DADVOCATE 02 18 Family Law - Judiciary .pdfUploaded by: Eric Smith

Position: FAV



Winning Strategies: Fatherhood, The Courts & Custody, Incorporated

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Therealdadvocate.com

February 18, 2025

HEALTH & HUMAN SERVICES SUBCOMMITTEE Annapolis, Maryland 21401

Subject: BUDGET & TAXIATION COMMITTEE - N00B

The Honorable [Recipient's Name]

[Recipient's Title]

[Recipient's Office]

[Recipient's Address]

[City, State, ZIP Code]

Subject: Support for Legislative Measures Addressing Child Support Arrearages and Fairness in Enforcement

Dear [Recipient's Name],

On behalf of Winning Strategies: Fatherhood, The Courts and Custody, and the citizens who support our guiding principles, we are writing to express our strong support for legislative measures aimed at reforming Maryland's child support enforcement system. Specifically, we urge the passage of House Bill 681 (Driver's License Suspension for Arrearages and Court Orders), House Bill 110 (Child Support - Suspension of Driver's Licenses), House Bill 218 (DHS' Child Support Enforcement Act), and House Bill 881 (Family Investment Program and SNAP Benefits). These bills are critical in ensuring that child support policies are fair, effective,

and do not impose undue hardship on fathers who are actively working toward financial stability and parental

responsibility.

A key issue that must be addressed is the accuracy of child support arrearages assigned to fathers. It is essential

that enforcement agencies conduct thorough investigations to determine the actual amounts owed, ensuring that

fathers are not burdened with erroneous or inflated arrearages. Additionally, we advocate for a legislative

review of the current policy that limits mothers to receiving only two-thirds of the arrearages owed to them. The

full amount of arrearages should be paid to the custodial parent, rather than a portion being redirected

elsewhere. These adjustments will promote transparency, fairness, and confidence in the child support system.

Given the urgency of these matters, we request that your committee work toward implementing these changes

within the next nine months. Timely action is crucial in preventing further financial and personal hardships on

parents and children alike. Reforming these policies will not only support fathers in meeting their obligations

but also ensure that children receive the financial support they need without unnecessary bureaucratic obstacles.

We appreciate your attention to these critical issues and look forward to your leadership in advancing these

reforms. We would welcome the opportunity to discuss these concerns further and collaborate on solutions that

benefit Maryland families. Please feel free to contact us at your earliest convenience to arrange a meeting.

Sincerely,

eric d. smith

Executive Director.

The Real Dadvocate

443-768-8158

Other emails of support:

Family Law Reform

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Cyrus Tittle JR. <tittlesllc@gmail.com>

to me

Mon, Feb 17, 2:24 PM (1 day

ago)

2

I support House Bill 110 Stopping Drivers License - Child Support Suspension of Driver's License

I support House Bill 0681 Start investigating Child Support Driver's License for Arrearages and Court Orders

I support HB 0275 - Multifamily Adjustment

I support House Bill 881 Giving Mothers 100% of the money they are owed Family Investment Program and SNAP Benefits

I support the following
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Stevie monie

Mon, Feb 17, 9:38 AM (1 day ago)

to me

Hello my name is Steven Vaughn I am a father of 4 I support HB 110 - Child Support Suspension of Driver's License

I support HB 0681 - Child Support Driver's License for Arrearages and Court Orders

I support HB 0275 - Multifamily Adjustment

I support HB 881 -Family Investment Program and SNAP Benefits

Sent from my iPhone Thank you Steven Vaughn

Family Law Bills Inbox Search for all messages with label Inbox Remove label Inbox from this conversation



Winning Strategies < winningstrategies.fcc@gmail.com>

Sun, Feb 16, 10:56 AM (2 days ago)

to corwin.melvin, Stevie, Richard, g.chavae, Gregory, Regina, Leatrice, Goldenkendra88, Lotty, btimes, devon, Brandon, t_bones28, Phillip, Berni, Chantell, Amy, antbrooks64, fgilliam1109, Donta, Donaniece, Donitra, Donawiggins, Donta, DawnJackson3211, Baltimore, s.sanders704, Sadiq, Sahmra, Sherree, sheltonflemming, Shanay, Gwendolin

Our nonprofit wants to impact legislation for fatherhood fairness bills. The bills listed help to make fathers coparents and there is a bill that helps mothers get 100% of the child support they are owed. (Please share this with your friends and family)

We need the email by Monday night at 11:59pm.

Please send me an email stating-

I support HB 110 - Child Support Suspension of Driver's License

I support HB 0681 - Child Support Driver's License for Arrearages and Court Orders

I support HB 0275 - Multifamily Adjustment

I support HB 881 -Family Investment Program and SNAP Benefits

Cc: File

HB 218-DHS CS Modernization Bill- FWA- MLA-2025.pd

Uploaded by: Amee Vora

Position: FWA





Family Law – Child Support House Judiciary Committee Hearing on January 20, 2025 Position: FAVORABLE WITH AMENDMENTS

Maryland Legal Aid submits its written and oral testimony on HB 218.

Maryland Legal Aid ("MLA") is a private, nonprofit law firm that provides free legal services to thousands of low-income Marylanders in civil matters, including child support cases. MLA appreciates the opportunity to testify on HB 218, a sweeping omnibus bill on child support introduced by the Department of Human Services ("DHS") that would alter many aspects of the child support enforcement program. While MLA appreciates DHS' desire to modernize our state's child support procedures and supports several of its proposed changes, we are concerned that other aspects of the bill will have unintended negative consequences for Maryland families living in poverty.

A. HB 218 does not fix the current problems with its driver's license suspension program and will likely perpetuate them.

Year after year, MLA has testified about how DHS' driver's license suspension program causes lasting harm to low-income families due to erroneous and unjust suspensions of non-custodial parents' driver's licenses for nonpayment of child support. Our experience representing non-custodial parents who have had their licenses improperly suspended has shown that driver's license suspensions do not work as an enforcement mechanism for those who are living in poverty and do not have the ability to pay child support at rates beyond their means. For low-income parents, license suspension creates a massive barrier to employment and makes it difficult to be an involved and active parent. Without the ability to drive, a parent cannot visit their child, take them to school, or get to work. And, if parents do drive on a suspended license, they risk interactions with the police and the criminal legal system, leading to collateral consequences including criminal citations and their car being impounded.

DHS claims that HB 218¹ exempts parents with incomes "not greater than 250% of the 2024 federal poverty guidelines for an individual (\$37,650 per year)" from license suspension, but this bill, as written, does *not* accomplish that. Rather, the bill merely enumerates having an income below 250% of the poverty line as an additional basis for which parents at risk of license suspension can request an internal DHS investigation into whether suspension is appropriate. As currently written, Md. Fam. Law. § 10-119(c)(1)(i) already lists several grounds upon which a non-custodial parent facing the threat of license suspension can request an investigation. Yet, our cases show that enumerating potential grounds for requesting an investigation into whether a

¹ See HB 218, 9:28-32.









license should be suspended does not prevent suspensions from occurring, even in cases where those specific grounds indeed exist.

For example, the current law states that parents who have a "documented disability resulting in a verified inability to work," must be exempted from suspension after an investigation, but MLA clients who have a disability and who receive social security disability benefits as their only income routinely have their licenses suspended.

For instance, **Mr. M** is an MLA client whose children are all now adults. He still owes child support arrears, but he has a disability and his only source of income is Supplemental Security Income ("SSI") disability benefits. Mr. M has been threatened with license suspensions **five times in a one-year period.** Each time he receives a notice from DHS advising him that his license will be suspended, he goes to his local child support office and provides proof of his disability and continued receipt of disability benefits. Instead of conducting an investigation, the agency requires him to make a lump sum payment in order to have his license reinstated, despite the fact that SSI is exempt from collections for child support under Maryland and federal law.

Further, many of MLA's clients do not know their license is suspended until they find out through a routine traffic stop, because they often have not received the notice informing them of a pending suspension or their right to request an investigation. People living in poverty (like the low-income parents MLA serves) are often transient or housing insecure, making it extremely difficult to receive timely notifications. Adding another ground to request an investigation based on income status will not achieve the desired goal if those low-income parents are not aware of their right to an investigation at all.

