

EDUCATION, EMPLOYMENT AND WORKPLACE RELATIONS

**SENATE LEGISLATION COMMITTEE - QUESTIONS ON NOTICE
2008-09 BUDGET ESTIMATES HEARING**

Outcome 1

DEEWR Question No. EW698_09

Senator Fisher asked on 4 June 2008, EEWHR Hansard page 118.

Question

Child Care Tax Rebate

- a) Provide how the Child Care Tax Rebate increase will provide families with significantly more assistance claimed, by family type, income bands and full-time/part-time.
- b) What is the average out-of-pocket costs for families using long day care centres and after school care, by family type, income bands and full-time/part-time care?
- c) What was the average out-of-pocket cost for families before the Child Care Tax Rebate change, by family type, income bands and full-time/part-time care?

Answer

Please refer to tables below in relation to 698 (a), (b) and (c) The full-time long day care fee used is \$257 per week per child which is an estimated average fee for Australia for 2008 based on historical average growth rates in fees according to various Australian Government Census of Child Care Services.

The fee used for 25 hours of long day care is \$138.78 per week per child. This was estimated based on the above parameters.

The after school care fee is based on \$13.30 per session (3 hours per day) and has been estimated based on historical average growth rates in fees according to various Australian Government Census of Child Care Services.

Annual rates for long day care are based on 52 weeks in the year. Annual rates for after school care are based on 40 weeks in the year.

One child in full-time (50 hours per week) long day care

2008-09

Family Income	CCB pa	50% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$8,679	\$2,342	\$11,022	\$2,342	82.5%
\$50,000	\$7,679	\$2,842	\$10,522	\$2,842	78.7%
\$60,000	\$6,679	\$3,342	\$10,022	\$3,342	75.0%
\$70,000	\$5,679	\$3,842	\$9,522	\$3,842	71.2%
\$80,000	\$4,679	\$4,342	\$9,022	\$4,342	67.5%
\$90,000	\$3,679	\$4,842	\$8,522	\$4,842	63.8%
\$100,000	\$2,679	\$5,342	\$8,022	\$5,342	60.0%
\$110,000	\$1,679	\$5,842	\$7,522	\$5,842	56.3%
\$120,000	\$679	\$6,342	\$7,022	\$6,342	52.5%
\$130,000	\$0	\$6,682	\$6,682	\$6,682	50.0%
\$140,000	\$0	\$6,682	\$6,682	\$6,682	50.0%
\$150,000	\$0	\$6,682	\$6,682	\$6,682	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$8,310	\$1,516	\$9,826	\$3,538	73.5%
\$50,000	\$7,310	\$1,816	\$9,126	\$4,238	68.3%
\$60,000	\$6,310	\$2,116	\$8,426	\$4,938	63.1%
\$70,000	\$5,310	\$2,416	\$7,726	\$5,638	57.8%
\$80,000	\$4,310	\$2,716	\$7,026	\$6,338	52.6%
\$90,000	\$3,310	\$3,016	\$6,326	\$7,038	47.3%
\$100,000	\$2,310	\$3,316	\$5,626	\$7,738	42.1%
\$110,000	\$1,466	\$3,569	\$5,036	\$8,328	37.7%
\$120,000	\$1,466	\$3,569	\$5,036	\$8,328	37.7%
\$130,000	\$1,466	\$3,569	\$5,036	\$8,328	37.7%
\$140,000	\$1,466	\$3,569	\$5,036	\$8,328	37.7%
\$150,000	\$1,466	\$3,569	\$5,036	\$8,328	37.7%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$1,196	8.9%
\$50,000	\$1,396	10.4%
\$60,000	\$1,596	11.9%
\$70,000	\$1,796	13.4%
\$80,000	\$1,996	14.9%
\$90,000	\$2,196	16.4%
\$100,000	\$2,396	17.9%
\$110,000	\$2,486	18.6%
\$120,000	\$1,986	14.9%
\$130,000	\$1,646	12.3%
\$140,000	\$1,646	12.3%
\$150,000	\$1,646	12.3%

