement providing that if the designated parent's health care coverage provides for covered services for dependent children beyond the age of majority, then any unmarried children up to twenty-six (26) years of age who are full-time students enrolled in and attending an accredited educational institution and who are primarily dependent on the insured parent for maintenance and support shall be covered.

If neither parent has access to appropriate, available private health care coverage:

- (a) One or both parents must be ordered to provide private health care coverage at any time whenever it becomes available;
- (b) The party with custody of the child may be ordered to provide public health care coverage for the child; and
- (c) Either or both parents must be ordered to pay cash medical support that is reasonable in cost, or the order must include a finding explaining why cash medical support is not ordered.

If cash medical support is ordered due to private health care coverage being unavailable to a party, the order may also provide that any time private health care coverage is available to that party it will be provided instead of cash medical support.

Recommended Treatment of the Child's Health Care Expenses

The amount to be added to the basic child support obligation shall be the actual amount of the total insurance premium that is attributable to the child who is the subject of the order. If this amount is not available or cannot be verified, the total cost of the premium should be divided by the total number of persons covered by the policy. The cost per person derived from this calculation shall be multiplied by the number of children who are the subject of the order and who are covered under the policy. This amount shall be added to the basic child support obligation and shall be divided between the parents in proportion to their adjusted gross incomes.

After the total child support obligation is calculated and divided between the parents in proportion to their adjusted gross incomes, the amount calculated shall be deducted from the obligor's share of the total child support obligation if the obligor is actually paying the premium. If the obligee is actually paying the premium, no further adjustment is necessary.

Prior to allowing the health insurance adjustment, the parent requesting the adjustment must submit proof that the child or children have been enrolled in a

health insurance plan and must submit proof of the cost of the premium. The court shall require the parent receiving the adjustment to submit annually proof of continued coverage of the child or children to the child support enforcement unit and to the other parent.

Recommended Definition of Reasonable Cost

A reasonable cost for providing private health care coverage for the children does not exceed five percent of the providing parent's gross income. Parents with a net income below 133 percent of the federal poverty level or whose child is covered by Medicaid based on that parent's income should not be ordered to contribute toward or provide private coverage, unless private coverage is obtainable without any financial contribution by that parent.

Workgroup 4: Guidelines Deviations

Federal regulation require presumptive guidelines but they also require states to provide for criteria for which the application of the guidelines may be unjust or inappropriate that take in consideration the best interest of the child. Based on these criteria, the presumptive guidelines can be rebutted. The workgroup identified ten deviation factors, and then reviewed how other states addressed those particular factors. The ten factors are: split custody, multiple orders, court-ordered life insurance for benefit of the children, after-school activities, expenses for children with disabilities, court-ordered garnishment, excessive transportation expenses, child care expenses, shared parenting, and broader criteria to allow the courts to consider other circumstances in which the application of the guidelines may be unjust or inappropriate or not in the best interest of the child.

Recommended Deviation Criterion for Split Custody

In those situations where each parent has primary physical custody of one or more children, support shall be computed in the following manner:

- (a) Compute the support the father would owe to the mother for the children in her custody as if they were the only children of the two parties; then
- (b) Compute the support the mother would owe to the father for the children in his custody as if they were the only children of the two parties; then
- (c) Subtract the lesser support obligation from the greater. The parent who owes the greater obligation should be ordered to pay the difference in support to the other parent, unless the court determines, pursuant to other provisions of this rule, that it should deviate from the guidelines.

Recommended Deviation Criterion for Multiple Orders

The amount of prior obligations of child support and spousal support pursuant to court or administrative order actually paid by a parent with an order for support of other children shall be deducted from that parent's gross income.

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Recommended Deviation Criterion for Court-Ordered Life Insurance

The workgroup defers to Illinois law.

Recommended Deviation Criteria for After-School Activities

Extraordinary special expenses incurred for child rearing, including, but not limited to, quantifiable expense variations related to the food, clothing, and hygiene costs of children at different age levels, may be a basis for a deviation from the presumptive amount of child support. Such expenses include, but are not limited to, summer camp; music or art lessons; travel; school sponsored extracurricular activities, such as band, clubs, and athletics; and other activities intended to enhance the athletic, social, or cultural development of a child but not otherwise required to be used in calculating the presumptive amount of child support as are health insurance premiums and work related child care costs. A portion of the basic child support obligation is intended to cover average amounts of special expenses incurred in the rearing of a child.

Recommended Deviation Criteria for Court-Ordered Garnishment.

The workgroup favors no specific deviation criterion for this. No state's guidelines provide an automatic change when a garnishment is completed. Further, logistically it would be difficult to do since automation and automated information to trigger the change do not exist.

Recommended Deviation Criteria for Excessive Transportation Expenses.

The workgroup is finalizing its recommendation.

Recommended Deviation Criteria for Child Care Expenses.

When agreed to by the parties or at court discretion, child care expenses paid directly, by both or either party, to child care provider shall appear in the support order as a below the line adjustment. If child care expenses are not included in the support order or if obligor pays direct to child care provider, then delinquent child care payments must be reduced to judgment prior to enforcement.

Recommended Deviation Criteria for Shared Parenting

In cases in which an order of shared parenting has been entered by the court there shall be a specific deviation in the amount of the basic child support obligation.

In cases where a court has entered an order of shared parenting, the deviation in the basic child support obligation shall be increased for each overnight (of the obligor parent) exceeding 146 and to a maximum of 182.5 overnights.

In cases of modification of an order for support based on a deviation for shared parenting the deviation previously ordered shall continue to apply upon a

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showing of the consistent exercise of shared parenting of 146 or more overnights (by the obligor) on an annual basis.

Recommended Deviation Criteria for Other Factors

The workgroup is finalizing its recommendation.

Workgroup 5: Shared Parenting

The workgroup proposes a shared-parenting adjustment typical to most income shares guidelines. Most income shares guidelines use the cross-credit formula to adjust for shared parenting. The cross-formula calculates two support awards, one for each parent assuming that that parent is the obligor and the other parent is the obligee. In calculating these orders, the schedule amounts are increased by fifty percent to account for child-rearing expenditures now incurred by both parents (*i.e.*, housing and transportation). In turn, each parent's theoretical support award is weighed by the child's time with the other parent. The difference between the results is what the parent with the higher result owes the parent with the lower result.

Most states usually apply the shared-parenting adjustment when there is court-ordered physical custody or the parents agree to the adjustment and each parent has the child for an amount of time that exceeds a state-determined threshold. The thresholds used by states typically range from 73 overnights (20 percent) to almost equal custody.

Recommended to Address Shared Parenting

“Shared Parenting” shall be defined as each parent having the physical custody and control of the child(ren) overnight for not less than 146 nights per year and that both parents contribute to the expenses of the child(ren) in addition to the payment of a basic child support obligation.

“Overnight” is defined as a period of not less than 12 hours.

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SECTION II: LEGISLATIVE PROPOSAL

This is being developed by HCFS and the committee. It will be inserted later.

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SECTION III: INCOME SHARES SCHEDULES

KEY ASSUMPTIONS AND POLICY DECISIONS

Schedules A and B are proposed income shares schedules for Illinois. Schedule A contains a gross-income based schedule and Schedule B contains a net-income based schedule. The economic data and assumptions underlying the schedules are summarized below, while more extensive details are provided later.

- The schedules are based on Betson-Rothbarth (BR) measurements of child-rearing expenditures developed from the 2004-2009 Consumer Expenditure Survey (CES).
- The schedules do not include childcare, the cost of the child's health insurance premium, and the children's out-of-pocket medical expenses. The Committee recommends that the actual amount of these expenses be considered on a case-by-case basis. To avoid double-accounting of expenditures on childcare and the child's healthcare, these expenses were taken out of the BR measurements when developing income shares schedules.
- The schedules are based on the average of all expenditures on children from ages 0 through 17 years.⁴ They do not vary by child age.⁵ This includes the average amount expended on after-school activities. To that end, the recommended deviation criteria pertaining to after-school activities should only apply to after-school activities that are "extraordinary," that is, above average or beyond the norm.
- The schedules reflect March 2012 price levels.
- The 2012 Federal poverty level (FPL) is used to develop the low-income adjustment that is incorporated into the schedule. Specifically, it includes the Committee's recommendation of a self-support reserve equivalent to 75 percent of the FPL for one person.
- The schedule incorporates minimum order amounts of \$40 per child per month up to a total of \$120 per month, which are the amounts recommended by the Committee.

⁴ This excludes child care and the child's healthcare expenses addressed in the prior bullet.

⁵ The economic evidence on whether one age group is more expensive than another age group is mixed.

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- The schedules do not factor in an adjustment for the obligor's direct expenditures on the child in shared physical custody situations. The Committee recommends a formulaic adjustment for these situations.
 - The gross-income based schedule also relies on 2012 Illinois and federal income tax and FICA withholding formulae to convert the BR4 measurements to a gross-income basis. The assumptions are that all gross income is taxable and taxed at rate for a single individual with no dependents. As shown in the comparisons, this assumption yields support awards close but slightly less than what would be produced from a net-income schedule in which each parent's after-tax income is used and the obligor's tax filing status is single with no dependent and the obligee's tax filing status is head-of-household and the obligee claims a number of dependents equal to the number of children for whom support is being determined.

The gross-income based schedule covers combined adjusted gross incomes of \$0 to \$30,000 per month. The net-income based schedule covers combined adjusted net incomes of \$0 to \$20,000 per month. These are the highest incomes that can be reasonably attributed to the BR4 measurements. The shaded areas of the schedules indicate where the low-income adjustment is applied in the schedule.

GROSS OR NET INCOME BASE

The Income Shares guidelines can be based on gross or net income. There are 25 income shares guidelines based on gross income and 13 income shares guidelines based on net incomes. However, many of the net-income guidelines specify the tax assumptions that are to be used for converting gross to net income. An extreme example of this is Vermont because it provides tables to convert each parent's gross income to net income. This results in the same tax assumptions being applied to similarly situated parents. One Vermont table considers sole custody situations and assumes the noncustodial parent's tax filing status is single and the custodial parent's tax filing status is head-of-household and the custodial parent claims the children as dependents. The other Vermont table considers shared-parenting situations and assumes that the parents share the tax benefits associated with the children equally. Still other examples of different approaches are California, Iowa, and South Dakota. California provides that the parent's actual federal tax filing status should be used. Iowa prescribes the use of single, head-of-household, or married filing status should be used depending on the custody status and

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parent's marital status. South Dakota provides each parent's gross income should be converted to single-tax filing status with one withholding allowance.

Regardless whether the income shares guidelines is based on gross or net income, most state guidelines provide for an additional adjustment for self-employed parents to accommodate the higher FICA rate required from self-employed individuals, as well as provide more specification on how business income and expenses should be treated. Some states (*e.g.*, Rhode Island) make the gross-to-net income conversion tables available as part of the guidelines. This allows guidelines users to “gross-up” net income available for child support for parents with non-typical tax consequences. In other words, Rhode Island guidelines users may use a three-step process for parents who are self-employed or have business income. The first step is determining the net income available for child support, the second step is converting that to a gross-income base using the gross-to-net income conversion table, and the third step is applying the gross-income based schedule as would be applied normally.

Advantages of Gross Income

Most state child support agencies find gross income easier to use. The use of gross income avoids the discovery and verification of each parent's tax filing status, which can be difficult among populations who do not habitually retain paystubs or save copies of tax returns. It also avoids the need for a gross-to-net income converter as part of the automated guidelines calculator and the annual updating of that converter.

Further, the major or only source of income for most parents is an employer. As a consequence, employer withholding formulae, which are used to create the gross-income schedule, appropriately reflect the after-tax income of these parents. A net-income schedule would create an extra and unnecessary step in the calculation of support for these parents.

Another advantage of gross income is that it treats parents with identical gross incomes similarly regardless whether their net incomes differ due to circumstances unrelated to the children for whom support is being determined. For example, the after-tax incomes of parents with equal gross incomes will differ if one parent is single and the other parent is married. Another example of differentiating circumstances is one parent rents and the other parent take a deduction for mortgage interest.

Advantages of Net Income

There are at least four major advantage of net income over gross income as the basis of the Illinois income shares guidelines. A clear advantage of net income over gross income

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is that net income is the actual income a parent has available to support his or her children. Net income can account for tax rate differences as well as child-related income tax benefits such as head-of-household status, exemptions for child dependents, the child tax credit, and earned income tax credits.⁶

Net income is more consistent with the differential tax treatment between child support and spousal support; that is, child support is paid or received out of so-called “after-tax” dollars while spousal support is paid or received before the consideration of taxes. It is also more consistent with the measurements of child-rearing expenditures used to develop the proposed income shares schedules. The measurements relate to total family expenditures, not family gross income.

Another major advantage of net income is guidelines users can continue to rely on decades of Illinois caselaw clarifying the definition of income available for child support.

A final consideration is what the federal tax code will be in the future is uncertain. Current federal income tax rates and the FICA rate used to develop the gross-income schedule will rescind December 31, 2012.⁷ Using the rescinded tax rates, rather than the 2012 rates, will lower the gross-income based schedule amounts. A net-income based schedule avoids the issue created by the uncertainty of future federal tax rates.

Deciding the Income Basis for Illinois

The recommendation to adopt income shares as the basis of the Illinois of child support guidelines enjoys support from a wide and diverse range of stakeholders, yet there is less consensus on what the income basis of the Illinois income shares guidelines should be. The Committee and DHFS, however, prioritize the recommendation to adopt income shares. To that end, the Committee and DHFS are pursuing both gross- and net-income based income shares schedules. This effectively defers to the legislature on this decision unless some sort of consensus can be reached prior to submission of the legislature proposal.

⁶ Some states specifically exclude the earned income tax credit from child support income because it is considered a means-tested income.

⁷ The Bush-era tax rates were extended to December 31, 2012 by the Tax Relief Act of 2010. Some experts believe that there is bi-partisan support to continue the same tax rates for low and middle incomes but not for the highest income tax rate. The social security tax required from employees was also reduced from 6.2 percent to 4.2 percent through the Tax Relief Act of 2010. The social security tax reduction will also rescind December 31, 2012.

GROSS-INCOME BASED SCHEDULE

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Schedule A: Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
0-800	40	80	120	120	120	120
850	60	80	120	120	120	120
900	95	96	120	120	120	120
950	131	132	134	135	137	138
1000	167	168	170	172	174	176
1050	201	205	207	209	211	214
1100	209	241	243	246	249	251
1150	218	277	280	283	286	289
1200	227	313	316	320	323	327
1250	235	349	353	357	361	364
1300	244	374	389	394	398	402
1350	253	387	426	430	435	440
1400	261	400	462	467	472	477
1450	270	414	499	504	510	515
1500	279	427	518	541	547	553
1550	287	440	534	577	584	590
1600	295	452	549	612	619	625
1650	303	465	564	630	654	661
1700	311	477	579	647	689	696
1750	319	489	594	663	723	731
1800	327	502	609	680	748	766
1850	336	514	624	697	767	802
1900	344	527	639	714	785	837
1950	352	539	654	731	804	872
2000	360	551	669	747	822	894
2050	368	564	684	764	841	914
2100	376	576	699	781	859	934
2150	384	588	714	798	878	954
2200	392	601	729	815	896	974
2250	400	613	744	831	914	994
2300	408	626	759	848	933	1014
2350	416	638	774	865	951	1034
2400	425	650	789	882	970	1054
2450	433	663	804	899	988	1074

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2500	441	675	819	915	1007	1094
2550	449	688	835	932	1025	1115
2600	457	700	850	949	1044	1135
2650	465	712	865	966	1062	1155
2700	473	725	880	983	1081	1175
2750	481	737	895	999	1099	1195
2800	489	750	910	1016	1118	1215
2850	497	762	925	1033	1136	1235
2900	505	774	940	1049	1154	1255
2950	513	785	952	1063	1170	1272
3000	521	796	965	1077	1185	1288
3050	529	807	977	1091	1200	1305
3100	537	817	990	1105	1216	1322
3150	545	828	1002	1119	1231	1338
3200	552	839	1015	1133	1247	1355
3250	560	850	1027	1147	1262	1372
3300	568	861	1039	1161	1277	1388
3350	576	871	1052	1175	1293	1405
3400	584	882	1064	1189	1308	1422
3450	592	893	1077	1203	1323	1438
3500	600	904	1089	1217	1339	1455
3550	607	915	1102	1231	1354	1472
3600	615	925	1114	1245	1369	1488
3650	623	936	1127	1259	1385	1505
3700	631	947	1139	1273	1400	1522
3750	639	958	1152	1287	1416	1539
3800	645	968	1165	1301	1431	1555
3850	651	979	1177	1315	1446	1572
3900	658	989	1189	1328	1461	1588
3950	664	999	1201	1342	1476	1604
4000	670	1009	1214	1356	1491	1621
4050	677	1019	1226	1369	1506	1637
4100	683	1029	1238	1383	1521	1654
4150	689	1040	1250	1397	1536	1670
4200	696	1050	1262	1410	1551	1686
4250	702	1060	1275	1424	1566	1703
4300	708	1070	1287	1438	1581	1719

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4350	715	1080	1299	1451	1596	1735
4400	721	1090	1311	1465	1611	1752
4450	727	1101	1324	1479	1626	1768
4500	733	1111	1336	1492	1641	1784
4550	740	1121	1348	1506	1656	1801
4600	746	1131	1360	1520	1672	1817
4650	752	1141	1373	1533	1687	1833
4700	759	1151	1385	1547	1702	1850
4750	764	1159	1394	1557	1713	1862
4800	768	1165	1400	1564	1720	1870
4850	772	1170	1406	1570	1727	1878
4900	775	1175	1412	1577	1734	1885
4950	779	1181	1417	1583	1742	1893
5000	783	1186	1423	1590	1749	1901
5050	787	1192	1429	1596	1756	1909
5100	791	1197	1435	1603	1763	1916
5150	795	1202	1441	1609	1770	1924
5200	799	1208	1446	1616	1777	1932
5250	803	1213	1452	1622	1784	1940
5300	806	1218	1458	1629	1791	1947
5350	810	1224	1464	1635	1799	1955
5400	814	1228	1469	1641	1805	1962
5450	817	1231	1472	1644	1809	1966
5500	820	1235	1475	1648	1813	1970
5550	823	1238	1478	1651	1816	1975
5600	827	1241	1482	1655	1820	1979
5650	830	1244	1485	1659	1824	1983
5700	833	1247	1488	1662	1828	1987
5750	836	1251	1491	1666	1832	1992
5800	839	1254	1495	1669	1836	1996
5850	842	1257	1498	1673	1840	2000
5900	845	1260	1501	1677	1844	2005
5950	849	1263	1504	1680	1848	2009
6000	852	1267	1507	1684	1852	2013
6050	855	1270	1511	1687	1856	2018
6100	858	1273	1514	1691	1860	2022
6150	861	1276	1517	1695	1864	2026

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6200	864	1279	1520	1698	1868	2031
6250	868	1283	1524	1702	1872	2035
6300	871	1286	1527	1705	1876	2039
6350	874	1289	1530	1709	1880	2043
6400	878	1295	1538	1718	1890	2054
6450	882	1303	1548	1729	1902	2067
6500	886	1311	1557	1740	1914	2080
6550	890	1319	1567	1751	1926	2093
6600	894	1326	1577	1761	1938	2106
6650	898	1334	1587	1772	1950	2119
6700	902	1342	1597	1783	1962	2132
6750	907	1350	1606	1794	1974	2145
6800	911	1357	1616	1805	1986	2159
6850	915	1365	1626	1816	1998	2172
6900	919	1373	1636	1827	2010	2185
6950	923	1381	1646	1838	2022	2198
7000	927	1388	1655	1849	2034	2211
7050	931	1396	1665	1860	2046	2224
7100	935	1404	1675	1871	2058	2237
7150	940	1412	1685	1882	2070	2250
7200	944	1419	1695	1893	2082	2263
7250	948	1427	1704	1904	2094	2276
7300	952	1435	1714	1915	2106	2289
7350	956	1442	1724	1925	2118	2302
7400	959	1446	1727	1929	2122	2307
7450	961	1449	1731	1933	2126	2311
7500	964	1453	1734	1937	2131	2316
7550	966	1456	1738	1941	2135	2321
7600	969	1460	1741	1945	2139	2325
7650	972	1463	1745	1949	2144	2330
7700	974	1466	1748	1953	2148	2335
7750	977	1470	1752	1957	2152	2339
7800	980	1473	1755	1960	2156	2344
7850	982	1477	1759	1964	2161	2349
7900	985	1480	1762	1968	2165	2353
7950	987	1484	1766	1972	2169	2358
8000	990	1487	1769	1976	2173	2363

