| 1  | NEW MEXICO HUMAN SERVICES DEPARTMENT                |
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| 2  | CHILD SUPPORT GUIDELINES REVIEW COMMISSION          |
| 3  |   |
| 4  |   |
| 5  |   |
| 6  | Invitees  |
| 7  | Kari Armijo, Human Services Department Deputy       |
| 8  | Secretary   |
| 9  | Betina McCracken, Acting Division Director Child    |
| 10 | Support Enforcement Division                        |
| 11 | Wanda Martinez, Esq. Deputy General Counsel of CSED |
| 12 | Legal Services                                      |
| 13 | Jane Venohr, Ph.D., Guideline Economist             |
| 14 | New Mexico State Senator Antoinette Sedillo Lopez   |
| 15 | New Mexico State Representative Gail Armstrong      |
| 16 | Gina DeBlassie, Office of the Governor, Health      |
| 17 | Policy Advisor                                      |
| 18 | Teague González, Esq. Center on Law and Poverty     |
| 19 | Johnny Wilson, Father's New Mexico, Executive       |
| 20 | Director  |
| 21 | Judge Shannon Broderick Bulman                      |
| 22 | Judge James T. Martin                               |
| 23 | Judge Jared Kallunki                                |
| 24 | Stephen Klump Esq., Child Support Hearing Officer   |
| 25 |   |
|    |   |

| 1  | BE IT REMEMBERED that the meeting of         |
|----|--|
| 2  | the Child Support Guidelines Review          |
| 3  | Commission was taken on August 8th, 2022, at |
| 4  | 11:03 a.m., (Central Time) via remote GoTo   |
| 5  | Meeting technology, before Christina         |
| 6  | DeGrande, Professional Stenographer, Notary  |
| 7  | Public in and for the State of Minnesota.    |
| 8  | Whereupon, the following                     |
| 9  | proceedings were had, to wit:                |
| 10 | MS. GOODMACHER: Thank you. Child             |
| 11 | Support Guidelines Review Commission 2022.   |
| 12 | Good morning, everyone. We can go to         |
| 13 | the next slide in, HSC, the left-hand page.  |
| 14 | Before we start, on behalf of the colleagues |
| 15 | in the Human Services Department, we         |
| 16 | acknowledge we are on the people's land of   |
| 17 | the Apache, past, present, and future and    |
| 18 | with gratitude, we pay our respect to the    |
| 19 | people and the community that contribute to  |
| 20 | what today is known as the state of          |
| 21 | New Mexico.                                  |
| 22 | Next page. I would like to go over our       |
| 23 | mission at the Human Services Department.    |
| 24 | We transform lives at HSD working with our   |
| 25 | partners to design and deliver high-quality, |

| 1  | innovative health and human services that    |
|----|--|
| 2  | improve the security and promote             |
| 3  | independence for New Mexicans in their       |
| 4  | communities. We communicate effectively.     |
| 5  | We make access easier, and we support each   |
| 6  | other, so all the goals we have at HSD tie   |
| 7  | to what we're doing here today.              |
| 8  | And the next slide goes on to the form       |
| 9  | our agenda. And we'll approve the agenda,    |
| 10 | but the next first next step is the roll     |
| 11 | call of the committee members, so we can get |
| 12 | some of the members to take attendance.      |
| 13 | Let me unmute. Next slide please.            |
| 14 | Hold on.                                     |
| 15 | MS. MCCRACKEN: Let me unmute the             |
| 16 | committee members or if they want to raise   |
| 17 | their hand, maybe they can unmute            |
| 18 | themselves. So committee member, when your   |
| 19 | name is called, if you can please unmute and |
| 20 | let us know you're present.                  |
| 21 | MS. GOODMACHER: Kari Armijo.                 |
| 22 | MS. ARMIJO: Kari Armijo. I'm present.        |
| 23 | I can't see how to raise hands. Is there a   |
| 24 | way to do that? I just want to make sure     |
| 25 | everyone knows how to do that in this        |

| 1  | format.                                     |  |  |  |
|----|---|--|--|--|
| 2  | MS. MCCRACKEN: I don't know of the          |  |  |  |
| 3  | raise hands. I see the chat is on the top   |  |  |  |
| 4  | left hand right hand, excuse me. But I      |  |  |  |
| 5  | don't see raise hand option.                |  |  |  |
| 6  | MR. ARMIJO: All right. We need to be        |  |  |  |
| 7  | aware of that as we take questions          |  |  |  |
| 8  | throughout the meeting. I don't see a way   |  |  |  |
| 9  | to do that, but I am here. Sorry to         |  |  |  |
| 10 | sidetrack everyone. Thanks.                 |  |  |  |
| 11 | MS. MCCRACKEN: Jill, can you switch to      |  |  |  |
| 12 | the next slide so you have the names of the |  |  |  |
| 13 | committee members?                          |  |  |  |
| 14 | MS. GOODMACHER: Absolutely. Sorry           |  |  |  |
| 15 | about that.                                 |  |  |  |
| 16 | MS. MCCRACKEN: Thank you. And I'm           |  |  |  |
| 17 | present, yes.                               |  |  |  |
| 18 | MS. GOODMACHER: Wanda Martinez.             |  |  |  |
| 19 | MS. MARTINEZ: Present.                      |  |  |  |
| 20 | MS. GOODMACHER: State Senator               |  |  |  |
| 21 | Antoinette Sadillo Lopez. Teague Gonzalez.  |  |  |  |
| 22 | MS. GONZALEZ: Present. Good morning.        |  |  |  |
| 23 | MS. GOODMACHER: Johnny Wilson.              |  |  |  |
| 24 | MR. WILSON: Present. Good morning.          |  |  |  |
| 25 | MS. GOODMACHER: Hi, there. Judge            |  |  |  |
|    | Page 4                                      |  |  |  |

| 1  | Shannon Broderick Bulman.                    |  |  |  |
|----|--|--|--|--|
| 2  | MS. BRODERICK BULMAN: Present. Good          |  |  |  |
| 3  | morning, everyone.                           |  |  |  |
| 4  | MS. GOODMACHER: Judge James T. Morton.       |  |  |  |
| 5  | MR. MORTON: Good morning, everyone.          |  |  |  |
| 6  | I'm present.                                 |  |  |  |
| 7  | MS. GOODMACHER: Judge Jared Kallunki.        |  |  |  |
| 8  | MR. KALLUNKI: Good morning, everyone.        |  |  |  |
| 9  | I'm present.                                 |  |  |  |
| 10 | MS. GOODMACHER: And Steven Klump,            |  |  |  |
| 11 | hearing officer from the Second Judicial     |  |  |  |
| 12 | District.                                    |  |  |  |
| 13 | MR. KLUMP: Good morning. I'm here.           |  |  |  |
| 14 | MS. GOODMACHER: Thank you, all.              |  |  |  |
| 15 | MS. MCCRACKEN: Good morning. Thank           |  |  |  |
| 16 | you. And we skipped over Gina Da lassie      |  |  |  |
| 17 | just because we knew ahead of time she       |  |  |  |
| 18 | wasn't going to able to join us.             |  |  |  |
| 19 | So next on the slide, and the agenda         |  |  |  |
| 20 | was sent to everyone as well. So even        |  |  |  |
| 21 | though this might be small, and, Jill, I     |  |  |  |
| 22 | know that we are not as used to GoTo Meeting |  |  |  |
| 23 | as other formats that we use. I don't know   |  |  |  |
| 24 | if it's possible to make the slides larger.  |  |  |  |
| 25 | I don't know.                                |  |  |  |

| 1  | So the agenda next would be to approve       |  |  |  |
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|    |  |  |  |  |
| 2  | it. And from 10:15 to 11:15, we want to      |  |  |  |
| 3  | hear from Dr. Jane Venohr. She is going to   |  |  |  |
| 4  | provide us a preliminary update of the child |  |  |  |
| 5  | support schedule. At 11:15, we want to hear  |  |  |  |
| 6  | from committee members for question and      |  |  |  |
| 7  | answer from Jane's presentation. Public      |  |  |  |
| 8  | comments will be from 11:30 to 11:45, and    |  |  |  |
| 9  | Jill will help us go over, hear from the     |  |  |  |
| 10 | public, and hear any comments from them.     |  |  |  |
| 11 | At 11:45, we would like to vote on           |  |  |  |
| 12 | guideline recommendations or if there is     |  |  |  |
| 13 | going to be a need for a second meeting,     |  |  |  |
| 14 | which is already scheduled in September, if  |  |  |  |
| 15 | needed.                                      |  |  |  |
| 16 | And then next steps, Deputy Secretary        |  |  |  |
| 17 | Kari Armijo will let us know about           |  |  |  |
| 18 | considerations for the 2023 legislative      |  |  |  |
| 19 | session or discuss what our next steps are.  |  |  |  |
| 20 | So if we can approve the agenda, if I        |  |  |  |
| 21 | have a motion from anyone to approve the     |  |  |  |
| 22 | agenda.                                      |  |  |  |
| 23 | MS. GONZALEZ: So move.                       |  |  |  |
| 24 | MS. MCCRACKEN: And who was that?             |  |  |  |
| 25 | Ms. GONZALEZ: Teague Gonzalez.               |  |  |  |
|    |  |  |  |  |
|    | Page 6                                       |  |  |  |

| 1  | MS. MCCRACKEN: Thank you, Teague. Do         |  |  |  |
|----|--|--|--|--|
| 2  | we have a second?                            |  |  |  |
| 3  | MR. WILSON: Johnny Wilson will second.       |  |  |  |
| 4  | MS. MCCRACKEN: Thank you. All any            |  |  |  |
| 5  | opposed? And Jill, I know you just took off  |  |  |  |
| 6  | the presentation, but we have one more slide |  |  |  |
| 7  | that I want to go over before we move to     |  |  |  |
| 8  | Jane. Jill, if you can bring the             |  |  |  |
| 9  | presentation back up to slide 7.             |  |  |  |
| 10 | MS. GOODMACHER: Yes. Give me one             |  |  |  |
| 11 | second. I was going to switch to her slide.  |  |  |  |
| 12 | I apologize.                                 |  |  |  |
| 13 | MS. MCCRACKEN: All and when she              |  |  |  |
| 14 | gets there, all I want to do is go over the  |  |  |  |
| 15 | commission's charge, what our goal is here   |  |  |  |
| 16 | today.                                       |  |  |  |
| 17 | So code of federal regulations tells us      |  |  |  |
| 18 | we need to the State must review child       |  |  |  |
| 19 | support guidelines at least once every four  |  |  |  |
| 20 | years to ensure that their application       |  |  |  |
| 21 | results in the determination of appropriate  |  |  |  |
| 22 | child support order amounts. There's lots    |  |  |  |
| 23 | more detail in CFR, and those details are    |  |  |  |
| 24 | put in an appendix in Jane's presentation,   |  |  |  |
| 25 | which will be sent to everyone as well.      |  |  |  |
|    | Page 7                                       |  |  |  |

| 1  | And then New Mexico state statute let's      |
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| 2  | us tells us that Child Support Guidelines    |
| 3  | Review Commission is administratively        |
| 4  | attached to the Human Services Department,   |
| 5  | and we are to review the child support       |
| 6  | guidelines set forth in Section 40-4-1       |
| 7  | 40-4-11.1 NMSA 1978 to ensure that the       |
| 8  | application of the guidelines results in the |
| 9  | determination of appropriate child support   |
| 10 | order amounts and that it provides a report  |
| 11 | of its findings to the Secretary of the      |
| 12 | Human Services Department.                   |
| 13 | So you all all the committee members         |
| 14 | did receive the reports from Dr. Jane        |
| 15 | Venohr, but that's a lot of detail. So Jane  |
| 16 | is now you can bring up Jane's               |
| 17 | presentation, Jill. Jane is going to go      |
| 18 | over her findings. So, Jane, you are up.     |
| 19 | MS. GOODMACHER: Thank you. Give me           |
| 20 | one minute, please.                          |
| 21 | DR. VENOHR: Thank you, everybody.            |
| 22 | Thank you for your public service and taking |
| 23 | time out of your day for this important      |
| 24 | issue. And I see that there are some new     |
| 25 | commission members, and I see that we have a |

couple returning commission members. So I want to thank everybody for their public services. And I recognize Judge Martin's name. And we also have Steve Klump, who is a child support hearing officer who served last time. So that will certainly be helpful and certainly helpful to hear from the newcomers as well.

