



## Member Agencies:

Advocates for Children and Youth  
Baltimore Jewish Council  
Behavioral Health System Baltimore  
CASH Campaign of Maryland  
Catholic Charities  
Episcopal Diocese of Maryland  
Family League of Baltimore  
Fuel Fund of Maryland  
Health Care for the Homeless  
Homeless Persons  
Representation Project  
Job Opportunities Task Force  
League of Women Voters of Maryland  
Loyola University Maryland  
Maryland Catholic Conference  
Maryland Center on Economic Policy  
Maryland Community Action  
Partnership  
Maryland Family Network  
Maryland Hunger Solutions  
Mental Health Association of  
Maryland  
Paul's Place  
Public Justice Center  
St. Vincent de Paul of Baltimore  
Welfare Advocates

## Marylanders Against Poverty

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## TESTIMONY IN OPPOSITION OF SB 670

Courts - Civil Jury Trials - Amount in Controversy

House Judiciary Committee

March 31, 2021

Submitted by Stacey Jefferson and Julia Gross, Co-Chairs

**Marylanders Against Poverty (MAP) strongly opposes SB 670**, which will deny access to the jury system to low and moderate-income people throughout Maryland.

**SB 670 bill prohibits a party in a civil action from requesting a jury trial if the amount in controversy does not exceed \$30,000.** The goal of this bill is to protect low-income drivers from predatory tactics used by car insurance companies. Insurance companies use the lower threshold to request a jury trial. They use the time difference between district court and circuit court to their advantage. This can coerce low-income drivers into settling out of court. However, this bill will also cause harm to other cases with low income parties.

**There are many cases that would be difficult for low income people to meet to \$30,000 threshold for requesting a jury.** These cases include tenants facing suits from former landlords for disputed rent or claims of damage, consumers with claims for false advertising, abusive debt collection, and other consumer protection violations.

**SB 670 would increase the amount of wage thief an employee would have to experience before they could qualify for a jury trial.** Low-income workers earn a low wage which will make it more difficult for them to have a jury trial. Wage thief includes an employer not paying overtime, not paying for all time worked, or not paying the employee at all. It would require wage thief to happen over a longer period of time or more aggressively for low-income workers to reach the \$30,000 threshold.

**Low-income people should be protected from predatory practices by car insurance companies and have access to trial by jury.** All cases with low-income parties need protection and access to their rights. Raising the amount in controversy, also raises the amount of harm low-income people need to experience to have access to their right of trial by jury.

**MAP appreciates your consideration and urges the committee to issue an unfavorable report for SB 670.**

*Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.*