



Advocating better skills, jobs, and incomes

TESTIMONY IN SUPPORT OF SENATE BILL 420:
Human Services – Temporary Cash Assistance – Housing Allowance

TO: Chair Melony Griffith and Members of the Senate Finance Committee
FROM: Ioana Stoica, Policy Advocate
DATE: February 23, 2023

The Job Opportunities Task Force (JOTF) is an independent, nonprofit organization that advocates for better jobs, skills training, and wages for low-income workers and job seekers in Maryland. **JOTF supports Senate Bill 420 as a means of ensuring that low-wage workers across the state who regularly access temporary cash assistance receive a monthly amount that is enough to support their and their families' housing needs.**

Maryland's low-wage workers are especially vulnerable to housing instability, as they are often faced with rising costs and a lack of affordable housing options. In 2018, the National Low-Income Housing Coalition (NLIHC) released state data on housing affordability by state and county. In the Baltimore City metro area, the NLIHC data shows that a low-wage worker would need to work over 80 hours per week to afford a market-rate apartment. On the state level, affordable housing in Maryland was declared as simply "out of reach," while the data gives a startling glimpse into the reality faced by our low-wage working families and residents.

Steady employment is predicated on affordable housing stability. A 2016 Harvard study showed that stable housing has a direct impact on an individual's ability to maintain employment. This study found that the likelihood of job loss was up to 22 percent higher for individuals who did not have secure housing. Even further, lost employment disrupts the ability to maintain housing – creating a vicious cycle of poverty for Maryland's most vulnerable. At JOTF, through our experience in workforce training, we have found that our workforce program participants are primarily renters and experience housing access and insecurity issues similar to those discussed in the Harvard study.

Economic instability stemming from the pandemic continues to push tens of thousands of Maryland households to the brink of homelessness. Currently, over 108,000 households are still behind on the rent in Maryland and need assistance avoiding eviction. JOTF supports SB 420 as a means to provide housing assistance to households that are receiving temporary cash assistance or transitional support services. JOTF understands the fragile relationship that exists between housing and employment: to be stable in your employment, you must have a consistent, reliable, and safe place to live. For these reasons, **we respectfully urge a favorable report on Senate Bill 420.**

For more information on how SB 420 supports workforce development please contact Ioana Stoica, JOTF Policy Advocate at ioana@jotf.org or 240-643-0059.