



**HB191 Consumer Protection-Retail Transactions-Cash Payments  
Position: Favorable**

February 10, 2026

The Honorable Kris Valderrama, Chair  
Economic Matters Committee  
Room 230, House Office Building  
Annapolis, Maryland 21401  
cc: Members, House Economic Matters

Chair Valderrama and Members of the Committee:

Economic Action Maryland Fund is here in support of HB191.

HB191 requires in-person merchants to accept cash for goods or services of \$300 or less.

Economic Action Maryland's direct service programs focusing on older adults, tenants, and fair housing serve approximately 2000 Marylanders every year. For many Marylanders who struggle to make ends meet, cash remains king.

In fact 22% of Maryland households are un-or-underbanked making them more reliant on cash than other households<sup>1</sup>. In the past few years inflation, high interest rates, and the rising cost of living created a perfect storm, leading to 32% of individuals maxing out their credit cards<sup>2</sup>. Taken together, it is clear that many Maryland households may need or prefer to use cash, thus avoiding high credit card interest rates.

HB191 provides some exceptions for certain kinds of businesses but allows Marylanders to choose how they would like to pay for goods and services.

For these reasons, we urge your favorable report on HB191.

Best,

Marceline White  
Executive Director

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<sup>1</sup> [Bankonmaryland](https://www.bankofamerica.com/banking/ordinary-americans-are-feeling-the-strain-of-record-high-us-credit-card-debt/)

<sup>2</sup><https://internationalbanker.com/banking/ordinary-americans-are-feeling-the-strain-of-record-high-us-credit-card-debt/>

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*