



THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Testimony for Senate Bill 16  
Child Support – Earnings Withholdings Limits  
Before the Judicial Proceedings Committee  
January 29, 2026**

Good afternoon, Chair Smith and my colleagues on the Judicial Proceedings Committee.

Senate Bill 16 seeks to cap wage garnishments to 25% for child support obligors earning less than \$40,000 per year. The goal of this bill is to improve lower-income obligors' ability to pay their support orders and to incentivize them to remain in the workforce. This provision was the highlight of the Department of Human Services' Omnibus Child Support Reform Bill from last session, and this year, we are making it a standalone issue.<sup>1</sup>

The 1968 Federal 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.<sup>2</sup> The purpose of this carve-out was to ensure a legal and moral duty to provide for dependents and prevent shifting the burden of support from the individual to the government. However, that's not what we're seeing happen in the real world.

After taxes and a 65% garnishment, an employee making Maryland's minimum wage of \$15/hour, for example, is left with approximately \$4.25/hour, or less than \$9,000 per year if working full-time, to cover housing, food, and clothing. An Abell Foundation report by the former commissioner for the federal Office of Child Support Services found that "[the 50% to 65%] 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."<sup>3</sup> According a 2022 review conducted by the University of Maryland School of Social Work, 65% of child support obligors in Maryland earn less than \$32,000 annually.<sup>4</sup>

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<sup>1</sup> See DHS's written testimony from 2025 here:

[https://mgaleg.maryland.gov/cmte\\_testimony/2025/jpr/24316\\_01132025\\_13410-329.pdf](https://mgaleg.maryland.gov/cmte_testimony/2025/jpr/24316_01132025_13410-329.pdf)

<sup>2</sup> 15 U.S.C. § 1673(b)(2)(B).

<sup>3</sup> Vicki Turetsky, *Reforming Child Support to Improve Outcomes for Children and Families*, Abell Rep., Jun. 2019, at 24.

<sup>4</sup> Natalie Demyan & Letitia Logan Passarella, *Maryland Child Support Guidelines: 2015-2018 Case-Level Review* 17 (2022).

Research shows that child support is more likely to be paid if it consists of roughly one-fifth of an obligor's income,<sup>5</sup> and collection rates decline when support orders comprise more than 30% of obligors' incomes.<sup>6</sup> When obligors leave the workforce due to unsustainable garnishments, the entire family loses access to critical financial support, and the state's tax base is reduced.

Senate Bill 16 seeks to address this by following the Abell Foundation's recommendation, capping wage garnishments at 25% for parents with annual incomes below 250% of the Federal Poverty Level.<sup>7</sup> For a household of one in 2026, this threshold would be about \$40,000.<sup>8</sup> This is in parity with other garnishment rates in Maryland and incentivizes obligors to own the responsibility of caring for their dependents while retaining enough income to survive on.

As such, I urge a favorable report on Senate Bill 16.

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<sup>5</sup> Steven Eldred & Mark Takayesu, *How Do Child Support Order Amounts Affect Payments and Compliance?* 41 (2011).

<sup>6</sup> Leslie Hodges, Daniel R. Meyer, & Maria Cancian, *What Happens When The Amount Of Child Support Due Is A Burden?*, 94 *Social Service Review* (2020).

<sup>7</sup> Turetsky, *Reforming Child Support*, *supra*, at 38.

<sup>8</sup> <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines#:~:text=1,%2415%2C650>