Mr. M, and so many other disabled and/or low-income parents, are stuck in a perpetual state of impending license suspension, despite the law saying they should be exempt from suspension. When MLA assists clients with driver's license reinstatement, we, unfortunately, know that it is merely a temporary fix. We must warn clients to be on constant alert of being reselected for suspension by the automated system used by DHS for license suspension. Nothing in this bill will stop that same thing from happening to parents who would supposedly be exempt because of their income status.

MLA has advocated for much-needed reform of DHS' automated driver's license suspension system for years, and we appreciate that DHS acknowledges the harm caused by unjust license suspension. While we support DHS' desire to ameliorate these harms, HB 218 does not do so, because it continues to place the onus on low-income individuals to ensure that they are not wrongfully ensnared by DHS' automated system of referral for license suspension. To truly effectuate change, DHS' bill should include language that affirmatively excludes those with income below 250% of the poverty guidelines from the automated driver's license suspension system, rather than forcing our low-income clients to ask, month after month, to stop a pending suspension or reinstate after suspension (and all of its negative collateral consequences) has already happened.

MLA urges the committee to consider structuring the bill differently, requiring DHS to affirmatively exclude those who fall into an exception in the law from the automated suspension system and/or to consider further actions that would eliminate the automated system completely.

B. HB 218 sets the rate of payments towards arrears at a precarious and rigid level.

HB 218 contains a provision² stating that if an individual owes arrears *after* their children are emancipated, the payment towards arrears must be kept at the full rate of the previous child support order established before the emancipation, unless a court modifies the repayment amount. This new provision would have devastating effects on parents who owe arrears for emancipated adult children—particularly parents who are low-income, seniors, and disabled and who owe arrears to the state of Maryland for previous Temporary Cash Assistance (TCA benefits) received by the custodial parent.

Currently, \$10-122 of the Family Law Article allows either the courts *or* DHS the authority to set the monthly amount a parent must pay towards their arrearage balance, and it specifies that payment amount on arrears must be at least \$1 but cannot be more than 25% of the support ordered amount. Under \$10-112.1, non-custodial parents whose income falls below 225% of the federal poverty level can have their state-owed arrears forgiven through the Payment Incentive Program ("PIP"). Under PIP, if the noncustodial parent makes 24 consecutive payments in full, the agency must then forgive their remaining state-owed arrears. When MLA enrolls clients in PIP, we routinely ask the agency to set a lower monthly payment amount so that low-income (often senior and/or disabled) clients can realistically keep up with the payments for 24 months and successfully complete the program to have the remainder of their state owed arrears forgiven. Under \$10-122's current language, the agency has to agree to set the payment amount at no more than 25% of the original support ordered amount. This is a necessary protection for low-income parents that HB 218 would take away.

As written, HB 218 would also take away the agency's own current authority to set a lower payment amount on arrears after emancipation. It would force every non-custodial parent with arrears to file a motion to modify payment on arrears, inundating the court with these requests, when, as it stands now, the agency can simply set the arrears payment amount itself, without having to get a court order first. These types of motions generally take at least a year to work their way through the court system, so this will make it incredibly difficult for non-custodial parents to have their monthly arrears payment lowered to an amount that they can reasonably afford to pay.

MLA represents many senior and/or disabled clients. Some of those clients are supported financially by their now adult children because so much of their social security disability or retirement check is garnished for state-owed arrears from when that child was a minor, thus

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² See HB 218, 18:11-16.

perpetuating the cycle of poverty. MLA urges the committee to strike this provision from the bill and leave section 10-122 unaltered.

C. HB 218 includes much needed updates to Maryland's child support practices, such as establishing a multifamily adjustment and clarifying that child support cases generally should not be filed against parents with children in foster care as a means of cost recovery.

Although MLA worries about the real-life consequences of some of HB 218's provisions, other parts of the bill are laudable and beneficial for the low-income families we serve. For example, HB 218 adds a multifamily adjustment to the Child Support Guidelines, creating an income deduction for parents who have additional children in their homes besides the children at issue in a given child support case. By reducing a parent's available income based on the number of additional children residing with that parent, the bill accounts for the reality that modern American families often consist of parents balancing financial responsibilities to multiple children. HB 218's multifamily adjustment ensures that no single child gets shortchanged.

Additionally, HB 218 creates statutory language clarifying that child support cases should be filed against parents with children in foster care, as a means of cost recovery, in only *limited* circumstances. This language adheres to the <u>guidance</u> issued by the Federal Office of Child Support Services in 2022, which highlighted how foster care cost recovery child support cases tend to destabilize vulnerable families, exacerbate economic hardship, and prolong a child's placement in foster case. Federal guidance called on states to greatly limit the filing of these cases, because they generally do not serve the best interests of children, and MLA is pleased that DHS has agreed to do so.

For the forgoing reasons, MLA urges a favorable report on HB 218, if amendments are added to address its driver's licenses suspension and arrearage payment provisions. If you have any questions, please contact me at: avora@mdlab.org.

HB218_FWA-CFUF-J Jones.pdf Uploaded by: Joseph Jones

Position: FWA



TESTIMONY IN SUPPORT OF HOUSE BILL 218

Family Law - Child Support

TO: Hon. Luke Clippinger, Chair, and Members of the House Judiciary 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' House Bill 218, 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.... a realistic and balanced approach to child support is essential to supporting consistent child support payments, family relationships, and child wellbeing."



HB 218 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

House Bill 218 - Family Law - Child Support - 2.20 Uploaded by: Kam Bridges

Position: FWA



Testimony for House Bill 218

Family Law – Child Support

TO: Hon. Luke Clippinger, Chair, and Members of the House Judiciary Committee

FROM: Job Opportunities Task Force

DATE: February 20, 2025

POSITION: Support with Amendments

The Job Opportunities Task Force (JOTF) is an independent, nonprofit organization that develops and advocates policies and programs to increase the skills, job opportunities, and incomes of low-wage workers and job seekers in Maryland. JOTF supports House Bill 218, which alters provisions regarding penalties for individuals who have child support arrears, with amendments regarding the 250% federal poverty level provisions.

Mobility is key in Maryland's regional economy. The Census Bureau reported that almost 40% of Marylanders travel outside their county for employment. This statistic is more pronounced for lower-income communities of color where there is a scarcity of jobs available by public transit. Only 8.5% of jobs in the Baltimore region can be reached within one hour, one way by public transit. Thus, a valid driver's license and a vehicle are overwhelmingly critical for a noncustodial parent to maintain an income that can be used to make child support payments in the first place.

Additionally, a report cited by the Abell Foundation found that 42% of individuals who had their licenses suspended lost jobs as a result of the suspension, 45% of those who lost jobs could not find another job, and 88% of those who were able to find another job reported a decrease in income.

House Bill 218 allows individuals who make under 250% of the federal poverty level (around \$38,000 for 2025) to ask for an exception from having their driver's license suspended for child support arrears. However, the burden is still placed on the individual to request that exemption. Current law already allows for individuals in arrears to request an exemption for license suspension if losing their license would be an undue burden. But in practice, most low-income individuals do not request that exemption even though they qualify. They often do not do not have stable residency, so mailing information to them is ineffective. And even if they do receive the notice, they often do not know how to navigate the process.

JOTF contends that resources that have historically been underutilized by disenfranchised populations due to systematic barriers are not effective avenues at all. As such, we are seeking an amendment that would require individuals in arrears who make under 250% of the FPL to be automatically exempt from license suspension. In addition, we are also requesting an amendment that would authorize the Child Support Administration to enter into a Memorandum of Understanding with the Office of the Comptroller to share tax information so that the CSA can verify income levels to process automatic exemptions.

For these reasons, JOTF supports House Bill 218 with amendments and urges a favorable report for the amended bill.