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Schedule A:
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Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
8050	991	1489	1771	1978	2176	2365
8100	992	1490	1772	1979	2177	2367
8150	993	1491	1774	1981	2179	2369
8200	994	1493	1775	1983	2181	2371
8250	995	1494	1777	1985	2183	2373
8300	996	1495	1778	1986	2185	2375
8350	997	1497	1780	1988	2187	2377
8400	998	1498	1781	1990	2189	2379
8450	999	1500	1783	1991	2190	2381
8500	1000	1501	1784	1993	2192	2383
8550	1001	1502	1786	1995	2194	2385
8600	1002	1504	1787	1996	2196	2387
8650	1003	1505	1789	1998	2198	2389
8700	1004	1507	1791	2000	2201	2392
8750	1007	1512	1797	2007	2208	2400
8800	1010	1517	1803	2014	2215	2408
8850	1013	1521	1809	2020	2223	2416
8900	1017	1526	1815	2027	2230	2424
8950	1020	1531	1821	2034	2237	2432
9000	1023	1536	1827	2041	2245	2440
9050	1026	1541	1833	2047	2252	2448
9100	1029	1545	1839	2054	2259	2456
9150	1032	1550	1845	2061	2267	2464
9200	1035	1555	1851	2067	2274	2472
9250	1038	1560	1857	2075	2282	2481
9300	1042	1566	1864	2082	2290	2489
9350	1045	1571	1870	2089	2298	2498
9400	1049	1576	1877	2096	2306	2506
9450	1055	1582	1883	2103	2314	2515
9500	1060	1588	1890	2111	2322	2524
9550	1065	1594	1896	2118	2330	2533
9600	1070	1600	1903	2125	2338	2541
9650	1076	1606	1909	2133	2346	2550
9700	1081	1612	1916	2140	2354	2559
9750	1086	1619	1922	2147	2362	2568
9800	1091	1625	1929	2155	2370	2576
9850	1097	1631	1936	2162	2378	2585

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Schedule A:
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Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9900	1102	1637	1942	2169	2386	2594
9950	1107	1643	1949	2177	2394	2603
10000	1112	1649	1955	2184	2402	2611
10050	1117	1655	1962	2191	2410	2620
10100	1123	1661	1968	2199	2418	2629
10150	1128	1667	1975	2206	2427	2638
10200	1133	1673	1981	2213	2435	2646
10250	1138	1679	1988	2221	2443	2655
10300	1144	1685	1995	2228	2451	2664
10350	1148	1691	2002	2236	2460	2674
10400	1152	1698	2011	2246	2471	2686
10450	1155	1705	2020	2257	2482	2698
10500	1159	1712	2029	2267	2493	2710
10550	1162	1719	2038	2277	2505	2723
10600	1165	1727	2048	2287	2516	2735
10650	1169	1734	2057	2297	2527	2747
10700	1172	1741	2066	2308	2538	2759
10750	1176	1748	2075	2318	2550	2771
10800	1179	1755	2084	2328	2561	2784
10850	1183	1762	2093	2338	2572	2796
10900	1186	1769	2102	2348	2583	2808
10950	1190	1776	2111	2358	2594	2820
11000	1193	1783	2121	2369	2606	2832
11050	1196	1790	2130	2379	2617	2844
11100	1200	1797	2139	2389	2628	2857
11150	1203	1804	2148	2399	2639	2869
11200	1207	1811	2157	2409	2650	2881
11250	1210	1819	2166	2420	2662	2893
11300	1214	1825	2175	2429	2672	2905
11350	1215	1827	2175	2429	2672	2905
11400	1217	1828	2175	2429	2672	2905
11450	1219	1829	2175	2429	2672	2905
11500	1220	1831	2175	2430	2673	2905
11550	1222	1832	2175	2430	2673	2905
11600	1224	1833	2175	2430	2673	2905
11650	1226	1835	2175	2430	2673	2905
11700	1227	1836	2175	2430	2673	2905

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Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11750	1229	1838	2175	2430	2673	2905
11800	1231	1839	2175	2430	2673	2906
11850	1233	1840	2176	2430	2673	2906
11900	1234	1842	2176	2430	2673	2906
11950	1236	1844	2177	2432	2675	2908
12000	1240	1849	2184	2440	2684	2917
12050	1244	1855	2191	2448	2692	2927
12100	1247	1861	2198	2456	2701	2936
12150	1251	1867	2206	2464	2710	2946
12200	1254	1872	2213	2472	2719	2955
12250	1258	1878	2220	2480	2728	2965
12300	1262	1884	2227	2488	2736	2975
12350	1265	1889	2234	2496	2745	2984
12400	1269	1895	2241	2504	2754	2994
12450	1272	1901	2249	2512	2763	3003
12500	1276	1907	2256	2520	2772	3013
12550	1280	1912	2263	2528	2780	3022
12600	1283	1918	2270	2536	2789	3032
12650	1287	1924	2277	2544	2798	3041
12700	1291	1929	2284	2552	2807	3051
12750	1294	1935	2292	2560	2816	3061
12800	1298	1941	2299	2568	2824	3070
12850	1301	1947	2306	2576	2833	3080
12900	1305	1952	2313	2584	2842	3089
12950	1308	1957	2319	2591	2850	3098
13000	1311	1962	2326	2598	2858	3106
13050	1314	1967	2332	2605	2865	3115
13100	1317	1972	2338	2612	2873	3123
13150	1320	1976	2345	2619	2881	3131
13200	1322	1981	2351	2626	2888	3140
13250	1325	1986	2357	2633	2896	3148
13300	1328	1991	2363	2640	2904	3157
13350	1331	1996	2370	2647	2912	3165
13400	1334	2000	2376	2654	2919	3173
13450	1337	2005	2382	2661	2927	3182
13500	1340	2010	2389	2668	2935	3190
13550	1343	2015	2395	2675	2943	3199

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Schedule A:
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Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13600	1346	2020	2401	2682	2950	3207
13650	1349	2024	2407	2689	2958	3215
13700	1351	2029	2414	2696	2966	3224
13750	1354	2034	2420	2703	2973	3232
13800	1357	2039	2426	2710	2981	3241
13850	1360	2044	2433	2717	2989	3249
13900	1363	2048	2439	2724	2997	3257
13950	1366	2053	2445	2731	3004	3266
14000	1369	2058	2451	2738	3012	3274
14050	1372	2063	2458	2745	3020	3282
14100	1375	2068	2464	2752	3027	3291
14150	1377	2072	2470	2759	3035	3299
14200	1380	2077	2476	2766	3043	3307
14250	1384	2082	2481	2772	3049	3314
14300	1388	2087	2487	2778	3055	3321
14350	1391	2092	2492	2783	3062	3328
14400	1395	2097	2497	2789	3068	3335
14450	1398	2102	2502	2795	3074	3342
14500	1402	2106	2507	2800	3080	3348
14550	1406	2111	2512	2806	3087	3355
14600	1409	2116	2517	2812	3093	3362
14650	1413	2121	2522	2818	3099	3369
14700	1416	2126	2528	2823	3106	3376
14750	1420	2131	2533	2829	3112	3383
14800	1424	2136	2538	2835	3118	3389
14850	1427	2140	2543	2840	3124	3396
14900	1431	2145	2548	2846	3131	3403
14950	1434	2150	2553	2852	3137	3410
15000	1438	2155	2558	2858	3143	3417
15050	1441	2160	2563	2863	3150	3424
15100	1445	2165	2568	2869	3156	3430
15150	1449	2170	2574	2875	3162	3437
15200	1452	2174	2579	2880	3168	3444
15250	1456	2179	2584	2886	3175	3451
15300	1459	2184	2589	2892	3181	3458
15350	1463	2189	2594	2898	3187	3465
15400	1467	2194	2599	2903	3194	3471

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Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
15450	1470	2199	2604	2909	3200	3478
15500	1473	2203	2608	2914	3205	3484
15550	1474	2205	2611	2917	3208	3488
15600	1476	2207	2614	2920	3212	3491
15650	1478	2210	2617	2923	3216	3495
15700	1479	2212	2620	2926	3219	3499
15750	1480	2214	2623	2929	3222	3503
15800	1482	2216	2625	2932	3226	3506
15850	1483	2218	2628	2935	3229	3510
15900	1485	2221	2630	2938	3232	3513
15950	1486	2223	2633	2941	3235	3517
16000	1488	2225	2636	2944	3239	3520
16050	1489	2227	2638	2947	3242	3524
16100	1490	2229	2641	2950	3245	3527
16150	1492	2231	2644	2953	3248	3531
16200	1493	2234	2646	2956	3252	3534
16250	1495	2236	2649	2959	3255	3538
16300	1496	2238	2652	2962	3258	3541
16350	1497	2240	2654	2965	3261	3545
16400	1499	2242	2657	2968	3265	3549
16450	1500	2244	2660	2971	3268	3552
16500	1502	2247	2662	2974	3271	3556
16550	1503	2249	2665	2977	3274	3559
16600	1504	2251	2667	2980	3278	3563
16650	1506	2253	2670	2983	3281	3566
16700	1507	2255	2673	2985	3284	3570
16750	1509	2257	2675	2988	3287	3573
16800	1510	2260	2678	2991	3291	3577
16850	1511	2262	2681	2994	3294	3580
16900	1513	2264	2683	2997	3297	3584
16950	1514	2266	2686	3000	3300	3587
17000	1516	2268	2689	3003	3304	3591
17050	1517	2270	2691	3006	3307	3594
17100	1519	2273	2694	3009	3310	3598
17150	1520	2275	2697	3012	3313	3602
17200	1521	2277	2699	3015	3317	3605
17250	1523	2279	2702	3018	3320	3609

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
17300	1524	2281	2704	3021	3323	3612
17350	1526	2283	2707	3024	3326	3616
17400	1527	2286	2710	3027	3330	3619
17450	1528	2288	2712	3030	3333	3623
17500	1530	2290	2715	3033	3336	3626
17550	1531	2292	2718	3036	3339	3630
17600	1533	2295	2721	3039	3343	3634
17650	1536	2298	2724	3043	3347	3639
17700	1538	2301	2728	3047	3351	3643
17750	1540	2305	2731	3050	3356	3647
17800	1543	2308	2734	3054	3360	3652
17850	1545	2311	2738	3058	3364	3656
17900	1547	2314	2741	3062	3368	3661
17950	1549	2317	2744	3065	3372	3665
18000	1552	2320	2747	3069	3376	3670
18050	1554	2323	2751	3073	3380	3674
18100	1556	2326	2754	3076	3384	3678
18150	1558	2329	2757	3080	3388	3683
18200	1561	2332	2761	3084	3392	3687
18250	1563	2335	2764	3087	3396	3692
18300	1565	2339	2767	3091	3400	3696
18350	1567	2342	2771	3095	3404	3700
18400	1570	2345	2774	3098	3408	3705
18450	1572	2348	2777	3102	3412	3709
18500	1574	2351	2781	3106	3416	3714
18550	1576	2354	2784	3110	3420	3718
18600	1579	2357	2787	3113	3425	3722
18650	1581	2360	2790	3117	3429	3727
18700	1583	2363	2794	3121	3433	3731
18750	1585	2366	2797	3124	3437	3736
18800	1588	2369	2800	3128	3441	3740
18850	1590	2373	2804	3132	3445	3745
18900	1592	2376	2807	3135	3449	3749
18950	1595	2379	2810	3139	3453	3753
19000	1597	2382	2814	3143	3457	3758
19050	1599	2385	2817	3146	3461	3762
19100	1601	2388	2820	3150	3465	3767

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19150	1604	2391	2823	3154	3469	3771
19200	1606	2394	2827	3158	3473	3775
19250	1608	2397	2830	3161	3477	3780
19300	1610	2400	2833	3165	3481	3784
19350	1613	2403	2837	3169	3485	3789
19400	1615	2407	2840	3172	3490	3793
19450	1617	2410	2843	3176	3494	3798
19500	1619	2413	2847	3180	3498	3802
19550	1622	2416	2850	3183	3502	3806
19600	1624	2419	2853	3187	3506	3811
19650	1626	2422	2857	3191	3510	3815
19700	1628	2425	2860	3194	3514	3820
19750	1631	2428	2863	3198	3518	3824
19800	1633	2431	2866	3202	3522	3828
19850	1635	2434	2870	3206	3526	3833
19900	1637	2438	2873	3209	3530	3837
19950	1640	2441	2876	3213	3534	3842
20000	1642	2444	2880	3217	3538	3846
20050	1644	2447	2883	3220	3542	3851
20100	1647	2450	2886	3224	3546	3855
20150	1649	2453	2890	3228	3550	3859
20200	1651	2456	2893	3231	3555	3864
20250	1653	2459	2896	3235	3559	3868
20300	1656	2462	2900	3239	3563	3873
20350	1658	2465	2903	3242	3567	3877
20400	1660	2468	2906	3246	3571	3881
20450	1662	2472	2909	3250	3575	3886
20500	1665	2475	2913	3254	3579	3890
20550	1667	2478	2916	3257	3583	3895
20600	1669	2481	2919	3261	3587	3899
20650	1671	2484	2923	3265	3591	3903
20700	1674	2487	2926	3269	3595	3908
20750	1675	2490	2930	3273	3600	3913
20800	1677	2493	2934	3277	3605	3919
20850	1679	2496	2938	3282	3610	3924
20900	1681	2499	2942	3286	3615	3929
20950	1683	2502	2946	3290	3619	3934

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
21000	1685	2505	2950	3295	3624	3939
21050	1687	2508	2953	3299	3629	3945
21100	1689	2511	2957	3303	3634	3950
21150	1691	2515	2961	3308	3639	3955
21200	1692	2518	2965	3312	3643	3960
21250	1694	2521	2969	3316	3648	3966
21300	1696	2524	2973	3321	3653	3971
21350	1698	2527	2977	3325	3658	3976
21400	1700	2530	2981	3330	3663	3981
21450	1702	2533	2985	3334	3667	3986
21500	1704	2536	2989	3338	3672	3992
21550	1706	2539	2993	3343	3677	3997
21600	1708	2542	2996	3347	3682	4002
21650	1710	2545	3000	3351	3687	4007
21700	1711	2548	3004	3356	3691	4012
21750	1713	2551	3008	3360	3696	4018
21800	1715	2554	3012	3364	3701	4023
21850	1717	2557	3016	3369	3706	4028
21900	1719	2560	3020	3373	3711	4033
21950	1721	2563	3024	3378	3715	4039
22000	1723	2566	3028	3382	3720	4044
22050	1725	2570	3032	3386	3725	4049
22100	1727	2573	3035	3391	3730	4054
22150	1728	2576	3039	3395	3735	4059
22200	1730	2579	3043	3399	3739	4065
22250	1732	2582	3047	3404	3744	4070
22300	1734	2585	3051	3408	3749	4075
22350	1736	2588	3055	3412	3754	4080
22400	1738	2591	3059	3417	3758	4085
22450	1740	2594	3063	3421	3763	4091
22500	1742	2597	3067	3426	3768	4096
22550	1744	2600	3071	3430	3773	4101
22600	1745	2603	3075	3434	3778	4106
22650	1747	2606	3078	3439	3782	4112
22700	1749	2609	3082	3443	3787	4117
22750	1751	2612	3086	3447	3792	4122
22800	1753	2615	3090	3452	3797	4127

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
22850	1755	2618	3094	3456	3802	4132
22900	1757	2622	3098	3460	3806	4138
22950	1759	2625	3102	3465	3811	4143
23000	1761	2628	3106	3469	3816	4148
23050	1763	2631	3110	3474	3821	4153
23100	1764	2634	3114	3478	3826	4159
23150	1766	2637	3117	3482	3830	4164
23200	1768	2640	3121	3487	3835	4169
23250	1770	2643	3125	3491	3840	4174
23300	1772	2646	3129	3495	3845	4179
23350	1774	2649	3133	3500	3850	4185
23400	1776	2652	3137	3504	3854	4190
23450	1778	2655	3141	3508	3859	4195
23500	1780	2658	3145	3513	3864	4200
23550	1781	2661	3149	3517	3869	4205
23600	1783	2664	3153	3522	3874	4211
23650	1785	2667	3157	3526	3878	4216
23700	1787	2670	3160	3530	3883	4221
23750	1789	2673	3164	3535	3888	4226
23800	1791	2677	3168	3539	3893	4232
23850	1793	2680	3172	3543	3898	4237
23900	1795	2683	3176	3548	3902	4242
23950	1797	2686	3180	3552	3907	4247
24000	1799	2689	3184	3556	3912	4252
24050	1800	2692	3188	3561	3917	4258
24100	1802	2695	3192	3565	3922	4263
24150	1804	2698	3196	3569	3926	4268
24200	1806	2701	3200	3574	3931	4273
24250	1808	2704	3203	3578	3936	4278
24300	1810	2707	3207	3583	3941	4284
24350	1812	2710	3211	3587	3946	4289
24400	1814	2713	3215	3591	3950	4294
24450	1816	2716	3219	3596	3955	4299
24500	1817	2719	3223	3600	3960	4305
24550	1819	2722	3227	3604	3965	4310
24600	1821	2725	3231	3609	3970	4315
24650	1823	2729	3235	3613	3974	4320

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
24700	1825	2732	3239	3617	3979	4325
24750	1827	2735	3242	3622	3984	4331
24800	1829	2738	3246	3626	3989	4336
24850	1831	2741	3250	3631	3994	4341
24900	1833	2744	3254	3635	3998	4346
24950	1834	2747	3258	3639	4003	4351
25000	1836	2750	3262	3644	4008	4357
25050	1838	2753	3266	3648	4013	4362
25100	1840	2756	3270	3652	4018	4367
25150	1842	2759	3274	3657	4022	4372
25200	1844	2762	3278	3661	4027	4378
25250	1846	2765	3282	3665	4032	4383
25300	1848	2768	3285	3670	4037	4388
25350	1850	2771	3289	3674	4042	4393
25400	1852	2774	3293	3679	4046	4398
25450	1853	2777	3297	3683	4051	4404
25500	1855	2780	3301	3687	4056	4409
25550	1857	2784	3305	3692	4061	4414
25600	1859	2787	3309	3696	4066	4419
25650	1861	2790	3313	3700	4070	4425
25700	1863	2793	3317	3705	4075	4430
25750	1865	2796	3321	3709	4080	4435
25800	1867	2799	3324	3713	4085	4440
25850	1869	2802	3328	3718	4090	4445
25900	1870	2805	3332	3722	4094	4451
25950	1872	2808	3336	3727	4099	4456
26000	1874	2811	3340	3731	4104	4461
26050	1876	2814	3344	3735	4109	4466
26100	1878	2817	3348	3740	4114	4471
26150	1880	2820	3352	3744	4118	4477
26200	1882	2823	3356	3748	4123	4482
26250	1884	2826	3360	3753	4128	4487
26300	1886	2829	3364	3757	4133	4492
26350	1887	2832	3367	3761	4138	4498
26400	1889	2836	3371	3766	4142	4503
26450	1891	2839	3375	3770	4147	4508
26500	1893	2842	3379	3775	4152	4513

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
26550	1895	2845	3383	3779	4157	4518
26600	1897	2848	3387	3783	4162	4524
26650	1899	2851	3391	3788	4166	4529
26700	1901	2854	3395	3792	4171	4534
26750	1903	2857	3399	3796	4176	4539
26800	1905	2860	3403	3801	4181	4544
26850	1906	2863	3406	3805	4186	4550
26900	1908	2866	3410	3809	4190	4555
26950	1910	2869	3414	3813	4195	4560
27000	1910	2873	3417	3817	4198	4564
27050	1911	2876	3420	3820	4202	4567
27100	1911	2880	3423	3823	4205	4571
27150	1911	2883	3426	3826	4209	4575
27200	1912	2886	3428	3830	4213	4579
27250	1912	2890	3431	3833	4216	4583
27300	1913	2893	3434	3836	4220	4587
27350	1913	2897	3437	3839	4223	4591
27400	1913	2900	3440	3842	4227	4594
27450	1914	2904	3443	3846	4230	4598
27500	1914	2907	3446	3849	4234	4602
27550	1914	2911	3449	3852	4237	4606
27600	1915	2914	3452	3855	4241	4610
27650	1915	2917	3454	3859	4245	4614
27700	1916	2921	3457	3862	4248	4618
27750	1916	2924	3460	3865	4252	4621
27800	1916	2928	3463	3868	4255	4625
27850	1917	2931	3466	3872	4259	4629
27900	1917	2935	3469	3875	4262	4633
27950	1918	2938	3472	3878	4266	4637
28000	1918	2942	3475	3881	4269	4641
28050	1918	2945	3478	3884	4273	4645
28100	1919	2948	3480	3888	4276	4649
28150	1919	2952	3483	3891	4280	4652
28200	1920	2955	3486	3894	4284	4656
28250	1920	2959	3489	3897	4287	4660
28300	1920	2962	3492	3901	4291	4664
28350	1921	2966	3495	3904	4294	4668

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Schedule A:
Income Shares Schedule Based on Gross Income

Combined Adjusted Gross Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
28400	1921	2969	3498	3907	4298	4672
28450	1922	2973	3501	3910	4301	4676
28500	1922	2976	3504	3914	4305	4679
28550	1922	2979	3507	3917	4308	4683
28600	1923	2983	3509	3920	4312	4687
28650	1923	2986	3512	3923	4316	4691
28700	1924	2990	3515	3926	4319	4695
28750	1924	2993	3518	3930	4323	4699
28800	1924	2997	3521	3933	4326	4703
28850	1925	3000	3524	3936	4330	4706
28900	1925	3004	3527	3939	4333	4710
28950	1926	3007	3530	3943	4337	4714
29000	1926	3010	3533	3946	4340	4718
29050	1926	3014	3535	3949	4344	4722
29100	1927	3017	3538	3952	4348	4726
29150	1927	3021	3541	3956	4351	4730
29200	1927	3024	3544	3959	4355	4733
29250	1928	3028	3547	3962	4358	4737
29300	1928	3031	3550	3965	4362	4741
29350	1929	3035	3553	3968	4365	4745
29400	1929	3038	3556	3972	4369	4749
29450	1929	3041	3559	3975	4372	4753
29500	1930	3045	3561	3978	4376	4757
29550	1930	3048	3564	3981	4380	4761
29600	1931	3052	3567	3985	4383	4764
29650	1931	3055	3570	3988	4387	4768
29700	1931	3059	3573	3991	4390	4772
29750	1932	3062	3576	3994	4394	4776
29800	1932	3066	3579	3998	4397	4780
29850	1933	3069	3582	4001	4401	4784
29900	1933	3072	3585	4004	4404	4788
29950	1933	3076	3587	4007	4408	4791
30000	1934	3079	3590	4010	4411	4795

