

IFSEA 2025
GOLDEN BRIDGE OF UNITY

Tips for Finding Income for the Self-Employed

MaryAnne Wolk, Christina Mahoney and Mitchell Broudy



Massachusetts Department of Revenue Child Support Services Alternate Income Project

MaryAnne Wolk

Massachusetts Department of Revenue Child Support Services

Alternative Income Project

- Traditional quarterly wage income is not telling the whole story
- Non-traditional income is becoming more and more prevalent
- New hire reporting of independent contractors helps but not everyone understands/aware of requirement
- Self-reported income (i.e. filing a tax return) also helps but only when a return is filed And many individuals with non-wage income do not file/self-report
- Issue: CSS had an incomplete income profile of parents who owe support which was impacting our ability to effectively collect child support and accurately establish and modify child support orders.

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Alternative Income Project

- CSS obtained income for Tax Years 2020-2024. This includes:
 - 1099-B, 1099-DIV, 1099-G, 1099-INT, 1099-K, 1099-MISC, 1099-NEC, 1099-R and 1099-S
 - W2 and W2G
 - MA State Tax Return and all associated schedule
- Goal of the Project: Leverage state tax data to increase collections and to have accurate information to use when establishing/modifying orders
- State statutes (M.G.L. c. 119A. § 14(b) and M.G.L. c. 62C) in place that require state reporting of 1099 income and providing access to any state tax information to CSS

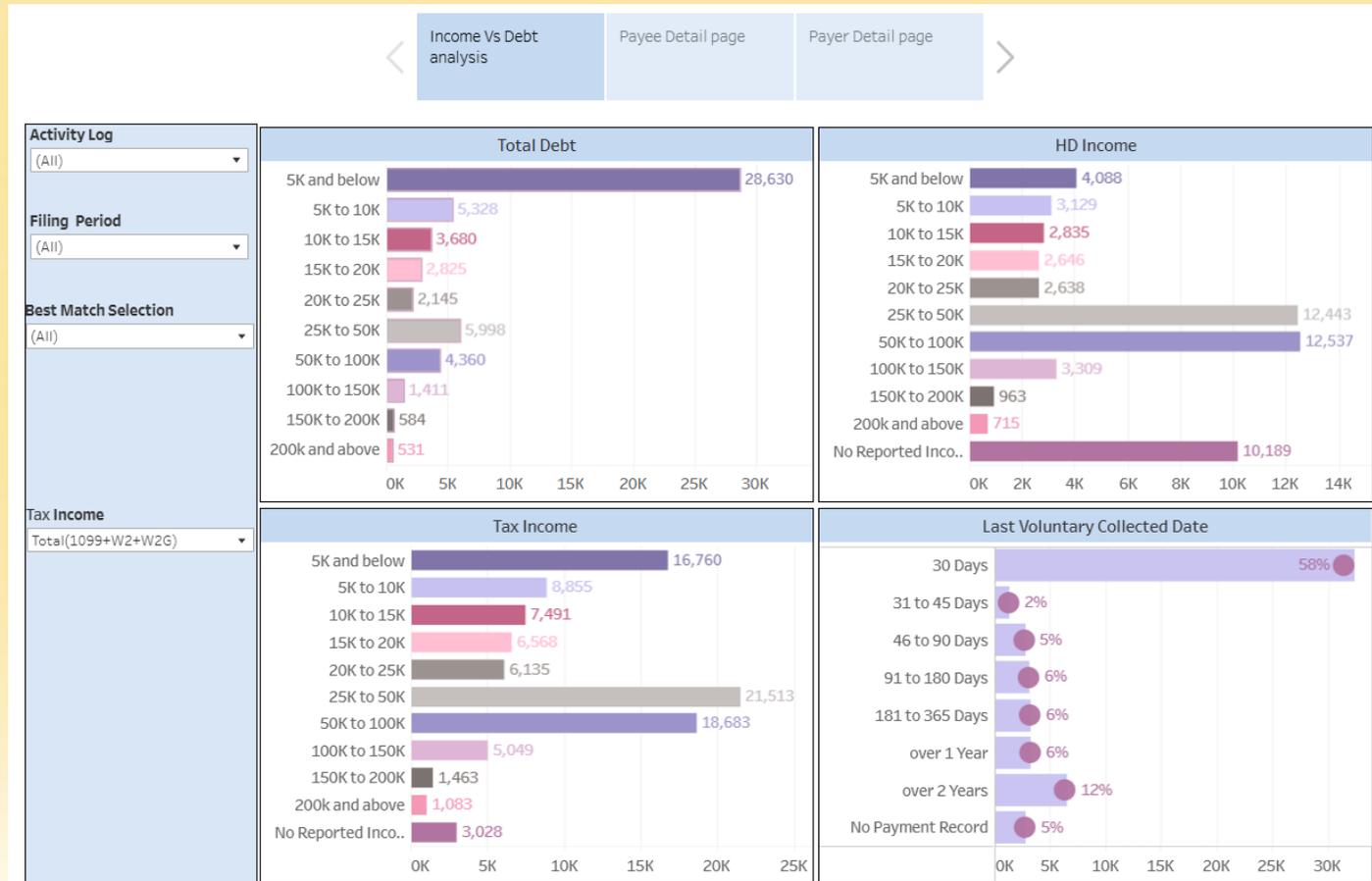
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Alternative Income Project

- For Tax Year 2024:
- Over 50% of parents who had no reported traditional wage income known to CSS had income reported through tax data.
- 90% of that income was 1099 income.
- In our initial sampling of data of non-paying parents with 1099 income – over 80% had not filed a state tax return for the year that they had reported 1099 income, and many had not filed tax returns for several years prior.