For more information, contact:

HB 218 - Family Law - Child Support - 2.20.25 - Su Uploaded by: Mark Woodard

Position: FWA



Testimony for House Bill 218

Family Law – Child Support

TO: Hon. Luke Clippinger, Chair, and Members of the House Judiciary Committee

FROM: Job Opportunities Task Force

DATE: February 20, 2025

POSITION: Support with Amendments

The Job Opportunities Task Force (JOTF) is an independent, nonprofit organization that develops and advocates policies and programs to increase the skills, job opportunities, and incomes of low-wage workers and job seekers in Maryland. **JOTF supports House Bill 218 with two amendments.**

One amendment would exempt those who earn 250% of the federal poverty level (\$38,000) or less from having their driver's license suspended for child support arrearages, which is consistent with legislation that has come before the Judicial Proceedings Committee in recent years. The other amendment would authorize the Comptroller's Office through a Memorandum of Understanding to share taxpayer information to ascertain which obligors meet this exemption

Many jobs for those living in Baltimore city are in surrounding counties and consequently to get to these jobs, a car and a driver's license is required. If a person does not have a car or a driver's license they cannot get to their job, and without their job they have no income, and without their income they cannot pay their child support. Thus taking a low income person's driver license away is harmful to the obligor, the custodial parent and the child. It is counter-productive.

A Report from the Abell Foundation (see here) discusses in detail how suspending the driver's license of a low income individual hurts the obligor, the child and the family.

The 250% language as a basis for the obligor to object and request an investigation and a hearing would become just one more factor that in practice does not occur. That is the reason why Senator Watson and Senator Muse have offered legislation for several years to address this situation and this committee has agreed with them.

JOTF supports an amendment making the 250% of poverty language an exemption to having a driver's license suspended. We also support an additional amendment that says: Notwithstanding Section 13-202 of the Tax General Article, the Comptroller's Office may share taxpayer information with the Department of Human Services for determining if an obligor is eligible for the exemption from having their driver's license suspended.

For these reasons, JOTF supports House Bill 218 with amendments and urges a favorable report for the amended bill.

For more information, contact:

HB0218_FWA_DHSUploaded by: Rachel Sledge Government Affairs

Position: FWA



Wes Moore, Governor · Aruna Miller, Lt. Governor · Rafael López, Secretary

February 20, 2025

The Hon. Luke Clippinger, Chair House Judiciary Committee House Office Building, Room 100 6 Bladen Street Annapolis, Maryland 21401

RE: TESTIMONY ON HB 218 - FAMILY LAW - CHILD SUPPORT - POSITION: FAVORABLE WITH AMENDMENTS

Dear Chair Clippinger and Members of the Judiciary Committee:

The Maryland Department of Human Services (DHS) thanks the Committee for its consideration and respectfully requests a favorable report with our amendments for HB 218.

With offices in every one of Maryland's jurisdictions, DHS empowers Marylanders to reach their full potential by providing preventative and supportive services, economic assistance, and meaningful connections to employment development and career opportunities. HB 218 would modernize the Child Support Administration (CSA) to better serve Marylanders by making changes in three key areas: equitable child support orders, the driver's license suspension (DLS) program, and amendments to improve collection of past-due child support.

Child support has evolved nationally in its purpose, function, and use since it was first authorized in 1975 as part of the Social Security Act. It is time for Maryland law to evolve and modernize into the 21st century. HB 218 would better align Maryland's child support program with the function of child support today: supporting families by ensuring children receive the support they deserve from both of their parents. To ensure children receive the support of both parents, the bill expands collection options and streamlines enforcement tools when a parent is unwilling to pay, without punishing parents who want to pay but cannot afford to do so. Our work is meant to support parents and their families, not punish them when they're trying to make ends meet.

<u>Summary</u>

HB 218 would ensure the child support program operates equitably for Marylanders by excluding obligors with lower incomes from the state DLS program and capping the maximum amount of a child support payment at 25% of a parent's income. HB 218 would end Maryland's practice of recouping state costs for foster care maintenance from child support paid to custodial parents. HB 218 would also extend the statute of limitations for contempt filings to allow more time to work with non-custodial parents on meeting their obligations. The additional reforms proposed in HB 218 focus on parents who are able but unwilling to pay by authorizing collection from new forms of income, and expanding "new hire" reporting so CSA is aware of non-custodial parents working in the "gig economy" as independent contractors.

Equity

HB 218 would provide new opportunities to ensure child support orders are more equitable for Marylanders. HB 218 would:

- 1. Cap the maximum amount of garnishment at 25% of the non-custodial parent's income when equal to or less than the 250% of the federal poverty level, regardless of whether income is earned through W-2 wages, as a 1099-independent contractor, or from other sources. This language was crafted in collaboration with our partners in the advocacy community, including the Center for Urban Families.
- 2. Establish a multi-family adjustment to the child support amount to ensure all children that a parent is financially responsible to support are accounted for when determining the amount of a child support order.

When child support orders are equitable parents can avoid arrearages and enforcement actions while improving payment consistency and reliability. If arrears accrue, HB 218 would provide additional time to remove barriers to payment.

Critically, HB 218 would eliminate the diversion of child support payments to reimburse state costs of foster care when the child must experience out-of-home care. The amount of child support collected while a child is in out-of-home care is typically less than the administrative cost to perform the capture. In Washington state, a cost-effectiveness study for federal fiscal year 2018 found that for every dollar spent pursuing the child support money, the Department of Children, Youth, and Families collected only 39 cents. In addition, other studies demonstrate the financial burden on families of reimbursing foster care makes it more difficult for children experiencing out-of-home care to reunite with their parents. Eliminating the requirement to transfer child support payments to foster care reaffirms our commitment to serving the best interests of the child by promoting safe, timely, and stable family reunification - because family matters.

<u>Improving Support and Arrears Collections</u>

The other side of improving equity in child support is ensuring that all of an obligor's potential income sources are identified. When we have the full picture of an obligor's income it is more likely that minor children will receive the support they are owed. As evidenced by the Joint Chairmen's Report request for a monthly Report on Child Support Services Performance, improvements in "Current Support Collections" and "Cases Paying Arrears" are a priority for us. Identifying additional income sources would increase child support collected for families, and thereby improve our performance on indicators that determine the amount of federal incentive funding Maryland receives.

Maryland currently collects past-due child support from lottery and casino winnings. HB 218 would add the authority to collect past-due child support from sports wagering winnings. Since January 1, 2019, CSA collected more than \$2,400,000 in child support arrears from casino and lottery winnings.

HB 218 would authorize liens for past-due child support against the net amount of a monetary award in a civil judgment. When a non-custodial parent who owes child support arrears receives a payout from a lawsuit, we would capture the lower of either an amount that satisfies the child support arrears or constitutes 25% of the net recovery from the award. Non-custodial parents would be able to settle legal fees, medical bills, and any other expenses related to the litigation before past-due child support is collected. Maryland would join 29 other states, including all of our federal Region III child support partner states, in using the Insurance Services Office (ISO) Claim Search. The ISO is a comprehensive database in which participating insurers and other organizations report individual insurance claims that can be used for paying overdue child support.

Finally, HB 218 would require the Maryland Department of Labor (DOL) to include independent contractors among the standard new hires data that is already reported to CSA. Maryland Labor and Employment Code § 8-626.1 requires employers to report all new employees - including 1099 independent contractors - to DOL's State Directory of New Hires. HB 218 would require the DOL to also provide 1099 hire information to us. CSA will use the data to match newly-hired 1099 independent contractors against state and national child support records. The new hire data enables us to locate parents and establish a child support order or enforce an existing order. Including independent contractors in new hire reporting to CSA reduces the burden on parents working as independent contractors by automatically updating their employment information. When employment information is current, our administrative efficiency improves by eliminating delays caused by self-reporting. Requiring DOL to report newly-hired independent contractors to CSA will drive an increase in child support collections for Maryland families, and could help children in other states with parental

ties to Maryland. Any increase in collections for families will also help improve the state's performance on key indicators used to determine federal child support incentive funds.

Driver's License Suspension Program

Currently parents are notified that they may be referred to the DLS program after child support payments are 60 days past due. Additional enforcement actions can be implemented at 120 days past due. Amendments 6 and 7 expand the timeline for obligors from 60 days of arrears to 120 days and would align all enforcement actions on the same timeline.