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NET-INCOME BASED SCHEDULE

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Schedule B: Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
0-700	40	80	120	120	120	120
750	47	80	120	120	120	120
800	92	93	120	120	120	120
850	137	138	140	141	143	144
900	182	184	186	188	190	192
950	207	229	232	234	237	239
1000	218	275	278	281	284	287
1050	228	320	324	327	331	334
1100	239	366	370	374	378	382
1150	250	383	416	420	425	429
1200	261	400	462	467	472	477
1250	272	417	506	513	519	524
1300	283	433	526	560	566	572
1350	294	450	546	606	613	619
1400	305	467	566	633	660	667
1450	316	483	587	655	707	714
1500	326	500	607	678	746	762
1550	337	517	627	701	771	809
1600	348	533	647	723	795	857
1650	359	550	668	746	820	892
1700	370	567	688	768	845	919
1750	381	583	708	791	870	946
1800	392	600	728	813	895	973
1850	403	617	749	836	920	1000
1900	413	633	769	859	945	1027
1950	424	650	789	881	969	1054
2000	435	667	809	904	994	1081
2050	446	683	829	926	1019	1108
2100	457	700	850	949	1044	1135
2150	468	717	870	972	1069	1162
2200	479	733	890	994	1094	1189
2250	490	750	910	1017	1119	1216
2300	500	767	931	1039	1143	1243
2350	511	782	949	1060	1166	1267

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Schedule B:
Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
2400	522	797	966	1078	1186	1290
2450	532	811	982	1097	1207	1312
2500	543	826	999	1116	1228	1334
2550	553	840	1016	1135	1248	1357
2600	564	855	1033	1154	1269	1379
2650	574	869	1050	1172	1290	1402
2700	585	884	1066	1191	1310	1424
2750	596	898	1083	1210	1331	1447
2800	606	913	1100	1229	1351	1469
2850	617	927	1117	1247	1372	1491
2900	627	942	1134	1266	1393	1514
2950	638	956	1150	1285	1413	1536
3000	648	972	1169	1306	1437	1562
3050	657	988	1188	1327	1460	1587
3100	667	1004	1207	1349	1483	1612
3150	677	1020	1226	1370	1507	1638
3200	687	1035	1245	1391	1530	1663
3250	697	1051	1264	1412	1553	1689
3300	706	1067	1283	1434	1577	1714
3350	716	1083	1302	1455	1600	1739
3400	726	1099	1321	1476	1624	1765
3450	736	1115	1340	1497	1647	1790
3500	746	1130	1359	1518	1670	1816
3550	755	1146	1378	1540	1694	1841
3600	764	1160	1394	1557	1713	1862
3650	770	1168	1403	1568	1724	1874
3700	776	1176	1412	1578	1735	1886
3750	782	1185	1421	1588	1746	1898
3800	788	1193	1430	1598	1758	1910
3850	794	1201	1439	1608	1769	1922
3900	800	1210	1448	1618	1780	1935
3950	806	1218	1457	1628	1791	1947
4000	812	1226	1466	1638	1802	1959
4050	817	1232	1472	1644	1809	1966
4100	822	1236	1477	1650	1815	1973
4150	827	1241	1482	1655	1821	1979
4200	832	1246	1487	1661	1827	1986

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Schedule B:
Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
4250	837	1251	1492	1667	1833	1993
4300	842	1256	1497	1672	1839	1999
4350	847	1261	1502	1678	1846	2006
4400	851	1266	1507	1683	1852	2013
4450	856	1271	1512	1689	1858	2020
4500	861	1276	1517	1695	1864	2026
4550	866	1281	1522	1700	1870	2033
4600	871	1286	1527	1706	1876	2040
4650	876	1293	1535	1714	1885	2049
4700	883	1305	1550	1731	1904	2070
4750	889	1317	1565	1748	1923	2090
4800	896	1329	1580	1765	1942	2110
4850	902	1341	1595	1782	1960	2131
4900	908	1353	1611	1799	1979	2151
4950	915	1365	1626	1816	1998	2171
5000	921	1377	1641	1833	2016	2192
5050	928	1389	1656	1850	2035	2212
5100	934	1401	1671	1867	2054	2232
5150	940	1413	1687	1884	2072	2253
5200	947	1425	1702	1901	2091	2273
5250	953	1437	1717	1918	2110	2293
5300	958	1445	1727	1929	2122	2306
5350	962	1451	1732	1935	2128	2313
5400	966	1456	1738	1941	2135	2321
5450	970	1461	1743	1947	2142	2328
5500	975	1467	1748	1953	2148	2335
5550	979	1472	1754	1959	2155	2342
5600	983	1477	1759	1965	2162	2350
5650	987	1483	1765	1971	2168	2357
5700	990	1488	1770	1977	2174	2364
5750	992	1490	1772	1979	2177	2367
5800	994	1492	1775	1982	2180	2370
5850	995	1494	1777	1985	2183	2373
5900	997	1497	1780	1988	2187	2377
5950	999	1499	1782	1991	2190	2380
6000	1000	1501	1784	1993	2193	2383
6050	1002	1503	1787	1996	2196	2387

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Schedule B:
Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
6100	1003	1506	1789	1999	2199	2390
6150	1007	1512	1797	2007	2208	2400
6200	1012	1520	1807	2018	2220	2413
6250	1017	1528	1817	2029	2232	2426
6300	1022	1535	1826	2040	2244	2439
6350	1027	1543	1836	2051	2256	2452
6400	1032	1551	1846	2062	2268	2465
6450	1037	1559	1856	2073	2280	2478
6500	1042	1567	1865	2083	2292	2491
6550	1048	1575	1875	2094	2304	2504
6600	1056	1584	1885	2106	2316	2518
6650	1064	1593	1895	2117	2328	2531
6700	1072	1603	1905	2128	2341	2544
6750	1080	1612	1915	2139	2353	2558
6800	1088	1621	1925	2150	2365	2571
6850	1096	1630	1935	2161	2378	2584
6900	1104	1639	1945	2173	2390	2598
6950	1112	1648	1955	2184	2402	2611
7000	1120	1658	1965	2195	2415	2625
7050	1128	1667	1975	2206	2427	2638
7100	1136	1676	1985	2217	2439	2651
7150	1144	1685	1995	2229	2451	2665
7200	1150	1695	2008	2242	2467	2681
7250	1156	1706	2021	2258	2484	2700
7300	1161	1717	2035	2274	2501	2718
7350	1166	1728	2049	2289	2518	2737
7400	1171	1739	2063	2305	2535	2756
7450	1177	1749	2077	2320	2552	2774
7500	1182	1760	2091	2336	2569	2793
7550	1187	1771	2105	2351	2586	2811
7600	1192	1782	2119	2367	2603	2830
7650	1198	1793	2133	2382	2621	2849
7700	1203	1803	2147	2398	2638	2867
7750	1208	1814	2161	2413	2655	2886
7800	1213	1825	2174	2429	2672	2904
7850	1216	1827	2175	2429	2672	2905
7900	1219	1829	2175	2429	2672	2905

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Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
7950	1221	1831	2175	2430	2673	2905
8000	1224	1833	2175	2430	2673	2905
8050	1227	1836	2175	2430	2673	2905
8100	1229	1838	2175	2430	2673	2905
8150	1232	1840	2176	2430	2673	2906
8200	1234	1842	2176	2430	2673	2906
8250	1239	1847	2182	2437	2681	2914
8300	1244	1856	2193	2449	2694	2928
8350	1250	1865	2203	2461	2707	2943
8400	1255	1874	2214	2473	2721	2958
8450	1261	1882	2225	2486	2734	2972
8500	1266	1891	2236	2498	2748	2987
8550	1272	1900	2247	2510	2761	3001
8600	1277	1908	2258	2522	2774	3016
8650	1283	1917	2269	2534	2788	3030
8700	1288	1926	2280	2547	2801	3045
8750	1294	1935	2291	2559	2815	3060
8800	1299	1943	2302	2571	2828	3074
8850	1305	1952	2313	2583	2842	3089
8900	1309	1959	2322	2594	2854	3102
8950	1314	1967	2332	2605	2865	3115
9000	1318	1974	2342	2616	2877	3127
9050	1323	1981	2351	2626	2889	3140
9100	1327	1989	2361	2637	2901	3153
9150	1331	1996	2370	2648	2912	3166
9200	1336	2003	2380	2658	2924	3179
9250	1340	2011	2390	2669	2936	3191
9300	1345	2018	2399	2680	2948	3204
9350	1349	2025	2409	2691	2960	3217
9400	1354	2033	2418	2701	2971	3230
9450	1358	2040	2428	2712	2983	3243
9500	1362	2047	2437	2723	2995	3255
9550	1367	2055	2447	2733	3007	3268
9600	1371	2062	2457	2744	3018	3281
9650	1376	2069	2466	2755	3030	3294
9700	1380	2077	2476	2765	3042	3307
9750	1386	2084	2484	2774	3052	3317

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Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
9800	1391	2092	2491	2783	3061	3327
9850	1396	2099	2499	2792	3071	3338
9900	1402	2106	2507	2800	3080	3348
9950	1407	2114	2515	2809	3090	3359
10000	1413	2121	2523	2818	3100	3369
10050	1418	2129	2530	2826	3109	3380
10100	1424	2136	2538	2835	3119	3390
10150	1429	2143	2546	2844	3128	3400
10200	1435	2151	2554	2853	3138	3411
10250	1440	2158	2562	2861	3147	3421
10300	1446	2166	2569	2870	3157	3432
10350	1451	2173	2577	2879	3167	3442
10400	1457	2180	2585	2887	3176	3453
10450	1462	2188	2593	2896	3186	3463
10500	1468	2195	2601	2905	3195	3473
10550	1473	2202	2608	2913	3204	3483
10600	1475	2206	2612	2918	3210	3489
10650	1477	2209	2617	2923	3215	3495
10700	1480	2213	2621	2928	3220	3501
10750	1482	2216	2625	2933	3226	3506
10800	1484	2220	2630	2937	3231	3512
10850	1487	2224	2634	2942	3237	3518
10900	1489	2227	2638	2947	3242	3524
10950	1491	2231	2643	2952	3247	3530
11000	1494	2234	2647	2957	3253	3536
11050	1496	2238	2652	2962	3258	3541
11100	1498	2241	2656	2967	3263	3547
11150	1501	2245	2660	2972	3269	3553
11200	1503	2249	2665	2976	3274	3559
11250	1505	2252	2669	2981	3279	3565
11300	1508	2256	2673	2986	3285	3571
11350	1510	2259	2678	2991	3290	3576
11400	1512	2263	2682	2996	3296	3582
11450	1515	2267	2687	3001	3301	3588
11500	1517	2270	2691	3006	3306	3594
11550	1519	2274	2695	3011	3312	3600
11600	1522	2277	2700	3015	3317	3606

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Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
11650	1524	2281	2704	3020	3322	3611
11700	1526	2284	2708	3025	3328	3617
11750	1529	2288	2713	3030	3333	3623
11800	1531	2292	2717	3035	3338	3629
11850	1534	2297	2722	3041	3345	3636
11900	1538	2302	2728	3047	3352	3643
11950	1542	2307	2733	3053	3358	3651
12000	1546	2312	2739	3059	3365	3658
12050	1549	2317	2744	3065	3372	3665
12100	1553	2322	2750	3071	3379	3672
12150	1557	2327	2755	3077	3385	3680
12200	1561	2332	2761	3084	3392	3687
12250	1564	2337	2766	3090	3399	3694
12300	1568	2342	2772	3096	3405	3702
12350	1572	2348	2777	3102	3412	3709
12400	1575	2353	2782	3108	3419	3716
12450	1579	2358	2788	3114	3425	3724
12500	1583	2363	2793	3120	3432	3731
12550	1587	2368	2799	3126	3439	3738
12600	1590	2373	2804	3132	3446	3745
12650	1594	2378	2810	3138	3452	3753
12700	1598	2383	2815	3145	3459	3760
12750	1602	2388	2821	3151	3466	3767
12800	1605	2394	2826	3157	3472	3775
12850	1609	2399	2832	3163	3479	3782
12900	1613	2404	2837	3169	3486	3789
12950	1617	2409	2842	3175	3493	3796
13000	1620	2414	2848	3181	3499	3804
13050	1624	2419	2853	3187	3506	3811
13100	1628	2424	2859	3193	3513	3818
13150	1632	2429	2864	3199	3519	3826
13200	1635	2434	2870	3206	3526	3833
13250	1639	2440	2875	3212	3533	3840
13300	1643	2445	2881	3218	3540	3847
13350	1646	2450	2886	3224	3546	3855
13400	1650	2455	2892	3230	3553	3862
13450	1654	2460	2897	3236	3560	3869

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Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
13500	1658	2465	2903	3242	3566	3877
13550	1661	2470	2908	3248	3573	3884
13600	1665	2475	2913	3254	3580	3891
13650	1669	2480	2919	3260	3586	3898
13700	1673	2486	2924	3267	3593	3906
13750	1676	2491	2931	3274	3601	3914
13800	1679	2496	2937	3281	3609	3923
13850	1682	2501	2944	3288	3617	3931
13900	1685	2506	2950	3295	3625	3940
13950	1688	2511	2957	3302	3633	3949
14000	1691	2516	2963	3310	3641	3957
14050	1695	2521	2969	3317	3649	3966
14100	1698	2526	2976	3324	3656	3975
14150	1701	2531	2982	3331	3664	3983
14200	1704	2536	2989	3338	3672	3992
14250	1707	2541	2995	3346	3680	4000
14300	1710	2546	3002	3353	3688	4009
14350	1713	2551	3008	3360	3696	4018
14400	1716	2556	3015	3367	3704	4026
14450	1720	2561	3021	3374	3712	4035
14500	1723	2566	3027	3382	3720	4043
14550	1726	2571	3034	3389	3728	4052
14600	1729	2576	3040	3396	3736	4061
14650	1732	2581	3047	3403	3744	4069
14700	1735	2587	3053	3410	3752	4078
14750	1738	2592	3060	3418	3759	4087
14800	1741	2597	3066	3425	3767	4095
14850	1745	2602	3073	3432	3775	4104
14900	1748	2607	3079	3439	3783	4112
14950	1751	2612	3086	3447	3791	4121
15000	1754	2617	3092	3454	3799	4130
15050	1757	2622	3098	3461	3807	4138
15100	1760	2627	3105	3468	3815	4147
15150	1763	2632	3111	3475	3823	4155
15200	1766	2637	3118	3483	3831	4164
15250	1770	2642	3124	3490	3839	4173
15300	1773	2647	3131	3497	3847	4181

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Schedule B:
Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
15350	1776	2652	3137	3504	3855	4190
15400	1779	2657	3144	3511	3862	4199
15450	1782	2662	3150	3519	3870	4207
15500	1785	2667	3156	3526	3878	4216
15550	1788	2672	3163	3533	3886	4224
15600	1791	2677	3169	3540	3894	4233
15650	1795	2682	3176	3547	3902	4242
15700	1798	2687	3182	3555	3910	4250
15750	1801	2693	3189	3562	3918	4259
15800	1804	2698	3195	3569	3926	4267
15850	1807	2703	3202	3576	3934	4276
15900	1810	2708	3208	3583	3942	4285
15950	1813	2713	3215	3591	3950	4293
16000	1816	2718	3221	3598	3958	4302
16050	1820	2723	3227	3605	3966	4311
16100	1823	2728	3234	3612	3973	4319
16150	1826	2733	3240	3619	3981	4328
16200	1829	2738	3247	3627	3989	4336
16250	1832	2743	3253	3634	3997	4345
16300	1835	2748	3260	3641	4005	4354
16350	1838	2753	3266	3648	4013	4362
16400	1841	2758	3273	3655	4021	4371
16450	1845	2763	3279	3663	4029	4379
16500	1848	2768	3285	3670	4037	4388
16550	1851	2773	3292	3677	4045	4397
16600	1854	2778	3298	3684	4053	4405
16650	1857	2783	3305	3691	4061	4414
16700	1860	2788	3311	3699	4069	4422
16750	1863	2794	3318	3706	4076	4431
16800	1867	2799	3324	3713	4084	4440
16850	1870	2804	3331	3720	4092	4448
16900	1873	2809	3337	3727	4100	4457
16950	1876	2814	3343	3735	4108	4466
17000	1879	2819	3350	3742	4116	4474
17050	1882	2824	3356	3749	4124	4483
17100	1885	2829	3363	3756	4132	4491
17150	1888	2834	3369	3763	4140	4500

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Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
17200	1892	2839	3376	3771	4148	4509
17250	1895	2844	3382	3778	4156	4517
17300	1898	2849	3389	3785	4164	4526
17350	1901	2854	3395	3792	4172	4534
17400	1904	2859	3402	3800	4179	4543
17450	1907	2864	3408	3807	4187	4552
17500	1910	2869	3414	3814	4195	4560
17550	1910	2875	3419	3819	4201	4566
17600	1911	2881	3424	3824	4207	4573
17650	1912	2886	3428	3830	4212	4579
17700	1912	2892	3433	3835	4218	4585
17750	1913	2898	3438	3840	4224	4592
17800	1914	2904	3443	3846	4230	4598
17850	1914	2909	3448	3851	4236	4604
17900	1915	2915	3452	3856	4242	4611
17950	1916	2921	3457	3862	4248	4617
18000	1916	2926	3462	3867	4254	4624
18050	1917	2932	3467	3872	4259	4630
18100	1918	2938	3471	3878	4265	4636
18150	1918	2943	3476	3883	4271	4643
18200	1919	2949	3481	3888	4277	4649
18250	1920	2955	3486	3894	4283	4656
18300	1920	2960	3491	3899	4289	4662
18350	1921	2966	3495	3904	4295	4668
18400	1921	2972	3500	3910	4301	4675
18450	1922	2977	3505	3915	4306	4681
18500	1923	2983	3510	3920	4312	4687
18550	1923	2989	3514	3926	4318	4694
18600	1924	2995	3519	3931	4324	4700
18650	1925	3000	3524	3936	4330	4707
18700	1925	3006	3529	3942	4336	4713
18750	1926	3012	3533	3947	4342	4719
18800	1927	3017	3538	3952	4347	4726
18850	1927	3023	3543	3958	4353	4732
18900	1928	3029	3548	3963	4359	4738
18950	1929	3034	3553	3968	4365	4745
19000	1929	3040	3557	3974	4371	4751

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Schedule B:
Income Shares Schedule Based on Net Income

Combined Adjusted Net Income	One Child	Two Children	Three Children	Four Children	Five Children	Six Children
19050	1930	3046	3562	3979	4377	4758
19100	1931	3051	3567	3984	4383	4764
19150	1931	3057	3572	3990	4389	4770
19200	1932	3063	3576	3995	4394	4777
19250	1933	3068	3581	4000	4400	4783
19300	1933	3074	3586	4006	4406	4789
19350	1934	3080	3591	4011	4412	4796
19400	1934	3086	3596	4016	4418	4802
19450	1935	3091	3600	4022	4424	4809
19500	1936	3097	3605	4027	4430	4815
19550	1936	3103	3610	4032	4435	4821
19600	1937	3108	3615	4038	4441	4828
19650	1938	3114	3619	4043	4447	4834
19700	1938	3120	3624	4048	4453	4840
19750	1939	3125	3629	4054	4459	4847
19800	1940	3131	3634	4059	4465	4853
19850	1940	3137	3639	4064	4471	4860
19900	1941	3142	3643	4070	4477	4866
19950	1942	3148	3648	4075	4482	4872
20000	1942	3154	3653	4080	4488	4879

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TECHNICAL DOCUMENTATION

There are several economic considerations and steps taken to develop an income shares schedule.

- *Select economic basis (estimate of child-rearing expenditures) of income shares schedule.* There are several different studies of child-rearing expenditures that form the basis of current states guidelines. The studies vary in data years and methodologies. Most states consider only the current studies when updating their schedules.
- *Adjust estimates of child-rearing expenditures to current price levels.* There are lags between the data collection years, when the study becomes available, and when the study is used to develop a child support schedule. Adjustments for the changes in price levels in the intervening years compensate for these time lags.
- *Subtract child care expenses, the cost of the child's health insurance premium, and the child's extraordinary uninsured health care expenses from the measurements of child-rearing expenditures.* This step is necessary because the actual amounts of these expenses are considered elsewhere in most income shares calculations (e.g., line items on the guidelines worksheet). As a consequence, these expenses are not included in the schedule. If they were included in both the worksheet and the schedule, there would be double-accounting of these expenses.
- *Extend the estimates of child-rearing expenditures to cover four and more children.* This step is necessary because the measurements of child-rearing expenditures are for one, two and three children. Most economists do not measure child-rearing expenditures for four or more children because there are few, large families in the Consumer Expenditure Survey (CES), which is the dataset most economists use to measure child-rearing expenditures.
- *Back out the estimates of child-rearing expenditures to net income if necessary.* Some of the measurements of child-rearing expenditures relate to total family expenditures rather than gross or after-tax incomes. Since families spend more or less of their after-tax income, an adjustment is necessary to convert studies that measure the share of total family expenditures devoted to child rearing to an after-tax income base.
- *Back out the estimates of child-rearing expenditures to gross income if necessary.* For the same reasons identified above, some measurements may have to be adjusted further to

arrive at a gross-income based schedule. Specifically, studies of child-rearing expenditures that measure the share of total family expenditures devoted to child rearing must be adjusted to account for taxes when developing a gross-income based schedule.

