



**HB 1001**  
**Baltimore City – Workforce Development Automobile Insurance Subsidy Program**  
House Economic Matters Committee  
March 9, 2023  
**Support**

**Catholic Charities of Baltimore supports HB 1001**, which establishes the Baltimore City Workforce Development Automobile Insurance Subsidy Program that will provide a monthly \$150 auto insurance subsidy for graduates of vocational training programs in Baltimore City starting in FY 2025.

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 the largest human service provider in Maryland working with tens of thousands of youth and families each year, we recognize the important role transportation plays in connecting families to employment and educational opportunities.

**Creating a Baltimore City Workforce Development Automobile Insurance Subsidy Program will help graduates of workforce programs build economic security.** We operate workforce development programs, and a significant barrier for many of our graduates is securing reliable transportation to employment opportunities. For many, buying a car is not an option as insurance is cost-prohibitive. This sets up a vicious cycle for low-wage workers who struggle to afford insurance, but can't commute to higher paying jobs without a car. It is incredibly hard for our graduates to work for months to complete a program, to succeed at graduating, and then struggle to transition into their profession because they can't locate employment in a transit-friendly location.

**Establishing a pilot program in Baltimore City for an auto insurance subsidy improves the safety and security of all our communities.** As data shows, when auto-insurance is unaffordable many workers will forgo insurance altogether, risking fines and incarceration.<sup>1</sup> Uninsured drivers impact the safety of all area commuters, and thus creating a pilot program to increase the number of insured drivers makes the roads safer for all. Moreover, by eliminating barriers to transportation and employment, HB 1001 will create economic stability for low-income Marylanders struggling to secure solid employment, which improves the economy of our state overall. When workers are able to access quality employment, the state will spend less resources on safety net programs and supports. HB 1001 is good for workers, Baltimore City, and for Maryland.

**For the reasons listed above, Catholic Charities of Baltimore appreciates your consideration, and urges the committee to issue a favorable report for HB 1001.**

Submitted By: Lisa Klingenmaier, Assistant Director of Advocacy

---

<sup>1</sup> <https://dls.maryland.gov/pubs/prod/BusTech/Uninsured-Motorist-Final-report---July-2016.pdf>  
320 Cathedral Street | Baltimore MD 21201-4421 | 667 600 2000 | [www.cc-md.org](http://www.cc-md.org)

