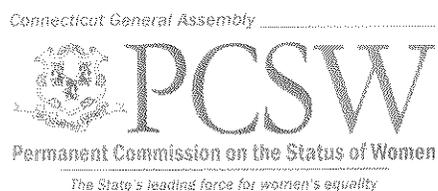


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**Written Testimony of
The Permanent Commission on the Status of Women
Before the
Banks Committee
Tuesday, February 17, 2009**

In Support of:

S.B. 620, AAC Bank Information Related to Court-Ordered Money Judgments

Senator Duff, Representative Barry and members of the committee, thank you for this opportunity to provide written testimony in support of S.B. 620, AAC Bank Information Related to Court-Ordered Money Judgments, which would create a central database of individuals' banking information for the purpose of collecting money judgments.

Research shows that 5 of every 6 custodial parents are women (83.8 percent) and 1 in 6 are men (16.2%).¹ In the U.S. in 2005:²

- Child support collections totaled \$25 billion.
- 6.1 million custodial mothers were entitled to child support.
- The annual average amount of child support received was \$3,600, which was 64% of the average amount due (\$5,600).
- For 5.3 million custodial parents who received a portion of the child support owed, the payment represented 16% of their average income.
- Among custodial parents below the poverty level who received full payments, the payment represented 60% of their average income.

For all custodial parents, especially those living below the poverty line, child support payments are a critical component toward reaching economic self sufficiency. Nearly half of all single mothers lack adequate income and are much more likely to be poor than other families with children. Additionally, households headed by women of color have the highest rates of income

¹ U.S. Census Bureau. <<http://www.census.gov/prod/2007pubs/p60-234.pdf>>.

² U.S. Census Bureau. <<http://www.census.gov/Press-Release/www/releases/archives/children/010634.html>>.

inadequacy: 80% for Latinas, 69% percent for African-Americans, 43% for Asian/Pacific Islanders, compared to 45% for Caucasians.

A centralized database would support efforts to collect delinquent child support payments. The PCSW supports efforts to increase collection of child support payments for custodial parents because these payments represent a significant portion of the household income, and are critical to ensuring family stability and self-sufficiency. We appreciate continued attention to this matter, and look forward to working with you on this important issue.