One child in part-time (25 hours per week) long day care

2008-09

Family Income	CCB pa	50% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$4,774	\$1,221	\$5,995	\$1,221	83.1%
\$50,000	\$4,224	\$1,496	\$5,720	\$1,496	79.3%
\$60,000	\$3,674	\$1,771	\$5,445	\$1,771	75.5%
\$70,000	\$3,124	\$2,046	\$5,170	\$2,046	71.6%
\$80,000	\$2,574	\$2,321	\$4,895	\$2,321	67.8%
\$90,000	\$2,024	\$2,596	\$4,620	\$2,596	64.0%
\$100,000	\$1,474	\$2,871	\$4,345	\$2,871	60.2%
\$110,000	\$924	\$3,146	\$4,070	\$3,146	56.4%
\$120,000	\$374	\$3,421	\$3,795	\$3,421	52.6%
\$130,000	\$0	\$3,608	\$3,608	\$3,608	50.0%
\$140,000	\$0	\$3,608	\$3,608	\$3,608	50.0%
\$150,000	\$0	\$3,608	\$3,608	\$3,608	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$4,570	\$794	\$5,364	\$1,852	74.3%
\$50,000	\$4,020	\$959	\$4,979	\$2,237	69.0%
\$60,000	\$3,470	\$1,124	\$4,594	\$2,622	63.7%
\$70,000	\$2,920	\$1,289	\$4,209	\$3,007	58.3%
\$80,000	\$2,370	\$1,454	\$3,824	\$3,392	53.0%
\$90,000	\$1,820	\$1,619	\$3,439	\$3,777	47.7%
\$100,000	\$1,270	\$1,784	\$3,054	\$4,162	42.3%
\$110,000	\$807	\$1,923	\$2,730	\$4,487	37.8%
\$120,000	\$807	\$1,923	\$2,730	\$4,487	37.8%
\$130,000	\$807	\$1,923	\$2,730	\$4,487	37.8%
\$140,000	\$807	\$1,923	\$2,730	\$4,487	37.8%
\$150,000	\$807	\$1,923	\$2,730	\$4,487	37.8%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$631	8.7%
\$50,000	\$741	10.3%
\$60,000	\$851	11.8%
\$70,000	\$961	13.3%
\$80,000	\$1,071	14.8%
\$90,000	\$1,181	16.4%
\$100,000	\$1,291	17.9%
\$110,000	\$1,341	18.6%
\$120,000	\$1,066	14.8%
\$130,000	\$879	12.2%
\$140,000	\$879	12.2%
\$150,000	\$879	12.2%

Two children in full-time (50 hours per week per child) long day care

2008-09

Family Income	CCB pa	50% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$18,343	\$4,193	\$22,535	\$4,193	84.3%
\$50,000	\$16,843	\$4,943	\$21,785	\$4,943	81.5%
\$60,000	\$15,343	\$5,693	\$21,035	\$5,693	78.7%
\$70,000	\$13,843	\$6,443	\$20,285	\$6,443	75.9%
\$80,000	\$12,343	\$7,193	\$19,535	\$7,193	73.1%
\$90,000	\$10,364	\$8,182	\$18,546	\$8,182	69.4%
\$100,000	\$7,864	\$9,432	\$17,296	\$9,432	64.7%
\$110,000	\$5,364	\$10,682	\$16,046	\$10,682	60.0%
\$120,000	\$2,864	\$11,932	\$14,796	\$11,932	55.4%
\$130,000	\$364	\$13,182	\$13,546	\$13,182	50.7%
\$140,000	\$0	\$13,364	\$13,364	\$13,364	50.0%
\$150,000	\$0	\$13,364	\$13,364	\$13,364	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$17,635	\$2,728	\$20,363	\$6,365	76.2%
\$50,000	\$16,135	\$3,178	\$19,313	\$7,415	72.3%
\$60,000	\$14,635	\$3,628	\$18,263	\$8,465	68.3%
\$70,000	\$13,135	\$4,078	\$17,213	\$9,515	64.4%
\$80,000	\$11,635	\$4,528	\$16,163	\$10,565	60.5%
\$90,000	\$9,408	\$5,196	\$14,604	\$12,124	54.6%
\$100,000	\$6,908	\$5,946	\$12,854	\$13,874	48.1%
\$110,000	\$4,408	\$6,696	\$11,104	\$15,624	41.5%
\$120,000	\$2,933	\$7,139	\$10,071	\$16,657	37.7%
\$130,000	\$2,933	\$7,139	\$10,071	\$16,657	37.7%
\$140,000	\$2,933	\$7,139	\$10,071	\$16,657	37.7%
\$150,000	\$2,933	\$7,139	\$10,071	\$16,657	37.7%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$2,173	8.1%
\$50,000	\$2,473	9.3%
\$60,000	\$2,773	10.4%
\$70,000	\$3,073	11.5%
\$80,000	\$3,373	12.6%
\$90,000	\$3,942	14.7%
\$100,000	\$4,442	16.6%
\$110,000	\$4,942	18.5%
\$120,000	\$4,725	17.7%
\$130,000	\$3,475	13.0%
\$140,000	\$3,293	12.3%
\$150,000	\$3,293	12.3%