- *Incorporate a low-income adjustment.* Most income shares guidelines incorporate a low-income adjustment into the schedule. The intent of the low-income adjustment is to assure that obligors with poverty and near-poverty incomes retain sufficient income to meet their basic needs after paying the guidelines-determined award. As part of the low-income adjustment, most income shares guidelines include a minimum order amount.
- The remainder of this section describes each of these considerations individually. In general, the approaches and assumptions used to develop the Illinois schedules are the most commonly used in income shares guidelines.

Step 1: Select Economic Basis

Most income shares schedules— as well as the majority of state guidelines— are based on estimates of child-rearing expenditures developed by Professor David Betson, University of Notre Dame, using the “Rothbarth” methodology. In the past two decades, Betson has produced four studies of child-rearing expenditures. His first study⁸ relied on expenditures data collected from families surveyed in 1980 through 1986. His most recent study (2010)⁹ relies on expenditures data collected from families surveyed in 2004 through the first quarter of 2009. The recent study is referred to as “BR4” because it is the fourth set of Betson-Rothbarth measurements.

BR4 is one of two current studies readily available for developing and updating child support schedules. The United States Department of Agriculture (USDA) produces the other study.¹⁰ BR measures child-rearing expenditures as a percentage of total family expenditures while the USDA measures child-rearing expenditures as a dollar amount for low-, middle- and high-income families. The average share of total family expenditures

⁸ David M. Betson (1990), *Alternative Estimates of the Cost of Children from the 1980-86 Consumer Expenditure Survey*, Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

⁹ David M. Betson (2010). “Appendix A: Parental Expenditures on Children: Rothbarth Estimates,” in Judicial Council of California, *Review of Statewide Uniform Child Support Guidelines*, San Francisco, California.

¹⁰ Mark Lino (2011). *Expenditures on Children by Families: 2009 Annual Report*, U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2010. Available at: <http://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies.htm>.

devoted to children in intact families under the BR4 estimates are 24 percent for one child, 37 percent for two children, and 45 percent for three children. The USDA finds that child-rearing expenditures for one child from age zero through age 17 ranges from \$202,088 to \$462,038 depending on family income.¹¹ The USDA study also indicates that expenditures for two children are 160 percent more than they are for one child and expenditures for three children are 187 percent more than they are for one child.¹²

Only one state bases its guidelines on the USDA measurement and 28 states base their guidelines on BR measurements. BR4 is the basis of proposed Schedules A and B. Since BR4 measurements of child-rearing expenditures are expressed as a share of total family expenditures, they are converted to a net- and gross-income base.

Underlying Data and Methodologies

Most studies underlying child support guidelines measure what families typically spend to raise children rather than the costs of the child's basic needs.¹³ What families typically spend is a more appropriate for child support guidelines because family expenditures vary by family income. Most states believe that support awards should also vary with the parents' incomes. The child should share in the standard of living enjoyed by the child's parent.

The studies underlying child support guidelines typically measure child-rearing expenditures from families participating in the Consumer Expenditure Survey (CES), the nation's largest and most comprehensive survey of household expenditures.¹⁴ The CES is an on-going, quarterly survey that involves about 7,000 new households within any year. Most economists consider data available from the most current year or years. Many use data from multiple years to increase the sample size.

Not all economists arrive at the same estimate of child-rearing expenditures. Moreover, economists do not agree on which estimate best reflects actual child-rearing expenditures. Part of the problem is that there is no perfect methodology to separate the children's share of family expenditures from the parents' share. To illustrate this, consider family expenditures for electricity used in the home. The children's share of electricity is not obviously separable from the parents' share by examining the electricity bill.

¹¹ Information calculated from Table 4 of Lino (2011).

¹² Ibid.

¹³ An example of the costs of the child's basic needs is the federal poverty level.

¹⁴ The CES is conducted by the Bureau of Labor Statistics (BLS). More information about the CES can be found at the BLS website: <http://www.bls.gov/cex/>. In addition, CES information that is relevant to child support is provided in Appendix A.

The most common methodology for separating child and adult expenditures is a marginal cost approach. It compares expenditures between two equally well-off groups of families: (a) married couples with children, and (b) married couples of child-rearing age without children. The difference in expenditures between these two groups of families is deemed to be child-rearing expenditures. The Rothbarth methodology is a marginal cost approach that relies on expenditures for adult goods (specifically, adult clothes in the Rothbarth estimates that form the basis of most state guidelines) to determine equally well-off families. Another marginal cost approach is the “Engel” methodology, which was used in a 1984 study¹⁵ of child-rearing expenditures that form the basis of most original income shares guidelines.¹⁶ (There are no current Engel measurements of child-rearing expenditures available.) The USDA does not use a marginal cost approach. Instead, it uses various approaches to measure child-rearing expenditures for seven expenditure categories (*i.e.*, housing, food, transportation, clothing, healthcare, childcare and education, and miscellaneous expenses) and then sums them together.

Policymakers and economists generally believe that guidelines amounts below the Rothbarth estimator provide inadequate support for children. Lewin/ICF¹⁷ first began using the Rothbarth estimator to assess the adequacy of state guidelines in 1990 when it was contracted by the U.S. Department of Health and Human Services to review studies of child-rearing expenditures and recommend how states could use these studies to develop and update guidelines. Lewin/ICF also concluded that there was no perfect measure of child-rearing expenditures, but any amount between the lower and upper bound of credible estimates may be an appropriate guidelines amount. Lewin/ICF identified the Rothbarth estimator as the lower bound. The Engel estimator or the USDA estimator is used for the upper bound. (The Engel estimator is typically used in older comparisons and the USDA estimator is typically used in recent comparisons.) Since the Lewin/ICF (1990) report, numerous states have used this comparison approach to assess the adequacy and appropriateness of their guidelines. Some states have even used it multiple times.

¹⁵ Thomas J. Espenshade, *Investing in Children: New Estimates of Parental Expenditures*, Urban Institute Press: Washington, D.C. (1984).

¹⁶ Many states adopted the prototype income shares schedule developed by Dr. Robert Williams using Espenshade-Engel estimates for the 1984-87 National Child Support Guidelines Project. Williams, Robert (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, National Center for State Courts, Williamsburg, Virginia.

¹⁷ Lewin/ICF, 1990, *Estimates of Expenditures on Children and Child Support Guidelines*. Report to U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Fairfax, Virginia.

Betson's Studies

In the past 22 years, Betson has conducted four studies estimating child-rearing expenditures.¹⁸ Each study relies on data that are more recent. Since BR4 became available in mid-2010, only a few states have completed their guidelines review, recommended changes, and promulgating their recommendation. Consequently, only two states (*i.e.*, North Carolina and Vermont) currently rely on BR4-based schedules. With time, more states will likely adopt BR4-based schedules. The Missouri and Rhode Island guidelines review committees both recommended BR4-based schedules in 2012 and the recommendations are pending final approval by each state's respective chief justice.¹⁹ In addition, several other states will be reviewing their guidelines in 2012 and making recommendations later this year.

Betson's first study (1990) was conducted for the U.S. Department of Health and Human Services to fulfill a congressional requirement to provide information useful for the development and review of state guidelines. After measuring child-rearing expenditures using five different methodologies, he concluded that estimates using the Rothbarth methodology were the most robust, and hence recommended their use for state guidelines. Betson also concluded that the Rothbarth estimator was better than other methodologies in his subsequent studies.

USDA Measurements

The U.S. Department of Agriculture (USDA) updates its study annually.²⁰ Minnesota is the only state to base its schedule on the USDA measurement. It began using the USDA in 2006 but adjusted the housing component because of concerns that it was overstated. Recently, the USDA revised its methodology for measuring the child's housing expenses. There has been no assessment of whether the most current USDA measurements of housing expenses are appropriate for Illinois.²¹ The new USDA measurements²² are generally much higher than the BR measurements and the current Illinois percentages.²³

¹⁸ The other two Betson-Rothbarth studies are: David M. Betson, "Chapter 5: Parental Expenditures on Children," in Judicial Council of California, *Review of Statewide Uniform Child Support Guidelines*, San Francisco, California, (2001); and, David M. Betson (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, Colorado.

¹⁹ The child support guidelines are promulgated by court rule in Missouri and Rhode Island.

²⁰ Mark Lino (2011). *Expenditures on Children by Families: 2010 Annual Report*, U.S. Department of Agriculture, Center for Nutrition and Policy Promotion. Miscellaneous Publication No. 1528-2010. Available at: <http://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies.htm>.

²¹ According to the 2010 U.S. Census American Community Survey, median gross rent (*i.e.*, rent and utilities) in Illinois is \$848 per month and median monthly owner costs are \$1,254 among Illinois homeowners. The USDA estimates the child's housing expenses to be \$297 to \$705 per month for one child depending on family income (Lino 2011, Table 4). The range for two children is \$475 to \$1,128 per month. USDA housing expenses include

The USDA sums seven categories of expenditures to arrive at its total measure of child-rearing expenditures. It uses the 2005-2006 as its base. Some child-specific expenditures can be directly observed from the CES, namely the child’s “clothing expenses” and “child care and education expenses.” The children’s share of total household expenditures for “food” and “healthcare expenses” are determined using other federal government surveys on children’s budget shares (e.g., the National Medical Expenditures survey). The children’s share of “housing expenses” is measured by considering the cost of an extra bedroom. The children’s shares of “miscellaneous” and “transportation expenses” are measured by proration; that is, dividing the total family expense by the number of family members.

Other Measurements

Most states that do not use BR or USDA measurements rely on older measurements of child-rearing expenditures dating back to 1981²⁴ or 1984.²⁵

Step 2: Adjust to Current Price Levels

The BR4 measurements of child-rearing expenditures reflect April 2010 price levels. They have been updated to March 2012 price levels, which was the most recent price index published by the U.S. Bureau of Labor Statistics.

Step 3: Subtract Highly Variable Expenses

The studies measuring child-rearing expenditures include all expenditures on the children, including work-related child care expenses, the cost of the child’s health insurance benefit, and the child’s uninsured, extraordinary medical expenses. In contrast, most

rent among renters, mortgage and interest payments among homeowners, utilities, home furnishings, and other housing expenses.

²² The USDA’s most current measurements reflect 2010 price levels and are based on 2005-06 CES. The USDA measure of the child’s housing expense now assumes that 15 percent of it is devoted to mortgage principal payments.

²³ The Illinois guidelines assesses the following percentage of obligor net income: 25 percent for one child, 28 percent for two children, and 32 percent for three children. The USDA finds that the average percentage of expenditures attributable to children is 27 percent for one child, 41 percent for two children, and 48 percent for three children (Lino 2011, Table 9).

²⁴ Jacques van der Gaag, On Measuring the Cost of Children. Discussion Paper 663-81. University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin (1981).

²⁵ Thomas J. Espenshade, Investing in Children: New Estimates of Parental Expenditures, Urban Institute Press: Washington, D.C. (1984).

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income shares guidelines, including the one proposed for Illinois, consider the actual amount of these expenses on a case-by-case basis when calculating the support award. Since the actual amounts are considered, they are not included in the schedule.

Betson provided supplemental information in order to subtract these expenses from his total estimates of child-rearing expenditures for the purposes of developing a schedule. Using the same subset of the CES that he used to measure child-rearing expenditures, he measured the percentage of total expenditures devoted to child care expenses; the percentage of total expenditures devoted to extraordinary, uninsured healthcare expenses, including the cost of the child's health insurance benefits; and expenditures to net income ratios. Exhibit 2 shows these measurements as well as the BR4 measurements of child-rearing expenditures for a range of incomes.

Child Care Expenses

Betson's measurements of child care expenses, which are shown in Exhibit 2, represent the average percentage of total expenditures devoted to child care expenses across all families regardless of whether the family incurs any child care expenses. If only those families with child care expenses were included, the percentages would be much higher. The percentage across all families is necessary to back out child care expenses from total child-rearing expenses since the total is derived for all families.

The data on child care expenses are limited because child care expenses that are "necessary" (e.g., those incurred to allow someone to work) cannot be distinguished from "discretionary" child care expenses. This is a limitation because most state guidelines only consider *work-related* child care expenses in the calculation of the child support order. Some state guidelines also consider child care expenses associated with a parent's job search or education aimed at increasing his or her earnings. Since work-related and non-work-related child care expenses cannot be distinguished, work-related child care expenses may be somewhat overstated. If so, too much child care expenses may be subtracted from the estimates. In turn, this would cause the amounts in the obligation schedule to be somewhat less than if work-related and discretionary child care expenses could be separated. Nonetheless, since most child care expenses are work-related, discretionary child care expenses are likely to compose an infinitesimal share of total expenditures. As a consequence, the magnitude of any bias is likely to be negligible.

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**Exhibit 2:
Parental Expenditures on Children**

Annual Net Income Ranges (Jan. 2012 dollars)	Number of Observations	Current Consumption as a % of Net Income	Expenditures on Children as a % of Total Consumption Expenditures-Outlays (Rothbarth (2004-2009 data))			Childcare \$ as a % of Consumption (per child)	Extraordinary Medical \$ as a % of Consumption (per person)
			1 Child	2 Children	3 Children		
Less than \$ 15,000	244	> 100%	21.66%	33.77%	41.67%	0.34%	0.38%
\$15,001 - \$ 20,000	239	> 100%	22.48%	34.99%	43.12%	0.47%	0.53%
\$ 20,001 - \$ 25,000	312	> 100%	22.71%	35.32%	43.51%	0.43%	0.86%
\$ 25,001 - \$ 30,000	324	> 100%	22.88%	35.57%	43.81%	0.53%	0.80%
\$ 30,001 - \$ 40,000	850	> 100%	23.08%	35.87%	44.16%	0.74%	0.99%
\$ 40,001 - \$ 45,000	432	98.8%	23.22%	36.08%	44.41%	0.87%	1.15%
\$ 45,001 - \$ 50,000	468	95.7%	23.28%	36.17%	44.52%	1.13%	1.29%
\$ 50,001 - \$ 60,000	821	89.2%	23.34%	36.26%	44.62%	1.25%	1.28%
\$ 60,001 - \$ 65,000	421	85.2%	23.41%	36.35%	44.73%	1.23%	1.20%
\$ 65,001 - \$ 70,000	447	82.6%	23.44%	36.40%	44.79%	1.41%	1.34%
\$ 70,001 - \$ 75,000	335	78.2%	23.45%	36.42%	44.81%	1.51%	1.29%
\$ 75,001 - \$ 80,000	389	75.7%	23.48%	36.45%	44.85%	1.42%	1.25%
\$ 80,001 - \$ 90,000	618	75.6%	23.54%	36.55%	44.97%	1.49%	1.20%
\$ 90,001 - \$ 95,000	262	73.1%	23.58%	36.61%	45.03%	1.26%	1.40%
\$ 95,001 - \$100,000	231	72.3%	23.61%	36.65%	45.08%	1.94%	1.21%
\$100,001 - \$110,000	378	70.1%	23.65%	36.70%	45.14%	1.82%	1.10%
\$110,001 - \$120,000	292	66.4%	23.67%	36.74%	45.18%	1.45%	1.09%
\$120,001 - \$130,000	220	66.3%	23.73%	36.82%	45.28%	1.92%	1.00%
\$130,001 - \$150,000	288	61.3%	23.75%	36.86%	45.32%	1.86%	0.99%
\$150,001 - \$175,000	194	58.7%	23.83%	36.97%	45.45%	2.27%	1.04%
More than \$175,000	156	50.7%	23.90%	37.06%	45.57%	1.69%	0.91%

Source: Calculated by David Betson

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Healthcare Expenses

The issues relating to healthcare expenses in the development of an income shares schedule are similar to childcare issues, but more complicated. In the CES, healthcare expenses are not broken down in the categories typically considered for child support. Most income shares guidelines consider three types of child healthcare expenses: the child's share of the health insurance premium; the child's extraordinary, uninsured medical expenses; and the child's routine, typical medical expenses. Most income shares guidelines prorate the cost of the child's insurance coverage between the parents. If the insurance policy covers more individuals than the child for whom support is being determined, most state guidelines specify how to capture the child's share. For example, they may provide that the child's share of the premium cost is the difference between the costs of insuring a family and an individual or the premium amount divided by the number of individuals covered by the policy. In state guidelines that prorate the health insurance premium between the parents, an adjustment is made to the obligor's prorated share of the schedule amount (i.e., preliminary support award) to arrive at the final support award. If the custodial parent pays the child's health insurance premium, the preliminary support award is increased by the noncustodial parent's prorated share of the child's premium cost. If the noncustodial parent pays the child's health insurance premium, the preliminary support award is reduced by the custodial parent's prorated share of the child's premium cost.

Addressing the child's extraordinary medical expenses can take two different forms. When the medical expense is recurring and known (*e.g.*, co-pays on asthmatic treatments for a child with chronic asthma), it is usually treated like the child's health insurance premium. Most income shares guidelines also address how the parents will share any extraordinary medical expense incurred in the future (*e.g.*, the cost of an unexpected emergency room visit not covered by insurance). The typical provision is that each parent will be responsible for his or her prorated share of the child's out-of-pocket medical expenses. In most states, the other parent will reimburse the parent incurring the expense directly. If the other parent does not pay it, child support enforcement remedies can be taken when the unpaid expense is reduced to a judgment.

Most income shares schedules include a small amount (*e.g.*, \$250 per child per year) to cover typical, routine medical expenses for an average child. This is intended to cover the copay for the child's well visit, aspirin and other common medical expenses. Without this, all of the child's out-of-pocket medical expenses would be treated as extraordinary. This would necessitate more parental exchanges about the child's medical expenses, as

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well possibly more court involvement to reduce the child's unpaid medical expenses to judgments.

Schedules A and B also include \$250 per child per year to cover the child's routine medical expenses. Specifically, the schedule includes ordinary, uninsured medical expenses of \$250 per child per year up to \$750 for three children and smaller amounts for four or more children. The amounts for four or more children are based on the same equivalence scales used to extend the estimates of child-rearing expenditures from three children that in Step 4.²⁶ There are several reasons for setting the amount at \$250. It approximates typical out-of-pocket expenditures for children's healthcare, several other states use these amounts, and the data necessary to make the adjustment to the schedule were readily available. The most current data on out-of-pocket medical expenses are from the 2009 National Medical Expenditure Survey (NMES), which is conducted by the U.S. Department of Health and Human Services through the Agency of Healthcare Research and Quality (AHRQ).²⁷ The NMES found that healthcare expenses were incurred for the vast majority of children. Among those with expenses, the average out-of-pocket expense amounted to \$148 per child per year among children younger than five years of age and \$342 child per year among children who were five years old and older.²⁸ Since the median amounts are less than the average, this suggests that a few children with exceptionally high healthcare expenses drag the average up and that actual medical out-of-pocket expenses for children are likely to be less than the averages for most children.

Exhibit 2 shows the average percentage of total expenditures devoted to out-of-pocket healthcare expenses above \$250 per family member per year. In the CES, healthcare expenditures on children cannot be distinguished from expenditures on adult household members. Further, children are healthier than adults so the expenses incurred for the child's healthcare are less than those incurred for the parents' healthcare. For these reasons, the per family member percentages shown in Exhibit 2 are reduced to reflect a per child amount. They are adjusted by multiplying them by 73.3 percent.²⁹ For example,

²⁶ Betson develops estimates for child-rearing expenditures for one, two, and three children. He does not develop estimates for four or more children because there are not a sufficient number of large families in the data set. Instead, an equivalence scale is used to extend the three-children amount to four and more children.

²⁷ Data from the National Medical Expenditures Survey are available from <http://www.meps.ahrq.gov/mepsweb/>.

²⁸ This is calculated from MEPS information. For example, the total medical expenses for children five years or less is \$52,372 million multiplied by 5.4 percent that is paid out-of-pocket multiplied by 89 percent of the 21,444 thousand children with an expense.

²⁹ This is based on the 2009 NMES survey finding (Table 1) that the average cost of health services per person with expense is \$1,992 for person age 5-17 and \$3,285 for a person age 18 -45. Using these amounts, the total expense

at combined net income of \$125,000 per year, Exhibit 2 shows 1 percent of total expenditures is devoted to extraordinary medical expenses per person. The adjusted amount would be 0.733 per child.

A caveat to these assumptions is healthcare costs will eventually change in the future. Implementation of the Affordable Care Act (*i.e.*, healthcare reform) will change medical out-of-pocket expenses. There is insufficient information, however, to determine an appropriate amount for child support schedules.

Illustration of Adjustment

To illustrate these adjustments, consider the one-child expenditures for a family with \$125,000 annual income in Exhibit 2. This information would be used to develop an income shares schedule. The average family of that income spends 23.73 percent of total family expenditures on the one child and 1.92 percentage of expenditures is devoted to child care expenses and extraordinary medical expense is 1.00 percent per household member, hence 0.73 percent per child. The adjusted amount is 23.73 percent minus 1.92 percent minus 0.73. The remainder is 21.08 percent.

Step 4: Extend to Four and More Children

Betson's estimates only cover one, two, and three children, yet the schedule covers up to six children. The number of families in the CES with four or more children is insufficient to produce reliable estimates. For most income shares schedules, including Schedules A and B, the National Research Council's (NRC) equivalence scale, as shown below, is used to extend the three-child estimate to four and more children.³⁰

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

Application of the equivalence schedule 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.

