



THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Sponsor Testimony - Request for Favorable Recommendation**  
**HB 393 – Attachment of Wages – Income Protection Act**

Greetings Chair C.T. Wilson, Vice Chair Brian Crosby, and members of the Economic Matters Committee,

HB 393 proposes three modifications to existing Attachment of Wage laws in Maryland. One change is to extend the categories of protected income to include social security, disability, and unemployment benefits. In most cases, these benefits are exempt from garnishment by Federal law. Secondly, the protected wage amount would be based on the Federal poverty line versus the State poverty line. Thirdly, this bill outlines that employers provide more disclosure and details about the garnishment amount and methodology.

Note: 30 times the federal minimum wage is \$217.50 per week. This is calculated by multiplying \$7.25, the federal minimum wage, by 30. Whereas 30 times the minimum wage in Maryland is \$450 per week, or \$23,400 per year. This is 30 times \$15 per hour. This amount is the maximum amount of a debtor's income that can be protected from wage garnishment in Maryland. The \$23,400 per year is slightly less than the 150% federal poverty line for a family of one per HHS (see the attached chart).

Since the intent to use a federal guideline for consistency has raised concerns, the bill will be amended to maintain the 30x the State minimum wage. Additionally, the disclosure details should be provided with implementation of the Paystub Transparency Act, section C of the bill will also be removed from this bill.

I seek a favorable recommendation with amendments (1) to maintain Section 15-601.1, part (b)(1)(ii) to its original wording and (2) to strike Section 15-603, part (c).

Cordially,

A handwritten signature in cursive script, reading "Pamela E. Queen".

## 2024 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)

### Dollars Per Year

| Household/<br>Family Size | 50%       | 75%       | 100%      | 125%       | 130%       | 133%       | 135%       | 138%       | 150%       | 175%       | 180%       | 185%       |
|---------------------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1                         | 7,530.00  | 11,295.00 | 15,060.00 | 18,825.00  | 19,578.00  | 20,029.80  | 20,331.00  | 20,782.80  | 22,590.00  | 26,355.00  | 27,108.00  | 27,861.00  |
| 2                         | 10,220.00 | 15,330.00 | 20,440.00 | 25,550.00  | 26,572.00  | 27,185.20  | 27,594.00  | 28,207.20  | 30,660.00  | 35,770.00  | 36,792.00  | 37,814.00  |
| 3                         | 12,910.00 | 19,365.00 | 25,820.00 | 32,275.00  | 33,566.00  | 34,340.60  | 34,857.00  | 35,631.60  | 38,730.00  | 45,185.00  | 46,476.00  | 47,767.00  |
| 4                         | 15,600.00 | 23,400.00 | 31,200.00 | 39,000.00  | 40,560.00  | 41,496.00  | 42,120.00  | 43,056.00  | 46,800.00  | 54,600.00  | 56,160.00  | 57,720.00  |
| 5                         | 18,290.00 | 27,435.00 | 36,580.00 | 45,725.00  | 47,554.00  | 48,651.40  | 49,383.00  | 50,480.40  | 54,870.00  | 64,015.00  | 65,844.00  | 67,673.00  |
| 6                         | 20,980.00 | 31,470.00 | 41,960.00 | 52,450.00  | 54,548.00  | 55,806.80  | 56,646.00  | 57,904.80  | 62,940.00  | 73,430.00  | 75,528.00  | 77,626.00  |
| 7                         | 23,670.00 | 35,505.00 | 47,340.00 | 59,175.00  | 61,542.00  | 62,962.20  | 63,909.00  | 65,329.20  | 71,010.00  | 82,845.00  | 85,212.00  | 87,579.00  |
| 8                         | 26,360.00 | 39,540.00 | 52,720.00 | 65,900.00  | 68,536.00  | 70,117.60  | 71,172.00  | 72,753.60  | 79,080.00  | 92,260.00  | 94,896.00  | 97,532.00  |
| 9                         | 29,050.00 | 43,575.00 | 58,100.00 | 72,625.00  | 75,530.00  | 77,273.00  | 78,435.00  | 80,178.00  | 87,150.00  | 101,675.00 | 104,580.00 | 107,485.00 |
| 10                        | 31,740.00 | 47,610.00 | 63,480.00 | 79,350.00  | 82,524.00  | 84,428.40  | 85,698.00  | 87,602.40  | 95,220.00  | 111,090.00 | 114,264.00 | 117,438.00 |
| 11                        | 34,430.00 | 51,645.00 | 68,860.00 | 86,075.00  | 89,518.00  | 91,583.80  | 92,961.00  | 95,026.80  | 103,290.00 | 120,505.00 | 123,948.00 | 127,391.00 |
| 12                        | 37,120.00 | 55,680.00 | 74,240.00 | 92,800.00  | 96,512.00  | 98,739.20  | 100,224.00 | 102,451.20 | 111,360.00 | 129,920.00 | 133,632.00 | 137,344.00 |
| 13                        | 39,810.00 | 59,715.00 | 79,620.00 | 99,525.00  | 103,506.00 | 105,894.60 | 107,487.00 | 109,875.60 | 119,430.00 | 139,335.00 | 143,316.00 | 147,297.00 |
| 14                        | 42,500.00 | 63,750.00 | 85,000.00 | 106,250.00 | 110,500.00 | 113,050.00 | 114,750.00 | 117,300.00 | 127,500.00 | 148,750.00 | 153,000.00 | 157,250.00 |