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As we're waiting for the PowerPoint, just a little bit of background. economist. I'm with Center For Policy Research in Denver. We're a nonprofit We provide technical organization. assistance to states on their child support quidelines. And, ultimately, there's a lot of data that goes into those child support schedules, but there's a lot of policy decisions. So New Mexico is very fortunate to have this commission and to have each and every one of you participating in this. I'm going to go through a lot of technical stuff. I see that as we're waiting for the PowerPoint to come up, I like to keep it interactive. When you have clarifying questions, please feel free to raise your

| 1  | hand, which I think Jared clarified that you |  |
|----|--|--|
| 2  | can get there by going to the "More" button. |  |
| 3  | And I haven't figured that one out, but I'm  |  |
| 4  | scanning the chat. If you can't figure out   |  |
| 5  | the how to raise your hands. And you can     |  |
| 6  | do that there, and I'll also pause           |  |
| 7  | periodically. I'm sure Betina and Kari and   |  |
| 8  | Jill will help identify where there's        |  |
| 9  | questions.                                   |  |
| 10 | So it looks like Jill got that up.           |  |
| 11 | We'll have to see how we all like GoTo       |  |
| 12 | Meeting. I I found it is better with         |  |
| 13 | we've used almost every platform. So I       |  |
| 14 | think we'll see at the end. So we could go   |  |
| 15 | to the next slide.                           |  |
| 16 | Our major purpose of what CPR, my            |  |
| 17 | organization, did is, we're contracting      |  |
| 18 | MS. MCCRACKEN: Hold on one second.           |  |
| 19 | Jill, is there a way of just showing the one |  |
| 20 | the full screen? You're showing two          |  |
| 21 | slides at one time, and it's kind of         |  |
| 22 | difficult to see.                            |  |
| 23 | MS. GOODMACHER: Okay. Let me let             |  |
| 24 | me see.                                      |  |
| 25 | MS. ARMIJO: You can push the zoom on         |  |
|    | Page 10                                      |  |

1 the right there Betina, and it enlarges the 2. slide just for folks. I was having trouble seeing it before as well. But there's a zoom on the right. 4 5 DR. VENOHR: Okay. Okay. So we have 6 control on our end. I see Antoinette Lopez has just arrived on the chat box. Welcome. MS. MCCRACKEN: 8 Yes. Thank you, 9 Senator, for joining us. We're -- you're 10 jumping right into Dr. Venohr's 11 presentation. 12 Okay. Thank you. Jane, go right 13 ahead. 14 DR. VENOHR: Okay. So, again, we're 15 providing technical assistance, which means 16 we're handling all the data. So the feds --17 federal government requires all sorts of data analysis as part of those state 18 19 guidelines reviews. States are supposed to 2.0 review their quidelines every four years. 21 And as part of that review, they must use --2.2 look at the economic data and the cost of 23 raising children. That's why I'm here. I'm 24 an economist, and we use that to develop the 2.5 child support schedule, which I helped

New Mexico last time.

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And then the couple of other things we have to do is we have to review case file We have to review case file data on data. the rates of deviation and the federal intent is to keep deviations at a minimum. So when you see the data, you might want to discuss that. And rates of default orders, orders entered by default, income imputation to the noncustodial parent, and the application of the low-income adjustments, we're going to go through that and then -and I'll explain why the federal government is interested in these things, and then we're going to analyze payment data. were some of the things that are in the federal requirements.

We're also going to analyze labor market data. And the reason we're going to do that is it's a federal requirement, but the intent is that they're really concerned about income imputation, and particularly among low-income, nonresidential parents. And they're concerned, because in the past, and this is across the country, there's

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rampant income imputation at 40 hours a week at minimum wage. And we weren't using all the data that we have, you know, all the wonderful new hire data, quarterly wage data, all -- even the Department of Labor that we could use. So I'll discuss that more. And then I'm going to show you an updated schedule. And the technical report is forthcoming. We sort of got backlogged because everybody got an extension due to COVID. So we're a little bit slammed with work right now.

We can go with -- over to the next slide, but we -- we'll make sure that we make your legislative timelines.

So on the next slide, so we're just going to dive into the case file labor market data, kind of do a warmup. That's the easier part to understand. And then we're going to dive into the economic data. And then we reserved about ten minutes for discussion, and again, clarifying questions along the way. I'll pause. I'm scanning to see if a hand raised and also in the chat. I'm -- as you all know, it's kind of

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difficult when we're on these Zoom or Webex or GoTo Meetings formats.

So we can go to the next slide, and we can actually skip to two slides. And just to give you a little bit of background:

States have a -- oh, can we go -- go -- we went just a little too far. One more slide up.

So States were first required to have state guidelines by 1987. In 1989, the federal government required that states have rebuttal presumptive guidelines, meaning that they were to be applied in every case, but they could be rebutted and that based on criteria set by the state and that state must have to consider the best interest of the children in their criteria and also on what's appropriate and consider an equitable -- whether the guidelines amount is equitable.

And then they -- in 1989, when they expanded these requirements, they also made the requirement that you're supposed to review case file data and deviations, which isn't an issue in New Mexico because the

| 1  | deviation rate is low. In 2016, there was   |
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| 2  | some major changes in the federal           |
| 3  | requirements, and mostly, it was expanded.  |
| 4  | They didn't take any away. But now they     |
| 5  | require that you consider the subsistence   |
| 6  | needs of the parents, consider the actual   |
| 7  | circumstances of imputing income, don't     |
| 8  | treat incarceration as voluntary            |
| 9  | unemployment, and with the and also, they   |
| 10 | expanded the data analysis requirement. And |
| 11 | what they want were and what they were      |
| 12 | cognizant of is, there were a lot of        |
| 13 | low-income parents in that IV-D state       |
| 14 | caseload, and a lot of them have a limited  |
| 15 | ability to pay as many of them were in and  |
| 16 | out of prison. And that can be a factor as  |
| 17 | far as child support can be contribute to   |
| 18 | recidivism. So there's things like that     |
| 19 | that they're very concerned about as far as |
| 20 | making sure that those orders at low income |
| 21 | are appropriate.                            |
| 22 | And the feeling is, is the are the          |
| 23 | data that supported these federal rules     |
| 24 | suggest that if we can get those orders     |

right, they're more likely to be paid. We

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| 1  | won't have to use punitive enforcement      |
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| 2  | methods such as driver's license suspension |
| 3  | that can exasperate the issues where they   |
| 4  | can't get to work. There's evidence that    |
| 5  | too high of an order will lead to arrears   |
| 6  | that will lead to more underground economy. |
| 7  | So that's the reason for these expanded     |
| 8  | federal rules.                              |
| 9  | In 2018, the New Mexico guidelines          |
| 10 | commission that they worked very hard to    |
| 11 | develop on language and to consider how to  |
| 12 | adopt these new federal requirements.       |
| 13 | In 2021, it was a long haul, but the        |
| 14 | New Mexico legislature eventually adopted   |
| 15 | many of the changes, and Kari was certainly |
| 16 | instrumental in helping do that. It's not   |
| 17 | an easy road, as everybody knows, to get    |
| 18 | legislative changes. And here we are again  |
| 19 | four years later.                           |
| 20 | And looks like somebody else joined us.     |
| 21 | I didn't see that. I just want to make sure |
| 22 | that the court reporter captures that. Did  |
| 23 | somebody else                               |
| 24 | MS. MCCRACKEN: Patty Warner came and        |
| 25 | came and went. But we're good. And I        |
|    | Page 16                                     |

1 think we're going to identify those people 2. who come and go. You can keep going. Thank you. DR. VENOHR: Okay. Okay. So the 4 5 analysis of the case file data, we can move on to the next slide. We're going to 6 consider three time periods. We're going to 8 consider the data that we analyzed last time 9 period, which came from state fiscal year 10 2016. Whoops. Looks like I skipped a 11 slide. Thank you, Jill. 12 So anyway, these -- if you want to see 13 all the federal requirements, they're at the end of the PowerPoint. And this is a 14 15 summary. So today, I'm going to consider 16 the economic data. I'm going to consider 17 the labor market data, the case file data. 18 The other things, if you look at the 19 left-hand corner, keep deviations at a minimum. 2.0 21 I've already spilled the beans. 2.2 Deviation rate is very low in New Mexico, 23 but if it was higher, it would be up to the 24 commission agency and the legislature to 2.5 figure out what provisions could bring it

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down. It's ultimately the legislature's authority to make any guidelines changes.

And then in the lower left-hand corner, there's a "Provide meaningful opportunity for public input." That's going to happen today, including input from low-income parties. That's an important concern to the federal government. It's also important to get the IV-D agency's perspective. There's some states that they didn't have IV-D representation on their commission.

So -- and then there's -- the last one, as far as "Publish the report on the internet, the membership of the reviewing body," New Mexico's always been really good about that. So that's not a heavy lift for New Mexico to meet.

So now we're ready for the next slide.

Sorry, Jill. So now I'm jumping to the case file. And we pulled two samples here because many of you know that New Mexico just changed their guidelines effective July 1. And, usually, we like to get a year of sample data, and we like to get the payment for a sample for a whole year

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because, you know, patterns, things change in the year. Unfortunately, we could only get the first three months of that 2022 sample. And it's a little bit disappointing as far as it wasn't that informative probably because there's a little bit of a learning curve in using those new quidelines, and also, some of those complaints for child support were filed before July 1, the guidelines changes, so they use the old guidelines. So we're -we're not going to see a lot of trends, you know, as far as what is happening since the quidelines changed. But we do have some good sample sizes here, so it will still be informative.

We'll move on to the next slide to see what some of our findings are. This is the limitations in the case file. We were -- we can't get non-IV-D orders. There isn't an automated system that captures that. automated system tracks deviations, which is a federally-required field, but it doesn't track defaults, income imputation, or low -application of the low-income adjustments.

2. later. And deviations in income imputation are 4 5 6 8 9 10 11 12 13 on that. 14 15 16 17 18 19 the best data we have. 2.0 21 2.2 23 24 the next slide. 2.5

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likely to be understated. And one of the reasons deviations are understated is that the agency posting the information up on to the automated system may not always have all the information for the board or there might be an oral record or it's not obvious on the deviation. But I'm not losing sleep over There's many other states that have that same problem, and we compared it to case file data, and I can go off on a seque But another limitation and sampling is during the pandemic. And -- and we know that the pandemic has changed everything, but we have to plunge forward and just use I'm going to go a couple more slides before I give you a break and entertain questions, so if you have some, you know, hold on for a few minutes. So move on to And the first thing that's most

We use proxies for those that I'll describe

| 1  | important to know when we start looking at   |
|----|--|
| 2  | the proposed changes to the guideline        |
| 3  | schedule is that most of the orders in       |
| 4  | New Mexico cover one and two children. So    |
| 5  | we don't want to be focusing on the          |
| 6  | six-child orders when we're thinking in      |
| 7  | generalities of what the impact is. Another  |
| 8  | thing that's really interesting on this      |
| 9  | comparison and as you look, it goes from the |
| 10 | it goes to the right, it goes to the         |
| 11 | from the earliest sample to the next to      |
| 12 | the calendar year 2020 and then the last     |
| 13 | sample is the most current. And you'll see   |
| 14 | that Medicaid enrollment has increased. And  |
| 15 | that's probably an expansion of Medicaid.    |
| 16 | And that makes me kind of pause. And this    |
| 17 | is something you might want to discuss about |
| 18 | yourself among yourself and think about      |
| 19 | whether your medical child support           |
| 20 | guidelines are appropriate. And as all you   |
| 21 | know is that states are required to consider |
| 22 | the healthcare needs of the child as well as |
| 23 | the financial needs in their child support   |
| 24 | guidelines, and New Mexico does do that.     |
| 25 | So moving on to the next slide. What         |

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we -- these are the -- the regions, the office -- regions office, and you'll see when you look -- if you were to look at the comparisons of the regions that it pretty much tracks the changes in the demographics in New Mexico where we see some areas that are growing. Some are -- have declining populations.

We can move on to the next slide. And this is the current support order, and the average financial order has increased over time, and mainly, it's an increase due to the state minimum wage. Again, there's a lot of income imputation at minimum wage, and we think that's what's driving the increase.