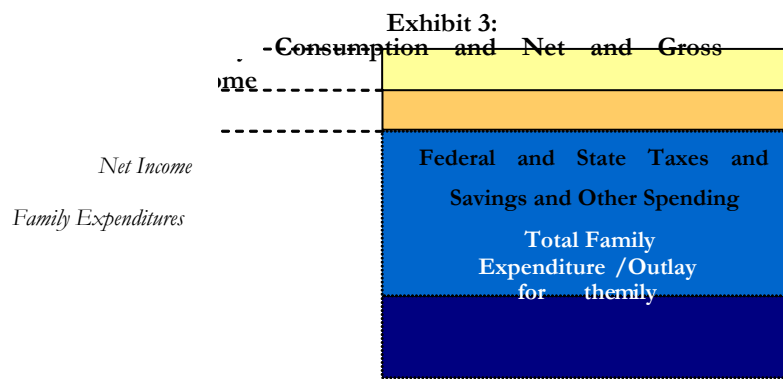
for a household with two adults and the average number of children in the CES would be \$9,704 and the per capita amount would be \$2,716. The ratio between the per child amount and the per capita amount is 73.3 percent (\$1,992/\$2,716).

³⁰Citro, Constance F. and Robert T. Michael, Editors (1995). *Measuring Poverty: A New Approach*. National Academy Press. Washington, D.C.

There are few alternatives to the NRC. The NRC developed its equivalence scale after extensive research and in consultation with its members, who are national experts on poverty and measurements of economic well-being.

Step 5: Relate the Estimates to Net Income

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



Various assumptions can be made to back out the measurements to a net-income base. One assumption is that families spend all of their after-tax income. Under this assumption, family expenditures and after-tax income are equal and no additional adjustment is necessary. The District of Columbia is the only state using the Betson estimates to make this assumption. Instead, most income shares schedules, including Schedules A and B, consider the expenditures to consumption ratios observed in the CES. As shown in Exhibit 2, higher income families do not spend all of their net income on current consumption. The percentages derived from Step 3 are multiplied by the expenditures to consumption ratios shown in Exhibit 2. This step produces smaller schedule amounts than what the District of Columbia assumption produces, particularly at higher incomes because higher income households have more savings.

To illustrate this adjustment, continue with the above example, which considers one child from a family with \$125,000 in annual net income. Exhibit 2 shows that families with \$125,000 in annual income (January 2012 dollars) spend 66.3 percent of their net income

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on current expenditures, which is \$82,875 per year. In turn, a family spends a proportion of that on child-rearing expenditures.

Another way to express this, which is more useful for the development of guidelines, is the percentage of net income devoted to child-rearing expenditures. Continuing with our example, this is derived by multiplying the amount from Step 3 (21.08 percent) by the consumption ratio (66.3%). This results in the percentage of net income devoted to child-rearing expenditures without child care, health insurance premiums, and uninsured, extraordinary medical expenses (13.97 percent).

The consumption rate used in this calculation is capped at 100 percent. This effectively assumes that families should not be required to spend more than their income. However, the actual data finds that on average, families with incomes below about \$40,000 net per year spend more than their income. The lower the family income, the more the family spends exceeding their income on average. To keep schedule amounts reasonable at very low incomes, the calculation for those in the \$30,001 to \$40,000 income bracket is applied to incomes below \$30,000 as well.

Calculate Marginal Percentages

At this point, the application of the steps yields percentages of net income attributable to child-rearing expenditures for one to six children that do not include child care expenses, health insurance premiums, or uninsured, extraordinary medical expenses for several income ranges. To gradually phase between income ranges, most income shares guidelines use marginal percentages that are developed by taking the ratio of (a) the difference in the base support amount between one income bracket and the next bracket and (b) the difference in the monthly net income between the same income brackets. The same approach is used to develop Schedules A and B.

In turn, basic obligations are calculated by applying the percentage of net income attributable to child-rearing expenditures to the midpoint of each income range. The results for one through three children are shown in Exhibit 4. The amounts for four or more children are calculated using the multipliers shown in Step 4. The table of proportions shown in Exhibit 4 functions much like a tax schedule. The midpoint percentage is applied to the net income shown in Exhibit 4. The marginal percentage is applied to any net income above that amount and less than the amount of the net income in the next row. For example, if there is \$7,200 in net monthly income and one child, 16.00 percent is applied to the first \$7,169 in net income and 10.513 percent is applied to the remainder (\$31 = \$7,200 - \$7,169). The result is \$1,150, which is the sum of \$1,147 ($\$1,147 = 16.00\% \times \$7,169$) and \$3 ($\$3 = \$31 \times 10.513\%$).

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Exhibit 4: TABLE OF SUPPORT PROPORTIONS						
Midpoint of Monthly Net Income Range (2012\$)	1 Child		2 Children		3 Children	
	Midpoint	Marginal	Midpoint	Marginal	Midpoint	Marginal
2319	21.760%	21.100%	33.338%	29.061%	40.460%	33.602%
2952	21.619%	19.598%	32.421%	31.613%	38.991%	38.031%
3584	21.262%	12.028%	32.279%	16.647%	38.821%	18.044%
4006	20.290%	9.803%	30.633%	9.931%	36.634%	10.030%
4638	18.860%	12.823%	27.810%	24.064%	33.006%	30.441%
5271	18.136%	8.132%	27.361%	10.700%	32.699%	10.853%
5693	17.395%	3.230%	26.127%	4.509%	31.080%	4.940%
6114	16.418%	10.006%	24.636%	15.681%	29.278%	19.476%
6536	16.004%	15.964%	24.058%	18.372%	28.645%	20.008%
7169	16.000%	10.513%	23.556%	21.599%	27.883%	27.822%
7801	15.556%	5.261%	23.398%	4.123%	27.878%	0.209%
8223	15.028%	11.027%	22.409%	17.437%	26.459%	21.842%
8855	14.742%	8.827%	22.054%	14.653%	26.129%	19.178%
9699	14.228%	10.959%	21.410%	14.822%	25.525%	15.608%
10542	13.966%	4.657%	20.883%	7.163%	24.732%	8.735%
11807	12.969%	7.468%	19.413%	10.216%	23.018%	10.918%
13705	12.207%	6.254%	18.140%	10.098%	21.342%	12.899%
17490	10.919%	1.300%	16.400%	11.377%	19.515%	9.551%
20241	9.611%		15.717%		18.161%	

The percentages from the last income bracket shown in Exhibit 4 are based on an extrapolation. The extrapolation allows the schedule to extend to net incomes of \$20,000 per month,³¹ as well as continue with the decreasing rate of income spent on child rearing as observed at lower incomes.³² Several income shares states make a similar extraction to extend their schedules to higher incomes. Without it, the schedule would stop at a combined net income of \$17,490 per month, which is the midpoint of the highest income range that CES information is available. Above this income, there is insufficient number of CES families with very high incomes to know at what rate their expenditures decrease as their income increases. The CES is representative of the nation so contains some very high-income families, but does not oversample them. Most income shares guidelines limit their schedule to the highest income covered by the study used as the basis of the schedule (i.e., about \$20,000 net per month and \$30,000 gross per

³¹ The \$20,000 amount reflects price levels in January 2012 to be consistent with Exhibit 2. The proposed schedule, however, reflects March 2012 price levels. Price levels increased 1.2 percent in the intervening months.

³² The extrapolation formula is based on logged income to the third degree.

month). A few income shares guidelines extrapolate the measurements to extraordinary higher incomes so the child support schedule/formula can cover very high incomes.

Step 6: Relate to Gross Income

The results from the previous step are child-rearing expenditures that are expressed as a percentage of after-tax income. The final consideration is to back them out to gross income. Most states favor gross-income based schedules. However, transforming BR estimates into a gross-income schedule requires tax assumptions. The most common assumption is that all income is earned and taxed at the rate of a single taxpayer with no dependents. This is the assumption used to develop Schedule A. Federal and state employer withholding formulas were used to calculate the tax rates.³³

To be clear, the basic obligation is calculated for net incomes first from the table of support proportions shown in Exhibit 4, then backed out to gross income. Specifically, there is a hidden column for the net income equivalent to gross income in the schedule to which the Exhibit 4 table of proportions are applied. Exhibit 5 shows an excerpt of the hidden column to help illustrate how an obligation schedule based on gross income is developed. Appendix B shows the gross-to-net conversion table. Rhode Island, which has an income shares schedule that relates to gross income, makes the gross-to-net conversion table available as part of its guidelines in order that parents with complicated tax situations, such is the situation when a parent is self-employed or has income from a subchapter S corporation, can “gross-up” their net incomes available for child support.

Exhibit 5:
Illustration of the Hidden Net Income Column in Schedule A

Net Equivalent to Gross Income (Hidden Column)	Combined Adjusted Gross Income	One Child	Two Children	Three Children
3116.48	4000	670	1009	1214
3148.65	4050	677	1019	1226
3180.83	4100	683	1029	1238
3213.00	4150	689	1040	1250
3245.18	4200	696	1050	1262
3277.35	4250	702	1060	1275
3309.53	4300	708	1070	1287
3341.70	4350	715	1080	1299

³³ The federal and FICA tax withholding formulas are provided in IRS (20109) Circular E; Employer’s Tax Guide. The IRS employer withholding formula is the same for single persons as it is for heads of household. The Illinois withholding formula is available from State of Illinois Department of Revenue, Booklet IL-700-T Illinois Withholding Tax Tables (Revised December 2011). There are two withholding allowances for a single taxpayer using federal IRS guidance and one withholding allowance for a single taxpayer using Illinois W-4.

Exhibit 5: Illustration of the Hidden Net Income Column in Schedule A				
Net Equivalent to Gross Income (Hidden Column)	Combined Adjusted Gross Income	One Child	Two Children	Three Children
3373.88	4400	721	1090	1311
3406.05	4450	727	1101	1324
3438.23	4500	733	1111	1336

An alternative assumption is to assume that the filing status is married and the number of dependents is equivalent to the number of dependents for whom support is being determined. The District of Columbia is the only state to rely on this assumption. It produces a higher schedule than the more common assumption (*i.e.*, single taxpayer with no dependents) produces. This is because there is more after-tax income available for families than individuals with identical incomes because families claim the children as exemptions.

In the past, some have argued that the custodial parent's share of the basic obligation is less than it should be under the single-taxpayer assumption, hence the noncustodial parent's share is too high. There are two counterarguments to this. One is that the application of the single-taxpayer assumption to the custodial parent produces less combined parental income than it would under other tax assumptions. In turn, the smaller amount of combined parental income translates into a small basic obligation and offsets any underestimation of the custodial parent's after-tax income. The other counterargument is that the tax formula for custodial parents is only substantially different in the year-end tax filing, but there is no difference in the monthly income tax withholding formula for single taxpayers and head-of-households. Further, the income withholding formula is more realistic for family budgeting since families tend to live paycheck to paycheck. The withholding formula does not advance the earned income tax credit and does not consider the child tax credit, which are sources of the tax code that may contribute to more after-tax income for the custodial family assuming the custodial parent claims these credits when filing his or her annual tax return.

Another approach is to use a net-income schedule, but prescribe the tax filing status of each parent in the guidelines (*e.g.*, the obligor files as a single taxpayer with no dependents and the obligee files as a head-of-household with the number of dependents equivalent to the number of children for whom support is being determined). Many states with net-income schedules (*e.g.*, California, Iowa and South Dakota) use such an approach. The merit is it a better reflection of after-tax income. The limitation is that this is more complicated. Parents do not always keep their returns, so documentation of their actual tax filing status is not always available to the courts. Guidelines users often avoid this

problem by using automated gross-to-net income conversion programs. Yet, these require annual updating, which can be costly to the state child support agency. Frequent changes can also be confusing to guidelines users.

Step 7: Incorporate the Low-Income Adjustment

The intent of the self-support reserve is to allow the obligated parent sufficient income after payment of child support to live at least at a subsistence level. The amount of the self-support reserve in Schedules A and B is \$698 per month. It is based on the Committee's recommendation of 75 percent of the federal poverty level (FPL). The 2012 FPL for one person is \$931 net per month. Most states rely on the FPL in the year that they developed or last update their schedules. Some states rely on more or less depending on the economic situation in their particular state.

The self-support reserve is compared to net income. If the difference between net income and the self-support reserve is less than the obligation amount, an adjustment is made. For example, the difference between \$750 in net income and the self-support reserve of \$698 is \$52 per month, which becomes the maximum obligation at \$750. What is actually spent on a child by families of this income is \$163 per month for one child. Since this is more than the difference between net income and the self-support reserve, an adjustment is incorporated into the obligation schedule.

The adjustment is a percentage of the difference between the net income and the self-support reserve. This allows for a work incentive; that is, for each dollar earned, some of it is retained by the obligated parent and not all of it is assigned to child support. The adjustment percentages are: 90 percent for one child; 91 percent for two children; 92 percent for three children; 93 percent for four children; 94 percent for five children; and 95 percent for six children. Most income shares schedules include this adjustment.

To illustrate the work incentive, continue the example at obligor's net income of \$750 per month. As described above, based on a self-support reserve of \$698 month, the difference between after-tax income and the self-support reserve is \$52 per month. The formula provides that the obligated parent keeps at least one dollar of every ten dollars above the self-support reserve and the remaining is assigned to child support. Based on this formula, the one-child guidelines amount is \$47 per month (\$52 multiplied by 90 percent).

The self-support reserve is phased out when average child-rearing expenditures for an income level is less than the self-support reserve formula. In Schedule A, this occurs

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above monthly gross incomes of \$1,000 for one child; \$1,250 for two children; \$1,450 for three children; \$1,600 for four children; \$1,750 for five children; and \$1,800 for six children. For Schedule B, this occurs above monthly net incomes of \$900 for one child; \$1,100 for two children; \$1,200 for three children; \$1,350 for four children; \$1,450 for five children; and \$1,500 for six children. The areas of the schedules that incorporates the self-support reserve are shaded.

The schedules also include minimum orders of \$40 per child up to \$120 per month. These amounts were recommended by the committee. The minimum order applies to gross incomes of \$0 to \$800 per month in Schedule A and to net incomes of \$0 to \$700 per month in Schedule B. The most common minimum order amount among all state guidelines is \$50 per month regardless of the number of children. The minimum order is rebuttal. Several state guidelines identify circumstances in which the order should be set at zero (*e.g.*, long-term disability or incarceration).

Comparisons

This section compares order amounts under various case examples. There are four sets of comparisons.

- *Comparisons for a range of typical Illinois incomes.*
- *Comparisons for low income and minimum wage earners.* These incomes are typical in the state child support caseload.
- *Comparisons involving very high-income parents and add-ons.* These comparisons also consider add-ons for child care or health insurance. Families with higher income are more likely to have additional child-rearing expenses.
- The comparisons start with gross income. To convert the existing Illinois guidelines formula and Schedule B to gross income amounts, it is assumed that the obligor files as a single taxpayer and the obligee files as a head-of-household and claims the children as dependents. Gross income is converted using federal and state tax income withholding formulae.

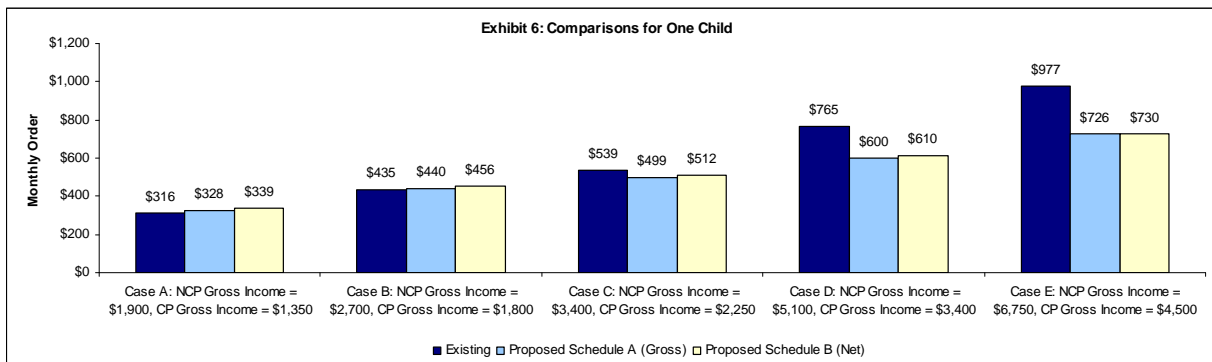
Comparisons for a Range of Incomes

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Case examples A, B, C, E and E relate to median earnings of Illinois workers by highest educational attainment and gender.³⁴ There are five levels of educational attainment considered:

- less than a high school degree (Case A);³⁵
- high school graduate or GED (Case B);³⁶
- some college or associate’s degree (Case C);³⁷
- Bachelor’s degree (Case D);³⁸ and
- Graduate or professional degree (Case E).³⁹

It is assumed that the noncustodial parent is male and the custodial parent is female. (This pattern is observed in over 80 percent of cases.⁴⁰) Exhibit 6, 7 and 8 compare these case scenarios for one, two and three children respectively. According to case file data, 75 percent of Illinois child support cases cover one child, 20 percent cover two children, 5 percent cover three children, and 2 percent cover four or more children. The patterns for four or more children are similar to those for three children.



³⁴Median annual earnings are for Illinois workers as reported by the 2010 U.S. Census American Community Survey.

³⁵ \$22,648 per year for males and \$16,145 for females.

³⁶ \$32,052 per year for males and \$21,776 for females.

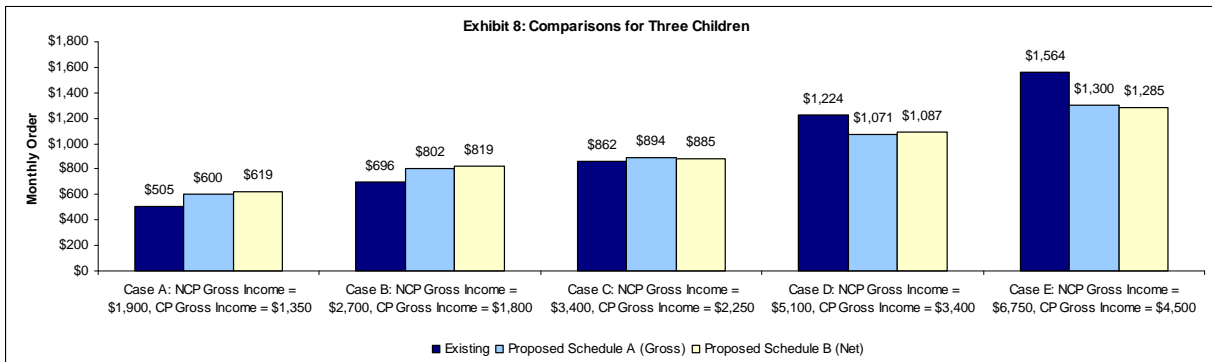
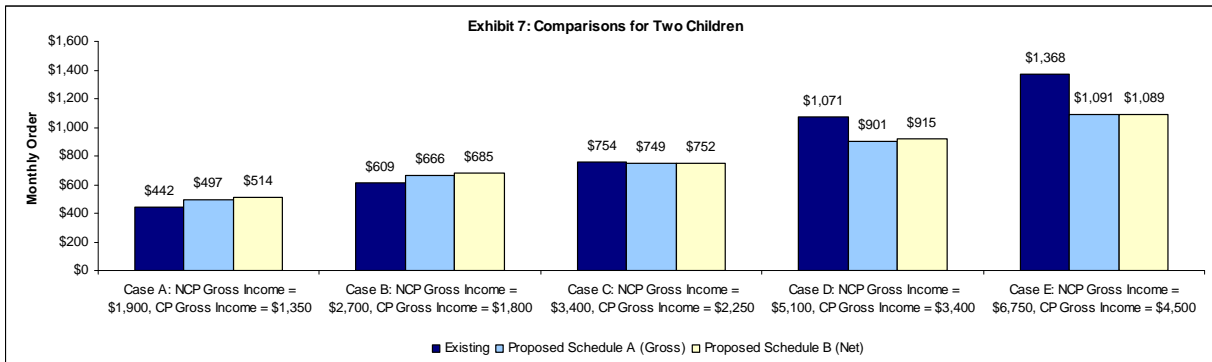
³⁷ \$40,780 per year for males and \$26,825 for females.

³⁸ \$60,975 per year for males and \$40,626 for females.

³⁹ \$81,130 per year for males and \$53,981 for females.

⁴⁰ Grall, Timothy, (2011), *Custodial Mothers and Fathers and Their Child Support: 2009*, Current Population Reports, P60-240, Washington, D.C. (December 2011). Retrieved from <http://www.census.gov/prod/2011pubs/p60-240.pdf>

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There are at least two general observations that can be made from Exhibits 6, 7 and 8.

- The existing Illinois guidelines, which are flat percentages of obligor income, work best at middle incomes. They are generally too low relative to what families actually spend on children at low incomes and too high relative to what families actually spend on children at high incomes. Schedules A and B reflect actual child-rearing expenditures.
- There is little difference between the order amounts under Schedules A and B. This confirms that there is little difference between a gross-income based schedule (such as Schedule A) and a net-income based schedule (such as Schedule B). Schedule A is also favored because it is simpler to use.

