



**SB 211 Labor and Employment - Family and Medical Leave Insurance Program - Establishment (Time to Care Act of 2021)**  
**Senate Finance Committee**  
**January 28, 2021**  
**SUPPORT**

Chairwomen Kelley, Vice Chair and members of the committee, thank you for the opportunity to testify in support of Senate Bill 211. This bill would establish a leave program, so employees will have access to paid leave in order to care for themselves or family members.

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. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

Family and Medical Leave (FMLA) is a federal program that provides insurance to employees that work for a covered employer. However, this is not an option for many employees in Maryland. This means that they have limited or no options when it comes to taking paid leave. Some employees have access to unpaid leave, while others risk being fired for taking leave. Maryland has partially addressed limited aspects of this issue through the Flexible Leave Act and Parental Leave Act.<sup>1</sup>

When employees encounter health related hardships they experience high levels of mental, emotional, and physical stress. This stress is increased by the demands of work and the inability to stop working to appropriately address concerns. Decision making, healing, and financial stability are compromised when employees do not have adequate options to navigate difficult times.

Families have been battling a global pandemic since early 2020. Maryland has had over 300,000 confirmed cases<sup>2</sup> of COVID-19. Some of the families affected were able to take an appropriate time away from work without fear of losing their jobs or losing crucial income. Many families were not. The need has increased to protect worker's ability to care for themselves and their families. There are new strands of COVID-19, which have a higher transmission rates<sup>3</sup>. This can lead to more COVID-19 cases and lengthen the duration of the pandemic. Also, there are long term effects of surviving COVID-19<sup>4</sup>. This can leave people with serious short and long term complications. The Time to Care Act will provide protection to address immediate concerns, and it will provide a safety net for future medical complications. COVID-19 not only threatens the health of Marylanders, but it also threatens the financial security of those directly and indirectly affected. Having a state level FMLA program would shield some of the financial burden.

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<sup>1</sup> <http://dls.maryland.gov/pubs/prod/HHS/2017-Report-of-the-Task-Force-to-Study-Family-and-Medical-Leave-Insurance.pdf>

<sup>2</sup> <https://coronavirus.maryland.gov/>

<sup>3</sup> <https://www.cdc.gov/coronavirus/2019-ncov/transmission/variant.html>

<sup>4</sup> <https://www.cdc.gov/coronavirus/2019-ncov/long-term-effects.html>



SB 211 will help alleviate stress by supporting:

- Parents caring for a newborn child or child newly placed for adoption or foster care.
- Workers caring for a family member with a serious health condition or disability.
- Workers caring for a military service member who is next of kin or those who have specified a need resulting from the military deployment of a family member.
- Workers who have a serious health condition that makes them unable to do their job.

A Family and Medical Leave Insurance program would benefit individuals and families by protecting workers who need to stay home to care for themselves or family members. They would not lose vital income, which could leave low to moderate income families to face housing instability, accumulation of debt, and inability to build long-term wealth and assets. Ensuring that employees can safely take time off, will ensure that Maryland employees will not have to choose between their own or their family's health and maintaining their economic security.

*For these reasons, we encourage you to return a favorable report on SB 211.*