



**HB 824 - Family and Medical Leave Insurance Program - Covered Individuals - Alternatively Qualified  
Individuals  
House Economic Matters Committee  
February 13, 2025  
SUPPORT**

Chair Wilson, Vice-Chair and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 824. This bill will protect workers who have just had a child but who don't meet the law's existing eligibility requirements.

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.**

HB 824 will expand Maryland's Family and Medical Leave Insurance Program (FAMLI) to provide a \$2000 lump sum to new parents who just started working and haven't had the ability to pay into the insurance program yet.

CASH has seen the benefits of direct cash payments and how they can impact families. Last year, CASH prepared over 17,000 tax returns and our clients received over \$28 million in tax refunds. Also, CASH was the nonprofit administrator for Baltimore City's guaranteed income program. This program provided \$1,000 payments a month for 24 months to young parents. Both of these programs show the power of putting cash directly in the hands of people and how unrestricted financial support can support families during times of economic vulnerability. Our experience with direct cash programs demonstrates that when families receive flexible financial assistance, they use it in ways that best meet their needs like paying rent, buying food, or covering medical expenses.

HB 824 would provide relief to workers in Maryland during a time when they could be experiencing additional financial strain. There will be missed work hours with the possibility of additional medical bills, increased household needs, and other unexpected costs.

The one-time payment for alternatively qualified individuals ensures that parents who do not meet the traditional employment thresholds can still receive the financial support necessary to care for and bond with their children in their most critical early months.

**Thus, we strongly urge a favorable report for HB 824.**

*Creating Assets, Savings and Hope*