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Utahns boast the biggest families, and taxes prove it

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Utah's families really are supersized. The IRS has proof.

Nineteen Utah counties rank among the top 50 nationwide in the average number of exemptions claimed per federal tax return, according to a new Syracuse University report based on returns filed in 2002. Utah has more counties on the top 50 list than any other state; Texas is a distant second with 11.

Topping the list is Millard County, with an average of 2.94 exemptions claimed per tax return, followed by Sanpete, with 2.89. Next is Franklin County, Idaho (2.88), followed by Shannon County in South Dakota and Juab County in Utah, tied at an average of 2.87 exemptions each.

Seventeen of the 19 Utah counties that made the list are outside the Wasatch Front. Only two Wasatch Front counties -- Utah and Davis -- made the top 50 list.

While not all exemptions -- which reduce the amount of tax owed -- are claimed by people with children, most are, said Salt Lake City certified public accountant Gail Anger. "Large numbers of exemptions pretty much means large families," he said.

Utah's large families are apparent in Census data as well. According to the 2000 Census, Utah has the largest families of any state, with 3.57 people per family, compared with 3.14 nationally.

In a number of households, children can remain dependents well into their 20s -- or later.

The good news for those families is that even young adults generally can be claimed as exemptions as long as they meet certain criteria, such as making less than the exemption amount of \$3,100 or being full-time students for at least five months of the year.

For the 2003 filing year, each exemption reduced taxable income by \$3,100. For a taxpayer in the 10 percent tax bracket, that could trim the amount of federal income tax due by \$310 per child. For a

taxpayer in the 35 percent tax bracket, it could mean savings of \$1,085 per child.

But that's not the only tax perk for having kids. While exemptions reduce income, parents are eligible for tax credits that represent a dollar-for-dollar reduction in tax due.

The first is the child tax credit, which is worth \$1,000 for each child younger than 17 and a child care tax credit for families with children younger than 13 who pay for child care. The child care credit varies based on family income and the amount spent on day care.

Some families, however, may not be able to take full advantage of all the child-related tax advantages available to them because their income is too high.

Still, many Utah families get all or at least part of the benefits, which can help defray the cost of food, clothes and other child-rearing costs.

John Burraston of Sandy, who has two children, ages 5 and 7, says the savings at tax time are welcome, but that it represents only a small fraction of the overall cost of raising children.

CPA Anger, whose four children now are adults, said the income-tax breaks were never intended, of course, to fully fund the cost of raising a child. "But are they nice to have, and they do help," he said.

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