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Alternative Income Project



Massachusetts Department of Revenue Child Support Services Alternative Income Project

**Massachusetts Department of Revenue
Child Support Enforcement Division
Participant Alternate Income Search Report**

"WARNING: This page may contain Federal Tax Information subject to disclosure and use restrictions"

[Detail Report](#)

Participant ExtID	Participant ID	TAX ID Type	Participant Name

Filing Period

Income type	12/31/2021	12/31/2022	12/31/2023	12/31/2024
TOTAL_INCOME	\$64,323.87	\$79,454.75	\$81,557.77	\$83,829.43
TAXABLE_WAGES_W2	\$64,065.79	\$79,089.89	\$81,305.97	\$83,292.66
GROSS Winnings_W2G	\$0.00	\$0.00	\$0.00	\$0.00
BARTERING_1099B	\$0.00	\$0.00	\$0.00	\$0.00
STOCKS_1099B	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL_CAPITAL_GAINS_1099DIV	\$122.29	\$188.17	\$0.00	\$136.89
TOTAL_ORDINARY_DIVIDENDS_1099DIV	\$135.79	\$175.11	\$242.30	\$387.48
AGRICULTURE_PAYMENTS_1099G	\$0.00	\$0.00	\$0.00	\$0.00
UNEMPLOYMENT_COMP_1099G	\$0.00	\$0.00	\$0.00	\$0.00
TAXABLE_GRANTS_1099G	\$0.00	\$0.00	\$0.00	\$0.00
RTAA_PROGRAMS_1099G	\$0.00	\$0.00	\$0.00	\$0.00
INTEREST_INCOME_1099INT	\$0.00	\$1.58	\$9.50	\$12.40
INTEREST_ON_US_BONDS_1099INT	\$0.00	\$0.00	\$0.00	\$0.00

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We Know...

An important part of the project is the outreach to the parent and letting them know, we know about their income.

Developed talking points and a new contact letter that staff can send a parent:

The Child Support Services Division of the Department of Revenue (DOR) is providing services in your child support case. We have information that you had income, including ___[amount]___ from ___[company]___ in ___[year]_, yet you are not currently paying your child support order and owe significant arrears.

Massachusetts Department of Revenue Child Support Services Alternative Income Project

Independent Contractors (1099-NEC)

The definition of employees under MA law includes services provided as an independent contractor and independent contractors are required to be included in New Hire reporting.

- IC Law in place for several years but difficult to assess compliance
 - Reliance on New Hire Reporting but not all were reporting independent contractors and CSS didn't have any way to identify those who weren't
 - Payors of independent contractors are reporting 1099-NEC
- With 1099-NEC data now in hand, CSS piloted an approach utilizing both an IWO and an income levy.

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For parents who had income reported as an independent contractor:

- Send an income withholding notice and attempt to follow up with the payer of income;
- If not successful, send the payer of income an income levy with the following language:

The levy shall remain in effect until the obligor's child support arrears are paid in full or DOR issues a release of levy. M.G.L. c. 119A, § 6 (b)(5). If you fail or refuse to surrender any property subject to this levy, you will be liable in a sum equal to the amount not surrendered, together with costs and interest. M.G.L. c. 119A, § 6(b)(7).

Please contact me at [tel #] if you have any questions or if you make regular, periodic payments (i.e. weekly, biweekly, monthly) so that DOR can determine if an Income Withholding Order is more appropriate.

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Independent Contractors (1099-NEC) – What We Have Seen/Challenges

- Lot of work/education with the payors of independent contractors
 - Initial response is often “not an employee”
 - Lack of understanding about their obligation for non-employees
 - Where to send the IWO for independent contractors, often not the same as where you send the IWO for employees
- System challenges
 - Not distinguishing between an employee and an independent contractor
 - IWOs generate to one central location
- Payees with inconsistent, sporadic earnings

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Uber & Lyft

- Reporting via a 1099-K but CSS is treating them as if they are reporting via a 1099-NEC
 - Current focus is on ensuring they honor IWOs not necessarily reporting under New Hire

Uber

- Honoring IWOs when the IWO gets to the right place
- Manual IWOs being sent

Lyft

- Significant engagement to get them to honor IWOs
- Identified the right place to send the IWO.
- Began complying but still need to streamline process.

