



**SB 355 - Commercial Law - Attachment of Wages Family and Medical Leave Insurance Program -
Delay of Implementation
Senate Finance Committee
February 05, 2025
OPPOSE**

Chair Beidle, Vice-Chair and members of the committee thank you for the opportunity to submit testimony in respectful opposition to Senate Bill 355. This bill will delay the implementation of the state's Family and Medical Leave Insurance (FAMLI) program.

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 is a part of the Time to Care Coalition, which is a group of organizations and individuals that advocated for the Time to Care Act of 2022 and continues to advocate for the administration of a comprehensive paid family and medical leave program in Maryland. Delaying the implementation of Maryland's FAMLI would delay protecting families from financial crisis from becoming sick or caring for a loved one.

The Time to Care Act was passed to address issues of some employees having to use unpaid leave to care for themselves or for a loved one, while others risk being fired for taking leave. When employees encounter health related hardships, they experience high levels of mental, emotional, and physical stress. This stress is increased by the demands of work and the inability to stop working to appropriately address concerns. Decision making, healing, and financial stability are compromised when employees do not have adequate options to navigate difficult times.

Maryland's Family and Medical Leave Insurance program will benefit individuals and families because it protects workers who need to stay home to care for themselves or family members. They will not lose vital income, which leaves low to moderate income families to face housing instability, accumulation of debt, and inability to build long-term wealth and assets. Our program ensures that employees can safely take time off, and that Maryland employees will not have to choose between their own or their family's health and maintaining their economic security.

For these reasons, we respectfully oppose SB 355 and urge an unfavorable report.

Creating Assets, Savings and Hope