Under HB 218, non-custodial parents whose income is under 250% of the Federal Poverty Line would be excluded from the DLS program for one calendar year. DHS Amendment #8 directs the courts to "send a copy of the guideline calculation" worksheet and the order to the child support administration." Requiring the court to send relevant information would ensure we have the income information needed to exclude the parent from the DLS program. After one year of exclusion from the DLS program, non-custodial parents would be required to provide updated income information to CSA to maintain their continued exclusion from the DLS program. When we do not have sufficient income information to exclude someone from the DLS program, we will request income verification from the parent. CSA is also working to link income data we may have when an obligor participates in a means-tested program administered by DHS. Linking income data would enable us to administratively exclude some low-income parents who are in arrears from the DLS program. HB 218 would enable us to distinguish between parents who are able but unwilling to pay child support from parents who are unable to pay child support. We believe HB 218 would increase the effectiveness of the DLS program by focusing on parents who have the means to pay their child support obligations but choose not to do so.

HB 218 differs from HB 681 / SB 15, in the approach taken to address the issue of driver's licenses suspensions. We absolutely agree with the sponsors of HB 681 / SB 15 that when a parent experiencing poverty must choose between getting to work and potential arrest for driving on a suspended license, the best interests of Maryland's children are not being served. However, the DLS program created by HB 681 / SB 15 would leave operational gaps limiting our ability to achieve shared policy objectives, despite the best of intentions. While HB 218 would ensure we are able to confirm the parent's current income with them, HB 681 / SB 15 would remove this critical opportunity for communication. We encourage parents to communicate with us so we can identify when a parent may need additional employment services or state benefits. Finally, the DLS program approach in HB 218 would ensure we remain compliant with federal laws requiring states to maintain an effective DLS program.

Conversely, <u>HB 681</u> / <u>SB 15</u> could reduce Maryland's performance on federal efficacy indicators like "Support Collections," "Cases Paying Arrears," and overall "Cost Effectiveness" that the federal government uses to prioritize the annual incentive payments it makes to all 50 states.

Expand Statute of Limitations for Contempt

Under current law, if a contempt action needs to be filed, it must be filed within three years of the past due date for child support arrearage or within three years after the child emancipates. HB 218 would increase the statute of limitations for filing a motion for contempt to allow the Administration additional time to work with the obligated parent and collect child support. In most instances, contempt is used as a last resort to encourage compliance. Extending the timeline provides additional time for CSA to pursue less punitive actions to encourage compliance by the non-custodial parent. CSA always prefers to take administrative action first. Extending the statute of limitations for contempt filings would benefit non-custodial parents by giving them additional time to seek non-enforcement options, such as job training and financial education. When obligors have time to improve their ability to provide support, their children are the ones who benefit. By extending the statute of limitations, HB 218 would encourage both parents by providing additional time to work within the system toward the best interests of the child.

We appreciate the opportunity to provide favorable testimony with amendments to the Committee for consideration during your deliberations. You will find our proposed amendment on the following page. We look forward to your partnership in helping us make sure to leave no one behind through your support of House Bill 218.

If you require additional information, please contact Rachel Sledge, Director of Government Affairs, at rachel.sledge@maryland.gov.

Carnitra White

Principal Deputy Secretary

Proposed Sponsor Amendments

Amendment No. 1

On page 4, line 9, after ";", strike "AND"

On page 4, line 11, strike "." add "; AND" a new subsection (F)(3):

(3) HAS AN INDIVIDUAL INCOME FOR THE CURRENT YEAR NOT GREATER THAN 250% OF THE FEDERAL POVERTY GUIDELINES, THE MAXIMUM GARNISHMENT FOR THE COMBINED SUPPORT ORDER AND ARREARGE SHALL BE 25 PERCENT OF THE OBLIGOR'S DISPOSABLE EARNINGS, UNLESS THE OBLIGOR WAS DETERMINED AT THE TIME OF THE MOST RECENT COURT ORDER TO BE VOLUNTARILY IMPOVERISHED.

Amendment No. 2

On page 5, line 13, add a new (2) "WHEN AN OBLIGOR IS FOUND TO BE THE EQUIVALENT OF 30 DAYS OUT OF COMPLIANCE WITH THEIR CHILD SUPPORT ORDER, THE ADMINISTRATION SHALL SEND A WRITTEN NOTICE OF ARREARAGE TO THE OBLIGOR."

Renumber the current subsection (2) as subsection (3).

Amendment No. 3

On page 9, lines 6-7, strike "WITH A NONCOMMERCIAL LICENSE"

On page 9, line 7, strike "60," and replace with "120"

On page 9, lines 7-8, "OR AN OBLIGOR WITH A COMMERCIAL LICENSE WHO IS 120 DAYS OR MORE OUT OF COMPLIANCE,"

On page 9, line 28, strike "2024", and replace with "CURRENT".

On page 9, lines 28-29, strike "(\$37,650 per year)"

Amendment No. 4

On page 12, line 24, strike "REFERS TO THE MAXIMUM AMOUNT" and replace with "IS EQUAL TO 25 PERCENT"

Amendment No. 5

On page 18, on line 1, insert:

(3) FOR OBLIGORS WHOSE INDIVIDUAL INCOME FOR THE CURRENT YEAR IS NOT GREATER THAN 250% OF THE FEDERAL POVERTY GUIDELINES, THE MAXIMUM GARNISHMENT FOR THE COMBINED SUPPORT ORDER AND ARREARGE SHALL BE 25 PERCENT OF THE OBLIGOR'S DISPOSABLE EARNINGS, UNLESS THE OBLIGOR WAS DETERMINED AT THE TIME OF THE MOST RECENT COURT ORDER TO BE VOLUNTARILY IMPOVERISHED.

On page 18, strike lines 10-15 in its entirety.

Amendment No. 6

On page 21, line 27, strike "2019", and replace with "CURRENT".

On page 21, line 28, strike "(\$1,145)"

On page 22, line 22, strike "2019", and replace with "CURRENT".

On page 22, line 23, strike "(LESS THAN \$1,145)"

Amendment No. 7

On page 23, line 9, create a new subsection (**B**) and renumber the remainder of the section:

(B) AFTER ESTABLISHING OR MODIFYING A CHILD SUPPORT ORDER, THE COURT SHALL SEND A COPY OF THE GUIDELINE CALCULATION WORKSHEET AND THE ORDER TO THE CHILD SUPPORT ADMINISTRATION, IF THE ADMINISTRATION IS PROVIDING CHILD SUPPORT SERVICES IN ACCORDANCE WITH PART D, SUBCHAPTER IV OF THE SOCIAL SECURITY ACT.

On page 23, lines 33-34, strike "WITH A NONCOMMERCIAL DRIVER'S LICENSE"

Amendment No. 8

On page 24, line 5, strike "60" and replace with "120"

On page 24, lines 1-3, strike ", OR AN OBLIGOR WITH A COMMERCIAL DRIVER'S LICENSE IS 120 DAYS OR MORE OUT OF COMPLIANCE WITH THE MOST RECENT CHILD SUPPORT ORDER"

On page 24, lines 26-28, strike "60 DAYS OUT OF COMPLIANCE WITH THE MOST RECENT CHILD SUPPORT ORDER IF THE INDIVIDUAL HAS A NONCOMMERCIAL DRIVER'S LICENSE, OR"

On page 24, lines 29-30, strike "**IF THE INDIVIDUAL HAS A COMMERCIAL DRIVER'S LICENSE**"

HB218_FWA_ZA_CFUF.pdf Uploaded by: Zachary Alberts

Position: FWA



TESTIMONY IN SUPPORT OF HOUSE BILL 218

Family Law - Child Support

TO: Hon. Luke Clippinger, Chair, and Members of the House Judiciary Committee

FROM: Zachary Alberts, Director of Advocacy

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.