| Household/<br>Family Size | 200%       | 225%       | 250%       | 275%       | 300%       | 325%       | 350%       | 375%       | 400%       | 500%       | 600%       | 700%       |
|---------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1                         | 30,120.00  | 33,885.00  | 37,650.00  | 41,415.00  | 45,180.00  | 48,945.00  | 52,710.00  | 56,475.00  | 60,240.00  | 75,300.00  | 90,360.00  | 105,420.00 |
| 2                         | 40,880.00  | 45,990.00  | 51,100.00  | 56,210.00  | 61,320.00  | 66,430.00  | 71,540.00  | 76,650.00  | 81,760.00  | 102,200.00 | 122,640.00 | 143,080.00 |
| 3                         | 51,640.00  | 58,095.00  | 64,550.00  | 71,005.00  | 77,460.00  | 83,915.00  | 90,370.00  | 96,825.00  | 103,280.00 | 129,100.00 | 154,920.00 | 180,740.00 |
| 4                         | 62,400.00  | 70,200.00  | 78,000.00  | 85,800.00  | 93,600.00  | 101,400.00 | 109,200.00 | 117,000.00 | 124,800.00 | 156,000.00 | 187,200.00 | 218,400.00 |
| 5                         | 73,160.00  | 82,305.00  | 91,450.00  | 100,595.00 | 109,740.00 | 118,885.00 | 128,030.00 | 137,175.00 | 146,320.00 | 182,900.00 | 219,480.00 | 256,060.00 |
| 6                         | 83,920.00  | 94,410.00  | 104,900.00 | 115,390.00 | 125,880.00 | 136,370.00 | 146,860.00 | 157,350.00 | 167,840.00 | 209,800.00 | 251,760.00 | 293,720.00 |
| 7                         | 94,680.00  | 106,515.00 | 118,350.00 | 130,185.00 | 142,020.00 | 153,855.00 | 165,690.00 | 177,525.00 | 189,360.00 | 236,700.00 | 284,040.00 | 331,380.00 |
| 8                         | 105,440.00 | 118,620.00 | 131,800.00 | 144,980.00 | 158,160.00 | 171,340.00 | 184,520.00 | 197,700.00 | 210,880.00 | 263,600.00 | 316,320.00 | 369,040.00 |
| 9                         | 116,200.00 | 130,725.00 | 145,250.00 | 159,775.00 | 174,300.00 | 188,825.00 | 203,350.00 | 217,875.00 | 232,400.00 | 290,500.00 | 348,600.00 | 406,700.00 |
| 10                        | 126,960.00 | 142,830.00 | 158,700.00 | 174,570.00 | 190,440.00 | 206,310.00 | 222,180.00 | 238,050.00 | 253,920.00 | 317,400.00 | 380,880.00 | 444,360.00 |
| 11                        | 137,720.00 | 154,935.00 | 172,150.00 | 189,365.00 | 206,580.00 | 223,795.00 | 241,010.00 | 258,225.00 | 275,440.00 | 344,300.00 | 413,160.00 | 482,020.00 |
| 12                        | 148,480.00 | 167,040.00 | 185,600.00 | 204,160.00 | 222,720.00 | 241,280.00 | 259,840.00 | 278,400.00 | 296,960.00 | 371,200.00 | 445,440.00 | 519,680.00 |
| 13                        | 159,240.00 | 179,145.00 | 199,050.00 | 218,955.00 | 238,860.00 | 258,765.00 | 278,670.00 | 298,575.00 | 318,480.00 | 398,100.00 | 477,720.00 | 557,340.00 |
| 14                        | 170,000.00 | 191,250.00 | 212,500.00 | 233,750.00 | 255,000.00 | 276,250.00 | 297,500.00 | 318,750.00 | 340,000.00 | 425,000.00 | 510,000.00 | 595,000.00 |