Two children in part-time (25 hours per week per child) long day care

2008-09

Family Income	CCB pa	50% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$10,088	\$2,172	\$12,261	\$2,172	84.9%
\$50,000	\$9,263	\$2,585	\$11,848	\$2,585	82.1%
\$60,000	\$8,438	\$2,997	\$11,436	\$2,997	79.2%
\$70,000	\$7,613	\$3,410	\$11,023	\$3,410	76.4%
\$80,000	\$6,788	\$3,822	\$10,611	\$3,822	73.5%
\$90,000	\$5,700	\$4,366	\$10,067	\$4,366	69.7%
\$100,000	\$4,325	\$5,054	\$9,379	\$5,054	65.0%
\$110,000	\$2,950	\$5,741	\$8,692	\$5,741	60.2%
\$120,000	\$1,575	\$6,429	\$8,004	\$6,429	55.5%
\$130,000	\$200	\$7,116	\$7,317	\$7,116	50.7%
\$140,000	\$0	\$7,217	\$7,217	\$7,217	50.0%
\$150,000	\$0	\$7,217	\$7,217	\$7,217	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$9,699	\$1,420	\$11,119	\$3,314	77.0%
\$50,000	\$8,874	\$1,668	\$10,542	\$3,891	73.0%
\$60,000	\$8,049	\$1,915	\$9,964	\$4,469	69.0%
\$70,000	\$7,224	\$2,163	\$9,387	\$5,046	65.0%
\$80,000	\$6,399	\$2,410	\$8,809	\$5,624	61.0%
\$90,000	\$5,174	\$2,778	\$7,952	\$6,481	55.1%
\$100,000	\$3,799	\$3,190	\$6,989	\$7,444	48.4%
\$110,000	\$2,424	\$3,603	\$6,027	\$8,406	41.8%
\$120,000	\$1,613	\$3,846	\$5,459	\$8,974	37.8%
\$130,000	\$1,613	\$3,846	\$5,459	\$8,974	37.8%
\$140,000	\$1,613	\$3,846	\$5,459	\$8,974	37.8%
\$150,000	\$1,613	\$3,846	\$5,459	\$8,974	37.8%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$1,142	7.9%
\$50,000	\$1,307	9.1%
\$60,000	\$1,472	10.2%
\$70,000	\$1,637	11.3%
\$80,000	\$1,802	12.5%
\$90,000	\$2,115	14.7%
\$100,000	\$2,390	16.6%
\$110,000	\$2,665	18.5%
\$120,000	\$2,545	17.6%
\$130,000	\$1,858	12.9%
\$140,000	\$1,757	12.2%
\$150,000	\$1,757	12.2%

One child in full-time (5 sessions per week) after school care

2008-09

Family Income	CCB pa	50% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$1,702	\$479	\$2,660	\$2,181	\$479	82.0%
\$50,000	\$1,506	\$577	\$2,660	\$2,083	\$577	78.3%
\$60,000	\$1,310	\$675	\$2,660	\$1,985	\$675	74.6%
\$70,000	\$1,114	\$773	\$2,660	\$1,887	\$773	70.9%
\$80,000	\$918	\$871	\$2,660	\$1,789	\$871	67.3%
\$90,000	\$722	\$969	\$2,660	\$1,691	\$969	63.6%
\$100,000	\$526	\$1,067	\$2,660	\$1,593	\$1,067	59.9%
\$110,000	\$330	\$1,165	\$2,660	\$1,495	\$1,165	56.2%
\$120,000	\$133	\$1,263	\$2,660	\$1,397	\$1,263	52.5%
\$130,000	\$0	\$1,330	\$2,660	\$1,330	\$1,330	50.0%
\$140,000	\$0	\$1,330	\$2,660	\$1,330	\$1,330	50.0%
\$150,000	\$0	\$1,330	\$2,660	\$1,330	\$1,330	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$1,630	\$309	\$2,660	\$1,939	\$721	72.9%
\$50,000	\$1,434	\$368	\$2,660	\$1,802	\$858	67.7%
\$60,000	\$1,238	\$427	\$2,660	\$1,664	\$996	62.6%
\$70,000	\$1,042	\$486	\$2,660	\$1,527	\$1,133	57.4%
\$80,000	\$845	\$544	\$2,660	\$1,390	\$1,270	52.2%
\$90,000	\$649	\$603	\$2,660	\$1,252	\$1,408	47.1%
\$100,000	\$453	\$662	\$2,660	\$1,115	\$1,545	41.9%
\$110,000	\$288	\$712	\$2,660	\$999	\$1,661	37.6%
\$120,000	\$288	\$712	\$2,660	\$999	\$1,661	37.6%
\$130,000	\$288	\$712	\$2,660	\$999	\$1,661	37.6%
\$140,000	\$288	\$712	\$2,660	\$999	\$1,661	37.6%
\$150,000	\$288	\$712	\$2,660	\$999	\$1,661	37.6%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$242	9.1%
\$50,000	\$281	10.6%
\$60,000	\$321	12.1%
\$70,000	\$360	13.5%
\$80,000	\$399	15.0%
\$90,000	\$438	16.5%
\$100,000	\$478	18.0%
\$110,000	\$495	18.6%
\$120,000	\$397	14.9%
\$130,000	\$331	12.4%
\$140,000	\$331	12.4%
\$150,000	\$331	12.4%