DoorDash

- Agreed to implement IWOs for contractors same as employees through eIWO

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Alternative Income Project

1099-K

- Utilizing income levy
- Identified a small number of entities to target to start - online marketplaces
- Major challenge to figure out who to contact and where to send the income levy

eBay

- Sent income levies on a small number of cases
- First response - “not an employee”
- Found a legal department that handles non-wage garnishments & they agreed to place a hold on the user accounts
- Provided contact information to follow-up and to send levies going forward
- We’ve seen people close eBay store – switch to another platform like Etsy

Amazon

- Sent income levies on a small number of cases
- First response - “not an employee”
- After getting no response from payroll, found a tax compliance officer that indicated they would forward levies to the appropriate team
- Still following up!

Massachusetts Department of Revenue Child Support Services Alternative Income Project

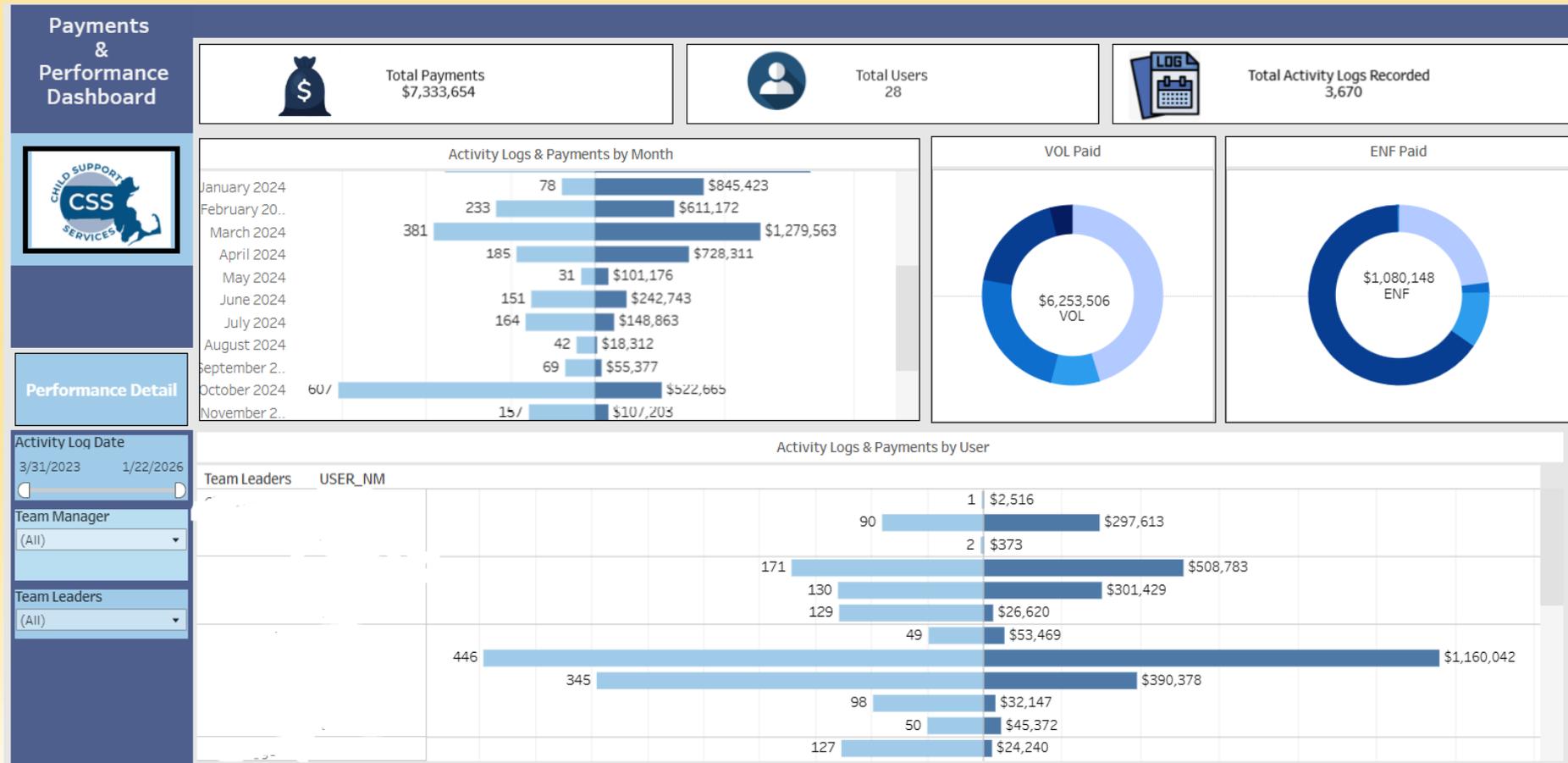
Next up:

- Third-party payment processors – Block/Square, PayPal, Venmo, CashApp, etc.
- Focus on securities for levy/liquidation -- 1099-B and 1099-DIV

Success Example: *Robinhood Markets, Inc. (1099-B)* is complying with levies on investment income

- Utilizing data for establishment and modification actions

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Results thus far:

- 3,670 parents who owe support but were not complying with their obligation (most had \$0 payment in the six months prior) were identified for contact.
- Almost half have made at least one payment since being associated with the project.
- \$7.3M collected in total (\$6.2M through income withholding or direct payment from the parent).
- \$6.2M paid voluntarily and \$1.1M through enforcement.
- 49% of collections through income withholding and 36% from the parent directly.