Our Founder, President, and CEO Joe Jones has submitted testimony supporting HB 218 as amended by the sponsor. My testimony focuses specifically on how capping wage garnishment at 25% for low-income obligors would benefit all parties: the obligor, the custodial parent, and most importantly, their children. What seems counterintuitive—lowering the maximum garnishment rate—actually leads to higher child support collections. When obligors aren't forced to choose between their own basic survival and paying child support, they stay employed in the formal workforce and make more consistent payments over time.

In 2019, former Federal Office of Child Support Director Vicki Turetsky authored a report for the Abell Foundation outlining 15 policy recommendations to improve Maryland's child support program. One of the policy recommendations was to "reduce the income withholding percentage from 65 percent to 25 percent in cases where parents have low-wage jobs."

The Consumer Credit Protection Act (CCPA) caps wage garnishment at 25% of disposable income for most debts, but allows up to 65% garnishment for child support and alimony obligations. As the Abell Foundation report explains, "[t]his high withholding rate can have the unintended effect of pushing low-wage parents out of a job, because the remaining paycheck is often too little to survive on. Under federal law, states have the discretion to withhold a lower amount." Maryland should exercise this discretion and cap garnishment at 25% for low-income obligors because it would ultimately increase the total amount of money reaching custodial parents and their children through the child support system.



When an unemployed or underemployed obligor is put on child support, the courts use a practice called income imputation, in which they assign part- or full-time minimum wage to the obligor in calculating how much child support the obligor should pay. 23% of Maryland obligors and 40% of Baltimore City obligors have had their incomes imputed. While income imputation sounds reasonable in theory, in practice it assigns fictitious income to individuals who face a variety of structural barriers to full-time work, like substandard education or the long-term consequences of the carceral state.

Since this imputed income never actually existed, obligors begin accumulating debt immediately. These arrears trigger serious consequences - including suspension of driver's and occupational licenses - which further obstruct their ability to find and maintain employment. When they are finally able to do so, they are immediately hit with wage garnishments ranging from 50% to 65%, depending on their individual circumstance. According to the most recent Quadrennial Review of Child Support in Maryland, two-thirds of obligors and custodial parents have incomes below a living wage. That means the majority of individuals involved in the child support system will be working at jobs whose pay ranges from \$15 to \$20 per hour. After taxes and a 65% garnishment, an employee making \$15/hour is left with approximately \$4/hour. If they have full-time employment, they earn the equivalent of \$8,000 per year to house, feed, and clothe themselves. As the Abell Foundation reports note, this is where wage garnishment becomes counterproductive to the state's ability to collect child support:

Child support debt can interfere with the economic stability of working parents. There is mounting evidence that higher arrears substantially reduce child support payments, earnings, and labor force participation by noncustodial parents. Parents who owe large child support debts are more likely to become discouraged and leave formal employment, further compromising their ability to support their children. Debt can lead to increased job-hopping, participation in the underground economy, and even generation of illegal income as parents try to support themselves and their children and avoid the child support program.

Child support case workers across the state consistently report that many individuals quit their jobs as soon as wage garnishment begins, eliminating their ability to pay any child support. Wage garnishment becomes an effective collection tool only when obligors can still meet their basic living expenses. Capping garnishment at 25% for obligors making less than 250% of the federal poverty guidelines would ensure that they can afford to stay in their job and continue to pay their child support obligation. It would result in more regular payments that, due to current laws around TCA cost recovery in Maryland, would send more of their payments to the custodial parent.

Furthermore, the benefits of capping wage garnishment at 25% for low-income obligors extend far beyond increased child support collections. Research consistently shows that when parents can maintain stable employment and make regular child support payments, we see measurable improvements in child development outcomes, more cooperative co-parenting relationships, and enhanced financial stability for both households. Finally, because obligors are making more consistent and more frequent child support payments, the state will score higher on the federal government's performance metrics.



By implementing this evidence-based reform, Maryland has the opportunity to create a more effective child support system that serves the best interests of children while recognizing the economic realities faced by low-income parents. The proposed 25% cap will help parents stay employed, maintain consistent payments, and ultimately direct more support to the children who need it. This change will strengthen families, support our workforce, and demonstrate Maryland's commitment to evidence-based policy reform that benefits our most vulnerable communities.



HB218_FWA_ZA_CFUF.pdf Uploaded by: Zachary Alberts

Position: FWA



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Family Law - Child Support

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FROM: Zachary Alberts, Director of Advocacy

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HB0218 - Child Support Modernization Act_BH.pdf Uploaded by: Barbara Hauck

Position: UNF

Dear Members of the Judiciary Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 45. I am a voter, homeowner, and active community member. I am testifying in opposition to HB0218 Family Law - Child Support.



Showing Up for Racial Justice

This bill would allow the Department of Human Services (DHS) to penalize individuals for noncompliance with child support payments by garnishing the wags of 1099 workers and independent

contractors; by garnishing personal injury awards and winnings from sports betting; and and by mandating employer reporting to DHS for a maximum 65% wage garnishment. It also increases the likelihood that these individuals will face incarceration by expanding the contempt window from 3 to 7 years. These policies are counterproductive, punishing parents who choose not to pay child support and parents who cannot pay child support in ways that reduce the ability of both groups of parents to support their children in the future.

According to *The Baltimore Sun*, "many of Baltimore's most challenged neighborhoods are saddled with massive child support debt. It is concentrated in 10 city ZIP codes, where about 15,000 parents collectively owe more than \$233 million". Entire communities are burdened with old debts that people are unlikely to be able to repay. In a vicious cycle that prioritizes punishing parents over helping children, people can be incarcerated for not paying child support; build up child support debt while incarcerated; and then struggle to find a job when they are released because they now have a criminal record.

One job open to the formerly incarcerated is to become independent contractors. This bill makes it more likely people will be incarcerated, by expanding the contempt window, and then makes it possible to garnish the wages of those who become independent contractors by up to 65%. Such significant garnishment of wages will leave many people unable to pay for their basic needs. This perpetuates the cycle of poverty, increasing the chance of recidivism and the chance that people will be unable to pay child support. This bill is therefore likely to do more harm than good by negatively impacting the ability of parents who cannot pay child support to make the economic gains necessary for that support to be possible.

It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely,
Barbara Hauck
3420 Harford Road
Baltimore, MD 21218
Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218- Child Support Modernization Act.docx.pdfUploaded by: Brytani Fraser

Position: UNF

This testimony is being submitted by Showing Up for Racial Justice Baltimore. We are also working in collaboration with Out for Justice. I am a resident of **District 45**. I am testifying in opposition to **HB0218 Family Law - Child Support**.

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Showing Up for Racial Justice

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It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely, **Brytani Fraser Baltimore, MD 21214**Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218 - Child Support Modernization Act.docx.pdfUploaded by: Christina Nemphos

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 40 in Baltimore City. I am testifying in opposition to HB0218 Family Law - Child Support.



Showing Up for Racial Justice

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It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely, Christina L. Bell 1301 W 42nd St., Baltimore, Md 21211 Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

SB0195_HB0218_UNF_CorrineBerry.pdfUploaded by: Corrine Berry

TESTIMONY IN SUPPORT OF SENATE BILL 195 / HOUSE BILL 218:

Family Law – Child Support

TO: Members of the Senate Judicial Proceedings Committee and House Judiciary Committee

FROM: Corrine Berry

I am a resident of District 25, and I *oppose* Senate Bill 195/ House Bill 218, which will sharply increase penalties for non-custodial parents. The system is currently unfair and has been used by scorned lovers as a tool of vengeance and control, as in my case.

I have an eight-year-old son who I am currently paying child support for. My child's father placed me on child support out of revenge when after we broke up. We were happily together for about six years when my son was born, but thanks to his abusive character, drinking habits, and general disrespectfulness, I chose to separate from him. While I was struggling with breast cancer, he filed paperwork to take full custody of my son.

Thankfully, the judge granted us joint custody during the summer of 2022. In 2023, my ex claimed I was doing little to help my son as I didn't have the resources to provide since my job at the post office cut my hours - a job that I have since lost due to an injury and constantly going back to the courts at his command to fight over custody. He then decided to file for child support and kept me away from my son for nine months. To be clear, I was already taking care of my son and complying with the court orders despite my injuries and dealing with cancer. Yet, I was on still placed on child support, accumulating arrears and had my taxes intercepted. Moreover, when I did pay, my payments were directly for child support - none of those payments counted towards my arrears - creating a mountain of debt.

