

## Maryland Child Support Law in 2026: A Guidelines System Adapts to Blended Families

An overview of the state's child support "landscape," including the Multifamily Adjustment Law.

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Maryland's child support framework has long been defined by a single organizing principle, a presumptively correct formula-based award that considers both parents' actual incomes and certain child-related expenses. In 2025, the Maryland legislature made a consequential but targeted change to the framework. Effective Oct. 1, 2025, Maryland enacted a multifamily adjustment that allows courts to recognize in a standardized way the financial reality of parents supporting children living in multiple households.

For the legal industry, these updates are less about reinventing child support and more about updating a system to increase access and standardization. The result is a landscape where the guidelines remain the default, but the statute now more directly accounts for blended-family structures.

Maryland uses an income shares approach to child support, which means that the law relies on a schedule of basic child support obligations keyed to the parents' combined adjusted actual income and the number of children existing between the parents. That basic obligation is then divided between the parents in proportion to their adjusted actual incomes, with add-ons for specified expenses—e.g., work-related child care, health insurance and extraordinary medical expenses.

The guidelines are not optional in ordinary cases. In fact, there is a rebuttable presumption that the amount resulting from the statutory worksheets and schedule is the correct award, and any departure from the guidelines requires the court to have found that an application of the guidelines would otherwise be unjust or inappropriate. This presumptive nature of the guidelines ensures that parity can exist among the vast majority of Maryland's population when determining child support, whether they have access to legal counsel or not.

Despite so much effort going into standardizing the guidelines to ensure parity, controversy will find a way—and in Maryland, that comes in the form of interpretation of the input variables for the guidelines. For instance, Maryland's definition of "actual income" is intentionally expansive, capturing income from virtually any source, including wages, salaries, commissions, bonuses, dividends, pensions, interest, trust income, annuities, and certain public benefits like Social Security and unemployment. For self-employment and similar income streams, the statute looks to gross receipts minus "ordinary and necessary" expenses required to produce income—a common point of factual dispute in contested matters. However, while expansive in vision, Maryland's definition of income is also tailored when considering means-tested public assistance funds, such as temporary cash assistance and food stamps/Supplemental Nutrition Assistance Program, so as to differentiate between parental resources and social safety nets. Once the parties and the court identify actual income, the focus shifts to any *adjustments* to said actual

income. These adjustments take the form of preexisting reasonable child support obligations actually paid and/or alimony or maintenance obligations actually paid.

Nevertheless, one of the most consequential factors in Maryland's child support guidelines is the actual physical custody arrangement existing between the parties. Broadly speaking, Maryland distinguishes between sole physical custody and shared physical custody by way of whether a parent has or does not have at least 92 overnights in a given year. The overnight count is a critical factor when calculating child support and can often signal a significant change.

What was once the 128-overnight threshold has been reduced to 92 in a bid to lessen the proverbial cliff of child support and lower the litigious temperature underpinning custody cases for years. Coupled with the multifamily adjustment, the 92-overnight criteria now applies not just to the child in question but also the additional in-home child. That overlap is likely to shape evidentiary disputes because parenting-time documentation can now affect both the base recommended child support and the availability of the new deduction.

Given the import of its effect, what is the multifamily adjustment? Effective Oct. 1, 2025, Maryland's Multifamily Adjustment Law (HB 275) changed the definition of adjusted actual income to include a new subtraction: an "allowance for support for each child living in a parent's home" when the parent owes a legal duty of support to that child, the child is not subject to the support order being calculated, and the child is considered to be spending more than 92 overnights in the parent's home each year. In plain terms, the law acknowledges a common reality in many modern family structures — that a parent's resources may already be going to the support of a child in a household who is not part of the pending child support case.

The allowance is not a free-form credit. HB 275 specifies a calculation method whereby the basic child support obligation for each qualifying additional child is determined using only the income of the parent entitled to the deduction, and the resulting amount is then multiplied by 75% to produce the allowance. The statute then requires that the amount of the allowance be subtracted from the parent's actual income before the court determines the child support award in the case at hand.

The allowance is not automatic. HB 275 directs courts to decline to award the allowance if, after considering the evidence and the best interests of the child for whom support is being determined, applying the allowance would be unjust or inappropriate. This safeguard is essential to understanding the law's practical footprint, which is to keep the multifamily adjustment within Maryland's broader framework where guidelines are presumptive but the child's interests remain the primary focus.

Of course, Maryland's major statutory change does not automatically rewrite existing child support orders. Such a change requires filing a motion and showing a material change in circumstances, and such a change can typically go back to the date of filing, not prior. Consequently, the multifamily adjustment's real-world impact will be felt most sharply in new orders entered after Oct. 1, 2025, and modification proceedings where a qualifying parent raises the allowance as part of an updated guideline calculation. This procedural reality is important for the broader legal market as its adoption will be more of a curve and less of an overnight transformation of the entire child support landscape.

Maryland's child support system is not solely a courtroom phenomenon—it is also deeply administrative. The Maryland Child Support Administration (CSA) describes a broad enforcement tool kit, including federal and state tax refund offsets, administrative passport denial, driver's license suspension and professional license suspension. These available tools can be used to great effect when arrears accrue by the payor. When considering the multifamily adjustment alongside support orders examined by the CSA, an order that more accurately reflects a payer's real household responsibilities may reduce default risk and arrears growth. Of course, given the potential enforcement consequences, the dispute over guideline inputs — including the multifamily adjustment—will likely become a higher stakes consideration in negotiation and litigation, undercutting an always-prevalent legislative goal of reducing litigation costs.

As courts and agencies implement the multifamily adjustment, several issues are likely to shape the next phase of Maryland's child support landscape:

- Evidence disputes about overnights and household composition: Because eligibility can depend on whether a child is in the home for more than 92 overnights, parties may increasingly litigate residency documentation and parenting-time records.
- Interaction with imputed income (voluntary impoverishment) cases: If the allowance is unavailable where income is imputed, courts will need to clarify boundaries in mixed fact patterns—e.g., partial underemployment claims with genuine in-home dependents.
- Best-interests overrides and consistency: The statutory requirement to deny the allowance when unjust or inappropriate invites discretionary decisions; over time, practitioners will look for emergent patterns and appellate guidance to predict outcomes.
- Administrative alignment with court forms and calculators: Because guidelines are operationalized through worksheets and agency processes, implementation quality will depend on forms, training and how consistently the new deduction is

captured in routine calculations.

Maryland's child support system remains a guidelines regime utilizing a schedule-driven income shares model backed by a presumption of correctness and reinforced by robust administrative enforcement. The Multifamily Adjustment Law, effective Oct. 1, 2025, does not abandon that model but rather seeks to refine it by recognizing that parents often support additional children in their household who are not part of the order being calculated, using a structured 75% allowance with a best-interests backstop. It is in this best-interests backstop that the ever-present goal of the Maryland legislature remains apparent: the preservation and consideration of that which is in the best interests of the minor child in question.

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