Now, with regard to looking at whether the low income adjustment applied, we used the minimum order amount as a proxy, which doesn't touch those where the low income adjustment actually is above income or the minimum order. We find that only about one percent of the cases have that minimum order apply, and that's probably due to the income implementation at minimum wage. And if you

| 1  | look at that bottom left-hand corner, you'll |
|----|--|
| 2  | see that 49 percent cash cash medical        |
| 3  | support order. And that amount was almost    |
| 4  | \$5 it was it was mostly \$5 per month       |
| 5  | in every case.                               |
| 6  | And one thing I forgot to say, as Jill       |
| 7  | moves us to the next slide, is, I want to    |
| 8  | thank the CSED data team. You know, Carlos   |
| 9  | spearheaded the data pulling this data,      |
| 10 | and it's not a it's not an easy feat. So     |
| 11 | I want to thank him for pulling this data.   |
| 12 | They did a very good job in organizing it    |
| 13 | for research purposes when it's used to      |
| 14 | track child support cases is their priority. |
| 15 | I want to just pause for a minute to         |
| 16 | see if there's any questions so far before I |
| 17 | plunge into this in income findings.         |
| 18 | MS. MCCRACKEN: I don't see anything in       |
| 19 | the chat, and not everyone, I think, can     |
| 20 | raise their hand. So I want to give some     |
| 21 | committee members an opportunity now if you  |
| 22 | have any questions so far.                   |
| 23 | MS. ARMIJO: I have a comment, I guess,       |
| 24 | related to the Medicaid enrollment, and that |
| 25 | is, you know, I don't know exactly I         |
|    |  |

| 1  | couldn't see exactly the timeframe in which  |
|----|--|
| 2  | you were seeing that Medicaid enrollment     |
| 3  | increase. But I just wanted to know during   |
| 4  | the pandemic, states were required to adhere |
| 5  | to maintenance of eligibility or maintenance |
| 6  | of effort provision. And so children         |
| 7  | weren't able we weren't dis-enrolling        |
| 8  | children or haven't been dis-enrolling       |
| 9  | children, which could be one of the drivers. |
| 10 | So that is kind of an outlier. I would be    |
| 11 | reluctant to set any policy decisions based  |
| 12 | on what were a couple of years that really   |
| 13 | represent an outlier, especially as we       |
| 14 | anticipate the end of the public health      |
| 15 | emergency coming sometime in the next few    |
| 16 | months, probably, and we'll be resuming our  |
| 17 | normal recertification process again. So I   |
| 18 | just I wanted to mention that in the         |
| 19 | context of Medicaid, the data may be sort of |
| 20 | an outlier there. So thank you.              |
| 21 | MS. SEDILLO LOPEZ: Do we have any            |
| 22 | people who will be affected by that?         |
| 23 | MS. MCCRACKEN: Who who asked that            |
| 24 | question? Sorry, before we go on.            |
| 25 | MS. SEDILLO LOPEZ: I I did. This             |
|    | Page 24                                      |

1 is Antoinette Sedillo Lopez. 2. MS. MCCRACKEN: Thank you, Senator Lopez. Go ahead, Kari. I'm sorry. MS. ARMIJO: Hi, Senator. Yeah. 4 5 I can drill down. We do actually 6 have the number of people who we think may lose eligibility -- who we think may lose 8 eligibility who have kind of been maintained 9 on the eligibility rolls. I don't know how many are children. We would have to drill 10 11 down further on that data, but we think that there's about 85 to 90,000 people who may be 12 13 financially ineligible for Medicaid who are -- who have been maintained during that MOE 14 15 provision. So happy to follow up on the -to see if we can find out about how many are 16 17 kids. DR. VENOHR: And with that said, I 18 19 mean, it's interesting what Kari said, but I have to admit that rate doesn't feel high to 2.0 21 me compared to other states just with the 22 Medicaid expansion for children. 23 The one thing I do want to highlight is 24 that some states do not require cash medical 2.5 support if the child's on Medicaid because

| 1   | the child does have health care coverage.    |
|-----|--|
| 2   | So assessing \$5, which is a nominal amount, |
| 3   | is kind of old school as far as a way to do  |
| 4   | it. Usually, in other states, they if        |
| 5   | the child's on Medicaid, it satisfies the    |
| 6   | provision of healthcare for that child, and  |
| 7   | they don't assess an additional cash         |
| 8   | medical, which I would say is the norm, just |
| 9   | as an aside. But I'm not going to I'm        |
| L 0 | not losing sleep over it because it's \$5.   |
| L1  | Did you want to add something, Betina?       |
| L 2 | MS. MCCRACKEN: Yes, just to explain          |
| L 3 | that \$5. The \$5 cash medical support is    |
| L 4 | is actually for those children who are on    |
| L 5 | Medicaid, and the \$5 goes back to the       |
| L 6 | Medical Assistance Division to pay for the   |
| L 7 | cost of that child being on Medicaid. So     |
| L 8 | that's the \$5 cash medical in most cases.   |
| L 9 | Just as an aside, that's what we're doing in |
| 20  | New Mexico. Thank you.                       |
| 21  | DR. VENOHR: Yeah. Medical                    |
| 22  | child support is complicated. So well,       |
| 23  | let's get back to the financial child        |
| 24  | support, and certainly, if you think of      |
| 25  | things down the road, you know, we can       |

entertain those questions.

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So let's look at the incomes of parents. And those incomes have increased, and we believe it's probably due to the increase in the New Mexico minimum wage.

And if you look at the bottom cluster, you'll see that -- that some of those minimum wages, there's sometimes a lag in whether they use a 2018 or the 2020 minimum wage despite the data year. It might not be the same year as the minimum wage as when the sample was pulled, and that's just because the -- the delay between when the filing and when the order is actually entered.

So move on to the next slide. And this looks at the deviation rate, and here, you'll see the deviation rate has increased a little bit for newly-established orders. It's increased from 6 percent to 8 percent, which is not statistically significant; and for modified orders, it's increased over time from 2 percent to 12 percent in the 2020 and then 10 percent in that 2021. And I'm -- I'm not worried about that. That's

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still a low deviation rate. Arizona's deviation rate is, I think if I remember off the top of my head, is 28 percent. It's just shy under 30. It's either 28 or 24 now that I think about it, and so -- and they pull from actual case files. And the deviation rate in Colorado is probably about the same as it is in New Mexico, so that's not a high deviation rate.

The three most common reasons for deviation is agreement by parties, judge's discretion, application of the guidelines would lead to a substantial hardship. The courses of data mirrored. I want to have more specificity in make -- what was the judge's discretion, but that's the way it goes. But still, that's a low deviation rate.

So we can move on to the next slide.

And this is the -- we used full-time minimum wage for income imputation because we know that's used, and we can see that it's quite a few cases. It's 31 percent of the calendar year 2020 year sample where obligated parents had full-time minute wage

| 1  | imputed and 45 percent of the 2021 sample.   |
|----|--|
| 2  | And it's high, but I want to I there's       |
| 3  | several states that have it about the same   |
| 4  | rate. I was just looking at Georgia's data   |
| 5  | today, and there is a slightly higher.       |
| 6  | There's a few states that get it down lower. |
| 7  | Pennsylvania is one of them. Arizona's       |
| 8  | rate, I don't have it in front of me, but    |
| 9  | it's slightly lower too.                     |
| 10 | We don't have default data from the          |
| 11 | automated system. So we use a proxy.         |
| 12 | There's a federal study that says about      |
| 13 | 45 percent of those cases with income        |
| 14 | imputated are based on default. So that      |
| 15 | would be a pretty reasonable default rate.   |
| 16 | I think that's pretty comparable to what     |
| 17 | we're seeing in other states, maybe just a   |
| 18 | tad bit lower, but I wouldn't say this is    |
| 19 | out of the ordinary, both the income         |
| 20 | imputation and the default rate.             |
| 21 | MS. MCCRACKEN: Jane, before going back       |
| 22 | to the last slide, we have a question from   |
| 23 | Senator Lopez. If we have information for    |
| 24 | why the parties agree to deviate.            |
| 25 | DR. VENOHR: We don't have that detail.       |
|    |  |

1 There is some research out there that says 2. it's a good thing if parties agree to deviate because they've talked. agreed to what are the situations they're 4 5 both in and what the situation is for their 6 children, and so they're the ones who know their children and their situation the best. So this was a study by Mookin (phonetic 8 9 spelling), who he's long since retired. 10 he actually argues that deviations are good, 11 particularly those that are agreement by the 12 parties. Does that answer your question, 13 Senator? It does, and what I 14 MS. SEDILLO LOPEZ: 15 worry about are domestic violence victims 16 who tend to do really poorly in these kinds 17 of negotiations, and I just was curious and maybe if there were correlation between DV 18 19 orders in the case and agreements in the 2.0 case, that would be interesting. 21 what I worry about with agreement. 2.2 DR. VENOHR: Yeah. And I think Betina 23 or one of the judges can speak to that 24 because I think they're very careful, you

The statement when they agree is

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know.

1 usually, it wasn't under distress. I'll let 2. somebody else explain. MS. MCCRACKEN: Yeah. And I would probably also ask one of the judges or 4 5 Hearing Officer Klump to answer that 6 question because I think in that instance, you would be very cognizant of a domestic 8 violence situation and recognize a deviation 9 wouldn't be fair to one party or the other 10 if someone was being pressured in that 11 instance, which I think is where the senator 12 is going. 13 Does someone maybe want to provide an Chirp, chirp. No one? 14 example? 15 MS. BRODERICK BULMAN: Well, this is -this Judge Bulman. I -- I was -- I'm a 16 former hearing officer as well. I think we 17 18 see a lot of deviations, and when I'm 19 reviewing a proposed deviation where both 2.0 parties have signed off, often, it's because 21 they have a 50/50 time share, and although 2.2 there would be child support payable, they 23 each want to do their own thing. Sometimes 24 it's just, you know, it's less than a hundred-dollar deviation. I think I have --2.5

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I think that if I ran into a proposed order where an individual -- the custodial parent has primary custody of the children and is fully waiving child support, I might set that for hearing and ask for some more questions. Sometimes we find out that the custodial parent has other sources of support, family support, that sort of thing, and they are recognizing that their situation is -- their financial situation is strong even though it's not showing up on the child support guideline analysis.

So I -- I think it really just depends on the proposed deviation, at least from the cases that I've reviewed.

MS. SEDILLO LOPEZ: Thank you. I appreciate that the judges probably look into it with the deviation, but I just represented so many DV clients who just -- just want to be out of there, and so you really -- and it's complicated because you don't want to pressure them, you know, just additional stress and -- and support -- I mean, and control, but, you know, they -- they say I just -- I don't care. I don't

| 1  | care. I just want out of here, and I did     |
|----|--|
| 2  | find those cases very difficult.             |
| 3  | DR. VENOHR: And I'd like to add that         |
| 4  | the federal office of child support          |
| 5  | enforcement will be doing some demonstration |
| 6  | projects on DV and child support and, you    |
| 7  | know, with given the senator's concern,      |
| 8  | it might be something that New Mexico might  |
| 9  | want to continue to monitor the what         |
| 10 | these best practices are that are being      |
| 11 | developed for this federal project, this     |
| 12 | demonstration project.                       |
| 13 | MS. MCCRACKEN: Excellent, Jane. And          |
| 14 | just to add I'm sorry. The senator is        |
| 15 | we we are very well aware of the any         |
| 16 | DV cases that are that have been brought     |
| 17 | to our attention, and I think the likelihood |
| 18 | of us moving forward with a deviation would  |
| 19 | be reviewed by our legal team as well before |
| 20 | we moved it forward to the to the court      |
| 21 | as well. So we do take that into             |
| 22 | consideration when we're reviewing these     |
| 23 | cases.                                       |
| 24 | MS. SEDILLO LOPEZ: Thank you. That's         |
| 25 | excellent.                                   |

MS. MCCRACKEN: Thank you.

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DR. VENOHR: Moving on to the federal requirement to analyze payment data is that here is the findings for -- across the three data years or data samples is the first one, all orders, that's a percent with any payment. And you can see a little bit of an increase from '17 to 2020. I don't have too much confidence in 2021, mainly just because we pulled it from the first three months, and there's -- sometimes there's some posting issues and, you know, there was a little -- we didn't have as much lag time as it was, and this has nothing to do with the automated system. It's just too early to be pulling data and trying to use it for research purposes, just the way, you know, we're trying to pull it from the ledger.

So I would -- I wouldn't interpret that as a decline in the percent paying or even by new orders or modified orders. And when you look at the compliance rate, it looks like it's been increasing over time, and then again, I would -- I -- I'd like to re-pull that 2021 sample sometime when

1 there's been a little bit more lag just for, 2. you know, the checking book to balance, sort to say. So anyway, I wouldn't react that too strongly. 4 5 The next slide, if you're ready for it. 6 The next slide shows the -- should show the payment data for those with income 8 imputated, and this is those that had income based on full-time minimum wage earning. 9 And the first cluster in the center is those 10 11 that had that income equal to full-time 12 minimum wage, and then the one off to the 13 right border is the ones that didn't. you'll see that percent -- what's 14 15 interesting is the difference is that you'll 16 see that those with full-time minimum wage 17 income, the percentage that made any payment 18 was lower than those had income more or 19 So we're assuming that if they had 2.0 income more or less that they probably had 21 the right income. They actually had income data and that the -- when it was full-time 2.2 23 minimum wage, we're assuming that it was 24 imputed.

