Social Work Advocates
SWASC for Social Change

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TESTIMONY IN OPPOSITION OF SENATE BILL 355

Family and Medical Leave Insurance Program – Delay of Implementation

Senate Finance Committee

February 5, 2025

Social Work Advocates for Social Change strongly opposes SB 355, which delays the implementation of the state's Family and Medical Leave Insurance (FAMLI) program by two years, unreasonably prolonging access to a benefit that millions of Marylanders need. SB 355 postpones the start of contribution collection to July 1, 2027, and the start of benefit claims to July 1, 2028.

Delaying implementation of the FAMLI program will harm Marylanders who are starting a family, caring for an aging loved one, returning from deployment, or treating serious medical conditions. If benefits were delayed until July 2028, over 324,000 Marylanders - who would have had access to paid leave if the program was implemented on time in 2026 - would instead have to make impossible choices between caring for themselves and their loved ones or paying their bills.[1] For reference, this amount of Marylanders would be able to fill every seat in the M&T Bank Stadium—four and a half times over. SWASC members work with Marylanders in a myriad of settings – assisting living facilities, homeless service providers, schools, hospitals, and behavioral health clinics – and we all have stories of individuals and families who struggled because they lacked access to paid leave. The General Assembly recognized in 2022 when passing the Time to Care Act that all Marylanders will need care or to provide care at some point in their lives, and it's incredibly harmful to delay Marylanders access to this benefit any longer.

Delaying implementation of the FAMLI program is counterproductive to supporting small businesses, ending poverty, and bolstering Maryland's economy. An Urban Institute study of Maryland's FAMLI program highlighted that small businesses in Maryland will receive a $98 million tax benefit, which is a compelling incentive to start a business in Maryland as it allows small businesses to compete with the benefits packages of large corporations.[2] The same study also calculated that Maryland will save about $28 million in spending on safety-net programs, as the FAMLI program can move families receiving benefits out of living in or near poverty. Implementing the FAMLI program will boost Maryland's economy – from lower spending on public assistance to

[1] The Jacob Institute, University of Baltimore. 2024. *Maryland Family and Medical Leave Insurance Program – Phase II: Analysis of Expected Program Claims and Administration Expense.* https://www.jacobfrance.org/wp-content/uploads/Phase-II-Final-Report-for-Task-2-01312024.pdf

[2] Urban Institute. September 2024. *Impact of Paid Family and Medical Leave in Maryland: an Analysis of the Maryland Family and Medical Leave Insurance Act.* *https://www.dol.gov/sites/dolgov/files/WB/pdf/ImpactPFMLMaryland.pdf*

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increased workforce participation rates - at a time when our state's economic growth is anemic.

Three other states that passed paid family and medical leave legislation after Maryland – Delaware, Minnesota, and Maine – will implement their programs before Maryland, leaving our residents behind. The first Time to Care Act was introduced in the General Assembly in 2019, and since 2022 when it finally passed, Marylanders have been waiting for the realization of a statewide family and medical leave program. We can't afford to delay the implementation timeline any longer. We all need time to care.

Social Work Advocates for Social Change urges an unfavorable report on SB 355.

Social Work Advocates for Social Change is a coalition of MSW students at the University of Maryland School of Social Work that seeks to promote equity and justice through public policy, and to engage the communities impacted by public policy in the policymaking process.