



HB 1490 - Family Investment Program - Temporary Cash Assistance - Good Cause and Adequate Reason Exceptions
Senate Finance Committee
March 25, 2026
SUPPORT

Chair, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 1490. This bill is an important step toward ensuring that Maryland families can access the benefits they need to stabilize their finances and move toward economic mobility.

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.**

Maryland's Temporary Cash Assistance (TCA) program plays a critical role in supporting families experiencing financial hardship. For households facing unemployment, health issues, housing instability, or other emergencies, TCA provides flexible cash assistance that helps families afford essentials like rent, utilities, transportation, and other basic necessities. For many families, this support is a vital bridge that helps them regain stability and work toward long-term economic security.

However, many families who qualify for TCA face barriers that prevent them from accessing these benefits. One of the most significant barriers is the requirement that applicants pursue child support from a noncustodial parent. While federal rules allow states to grant "good cause" exemptions, Maryland's current process can be inconsistent and difficult to navigate. As a result, families who have valid reasons for not pursuing child support may be denied benefits or experience delays in receiving assistance.

These barriers undermine economic mobility for families who are already facing financial instability. When eligible families cannot access TCA, they may struggle to cover essential expenses such as housing, utilities, or transportation. These financial pressures can make it harder for parents to maintain employment, pursue job training, or secure stable housing, all of which are critical steps toward long-term financial independence.

HB 1490 helps address these challenges by clarifying and strengthening Maryland's good cause process for families who cannot safely or reasonably cooperate with child support enforcement.

Specifically, the bill:

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- Clarifies that the Department of Social Services is responsible for granting good cause determinations
- Limits caseworker discretion that can lead to inconsistent or inequitable outcomes
- Ensures families are clearly informed about their right to claim good cause and how to request it
- Gives parents greater autonomy to determine whether pursuing child support is in the best interest of their family

The bill also expands and codifies circumstances that may qualify as good cause, including situations involving domestic violence or safety concerns, children conceived as a result of rape or incest, pending adoption proceedings, or circumstances where pursuing child support may disrupt a supportive relationship between the child and the noncustodial parent.

By reducing administrative barriers and clarifying the good cause process, HB 1490 will help ensure that eligible families can access the assistance intended to support them. Expanding access to TCA is not only about meeting immediate needs, but it is also about promoting economic mobility by providing families with the stability they need to move forward.

Thus, we encourage you to return a favorable report for HB 1490.