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**Support: HB 946 Child Support – Guidelines–**

**Submitted to the House Judiciary Committee**

**Thursday, February 20, 2020**

Good Afternoon Members of the Committee,

Our state's child support system is failing our most vulnerable children and families, worsening our troubling racial and economic divides, and making it more difficult for families to emerge from poverty. The child support enforcement system exists to ensure that both parents share in the responsibility of supporting their children into adulthood. Our current system is failing that standard when it comes to low-income families.

The legislation before the Committee today would begin to unwind some of the most egregiously unfair aspects of our child support system by updating the state child support guidelines to better reflect a obligor's ability to pay. I fully support swift action to move the bill forward. I'd like to thank Delegate Dumaia and Senator Mallone for continuing to push this forward legislation forward. While this legislation is undoubtedly a step in the right direction and will result in better outcomes for children, we should also recognize that Maryland has much additional work to do to create a child support system that truly puts the interests of children and families first. I look forward to sharing some of those ideas with you during my testimony.

I am the Founder and President of the Center for Urban Families (CFUF) in Baltimore. Our mission is to strengthen urban communities by helping fathers and families achieve stability and economic success. The individuals who complete our programs go on to find stable employment with room for growth. They endeavor to support their children and play a meaningful and positive role in their lives. Yet, the child support system all too frequently acts as a wedge between these parents and their children and makes it difficult to ever regain economic stability or pay off child support debt that accrued while they were



incarcerated or unemployed. Even in cases where non-custodial parents are able to pay off some arrears, the funds rarely actually make it to their children and are simply collected by the state.

The data show a system that is not working. In 2018, there was over \$1.3 billion in child support debt, with over \$400 million in Baltimore City alone and \$1.2 billion across the state and \$378 million in Baltimore went uncollected. In fact, the vast majority of this debt will never be collected and debt that is collected will not make it to children. This debt is overwhelmingly owed by non-custodial parents with low earnings and unstable employment. In Maryland, the best indicator of whether you owe child support debt is if you earn less than minimum wage over the course of a year. While the majority of obligors in Baltimore are employed, 47% earned the minimum wage or less and 42% received Supplemental Nutrition Assistance (SNAP) benefits. For these low-wage parents, child support debt and needlessly aggressive enforcement can cause parents to resort to off-the-books work, loss of professional or driver's licenses, and become disconnected from their children. Policies, such as cost recovery, mean that payments simply flow to the government and not to an obligor's child.

Behind these data points are real people attempting to turn their lives around. Please see a copy of our 2019 Impact Report that was distributed to the committee. This report includes the experiences of our members, key business champions who support them and us, and represents the positive impact HB946 can have on lives of parents working hard to care for themselves and their children.

The legislation before the Committee makes key changes to the state's child support guidelines. These changes will make a difference. First, the changes will help ensure that child support orders reflect the parent's actual ability to pay the order. By requiring that orders look at actual and not imputed income, the order is much more likely to be followed. This change will also move the state into compliance with recent federal regulatory changes. Second, the proposed changes will also update the "self support reserve." While technical in nature, this change will help to make sure that obligors are not forced into poverty because their order is set at such a high level. These and other important changes in the legislation are a step in the right direction and I was glad to serve on the State Guidelines Committee that help to craft them. Similar legislation overwhelmingly passed the House last year and we must get it over the finish line this year. However, I would be doing the people I work with a disservice if I didn't point out that we must do more to reform our child support system.



As many of you know, last year, the Abell Foundation published a report examining how Maryland's child support system could be reformed to improve outcomes for children and families. The report was authored by Vicki Turetsky, who was the Director of the Federal Office of Child Support Enforcement under President Obama. The report outlines 15 discrete policy changes that the state could implement. Of those recommendations, the guidelines legislation would implement three. Again, this is a good first step, but passing this bill has to be a stepping stone to do more. Other states are taking up federal options, such as full pass through to Temporary Cash Assistance (TCA) families (Minnesota, Colorado, and Vermont or doing so), sending more collected arrears to former TCA families, distributing intercepted tax refunds to families, and writing off extremely old debt. Other states are automatically suspending child support obligations upon incarceration (California, Oregon, and North Dakota among others) and Prince George's County is piloting a similar program. These are straightforward fixes that will direct more funds toward children while having a negligible overall cost. There are also longer term reforms proposed by the Abell Report that the General Assembly should consider. Among those are ending the practice of suspending driver's licenses and increasing the focus on job training and dealing with underlying barriers preventing parents from finding and maintaining stable employment. Other states are thinking about "family building models" that focus on less adversarial approaches to enforcement, including things like problem solving courts. In Maryland, we have also successfully used the Couples Advancing Together program, operated by the Center for Urban Families to strengthen families' ability to stay together.

Our state can and should do more to make our child support system one that advances equity rather than worsening disparities and puts the family at the center of our policies. This is an opportunity that can only be granted with your support. CFUF humbly requests that the committee votes favorably for HB946.

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