



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.

Two of the modifications are consistent with Federal guidelines and these provisions are supported by the Maryland Chambers. The disclosure details may now be provided with implementation of the Paystub Transparency Act. If so, the employee disclosure provision would be redundant and would be removed from this bill.

I seek a favorable recommendation with amendments to align Maryland's wage garnish laws with Federal guidelines.

Cordially,

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