Help! How to Handle Self-Employed Parents

Christina Mahoney

The Challenge of Self-Employed NCPs

- No traditional paycheck or paystubs
- Income is often irregular or underreported
- Expenses reduce taxable income – but not actual income
- Lifestyle may not match reported earnings

Who is Considered Self-Employed?

- Sole proprietors
- Independent contractors
- Freelancers
- Gig workers (rideshare drivers, delivery drivers, tutors, home cleaners, Shipt, Instacart, Uber, Lyft)
- Partnerships and S-Corp owners

IRS vs. Child Support: Competing Definitions

- IRS: “Ordinary and necessary” expenses allowed
- Child Support: Real financial capacity - cash flow & ability to pay
 - Some IRS deductions disallowed in support cases
 - Courts may reject non-cash or inflated expenses

Schedule C

- Used by self-employed individuals
- Reports gross income and deductible expenses
- Determines **net income or loss**
- Filed with IRS Form 1040

SCHEDULE C (Form 1040)		Profit or Loss From Business (Sole Proprietorship)		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065. Go to www.irs.gov/ScheduleC for instructions and the latest information.		2024 Attachment Sequence No. 09	
Name of proprietor			Social security number (SSN)		
A	Principal business or profession, including product or service (see instructions)		B Enter code from instructions		
C	Business name. If no separate business name, leave blank.		D Employer ID number (EIN) (see instr.)		
E	Business address (including suite or room no.) City, town or post office, state, and ZIP code				
F	Accounting method: (1) <input type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) _____				
G	Did you "materially participate" in the operation of this business during 2024? If "No," see instructions for limit on losses				<input type="checkbox"/> Yes <input type="checkbox"/> No
H	If you started or acquired this business during 2024, check here				<input type="checkbox"/>
I	Did you make any payments in 2024 that would require you to file Form(s) 1099? See instructions				<input type="checkbox"/> Yes <input type="checkbox"/> No
J	If "Yes," did you or will you file required Form(s) 1099?				<input type="checkbox"/> Yes <input type="checkbox"/> No

Schedule C – Breaking Down Part I and Part II

Part I – Business Income

- Line 1: Gross receipts/sales
- Line 4: Returns and allowances
- Line 7: Gross income (Line 1 minus Line 4)

Part I Income			
1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	1	
2	Returns and allowances	2	
3	Subtract line 2 from line 1	3	
4	Cost of goods sold (from line 42)	4	
5	Gross profit. Subtract line 4 from line 3	5	
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7	Gross income. Add lines 5 and 6	7	

Part II – Business Expenses

- 20+ expense categories
- Examples:
 - Advertising
 - Car/truck expenses
 - Contract labor
 - Supplies
 - Utilities
- Line 31: Net profit (Line 7 minus Line 30)

Part II Expenses. Enter expenses for business use of your home only on line 30.			
8	Advertising	8	
9	Car and truck expenses (see instructions)	9	
10	Commissions and fees	10	
11	Contract labor (see instructions)	11	
12	Depletion	12	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13	
14	Employee benefit programs (other than on line 19)	14	
15	Insurance (other than health)	15	
16	Interest (see instructions):		
a	Mortgage (paid to banks, etc.)	16a	
b	Other	16b	
17	Legal and professional services	17	
18	Office expense (see instructions)	18	
19	Pension and profit-sharing plans	19	
20	Rent or lease (see instructions):		
a	Vehicles, machinery, and equipment	20a	
b	Other business property	20b	
21	Repairs and maintenance	21	
22	Supplies (not included in Part III)	22	
23	Taxes and licenses	23	
24	Travel and meals:		
a	Travel	24a	
b	Deductible meals (see instructions)	24b	
25	Utilities	25	
26	Wages (less employment credits)	26	
27a	Other expenses (from line 48)	27a	
b	Reserved for future use	27b	
28	Total expenses before expenses for business use of home. Add lines 8 through 27a	28	
29	Tentative profit or (loss). Subtract line 28 from line 7	29	
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	
31	Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040), line 3 , and on Schedule SE, line 2 . (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3 . • If a loss, you must go to line 32.	31	
32	If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 3 , and on Schedule SE, line 2 . (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on Form 1041, line 3 . • If you checked 32b, you must attach Form 6198 . Your loss may be limited.		

32a All investment is at risk.
 32b Some investment is not at risk.

Use of Home

- Must be **exclusive** and **regular** use
- Primary business location or client meeting site
- Two methods:
 - Actual Expense Method
 - Simplified Method (\$5/sq. ft., max \$1,500)

⚠ Often misused by gig workers ⚠

28	Total expenses before expenses for business use of home. Add lines 8 through 27b	28	
29	Tentative profit or (loss). Subtract line 28 from line 7	29	
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	
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		32b	<input type="checkbox"/> Some investment is not at risk.

