



**Senate Bill 2**  
**Department of Human Services – Electronic Benefit Transfer Cards – Fraud (Prevent Electronic Benefits Theft Act of 2023)**

Senate Finance Committee  
February 23, 2023

**Support with Amendment**

**Catholic Charities of Baltimore strongly supports SB 2 with amendments**, which requires the Department of Human Services (DHS) to reimburse Marylanders who have had their Electronic Benefits Transfer (EBT) card benefits stolen, and requires the Department to work with the EBT vendor to reduce the likelihood of future theft through improvements to the EBT card. The sponsor amendments will ensure the reimbursements are retroactive and that benefits are replaced quickly without burdening the family to secure investigatory materials related to the theft.

Inspired by the Gospel to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need. For 100 years, Catholic Charities has accompanied Marylanders as they age with dignity, obtain empowering careers, heal from trauma and addiction, achieve economic independence, prepare for educational success and feel welcome as immigrant neighbors.

**As one of the largest human service providers in Maryland, we work every day with low-income families and see firsthand the challenges and difficulties they face when they lose their benefits.** We know that public benefits are vitally important in the effort to assist low-income seniors and families meet their basic needs, as Marylanders use these benefits for food, housing and transportation. Our mental health clinicians have heard from countless families struggling with the trauma their families experience when their public benefits are stolen and there is no income to replace what's been lost. The unexpected loss of benefits means families have to frantically try to secure what little cash they may have to cover the costs of their monthly grocery, housing, and household budgets, ultimately exacerbating the experience of poverty and trauma.

**Passing SB 2 will directly improve the economic security – and behavioral health - of low-income Marylanders.** Rapidly replacing public benefits that have been stolen off EBT cards will ensure continued access to reliable food, housing, and income for the families we work with, building their overall economic security and reducing the various stressors that families face living in or near poverty. It is vitally important that the benefits are replaced without undue burden placed upon families to gather reports and materials related to the theft. Just like dollars are quickly replaced when credit cards are stolen, benefits must be quickly replaced when EBT benefits are stolen.

**On behalf of the individuals and families we work with, Catholic Charities of Baltimore appreciates your consideration, and urges the committee to issue a favorable with amendments report for SB 2.**

Submitted By: Regan Vaughan, Director of Advocacy