



OUT FOR JUSTICE

TESTIMONY IN SUPPORT OF SENATE BILL 16

Child Support – Earnings Withholdings Limits

TO: Chair, Vice Chair, and Members of the Judicial Proceedings Committee:

FROM: Dwan Burton, Deputy Director, Out For Justice Inc.

My name is Dwan Burton, and I am submitting this written testimony on behalf of Out for Justice, Inc. (OFJ), a grassroots organization whose mission is to engage, educate, and empower individuals impacted by the legal system. **We actively hire staff and members on child support who have direct experience with 50-65% of their wages being garnished.** As such, we strongly support Senate Bill 16, which caps wage garnishments to 25% of disposable income for lower-income parents.

As an employer committed to hiring from impacted communities, OFJ has seen firsthand how excessive wage garnishments affect employee morale and job retention. When more than half of a worker's wages are taken, meeting basic needs becomes nearly impossible. Our members question why they should remain employed full-time when their wages cannot cover rent, food, transportation, or childcare. This leads to disengagement, absenteeism, and, in many cases, quitting work altogether.

We invest significant time and resources in recruiting, training, and supporting our staff - particularly those rebuilding their lives after incarceration or long-term economic hardship - only to have them leave after the first or second paycheck due to the wage withholding. Thus, we have to repeatedly recruit, onboard, and train new hires while managing staffing gaps and reduced productivity. Reducing the garnishment cap to 25% for lower-income workers and returning citizens, who make up the majority of our member base, would be a boon to our business.

To be clear, **Senate Bill 16 is not about avoiding responsibility.** It is about ensuring Maryland's wage garnishment policies actively support workforce stability and protect children. For these reasons, Out for Justice respectfully urges the Committee to issue a favorable report on Senate Bill 16.