Cost of Goods Sold (COGS)

- Applies to **product-based** businesses
- Includes:
 - Raw materials
 - Wholesale inventory
 - Direct labor for production
- Inflated COGS = underreported income

⚠ Not valid for service-based work ⚠

Part III Cost of Goods Sold (see instructions)	
33	Method(s) used to value closing inventory: a <input type="checkbox"/> Cost b <input type="checkbox"/> Lower of cost or market c <input type="checkbox"/> Other (attach explanation)
34	Was there any change in determining quantities, costs, or valuations between opening and closing inventory? If "Yes," attach explanation <input type="checkbox"/> Yes <input type="checkbox"/> No
35	Inventory at beginning of year. If different from last year's closing inventory, attach explanation 35
36	Purchases less cost of items withdrawn for personal use 36
37	Cost of labor. Do not include any amounts paid to yourself 37
38	Materials and supplies 38
39	Other costs 39
40	Add lines 35 through 39 40
41	Inventory at end of year 41
42	Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4 42

Vehicle Expense Deductions

- Two methods:
 - Standard Mileage (\$0.67/mile in 2024)
 - Actual Expense (fuel, repairs, insurance, etc.)
- Must track:
 - Business vs. personal use
 - Mileage logs

⚠ Red flags: 90-100% “business use,” no log, luxury cars ⚠

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43 When did you place your vehicle in service for business purposes? (month/day/year) _____ / _____ / _____

44 Of the total number of miles you drove your vehicle during 2024, enter the number of miles you used your vehicle for:

a Business _____ b Commuting (see instructions) _____ c Other _____

45 Was your vehicle available for personal use during off-duty hours? Yes No

46 Do you (or your spouse) have another vehicle available for personal use?. Yes No

47a Do you have evidence to support your deduction? Yes No

b If "Yes," is the evidence written? Yes No

Other Expenses – The Catch-All Line

- Often used to hide personal spending
- Common entries:
 - Cell phone & internet
 - Meals & entertainment
 - Gifts, software, business subscriptions

⚠ Red flags: vague labels, large totals, no receipts, payments to family or shell companies ⚠

The image shows a screenshot of a tax form section titled "Part V Other Expenses. List below business expenses not included on lines 8-26, line 27b, or line 30." The form has a header with a question "If 'Yes,' is the evidence written?" and checkboxes for "Yes" and "No". Below the header is a table with 10 rows. Each row has a large column for describing the expense and a smaller column on the right for the amount. At the bottom of the table, there is a line for "48 Total other expenses. Enter here and on line 27c" with a small box for the amount.

Part V Other Expenses. List below business expenses not included on lines 8-26, line 27b, or line 30.	
48 Total other expenses. Enter here and on line 27c	48

Comparison of Deductions Tax vs. Child Support

Expense	IRS Deductible?	Allowed for Child Support?
Cost of Goods Sold (COGS)	Yes	Generally Allowed
Depreciation & Amortization	Yes	Depends on Jurisdiction
Business Meals	50% Deductible	Usually Disallowed
Travel Expenses	Deductible	Scrutinized for Necessity
Home Office Deduction	Deductible	Often Disallowed
Employee Wages	Deductible	Allowed if Legitimate
Vehicle Expenses	Deductible	Partially Allowed Personal v. Business Use
Health Insurance Premiums	Deductible (Not as Business Expense)	Disallowed for the owner and family members but may be allowed for other employees
Retirement Contributions	Deductible	Depends on the state
Loan Interest	Deductible	Scrutinized to ensure business related, Principal Not Deductible
Professional Fees	Deductible	Allowed if Business-Related

Depreciation

Arguing Against Depreciation In Setting Child Support

- Non-cash expense – doesn't impact cash flow
- Can be manipulated to lower taxable income
- Setting support focuses on ability to pay



Courts often disallow it

- Exceptions: assets-heavy businesses like farming/manufacturing; capital-intensive businesses

Tax Return Manipulation – Lifestyle Mismatch

Lifestyle vs. Reported Income

- Claimed business losses + luxury lifestyle
- Credit card balances don't match income
- Deductions unrelated to business type

 Personal expenses disguised as business costs

Tax Return Manipulation – K-1 & SE Tax

K-1s, SE Tax, and Corporate Tricks

- 1120 (C-Corp), 1120S (S-Corp), 1065 (Partnerships) – issue Schedule K-1
- Schedule K-1: Profits & distributions – shows owner's actual income



Watch for:

- High distributions, low wages
- No SE tax reported despite profit
- Retained earnings not paid out
- Shareholder loans

Owner may be underpaying self to avoid support



Gig Economy and Child Support

- **Gig Workers and Self-Employment**
- App-based, freelance, and side hustle income
- Common platforms: Uber, Lyft, Door Dash, Instacart, Upwork, Etsy, Amazon, Airbnb
- Often classified as **independent contractors**
- Income reported via 1099-NEC or 1099-K
- **No taxes withheld** – creates underreporting risk
- May not use traditional bookkeeping or file Schedule C

