



TESTIMONY IN SUPPORT OF SENATE BILL 195

Family Law – Child Support

TO: Hon. William C. Smith Jr., Chair, and Members of the Senate Judicial Proceedings Committee

FROM: Joseph Jones, CEO & President

The Center for Urban Families (CFUF), a West Baltimore workforce and family-strengthening community based organization, advocates for legislative initiatives that strengthen urban communities by helping fathers and families achieve stability and economic success.

CFUF supports Governor Moore and the Department of Human Services Senate Bill 195, with the inclusion of the sponsor amendments that they have introduced today. We would like to applaud the administration for leading with vision as they work to end child poverty in Maryland. The amended bill will establish Maryland as a leader in evidence-based Child Support reform and bring our collection and enforcement practices in line with a body of research and policy recommendations that demonstrate the most effective ways to support a child's well-being.

An Urban Institute study has found that noncustodial parents who earn less than \$10,000 owe 70 percent of child support arrears. In CFUF's primary service areas, eight thousand individuals owe more than \$120 million. In 2020, the Abell Foundation published a report on Child Support in Maryland that says "the evidence is clear: Higher orders and tougher enforcement will not increase collections when the barrier to payment is poverty.... as realistic and balanced approach to child support is essential to supporting consistent child support payments, family relationships, and child wellbeing."

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SB 195 brings a realistic and balanced approach in three key ways:

1. It sets the maximum wage garnishment rate to 25% for Marylanders earning less than 250% of the federal poverty guidelines. This is crucial, because while wage withholding is an effective tool to put child support payments into the hands of poor children, garnishment rates at the current level of 50% to 65% cause low-income obligors to leave the formal workforce and take under-the-table or illegal jobs. A 65% garnishment rate on a minimum wage job leaves the obligor with \$4/hour. The research is clear: a garnishment rate that allows the obligor to afford the necessities required to live AND pay child support leads to more consistent and higher payment rates.
2. It recognizes that the child support guidelines should reflect the fact that family compositions have become more complex and that child support orders should be calculated based on ALL children the obligor or custodial parent financially supports.
3. It eliminates the requirement for the Department of Human Services to pursue a child support order against parents whose children have been removed into foster care. It also gives the Department the ability to halt such orders that are currently in place. Studies have shown that for every \$100 of child support for families whose children have been placed in foster care, reunification is delayed by one year.

Finally, we are encouraged by the Department's willingness to work in collaboration with CFUF and other partners. As Governor Moore likes to say, those closest to the problems are closest to the solutions. When the government works with impacted individuals and the people and organizations doing the on-the-ground work, legislation is more fair, more effective, and more impactful.

I urge a favorable with amendments report.

Thank you,
Joseph Jones
CEO & President