And you'll look at all the statics, and

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| 1  | generally, it's just some supports that      |
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| 2  | payment is lower when income is imputed.     |
| 3  | Now, whether it's a cause or effect or if    |
| 4  | income is imputed because they're more       |
| 5  | disengaged or they're having trouble with    |
| 6  | employment and we know that when things blow |
| 7  | up with families, a lot of things happen at  |
| 8  | once. They might lose a job. You know,       |
| 9  | they divorce, or the couple splits up. I     |
| 10 | mean, there's there's a lot of trauma        |
| 11 | happening at one once.                       |
| 12 | And just to reiterate why the federal        |
| 13 | government is so concerned with income       |
| 14 | imputation is that they realize that, and    |
| 15 | they have lots of studies to back up that    |
| 16 | more orders more arrears accrue when         |
| 17 | income is imputed or when the obligated      |
| 18 | parent is low income that they're concerned  |
| 19 | about employment and underground activities. |
| 20 | There's a correlation with that, crime,      |
| 21 | incarcerations. There's a correlation with   |
| 22 | high orders and reduced contact with their   |
| 23 | children.                                    |
| 24 | And then there's also the Supreme Court      |

decision in Turner and Rogers that was

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issued in 2011. And what they -- what that decision was, was that happened in South Carolina. There was less than stellar obligated parent, and he had substance abuse, alcohol abuse issues, and he had income imputed to him, and he had trouble keeping a job, and he was incarcerated for nonpayment of child support. It was civil incarceration.

And what the Supreme Court said is, look. You need to make sure there's an ability to pay. He didn't have a job. He wasn't employable at the time. And you need to make sure of that before you incarcerate.

So the gist of it is that the federal says let's deal with this at the front end.

Let's get these order amounts at amounts that are payable at the front end, have low income adjustments, try not to impute income at low minimum wage all the time, use the data that you have and make those -- set those orders amounts that an obligated parent can reasonably pay and take less enforcement actions by taking more actions at the front end.

| 1  | So moving on to the labor market data,       |
|----|--|
| 2  | and I've got two slides here, and then I'm   |
| 3  | going to pause again. So the labor market    |
| 4  | data, again, this is required just to        |
| 5  | compliment the policies on income            |
| 6  | imputation. And New Mexico's unemployment    |
| 7  | rate is higher than the national average.    |
| 8  | So it makes some sense there would be income |
| 9  | imputation. The labor force participation    |
| 10 | rate, New Mexico is also lower than the      |
| 11 | nation. And it's really that national data   |
| 12 | that speaks to this whole issue of income    |
| 13 | imputation, is that there's this recent      |
| 14 | study that was re released by the            |
| 15 | congressional budget office that 35 percent  |
| 16 | of the nonresidential parents not living     |
| 17 | with at least one of their children had      |
| 18 | incomes below 200 percent of the poverty.    |
| 19 | So we have a lot of poor families in the     |
| 20 | caseload, and it's both parents are poor.    |
| 21 | And those nonresidential parents are less    |
| 22 | likely to work full-time year around than    |
| 23 | those that have incomes above 200 percent    |
| 24 | above the poverty.                           |
| 25 | Another concern is that there's lots of      |
|    | Page 38                                      |

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data out there that the pandemic reduced labor force participation, and some of that was parents reducing their work hours, quitting their jobs, or being laid off because they had children to care for at home. And they were also concerned about their own health. And that's -- that's a policy issue. It does give pause onto whether these are valid reasons to impute.

Another thing that's important to keep in mind is that nationally, 55 percent of people work an hourly wage. And those in the lowest rung, that's the lowest tenth percentile of wages, only a third of them have paid sick time and 40 percent of them have vacation time. And when you add that up, on average, vacation days are 8 days on average, 11 days on vacation time. That's 19 days a month or a year that are being missed. And then on top of that, a lot of these low-paying jobs don't offer 40-hour work weeks, particularly in retail, leisure and hospitality.

So the data challenged that assumption, whether 40 hours per week 52-hour --

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52 weeks per year is a reasonable assumption for income imputation. And I'll show you some data on that in a minute. So -- or as we go on.

And then I'm going to go through this slide, and then I'm going pause to see if there's any other questions or concerns.

Right now, what we have in New Mexico is we have a pretty good minimum wage in New Mexico. It's 11.50 an hour, and at full-time, 40 hours a week, that would result in income of 1900, 1914. And that's a lot more than the federal poverty level, which is 1133 a month. So we have a gross income of 1914 at full-time minimum wage, and then we have a federal poverty level for one percent of 1133.

And the question is, is there are low paying jobs. They probably pay close to minimum wage. We have some data here in the chart. I didn't -- I wasn't able to capture the year. These are the most new jobs. And you'll see a lot of them are low-paying jobs. They -- the home health, the personal care that looks like it was about \$10 an

1 hour. So it might be in 2020 that these 2. data were collected. The fast food and counter work is about 20,750. 4 unfortunately, Department of Labor, when they do this -- and all states' Department 5 6 of Labor do the same thing. They just assume a 40-hour work week. So when you 8 hear me saying it's about \$10 an hour, I 9 know that's the way of the Department of Labor's role, so that's what makes me think 10 11 this is a little bit of old data. 12 does give you a snapshot of what type of 13 jobs are out there in New Mexico. 14 hopefully, it gives you pause that 40 hours 15 per week minimum wage is a reasonable 16 assumption. 17 The other thing that I want to 18 highlight in the slide is that the 19 New Mexico average hours worked per week is 2.0 I didn't have -- I couldn't find 34.1. 21 New Mexico retail specific, but that's the 2.2 It's 30.1, and then leisure and U.S. 23 hospital -- hospitality is about 26 hours 24 per week. And this is -- it would have been

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May or June 2022 that I would have pulled

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1 these data.

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I'm going to pause there to see if there are any questions or comments from anybody.

MS. MCCRACKEN: Nothing is in the chat.

MR. MARTIN: Doctor, I do have some questions. This is Jim Martin out of Las Cruces. I'm wondering about the unintended consequences of the rising minimum wage. Kind of looking at your report, on page 9 of your report, Exhibit 6, which is your current support order amounts, I'm -- I've kind of noticed a trend of increasing amounts between 2017 and 2021. It looks like the average amount went up 23 percent, and then the median amount went up 26 percent. And then just doing the -- the math between 2020 and 2021, it looks like it's an 8 or 9 percent increase. With that background, my concern is that with imputed minimum wage going up, we're -- we're capturing or we -- at least we're -- the support orders are going -- are eating interest a bigger percentage of the adjusted gross income. That concerns me because that

| 1  | as we know, if you you know, you have an    |
|----|---|
| 2  | order that is so large that the person      |
| 3  | doesn't feel like they can pay it. They     |
| 4  | feel like, you know, 20 percent of their    |
| 5  | income is going to child support. They're   |
| 6  | going to pay nothing rather than paying     |
| 7  | something, and and so I'm that's I          |
| 8  | think you're going there, but that I want   |
| 9  | to raise that now. If you could kind of     |
| 10 | spin that out for me, it would be very      |
| 11 | helpful.                                    |
| 12 | DR. VENOHR: Right. And I think there        |
| 13 | are some states that use less hours. They   |
| 14 | might use 34 or 30. Wisconsin has a         |
| 15 | proposal to use a sliding scale hours, you  |
| 16 | know, to give judges flexibility. Like if   |
| 17 | the parent has a history of incarceration,  |
| 18 | they might have more trouble finding a job. |
| 19 | So they might only use ten hours. And so    |
| 20 | there would probably be two solutions to it |
| 21 | is to expand that low income adjustment to  |
| 22 | higher incomes and then to also reduce what |
| 23 | income is being used for impute             |
| 24 | imputation.                                 |
| 25 | MR. MARTIN: Yeah. And I notice on the       |

| 1  | chart that's up right now, the average work  |
|----|--|
| 2  | week in New Mexico is hovering around, you   |
| 3  | know, 34, 35 hours, and if it's in the       |
| 4  | hospitality, it's even less. So I think the  |
| 5  | imputed full-time might be an issue given    |
| 6  | the increasing minimum wage.                 |
| 7  | DR. VENOHR: I would agree with that.         |
| 8  | Any other comments? Then I'm going to        |
| 9  | switch to the economic data, and I'm going   |
| 10 | to move a little bit faster now that you're  |
| 11 | warmed up.                                   |
| 12 | MS. ARMIJO: I think one other question       |
| 13 | to clarify that this issue would be one we   |
| 14 | would be seeking recommendation from the     |
| 15 | commission on. Is that correct, Betina? I    |
| 16 | just want to clarify because it's it's       |
| 17 | the guidelines but then I think this is      |
| 18 | MS. MCCRACKEN: This is an option we          |
| 19 | can look at, absolutely, Kari.               |
| 20 | MS. ARMIJO: Okay. Thanks, so we'll           |
| 21 | we'll come back to it. Not asking for a      |
| 22 | decision now, but we'll come back to it when |
| 23 | we talk about a more formal set of           |
| 24 | recommendations. Thank you.                  |
| 25 | DR. VENOHR: Okay. So let's move on           |
|    | Page 44                                      |

1 to --2. MS. MCCRACKEN: Just as a time -- I 3 know you're going to go faster. 4 10:52, so we were going to try to wrap this 5 up at 11:15. 6 DR. VENOHR: I gotta to move real fast. So let's go on the to the next. Okay. 8 Okay. So the existing schedule, the shaded 9 area includes a low-income adjustment. rest of it is based on 2010 data that was 10 11 updated to 2018 prices to consider federal 12 and state income taxes in 2018. 13 Let's move on to the next slide. does not include child care, does not 14 15 include extraordinary medical expenses. 16 it's based on economic data and how much it 17 costs to raise children. There's a whole 18 bunch of studies out there. There's ten 19 altogether that form the basis of state 2.0 quidelines. They vary in the data years and 21 the methodology used to separate the child's share from the adult's share and households 2.2 23 because we know that some expenditures such

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And what New Mexico is based on is a

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as electricity is consumed by both.

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study done by David Betson using the Rothbarth methodology. Most states use the Rothbarth methodology, specifically a study by David Betson. And the Rothbarth methodology, it looks at families that have children, families that don't have children, and then it looks at the difference in their expenditures and it deems that for child rearing. So it's not an accounting. It's not a bottom up where we're adding how much it costs for child care, how much it costs for food. We're comparing families that are equally well off with children and without children. We're using expenditures on adult goods, clothing to compare the difference.

And I could talk forever about the technical, but today isn't the day. I'm just going to say, there's only two new studies since New Mexico last reviewed its guidelines. One was a new Betson Rothbarth study. That study that year based on was based on expenditures data collected in 2004 and 2009. The new study was released in 2021. It's based on expenditures data collected in 2013, 2019. And that study is

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now used by Arizona, Alabama, Iowa, Missouri Pennsylvania, and South Dakota. There's a Florida study too that actually comes up with results very similar to the Betson study, but it's not used by any state.

So we're going to see what happens when we update the New Mexico schedule using that latest Betson Rothbarth study, and we're going to update it to 2022 price levels, and we can move on to the next slide.

And just to be clear, if you want to know where all this all expenditures data comes from, it comes from the Bureau of Labor Statics. They do this -- it's one of the best surveys, probably in the world, I think. And they're tracking expenditures. They track for 5,000 households a quarter, households stay in for four quarters. It's designed to produce a nationally-represented to sample and for the region. So if you want to know what is included in that, you can go to that site. There's hundreds of items. We can move to the next one.

So the Betson Rothbarth study is over time. So we're going from the oldest study

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to the most current. And remember, New Mexico's based -- the current schedule is based on second-to-the-last one. And what you'll see is that it's been increasing over time for two and three children, but one child, it's kind of been bit of a bumpy And that can be sample year. I mean, road. every time we -- I also teach business statistics. We always have the sample year that we could pull 100 people from a sample of 10,000. We can pull this -- 100 people or we could pull that 100 people. We may not always get the same result. There's always a sampling error for these studies plus or minus 3 percent of, you know, 24.2 percent. So it's a very small thing.

So I can't tell you if that decrease that you use for one child from -- or I'm sorry. It looks like it's an increase. It's 23.5 to 24.9, whether it's statistically significant or not because of the sampling error. But I can tell you that what we are seeing is an increase for three and -- two and more children. And that's because we believe there's, you know, a

| 1  | reduction in the economies o  |
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| 2  | economies of scale, I mean,   |
| 3  | if the children share the be  |
| 4  | economies of scale. You don   |
| 5  | another bedroom. And there    |
| 6  | of that happening. It's one   |
| 7  | when we take a bunch of kids  |
| 8  | we get pizza rather than let  |
| 9  | their individual menu becaus  |
| 10 | economies of scale. So the    |
| 11 | you're not going to be seein  |
| 12 | for one child, but you will   |
| 13 | increases for two and three   |
| 14 | You're actually going to see  |
| 15 | decreases for one child for   |
| 16 | I'll explain in a minute. I   |
| 17 | question or a comment at thi  |
| 18 | MS. MCCRACKEN: I don't        |
| 19 | DR. VENOHR: Okay. Let         |
| 20 | these are the besides the     |
| 21 | there are a bunch of other t  |
| 22 | have to consider when updatis |
| 23 | and I'm just going to assume  |
| 24 | Mexico's not going to do any  |
| 25 | other than data. But that's   |

f scale. Ву that, you know, droom, that's 't have to get s obviously less of the reasons out for dinner, them order e there's some short of it is, g the increases be seeing more children. a few little reasons that s there a s point?

see anything.

