



## **TESTIMONY IN SUPPORT OF SENATE BILL 16**

### *Child Support - Earnings Withholdings Limits*

TO: Hon. Sandy Bartlett, Chair, and Members of the House Judiciary  
FROM: Zachary Alberts, Director of Advocacy

The Center for Urban Families (CFUF), a West Baltimore workforce and family-strengthening community-based organization, advocates for legislation that strengthens urban communities by helping fathers and families achieve stability and economic success. We are writing to strongly voice our support for Senate Bill 16, which crossed over with several amendments we support.

The first meaningful change from the cross-file bill you heard was to increase the wage garnishment cap from 25% to 35%. This change was based on feedback from the Department of Human Services and some members of JPR, who were concerned that the 25% wage garnishment cap would be lower than the monthly child support obligation itself for some low-income obligors, which could cause arrears to immediately accumulate. According to the Maryland child support guidelines, 95% of support orders are calculated at under 35% of an obligor's gross income. While 35% is higher than the original proposal, it still represents a dramatic improvement over the current system where low-income obligors face garnishment rates of 50-65%.

Secondly, the Senate amendments move applying the additional 35% cap for low-income obligors from 10-122 (which regulates the Child Support Administration) to 10-129, which is where employers are currently required to follow federal garnishment limits. Maryland employers are already responsible for applying the federal garnishment caps to their employees' paychecks, so this legislation requires no additional ongoing work from the State or employers.

The only work the State of Maryland has to do is a **one-time update** to the standard [Income Withholding Order](#) they already send to employers with a few lines of text describing when the new cap should be applied. Multiple states already provide state specific withholding order information in the supplemental information section on page 3 of the IWO, including [Connecticut](#), [Hawaii](#), [Indiana](#), and [New York](#). DHS has confirmed with the federal ACF Region 3 Office that the supplemental information section of the federal IWO form can be used to include state-specific withholding requirements such as a state cap, and that no prior federal approval is required.

Finally, the amendments delay implementation of the bill from October of 2026 to October of 2028 to give the team at the Child Support Administration additional time for implementation. While this bill requires little work from them, we also want to be respectful of the capacity constraints they have expressed. I urge the Committee to give Senate Bill 16 a favorable report.