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HB 42 Courts – Judgments – Exemptions from Execution

Hearing of the House Judiciary Committee, January 19, 2023

Position: Favorable

The Public Justice Center (PJC) is a not-for-profit civil rights and anti-poverty legal services organization which seeks to advance social justice, economic and racial equity, and fundamental human rights in Maryland. Our Workplace Justice Project works to expand and enforce the right of low-wage workers to receive an honest day's pay for an honest day's work. The PJC **supports HB 42**, which would automatically exempt \$500 from execution on a judgment, protecting the poorest Marylanders from utter destitution.

In a time of increasing costs, HB 42 will protect families living in poverty from total destitution.

- Prices for basic needs are increasing. Many Marylanders, already living paycheck-to-paycheck, incur debts to make ends meet. And, when facing unexpected financial hardship, many turn to credit cards and other short-term loans. While these circumstances affect Marylanders of all backgrounds, Marylanders of color are disproportionately burdened.
- Currently, the law allows for a debtor's bank account to be completely zeroed out as the result of the execution of a judgement. HB 42 will automatically shield \$500 from garnishment, which will prevent many already struggling families from going without basic needs and from becoming further entrenched in debt and poverty.

HB 42 addresses a problem facing many of the Public Justice Center's clients.

- The clients of the PJC's Workplace Justice Project work in places such as restaurants, assisted living facilities, and construction sites, and do work such as cleaning and direct care that society often takes for granted. They come to us when they have been victimized by wage-theft practices that deprive them of their hard-earned wages.
- Our low-wage clients often have debts from expenses like hospital stays or rent disputes. These debts lead to garnishments of their wages and bank accounts. HB 42 would address a problem facing many of our clients, helping them cover the bare bones of the necessities of daily life.

For the foregoing reasons, the PJC **SUPPORTS HB 42** and urges a **FAVORABLE** report. Should you have any questions, please call David Rodwin at 410-625-9409 ext. 249.

The Public Justice Center is a 501(c)(3) charitable organization and as such does not endorse or oppose any political party or candidate for elected office.