's move on. So economic data, hings that I ng the schedule, that New other changes other than data. But that's the prerogative

| 1  | of New Mexico, the commission, the           |
|----|--|
| 2  | legislature to discuss, whether you want to  |
| 3  | change the guidelines model, what economic   |
| 4  | study you use. I'm using the Betson          |
| 5  | Rothbarth, the most current because New      |
| 6  | Mexico's currently on the                    |
| 7  | second-to-the-newest New Mexico guidelines   |
| 8  | I mean, Rothbarth. That's based on 2018      |
| 9  | price levels. I'm using June 2022. We're     |
| 10 | excluding child care, health insurance       |
| 11 | premiums at extraordinary out-of-pocket from |
| 12 | that schedule because the actual amounts     |
| 13 | expended on each of those items is dealt     |
| 14 | with on a case-by-case basis.                |
| 15 | We know that New Mexico has a lower          |
| 16 | cost of living than the nation. I've         |
| 17 | already explained that we use national data, |
| 18 | so we adjust that downward using New         |
| 19 | Mexico's price parity. We relate             |
| 20 | expenditures.                                |
| 21 | As I showed you, the Betson Rothbarths       |
| 22 | are expressed as a percent total             |
| 23 | expenditures for the household. So we have   |
| 24 | to convert it back to after-tax income,      |

which we know that some families spend more

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1 of their income. Some have some savings. 2. You can make a different assumption about that. You can say families spend all their We have to relate it back to gross income. 4 5 income. Gross income is -- most states find 6 it's easier to use because not all parents are forthcoming or have their pay stubs with them or tax returns. And then because we 8 9 have a new data, we can extend that schedule from 30,000 to 40,000 per year. And that's 10 11 something you could do. 12 Finally, 9 is, we have to consider the 13 parents' basic subsistence needs, and that's 14 something that is federally-required, and we 15 already know that that's a paying point 16 right now because most states, including 17 New Mexico, relate their low income adjustment as the federal poverty level for 18 19 one person, which is 11.33, and then we have 2.0 full-time earning at minimum wage in 21 New Mexico, which is about 1900. 2.2 So we can move on to the next slide, 23

So we can move on to the next slide, and there will be opportunities to discuss each of those more. So this shows the comparison and the existing to updated

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| 1   | schedule amounts. And this the first one     |
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| 2   | is one child amounts and two child amounts.  |
| 3   | And you can the solid line is the            |
| 4   | existing and the updated is the dotted line. |
| 5   | And you can see when we get to higher        |
| 6   | incomes, it's very clear there's an          |
| 7   | increase. And when you think about           |
| 8   | percentage increase, what we're experiencing |
| 9   | now, inflation, is that if you have a small  |
| L 0 | bundle versus a huge bundle, you know, your  |
| L1  | your small things like a pencil, you         |
| L 2 | know, you might have 12 percent, 17 percent  |
| L 3 | inflation that's not going to effect it.     |
| L 4 | But for rent or for food, which is a bigger  |
| L 5 | share, that's going to cause a bigger        |
| L 6 | ballooning of it. So that's currently the    |
| L 7 | reason that you see the drive.               |
| L 8 | Now, the reason you don't see the            |
| L 9 | increases as much in low incomes is there's  |
| 20  | a couple of reasons. One is that we cap      |
| 21  | that increase at very, very low incomes      |
| 22  | because these families spend more then their |
| 23  | income, and we take the position, and this   |
| 2 4 | is what New Mexico did last time So T        |

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shouldn't be using "we" -- that a family

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should not be required to spend more than their income.

And so we make that same assumption at very low ends, and then we also had some changes in the tax rates where new -- there's major tax reform in 2018, and what happened is, we no longer had those personal allowance for children. They're no longer deductions.

And so New Mexico changed their W-4.

They went to the federal W-4. And that increased income for a few families and at some income ranges and decreased their income -- after-tax income for other ranges. And by that -- and that's important, how much of the after-tax income you have because expenditures are made based on after-tax income. So the tax rates affect it.

So I'm going to show you the next slide, what those pockets of decreases look like. And you can see that only happens for child. It's in that first column, and it's \$18, so it's not a lot. And if you wanted to, I'd be fine with you saying a couple

states have done this, that there should 1 2. never be a decrease in the schedule amount that will use the existing amount unless it's someplace where the low income 4 adjustment has been -- causes the decreases. 5 And you can see where the pockets of the 6 decreases are. They're all over for one child. They're at 13 to 5200 and up to 8 9 12,100, 13,650. But because it's only \$18 10 and we have inflation now, then I can 11 guarantee you now that if you ran the 12 schedule next month, based on the rate of 13 inflation, that \$18 might go away. 14 And what I didn't show you is that 15 there's another study out there by the USDA

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And what I didn't show you is that there's another study out there by the USDA that's a little bit older than the Rothbarth, and it would be -- it would also make that \$18. So I'm okay with defending it from an economic perspective. One is because there's another study that suggests there should be a higher amount. And secondly, because of inflation, if I was to rerun the schedule a couple months ago -- couple months down the road, that \$18 would go away, I'm sure. The way -- I don't see

| 1  | that inflation is going to change in the     |
|----|--|
| 2  | next couple months.                          |
| 3  | Any questions? I feel like I've gone a       |
| 4  | little bit faster, and I'm three after the   |
| 5  | hour and                                     |
| 6  | MS. MCCRACKEN: I don't see anything in       |
| 7  | the chat, but this is I that that's          |
| 8  | the first time you mentioned that, Jane, in  |
| 9  | this meeting so so you're saying that in     |
| 10 | the comparison from what we have right now   |
| 11 | and what the data is telling us, even though |
| 12 | it's telling us potentially to lower the     |
| 13 | guideline schedule for the lower income      |
| 14 | individuals, you could see us not lowering   |
| 15 | it for the lower-income families, keeping it |
| 16 | the same, and then when it increases at      |
| 17 | higher levels, we could move it up at that   |
| 18 | point in time?                               |
| 19 | DR. VENOHR: I would agree with that,         |
| 20 | Betina, except I would take the word "low    |
| 21 | income" out of that. If you look at the      |
| 22 | slide on the bullets, those aren't low       |
| 23 | incomes. I mean, 1300 is a low income, but   |
| 24 | 5,300 isn't a low income.                    |
| 25 | MS. MCCRACKEN: Right.                        |
|    | Page 55                                      |

| 1  | DR. VENOHR: And 12,100 12,000 is a           |
|----|--|
| 2  | low income. So if you didn't want to have    |
| 3  | those decreases and it would have been in    |
| 4  | the report, the side by side that I showed   |
| 5  | is where there was no decreases. So I want   |
| 6  | to make clear that these are two separate    |
| 7  | issues. There's one updating the schedule    |
| 8  | and then we layer on the low income          |
| 9  | adjustments. So we haven't gotten to that    |
| 10 | point yet.                                   |
| 11 | MS. MCCRACKEN: Thank you.                    |
| 12 | DR. VENOHR: Okay. So moving on.              |
| 13 | MS. SEDILLO LOPEZ: When we get to low        |
| 14 | income, are you going to talk about          |
| 15 | compliance rate?                             |
| 16 | DR. VENOHR: Yeah. And I think I we           |
| 17 | already did. We come back to that slide.     |
| 18 | It's lower, and for those usually, if        |
| 19 | income is imputed to somebody at full-time   |
| 20 | minimum wage                                 |
| 21 | MS. SEDILLO LOPEZ: Exactly. You              |
| 22 | talked about imputed income, but I'm curious |
| 23 | about low income. What are compliance rates  |
| 24 | of low income families?                      |
| 25 | DR. VENOHR: They would probably be the       |
|    | Page 56                                      |

| 1   | same because most of the time when income is |
|-----|--|
| 2   | imputed at minimum wage, it's because the    |
|     |  |
| 3   | evidence the the evidence of                 |
| 4   | employment and income is lower than minimum  |
| 5   | wage. They might have just been recently     |
| 6   | released out of prison. They might have not  |
| 7   | gotten back on their feet. They might have   |
| 8   | been in between jobs. COVID might have       |
| 9   | happened. The restaurant that they worked    |
| L 0 | closed down. So when we run we didn't        |
| L1  | have quarterly wage data for New Mexico, but |
| L 2 | when we compare those with low income        |
| L 3 | imputed at full-time minimum wage to         |
| L 4 | quarterly wage data, it's usually quarterly  |
| L 5 | wage date is a lot less.                     |
| L 6 | And that's just because usually when         |
| L 7 | those income is imputed at full-time         |
| L 8 | minimum wage, they might be working those    |
| L 9 | jobs where there's a lot of layoffs. It      |
| 20  | might be that, hey, we reduced our hours     |
| 21  | because of the pandemic. You know,           |
| 22  | businesses, they it's been a roller          |
| 23  | coaster. Am I answering your question?       |
| 24  | MS. SEDILLO LOPEZ: Yes, but that's           |
| 25  | what I understood about the imputation, but  |
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I'm curious about people who weren't imputed but are making the low wages, what their compliance rate looks like, and I -- I didn't see that clearly. I mean, it may be there, but I didn't -- it didn't jump out at me.

DR. VENOHR: Yeah. And I think, you know, you make a good point. It wasn't clear probably because the data we have is the income that they used in the guidelines calculation. We didn't have the actual income of the parents. We can't get that data, but I can tell you from the places that we got the data, that that's what we usually see is that the parents that have income imputed at full-time minimum wage earnings usually have incomes less than that. So in short, I can't answer that question because we don't have data on their actual income. We only have the income that was used for the guidelines calculation.

MS. SEDILLO LOPEZ: Because -- because I was thinking when they actually have data, it is -- it is taken from their checks, and when it's imputed data, you know, they --

| 1  | they're relying on the person actually       |
|----|--|
| 2  | paying. And so, obviously, a compliance      |
| 3  | rate will be less when you're imputing       |
| 4  | because you're not really you don't have     |
| 5  | a you know, you don't have an automatic      |
| 6  | payment, so I I'm just curious how           |
| 7  | that you know, what that looks like.         |
| 8  | DR. VENOHR: Yeah. And that would be          |
| 9  | going back to trying to see what slide it    |
| 10 | was. On slide 16 where, as I mentioned       |
| 11 | earlier, we we suspect that the ones with    |
| 12 | full-time minimum wage earnings, we suspect  |
| 13 | those are imputed and that those with less   |
| 14 | than a full-time minimum wage earnings that  |
| 15 | those are actual incomes, that they actually |
| 16 | had the pay stub or good information to use  |
| 17 | in the guidelines calculation.               |
| 18 | MS. SEDILLO LOPEZ: Yeah. And they'll         |
| 19 | also get a withholding order because you     |
| 20 | actually know their employer.                |
| 21 | DR VENOHR: Right.                            |
| 22 | MS. SEDILLO LOPEZ: But when you're           |
| 23 | imputing, you don't know their employer, and |
| 24 | so that may be another explanation for it.   |
| 25 | DR. VENOHR: Yeah. I mean, some of            |
|    | Page 59                                      |

1 them might have an employer too, but they 2. might also -- yeah. They might have that. And with regard to how many low-income families we actually had, you can see that 4 5 in the -- I think it's slide 12 that we had 6 -- yeah. You can see that we really didn't have too many that had -- five percent had incomes less than minimum wage, but we're 8 9 using the guidelines income not their actual income. 10 11 MS. SEDILLO LOPEZ: Okay. Thank you. 12 DR. VENOHR: Yeah. You know, good 13 I mean, it's hard to keep it question. 14 straight. So I'm on -- go ahead. 15 MR. WILSON: I think these are 16 fascinating questions. When we start 17 looking at low-income families and -- and 18 all the relevant questions with respect to 19 child support for those families, we're 20 dealing with the highest-need kids, the 21 highest-need custodial parents, as well as 2.2 the highest -- or most challenged, if I can 23 put it in a different way, noncustodial 24 paying families. And I think -- I know we 2.5 won't be getting into this now, but I think

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really getting into the -- the issues of this group, which I would say is definitely -- it extends into the lower even full-time minimum wage time families. I -- it just feels like this is a very important area for this group to be looking very specifically at and trying to recommend policies that support payers as well as supporting custodial parents with increasing the likelihood of getting paid.