Comparisons at Low Incomes

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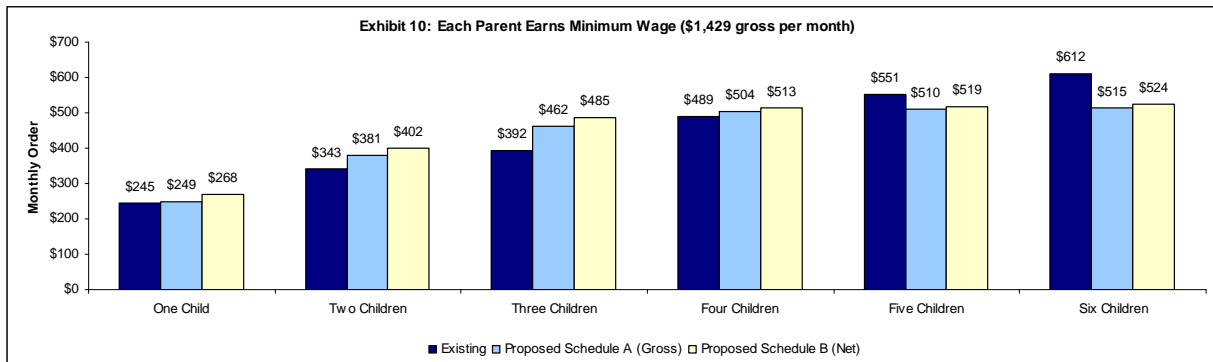
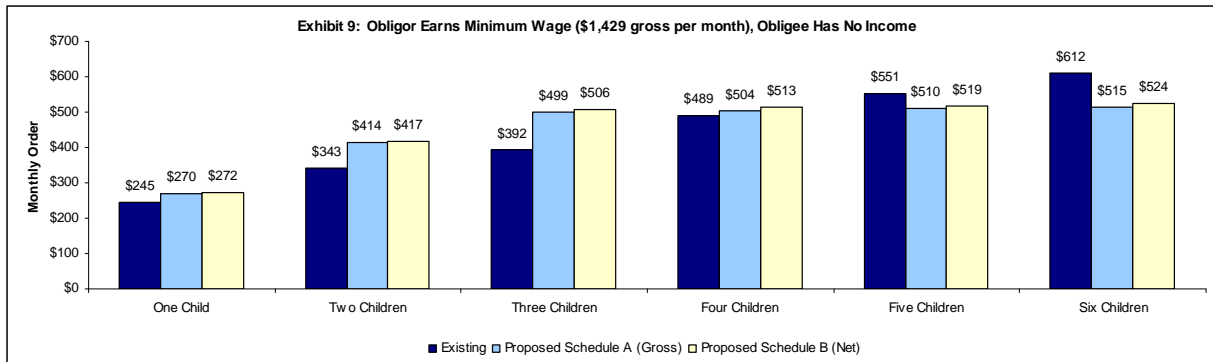
In 2010, the Division of Child Support Services (DCSS) in the Department of Healthcare and Family Services (HFS) established 52,288 child support orders.⁴¹ Many DCSS cases have poverty or near-poverty income. DCSS orders account for a large share of all child support orders established in Illinois. Although there is no reliable count of the number of non-DCSS orders, most states find that the state child support caseload accounts for about 60 percent or more of all cases within their state.

The support award was determined by applying the Illinois child support guidelines to the vast majority of DCSS orders. DCSS orders are often based on minimum wage earnings. Illinois sets a state minimum wage of \$8.25 per hour. Assuming full-time work this would produce a gross income of \$1,429 per month. For a single taxpayer, the net income equivalent is \$1,224 per month.

Exhibits 9 and 10 compare the guidelines amounts for two scenarios. In Exhibit 9, the obligor's gross income is \$1,429 and the obligee's gross income is \$0. This is a typical DCSS situation when the obligee receives public assistance. In Exhibit 10, each parent has a gross income of \$1,429 per month. This is a typical DCSS situation for obligees after leaving public assistance.

When calculating Exhibit 10 amounts, it is assumed that the self-support reserve test is applied. Without the self-support test, the support award would be more for four and more children. The self-support test takes the lower of two support calculations if the obligor's income and number of children fall into the shaded area of the schedule. One calculation is the normal calculation; that is, the combined income of the parents is used to find the basic obligation from the schedule and the support award is the obligor's prorated share of the basic obligation. The second calculation assumes the obligee has no income when finding the basic obligation from the schedule. The self-support test is a common method used by many states to retain the self-support reserve in all case scenarios.

41 Federal Office of Child Support Enforcement: OCSE (2011), Report to Congress, Preliminary 2010, Federal Office of Child Support Enforcement, Washington, DC.



Comparisons at High Incomes and for Add-Ons

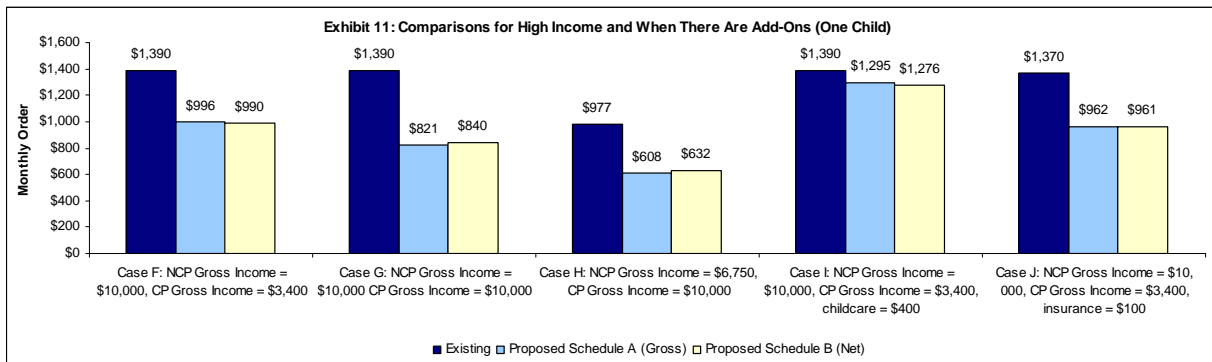
Some of the limitations of the existing guidelines are that it does not specify at what incomes the guidelines percentages are no longer appropriate and it does not adequately address childcare expenses and the cost of health insurance for the child. Most state guidelines, as well as Schedules A and B, extend the guidelines schedule/formula to the highest income for which economic data are available. For incomes above that amount, the highest schedule/formula amount is a floor, but the court has discretion to set it higher. Most income shares guidelines prorate the childcare expenses and the cost of health insurance for the child between the parents. The existing Illinois guidelines do not address childcare expenses and deducts the premium from the parent's income.

Exhibit 11 considers the following case scenarios.

- Obligor gross income is \$10,000 per month and the obligee gross income is \$3,400 per month (Case F);
- Obligor gross income is \$10,000 per month and the obligee gross income is \$10,000 per month (Case G);
- Obligor gross income is \$6,750 per month and the obligee gross income is \$10,000 per month (Case H);

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- Obligor gross income is \$10,000 per month and the obligee gross income is \$3,400 per month and the obligee pays \$400 per month in childcare expenses (Case I); and
- Obligor gross income is \$10,000 per month and the obligee gross income is \$3,400 per month and the obligor pays \$100 per month for health insurance for the child and the obligor's employer assesses no premium if coverage was for the employee only (Case J).



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Appendix A: Underlying Data

With the exception of the 1981 van der Gaag study, all of the studies of child-rearing expenditures used for state guidelines rely on the Consumer Expenditures Survey (CES) that is administered by the Bureau of Labor Statistics (BLS).⁴² Economists use the CES because it is the most comprehensive and detailed survey conducted on household expenditures and consists of a large sample. The CES surveys about 7,000 households per quarter on expenditures, income, and household characteristics (*e.g.*, family size). Households remain in the survey for five consecutive quarters, with households rotating in and out each quarter. Most economists use at least three quarters or a year of expenditures data for a surveyed family. This means that family expenditures are averaged for about a year rather than over a quarter, which may not be as reflective of typical family expenditures.

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

Specific Consumption Items

The CES asks households about expenditures on over a hundred detailed items. Exhibit A-1 shows the major categories of expenditures captured by the CES. It includes the purchase price and sales tax on all goods purchased within the survey period. In recent years, the CES has added another measure of “expenditures” called “outlays.” The key difference between CES’s key measure of expenditures and its alternative expenditures measure, outlays, is that outlays essentially include installment plans on purchases, mortgage principal payments, and payments on home equity loans, while expenditures do not. To illustrate the difference, consider a family who purchases a home theatre system during the survey period, puts nothing down, and pays for the home theatre system through 36 months of installment payments. The expenditures measure would capture the total purchase price of the home theatre system. The outlays measure would only capture the installment payments made in the survey period.

⁴² van der Gaag’s study is a literature review of the evidence of child-rearing expenditures that existed in the early 1970s.

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

Other expenses: Personal care products, reading materials, education fees, banking fees, interest paid on lines of credit, and other

Mortgage Payments

Outlays include mortgage principal payments, payments on second mortgages and home equity payments, which is what the 2010 Betson-Rothbarth measurement considers. The CES traditional measure of expenditures does not consider these outlays. The merit of using expenditures, which does not include mortgage principal payments, is that any equity in the home should be considered part of the property settlement and not part of the child support payments. The limitations are 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.⁴³ The merit of using outlays is that it is more in line with family budgeting on a monthly basis in that it considers the entire mortgage payment including the amounts paid toward both interest and principal, and the amount paid toward a second mortgage or home equity loan if there is such a payment. Both measures include payment of the mortgage interest, rent among households dwelling in apartments, utilities, property taxes, and other housing expenses as indicated in the above table. As shown in Exhibit A-2, housing-related items comprise the largest share of total family expenditures. Housing expenses compose about 40 percent of total family expenditures.⁴⁴

⁴³ According to the 2010 U.S. Census American Community Survey, 69 percent of Illinois homeowners have a mortgage and 16 percent also have a second mortgage, home equity loan, or both. These statistics include all Illinois homeowners and are not separated for those with and without children. Retrieved from <http://factfinder.census.gov> on May 8, 2012.

⁴⁴ Mortgage principal payments comprise about 4 percent of average after-tax income among two-parent families with children less than 18 years old. Calculated from BLS, *Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010.*

Exhibit A-2: Composition of Average Spending by Families (adopted from Betson 2010)				
Expenditure Category	Childless Couple	One Child	Two Children	Three or More Children
Total Annual Outlays	\$51,428	\$55,968	\$59,096	\$49,491
Budget Share (Percentage of Total Outlays)				
Food	15.7%	16.0%	16.8%	18.3%
Housing	37.9%	41.2%	41.4%	40.9%
Apparel	2.6%	3.1%	3.2%	3.6%
Transportation	20.3%	19.9%	19.0%	18.4%
Entertainment	7.2%	6.4%	6.8%	6.3%
Healthcare	6.1%	5.3%	5.3%	4.6%
Personnel Care	.7%	.6%	.6%	.5%
Education and Reading	1.9%	1.8%	1.7%	1.7%
Miscellaneous	7.6%	5.7%	5.2%	5.7%

Transportation and Vehicle Payments

Exhibit A-2 shows that transportation expenses account for about one-fifth of total family expenditures. “Transportation” 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 a significant share of transportation expenses but only a small share of total family expenditures. Net vehicle outlays account for 36 percent of all transportation expenses and six percent of total household expenditures among families with children in the CES.⁴⁵ 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.

There are three different approaches to the treatment of net vehicle outlays when estimating child-rearing expenditures. Betson excludes net vehicle outlays in his earlier estimates that consider expenditures because including them does not reflect that the vehicle can be sold again later after the survey period. In contrast, Betson’s 2010 estimates that consider outlays capture vehicle payments made over the survey period. The USDA, which relies on expenditures, includes all transportation expenses including net vehicle outlays. There are some advantages and disadvantages to each approach. Excluding it makes sense when the vehicle may be part of the property settlement in a divorce. An alternative to that would be to include a value that reflects depreciation of

⁴⁵ Bureau of Labor Statistics, *Table 5: Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditures Survey 2010.*

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.

Other Adjustments to the CES

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

Net Income

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

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

The Relationship of Expenditures to Income

The BLS also does not include changes in net assets or liabilities as income or expenditures. The BLS makes it clear that reconciling differences between income and expenditures, or precisely measuring income, are not part of the core mission of the CES. Rather, the core mission is to measure and track expenditures. The BLS recognizes that

at some low-income levels, the CES shows that total expenditures exceed after-tax incomes, and at very high incomes, the CES shows total expenditures are considerably less than after-tax incomes. However, the new income questions used by the BLS ameliorate some of this perceived anomaly at low incomes. The consideration of outlays rather than expenditures at high incomes lessens some of the perceived anomaly at high incomes.

In developing child support schedules, a long-standing assumption has been that at higher incomes the difference between after-tax income and expenditures is a form of “savings.” This includes traditional savings (*i.e.*, deposits into a bank account) and other contributions to family wealth such as mortgage principal payments, which are included in CES measurement of expenditures but not in the CES measurement of outlays. For example, according to the most recent CES, in high-income households (*i.e.*, households with incomes over \$150,000 per year), the ratio of expenditures to after-tax income is 54 percent.⁴⁶ This suggests a considerable amount of “savings.”

A high level of “savings” seems to contradict reports about the national savings rate being relatively low.⁴⁷ However, economists calculate the national savings rate using a different methodology.⁴⁸ Some of the differences concern the treatment of housing and medical expenses. When calculating the national savings rate, economists define savings to be the difference between disposable income and consumption. In defining consumption, economists impute the rental value of housing to homeowners even though the rental value may exceed the mortgage payment. Similarly, economists impute the value of all medical services received even though there was insurance coverage and the family incurred no out-of-pocket expense. These imputed values increase consumption considerably and hence, reduce the national savings rate. In fact, the escalating cost of health services contributes significantly to the declining national savings rate.⁴⁹

⁴⁶ Calculated from BLS, Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010. Retrieved from 0, 2012.

⁴⁷ “Relatively low” refers to the 4 percent personal savings rate measured by the U.S. Bureau of Economic Analysis. It is actually a higher rate than it was prior to the Great Recession. Rankins, James (January 2012) “Personal Income and Outlays,” Bureau of Economic Analysis News Release, Washington, D.C. December 2011 Retrieved from <http://www.bea.gov/newsreleases/national/pi/pinewsrelease.htm>

⁴⁸ More information about this difference can be found in California’s guidelines review report (Judicial Council, 2006).

⁴⁹ *Ibid.*

Illinois
(2012 Federal and State Tax Rates)
Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
525.00 - 574.99	0.00	18.96	31.08	50.03	499.97
575.00 - 624.99	0.00	21.46	33.90	55.36	544.64
625.00 - 674.99	0.00	23.96	36.73	60.68	589.32
675.00 - 724.99	0.00	26.46	39.55	66.01	633.99
725.00 - 774.99	0.00	28.96	42.38	71.33	678.67
775.00 - 824.99	0.00	31.46	45.20	76.66	723.34
825.00 - 874.99	3.77	33.96	48.03	85.75	764.25
875.00 - 924.99	8.77	36.46	50.85	96.07	803.93
925.00 - 974.99	13.77	38.96	53.68	106.40	843.60
975.00 - 1024.99	18.77	41.46	56.50	116.72	883.28
1025.00 - 1074.99	23.77	43.96	59.33	127.05	922.95
1075.00 - 1124.99	28.77	46.46	62.15	137.37	962.63
1125.00 - 1174.99	33.77	48.96	64.98	147.70	1002.30
1175.00 - 1224.99	38.77	51.46	67.80	158.02	1041.98
1225.00 - 1274.99	43.77	53.96	70.63	168.35	1081.65
1275.00 - 1324.99	48.77	56.46	73.45	178.67	1121.33
1325.00 - 1374.99	53.77	58.96	76.28	189.00	1161.00
1375.00 - 1424.99	58.77	61.46	79.10	199.32	1200.68
1425.00 - 1474.99	63.77	63.96	81.93	209.65	1240.35
1475.00 - 1524.99	68.77	66.46	84.75	219.97	1280.03
1525.00 - 1574.99	74.40	68.96	87.58	230.93	1319.07
1575.00 - 1624.99	81.90	71.46	90.40	243.76	1356.24
1625.00 - 1674.99	89.40	73.96	93.23	256.58	1393.42
1675.00 - 1724.99	96.90	76.46	96.05	269.41	1430.59
1725.00 - 1774.99	104.40	78.96	98.88	282.23	1467.77
1775.00 - 1824.99	111.90	81.46	101.70	295.06	1504.94
1825.00 - 1874.99	119.40	83.96	104.53	307.88	1542.12
1875.00 - 1924.99	126.90	86.46	107.35	320.71	1579.29
1925.00 - 1974.99	134.40	88.96	110.18	333.53	1616.47
1975.00 - 2024.99	141.90	91.46	113.00	346.36	1653.64
2025.00 - 2074.99	149.40	93.96	115.83	359.18	1690.82
2075.00 - 2124.99	156.90	96.46	118.65	372.01	1727.99
2125.00 - 2174.99	164.40	98.96	121.48	384.83	1765.17
2175.00 - 2224.99	171.90	101.46	124.30	397.66	1802.34
2225.00 - 2274.99	179.40	103.96	127.13	410.48	1839.52
2275.00 - 2324.99	186.90	106.46	129.95	423.31	1876.69
2325.00 - 2374.99	194.40	108.96	132.78	436.13	1913.87
2375.00 - 2424.99	201.90	111.46	135.60	448.96	1951.04
2425.00 - 2474.99	209.40	113.96	138.43	461.78	1988.22
2475.00 - 2524.99	216.90	116.46	141.25	474.61	2025.39
2525.00 - 2574.99	224.40	118.96	144.08	487.43	2062.57
2575.00 - 2624.99	231.90	121.46	146.90	500.26	2099.74
2625.00 - 2674.99	239.40	123.96	149.73	513.08	2136.92
2675.00 - 2724.99	246.90	126.46	152.55	525.91	2174.09
2725.00 - 2774.99	254.40	128.96	155.38	538.73	2211.27
2775.00 - 2824.99	261.90	131.46	158.20	551.56	2248.44
2825.00 - 2874.99	269.40	133.96	161.03	564.38	2285.62
2875.00 - 2924.99	276.90	136.46	163.85	577.21	2322.79
2925.00 - 2974.99	284.40	138.96	166.68	590.03	2359.97
2975.00 - 3024.99	291.90	141.46	169.50	602.86	2397.14
3025.00 - 3074.99	299.40	143.96	172.33	615.68	2434.32
3075.00 - 3124.99	306.90	146.46	175.15	628.51	2471.49
3125.00 - 3174.99	314.40	148.96	177.98	641.33	2508.67
3175.00 - 3224.99	321.90	151.46	180.80	654.16	2545.84

Illinois
(2012 Federal and State Tax Rates)
Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
3225.00 - 3274.99	329.40	153.96	183.63	666.98	2583.02
3275.00 - 3324.99	336.90	156.46	186.45	679.81	2620.19
3325.00 - 3374.99	344.40	158.96	189.28	692.63	2657.37
3375.00 - 3424.99	351.90	161.46	192.10	705.46	2694.54
3425.00 - 3474.99	359.40	163.96	194.93	718.28	2731.72
3475.00 - 3524.99	366.90	166.46	197.75	731.11	2768.89
3525.00 - 3574.99	374.40	168.96	200.58	743.93	2806.07
3575.00 - 3624.99	381.90	171.46	203.40	756.76	2843.24
3625.00 - 3674.99	389.40	173.96	206.23	769.58	2880.42
3675.00 - 3724.99	396.90	176.46	209.05	782.41	2917.59
3725.00 - 3774.99	404.40	178.96	211.88	795.23	2954.77
3775.00 - 3824.99	416.07	181.46	214.70	812.22	2987.78
3825.00 - 3874.99	428.57	183.96	217.53	830.05	3019.95
3875.00 - 3924.99	441.07	186.46	220.35	847.87	3052.13
3925.00 - 3974.99	453.57	188.96	223.18	865.70	3084.30
3975.00 - 4024.99	466.07	191.46	226.00	883.52	3116.48
4025.00 - 4074.99	478.57	193.96	228.83	901.35	3148.65
4075.00 - 4124.99	491.07	196.46	231.65	919.17	3180.83
4125.00 - 4174.99	503.57	198.96	234.48	937.00	3213.00
4175.00 - 4224.99	516.07	201.46	237.30	954.82	3245.18
4225.00 - 4274.99	528.57	203.96	240.13	972.65	3277.35
4275.00 - 4324.99	541.07	206.46	242.95	990.47	3309.53
4325.00 - 4374.99	553.57	208.96	245.78	1008.30	3341.70
4375.00 - 4424.99	566.07	211.46	248.60	1026.12	3373.88
4425.00 - 4474.99	578.57	213.96	251.43	1043.95	3406.05
4475.00 - 4524.99	591.07	216.46	254.25	1061.77	3438.23
4525.00 - 4574.99	603.57	218.96	257.08	1079.60	3470.40
4575.00 - 4624.99	616.07	221.46	259.90	1097.42	3502.58
4625.00 - 4674.99	628.57	223.96	262.73	1115.25	3534.75
4675.00 - 4724.99	641.07	226.46	265.55	1133.07	3566.93
4725.00 - 4774.99	653.57	228.96	268.38	1150.90	3599.10
4775.00 - 4824.99	666.07	231.46	271.20	1168.72	3631.28
4825.00 - 4874.99	678.57	233.96	274.03	1186.55	3663.45
4875.00 - 4924.99	691.07	236.46	276.85	1204.37	3695.63
4925.00 - 4974.99	703.57	238.96	279.68	1222.20	3727.80
4975.00 - 5024.99	716.07	241.46	282.50	1240.02	3759.98
5025.00 - 5074.99	728.57	243.96	285.33	1257.85	3792.15
5075.00 - 5124.99	741.07	246.46	288.15	1275.67	3824.33
5125.00 - 5174.99	753.57	248.96	290.98	1293.50	3856.50
5175.00 - 5224.99	766.07	251.46	293.80	1311.32	3888.68
5225.00 - 5274.99	778.57	253.96	296.63	1329.15	3920.85
5275.00 - 5324.99	791.07	256.46	299.45	1346.97	3953.03
5325.00 - 5374.99	803.57	258.96	302.28	1364.80	3985.20
5375.00 - 5424.99	816.07	261.46	305.10	1382.62	4017.38
5425.00 - 5474.99	828.57	263.96	307.93	1400.45	4049.55
5475.00 - 5524.99	841.07	266.46	310.75	1418.27	4081.73
5525.00 - 5574.99	853.57	268.96	313.58	1436.10	4113.90
5575.00 - 5624.99	866.07	271.46	316.40	1453.92	4146.08
5625.00 - 5674.99	878.57	273.96	319.23	1471.75	4178.25
5675.00 - 5724.99	891.07	276.46	322.05	1489.57	4210.43
5725.00 - 5774.99	903.57	278.96	324.88	1507.40	4242.60
5775.00 - 5824.99	916.07	281.46	327.70	1525.22	4274.78
5825.00 - 5874.99	928.57	283.96	330.53	1543.05	4306.95

