

BILL ANALYSIS

Senate Research Center
89R10589 KRM-D

C.S.S.B. 629
By: Zaffirini
Jurisprudence
4/22/2025
Committee Report (Substituted)

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Many Texas families face financial hardship due to unpaid child support, which has reached approximately \$19 billion statewide. A substantial portion of this debt is owed by noncustodial parents with limited incomes who often struggle to meet current child support obligations, let alone repay overdue amounts burdened by a six percent interest rate on arrears. This high interest rate compounds the debt, making it increasingly difficult for low-income parents to catch up on missed payments and thereby worsening the financial challenges faced by custodial families awaiting support.

S.B. 629 would address this issue by reducing the interest rate on past-due child support from six percent to three percent. Lowering this interest rate would make repayments more achievable, encouraging consistent payment behavior, especially among low-income earners, and providing more reliable support for custodial families.

(Original Author's/Sponsor's Statement of Intent)

C.S.S.B. 629 amends current law relating to the accrual of interest on overdue child support.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 157.265, Family Code, as follows:

- (a) Provides that interest accrues on the portion of delinquent child support that is greater than the amount of the monthly periodic support obligation at the rate of three, rather than six, percent simple interest per year from the date the support is delinquent until the date the support is paid or the arrearages are confirmed and reduced to money judgment.
- (b) Provides that interest accrues on child support arrearages that have been confirmed and reduced to money judgment as provided in Subchapter F (Judgment and Interest), Chapter 157 (Enforcement) at the rate of three, rather than six, percent simple interest per year from the date the order is rendered until the date the judgment is paid.
- (c) Provides that interest accrues on a money judgment for retroactive or lump-sum child support at the annual rate of three, rather than six, percent simple interest from the date the order is rendered until the judgment is paid.
- (d) Provides that Subsection (a) applies to a child support payment that becomes due on or after January 1, 2026, rather than January 1, 2002.
- (e)-(f) Makes conforming changes to these subsections.

SECTION 2. Effective date: September 1, 2025.