

Cost-of-Living Allowance (COLA)
Average Annual Spendable Income Table
Effective January 1, 2025 (CY 25)

Annual Compensation	Number of Dependents (Excluding Self)					
	0	1	2	3	4	5+
>= \$180,000	\$47,800	\$53,700	\$59,700	\$62,700	\$68,700	\$71,600
\$175,000 - \$179,999	\$47,000	\$52,900	\$58,800	\$61,700	\$67,600	\$70,600
\$170,000 - \$174,999	\$46,300	\$52,100	\$57,900	\$60,800	\$66,600	\$69,500
\$165,000 - \$169,999	\$45,600	\$51,300	\$57,000	\$59,900	\$65,600	\$68,400
\$160,000 - \$164,999	\$44,800	\$50,400	\$56,000	\$58,800	\$64,400	\$67,200
\$155,000 - \$159,999	\$44,100	\$49,600	\$55,100	\$57,900	\$63,400	\$66,100
\$150,000 - \$154,999	\$43,300	\$48,700	\$54,100	\$56,800	\$62,200	\$64,900
\$145,000 - \$149,999	\$42,500	\$47,800	\$53,100	\$55,800	\$61,100	\$63,700
\$140,000 - \$144,999	\$41,700	\$46,900	\$52,100	\$54,700	\$59,900	\$62,500
\$135,000 - \$139,999	\$40,800	\$45,900	\$51,000	\$53,600	\$58,600	\$61,200
\$130,000 - \$134,999	\$40,000	\$45,000	\$50,000	\$52,500	\$57,500	\$60,000
\$125,000 - \$129,999	\$39,100	\$44,000	\$48,900	\$51,300	\$56,200	\$58,700
\$120,000 - \$124,999	\$38,200	\$43,000	\$47,800	\$50,200	\$55,000	\$57,400
\$115,000 - \$119,999	\$37,400	\$42,000	\$46,700	\$49,000	\$53,700	\$56,000
\$110,000 - \$114,999	\$36,400	\$41,000	\$45,500	\$47,800	\$52,300	\$54,600
\$105,000 - \$109,999	\$35,500	\$40,000	\$44,400	\$46,600	\$51,100	\$53,300
\$100,000 - \$104,999	\$34,600	\$38,900	\$43,200	\$45,400	\$49,700	\$51,800
\$95,000 - \$99,999	\$33,600	\$37,800	\$42,000	\$44,100	\$48,300	\$50,400
\$90,000 - \$94,999	\$32,600	\$36,700	\$40,800	\$42,800	\$46,900	\$49,000
\$85,000 - \$89,999	\$31,700	\$35,600	\$39,600	\$41,600	\$45,500	\$47,500
\$80,000 - \$84,999	\$30,700	\$34,600	\$38,400	\$40,300	\$44,200	\$46,100
\$75,000 - \$79,999	\$29,700	\$33,400	\$37,100	\$39,000	\$42,700	\$44,500
\$70,000 - \$74,999	\$28,600	\$32,200	\$35,800	\$37,600	\$41,200	\$43,000
<= \$69,999	\$27,600	\$31,100	\$34,500	\$36,200	\$39,700	\$41,400

Footnotes:

*Source: Table 1203. Income before taxes: Annual expenditure means, shares, standard errors, and relative standard errors, Consumer Expenditure Surveys, 2023

** Rounded to the nearest \$100