



2018 Legislative Wrap-Up

Maryland Workers to See Financial Boost

- **40,000 Workers Gain Access to Maryland's EITC** ([HB856/SB647](#)): The Earned Income Tax Credit is a powerful incentive to help workers make ends meet, but unfortunately leaves behind single workers under the age of 25 years old. Maryland's General Assembly voted to eliminate the age requirement for single filers claiming the EITC, which results in a \$5 million investment allowing 40,000 hardworking, low-income Marylanders to receive more money back at tax time. This bill has been the CASH Campaign's top priority for 3 years.
 - *Thank you to our tireless bill sponsors Senator Richard Madaleno & Chair Emeritus Sheila Hixson, their staff, and our partners for working hard to make sure Maryland's EITC is the best it can be! We would like to acknowledge the work of our bill sponsors, who will not be returning to the Maryland General Assembly next year. Both Senator Madaleno and Chair Emeritus Hixson have been champions of the Earned Income Tax Credit throughout their careers in the Legislature. Their work has resulted in Maryland having one of the strongest EITCs in the nation, helping boost 400,000 low-income Marylanders each year! We thank them for their service and wish them luck in their future endeavors.*

Strong Consumer Protection Measures Passed

- **Credit Report Security Freezes and Thaws For All** ([HB710/SB202](#)): This bill eliminates fees for all who seek to release a credit freeze in Maryland.
- **Video Toll Collection Reform** ([SB973](#)): A 2013 law allows the Maryland Transit Authority to charge a \$50 violation fee on unpaid or late tolls. This has resulted in over 340,000 drivers with toll debt sent to Central Collections (with a 17% fee) and 47,000 drivers with their registration flagged at MVA. Some drivers are reporting thousands of dollars in debt and significant customer service challenges trying to resolve the debt. Some drivers have reported not receiving notices from MDTA that they had any toll violations. This bill allows MTA to recall toll debts from Maryland Central Collections Agency under certain, mitigating circumstances.

Higher Education

- **"Debt Letter" Required of For-profit Institutions** ([HB17/SB69](#)): As of 2016, higher education institutions in Maryland are required to send an annual letter to those receiving financial aid with information about the amount of debt they have accrued. The letter helps students to understand their debt load before they graduate and research shows it encourages students to take out fewer loans. This year's bill ensures that for-profit institutions are required to send an annual debt letter, as well.
- **Regulations of For-Profit Colleges** ([HB1103/SB795](#)): Students who attend for-profit institutions of higher education often face higher debt burdens, along with poor completion and employment rates. For-profit colleges have also engaged in predatory enrollment practices targeting low-income students, particularly in communities of color. This bill requires these institutions to inform students of the cost and length of the program, as well as employment rates prior to enrollment. The bill also requires the institutions to pay into a guaranty fund to protect students in case of school closure. For more information visit www.marylandconsumers.org.
- **Expansion of the Guaranteed Access Grant for GED Earners** ([HB 781/SB 842](#)): CASH supported its partners at [Job Opportunities Task Force](#) in ensuring that GED earners can access the Howard P. Rawlings Guaranteed Access Grant. Prior to this policy, GED earners were left out of the program, which had a disproportionately negative impact on students of color seeking higher education funding.

Strengthening the Safety Net

- **Child Care Subsidies Increase** ([HB430/SB379](#)): Provides an increase in child care subsidies, along with mandatory funding for the program. For more information visit www.marylandfamilynetwork.org/.
- **Temporary Disability Assistance Program (TDAP) Increase** ([HB1615/SB1231](#)): Last year, we were happy to support a budget initiative which increased Maryland's TDAP amount for the first time since 2002. This year, we supported our partners in ensuring the funds are spent accordingly, along with an additional increase to TDAP over the next 8 years. TDAP provides a critical benefit for those waiting for federal disability benefit approval. For more information visit www.catholiccharities-md.org/advocate/.

Food Access

CASH was happy to support to our partners at [Maryland Hunger Solutions](#) on the following bills:

- **The Maryland Cares for Kids Act** ([HB315/SB740](#)): This bill repeals the reduced-fee lunch program to allow broader access to free school lunches to households earning between 130-185% of the poverty level.
- **Maryland Meals for Achievement** ([HB1235/SB818](#)): This bill provides funding and security for Maryland's in-classroom breakfast program. The bill also expands the program to private schools with low-income students, and expands the program to include middle and high schools.

Veto Override Successes

Congratulations to our partners at [Job Opportunities Task Force](#) on the following victories:

- **Maryland Workers Gain Access to Earned Sick Leave** ([HB 98/SB 135](#)): After 6 years of dedicated advocacy from the [Working Matters Coalition](#), we are happy to see Maryland workers provided access to up to 5 days of earned, paid sick leave. This policy benefits over 700,000 low-wage workers and their families.
- **'Ban the Box' on College Applications** ([HB 541](#)): The General Assembly succeeded in overriding the Governor's veto of a bill to 'ban the box' on college applications. This will help those with a criminal record to have a fair shot during the college application process.

Unfinished Business

- **EITC Outreach Bill** ([HB0573](#)): This bill would have allowed for information-sharing between Maryland's Department of Human Resources and the Comptroller's Office to better target EITC outreach. The bill passed the full House and then was stuck in the Senate Budget & Taxation Committee.
- We will continue to support our partners at [Maryland Consumer Rights Coalition](#) on the following initiatives:
 - **Regulation of Student Education Loan Servicers** ([HB 1642/SB 1012](#)): This bill sought to regulate student loan servicers as collection agencies in order to protect student loan borrowers from unscrupulous lending practices.
 - **Auto Insurance Reform** ([HB 656/SB945](#)): We hope to help eliminate non-driving related factors for determining auto insurance rates and establish a low-cost auto insurance program in Maryland.
 - **Debt Exemption Reform** ([HB 673/SB 22](#)): 42,586 Marylanders had their wages garnished this year. Maryland law sets the amount of wages that an individual may keep from garnishment. Unfortunately, Maryland's current law is one of the worst in the region.
 - **Debtor's Prisons** ([HB 1081/SB 1050](#)): Currently, Maryland resident can be jailed over civil debt due to a practice often referred to as "body attachment". If an individual cannot afford bail, they can be jailed for extended periods of time, risking loss of employment, housing, and general financial stability. We will continue to work with our partners to eliminate this practice, which disproportionately impacts low-income communities.