I am currently \$17,033 in arrears and being charged \$711 monthly in child support. My license has been suspended, and it has been challenging for me to get to interviews, comply with my custody orders, transport my son, or generally live independently. I've been leveraging family and friends, but it won't be long until they are overburdened, and I will have to risk driving on a suspended license to survive.

I oppose Senate Bill 195/ House Bill 218 as written, as it would increase garnishments, tax, and financial interceptions, and even the possibility of incarceration of parents in fraught relations with their exes. I don't want more tools in the hands of narcissistic, vengeful people like my ex to harm me. Please reject this bill.

SB0195_HB0218_UNF_OFJ_DB (1).pdfUploaded by: D'wan Burton



TESTIMONY IN OPPOSITION OF SENATE BILL 195/ HOUSE BILL 218 Family Law - Child Support

TO: Members of the House Judiciary and Senate Judicial Proceedings Committees

FROM: Dwan Burton, Deputy Director for Out for Justice

On behalf of Out for Justice (OFJ), a nonprofit advocacy organization led by individuals directly impacted by the legal system, we write to express our strong opposition to DHS' 2025 Family Law- Child Support (HB0218/SB0195), which introduces provisions to garnish the wages of 1099 workers and independent contractors, mandates employer reporting to the Department of Human Services (DHS) for a maximum 65% wage garnishment and imposes penalties for employer non-compliance. Senate Bill 195 / House Bill 218 also garnishes personal injury awards and winnings from sports betting and fantasy winnings. Lastly, it increases the chances of incarceration due to expanding the contempt window from 3 to 7 years.

OFJ represents thousands of Marylanders who have faced significant barriers to employment due to the collateral consequences of legal system involvement. Many of our members turn to independent contracting as one of the few viable pathways to earn a living. This work is often unstable, irregular, and hard-earned. The proposed legislation would disproportionately burden these workers, exacerbating their challenges.

Here are our key concerns:

- 1. **Racial Disparities:** Per the <u>Senate Bill 164 (2024) Fiscal note</u>, in 2023, the MVA suspended approximately 20,512 licenses due to child support noncompliance. In the same fiscal note, OAH indicates that only 34 hearing requests were made in fiscal 2023 involving CSA and an obligor's driver's license suspension. Further, <u>the NAACP Maryland State Conference reported that Black parents comprised 71% of these suspensions from 2015-2020.</u>
- 2. **Exacerbating Economic Marginalization:** Independent contractors, particularly formerly incarcerated ones, already encounter systemic barriers to stable employment. Garnishing up to 65% of their wages would leave them with insufficient income to meet basic needs, perpetuating cycles of poverty and instability. Worse, this bill will allow the entirety of a personal injury award to be taken from an injured person, which retraumatizes them and leaves them economically destitute.
- 3. **Unfair Burden on Employers:** The requirement that employers report independent contractors to DHS places an undue administrative burden on businesses. This could discourage them from hiring contractors with legal system involvement, further limiting the already limited opportunities available to these workers.
- 4. **Increased Risk of Recidivism:** Financial instability is a well-documented driver of recidivism. By targeting the limited income streams of independent contractors, this



- legislation creates an overly oppressive environment, increasing the likelihood of individuals moving into the underground economy to secure income.
- 5. Government Overreach and Financial Predation: This legislation not only creates barriers for marginalized groups but also opens the door for the government to act as financial predators. It establishes an avenue for wage garnishment on independent contractors that did not previously exist, setting a dangerous precedent for further exploitation of vulnerable workers.
- **6. Driver's License Suspensions Not a fix:** Previously, OFJ supported HB0326/SB0164 (2023), sponsored by Senators Watson and Henson, to allow obligors with an annual income of less than \$38k to be automatically excluded from the driver's license suspension mechanism. It was vital to our members to protect their access to transportation upon release in our efforts to assist them with securing employment. The current DHS Bill Language does not automate the process; instead, it burdens the obligor to prove their income while still having their license suspended regardless of impact or hardship, as is the current DHS practice. This needs to be fixed in this bill back to the 2023 or even 2024 bill language. That bill passed out of both chambers overwhelmingly and should be appropriately inserted into the DHS bill.

Rather than punitive measures, we urge the legislature to prioritize policies that support economic stability and growth for individuals re-entering society. This includes expanding access to job training programs, creating incentives for businesses to hire individuals with legal system involvement, and investing in social services that address the root causes of economic hardship.

We stand ready to collaborate with lawmakers to develop more equitable solutions that promote public safety and economic opportunity for all Marylanders. We strongly urge you to reconsider this legislation and vote against its passage.

Thank you for your attention to this critical matter. Please do not hesitate to contact OFJ for further discussion or information.

Respectfully submitted, Dwan Burton Deputy Director Out for Justice Inc.

HB0218 - Child Support Modernization Act.pdf Uploaded by: Daryl Yoder

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 44A and a longtime volunteer with Out for Justice. I am testifying in opposition to HB0218 Family Law - Child Support.



Showing Up for Racial Justice

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According to *The Baltimore Sun*, "many of Baltimore's most challenged neighborhoods are saddled with massive child support debt. It is concentrated in 10 city ZIP codes, where about 15,000 parents collectively owe more than \$233 million"¹. Entire communities are burdened with old debts that people are unlikely to be able to repay. In a vicious cycle that prioritizes punishing parents over helping children, people can be incarcerated for not paying child support, build up child support debt while incarcerated, and then struggle to find a job when they are released because they now have a criminal record.

One job open to the formerly incarcerated is to become independent contractors. This bill makes it more likely people will be incarcerated, by expanding the contempt window, and then makes it possible to garnish the wages of those who become independent contractors by up to 65%. Such significant garnishment of wages will leave many people unable to pay for their basic needs. This perpetuates the cycle of poverty, increasing the chance of recidivism and the chance that people will be unable to pay child support. This bill is therefore likely to do more harm than good by negatively impacting the ability of parents who cannot pay child support to make the economic gains necessary for that support to be possible.

It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely,
Daryl Yoder
309 Glenmore Ave.
Catonsville, MD 21228
Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218 - Child Support Modernization Act.pdf Uploaded by: Erica Palmisano

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Thank you for your time, service, and consideration.

Sincerely, Erica Palmisano 5580 Vantage Point Rd, Apt 5, Columbia, MD 21044 Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB 218_MDCC_Family Law – Child Support-Judiciary C Uploaded by: Grason Wiggins



House Bill 218

Date: February 20, 2025 Committee: House Judiciary

Position: Unfavorable

Founded in 1968, the Maryland Chamber of Commerce is the leading voice for business in Maryland. We are a statewide coalition of more than 7,000 members and federated partners working to develop and promote strong public policy that ensures sustained economic recovery and growth for Maryland businesses, employees, and families.

The Maryland Chamber is primarily concerned with the new language found on page 4, and pages 18 through 20 of House Bill 218 (HB 218). The new language would define the term "independent contractor" and would additionally require employers to report personally identifiable information for independent contractors directly to the Child Support Administration at the Department of Human Services.

Independent contractors enter into contractual agreements with businesses to complete work, and according to guidance issued by the State of Maryland, independent contractors are in business for themselves. As such, the Maryland Chamber is concerned that HB 218 will require businesses to report information that includes social security numbers and other personally identifiable information for independent contractors to the State.

The Maryland Chamber is concerned that HB 218's definition of an "independent contractor" and the bill's information gathering requirements will create operational burdens for businesses across Maryland. For these reasons, the Maryland Chamber of Commerce respectfully requests an <u>unfavorable report</u> on HB 218.

Child Support Modernization 18FEB 2025.pdf Uploaded by: Jan Kleinman

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 46. I am testifying in opposition to HB0218 Family Law - Child Support.



