

WRITTEN TESTIMONY IN SUPPORT OF HOUSE BILL 0628
Universal Basic Income for Transition-Age Youth Program – Establishment
Maryland General Assembly, House Appropriations Committee
Position: Support
Submitted by: The Greater Washington Community Foundation
March 6, 2026

The Greater Washington Community Foundation respectfully submits this testimony in strong support of House Bill 0628. Through Thrive Prince George’s — a 24-month guaranteed income pilot administered from 2024 to 2026 — we provided \$800 monthly payments to 175 Prince George’s County residents, including 50 transition-age youth who had aged out of foster care. The pilot — which concludes later this month — was operated in partnership with United Communities Against Poverty, Court Appointed Special Advocates of Prince George’s County, and financial coaching partners TrustPlus and Latino Economic Development Center and is currently under evaluation by the Urban Institute. We speak from direct experience: unconditional cash works.

The Need

Young people who age out of foster care face some of the most severe economic vulnerabilities of any population in Maryland — thrust into independence at 18 with no family safety net. The data are stark:

- Between 22% and 30% experience homelessness by age 26.¹
- By age 26, those who age out have 50% lower earnings and 20% lower employment rates than peers with similar education.²
- Within four years of aging out, 50% have no earnings at all; those who do earn an average of just \$7,500 annually.³
- Only 8%–12% earn a college degree by their mid-to-late 20s, compared to 49% of the general population.²

In Thrive Prince George’s, our youth participants consistently reported that the monthly payment enabled them to stabilize, save, reduce financial stress, and plan for the future in ways that had previously felt out of reach. What they lacked was not ambition — it was an income floor.

Support for HB0628

The focus of HB0628 is well-targeted and evidence-based. The period between ages 18 and 26 is a critical window for foundational decisions about education, housing, and finances. Guaranteed income creates opportunity, not dependency — as more than 100 pilots across the U.S. have demonstrated. We also commend the bill’s existing benefits protection provision, which is essential to program integrity.

Requested Amendments

We respectfully request two additions based on our pilot experience:

1. Require access to free financial coaching and education for all participants.

¹Spindle-Jackson, Adrianna, et al. “Extended Foster Care and Homelessness: Assessing the Impact of the Fostering Connections to Success and Increasing Adoptions Act on Rates of Homelessness among Youth.” *Children and Youth Services Review*, vol. 164, Sept. 2024, p. 107820, <https://doi.org/10.1016/j.childyouth.2024.107820>.

²The Annie E. Casey Foundation. “What Happens to Youth Aging out of Foster Care?” *The Annie E. Casey Foundation*, 25 Feb. 2025, www.aecf.org/blog/what-happens-to-youth-aging-out-of-foster-care.

³IFoster. “6 Quick Statistics on the Current State of Foster Care – IFoster.” *IFoster*, 9 Nov. 2020, www.ifoster.org/blogs/6-quick-statistics-on-the-current-state-of-foster-care/.

Cash paired with financial coaching is more powerful than cash alone. In Thrive Prince George's, youth participants who engaged with coaching reported greater confidence in budgeting, credit-building, and long-term planning — many for the first time. We recommend the Department be required to ensure no-cost access to financial coaching and educational resources for all participants, delivered flexibly through community partners or financial institutions that meet youth where they are.

2. Broaden benefits protection to explicitly cover all public assistance programs.

The bill's existing protection is a strong foundation, but we urge the Committee to explicitly enumerate SNAP, Medicaid, housing assistance, and TANF — ensuring payments are not treated as earned income under any federally or state-funded program. Many transition-age youth — especially young parents — rely heavily on these government programs for stability. Guaranteed income cannot replace these programs; rather it helps supplement and supplant them by empowering youth financially so that they can become independent of them over time.

The young people who age out of foster care in Maryland deserve more than a system that walks away from them at 18. House Bill 0628 builds the kind of economic floor that makes genuine self-sufficiency possible. The Greater Washington Community Foundation urges the Committee to give a favorable report to House Bill 0628.

Respectfully submitted,

The Greater Washington Community Foundation

Administrators of the Thrive Prince George's Guaranteed Income Pilot

¹Spindle-Jackson, Adrianna, et al. "Extended Foster Care and Homelessness: Assessing the Impact of the Fostering Connections to Success and Increasing Adoptions Act on Rates of Homelessness among Youth." *Children and Youth Services Review*, vol. 164, Sept. 2024, p. 107820, <https://doi.org/10.1016/j.childyouth.2024.107820>.

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