Chicago Daily Law Bulletin

Bill would lower interest on unpaid child support

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A bill introduced in the Illinois House would prevent interest from accruing on delayed child support payments.

Introduced by Rep. LaShawn K. Ford, a Democrat from Chicago's West Side, House Bill 5811 would amend Sections 12-103 and 12-109 of the Code of Civil Procedure, cutting language that imposes a 9% interest rate on "every judgment arising by operation of law from a child support order."

Ford at a news conference on Wednesday said the bill doesn't aim to support "deadbeat dads."

"It's to support hardworking men and women that would like to pay," Ford said. "But anytime you have a 9% interest rate, it makes it almost impossible."

The proposed legislation has support from family law attorney and father's rights advocate Jeffery M. Leving. He said Wednesday the current interest rate on child support arrearages further disadvantages parents who already struggle with financial stability.

"If a father is unemployed and dead broke and can't support himself, how is he going to pay 9% statutory interest on top of that?" Leving said. "It further increases the likelihood of him ending up incarcerated."

Under the Illinois Non-Support Punishment Act, a parent who fails to make child support payments can be charged with a misdemeanor or felony. A judge can also order jail time for parents who refuse to pay.

Leving said 18 states and the District of Columbia do not charge interest on child support arrearages, while eight states charge a rate higher than Illinois' 9%.

"The 9% statutory interest artificially can create more fatherlessness, and



LaShawn Ford

fathers should not end up an endangered species," Leving said.

Reducing the number of "absent fathers" would also reduce crime rates in the city of Chicago and throughout the state, Ford said

"We have to make sure that our laws are there to help bring together our families and not tear them apart," Ford said. "Family law in Illinois tears families apart and puts children at a disadvantage from having two fit parents in their life."



Jeffery M. Leving

Ford added the bill would help ease the burden the state faces from tracking uncollected debt.

"Not only are we going to stop the interest on unpaid debt in the state of Illinois, but we must eliminate the interest that's on the books that's costing taxpayers millions of dollars to maintain over years," Ford said.

The bill likely won't be assigned to a committee until the state legislature returns in November for its fall veto session.