Showing Up for Racial Justice

This bill would allow the Department of Human Services (DHS) to penalize individuals for noncompliance with child support payments by garnishing the wags of 1099 workers and independent

contractors; by garnishing personal injury awards and winnings from sports betting; and and by mandating employer reporting to DHS for a maximum 65% wage garnishment. It also increases the likelihood that these individuals will face incarceration by expanding the contempt window from 3 to 7 years. These policies are counterproductive, punishing parents who choose not to pay child support and parents who cannot pay child support in ways that reduce the ability of both groups of parents to support their children in the future.

According to *The Baltimore Sun*, "many of Baltimore's most challenged neighborhoods are saddled with massive child support debt. It is concentrated in 10 city ZIP codes, where about 15,000 parents collectively owe more than \$233 million". Entire communities are burdened with old debts that people are unlikely to be able to repay. In a vicious cycle that prioritizes punishing parents over helping children, people can be incarcerated for not paying child support; build up child support debt while incarcerated; and then struggle to find a job when they are released because they now have a criminal record.

One job open to the formerly incarcerated is to become independent contractors. This bill makes it more likely people will be incarcerated, by expanding the contempt window, and then makes it possible to garnish the wages of those who become independent contractors by up to 65%. Such significant garnishment of wages will leave many people unable to pay for their basic needs. This perpetuates the cycle of poverty, increasing the chance of recidivism and the chance that people will be unable to pay child support. This bill is therefore likely to do more harm than good by negatively impacting the ability of parents who cannot pay child support to make the economic gains necessary for that support to be possible.

Even though the bill contains other provisions with which I agree, this particular one forces me to encourage you to vote **in opposition to HB0218 Family Law - Child Support.**

Thank you for your time, service, and consideration.

Sincerely,
Jan Kleinman
250 President ST Unit 508
Baltimore, MD 21202
Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/whatcost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218 - Child Support Modernization Act.pdf Uploaded by: John Ford

This testimony is being submitted with Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. I am also writing in collaboration with Out for Justice. I am a resident of District 46. I am a workforce development professional in the City of Baltimore and I am a board member in my local Canton community association. I am testifying in opposition to HB0218 Family Law - Child Support.

This bill would allow the Department of Human Services (DHS) to penalize individuals for noncompliance with child support payments by garnishing the wages of 1099 workers and independent contractors; by garnishing personal injury awards and winnings from sports betting; and by mandating employer reporting to DHS for a maximum 65% wage garnishment. It also increases the likelihood that these individuals will face incarceration by expanding the contempt window from 3 to 7 years. These policies are counterproductive, punishing parents who choose not to pay child support and parents who cannot pay child support in ways that reduce the ability of both groups of parents to support their children in the future.

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It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely,
John Preston Ford
529 S East Ave, Baltimore, MD 21224

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

SB0195_HB0218_UNF_OFJ_JonWilliams (1).pdfUploaded by: Jonathan Williams

TESTIMONY IN OPPOSITION OF SENATE BILL 195/HOUSE BILL 218 Family Law - Child Support

TO: Members of the Senate Judicial Proceedings and House Judiciary Committees

FROM: Jonathan Williams

My name is Jonathan Williams, and I live in Baltimore City. I am opposed to Senate Bill 195 and House Bill 218, Family Law—Child Support, as it removed the license suspension language from Senate Bill 139 last year and added many penalties that will harm my family.

I am a father of a 5-year-old whose mother placed me on child support. After we signed the child support order, we had to wait 6 months for the judge to sign before the order went into effect. I was initially given misleading and/or incomplete information. I was told that I would be unable to make child support payments until the judge signed the order and that payments would not start until the order was signed. The judge eventually signed the order in August of 2017. It wasn't until I got a notice that my license for child support arrears of over \$9000 was suspended. When I signed the order, I knew that my monthly payments would be \$840, and court fees were included in that. Once the court fees were paid, the costs would drop down to \$640 per month.

At the time, I was bringing home around \$2600 monthly as an IT Site Coordinator. I started driving for Uber part-time to supplement my income and help pay my child support when the time came. Both jobs required that I have a valid driver's license. My expenses at the time included a \$1200 mortgage, \$500 car payment, \$160 car insurance, \$250 utilities, \$200 for gas, groceries, and miscellaneous purchases. At the end of the month, I had about \$300 left over. While driving for Uber, I averaged about \$20 per hour, which would have given me a max of \$800 per month in extra income.

The immediate arrival of a \$9000+ bill was a huge setback. It was unexpected and instantly put me in a financial bind. If passed, this bill would have garnished my Uber wages and left me with a suspended license.

When I contacted The Department of Human Resources, no one I talked to cared even to listen and understand my situation. I would get similar statements – "You can get your license reinstated when you pay all of your back pay," or "You should have saved the money during those months." It appeared that I wouldn't get any assistance until I paid what was owed. At this point, I gave up because doing the right thing seemed more like a punishment than getting monetary help for my son.

The website even states: "You have the right to request a review for a modification if there has been a change in circumstances since the order was entered, or if three years have passed since the order was entered or last reviewed for modification. Examples of changes in circumstances that may be grounds for a modification are significant changes in income, changes in work-related daycare costs, changes in health care costs, a change in custody,

or a change in the child's financial needs. Contact the Customer Care Center at 1-800-332-6347 for additional information."

Nothing in this paragraph was even considered for discussion when I called DHR.

The result was that I had to short-sell my house before it went into foreclosure, and my car was voluntarily repossessed. I can't drive my car because my license is suspended, so I can't drive for Uber to earn the extra money to afford my house and car and pay my child support. Not having a license has prevented me from finding a high-paying job because those jobs are not readily available in Baltimore City.

The repossession resulted in an extra \$9000 of debt over the \$8000 I already owed. At this point, I'm now \$17000 in debt and have lost two jobs. I've lost my home, car, and job and am in debt. This domino effect had me a couple of steps away from going to jail for not paying child support. How can someone pay child support when they have lost every means of paying it?

I was told that Senate Bill 195 and House Bill 218 would fix the license suspension mechanism, but upon reading the bill, I realized that it does not fix it. It adds horrendous penalties like garnishing 1099s. My testimony sheds some light on and understanding of what many parents have gone through and are going through. The rules and regulations, as they currently are, in some situations, hurt more than help. Please consider that some parents want the best for their child(ren) and that situations like mine are sensitive and need the flexibility to be negotiated. Situations like this can be avoided in the future if more than just income is factored into the child support process so a better judgment can be made before punishment is handed down that is a detriment to all parties involved. Your consideration of these matters and solutions is very much appreciated.

I urge an unfavorable report on Senate Bill 195 and House Bill 218.

SB0195_HB0218_UNF_OFJ_JonWilliams.pdfUploaded by: Jonathan Williams



TESTIMONY IN OPPOSITION OF SENATE BILL 195/HOUSE BILL 218 Family Law - Child Support

TO: Members of the Senate Judicial Proceedings and House Judiciary Committees

FROM: Jonathan Williams

My name is Jonathan Williams, and I live in Baltimore City. I am opposed to Senate Bill 195 and House Bill 218, Family Law—Child Support, as it removed the license suspension language from Senate Bill 139 last year and added many penalties that will harm my family.

I am a father of a 7-year-old whose mother placed me on child support. After we signed the child support order, we had to wait 6 months for the judge to sign before the order went into effect. I was initially given misleading and/or incomplete information. I was told that I would be unable to make child support payments until the judge signed the order and that payments would not start until the order was signed. The judge eventually signed the order in August of 2017. It wasn't until I got a notice that my license for child support arrears of over \$9000 was suspended. When I signed the order, I knew that my monthly payments would be \$840, and court fees were included in that. Once the court fees were paid, the costs would drop down to \$640 per month.

At the time, I was bringing home around \$2600 monthly as an IT Site Coordinator. I started driving for Uber part-time to supplement my income and help pay my child support when the time came. Both jobs required that I have a valid driver's license. My expenses at the time included a \$1200 mortgage, \$500 car payment, \$160 car insurance, \$250 utilities, \$200 for gas, groceries, and miscellaneous purchases. At the end of the month, I had about \$300 left over. While driving for Uber, I averaged about \$20 per hour, which would have given me a max of \$800 per month in extra income.