Gig Economy and Child Support

Form 1099-NEC and 1099-K

- 1099-NEC = Nonemployee Compensation (formerly reported on 1099-MISC)
 - Nonemployee compensation totals \$600 or more in a year
 - Fees, benefits, commissions, prizes, and awards for services performed
 - Freelance and gig workers (Uber, Lyft, Instacart)
 - Received by January 31st each year

7171		<input type="checkbox"/> VOID	<input type="checkbox"/> CORRECTED
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		OMB No. 1545-0116 Form 1099-NEC (Rev. January 2024) For calendar year _____	
PAYER'S TIN		RECIPIENT'S TIN	1 Nonemployee compensation \$ _____
RECIPIENT'S name		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>	Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.
Street address (including apt. no.)		3 _____	
City or town, state or province, country, and ZIP or foreign postal code		4 Federal income tax withheld \$ _____	
Account number (see instructions)		5 State tax withheld \$ _____	
2nd TIN not <input type="checkbox"/>		6 State/Payer's state no.	7 State income \$ _____

Form **1099-NEC** (Rev. 1-2024) Cat. No. 72590N www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service
Do Not Cut or Separate Forms on This Page – Do Not Cut or Separate Forms on This Page

Gig Economy and Child Support

Form 1099-NEC and 1099-K

- 1099-K = Payment card and Third-Party Network Transactions
 - Card payments/transactions from online platforms, apps, or payment card processors totals \$2500 or more in a year for 2025 (2024 = over \$5000; 2026 on = \$600)
 - Independent contractors report this income on **Schedule C** (Form 1040), Line 1
 - Etsy, eBay, Poshmark, PayPal, or Venmo
- Received by January 31st each year

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-2205		Form 1099-K (Rev. January 2022)	Payment Card and Third Party Network Transactions
FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		FILER'S TIN	PAYEE'S TIN		
		1a Gross amount of payment card/third party network transactions		For calendar year 20	
		\$			
Check to indicate if FILER is a (an): Payment settlement entity (PSE) <input type="checkbox"/> Electronic Payment Facilitator (EPF)/Other third party <input type="checkbox"/>		Check to indicate transactions reported are: Payment card <input type="checkbox"/> Third party network <input type="checkbox"/>		2 Merchant category code	
		3 Number of payment transactions		4 Federal income tax withheld	
		\$		\$	
PAYEE'S name		5a January		5b February	
		\$		\$	
Street address (including apt. no.)		5c March		5d April	
		\$		\$	
City or town, state or province, country, and ZIP or foreign postal code		5e May		5f June	
		\$		\$	
PSE'S name and telephone number		5g July		5h August	
		\$		\$	
Account number (see instructions)		5i September		5j October	
		\$		\$	
		5k November		5l December	
		\$		\$	
		6 State		7 State identification no.	
				8 State income tax withheld	
				\$	
				\$	

Form **1099-K** (Rev. 1-2022) www.irs.gov/Form1099K Department of the Treasury - Internal Revenue Service

Gig Economy and Child Support

Common Expenses Claimed by Gig Workers

- **Vehicle Expenses**
 - Gas, oil, maintenance
 - Insurance and registration fees
 - Car washes
 - Parking and tolls
 - Depreciation or lease payments
-  **Red Flags:**
 - 100% business use (rarely true)
 - No mileage log
 - Luxury vehicle claims for a budget gig

Gig Economy and Child Support

Common Expenses Claimed by Gig Workers

- **Phone and Internet**

- Cell phone plans
- Internet bills (home or mobile)
- Portion claimed should match business use



Red flags:

- 100% personal phone claimed as business
- No documentation showing business use

- **Supplies and Equipment**

- Delivery bags, food storage, portable phone charges
- Office supplies (if applicable)
- Electronics used for business (laptops, phones)



Red flags:

- Duplicate deductions in “other expenses” or utilities
- Large tech purchases for low-revenue business

Gig Economy and Child Support

Common Expenses Claimed by Gig Workers

- **Vehicle Expenses**

- Gas, oil, maintenance
- Insurance and registration fees
- Car washes
- Parking and tolls
- Depreciation or lease payments



Red Flags:

- 100% business use (rarely true)
- No mileage log
- Luxury vehicle claims for a budget gig

Gig Economy and Child Support

Common Expenses Claimed by Gig Workers

- **Travel and Meals**

- Food while driving/delivering
- Travel for multi-platform gigs or side businesses



Red Flags:

- Meals deducted without client interaction
- Trips that appear personal (e.g., vacations)

- **Home Office (sometimes)**

- Only if they have a dedicated space used exclusively for gig work admin



Most drivers/dashers should not claim this unless they also run a side business from home

Gig Economy and Child Support

Gig Workers and Self-Employment

- Expected Expenses:
 - Platform fees & service charges (Uber/Lyft commissions; Instacart or DoorDash fees; Etsy/Ebay/Amazon listing-seller fees; Airbnb platform or cleaning fees)
 - Repairs and Maintenance (car repair and upkeep; bicycle or scooter repair)
 - License and Registration (business license (state/local); vehicle inspections required by the platform)
 - Bank fees and processing (PayPal, Stripe, Venmo fees for payments; ATM or account maintenance fees)

