



CHILD SUPPORT SERVICES DIVISION ADMINISTRATIVE INCOME WITHHOLDING

Hardship Bulletin

CS 510.5

The CSSD uses the following numbers to perform hardship calculations under ARM 37.62.1117, Procedures for Determining Hardship Adjustments. Both the interest rate and the poverty guidelines are updated annually by the federal government. For each federal update, the CSSD in turn updates this Bulletin and the appropriate SEARCHS table. Hardship worksheets generated on SEARCHS will pull the most current information automatically.

Updated: January 02, 2025

1. Interest Rate

The average 10-year U.S. Treasury constant maturity rate (the interest rate) for the past calendar year is shown below. This is the rate used on line 14 of the Hardship Adjustment Worksheet, CS-510.5B to calculate income attributable to non-performing assets and on line 12 of the Lump Sum Settlement worksheet.

Interest rate for calendar year 2025: 4.57%

(For calculations performed in 2025)

Updated/Effective: February 1, 2025

2. U. S. Poverty Guidelines

The U.S. Poverty Guidelines currently in effect, published in the Federal Register on January 17, 2024, are shown below. These are the amounts, used on line 26 of CS-510.5B Hardship Adjustment Worksheet, represent the minimum subsistence level for the obligor's household size.

Family/Household	Poverty Guideline (Yearly Amount)	Poverty Guideline (Monthly Amount)
1	\$15,650	\$1,304
2	\$21,150	\$1,762.50
3	\$26,650	\$2,221
4	\$32,150	\$2,679
5	\$37,650	\$3,137.50
6	\$43,150	\$3,596
7	\$48,650	\$4,054
8	\$54,150	\$4,512.50

For families/households with more than 8 persons
Add **\$5,500** for each additional person.

[Separate poverty guidelines for Alaska and Hawaii](#)