



SB 994 - Maryland Predictable Scheduling Act
Senate Finance Committee
March 12, 2024
SUPPORT

Chair Beidle, Vice-Chair Klausmeier and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 994. This bill will ensure low-income workers have more stability in their work schedules.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

CASH's clients often face unpredictable changes or cuts to their working hours that throw them into financial instability. CASH is the nonprofit administrator of Baltimore City's guaranteed income program- The Baltimore Young Family Success Fund. This program provides \$1,000 a month for 24 months to young parents living in Baltimore City. One participant reached out to us because she was having trouble paying rent. Her employer unexpectedly cut her hours, and she did not have time to adjust or react to the change in her schedule. This example shows how employees need more time and notification about significant changes in their schedules.

According to Prosperity Now's most recent scorecard for Maryland, 20.2% of Maryland households experience income volatility, 26.7% have difficulty paying for usual household expenses, and 39% of Marylanders are in liquid asset poverty¹. This means that many Marylanders cannot afford to cover a single \$400 emergency. Things like car repairs, medical emergencies, or other unexpected bills can cause families to become caught in a cycle that is difficult for them to escape. Gaining predictability in their work schedule also allows for families to have predictability in their paychecks. They will have more control over how they budget and can prepare for future dips in their paychecks.

SB 994 will help low-income families by ensuring fair scheduling practices. It will help low-income families mitigate problems scheduling changes have on finding childcare, planning transportation, and making enough in the pay period to cover their household needs.

Thus, we strongly urge a favorable report for SB 994.

Creating Assets, Savings and Hope