Gig Economy and Child Support

- **What You Should Ask For:**
 - 1099-NEC or 1099-K forms
 - Schedule C (Profit or Loss from Business)
 - Mileage logs (for vehicle deductions)
 - Platform-generated earnings report
 - Receipts for claimed expenses
 - Bank records or app screenshots (especially for unreported income)

When No Taxes Are Filed

- **No Tax Return? Now What?**
- Request alternate proof:
 - Bank records
 - Loan applications
 - Credit card statements
 - Payment apps (Venmo, CashApp, Paypal)
 - Invoices and contracts
- Look for unreported income and spending patterns

Cracking the Code: Imputing Income in a Self- Employed World



*Self-employment can turn
income determination into a
guessing game —
but courts don't have to guess.*

These next few slides show
how to fact-check earnings,
identify voluntary
underemployment, and build
fair imputation decisions rooted
in objective economic evidence
using tools provided from the
United States Department of
labor

Mitchell Broudy

Income Imputation Process: Three Tracks

Track 1: Quit a Job – Terminated For Poor Job Performance



Recent Past Earning
*But For the loss of Job,
the parent would be
making this amount.*

Track 2: Being Unproductive Or Avoiding Work



The evidence must only enable the trial judge reasonably to project what amount could be anticipated.
Current Local Market Data/Min Wage

Track 3: Credible Diligent Job Search



burden shift to the other party to prove available comparable jobs.

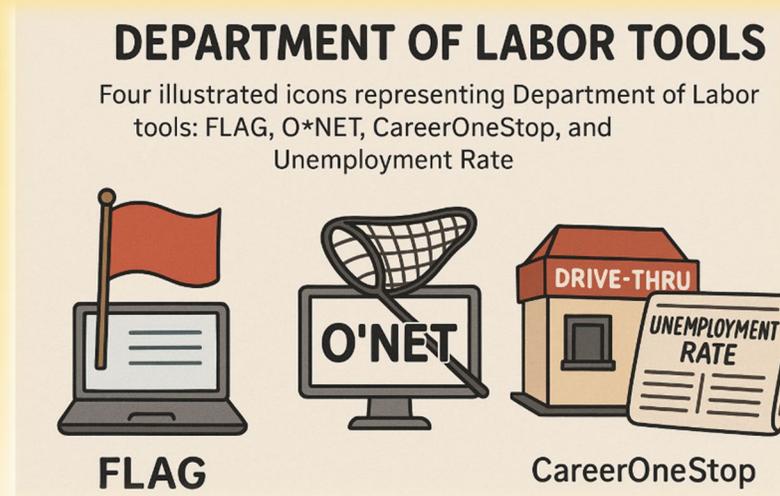
US Department of Labor Tools

- Wages

- O*NET
- Foreign Labor Application Gateway – Wage Search

- Job Availability

- CareerOneStop – Job Listings
- Local Unemployment Rate



Foreign Labor Application Gateway

OFLC WAGE SEARCH

Please note that all fields are required for submission.

Select a Data Series:

7/2024 - 6/2025

Select a Collection:

All Industries ACWIA Higher Ed.

Enter in an Occupation (O*NET) Code and Title:
[Don't know your Occupation Code?](#)

47-3019.00 — Helpers, Construction Trades, All Other

Select a State/Territory:

INDIANA

Select an Area Type:

County/ Township BLS Areas

Select an Area:
[Use the USPS Zip Code Lookup to identify which County/Township](#)

BROWN - Indianapolis-Carmel-Anderson, IN

[Reset](#) [Submit](#)



Search Criteria

SOC Code 47-3019.00
 Data Series 7/2024 - 6/2025
 Collection All Industries
 State INDIANA
 Area Type County/ Township
 Area Selected BROWN - Indianapolis-Carmel-Anderson, IN

Search Results

Geo Level 1
 SOC Code 47-3019
 SOC Title Helpers, Construction Trades, All Other

Wage Level	Hourly	Yearly
I	\$13.53	\$28,142.00
II	\$15.90	\$33,072.00
III	\$18.27	\$38,002.00
IV	\$20.64	\$42,931.00
MEAN (H-2B)	\$18.29	\$38,043.00

[How are yearly wages calculated?](#)

O*NET Online

Helpers, Construction Trades, All Other

47-3019.00 Bright Outlook

All Other titles represent occupations with a wide range of characteristics which do not fit into one of the detailed O*NET-SOC occupations. O*NET data is not available for this type of title.

All construction trades helpers not listed separately.

Summary Details Custom

Contents

Experience Requirements

Training & Credentials

State training

Local training

Certifications

State licenses

Workforce Characteristics

Wages & Employment Trends

Median wages (2023) \$19.34 hourly, \$40,220 annual

State wages

Local wages

Employment (2023) 28,000 employees

Projected growth (2023-2033) ■ ■ ■ Faster than average (6% to 8%)

Projected job openings (2023-2033) 3,400

State trends

Top industries (2023) [Construction](#)

Source: Bureau of Labor Statistics [2023 wage data](#) or [2023-2033 employment projections](#) or *Projected growth* represents the estimated change in total employment over the projections period (2023-2033). *Projected job openings* represent openings due to growth and replacement.