And thank you.

MS. MCCRACKEN: Thank you. And that was Johnny.

DR. VENOHR: And I'm going to -- what I'm going to ask is people -- hopefully, you have some copies of the PowerPoint in front of. I'm going to skip to Item 9, which is "Provide for the consideration of the basic subsistence needs." So we can open it up for discussion. And what I want you to do is, there's a slide 24 -- 24 that lists all 9 assumptions that affect what we do as the schedule update. I want all of you to just kind of pull that aside and look at that and see if you want to discuss any of those

1 But I'm going to walk you through 2. issue 9 with the remainder of my time. So if we could go to slide 24 is your homework assignment as you multitask. 4 5 then let's move on to slide 34 to go through 6 the -- incorporate the low-income adjustments so I can walk you through how 8 that's done. 9 And so -- okay. So here, we have the 10 federal requirement to take into 11 consideration the subsistence needs and the 12 parameters of the low-income adjustment, 13 which is the self-support reserve, if you have a self-support reserve and the minimum 14 15 order is a -- are their policy decisions. 16 Most states relate their poverty 17 adjustment or their low-income adjustment to 18 the federal poverty level for one person. 19 And you can see it's increased. 2.0 In 2008, when the commission met, it 21 had been a long time since the commission --2.2 since the -- oh, you don't have a copy of 23 the PowerPoint presentation. Well, we've 24 got to fix that, then. So we'll have to put 2.5 that up after we do the nine or after --

1 we'll put that slide up for you guys during 2. the discussion. So that's how we'll handle that so you can see what those nine things 4 are. 5 So -- but getting back to this 6 low-income adjustment. So in 2018, the commission went with the conservative 8 adjustment because it had been several 9 years. And sometimes, you know, they wanted 10 the changes to be passed. And at the time, there was a \$100 minimum order, and this was 11 12 pretty radical to go to a \$60 minimum order. 13 And the \$60 comes from the approximate 14 average in-kind payments. 15 Thank you for posting that, Betina. 16 Betina posted those nine factors. 17 So this is -- there's data out there that says that parents will pay voluntarily 18 19 So that felt like a good minimum --\$60. 2.0 minimum order. And then -- and again, it's 21 a policy decision, but it was also based on 2.2 And then the Commission, at the time, data. 23 we all know it costs more to raise more 24 children, so they wanted to have it increase. So that first line in the 2.5

1 schedule is \$60 plus \$15 for each additional 2. child. And where that happens is right at about 2018 poverty level. So that's the first line. 4 5 There's not a self-support reserve in the New Mexico schedule. Most states use a 6 self-support reserve based on the poverty level. They might make it less or more. 8 9 They usually do it less if it's a low-income state like New Mexico. They adjust it for 10 11 the price parity. 12 New Jersey, which is a high-income 13 state, has the highest self-support reserve. It's 150 percent of that poverty level, so 14 15 it's about \$1700, \$1800 a month. 16 And then what happens, if we move to 17 the next slide, we can do this side by side, 18 and you'll see that that -- we're still 19 keeping that \$60 minimum order, and so that 20 0 to 1,000, that was about the federal 21 poverty level in 2018 adjusted for New 22 Mexico's price parity. 23 So roughly about 18 percent less than 24 the federal, and then you can see that \$60 2.5 and it -- \$60 goes up now to 1,100.

1 that's because we're using the new federal -- federal poverty level adjusted for New 2. Mexico's price parity. 4 5 6 8 9 10 11 12 taxes. 13 14 15 16 17 18 19 2.0 21 22 23 24 whether that 40 hours per week at 11.50 an 2.5 hour is appropriate, and getting a more

And then to phase it out, what we're doing is for every \$50 increase in the schedule -- you can see it increases by \$50 increments. It increases by \$40. We don't want to take all of it because there's payroll taxes, and that \$10 that the obligated parent is allowed to keep more than covers the increase in the payroll Now, that's a policy decision. You can do something lower. You could do \$30, and that's, I believe, what Ohio uses. And what that would do is expand that shaded area, so it would go to a -- their -- it would reduce those order amounts to a higher income. Now, what you have to keep in mind is that that shaded area doesn't hit any of these except for 6 children for 1,900, which is what full-time minimum wage earnings are. So there are two concerns here, is

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appropriate low-income adjustment for

New Mexico. And that could be -- mean

adopting a different low-income adjustment,

changing some of their parameters of this -
of the way that you're doing it now.

So let's look at the next slide, and this is the way Arizona does it. And what they do is, they put the self-support reserve in the schedule. They don't have a minimum order, and if you can -- in their worksheet -- I'm sorry. If you look at line 7, there's a self-support reserve of 1,685, and New Mex- -- and Arizona uses 80 percent of their full-time earnings at state minimum wage as their self-support reserve.

So if you look at the lines above it, a calculation very similar to New Mexico. We have a petitioner, a respondent. The petitioner is the noncustodial parent. His income is 2,400. The custodial parent's income is 1,600. Their combined income is 4,000. And then we look at the Arizona schedule for three children. That line 4 shows that would be 1,306. And then we get the preliminary amount on lines 6 and then

| 1  | lines 7 shows that there's a self-support   |
|----|---|
| 2  | reserve of 1,685. The difference is 715.    |
| 3  | It's less than what the ordinary guidelines |
| 4  | calculation is, and so that's what's used   |
| 5  | for the guidelines calculation.             |
| 6  | Now, if we move on to next slide, this      |
| 7  | shows the other calculation that's commonly |
| 8  | used.                                       |
| 9  | MS. SEDILLO LOPEZ: Excuse me. So            |
| 10 | the so the self-reserve for that parent     |
| 11 | is is higher than the other parent's        |
| 12 | income?                                     |
| 13 | DR. VENOHR: Yeah. In that case.             |
| 14 | MS. SEDILLO LOPEZ: Wow. And well,           |
| 15 | can can we go back to the worksheet?        |
| 16 | I I was just trying to                      |
| 17 | DR. VENOHR: Yeah. We could also in          |
| 18 | other states                                |
| 19 | MS. SEDILLO LOPEZ: It doesn't               |
| 20 | DR. VENOHR: I'm sorry.                      |
| 21 | MS. SEDILLO LOPEZ: Okay. This one           |
| 22 | doesn't have custodial parents. We don't    |
| 23 | know who the custodial parent is.           |
| 24 | DR. VENOHR: Right. And that's just          |
| 25 | because Arizona uses language "petitioner"  |
|    | Page 67                                     |

| 1  | and "respondent," and we can put that        |
|----|--|
| 2  | line   |
| 3  | MS. MCCRACKEN: In New Mexico,                |
| 4  | petitioner would likely be the custodial     |
| 5  | parent and respondent would be the           |
| 6  | noncustodial parent.                         |
| 7  | DR. VENOHR: And in Arizona, it's the         |
| 8  | opposite, usually.                           |
| 9  | MS. MCCRACKEN: Oh, maybe I no.               |
| 10 | DR. VENOHR: Yeah. Arizona is the             |
| 11 | opposite.                                    |
| 12 | MS. MCCRACKEN: Okay.                         |
| 13 | DR. VENOHR: And for some reason              |
| 14 | don't ask me why                             |
| 15 | MS. MCCRACKEN: Okay.                         |
| 16 | MS. VENOHR: Or at least we've seen it        |
| 17 | that way. Actually, now that I think about   |
| 18 | it, we've seen it both ways. It's never      |
| 19 | consistent. So we could put that 1,685 in    |
| 20 | the respondents, in the custodial parent, so |
| 21 | let's just assume "P" is for Papa just to    |
| 22 | keep it in our head. I know that since       |
| 23 | statistically most noncustodial parents are  |
| 24 | still male, so, you know, we'll just keep it |
| 25 | that way. "P" is for Papa. So think of       |
|    | Page 68                                      |

that as being the dad.

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We could put that 1,685 in the respondent or the custodial's column too, and what you could do -- and there's a couple states that say this that if the -- if the resp- -- if the custodial parent doesn't have enough income to meet his or her self-support reserve, then you don't give the obligated parent the adjustment.

MS. SEDILLO LOPEZ: Yeah. I mean, even though it's a small amount here, and I guess it's always going to be a small amount when you're talking about these -- these figures, it just doesn't seem fair.

DR. VENOHR: Well, I think the one reason that I would argue that it's maybe fair and what I've heard in states is that it's fair if the money's going to TANF, you know, if the state is -- so in this case, the order would be 715 instead of 784 if the parent -- which probably isn't going to happen in this case because of the 1,600. If they were on TANF, why should the obligated parent not get the low-income adjustment if the money's just going to the

| 1  | state. And that's the perspective of a lot   |
|----|--|
| 2  | of states that use this adjustment.          |
| 3  | MS. SEDILLO LOPEZ: I I and I                 |
| 4  | totally agree with that. It just it          |
| 5  | just it's if just seems like both of         |
| 6  | them should have a self-support reserve.     |
| 7  | DR. VENOHR: Right. And you could put         |
| 8  | it in both of those lines, and what          |
| 9  | MS. SEDILLO LOPEZ: I can tell you it         |
| 10 | doesn't add to that.                         |
| 11 | DR. VENOHR: Yeah. What I didn't say          |
| 12 | is that Arizona has a provision in their     |
| 13 | guidelines that says, you know, when         |
| 14 | applying the self-support reserve, consider  |
| 15 | the needs of the custodial household, and    |
| 16 | but usually they apply it, you know, because |
| 17 | they also recognize that the they're not     |
| 18 | going to pay the full amount when it's that  |
| 19 | high, and it's better to get the family      |
| 20 | something than nothing.                      |
| 21 | DR. VENOHR: So the other way and             |
| 22 | I'm almost I know we're running out of       |
| 23 | time here. And I want to make sure there's   |
| 24 | time for discussion. The other way that      |
| 25 | we other states do the low-income            |
|    | Page 70                                      |

| 1  | adjustment is they have the self-support    |
|----|---|
| 2  | reserve and the schedule. And this is one   |
| 3  | that I prepared for this project, if you go |
| 4  | one more slide. And here, I used a          |
| 5  | self-support reserve. Oops. There's a typo  |
| 6  | there. It should be 1133. Oh, I'm sorry.    |
| 7  | It isn't a typo. It's 1,037. It's based on  |
| 8  | the federal poverty level for one person,   |
| 9  | 1133 times New Mexico's price parity, 91.6. |
| 10 | There's actually a little bit of round-off  |
| 11 | there, so it's a dollar different than if   |
| 12 | you were to calculate in your head right    |
| 13 | now.  |
| 14 | And what this means is that the parent      |
| 15 | has always been able to keep that 1,037.    |
| 16 | And when people do this or excuse me.       |
| 17 | When state's use this traditional           |
| 18 | self-support reserve, what they do is that  |
| 19 | if the parent's income, the obligated       |
| 20 | parent's income, falls in the shaded area,  |
| 21 | then the calculation is made assuming the   |
| 22 | obligee has no income.                      |
| 23 | And so an example would be each parent      |
| 24 | earns 1,250, so you would only look at that |

earns 1,250, so you would only look at that first line because the obligated parent's

Page 71

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| 1  | income is 1,250, and the order would be set  |
|----|--|
| 2  | as \$60 a month. The problem here is, in     |
| 3  | example B, when the nonresidential parent's  |
| 4  | income is 1,933, that full-time minimum wage |
| 5  | earnings, you can see it doesn't fall in the |
| 6  | shaded area for one or two children. It      |
| 7  | does for three or more children, so that     |
| 8  | self-support reserve doesn't apply. So       |
| 9  | really, to get that self-support reserve to  |
| 10 | apply, you either have to use a higher       |
| 11 | amount for the self-support reserve, which   |
| 12 | is justifiable. You know, a lot of the       |
| 13 | public assistance programs for instance,     |
| 14 | SNAP uses 130 percent of the poverty, so it  |
| 15 | would make sense that you use 130 percent    |
| 16 | 30 percent of the poverty as a self-support  |
| 17 | reserve for New Mexico. And then you would   |
| 18 | probably want to impute at a lower hours per |
| 19 | week, 30 or 34.                              |
| 20 | So just quickly, I'm going to go             |
| 21 | through the case examples. Just take         |
| 22 | one minute one minute longer. You've         |
| 23 | been more than patient. And I'm sure         |
| 24 | there's lots of questions and comments.      |
| 25 | These are on slide 38. We have eight         |

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case examples. The first four are low income, so the obligor earns state minimum wage. Both parents earn minimum wage. We used the parents' earnings are equivalent to median earnings of the New Mexico worker with less than a high school education. And then the fourth one is the highest educational attainment is a high school degree. And the last one is that the highest -- the high income case. And the seventh example is the median earnings of the graduate school, somebody with a graduate degree.