One child in part-time (3 sessions per week) after school care

2008-09

Family Income	CCB pa	50% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$1,022	\$287	\$1,596	\$1,309	\$287	82.0%
\$50,000	\$904	\$346	\$1,596	\$1,250	\$346	78.3%
\$60,000	\$786	\$405	\$1,596	\$1,191	\$405	74.6%
\$70,000	\$668	\$464	\$1,596	\$1,132	\$464	70.9%
\$80,000	\$551	\$523	\$1,596	\$1,073	\$523	67.3%
\$90,000	\$433	\$581	\$1,596	\$1,015	\$581	63.6%
\$100,000	\$315	\$640	\$1,596	\$956	\$640	59.9%
\$110,000	\$198	\$699	\$1,596	\$897	\$699	56.2%
\$120,000	\$80	\$758	\$1,596	\$838	\$758	52.5%
\$130,000	\$0	\$798	\$1,596	\$798	\$798	50.0%
\$140,000	\$0	\$798	\$1,596	\$798	\$798	50.0%
\$150,000	\$0	\$798	\$1,596	\$798	\$798	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$978	\$185	\$1,596	\$1,163	\$433	72.9%
\$50,000	\$860	\$221	\$1,596	\$1,081	\$515	67.7%
\$60,000	\$743	\$256	\$1,596	\$999	\$597	62.6%
\$70,000	\$625	\$291	\$1,596	\$916	\$680	57.4%
\$80,000	\$507	\$327	\$1,596	\$834	\$762	52.2%
\$90,000	\$390	\$362	\$1,596	\$752	\$844	47.1%
\$100,000	\$272	\$397	\$1,596	\$669	\$927	41.9%
\$110,000	\$172	\$427	\$1,596	\$599	\$997	37.6%
\$120,000	\$172	\$427	\$1,596	\$599	\$997	37.6%
\$130,000	\$172	\$427	\$1,596	\$599	\$997	37.6%
\$140,000	\$172	\$427	\$1,596	\$599	\$997	37.6%
\$150,000	\$172	\$427	\$1,596	\$599	\$997	37.6%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$145	9.1%
\$50,000	\$169	10.6%
\$60,000	\$192	12.0%
\$70,000	\$216	13.5%
\$80,000	\$240	15.0%
\$90,000	\$263	16.5%
\$100,000	\$286	17.9%
\$110,000	\$297	18.6%
\$120,000	\$239	14.9%
\$130,000	\$199	12.4%
\$140,000	\$199	12.4%
\$150,000	\$199	12.4%

