



**Before the Senate Finance Committee
HB191 – Retail Transactions – Cash Payment
SUPPORT**

Chair Beidle, Vice-chair Hayes and Members of the Senate Finance Committee –

On behalf of the Interfaith Works Board of Directors, I submit this testimony in strong support of HB191 - a Bill that would help hardworking individuals and families who – for a wide variety of reasons – need to pay cash for essential goods and services.

For the past 53 years, Interfaith Works has been serving Montgomery County residents experiencing homelessness and poverty. This includes working with 3,000 people a year who are living on the streets, staying in one of our four shelters, or living throughout the County with financial assistance and the ongoing support of our dedicated case managers. Over the past several years Interfaith Works’ focus has expanded to include workforce development, emergency financial assistance, and referral to healthcare and financial resources – all to ensure people remain stably housed, instead of losing their homes and requiring more extensive and resource-intensive services.

Given the work that we do, Interfaith Works is deeply troubled by the number of retail establishments who now refuse to take cash payments, or do so only when they also assess a penalty for the use of cash. The goal of HB191 is to infuse some kindness and common sense into retail transactions for essential goods – and allow those who are unbanked, underbanked, or otherwise unable to use electronic payment methods to use cash. Interfaith Works engages daily with community members who are struggling financially, and for a variety of reasons need to pay cash for the goods many of us take for granted – food, clothing, and personal hygiene products.

HB191 seeks to make sure that Marylanders can continue to pay cash for in-person purchases of essential goods. We are living in a time where the Federal government’s actions demonstrate an unprecedented level of disrespect and outright attack on Federal workers, people living at or below the poverty line, and the most vulnerable. Economic times are difficult, but the level of anxiety and fear is unprecedented. Life is very, very hard for the most vulnerable members of our communities – HB191 will make their lives a little less hard. On behalf of the Interfaith Works Board of Directors I respectfully urge the Senate Finance Committee to issue a favorable report on HB191.

**Thank you for your consideration.
Sincerely,**

**Lynne Harris
Interfaith Works Board of Directors**

