



2022 CASH Campaign of Maryland Legislative Agenda

The CASH (Creating Assets, Savings and Hope) Campaign of Maryland is a non-profit organization that seeks to promote economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland.

Expanding Access to Free Tax Preparation and the Earned Income Tax Credit (EITC)

- **State Grant:** CASH continues to receive a state grant that will be used for EITC outreach and free tax preparation services. Every year there are millions of EITC dollars that are left on the table instead of in the hands and pockets of Marylanders who need it most. In addition to EITC outreach, we offer free high quality tax preparation for low-income households. Despite the challenges and necessary limitations due to the global pandemic, CASH enabled Maryland residents to save \$3 million in tax preparation fees for the 2020 tax year. CASH's efforts led to Marylanders receiving \$24 million in state and federal refunds. At this critical time of economic recovery, increasing the financial resources of fellow working citizens is a key component of recuperating from the pandemic. The EITC is "earned" – you must work to receive the nation's most effective tool that is proven to lift people out of poverty.
 - This session, CASH will request that the state grant be increased to \$500,000 so we can continue to expand access to free tax preparation during these critical times.
- **EITC Outreach:** CASH supports expanding awareness of the EITC to those who are most likely to qualify. We will continue to try to put more money and resources in the hands and pockets of working Marylanders, especially during these uncertain times.

Make Work Pay through Tax Credit Expansions

- The RELIEF Act provided Marylanders with financial assistance to help combat the negative impact of COVID-19. The Act distributed aid through tax credit expansions that are set to expire in 2023. CASH is committed to making the recent tax credit expansions permanent, so families that were vulnerable pre-pandemic can continue to receive help.
 - **Earned Income Tax Credit (EITC):** Single Maryland filers who are unable to claim dependents, who qualify for the Federal EITC, will now receive a 100% match to the Federal EITC until 2023. This expansion reaches low-wage earners including first-time expectant mothers, non-custodial parents, aging out foster-youth, single men struggling to remain engaged in the workforce, and young veterans.
 - **ITIN Filers:** Maryland's EITC was expanded to include low-income immigrant families who pay taxes but are not currently eligible for the federal EITC. These workers pay over \$100 million in taxes annually without being eligible for most tax credits or public assistance programs.
 - **Child Tax Credit (CTC):** For the first time, Maryland has established a state CTC. This credit is currently limited in its capacity to provide relief for working families with children. CASH supports expanding this credit and making it permanent.

Creating Assets, Savings and Hope



CASH and its partners will advocate for expansions to become permanent by educating the public and legislators on the impact of the tax credit expansions.

Strengthen the Safety Net for Workers

- ***Unemployment Insurance System:*** Claimants are experiencing problems with the Unemployment Insurance System which is leaving many recipients without benefits or with a lower amount for which they are entitled. Issues that claimants are experiencing include trouble with BEACON, incorrect overpayment notices, and problems with redetermination. CASH supports strengthening the unemployment system so that it works for people who need it.
- ***Paid Family Leave (Led by the Time to Care Coalition):*** Many Marylanders do not have access to paid family leave. This means they must choose between the health of themselves and loved ones or financial security. The Time to Care Act will allow Marylanders to take time away from work to be able to care for their loved ones or themselves. CASH supports Maryland establishing a Family and Medical Leave Program because this is a step towards addressing the nation's paid family leave crisis. Please visit the Time to Care Coalition's [factsheet](#) for more information.

Pathway to Closing the Racial Wealth Divide

- ***Baby Bonds:*** The goal of a Baby Bond program is to provide capital, at age 18, for young adults to begin wealth building activities like pursuing higher education, purchasing a home, starting a small business, and saving for retirement. They provide resources to children whose households have the lowest amount of wealth. They are a pathway to close the racial wealth divide and provide an equitable start for lower-income populations. This is accomplished by setting money in a pooled trust account for every low-income baby born in Maryland until eligible participants claim their share at age 18. CASH supports exploring the assorted options for a Baby Bonds program in Maryland.

Increase Access to College Savings

- ***Maryland 529:*** CASH supports providing regulatory authority to Maryland 529 to make changes within the spirit of the legislative intent of the Save4College program to help low- and middle-income families access post-secondary education.

Provide Compensation for Patients Improperly Sued for Medical Services (Led by the Maryland Consumer Rights Coalition and End Medical Debt Coalition)

- During the 2020 legislative session, HB 565 passed which bans hospitals or collection agencies from garnishing the wages of people who qualify for free or reduced-cost care and prohibits liens being placed on the primary home of any former patient who has an unpaid bill. This year CASH will work with the End [Medical Debt Coalition](#) on compensation for patients who

Creating Assets, Savings and Hope



qualified for free or reduced-cost medical care but instead were charged and sued for these medical services. Check out MCRC's [Medical Debt Freedom Fund](#).

Increase Access to Affordable Transportation for Low-Income Workers and Residents

- CASH participated in the Task Force to Study Transportation Access. The purpose of the task force was to research and make recommendations for improving Marylanders' access to employment, training and education opportunities, health and rehabilitation services, and other social services. CASH supports the task force's four recommendations:
 1. Expand independent transit access and mobility through the expansion of vehicle access programs and the consideration of low-cost auto insurance programs
 2. Improve efficiency and capacity within assisted transit access through the improvement of on-demand paratransit programs and the improvement of collaboration between medical transportation providers
 3. Close the access gap with different types of transit modes through the creation and promotion of rides sharing and the investment in "pooling"
 4. Increase accessibility and utilization of existing mass transit access through increasing outreach and transparency

Making Car Insurance More Affordable (Led by the Maryland Consumer Rights Coalition and Job Opportunities Task Force)

- Under current law, auto insurance companies are permitted to use factors unrelated to a person's driving record, such as gender and credit history, in determining rates. We will continue to work to reduce discriminatory practices in establishing rates and promoting access to transportation by prohibiting insurance companies from using factors unrelated to a person's driving record to establish rates.

Increase Consumer Protection and Cybersecurity

- CASH is dedicated to supporting legislation that increases consumer protection laws and laws that protect critical systems from digital threats. CASH supports consumer protection laws that require businesses that store personal information increase their security and reduce predatory debt collection practices.

For more information, please visit www.cashmd.org or contact Tonaeya Moore at tonaeya@cashmd.org

Creating Assets, Savings and Hope