Note: Each individual program--e.g., SNAP, Medicaid--determines how to round various multiples of the poverty guidelines, what income is to be included, and how the eligibility unit is defined. For more information about the poverty guidelines visit: <http://aspe.hhs.gov/poverty>.

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.



## Dollars Per Month

| Household/<br>Family Size | 50%      | 75%      | 100%     | 125%     | 130%     | 133%     | 135%     | 138%     | 150%      | 175%      | 180%      | 185%      |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|
| 1                         | 627.50   | 941.25   | 1,255.00 | 1,568.75 | 1,631.50 | 1,669.15 | 1,694.25 | 1,731.90 | 1,882.50  | 2,196.25  | 2,259.00  | 2,321.75  |
| 2                         | 851.67   | 1,277.50 | 1,703.33 | 2,129.17 | 2,214.33 | 2,265.43 | 2,299.50 | 2,350.60 | 2,555.00  | 2,980.83  | 3,066.00  | 3,151.17  |
| 3                         | 1,075.83 | 1,613.75 | 2,151.67 | 2,689.58 | 2,797.17 | 2,861.72 | 2,904.75 | 2,969.30 | 3,227.50  | 3,765.42  | 3,873.00  | 3,980.58  |
| 4                         | 1,300.00 | 1,950.00 | 2,600.00 | 3,250.00 | 3,380.00 | 3,458.00 | 3,510.00 | 3,588.00 | 3,900.00  | 4,550.00  | 4,680.00  | 4,810.00  |
| 5                         | 1,524.17 | 2,286.25 | 3,048.33 | 3,810.42 | 3,962.83 | 4,054.28 | 4,115.25 | 4,206.70 | 4,572.50  | 5,334.58  | 5,487.00  | 5,639.42  |
| 6                         | 1,748.33 | 2,622.50 | 3,496.67 | 4,370.83 | 4,545.67 | 4,650.57 | 4,720.50 | 4,825.40 | 5,245.00  | 6,119.17  | 6,294.00  | 6,468.83  |
| 7                         | 1,972.50 | 2,958.75 | 3,945.00 | 4,931.25 | 5,128.50 | 5,246.85 | 5,325.75 | 5,444.10 | 5,917.50  | 6,903.75  | 7,101.00  | 7,298.25  |
| 8                         | 2,196.67 | 3,295.00 | 4,393.33 | 5,491.67 | 5,711.33 | 5,843.13 | 5,931.00 | 6,062.80 | 6,590.00  | 7,688.33  | 7,908.00  | 8,127.67  |
| 9                         | 2,420.83 | 3,631.25 | 4,841.67 | 6,052.08 | 6,294.17 | 6,439.42 | 6,536.25 | 6,681.50 | 7,262.50  | 8,472.92  | 8,715.00  | 8,957.08  |
| 10                        | 2,645.00 | 3,967.50 | 5,290.00 | 6,612.50 | 6,877.00 | 7,035.70 | 7,141.50 | 7,300.20 | 7,935.00  | 9,257.50  | 9,522.00  | 9,786.50  |
| 11                        | 2,869.17 | 4,303.75 | 5,738.33 | 7,172.92 | 7,459.83 | 7,631.98 | 7,746.75 | 7,918.90 | 8,607.50  | 10,042.08 | 10,329.00 | 10,615.92 |
| 12                        | 3,093.33 | 4,640.00 | 6,186.67 | 7,733.33 | 8,042.67 | 8,228.27 | 8,352.00 | 8,537.60 | 9,280.00  | 10,826.67 | 11,136.00 | 11,445.33 |
| 13                        | 3,317.50 | 4,976.25 | 6,635.00 | 8,293.75 | 8,625.50 | 8,824.55 | 8,957.25 | 9,156.30 | 9,952.50  | 11,611.25 | 11,943.00 | 12,274.75 |
| 14                        | 3,541.67 | 5,312.50 | 7,083.33 | 8,854.17 | 9,208.33 | 9,420.83 | 9,562.50 | 9,775.00 | 10,625.00 | 12,395.83 | 12,750.00 | 13,104.17 |

