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Judiciary Committee

Subcommittees

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Public Safety



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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

TESTIMONY IN SUPPORT OF HOUSE BILL 142:

Child Support - Earnings Withholdings Limits

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

FROM: Delegate Kym Taylor

DATE: February 5th, 2026

House Bill 142: Child Support - Earnings Withholdings Limits, 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 [DHS's Omnibus Child Support Reform Bill](#) from last session, and this year, we are making it a standalone issue. You can refer to their written testimony [here](#).

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. The purpose of this carve-out was to ensure a legal and moral duty to provide for dependents and prevent the burden of support from shifting from the individual to the government.

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 \$8,000 per year, to cover housing, food, and clothing. An [Abell Foundation report](#) by the former Federal Child Support Director 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." (pg.24) According to the most [recent quadrennial review](#) conducted by the University of Maryland School of Social Work (pg. 17), 65% of child support obligors in Maryland earn less than \$31,000 annually.

Research shows that child support is more likely to be paid if it consists of [roughly one-fifth of an obligor's income](#) (Eldred & Takayesu, 2011), and [collection rates decline when support orders comprise more than 30% of obligors' incomes](#) (Hodges, 2020). When obligors leave the workforce due to excessive garnishments, ***the entire family loses*** access to critical financial support, and the state's tax base is reduced.

House Bill 142 seeks to address this by following the commissioner of the Office of Child Support Services' recommendation, capping wage garnishments at 25% for parents with annual incomes below \$40,000 or 250% of the [Federal Poverty Level](#) (pg. 38). This is in parity with other garnishment rates in Maryland and remains consistent with the logic that obligors must own the responsibility of caring for their dependents while retaining enough income to survive on. I urge a favorable report on House Bill 142.