So if you go to slide 39, you'll see that the changes are very small. Remember, I was concerned about the one child amounts at low income where we saw some decreases. And you'll see that that first case goes from 352 to 348. And again, you know, that's an area of the schedule that's not affected by the low-income adjustment just because of New Mexico's high minimum wage. And you can see that the increase gets bigger as there are -- as there is more income. So case eight, there's a bigger

gap. There's about a \$63 gap increase.

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And then the next slide is the comparison for two children. And the increases are more. And again, that's because we have the economies of scale that is no longer showing up for two and three children. And then the next slide is for three children, the patterns.

So I'm going to skip to slide 43. And I feel like I went very fast. And I like Judge Martin's "P" is for payer. That's better than Papa.

And this presentation demonstrates that New Mexico has considered all federal data requirements, and that was my major objective. And I'm sure there's lots of questions. And we know that the next steps for us is that we have to prepare a final report. We might have to prepare some additional analysis if you're talking about maybe changing out some of the parameters of the low-income adjustment or what you impute income at, and we need to discuss timelines. So I'm going to turn it back to Betina for questions and -- and --

1 MS. MCCRACKEN: Yes. Thank you, Jane. 2. That was a lot. 3 Her presentation was sent out just now, but it does tie to the report that was sent 4 5 out a week ago, and it is a lot of data. 6 I get that. I think what we -- our next steps -- if there's comments from --8 we're -- we're over. We're going into -- I 9 want to get to public comment as well, but I 10 want to hear from anyone on the committee 11 right now and then try to determine what our 12 next steps are. I think from what we've 13 heard, and I'm glad that we got input along the way from the committee, is that we have 14 15 some options before us to accept potentially 16 or with some potential changes on updating 17 the schedule based on the economic data that Jane has provided, consider the imputation 18 19 of 40 hours or not or making changes to 2.0 imputing at 40 hours. And we also brought 21 up the medical support and the \$5 medical 2.2 support is -- is -- is out there. \$5 is 23 there. So those are some of the things that 24 we've been tracking. 2.5 There's also the self-support reserve,

| 1  | and we have the low-income adjustment, and   |
|----|--|
| 2  | clarification, Jane. New Mexico has the      |
| 3  | low-income adjustment. We don't necessarily  |
| 4  | have the self-support reserve detailed in    |
| 5  | our guidelines; is that correct?             |
| 6  | DR. VENOHR: Right. The federal               |
| 7  | regulation gives an option. You don't have   |
| 8  | to have a self-support reserve, just a       |
| 9  | low-income adjustment to consider the        |
| 10 | subsistence needs. And I think that          |
| 11 | someone's hand is up.                        |
| 12 | MS. MCCRACKEN: Go right ahead.               |
| 13 | MR. MARTIN: This is Jim Martin. I had        |
| 14 | a question, Dr. Venohr. On you mentioned     |
| 15 | that some states consider imputing less than |
| 16 | 40 hours. I wasn't quick enough to catch     |
| 17 | which states.                                |
| 18 | DR VENOHR: Louisiana, Wisconsin.             |
| 19 | There's some more. Missouri. I think.        |
| 20 | Arizona does 40. I have to check on Nevada.  |
| 21 | MR. MARTIN: And do they                      |
| 22 | DR. VENOHR: Colorado is 40.                  |
| 23 | MR. MARTIN: When they use less than          |
| 24 | 40, do they have a suggested number, or do   |
| 25 | they just leave it up to the judge or the    |
|    |  |
|    | Page 76                                      |

| 1  | hearing officer to say, okay, we're going to |
|----|--|
| 2  | do it at 30 hours or 34 or what?             |
| 3  | DR. VENOHR: Some states specifically         |
| 4  | have that in their guidelines, such as       |
| 5  | Louisiana, and then other states make a      |
| 6  | point of saying that you could use labor     |
| 7  | market data or are silent on it. So, you     |
| 8  | know, you could look up that on their        |
| 9  | leisure and hospitality and do 26 hours a    |
|    |  |
| 10 | week if you wanted to or thought that was    |
| 11 | appropriate.                                 |
| 12 | MR. MARTIN: Okay. Thank you, Dr.             |
| 13 | Venohr.                                      |
| 14 | MS. SEDILLO LOPEZ: Do how do states          |
| 15 | take into account the fact that so many of   |
| 16 | our workers in New Mexico are part of the    |
| 17 | gig economy? So, for example, there may      |
| 18 | be they may work worked on Better Call       |
| 19 | Saul, and then that program is over, so then |
| 20 | they're looking around for another different |
| 21 | gig. So many of our workers and that's       |
| 22 | such a challenge to calculate.               |
| 23 | DR. VENOHR: It's not in the                  |
| 24 | guidelines, but what states some states      |
| 25 | or local offices do is they'll look at       |
|    |  |

| 1  | you know, they'll look at the quarterly wage |
|----|--|
| 2  | data which the agency gets. They'll see if   |
| 3  | they have quarterly wage data for the last   |
| 4  | three or four quarters. They'll look at      |
| 5  | 1099s. They'll look at they'll contact       |
| 6  | the employer to see when was the last quit   |
| 7  | date. And they develop some complicated      |
| 8  | algorithms of when to impute based on what   |
| 9  | information they could find. Maybe he was    |
| 10 | incarcerated, he was released in, you know,  |
| 11 | six months or a year ago. And then they      |
| 12 | take all that information combined and come  |
| 13 | up with a a level to impute at.              |
| 14 | MS. SEDILLO LOPEZ: Because the               |
| 15 | challenge is actually payment. They may be   |
| 16 | fine while they're working, and then they're |
| 17 | off for a couple of months, and then they're |
| 18 | back on. And meanwhile, they've gone into    |
| 19 | arrears, and then they get that income       |
| 20 | again, so it's challenging.                  |
| 21 | MS. MCCRACKEN: It's it's you're              |
| 22 | absolutely right, Senator. It's a big        |
| 23 | challenge that we do at the child support    |
| 24 | enforcement division, and quarterly wage     |
| 25 | data will will help us to try to find if     |

there is a new employer, and we try to get
the wage withholding back out. It may take
a few months before that comes in.

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We do let the noncustodial parent know that it is their responsibility during that time and switch of employment that they are still responsible for that court order. That doesn't always happen, but that is regular work that we're doing at the child support program. Okay. Other -- go right ahead.

MS. ARMIJO: Before we go to public comment, I guess I'm just trying to take the temperature of the Commission here and understand where folks are at. So real quick, can you guys put the slides down? just want to make sure I understand because we -- there is -- to my understanding, there's a time limit sort of set of week that we can meet as a commission, I think, per federal rules, but I -- I think there -there were a few options sort of that were discussed today, and I'm curious to know sort of where folks are falling on sort some of this policy-related decisions.

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There, you know, as -- as was discussed, I mean, a lot of discussion about the hours at which we would impute income, and I'm curious to know whether folks need -- feel like they have enough information to really make a decision or really would need us to come back as HSD with some recommendations and dig in at a second meeting. There was, as -- as Betina mentioned, the medical support policy, which, you know, we can also take a look at while we're in this process and consulting with all of you as our partners, and then there's sort of the basic question of updating the schedule based on what the data are showing, and then I think these other components around the low-income adjustment, which we are already making with the self-support reserve and whether that gets sort of imbedded in that schedule.

So I think there are a lot of things, and I just wanted to gauge whether there is a sense that folks wanted to dig in on any particular of those items or if you all have enough information to make recommendations

1 related to those things or just feel like you need us as an agency to kind of come 2. back with a set of options for you all to consider. 4 5 So this was a great meeting, and Dr. Venohr has done a lot in terms of the 6 But it was -- it was a lot of content, and so I just would like to get 8 9 what the commission really needs, because we 10 are going to ask for recommendations. 11 think, you know, it would be helpful to hear 12 from all of you on that. 13 MR. MARTIN: I don't mind going first. 14 This is Jim Martin. My opinion, subject to 15 more persuasion, is, one, I agree with 16 Dr. Venohr's -- some of her analysis on at 17 least for the one child, there shouldn't be any reductions. I think that -- I think 18 19 she's right that the -- statistically, it's 2.0 maybe a sampling error, so I don't think the 21 idea of having any guideline numbers go 2.2 down, I think, is probably a very sound 23 suggestion. 24 I don't know if I have enough

information about increasing the minimum

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payment bands. I think, going back to my recollection of the 2018 Guideline Commission meeting, I was part of that commission. We did discuss having it in higher pay bands, but at the end of day, we decided that we would just keep it, the minimum payment, down very low just because we didn't want to -- to skew the guidelines very much. So without more information, I'm not sure I want to go there.

And then third, I do want some more information from child support, you're going to have to get it from the Department of Labor, about the minimum number of hours that the different industries are experiencing the last few years, especially with the increase in minimum wage.

Anecdotally, I've heard that the number of hours that people are working is going down as the minimum wage is going up. I don't know if there's data to support that. So I'd like to know what the Department of Labor is actually seeing in these different industries, especially the low-income industries like fast food, hospitality,

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| 1  | those types of industries because as a     |
| 2  | commission, I'm going to urge that we      |
| 3  | consider reducing the imputed income to    |
| 4  | something less than 40 hours, but without  |
| 5  | the data, I don't know if I'm comfortable  |
| 6  | making a suggestion on what that number    |
| 7  | should be.                                 |
| 8  | So those are the things that I've got      |
| 9  | input on. So thanks.                       |
| 10 | MS. ARMIJO: Great. That's that's           |
| 11 | really helpful feedback. Thank you. Anyone |
| 12 | else?                                      |
| 13 | MR. KALLUNKI: This is Judge Kallunki.      |
| 14 | I I tend to agree with Judge Martin as     |
| 15 | well, pretty much across the board.        |
| 16 | MS. ARMIJO: Great. Thanks.                 |
| 17 | MS. SEDILLO LOPEZ: I agree with Judge      |
| 18 | Martin, and I would like to hear a little  |
| 19 | bit more about the rationale for           |
| 20 | for redu for the for the policy            |
| 21 | issues from both CSC, Child Support        |
| 22 | Enforcement Division, and also from the    |
| 23 | public.                                    |
| 24 | MS. ARMIJO: Okay.                          |
| 25 | MS. BRODERICK BULMAN: This is this         |
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|    | Page 83                                    |

| 1  | Shannon Bulman. I I agree with Judge         |
|----|--|
| 2  | Martin as well. The the prospect of          |
| 3  | imputing less than 40 hours a week based on  |
| 4  | Department of Labor information, I think,    |
| 5  | is would be very useful to the hearing       |
| 6  | officers and the judges who are actually     |
| 7  | running these numbers. I'll encourage        |
| 8  | whatever the proposal is to to keep it as    |
| 9  | simple as possible so it doesn't require     |
| 10 | looking up information just because of the   |
| 11 | volume that most of the hearing officers and |
| 12 | the judges are are operating with. The       |
| 13 | other the only thing that Judge Martin       |
| 14 | didn't mention that I would support is       |
| 15 | withdrawing the cash medical support         |
| 16 | provision of the of the court orders.        |
| 17 | I've always thought that was really          |
| 18 | unnecessary. Unless there is some            |
| 19 | information from CSED that that's            |
| 20 | particularly important with the budget for   |
| 21 | CSED, that would be I'd like to explore      |
| 22 | that further.                                |
| 23 | MS. ARMIJO: Thank you. Anyone else?          |
| 24 | Those are great suggestions. Anyone else     |
| 25 | have anything to add? Go ahead.              |

| 1  | MR. WILSON: Yeah. I also support             |
|----|--|
| 2  | those recommendations with the caveat that I |
| 3  | think that integrating a self-support        |
| 4  | reserve is a good plan. And, again, I just   |
| 5  | want to reiterate that I I think that the    |
| 6  | point of child support, obviously, is to     |
| 7  | ensure that our children are well cared for. |
| 8  | And so the payment of orders is real         |
| 9  | important. I would I would really like       |
| 10 | us to be able to dig into the data in terms  |
| 11 | of nonpayment for low-income persons.        |
| 12 | Obviously, for higher-income persons, it     |
| 13 | feels like it's kind of an obstinance. And,  |
| 14 | you know, that's pretty simple. But for      |
| 15 | low-income folks, it's not that simple. And  |
| 16 | so ascertaining that where lines should be   |
| 17 | drawn in order and what policies should      |
| 18 | be adopted in order to increase the amount   |
| 19 | of payments seems to me to be would be a     |
| 20 | high priority because those are also the     |
| 21 | children that most need and would benefit    |
| 22 | from those payments. Hope that made some     |
| 23 | sense. Thanks for the time.                  |
| 24 | MS. ARMIJO: Yep. Thank you. So what          |
| 25 | I what I think we should do, Betina and      |
|    | Page 85                                      |

| 1  | child support team, is kind of take these    |
|----|--|
| 2  | items back rather than ask the Commission    |
| 3  | for a recommendation today but come back     |
| 4  | with, you know, some additional information, |
| 5  | a set of options for folks to really         |
| 6  | consider at the next meeting and take action |
| 7  | on, and that also will give folks a little   |
| 8  | more time with Dr. Venohr's report, which    |
| 9  | was sent out but also was pretty long.       |
| 10 | People probably didn't have a chance to read |
| 11 | it, and reading it after today's meeting is  |
| 12 | probably better anyways. So why don't we do  |
| 13 | that. If if everyone's agreeable to come     |
| 14 | back for one more meeting where we can kind  |
| 15 | of get down to brass tacks on some of these  |
| 16 | issues and try to provide you with the data  |
| 17 | and information you need to make some        |
| 18 | decisions or recommendations. If everyone's  |
| 19 | agreeable to that, it seems like what we     |
| 20 | should do next.                              |
| 21 | MS. MCCRACKEN: Does anybody oppose           |
| 22 | that?  |
| 23 | Judge Martin, it looked like you were        |
| 24 | going to say something. Sorry. Judge         |
| 25 | Martin and then Teague Gonzalez, if that's   |