| Household/<br>Family Size | 200%      | 225%      | 250%      | 275%      | 300%      | 325%      | 350%      | 375%      | 400%      | 500%      | 600%      | 700%      |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1                         | 2,510.00  | 2,823.75  | 3,137.50  | 3,451.25  | 3,765.00  | 4,078.75  | 4,392.50  | 4,706.25  | 5,020.00  | 6,275.00  | 7,530.00  | 8,785.00  |
| 2                         | 3,406.67  | 3,832.50  | 4,258.33  | 4,684.17  | 5,110.00  | 5,535.83  | 5,961.67  | 6,387.50  | 6,813.33  | 8,516.67  | 10,220.00 | 11,923.33 |
| 3                         | 4,303.33  | 4,841.25  | 5,379.17  | 5,917.08  | 6,455.00  | 6,992.92  | 7,530.83  | 8,068.75  | 8,606.67  | 10,758.33 | 12,910.00 | 15,061.67 |
| 4                         | 5,200.00  | 5,850.00  | 6,500.00  | 7,150.00  | 7,800.00  | 8,450.00  | 9,100.00  | 9,750.00  | 10,400.00 | 13,000.00 | 15,600.00 | 18,200.00 |
| 5                         | 6,096.67  | 6,858.75  | 7,620.83  | 8,382.92  | 9,145.00  | 9,907.08  | 10,669.17 | 11,431.25 | 12,193.33 | 15,241.67 | 18,290.00 | 21,338.33 |
| 6                         | 6,993.33  | 7,867.50  | 8,741.67  | 9,615.83  | 10,490.00 | 11,364.17 | 12,238.33 | 13,112.50 | 13,986.67 | 17,483.33 | 20,980.00 | 24,476.67 |
| 7                         | 7,890.00  | 8,876.25  | 9,862.50  | 10,848.75 | 11,835.00 | 12,821.25 | 13,807.50 | 14,793.75 | 15,780.00 | 19,725.00 | 23,670.00 | 27,615.00 |
| 8                         | 8,786.67  | 9,885.00  | 10,983.33 | 12,081.67 | 13,180.00 | 14,278.33 | 15,376.67 | 16,475.00 | 17,573.33 | 21,966.67 | 26,360.00 | 30,753.33 |
| 9                         | 9,683.33  | 10,893.75 | 12,104.17 | 13,314.58 | 14,525.00 | 15,735.42 | 16,945.83 | 18,156.25 | 19,366.67 | 24,208.33 | 29,050.00 | 33,891.67 |
| 10                        | 10,580.00 | 11,902.50 | 13,225.00 | 14,547.50 | 15,870.00 | 17,192.50 | 18,515.00 | 19,837.50 | 21,160.00 | 26,450.00 | 31,740.00 | 37,030.00 |
| 11                        | 11,476.67 | 12,911.25 | 14,345.83 | 15,780.42 | 17,215.00 | 18,649.58 | 20,084.17 | 21,518.75 | 22,953.33 | 28,691.67 | 34,430.00 | 40,168.33 |
| 12                        | 12,373.33 | 13,920.00 | 15,466.67 | 17,013.33 | 18,560.00 | 20,106.67 | 21,653.33 | 23,200.00 | 24,746.67 | 30,933.33 | 37,120.00 | 43,306.67 |
| 13                        | 13,270.00 | 14,928.75 | 16,587.50 | 18,246.25 | 19,905.00 | 21,563.75 | 23,222.50 | 24,881.25 | 26,540.00 | 33,175.00 | 39,810.00 | 46,445.00 |
| 14                        | 14,166.67 | 15,937.50 | 17,708.33 | 19,479.17 | 21,250.00 | 23,020.83 | 24,791.67 | 26,562.50 | 28,333.33 | 35,416.67 | 42,500.00 | 49,583.33 |

Note: Each individual program--e.g., SNAP, Medicaid--determines how to round various multiples of the poverty guidelines, what income is to be included, and how the eligibility unit is defined. For more information about the poverty guidelines visit: <http://aspe.hhs.gov/poverty>.

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.