Illinois
(2012 Federal and State Tax Rates)
Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
5875.00 - 5924.99	941.07	286.46	333.35	1560.87	4339.13
5925.00 - 5974.99	953.57	288.96	336.18	1578.70	4371.30
5975.00 - 6024.99	966.07	291.46	339.00	1596.52	4403.48
6025.00 - 6074.99	978.57	293.96	341.83	1614.35	4435.65
6075.00 - 6124.99	991.07	296.46	344.65	1632.17	4467.83
6125.00 - 6174.99	1003.57	298.96	347.48	1650.00	4500.00
6175.00 - 6224.99	1016.07	301.46	350.30	1667.82	4532.18
6225.00 - 6274.99	1028.57	303.96	353.13	1685.65	4564.35
6275.00 - 6324.99	1041.07	306.46	355.95	1703.47	4596.53
6325.00 - 6374.99	1053.57	308.96	358.78	1721.30	4628.70
6375.00 - 6424.99	1066.07	311.46	361.60	1739.12	4660.88
6425.00 - 6474.99	1078.57	313.96	364.43	1756.95	4693.05
6475.00 - 6524.99	1091.07	316.46	367.25	1774.77	4725.23
6525.00 - 6574.99	1103.57	318.96	370.08	1792.60	4757.40
6575.00 - 6624.99	1116.07	321.46	372.90	1810.42	4789.58
6625.00 - 6674.99	1128.57	323.96	375.73	1828.25	4821.75
6675.00 - 6724.99	1141.07	326.46	378.55	1846.07	4853.93
6725.00 - 6774.99	1153.57	328.96	381.38	1863.90	4886.10
6775.00 - 6824.99	1166.07	331.46	384.20	1881.72	4918.28
6825.00 - 6874.99	1178.57	333.96	387.03	1899.55	4950.45
6875.00 - 6924.99	1191.07	336.46	389.85	1917.37	4982.63
6925.00 - 6974.99	1203.57	338.96	392.68	1935.20	5014.80
6975.00 - 7024.99	1216.07	341.46	395.50	1953.02	5046.98
7025.00 - 7074.99	1228.57	343.96	398.33	1970.85	5079.15
7075.00 - 7124.99	1241.07	346.46	401.15	1988.67	5111.33
7125.00 - 7174.99	1253.57	348.96	403.98	2006.50	5143.50
7175.00 - 7224.99	1266.07	351.46	406.80	2024.32	5175.68
7225.00 - 7274.99	1278.57	353.96	409.63	2042.15	5207.85
7275.00 - 7324.99	1291.07	356.46	412.45	2059.97	5240.03
7325.00 - 7374.99	1303.57	358.96	415.28	2077.80	5272.20
7375.00 - 7424.99	1316.07	361.46	418.10	2095.62	5304.38
7425.00 - 7474.99	1328.57	363.96	420.93	2113.45	5336.55
7475.00 - 7524.99	1341.07	366.46	423.75	2131.27	5368.73
7525.00 - 7574.99	1353.57	368.96	426.58	2149.10	5400.90
7575.00 - 7624.99	1366.07	371.46	429.40	2166.92	5433.08
7625.00 - 7674.99	1378.57	373.96	432.23	2184.75	5465.25
7675.00 - 7724.99	1391.07	376.46	435.05	2202.57	5497.43
7725.00 - 7774.99	1403.57	378.96	437.88	2220.40	5529.60
7775.00 - 7824.99	1416.07	381.46	440.70	2238.22	5561.78
7825.00 - 7874.99	1428.57	383.96	443.53	2256.05	5593.95
7875.00 - 7924.99	1441.07	386.46	446.35	2273.87	5626.13
7925.00 - 7974.99	1453.57	388.96	449.18	2291.70	5658.30
7975.00 - 8024.99	1467.55	391.46	452.00	2311.01	5688.99
8025.00 - 8074.99	1481.55	393.96	454.83	2330.34	5719.66
8075.00 - 8124.99	1495.55	396.46	457.65	2349.66	5750.34
8125.00 - 8174.99	1509.55	398.96	460.48	2368.99	5781.01
8175.00 - 8224.99	1523.55	401.46	463.30	2388.31	5811.69
8225.00 - 8274.99	1537.55	403.96	466.13	2407.64	5842.36
8275.00 - 8324.99	1551.55	406.46	468.95	2426.96	5873.04
8325.00 - 8374.99	1565.55	408.96	471.78	2446.29	5903.71
8375.00 - 8424.99	1579.55	411.46	474.60	2465.61	5934.39
8425.00 - 8474.99	1593.55	413.96	477.43	2484.94	5965.06
8475.00 - 8524.99	1607.55	416.46	480.25	2504.26	5995.74

Illinois
(2012 Federal and State Tax Rates)
Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
8525.00 - 8574.99	1621.55	418.96	483.08	2523.59	6026.41
8575.00 - 8624.99	1635.55	421.46	485.90	2542.91	6057.09
8625.00 - 8674.99	1649.55	423.96	488.73	2562.24	6087.76
8675.00 - 8724.99	1663.55	426.46	491.55	2581.56	6118.44
8725.00 - 8774.99	1677.55	428.96	494.38	2600.89	6149.11
8775.00 - 8824.99	1691.55	431.46	497.20	2620.21	6179.79
8825.00 - 8874.99	1705.55	433.96	500.03	2639.54	6210.46
8875.00 - 8924.99	1719.55	436.46	502.85	2658.86	6241.14
8925.00 - 8974.99	1733.55	438.96	505.68	2678.19	6271.81
8975.00 - 9024.99	1747.55	441.46	508.50	2697.51	6302.49
9025.00 - 9074.99	1761.55	443.96	511.33	2716.84	6333.16
9075.00 - 9124.99	1775.55	446.46	514.15	2736.16	6363.84
9125.00 - 9174.99	1789.55	448.96	516.98	2755.49	6394.51
9175.00 - 9224.99	1803.55	451.46	518.75	2773.76	6426.24
9225.00 - 9274.99	1817.55	453.96	519.48	2790.99	6459.01
9275.00 - 9324.99	1831.55	456.46	520.20	2808.21	6491.79
9325.00 - 9374.99	1845.55	458.96	520.93	2825.44	6524.56
9375.00 - 9424.99	1859.55	461.46	521.65	2842.66	6557.34
9425.00 - 9474.99	1873.55	463.96	522.38	2859.89	6590.11
9475.00 - 9524.99	1887.55	466.46	523.10	2877.11	6622.89
9525.00 - 9574.99	1901.55	468.96	523.83	2894.34	6655.66
9575.00 - 9624.99	1915.55	471.46	524.55	2911.56	6688.44
9625.00 - 9674.99	1929.55	473.96	525.28	2928.79	6721.21
9675.00 - 9724.99	1943.55	476.46	526.00	2946.01	6753.99
9725.00 - 9774.99	1957.55	478.96	526.73	2963.24	6786.76
9775.00 - 9824.99	1971.55	481.46	527.45	2980.46	6819.54
9825.00 - 9874.99	1985.55	483.96	528.18	2997.69	6852.31
9875.00 - 9924.99	1999.55	486.46	528.90	3014.91	6885.09
9925.00 - 9974.99	2013.55	488.96	529.63	3032.14	6917.86
9975.00 - 10024.99	2027.55	491.46	530.35	3049.36	6950.64
10025.00 - 10074.99	2041.55	493.96	531.08	3066.59	6983.41
10075.00 - 10124.99	2055.55	496.46	531.80	3083.81	7016.19
10125.00 - 10174.99	2069.55	498.96	532.53	3101.04	7048.96
10175.00 - 10224.99	2083.55	501.46	533.25	3118.26	7081.74
10225.00 - 10274.99	2097.55	503.96	533.98	3135.49	7114.51
10275.00 - 10324.99	2111.55	506.46	534.70	3152.71	7147.29
10325.00 - 10374.99	2125.55	508.96	535.43	3169.94	7180.06
10375.00 - 10424.99	2139.55	511.46	536.15	3187.16	7212.84
10425.00 - 10474.99	2153.55	513.96	536.88	3204.39	7245.61
10475.00 - 10524.99	2167.55	516.46	537.60	3221.61	7278.39
10525.00 - 10574.99	2181.55	518.96	538.33	3238.84	7311.16
10575.00 - 10624.99	2195.55	521.46	539.05	3256.06	7343.94
10625.00 - 10674.99	2209.55	523.96	539.78	3273.29	7376.71
10675.00 - 10724.99	2223.55	526.46	540.50	3290.51	7409.49
10725.00 - 10774.99	2237.55	528.96	541.23	3307.74	7442.26
10775.00 - 10824.99	2251.55	531.46	541.95	3324.96	7475.04
10825.00 - 10874.99	2265.55	533.96	542.68	3342.19	7507.81
10875.00 - 10924.99	2279.55	536.46	543.40	3359.41	7540.59
10925.00 - 10974.99	2293.55	538.96	544.13	3376.64	7573.36
10975.00 - 11024.99	2307.55	541.46	544.85	3393.86	7606.14
11025.00 - 11074.99	2321.55	543.96	545.58	3411.09	7638.91
11075.00 - 11124.99	2335.55	546.46	546.30	3428.31	7671.69
11125.00 - 11174.99	2349.55	548.96	547.03	3445.54	7704.46

Illinois
(2012 Federal and State Tax Rates)
Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
11175.00 - 11224.99	2363.55	551.46	547.75	3462.76	7737.24
11225.00 - 11274.99	2377.55	553.96	548.48	3479.99	7770.01
11275.00 - 11324.99	2391.55	556.46	549.20	3497.21	7802.79
11325.00 - 11374.99	2405.55	558.96	549.93	3514.44	7835.56
11375.00 - 11424.99	2419.55	561.46	550.65	3531.66	7868.34
11425.00 - 11474.99	2433.55	563.96	551.38	3548.89	7901.11
11475.00 - 11524.99	2447.55	566.46	552.10	3566.11	7933.89
11525.00 - 11574.99	2461.55	568.96	552.83	3583.34	7966.66
11575.00 - 11624.99	2475.55	571.46	553.55	3600.56	7999.44
11625.00 - 11674.99	2489.55	573.96	554.28	3617.79	8032.21
11675.00 - 11724.99	2503.55	576.46	555.00	3635.01	8064.99
11725.00 - 11774.99	2517.55	578.96	555.73	3652.24	8097.76
11775.00 - 11824.99	2531.55	581.46	556.45	3669.46	8130.54
11825.00 - 11874.99	2545.55	583.96	557.18	3686.69	8163.31
11875.00 - 11924.99	2559.55	586.46	557.90	3703.91	8196.09
11925.00 - 11974.99	2573.55	588.96	558.63	3721.14	8228.86
11975.00 - 12024.99	2587.55	591.46	559.35	3738.36	8261.64
12025.00 - 12074.99	2601.55	593.96	560.08	3755.59	8294.41
12075.00 - 12124.99	2615.55	596.46	560.80	3772.81	8327.19
12125.00 - 12174.99	2629.55	598.96	561.53	3790.04	8359.96
12175.00 - 12224.99	2643.55	601.46	562.25	3807.26	8392.74
12225.00 - 12274.99	2657.55	603.96	562.98	3824.49	8425.51
12275.00 - 12324.99	2671.55	606.46	563.70	3841.71	8458.29
12325.00 - 12374.99	2685.55	608.96	564.43	3858.94	8491.06
12375.00 - 12424.99	2699.55	611.46	565.15	3876.16	8523.84
12425.00 - 12474.99	2713.55	613.96	565.88	3893.39	8556.61
12475.00 - 12524.99	2727.55	616.46	566.60	3910.61	8589.39
12525.00 - 12574.99	2741.55	618.96	567.33	3927.84	8622.16
12575.00 - 12624.99	2755.55	621.46	568.05	3945.06	8654.94
12625.00 - 12674.99	2769.55	623.96	568.78	3962.29	8687.71
12675.00 - 12724.99	2783.55	626.46	569.50	3979.51	8720.49
12725.00 - 12774.99	2797.55	628.96	570.23	3996.74	8753.26
12775.00 - 12824.99	2811.55	631.46	570.95	4013.96	8786.04
12825.00 - 12874.99	2825.55	633.96	571.68	4031.19	8818.81
12875.00 - 12924.99	2839.55	636.46	572.40	4048.41	8851.59
12925.00 - 12974.99	2853.55	638.96	573.13	4065.64	8884.36
12975.00 - 13024.99	2867.55	641.46	573.85	4082.86	8917.14
13025.00 - 13074.99	2881.55	643.96	574.58	4100.09	8949.91
13075.00 - 13124.99	2895.55	646.46	575.30	4117.31	8982.69
13125.00 - 13174.99	2909.55	648.96	576.03	4134.54	9015.46
13175.00 - 13224.99	2923.55	651.46	576.75	4151.76	9048.24
13225.00 - 13274.99	2937.55	653.96	577.48	4168.99	9081.01
13275.00 - 13324.99	2951.55	656.46	578.20	4186.21	9113.79
13325.00 - 13374.99	2965.55	658.96	578.93	4203.44	9146.56
13375.00 - 13424.99	2979.55	661.46	579.65	4220.66	9179.34
13425.00 - 13474.99	2993.55	663.96	580.38	4237.89	9212.11
13475.00 - 13524.99	3007.55	666.46	581.10	4255.11	9244.89
13525.00 - 13574.99	3021.55	668.96	581.83	4272.34	9277.66
13575.00 - 13624.99	3035.55	671.46	582.55	4289.56	9310.44
13625.00 - 13674.99	3049.55	673.96	583.28	4306.79	9343.21
13675.00 - 13724.99	3063.55	676.46	584.00	4324.01	9375.99
13725.00 - 13774.99	3077.55	678.96	584.73	4341.24	9408.76
13775.00 - 13824.99	3091.55	681.46	585.45	4358.46	9441.54

Illinois
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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
13825.00 - 13874.99	3105.55	683.96	586.18	4375.69	9474.31
13875.00 - 13924.99	3119.55	686.46	586.90	4392.91	9507.09
13925.00 - 13974.99	3133.55	688.96	587.63	4410.14	9539.86
13975.00 - 14024.99	3147.55	691.46	588.35	4427.36	9572.64
14025.00 - 14074.99	3161.55	693.96	589.08	4444.59	9605.41
14075.00 - 14124.99	3175.55	696.46	589.80	4461.81	9638.19
14125.00 - 14174.99	3189.55	698.96	590.53	4479.04	9670.96
14175.00 - 14224.99	3203.55	701.46	591.25	4496.26	9703.74
14225.00 - 14274.99	3217.55	703.96	591.98	4513.49	9736.51
14275.00 - 14324.99	3231.55	706.46	592.70	4530.71	9769.29
14325.00 - 14374.99	3245.55	708.96	593.43	4547.94	9802.06
14375.00 - 14424.99	3259.55	711.46	594.15	4565.16	9834.84
14425.00 - 14474.99	3273.55	713.96	594.88	4582.39	9867.61
14475.00 - 14524.99	3287.55	716.46	595.60	4599.61	9900.39
14525.00 - 14574.99	3301.55	718.96	596.33	4616.84	9933.16
14575.00 - 14624.99	3315.55	721.46	597.05	4634.06	9965.94
14625.00 - 14674.99	3329.55	723.96	597.78	4651.29	9998.71
14675.00 - 14724.99	3343.55	726.46	598.50	4668.51	10031.49
14725.00 - 14774.99	3357.55	728.96	599.23	4685.74	10064.26
14775.00 - 14824.99	3371.55	731.46	599.95	4702.96	10097.04
14825.00 - 14874.99	3385.55	733.96	600.68	4720.19	10129.81
14875.00 - 14924.99	3399.55	736.46	601.40	4737.41	10162.59
14925.00 - 14974.99	3413.55	738.96	602.13	4754.64	10195.36
14975.00 - 15024.99	3427.55	741.46	602.85	4771.86	10228.14
15025.00 - 15074.99	3441.55	743.96	603.58	4789.09	10260.91
15075.00 - 15124.99	3455.55	746.46	604.30	4806.31	10293.69
15125.00 - 15174.99	3469.55	748.96	605.03	4823.54	10326.46
15175.00 - 15224.99	3483.55	751.46	605.75	4840.76	10359.24
15225.00 - 15274.99	3497.55	753.96	606.48	4857.99	10392.01
15275.00 - 15324.99	3511.55	756.46	607.20	4875.21	10424.79
15325.00 - 15374.99	3525.55	758.96	607.93	4892.44	10457.56
15375.00 - 15424.99	3539.55	761.46	608.65	4909.66	10490.34
15425.00 - 15474.99	3553.55	763.96	609.38	4926.89	10523.11
15475.00 - 15524.99	3567.55	766.46	610.10	4944.11	10555.89
15525.00 - 15574.99	3581.55	768.96	610.83	4961.34	10588.66
15575.00 - 15624.99	3595.55	771.46	611.55	4978.56	10621.44
15625.00 - 15674.99	3609.55	773.96	612.28	4995.79	10654.21
15675.00 - 15724.99	3623.55	776.46	613.00	5013.01	10686.99
15725.00 - 15774.99	3640.04	778.96	613.73	5032.72	10717.28
15775.00 - 15824.99	3656.54	781.46	614.45	5052.45	10747.55
15825.00 - 15874.99	3673.04	783.96	615.18	5072.17	10777.83
15875.00 - 15924.99	3689.54	786.46	615.90	5091.90	10808.10
15925.00 - 15974.99	3706.04	788.96	616.63	5111.62	10838.38
15975.00 - 16024.99	3722.54	791.46	617.35	5131.35	10868.65
16025.00 - 16074.99	3739.04	793.96	618.08	5151.07	10898.93
16075.00 - 16124.99	3755.54	796.46	618.80	5170.80	10929.20
16125.00 - 16174.99	3772.04	798.96	619.53	5190.52	10959.48
16175.00 - 16224.99	3788.54	801.46	620.25	5210.25	10989.75
16225.00 - 16274.99	3805.04	803.96	620.98	5229.97	11020.03
16275.00 - 16324.99	3821.54	806.46	621.70	5249.70	11050.30
16325.00 - 16374.99	3838.04	808.96	622.43	5269.42	11080.58
16375.00 - 16424.99	3854.54	811.46	623.15	5289.15	11110.85
16425.00 - 16474.99	3871.04	813.96	623.88	5308.87	11141.13

Illinois
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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
16475.00 - 16524.99	3887.54	816.46	624.60	5328.60	11171.40
16525.00 - 16574.99	3904.04	818.96	625.33	5348.32	11201.68
16575.00 - 16624.99	3920.54	821.46	626.05	5368.05	11231.95
16625.00 - 16674.99	3937.04	823.96	626.78	5387.77	11262.23
16675.00 - 16724.99	3953.54	826.46	627.50	5407.50	11292.50
16725.00 - 16774.99	3970.04	828.96	628.23	5427.22	11322.78
16775.00 - 16824.99	3986.54	831.46	628.95	5446.95	11353.05
16825.00 - 16874.99	4003.04	833.96	629.68	5466.67	11383.33
16875.00 - 16924.99	4019.54	836.46	630.40	5486.40	11413.60
16925.00 - 16974.99	4036.04	838.96	631.13	5506.12	11443.88
16975.00 - 17024.99	4052.54	841.46	631.85	5525.85	11474.15
17025.00 - 17074.99	4069.04	843.96	632.58	5545.57	11504.43
17075.00 - 17124.99	4085.54	846.46	633.30	5565.30	11534.70
17125.00 - 17174.99	4102.04	848.96	634.03	5585.02	11564.98
17175.00 - 17224.99	4118.54	851.46	634.75	5604.75	11595.25
17225.00 - 17274.99	4135.04	853.96	635.48	5624.47	11625.53
17275.00 - 17324.99	4151.54	856.46	636.20	5644.20	11655.80
17325.00 - 17374.99	4168.04	858.96	636.93	5663.92	11686.08
17375.00 - 17424.99	4184.54	861.46	637.65	5683.65	11716.35
17425.00 - 17474.99	4201.04	863.96	638.38	5703.37	11746.63
17475.00 - 17524.99	4217.54	866.46	639.10	5723.10	11776.90
17525.00 - 17574.99	4234.04	868.96	639.83	5742.82	11807.18
17575.00 - 17624.99	4250.54	871.46	640.55	5762.55	11837.45
17625.00 - 17674.99	4267.04	873.96	641.28	5782.27	11867.73
17675.00 - 17724.99	4283.54	876.46	642.00	5802.00	11898.00
17725.00 - 17774.99	4300.04	878.96	642.73	5821.72	11928.28
17775.00 - 17824.99	4316.54	881.46	643.45	5841.45	11958.55
17825.00 - 17874.99	4333.04	883.96	644.18	5861.17	11988.83
17875.00 - 17924.99	4349.54	886.46	644.90	5880.90	12019.10
17925.00 - 17974.99	4366.04	888.96	645.63	5900.62	12049.38
17975.00 - 18024.99	4382.54	891.46	646.35	5920.35	12079.65
18025.00 - 18074.99	4399.04	893.96	647.08	5940.07	12109.93
18075.00 - 18124.99	4415.54	896.46	647.80	5959.80	12140.20
18125.00 - 18174.99	4432.04	898.96	648.53	5979.52	12170.48
18175.00 - 18224.99	4448.54	901.46	649.25	5999.25	12200.75
18225.00 - 18274.99	4465.04	903.96	649.98	6018.97	12231.03
18275.00 - 18324.99	4481.54	906.46	650.70	6038.70	12261.30
18325.00 - 18374.99	4498.04	908.96	651.43	6058.42	12291.58
18375.00 - 18424.99	4514.54	911.46	652.15	6078.15	12321.85
18425.00 - 18474.99	4531.04	913.96	652.88	6097.87	12352.13
18475.00 - 18524.99	4547.54	916.46	653.60	6117.60	12382.40
18525.00 - 18574.99	4564.04	918.96	654.33	6137.32	12412.68
18575.00 - 18624.99	4580.54	921.46	655.05	6157.05	12442.95
18625.00 - 18674.99	4597.04	923.96	655.78	6176.77	12473.23
18675.00 - 18724.99	4613.54	926.46	656.50	6196.50	12503.50
18725.00 - 18774.99	4630.04	928.96	657.23	6216.22	12533.78
18775.00 - 18824.99	4646.54	931.46	657.95	6235.95	12564.05
18825.00 - 18874.99	4663.04	933.96	658.68	6255.67	12594.33
18875.00 - 18924.99	4679.54	936.46	659.40	6275.40	12624.60
18925.00 - 18974.99	4696.04	938.96	660.13	6295.12	12654.88
18975.00 - 19024.99	4712.54	941.46	660.85	6314.85	12685.15
19025.00 - 19074.99	4729.04	943.96	661.58	6334.57	12715.43
19075.00 - 19124.99	4745.54	946.46	662.30	6354.30	12745.70