Two children in full-time (5 sessions per week per child) after school care

2008-09

Family Income	CCB pa	50% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$3,598	\$861	\$5,320	\$4,459	\$861	83.8%
\$50,000	\$3,304	\$1,008	\$5,320	\$4,312	\$1,008	81.0%
\$60,000	\$3,010	\$1,155	\$5,320	\$4,165	\$1,155	78.3%
\$70,000	\$2,715	\$1,302	\$5,320	\$4,018	\$1,302	75.5%
\$80,000	\$2,421	\$1,449	\$5,320	\$3,871	\$1,449	72.8%
\$90,000	\$2,033	\$1,644	\$5,320	\$3,676	\$1,644	69.1%
\$100,000	\$1,542	\$1,889	\$5,320	\$3,431	\$1,889	64.5%
\$110,000	\$1,052	\$2,134	\$5,320	\$3,186	\$2,134	59.9%
\$120,000	\$562	\$2,379	\$5,320	\$2,941	\$2,379	55.3%
\$130,000	\$72	\$2,624	\$5,320	\$2,696	\$2,624	50.7%
\$140,000	\$0	\$2,660	\$5,320	\$2,660	\$2,660	50.0%
\$150,000	\$0	\$2,660	\$5,320	\$2,660	\$2,660	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$3,459	\$558	\$5,320	\$4,017	\$1,303	75.5%
\$50,000	\$3,165	\$647	\$5,320	\$3,811	\$1,509	71.6%
\$60,000	\$2,871	\$735	\$5,320	\$3,606	\$1,714	67.8%
\$70,000	\$2,576	\$823	\$5,320	\$3,399	\$1,921	63.9%
\$80,000	\$2,282	\$911	\$5,320	\$3,193	\$2,127	60.0%
\$90,000	\$1,845	\$1,042	\$5,320	\$2,888	\$2,432	54.3%
\$100,000	\$1,355	\$1,190	\$5,320	\$2,544	\$2,776	47.8%
\$110,000	\$864	\$1,337	\$5,320	\$2,201	\$3,119	41.4%
\$120,000	\$575	\$1,423	\$5,320	\$1,999	\$3,321	37.6%
\$130,000	\$575	\$1,423	\$5,320	\$1,999	\$3,321	37.6%
\$140,000	\$575	\$1,423	\$5,320	\$1,999	\$3,321	37.6%
\$150,000	\$575	\$1,423	\$5,320	\$1,999	\$3,321	37.6%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$442	8.3%
\$50,000	\$500	9.4%
\$60,000	\$559	10.5%
\$70,000	\$618	11.6%
\$80,000	\$677	12.7%
\$90,000	\$789	14.8%
\$100,000	\$887	16.7%
\$110,000	\$985	18.5%
\$120,000	\$942	17.7%
\$130,000	\$697	13.1%
\$140,000	\$661	12.4%
\$150,000	\$661	12.4%

Two children in part-time (3 sessions per week per child) after school care

2008-09

Family Income	CCB pa	50% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$2,159	\$517	\$3,192	\$2,675	\$517	83.8%
\$50,000	\$1,982	\$605	\$3,192	\$2,587	\$605	81.1%
\$60,000	\$1,806	\$693	\$3,192	\$2,499	\$693	78.3%
\$70,000	\$1,629	\$781	\$3,192	\$2,411	\$781	75.5%
\$80,000	\$1,453	\$870	\$3,192	\$2,322	\$870	72.8%
\$90,000	\$1,220	\$986	\$3,192	\$2,206	\$986	69.1%
\$100,000	\$926	\$1,133	\$3,192	\$2,059	\$1,133	64.5%
\$110,000	\$631	\$1,280	\$3,192	\$1,912	\$1,280	59.9%
\$120,000	\$337	\$1,427	\$3,192	\$1,765	\$1,427	55.3%
\$130,000	\$43	\$1,575	\$3,192	\$1,617	\$1,575	50.7%
\$140,000	\$0	\$1,596	\$3,192	\$1,596	\$1,596	50.0%
\$150,000	\$0	\$1,596	\$3,192	\$1,596	\$1,596	50.0%

2007-08

Family Income	CCB pa	30% CCTR pa	Service Fee pa	Total child care assistance	Out-of-pocket costs	% cost covered by Government
\$40,000	\$2,076	\$335	\$3,192	\$2,411	\$781	75.5%
\$50,000	\$1,899	\$388	\$3,192	\$2,287	\$905	71.6%
\$60,000	\$1,722	\$441	\$3,192	\$2,163	\$1,029	67.8%
\$70,000	\$1,546	\$494	\$3,192	\$2,040	\$1,152	63.9%
\$80,000	\$1,369	\$547	\$3,192	\$1,916	\$1,276	60.0%
\$90,000	\$1,107	\$625	\$3,192	\$1,733	\$1,459	54.3%
\$100,000	\$813	\$714	\$3,192	\$1,527	\$1,665	47.8%
\$110,000	\$519	\$802	\$3,192	\$1,321	\$1,871	41.4%
\$120,000	\$345	\$854	\$3,192	\$1,199	\$1,993	37.6%
\$130,000	\$345	\$854	\$3,192	\$1,199	\$1,993	37.6%
\$140,000	\$345	\$854	\$3,192	\$1,199	\$1,993	37.6%
\$150,000	\$345	\$854	\$3,192	\$1,199	\$1,993	37.6%

Increases in assistance

Family Income	Increase in child care assistance	Increase in % cost covered by Government
\$40,000	\$265	8.3%
\$50,000	\$300	9.4%
\$60,000	\$336	10.5%
\$70,000	\$371	11.6%
\$80,000	\$406	12.7%
\$90,000	\$473	14.8%
\$100,000	\$532	16.7%
\$110,000	\$591	18.5%
\$120,000	\$565	17.7%
\$130,000	\$418	13.1%
\$140,000	\$397	12.4%
\$150,000	\$397	12.4%