The immediate arrival of a \$9000+ bill was a huge setback. It was unexpected and instantly put me in a financial bind. If passed, this bill would have garnished my Uber wages and left me with a suspended license.

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The repossession resulted in an extra \$9000 of debt over the \$8000 I already owed. At this point, I'm now \$17000 in debt and have lost two jobs. I've lost my home, car, and job and am in debt. Additionally, because I had taken out a VA loan on my house, that loan is currently in forbearance with a total of \$40,000. This domino effect had me a couple of steps away from going to jail for not paying child support. How can someone pay child support when they have lost every means of paying it?

I was told that Senate Bill 195 and House Bill 218 would fix the license suspension mechanism, but upon reading the bill, I realized that it does not fix it. It adds horrendous penalties like garnishing 1099s. My testimony sheds some light on and understanding of what many parents have gone through and are going through. The rules and regulations, as they currently are, in some situations, hurt more than help. Please consider that some parents want the best for their child(ren) and that situations like mine are sensitive and need the flexibility to be negotiated. Situations like this can be avoided in the future if more than just income is factored into the child support process so a better judgment can be made before punishment is handed down that is a detriment to all parties involved. Your consideration of these matters and solutions is very much appreciated.

I urge an unfavorable report on Senate Bill 195 and House Bill 218.

HB0218 - Child Support Modernization Act.pdfUploaded by: Melissa Badeker

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 8. I am testifying in opposition to HB0218 Family Law - Child Support.

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Showing Up for Racial Justice

This bill would allow the Department of Human Services (DHS) to penalize individuals for noncompliance with child support payments by garnishing the wages of 1099 workers and independent contractors; by garnishing personal injury awards and winnings from

sports betting; and by mandating employer reporting to DHS for a maximum 65% wage garnishment. It also increases the likelihood that these individuals will face incarceration by expanding the contempt window from 3 to 7 years. These policies are counterproductive, punishing parents who choose not to pay child support and parents who cannot pay child support in ways that reduce the ability of both groups of parents to support their children in the future.

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One job open to the formerly incarcerated is to become independent contractors. This bill makes it more likely people will be incarcerated, by expanding the contempt window, and then makes it possible to garnish the wages of those who become independent contractors by up to 65%. Such significant garnishment of wages will leave many people unable to pay for their basic needs. This perpetuates the cycle of poverty, increasing the chance of recidivism and the chance that people will be unable to pay child support. This bill is therefore likely to do more harm than good by negatively impacting the ability of parents who cannot pay child support to make the economic gains necessary for that support to be possible.

It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely,

Melissa Badeker 3020 Linwood Avenue, Parkville MD 21234 Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/whatcost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

SB0195_HB0218_UNF_MichaelRoss.pdfUploaded by: Michael Ross

TESTIMONY IN OPPOSITION OF SENATE BILL 195/ HOUSE BILL 218:

Family Law – Child Support

TO: Members of the House Judiciary and Senate Judicial Proceedings Committee

FROM: Michael Ross

DATE: February 20th, 2025

My name is Michael Ross. I am a resident of District 46 in Baltimore and oppose SENATE BILL 195 / HOUSE BILL 218 due to the increasing penalties for fathers like me, which doesn't address many of the issues associated with enforcement.

In 2009, my daughter was born to me and my then-girlfriend. We stuck it out together to raise our child until 2012, when it was discovered that she had severe mental health issues. Life happens to us all, but where it became painful was that she refused to let me see my daughter even though there was no hearing for custody. She placed me on child support for the sole purpose of securing state assistance which would have been fine if she had informed me of her plan and not led to garnishments in my wages. My license was suspended immediately since I was unaware of the payments, and my wages were garnished. Again, there was no court order or hearing that I was informed of, but before I knew it, I was driving illegally. In 2015, CPS picked up my daughter from her mother, stating that her mental state continued to deteriorate. At this point, I decided enough was enough and fought in court to receive custody of my daughter, which I achieved in October 2015.

I thought that would end the drama, but it did not. My wages continued to be garnished, and my license stayed suspended despite my having full custody of my daughter. My wages and taxes were intercepted through 2019, again, despite having full custody of my daughter. For years, I spoke with the child support administration to sort out my case - showing them that I have full custody of my daughter, but the suspension was never lifted. This put me in danger whenever I stepped outside to take her to the doctor, school, or even to visit her mother since it is illegal to drive on a suspended license.

In 2019, Maryland Legal Aid sorted out my situation and fought the Child Support Administration to lift my license suspension and receive the intercepted taxes. Stacy Bensky of Legal Aid has helped me secure \$4360 in tax intercepts and 4-5 backed child support payments, and we are still fighting for the rest. Child Support has been brutal - but my biggest concern was the loss of my license and wages. I'm currently a facilities manager at a high-rise building in Baltimore, but we travel often. I can't continue to risk losing access to my license. If I can't drive, then I can't work; if I can't work, NO ONE will take care of my daughter.

SENATE BILL 195 / HOUSE BILL 218 sharply increases penalties on parents like me trying to protect our access to employment from what can be a needlessly predatory system (the child support system). Unless this bill is heavily amended to cap wage garnishments and fix the license suspension issue, I can not support SENATE BILL 195 / HOUSE BILL 218.

HB0218 - Child Support Modernization Act.pdfUploaded by: Rebecca Shillenn

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of **District 45. I am testifying in opposition to HB0218 Family Law - Child Support.**



Showing Up for Racial Justice

This bill would allow the Department of Human Services (DHS) to penalize individuals for noncompliance with child support payments by garnishing the wags of 1099 workers and independent

contractors; by garnishing personal injury awards and winnings from sports betting; and and by mandating employer reporting to DHS for a maximum 65% wage garnishment. It also increases the likelihood that these individuals will face incarceration by expanding the contempt window from 3 to 7 years. These policies are counterproductive, punishing parents who choose not to pay child support and parents who cannot pay child support in ways that reduce the ability of both groups of parents to support their children in the future.

According to *The Baltimore Sun*, "many of Baltimore's most challenged neighborhoods are saddled with massive child support debt. It is concentrated in 10 city ZIP codes, where about 15,000 parents collectively owe more than \$233 million"¹. Entire communities are burdened with old debts that people are unlikely to be able to repay. In a vicious cycle that prioritizes punishing parents over helping children, people can be incarcerated for not paying child support; build up child support debt while incarcerated; and then struggle to find a job when they are released because they now have a criminal record.

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It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely,
Rebecca Shillenn
5401 Elsrode Avenue Baltimore
Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218 - Child Support Modernization Act - DolamoUploaded by: Stephanie Dolamore

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. We are residents of District 43A. We are testifying in opposition to HB 218 Family Law - Child Support.



Showing Up for Racial Justice

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It is for these reasons that we are encouraging you to vote in opposition to HB 218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely, Matthew & Stephanie Dolamore 3718 Yolando Road, Baltimore, Maryland, 21218 Showing Up for Racial Justice Baltimore

¹Baltimore Sun article from 3/5/2020 hosted by the Pulitzer Center https://pulitzercenter.org/stories/what-cost-baltimores-poorest-families-child-support-system-exacts-heavy-price-and-its

HB0218 - Child Support Modernization Act.pdfUploaded by: Theresa M. Hoffman

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of District 43b. I am testifying in opposition to HB0218 Family Law – Child Support.



Showing Up for Racial Justice

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One employment path open to the formerly incarcerated is to become independent contractors. This bill makes it more likely people will be incarcerated, by expanding the contempt window, and then makes it possible to garnish the wages of those who become independent contractors by up to 65%. Such significant garnishment of wages will leave many people unable to pay for their basic needs. This perpetuates the cycle of poverty, increasing the chance of recidivism and the chance that people will be unable to pay child support. This bill is therefore likely to do more harm than good by negatively impacting the ability of parents who cannot pay child support to make the economic gains necessary for that support to be possible.

It is for these reasons that I am encouraging you to vote in opposition to HB0218 Family Law - Child Support.

Thank you for your time, service, and consideration.

Sincerely, Theresa M. Hoffman 803 Seaword Rd., Towson, MD 21286 Showing Up for Racial Justice Baltimore

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