

TESTIMONY IN SUPPORT OF SB 16/ HB 142:**Child Support - Earnings Withholding Limits**

TO: The Honorable Sandy Bartlett, Chair, and Members of the House Judiciary Committee

FROM: Daniel L. Hatcher, Professor of Law, University of Baltimore School of Law

DATE: April 2, 2026

RE: SB 16/HB 142 – Support

Dear Chair Bartlett and members of the Committee:

Thank you for the opportunity to present testimony in support of SB 16/HB 142 (as amended). I have been a law professor at the University of Baltimore since 2004, including teaching the Civil Advocacy Clinic where students represent low-income clients. My research has received national attention, focusing on improving programs and policies for vulnerable children and impoverished adults—including extensive research regarding the impact of child support policies. Prior to UB, I was an assistant director of advocacy and also staff attorney at the Legal Aid Bureau, representing adults in all areas of poverty law (including representing both custodial and noncustodial parents in child support matters) and representing children in foster care. I was also a senior staff attorney for the Children’s Defense Fund.

SB 16/HB 142 provides needed common-sense reform that benefits everyone:

- The bill will benefit children and custodial parents through more consistent and increased child support payments.
- The bill will benefit noncustodial parents by improving their ability to make payments for their children rather than forcing the parents to quit their jobs.
- The bill will benefit Maryland businesses as their employees are less likely to resign due to unmanageable wage garnishments.
- The bill will benefit the child support agency through increased collections and therefore greater federal IV-D incentive funds.
- And the bill will benefit us all—as more low-income parents will be employed in the above-ground economy, paying taxes, and strengthening our communities.

This bill is needed to reduce harm to low-income children and families. Currently, the Maryland child support agency initiates wage garnishments at the maximum of 65% of disposable earnings. Such garnishments leave low-income noncustodial parents in impossible circumstances, with insufficient remaining income to pay rent or buy food or other minimal necessities—leaving many with no choice but to quit. Noncustodial parents who want to support their children are not able to do so under the current practices. Many low-income obligors are already struggling with other barriers

to employment—and the vastly unrealistic garnishments make matters worse, harming children, custodial parents, obligors, businesses, and all of us—as current practices exacerbate systemic poverty and racial inequality.

The Maryland Department of Human Services—which oversees the Maryland child support agency—has supported this needed reform, planning to include it as part of agency sponsored reforms last year in amendments to SB 195/HB 218. In his [oral testimony](#), the Department’s Secretary highlighted reducing the garnishment limit to 25% for low-income noncustodial parents as one of needed equitable reforms that would help in “*improving payment consistency and reliability*.” Thus, the agency recommended even more of a reduction to the garnishment cap than the amendments to this bill (which caps garnishments at 35% for low-income obligors).

Vicki Turetsky, former Commissioner of the Federal Office of Child Support Enforcement, completed a report for the Abell Foundation to analyze the effectiveness of the child support system in Maryland. Turetsky concluded that the current garnishment of 65 percent of noncustodial parent income is causing harm: “*This 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.*”¹ The high garnishment rate reduces the ability to pay, reducing child support payments and increasing arrearages. Turetsky explained:

*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.*²

Therefore, Turetsky, who was the nation’s top child support enforcement officer, recommends the exact reform in this bill, reducing the garnishment rate from 65% to 25% for low-income noncustodial parents—because it will lead to increased labor force participation and increased child support payments.

Federal law embraces SB 16/HB 142. SB 16 is consistent with federal law, which sets a maximum garnishment rate but allows states to set lower rates.³

The original fiscal note provided for SB 16/HB 142 was not accurate. The original fiscal note summary did not provide an accurate estimate of the cost of this bill, as the actual cost to the state of the original bill would be minimal. In the Department’s own sponsored reforms last year in SB 195/HB 218, an “omnibus bill” with multiple provisions, the fiscal note estimate of that bill was a fraction of this fiscal note. Further, through increased collections, HB 142 can lead to greater federal IV-D incentive payments and thus more revenue made available to the state. ***Now, through amendments to SB 16/HB 142, the fiscal note should be zero because the garnishment amount process will be primarily carried out by employers—which is the same as current practices.***

I therefore submit this testimony in support of SB 16/HB 142 and respectfully request a favorable report.

¹ Vicki Turetsky, Reforming Child Support to Improve Outcomes for Children and Families, THE ABELL REPORT, Vol. 32, No. 5, June 2019, https://abell.org/wp-content/uploads/2022/02/Abell20Child20Support20Reform20-20Full20Report202_20_202020edits20v1_3.pdf

² *Id.*

³ *Id.*