

Dear Members of the **Judiciary Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice. I am a resident of **District 46**, and **I am testifying in support of SB016 Child Support - Wage Garnishment Cap.**



Showing Up for Racial Justice

We can all agree that when a parent has agreed or been court ordered to pay child support, that person should have to pay.

Likewise, wage garnishment can be a fair and direct way to collect money toward that obligation. What isn't fair is when someone who is already barely scraping buy has the majority of their paycheck taken for child support, leaving them almost nothing to pay their own bills.

Under the current law, a child support garnishment can be up to 65% of a person's paycheck. By way of comparison, wage garnishment for medical or credit card debt are capped at 25%. If you are making a minimum wage of \$15 an hour, taking away two thirds of your paycheck would leave you \$5 an hour: not nearly enough to cover housing, food, utilities, and transportation. It's important that parents pay child support, but it's also important that they be able to stay housed and employed themselves. If a parent paying child support is able to maintain a stable home and job, they will be able to keep paying regular child support. Taking so much of someone's pay that they can't afford to get to work or feed themselves is more likely to lead to them being unable to continue making payments.

SB016 would cap the rate at which someone's paycheck can be garnished for child support at 35% if that person is making less than 250% of the federal poverty guidelines. Under the 2026 guidelines, that cutoff would be about \$40,000 for a single person household. This is a fair cap that ensures that low-income people will have to contribute a substantial portion of their income to child support obligations without taking away their ability to meet basic needs.

It is for these reasons that I am encouraging you to vote **in support of SB016 Child Support - Wage Garnishment Cap.**

Thank you for your time, service, and consideration.

Sincerely,

Lindsay Keipper

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Baltimore, Maryland

Showing Up for Racial Justice Baltimore