



## OUT FOR JUSTICE

### **TESTIMONY IN SUPPORT OF SENATE BILL 16/ HOUSE BILL 142** **CHILD SUPPORT - WAGE GARNISHMENTS CAPS 250% FPL**

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

FROM: Jonathan Williams

My name is Jonathan Williams, and I live in Baltimore City. I support Senate Bill 16/ House Bill 142- Child Support - Wage Garnishments Caps 250% FPL.

I am a father of an 8-year-old whose mother placed me on child support. After we signed the child support order, we had to wait six (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 was suspended that I learned I had over \$ 9,000 in child support arrears. When I signed the order, I knew my monthly payments would be \$840, and court fees would be included. Once the court fees were paid, the costs would drop to \$640 per month.

At the time, I was bringing home around \$ 2,600 per month 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 a valid driver's license. My expenses at the time included a \$ 1,200 mortgage, \$500 car payment, \$160 car insurance, \$250 utilities, and \$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.

When I contacted the Department of Human Services (DHS), no one I spoke with even listened to 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 DHS.

The result was that I had to short-sell my house before it went into foreclosure, and my car was voluntarily repossessed. Soon after, I lost both jobs due to the additional driver's license suspension and found myself in \$50,000 worth of debt. I had to take up odd jobs for minimum wage or work under the table to survive. I fell behind on payments, had no income, and ultimately had my bank account frozen at my son's mother's request. All the money in my account was seized, and every paycheck thereafter was garnished, leaving me with only \$15,000 a year to live on after garnishments.

Despite my interest in paying child support and supporting myself, the aggressive garnishments mean that the best financial option for me is to live off of welfare from the state. How can someone pay child support when they have lost every means of paying it?

I hope this testimony sheds light on what many parents have been through and continue to go through. The rules and regulations, as they currently stand, in some situations hurt more than they help. Please consider that some parents want the best for their child(ren), and that situations like mine are sensitive and require 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.

Senate Bill 16/House Bill 142 addresses the issue for lower-income parents by capping the amount of their income that can be garnished for child support. This is a good move to prevent catastrophes like what I went through. I urge a favorable report on Senate Bill 16/House Bill 142.