

## **Consumer Credit Protection Act (CCPA) Child Support Withholding Limits**

**Allowable disposable income = disposable income x CCPA % limit**

- Allowable disposable income is the maximum available for child support withholding. Even if the withholding order specifies a higher payment, the allowable disposable income is the most you can withhold.
  - The [federal CCPA Visit disclaimer page](#) (PDF) sets limits on withholding from an employee's or obligor's disposable income based on the current family situation and child support payment history. The CCPA protects an employee from having too much withheld. [Some states](#) have enacted laws that provide even more protection to the employee's income.
- The withholding limits set by the federal CCPA are:
  - 50 percent - Supports a second family with no arrearage or less than 12 weeks in arrears
  - 55 percent - Supports a second family and more than 12 weeks in arrears
  - 60 percent - Single with no arrearage or less than 12 weeks in arrears
  - 65 percent - Single and more than 12 weeks in arrears

Visit this website for detailed information on the Consumer Credit Protection Act (CCPA) for child support withholding limits:

<https://www.acf.hhs.gov/css/outreach-material/processing-income-withholding-order-or-notice>