



**SB 0241 -Maryland Healthy Working Families Act - Applicability**  
**Senate Finance Committee**  
**February 13th, 2020**  
**Oppose**

Chairwoman Kelly, Vice-Chair and members of the committee, thank you for the opportunity to provide testimony in opposition of Senate Bill 241. This bill would exempt substitute teachers in county schools from the Maryland Healthy Working Families Act.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy.

SB 241 aims to exempt substitute teachers that work on an as-needed basis from the Maryland Healthy Working Families Act. This act was passed in 2018 to provide a safety net for Marylander workers. Exempting certain substitute teachers from this act is concerning because all substitute teachers should be protected. Substitute teachers are an important part of our educational system. They are just as susceptible to getting sick as other teachers, and they should have the safety to stay home and heal with negative consequences on their finances. If certain substitute teachers are not protected, they could miss out on earning income they have already planned to receive. This will cause an increase in substitute teachers' income volatility which leads to numerous adverse effects. The ripple effect of income volatility can lead to an increase of credit use, missed bills, and other financial burdens that can do lasting financial harm.

***For this reason, we encourage you to return a favorable report on SB 241.***