



Testimony to the Economic Matters Committee

HB1299 Consumer Protection - Maryland Consumer Protection Act - Trade or Commerce Violations

Position: Favorable

2/29/2024

February 22, 2024

The Honorable C.T. Wilson, Chair

House Economic Matters Committee

Room 231, House Office Building

Annapolis, Maryland 21401

cc: Members, House Economic Matters

Honorable Chair Wilson and members of the committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action Maryland provides direct assistance today while passing legislation and regulations to create systemic change in the future.

As an organization with a long history of advocating for consumer rights, I am writing today to urge your favorable report on HB1299. HB1299 broadens the scope of the Maryland Consumer Protection Act, and enhances its applicability in addressing unfair, abusive, or deceptive trade practices in trade or commerce within the state.

This bill addresses modern business practices by explicitly including language related to advertising, business solicitation, and the collection of information. This reflects the evolving nature of commerce and ensures that the law remains relevant and effective in protecting consumers from new forms of deceptive practices.

The change from using "consumer" to "person" in this bill is beneficial as it broadens the scope of protection, extending safeguards beyond traditional consumer transactions. By employing the term "person," the legislation becomes more inclusive, encompassing a diverse range of individuals and economic activities affected by unfair trade practices. This adaptability ensures that the law can effectively address evolving challenges in the marketplace, offering comprehensive consumer rights protection to a wider audience, including those engaged in various roles and capacities beyond direct consumer transactions.

As malevolent actors continue to adapt and modernize their approaches to unfair, abusive, or deceptive trading practices, it is vital that our state keeps up in order to protect consumers. Companies with intentionally deceptive practices often make their profits off the backs of low-income consumers especially, making this legislation crucial for furthering economic justice in Maryland.

For these reasons, we urge your favorable report on HB1299

Sincerely,

Zoe Gallagher, Policy Associate