1 okay. 2. MR. MARTIN: I -- I just had a thumbs up to that suggestion that we not make a recommendation today, that -- that we come 4 back with more data. Thank you. 5 6 MS. MCCRACKEN: Great. MS. GONZALEZ: No opposition, but I had 8 heard you say earlier that there was a 9 meeting already scheduled for September, and I don't see it in my calendar. So I was 10 11 just going to ask you to be sure that you 12 share the details with the group now. 13 MS. MCCRACKEN: We have that scheduled. 14 It is scheduled for September 13th from 15 10:00 to noon. 16 And Hearing Officer Klunk, I think I 17 cut you off as well. Sorry. MR. KLUNK: No, that's okay. I just 18 19 had a question for CSED. I think it would 2.0 be useful, at least for me, if we had data 21 on payment sources, particularly for the 2.2 lower income spectrum. Are -- are payments 23 being made as direct payments? To what 24 extent does income withholding attach at the 2.5 lower income spectrum? How much -- what Page 87

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percentage of payments are coming in from unemployment or one-time government programs such as stimulus money during the pandemic? So I think that would help me figure out where -- where payments are being made and where the gaps are.

MS. MCCRACKEN: That would be great. We do track that. We -- it's actually on -it's a scorecard measure on the HSD website, and we can definitely share that with you. And it's -- it's, you know, it's changed over the past few years where a lot of money was coming in from maybe some IRS interception -- intercepts or stimulus dollars. Then 2021, a high percentage of unemployment benefits were coming in. right now, those unemployment benefits have gone away since last September, and we are really trying our hardest to get people -our noncustodial parents who are have having difficulty making those payments employed, and we're partnering with the Department of Workforce Solutions to try to do that, so we have that data, and we can share that for sure.

| 1  | Okay. So it sounds like we are               |
|----|--|
| 2  | definitely going to not have any             |
| 3  | recommendations based on on today's          |
| 4  | meeting, but we have some assignments and    |
| 5  | some work to do, and we'll come back for the |
| 6  | September meeting, September 13th. But I     |
| 7  | want to also give                            |
| 8  | Kari, is this a good opportunity? We         |
| 9  | can see if there's any public comment        |
| 10 | that that we didn't we would like to         |
| 11 | hear from right now. So any any members      |
| 12 | of the public that would like to comment,    |
| 13 | the mic is open. You just have to un-mic     |
| 14 | your own mic. Don't be shy. Okay.            |
| 15 | And, Kari, I know we were going to talk      |
| 16 | about 2023 legislative session, but since we |
| 17 | don't have any recommendations coming out of |
| 18 | this, do you want to hold onto that until    |
| 19 | next time?                                   |
| 20 | MS. ARMIJO: No. I'll take the floor          |
| 21 | for a few minutes.                           |
| 22 | MS. MCCRACKEN: Okay.                         |
| 23 | MS. ARMIJO: Because I think since we         |
| 24 | are coming back, this will just plant the    |
| 25 | seed for the Commission to think about       |
|    | Page 89                                      |

1 and we can talk more about it when we return 2. at our next meeting. You all are aware that our guidelines are currently set forth in statute, and we 4 5 changed the statute a couple of years ago to So if we were to 6 update the quidelines. update the guidelines or, you know, for example, I think incorporate the 8 9 self-support reserve, we would have to make 10 another statutory change, which is -- which 11 is fine. I think we're -- we're prepared to 12 do that, but I -- one of the things that HSD 13 has been thinking about is something that other states have done, which is take the 14 15 quidelines, the actual dollar amounts out of

code so that we don't have to run
legislation every four years, which is kind
of an impediment if you are trying to have a
really data-driven process because that's

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subject to sort of what's going on, and it's
a lot of work, actually, to get a bill

statute and put them in the administrative

passed, as many of you know.

So I think we just want to have that discussion and see if there would be any big

| 1   | concerns from people about whether, you      |
|-----|--|
| 2   | know, if we were to sort of work with, you   |
| 3   | know, legislators on that kind of initiative |
| 4   | if there would be, you know, blockers or     |
| 5   | support for moving in that direction. We     |
| 6   | would still, of course, have a very          |
| 7   | transparent and public process. So by        |
| 8   | moving the guideline amounts to our          |
| 9   | administrative code, those would be subject  |
| L 0 | to that role promulgation process, which     |
| L1  | MS. SEDILLO LOPEZ: State legislature.        |
| L 2 | MS. ARMIJO: I'm sorry? Sorry,                |
| L 3 | Senator. You cut out.                        |
| L 4 | MS. SEDILLO LOPEZ: You know what? I          |
| L 5 | was just going to say, because it then       |
| L 6 | you would have rules and public comment, but |
| L 7 | you'd have you'd have more flexibility in    |
| L 8 | changing them even though, you know, it      |
| L 9 | would be the rules and public comment and    |
| 20  | all that. But at least you would be able to  |
| 21  | do it. Because we're still part-time and     |
| 22  | the schedule gets the legislative            |
| 23  | schedule is overwhelming. And this is the    |
| 24  | kind of thing that, you know, it should be a |
| 25  | priority, but it it just takes as you        |

| 1  | pointed out, it takes a lot of work to get   |
|----|--|
| 2  | something through the legislature, and this  |
| 3  | is something that should be primarily data   |
| 4  | driven. And maybe they can report to the     |
| 5  | legislature of how it's going.               |
| 6  | MS. ARMIJO: Yeah. Thank you for that.        |
| 7  | I think that's where that's what we're       |
| 8  | thinking as well, and that way, we don't run |
| 9  | the risk of kind of putting New Mexico out   |
| 10 | of compliance with with the federal          |
| 11 | regulations around ability to pay, and it    |
| 12 | would also give us the flexibility to update |
| 13 | the guidelines more often if necessary. If   |
| 14 | there was some major swings in the economy   |
| 15 | and we needed to address those, we would     |
| 16 | have the flexibility to do that.             |
| 17 | So I think I'm I just I'm going              |
| 18 | to plant the seed, and you all can think     |
| 19 | about whether that raises any alarm bells    |
| 20 | for you. And we can talk about it in more    |
| 21 | detail when we come back together at our     |
| 22 | next meeting, if that's okay.                |
| 23 | So I said my peace. Thank you.               |
| 24 | Thanks, Betina.                              |
| 25 | MS. MCCRACKEN: Thank you, Kari.              |
|    | Page 92                                      |

1 Okay. Are there any further questions? 2. Senator, I think we -- we did Okay. hear that was from you. I think that's what 4 you're trying to say. We need to send the 5 report to -- okay. We need to send -- I'm 6 looking at just the comments. We need to send that to the Senator. So we can 8 definitely send you the report. I did send 9 the PowerPoint out that ties to the report 10 so that will help you. 11 Looking at enforcement responses to the 12 nonpayment and the effectiveness in terms of 13 payments of enforcement measures. I think I 14 -- I hear what you're asking, Johnny. 15 You're just -- do you want some -- are you 16 looking for some data on our enforcement for 17 nonpayment? 18 It's a thing that I think MR. WILSON: 19 needs to be addressed. I -- I actually have 2.0 a question as to whether this is even the 21 appropriate forum to address it, but looking 2.2 at enforcement measures and whether they 23 seem to have a positive impact on payments, 24 a measurable positive impact on payments

would be, I think, valuable.

2.5

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2.5

MS. MCCRACKEN: Yeah, sure. We've been looking at that over the last few years, and -- and we've really been trying to modernize our child support program to try to get -- as I mentioned, we partnered with Department of Workforce Solutions, so we can -- we can tell you what we're doing in the department and where we have moved to try to help people help themselves get the job to make that payment, and as long as they're cooperating with us and the Department of Workforce Solutions to do that, then we won't go down the enforcement path through the judicial means. So we can talk about that and share some of the information that we have on that.

Some of the data that Jane provided, actually, was -- I was happy to see some of the changes that we've made where we anticipate an increase in current support people making that monthly payment because it is based on ability to pay and -- and we're working with people to get those jobs. So I see some positive data going in that direction.

| 1  | Okay. All right. So the invite for           |
|----|--|
| 2  | the September 13th meeting will be going out |
| 3  | shortly, I think, Jill; is that correct?     |
| 4  | MS. GOODMACHER: Yes. I'll send all           |
| 5  | send another GoTo Meeting, and I'll send     |
| 6  | that out to everybody.                       |
| 7  | MS. SEDILLO LOPEZ: Thank you. And I          |
| 8  | would appreciate if you would use my         |
| 9  | personal email only because the legislative  |
| 10 | email, I've been having trouble downloading  |
| 11 | it, and so sometimes it's like days and days |
| 12 | later, and it would just be helpful if it    |
| 13 | just went to the Gmail.                      |
| 14 | MS. MCCRACKEN: Okay. I don't know            |
| 15 | which one I just sent the PowerPoint to, but |
| 16 | I'll make sure that I use the other one.     |
| 17 | MS. GOODMACHER: Senator, if you could        |
| 18 | put that in the chat, I can get that and     |
| 19 | send it out to your personal.                |
| 20 | MS. MCCRACKEN: She did. I think it's         |
| 21 | in there.                                    |
| 22 | MS. GOODMACHER: Okay. Thanks                 |
| 23 | everyone.                                    |
| 24 | MS. MCCRACKEN: Thank you, all. We            |
| 25 | will I guess do we need an official          |
|    | Page 95                                      |

| 1  | motion to adjourn? Anyone?                 |
|----|--|
| 2  | SPEAKER: I'll move to adjourn.             |
| 3  | MS. MCCRACKEN: Okay. Thank you.            |
| 4  | Second I heard a first. And second?        |
| 5  | SPEAKER: Second.                           |
| 6  | MS. MCCRACKEN: Anyone opposed? Anyone      |
| 7  | want to stick around just because? No?     |
| 8  | Okay. Thank you all very much.             |
| 9  | Appreciate it. This was a great            |
| 10 | conversation. Have a great day. Thank you. |
| 11 | (The foregoing proceeding concluded at     |
| 12 | 12:53 p.m.)                                |
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| 1  | STATE OF MINNESOTA )                                |
|----|---|
|    | ) ss  |
| 2  | COUNTY OF ANOKA )                                   |
| 3  | BE IT KNOWN THAT I, Christina M. De Grande,         |
| 4  | the undersigned professional stenographic court     |
| 5  | reporter took the proceedings on August 16, 2022.   |
| 6  | I do hereby certify that I was then and there a     |
| 7  | notary public in and for the County of Anoka, State |
| 8  | of Minnesota, and by virtue thereof, I am duly      |
| 9  | authorized to administer an oath;                   |
| 10 | That before testifying, the witnesses were          |
| 11 | first duly sworn under oath by me to testify to the |
| 12 | whole truth relative to the cause under             |
| 13 | consideration.                                      |
| 14 | The foregoing 96 pages are a true and accurate      |
| 15 | copy of my original stenotype notes as transcribed  |
| 16 | by computer-aided transcription taken relative to   |
| 17 | the aforementioned matter.                          |
| 18 | I am not related to any of the parties hereto       |
| 19 | nor am I interested in the outcome of the action.   |
| 20 |   |
|    | WITNESS MY HAND AND SEAL this 29th day of           |
| 21 |   |
|    | August 2022   |
| 22 | Anistina Rechande                                   |
| 23 |   |
|    | CHRISTINA M. DE GRANDE                              |
| 24 | Professional Stenographic Court Reporter            |
|    | And Notary Public                                   |
| 25 | Commission expires January 31, 2027                 |
|    |   |

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