Illinois
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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
19125.00 - 19174.99	4762.04	948.96	663.03	6374.02	12775.98
19175.00 - 19224.99	4778.54	951.46	663.75	6393.75	12806.25
19225.00 - 19274.99	4795.04	953.96	664.48	6413.47	12836.53
19275.00 - 19324.99	4811.54	956.46	665.20	6433.20	12866.80
19325.00 - 19374.99	4828.04	958.96	665.93	6452.92	12897.08
19375.00 - 19424.99	4844.54	961.46	666.65	6472.65	12927.35
19425.00 - 19474.99	4861.04	963.96	667.38	6492.37	12957.63
19475.00 - 19524.99	4877.54	966.46	668.10	6512.10	12987.90
19525.00 - 19574.99	4894.04	968.96	668.83	6531.82	13018.18
19575.00 - 19624.99	4910.54	971.46	669.55	6551.55	13048.45
19625.00 - 19674.99	4927.04	973.96	670.28	6571.27	13078.73
19675.00 - 19724.99	4943.54	976.46	671.00	6591.00	13109.00
19725.00 - 19774.99	4960.04	978.96	671.73	6610.72	13139.28
19775.00 - 19824.99	4976.54	981.46	672.45	6630.45	13169.55
19825.00 - 19874.99	4993.04	983.96	673.18	6650.17	13199.83
19875.00 - 19924.99	5009.54	986.46	673.90	6669.90	13230.10
19925.00 - 19974.99	5026.04	988.96	674.63	6689.62	13260.38
19975.00 - 20024.99	5042.54	991.46	675.35	6709.35	13290.65
20025.00 - 20074.99	5059.04	993.96	676.08	6729.07	13320.93
20075.00 - 20124.99	5075.54	996.46	676.80	6748.80	13351.20
20125.00 - 20174.99	5092.04	998.96	677.53	6768.52	13381.48
20175.00 - 20224.99	5108.54	1001.46	678.25	6788.25	13411.75
20225.00 - 20274.99	5125.04	1003.96	678.98	6807.97	13442.03
20275.00 - 20324.99	5141.54	1006.46	679.70	6827.70	13472.30
20325.00 - 20374.99	5158.04	1008.96	680.43	6847.42	13502.58
20375.00 - 20424.99	5174.54	1011.46	681.15	6867.15	13532.85
20425.00 - 20474.99	5191.04	1013.96	681.88	6886.87	13563.13
20475.00 - 20524.99	5207.54	1016.46	682.60	6906.60	13593.40
20525.00 - 20574.99	5224.04	1018.96	683.33	6926.32	13623.68
20575.00 - 20624.99	5240.54	1021.46	684.05	6946.05	13653.95
20625.00 - 20674.99	5257.04	1023.96	684.78	6965.77	13684.23
20675.00 - 20724.99	5273.54	1026.46	685.50	6985.50	13714.50
20725.00 - 20774.99	5290.04	1028.96	686.23	7005.22	13744.78
20775.00 - 20824.99	5306.54	1031.46	686.95	7024.95	13775.05
20825.00 - 20874.99	5323.04	1033.96	687.68	7044.67	13805.33
20875.00 - 20924.99	5339.54	1036.46	688.40	7064.40	13835.60
20925.00 - 20974.99	5356.04	1038.96	689.13	7084.12	13865.88
20975.00 - 21024.99	5372.54	1041.46	689.85	7103.85	13896.15
21025.00 - 21074.99	5389.04	1043.96	690.58	7123.57	13926.43
21075.00 - 21124.99	5405.54	1046.46	691.30	7143.30	13956.70
21125.00 - 21174.99	5422.04	1048.96	692.03	7163.02	13986.98
21175.00 - 21224.99	5438.54	1051.46	692.75	7182.75	14017.25
21225.00 - 21274.99	5455.04	1053.96	693.48	7202.47	14047.53
21275.00 - 21324.99	5471.54	1056.46	694.20	7222.20	14077.80
21325.00 - 21374.99	5488.04	1058.96	694.93	7241.92	14108.08
21375.00 - 21424.99	5504.54	1061.46	695.65	7261.65	14138.35
21425.00 - 21474.99	5521.04	1063.96	696.38	7281.37	14168.63
21475.00 - 21524.99	5537.54	1066.46	697.10	7301.10	14198.90
21525.00 - 21574.99	5554.04	1068.96	697.83	7320.82	14229.18
21575.00 - 21624.99	5570.54	1071.46	698.55	7340.55	14259.45
21625.00 - 21674.99	5587.04	1073.96	699.28	7360.27	14289.73
21675.00 - 21724.99	5603.54	1076.46	700.00	7380.00	14320.00
21725.00 - 21774.99	5620.04	1078.96	700.73	7399.72	14350.28

Illinois
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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
21775.00 - 21824.99	5636.54	1081.46	701.45	7419.45	14380.55
21825.00 - 21874.99	5653.04	1083.96	702.18	7439.17	14410.83
21875.00 - 21924.99	5669.54	1086.46	702.90	7458.90	14441.10
21925.00 - 21974.99	5686.04	1088.96	703.63	7478.62	14471.38
21975.00 - 22024.99	5702.54	1091.46	704.35	7498.35	14501.65
22025.00 - 22074.99	5719.04	1093.96	705.08	7518.07	14531.93
22075.00 - 22124.99	5735.54	1096.46	705.80	7537.80	14562.20
22125.00 - 22174.99	5752.04	1098.96	706.53	7557.52	14592.48
22175.00 - 22224.99	5768.54	1101.46	707.25	7577.25	14622.75
22225.00 - 22274.99	5785.04	1103.96	707.98	7596.97	14653.03
22275.00 - 22324.99	5801.54	1106.46	708.70	7616.70	14683.30
22325.00 - 22374.99	5818.04	1108.96	709.43	7636.42	14713.58
22375.00 - 22424.99	5834.54	1111.46	710.15	7656.15	14743.85
22425.00 - 22474.99	5851.04	1113.96	710.88	7675.87	14774.13
22475.00 - 22524.99	5867.54	1116.46	711.60	7695.60	14804.40
22525.00 - 22574.99	5884.04	1118.96	712.33	7715.32	14834.68
22575.00 - 22624.99	5900.54	1121.46	713.05	7735.05	14864.95
22625.00 - 22674.99	5917.04	1123.96	713.78	7754.77	14895.23
22675.00 - 22724.99	5933.54	1126.46	714.50	7774.50	14925.50
22725.00 - 22774.99	5950.04	1128.96	715.23	7794.22	14955.78
22775.00 - 22824.99	5966.54	1131.46	715.95	7813.95	14986.05
22825.00 - 22874.99	5983.04	1133.96	716.68	7833.67	15016.33
22875.00 - 22924.99	5999.54	1136.46	717.40	7853.40	15046.60
22925.00 - 22974.99	6016.04	1138.96	718.13	7873.12	15076.88
22975.00 - 23024.99	6032.54	1141.46	718.85	7892.85	15107.15
23025.00 - 23074.99	6049.04	1143.96	719.58	7912.57	15137.43
23075.00 - 23124.99	6065.54	1146.46	720.30	7932.30	15167.70
23125.00 - 23174.99	6082.04	1148.96	721.03	7952.02	15197.98
23175.00 - 23224.99	6098.54	1151.46	721.75	7971.75	15228.25
23225.00 - 23274.99	6115.04	1153.96	722.48	7991.47	15258.53
23275.00 - 23324.99	6131.54	1156.46	723.20	8011.20	15288.80
23325.00 - 23374.99	6148.04	1158.96	723.93	8030.92	15319.08
23375.00 - 23424.99	6164.54	1161.46	724.65	8050.65	15349.35
23425.00 - 23474.99	6181.04	1163.96	725.38	8070.37	15379.63
23475.00 - 23524.99	6197.54	1166.46	726.10	8090.10	15409.90
23525.00 - 23574.99	6214.04	1168.96	726.83	8109.82	15440.18
23575.00 - 23624.99	6230.54	1171.46	727.55	8129.55	15470.45
23625.00 - 23674.99	6247.04	1173.96	728.28	8149.27	15500.73
23675.00 - 23724.99	6263.54	1176.46	729.00	8169.00	15531.00
23725.00 - 23774.99	6280.04	1178.96	729.73	8188.72	15561.28
23775.00 - 23824.99	6296.54	1181.46	730.45	8208.45	15591.55
23825.00 - 23874.99	6313.04	1183.96	731.18	8228.17	15621.83
23875.00 - 23924.99	6329.54	1186.46	731.90	8247.90	15652.10
23925.00 - 23974.99	6346.04	1188.96	732.63	8267.62	15682.38
23975.00 - 24024.99	6362.54	1191.46	733.35	8287.35	15712.65
24025.00 - 24074.99	6379.04	1193.96	734.08	8307.07	15742.93
24075.00 - 24124.99	6395.54	1196.46	734.80	8326.80	15773.20
24125.00 - 24174.99	6412.04	1198.96	735.53	8346.52	15803.48
24175.00 - 24224.99	6428.54	1201.46	736.25	8366.25	15833.75
24225.00 - 24274.99	6445.04	1203.96	736.98	8385.97	15864.03
24275.00 - 24324.99	6461.54	1206.46	737.70	8405.70	15894.30
24325.00 - 24374.99	6478.04	1208.96	738.43	8425.42	15924.58
24375.00 - 24424.99	6494.54	1211.46	739.15	8445.15	15954.85

Illinois
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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
24425.00 - 24474.99	6511.04	1213.96	739.88	8464.87	15985.13
24475.00 - 24524.99	6527.54	1216.46	740.60	8484.60	16015.40
24525.00 - 24574.99	6544.04	1218.96	741.33	8504.32	16045.68
24575.00 - 24624.99	6560.54	1221.46	742.05	8524.05	16075.95
24625.00 - 24674.99	6577.04	1223.96	742.78	8543.77	16106.23
24675.00 - 24724.99	6593.54	1226.46	743.50	8563.50	16136.50
24725.00 - 24774.99	6610.04	1228.96	744.23	8583.22	16166.78
24775.00 - 24824.99	6626.54	1231.46	744.95	8602.95	16197.05
24825.00 - 24874.99	6643.04	1233.96	745.68	8622.67	16227.33
24875.00 - 24924.99	6659.54	1236.46	746.40	8642.40	16257.60
24925.00 - 24974.99	6676.04	1238.96	747.13	8662.12	16287.88
24975.00 - 25024.99	6692.54	1241.46	747.85	8681.85	16318.15
25025.00 - 25074.99	6709.04	1243.96	748.58	8701.57	16348.43
25075.00 - 25124.99	6725.54	1246.46	749.30	8721.30	16378.70
25125.00 - 25174.99	6742.04	1248.96	750.03	8741.02	16408.98
25175.00 - 25224.99	6758.54	1251.46	750.75	8760.75	16439.25
25225.00 - 25274.99	6775.04	1253.96	751.48	8780.47	16469.53
25275.00 - 25324.99	6791.54	1256.46	752.20	8800.20	16499.80
25325.00 - 25374.99	6808.04	1258.96	752.93	8819.92	16530.08
25375.00 - 25424.99	6824.54	1261.46	753.65	8839.65	16560.35
25425.00 - 25474.99	6841.04	1263.96	754.38	8859.37	16590.63
25475.00 - 25524.99	6857.54	1266.46	755.10	8879.10	16620.90
25525.00 - 25574.99	6874.04	1268.96	755.83	8898.82	16651.18
25575.00 - 25624.99	6890.54	1271.46	756.55	8918.55	16681.45
25625.00 - 25674.99	6907.04	1273.96	757.28	8938.27	16711.73
25675.00 - 25724.99	6923.54	1276.46	758.00	8958.00	16742.00
25725.00 - 25774.99	6940.04	1278.96	758.73	8977.72	16772.28
25775.00 - 25824.99	6956.54	1281.46	759.45	8997.45	16802.55
25825.00 - 25874.99	6973.04	1283.96	760.18	9017.17	16832.83
25875.00 - 25924.99	6989.54	1286.46	760.90	9036.90	16863.10
25925.00 - 25974.99	7006.04	1288.96	761.63	9056.62	16893.38
25975.00 - 26024.99	7022.54	1291.46	762.35	9076.35	16923.65
26025.00 - 26074.99	7039.04	1293.96	763.08	9096.07	16953.93
26075.00 - 26124.99	7055.54	1296.46	763.80	9115.80	16984.20
26125.00 - 26174.99	7072.04	1298.96	764.53	9135.52	17014.48
26175.00 - 26224.99	7088.54	1301.46	765.25	9155.25	17044.75
26225.00 - 26274.99	7105.04	1303.96	765.98	9174.97	17075.03
26275.00 - 26324.99	7121.54	1306.46	766.70	9194.70	17105.30
26325.00 - 26374.99	7138.04	1308.96	767.43	9214.42	17135.58
26375.00 - 26424.99	7154.54	1311.46	768.15	9234.15	17165.85
26425.00 - 26474.99	7171.04	1313.96	768.88	9253.87	17196.13
26475.00 - 26524.99	7187.54	1316.46	769.60	9273.60	17226.40
26525.00 - 26574.99	7204.04	1318.96	770.33	9293.32	17256.68
26575.00 - 26624.99	7220.54	1321.46	771.05	9313.05	17286.95
26625.00 - 26674.99	7237.04	1323.96	771.78	9332.77	17317.23
26675.00 - 26724.99	7253.54	1326.46	772.50	9352.50	17347.50
26725.00 - 26774.99	7270.04	1328.96	773.23	9372.22	17377.78
26775.00 - 26824.99	7286.54	1331.46	773.95	9391.95	17408.05
26825.00 - 26874.99	7303.04	1333.96	774.68	9411.67	17438.33
26875.00 - 26924.99	7319.54	1336.46	775.40	9431.40	17468.60
26925.00 - 26974.99	7336.04	1338.96	776.13	9451.12	17498.88
26975.00 - 27024.99	7352.54	1341.46	776.85	9470.85	17529.15
27025.00 - 27074.99	7369.04	1343.96	777.58	9490.57	17559.43

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Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
27075.00 - 27124.99	7385.54	1346.46	778.30	9510.30	17589.70
27125.00 - 27174.99	7402.04	1348.96	779.03	9530.02	17619.98
27175.00 - 27224.99	7418.54	1351.46	779.75	9549.75	17650.25
27225.00 - 27274.99	7435.04	1353.96	780.48	9569.47	17680.53
27275.00 - 27324.99	7451.54	1356.46	781.20	9589.20	17710.80
27325.00 - 27374.99	7468.04	1358.96	781.93	9608.92	17741.08
27375.00 - 27424.99	7484.54	1361.46	782.65	9628.65	17771.35
27425.00 - 27474.99	7501.04	1363.96	783.38	9648.37	17801.63
27475.00 - 27524.99	7517.54	1366.46	784.10	9668.10	17831.90
27525.00 - 27574.99	7534.04	1368.96	784.83	9687.82	17862.18
27575.00 - 27624.99	7550.54	1371.46	785.55	9707.55	17892.45
27625.00 - 27674.99	7567.04	1373.96	786.28	9727.27	17922.73
27675.00 - 27724.99	7583.54	1376.46	787.00	9747.00	17953.00
27725.00 - 27774.99	7600.04	1378.96	787.73	9766.72	17983.28
27775.00 - 27824.99	7616.54	1381.46	788.45	9786.45	18013.55
27825.00 - 27874.99	7633.04	1383.96	789.18	9806.17	18043.83
27875.00 - 27924.99	7649.54	1386.46	789.90	9825.90	18074.10
27925.00 - 27974.99	7666.04	1388.96	790.63	9845.62	18104.38
27975.00 - 28024.99	7682.54	1391.46	791.35	9865.35	18134.65
28025.00 - 28074.99	7699.04	1393.96	792.08	9885.07	18164.93
28075.00 - 28124.99	7715.54	1396.46	792.80	9904.80	18195.20
28125.00 - 28174.99	7732.04	1398.96	793.53	9924.52	18225.48
28175.00 - 28224.99	7748.54	1401.46	794.25	9944.25	18255.75
28225.00 - 28274.99	7765.04	1403.96	794.98	9963.97	18286.03
28275.00 - 28324.99	7781.54	1406.46	795.70	9983.70	18316.30
28325.00 - 28374.99	7798.04	1408.96	796.43	10003.42	18346.58
28375.00 - 28424.99	7814.54	1411.46	797.15	10023.15	18376.85
28425.00 - 28474.99	7831.04	1413.96	797.88	10042.87	18407.13
28475.00 - 28524.99	7847.54	1416.46	798.60	10062.60	18437.40
28525.00 - 28574.99	7864.04	1418.96	799.33	10082.32	18467.68
28575.00 - 28624.99	7880.54	1421.46	800.05	10102.05	18497.95
28625.00 - 28674.99	7897.04	1423.96	800.78	10121.77	18528.23
28675.00 - 28724.99	7913.54	1426.46	801.50	10141.50	18558.50
28725.00 - 28774.99	7930.04	1428.96	802.23	10161.22	18588.78
28775.00 - 28824.99	7946.54	1431.46	802.95	10180.95	18619.05
28825.00 - 28874.99	7963.04	1433.96	803.68	10200.67	18649.33
28875.00 - 28924.99	7979.54	1436.46	804.40	10220.40	18679.60
28925.00 - 28974.99	7996.04	1438.96	805.13	10240.12	18709.88
28975.00 - 29024.99	8012.54	1441.46	805.85	10259.85	18740.15
29025.00 - 29074.99	8029.04	1443.96	806.58	10279.57	18770.43
29075.00 - 29124.99	8045.54	1446.46	807.30	10299.30	18800.70
29125.00 - 29174.99	8062.04	1448.96	808.03	10319.02	18830.98
29175.00 - 29224.99	8078.54	1451.46	808.75	10338.75	18861.25
29225.00 - 29274.99	8095.04	1453.96	809.48	10358.47	18891.53
29275.00 - 29324.99	8111.54	1456.46	810.20	10378.20	18921.80
29325.00 - 29374.99	8128.04	1458.96	810.93	10397.92	18952.08
29375.00 - 29424.99	8144.54	1461.46	811.65	10417.65	18982.35
29425.00 - 29474.99	8161.04	1463.96	812.38	10437.37	19012.63
29475.00 - 29524.99	8177.54	1466.46	813.10	10457.10	19042.90
29525.00 - 29574.99	8194.04	1468.96	813.83	10476.82	19073.18
29575.00 - 29624.99	8210.54	1471.46	814.55	10496.55	19103.45
29625.00 - 29674.99	8227.04	1473.96	815.28	10516.27	19133.73
29675.00 - 29724.99	8243.54	1476.46	816.00	10536.00	19164.00

Illinois
 (2012 Federal and State Tax Rates)
 Gross to Net Income Conversion Table

Gross Income Range	Federal Tax	State Tax	FICA	Total Taxes	Net Monthly Income
29725.00 - 29774.99	8260.04	1478.96	816.73	10555.72	19194.28
29775.00 - 29824.99	8276.54	1481.46	817.45	10575.45	19224.55
29825.00 - 29874.99	8293.04	1483.96	818.18	10595.17	19254.83
29875.00 - 29924.99	8309.54	1486.46	818.90	10614.90	19285.10
29925.00 - 29974.99	8326.04	1488.96	819.63	10634.62	19315.38
29975.00 - 30024.99	8342.54	1491.46	820.35	10654.35	19345.65