O*NET Online



O*NET OnLine

Occupation keyword search

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 [O*NET Data](#) -
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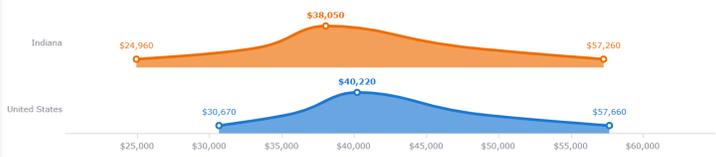
Indiana Wages

47-3019.00 - [Helpers, Construction Trades, All Other](#) 👉 [Bright Outlook](#)

Wages for state: Indiana

Wages near ZIP Code:

Annual Wages
Hourly Wages



In Indiana:

- Workers on average earn **\$38,050**.
- 10% of workers earn **\$24,960** or less.
- 10% of workers earn **\$57,260** or more.

In the United States:

- Workers on average earn **\$40,220**.
- 10% of workers earn **\$30,670** or less.
- 10% of workers earn **\$57,660** or more.

Source: Bureau of Labor Statistics [2023.wage.data](#) [id](#).

Full Details

Save Table: [XLSX](#) [CSV](#)

Location	Annual Low (10%)	Annual Q ₁ (25%)	Annual Median (50%)	Annual Q ₃ (75%)	Annual High (90%)
United States	\$30,670	\$35,910	\$40,220	\$48,050	\$57,660
Indiana	\$24,960	\$33,700	\$38,050	\$47,370	\$57,260
Chicago-Naperville-Elgin, IL-IN-WI	\$27,660	\$30,040	\$43,750	\$56,560	\$63,330
Cincinnati, OH-KY-IN	\$32,970	\$36,470	\$39,800	\$57,930	\$57,950
Indianapolis-Carmel-Anderson, IN	\$23,370	\$34,330	\$38,080	\$43,220	\$50,910
Louisville/Jefferson County, KY-IN	\$27,010	\$31,190	\$33,760	\$35,350	\$50,330

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Comparison: O*NET v. OFLC Wage Search

Feature	O*NET	OFLC Wage Search Tool (FLAG)
Purpose	Career & labor market research	Prevailing wage determinations for foreign labor certification
Wage Data Type	Percentile-based (10th to 90th) from OEWS	Tiered levels (Level I-IV) based on experience & complexity
Data Timeliness	Published annually in April , reflects prior year	Published annually in July , applies prospectively
Statutory Authority	29 U.S.C. § 491-2	29 U.S.C. § 491-2; 8 U.S.C. § 1182(p); 20 C.F.R. § 655.10
Use in Child Support	Shows earning capacity ranges by percentile	Provides government-certified prevailing wage benchmarks

CareerOneStop

← New Search

215 jobs found by National Labor Exchange for construction laborer in Indianapolis, IN.

Sort by Best Match

Job Title	Company	Location	Date Posted
Construction Laborer	PeopleReady	Indianapolis, IN	04/08/2025
Construction Laborer	Aerotek ★ Federal Contractor	Indianapolis, IN	04/22/2025
Construction Laborer	Champion Home Builders Inc. ★ Federal Contractor	Indianapolis, IN	04/02/2025
Construction Laborer	PeopleReady	Indianapolis, IN	04/09/2025
Construction Laborer	Aerotek ★ Federal Contractor	Mooresville, IN	04/15/2025
Account Executive	Tradesmen International, Inc.	Greenwood, IN	04/15/2025
Laborer Co-Op - 484-OTHL0C-CSQxYfwa	Messer Construction	Indianapolis, IN	04/17/2025
General Superintendent of Multifamily Construction Operations	Custom Concrete Co.	Westfield, IN	04/01/2025
Senior Construction Manager	Burgess & Niple	Indianapolis, IN	01/24/2025
Traveling Reset Merchandiser Day Shift	SPAR	Indianapolis, IN	02/19/2025

10 Per Page 1 2 3 4 5 ... 22 >

Download

Your Job Search

Job?
construction laborer

Where?
Indianapolis, IN

Source
NLx

See Jobs

New Search By

Other Occupations

- [Construction Laborers](#)
- [Construction and Related Workers, All Other](#)
- [Farm Labor Contractors](#)
- [Construction Managers](#)
- [Construction and Building Inspectors](#)

More

Filter By

Remote Jobs Only

Company

- [Aerotek \(113\)](#)
- [EMCOR Group \(10\)](#)
- [HNTB \(7\)](#)
- [Lewis Tree Service, Inc \(5\)](#)
- [PeopleReady \(5\)](#)

More

Location

- [Indianapolis, IN \(129\)](#)
- [Greenfield, IN \(10\)](#)
- [Westfield, IN \(9\)](#)
- [Franklin, IN \(8\)](#)
- [Noblesville, IN \(8\)](#)

Local Unemployment Rate

