



Testimony on **HB 661**

Consumer Protection and Debt Collection – Exemptions From Attachment and Requirements on Judgment Creditors

Position: **Favorable**

Mr. Chair and Members of the Committee,

My name is Ricarra Jones and I am the Political Director of 1199SEIU United Healthcare Workers East. Our union represents 10,000 members in Maryland, and we are the largest healthcare workers union in the nation. We urge a favorable report on HB661, which increases the amount of wages an individual can protect from garnishment to a flat rate of \$750 a week or 85% of weekly wages¹.

Low income workers, people on fixed incomes, and the middle class are all struggling to keep up with the rising cost of living. Excessive wage garnishments fuel a vicious cycle of poverty. People can be forced to either take on more debt to continue paying for their essentials when they can't pay out of pocket because their wages were garnished; or they can go without those essentials leading to other health and economic consequences. No one should be forced to make that impossible choice. Protecting individuals from burdensome wage garnishments will ensure that they can still afford necessities like food, medications and utility bills while paying off their debts.

Please vote yes on HB661. Thank you.

In Unity,

Ricarra Jones
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¹ whichever is greater