



**Testimony Before the Senate Judicial Proceedings Committee
February 26, 2026**

**Senate Bill 658:
Department of Human Services - Benefits for Children in Custody - Alterations
SUPPORT**

The National Association of Social Workers – Maryland Chapter represents over 3,000 social workers statewide. We support Senate Bill 658 as it would help ensure that youth exiting care do not face these preventable barriers without the financial resources intended for their protection.

We are grateful that Maryland led the country in 2018 and became the first state to establish protections for foster youths' federal benefits. Current law, however, does not fully protect all foster youth benefits, and instead only requires the conservation of a percentage of the benefits starting at age 14. Since its groundbreaking 2018 enactment, Maryland has fallen behind as several states across the country, including Arizona, Kansas, Massachusetts, Missouri, Nevada, New Jersey, New Mexico, Ohio, Oregon, and Washington DC, have ended this practice in full.

SB 658 would put Maryland back on top on this issue by ensuring that no federal benefits belonging to eligible foster youth are used to offset the state's obligations to pay for their care and are instead safeguarded for each beneficiary's current or future unmet needs. If enacted, the bill would convey a clear message that the practice of taking foster youth's benefits in any amount is antithetical to the best interests of these children.

As a person who spent most of my youth in foster care, I know first hand how this will benefit you people in this system. SB 658 is not merely a policy adjustment—it is a moral correction. Like many foster youths, I was expected to overcome documented trauma, mental health challenges, and systemic instability entirely on my own. I cannot help but ask: How much suffering could have been prevented if those resources had followed me into adulthood?

Transitioning out of foster care is often marked by isolation, instability, and complexity. The moment youth exit care, the paid supports disappear. During college, I experienced homelessness because I had nowhere to go during academic breaks. I nearly did not complete my undergraduate degree due to profound depression and isolation. I needed stability and support—someone to help hold me up—but instead, I felt discarded and left to navigate adulthood alone. I incurred significant debt to secure housing, a burden I continue to carry today. That debt became yet another barrier to long-term stability.

I entered foster care at three years old due to abuse, and aged out at twenty-one. I moved through multiple placements and experienced more abuse while in care. As a young child, I was placed in “treatment foster care” due to the severity of my trauma. I was required to attend therapy, prescribed

psychotropic medications, and received special education services. Despite this extensive system involvement, the responsibility for a successful transition rested entirely on me.

Access to federal benefits for which many foster youth qualify—such as Supplemental Security Income (SSI)—could have meaningfully changed my trajectory. Under the Social Security Administration’s definition, a child under 18 is considered disabled if they have a medically determinable physical or mental impairment (including emotional or learning problems) that results in marked and severe functional limitations and is expected to last at least 12 months or result in death. This definition applies to a significant number of foster youth. It applied to me. Yet, I exited care without the benefit of financial resources that my documented trauma and diagnoses could have generated to support my well-being and transition.

Had those funds been preserved for my benefit, I could have accessed opportunities that were financially out of reach—certain extracurricular activities, enrichment experiences, and milestone experiences. More importantly, those resources could have provided housing stability, educational support, and a financial cushion during the vulnerable years of early adulthood.

If the child welfare system assumes the authority to determine whether families are fit to care for their children—if it takes on the responsibility to ensure safety, permanency, and well-being—then it must also assume responsibility for ensuring healthy development, ongoing wellness, and a supported transition into adulthood. To do otherwise is neglectful and irresponsible. We cannot continue to document poor outcomes for former foster youth while declining to implement available, federally supported solutions.

SB658 represents such a solution. It aligns with Maryland’s broader commitments to improving outcomes for youth in out-of-home care and strengthening reunification efforts by ensuring families and young people have access to critical financial supports. For youth who have lost a parent and must navigate both grief and the compounded trauma of foster care, the least we can do is ensure that financial resources intended for their support are preserved to stabilize and empower them as they matriculate through life without parental backing.

As a person with lived-experience and a licensed clinical social worker, I strongly support SB 658 and its potential benefits for current foster youth, transitioning youth, and alumni of care. The effects of foster care do not disappear upon exit; they leave a lasting imprint. Through SB 658, Maryland has an opportunity to shape that imprint into one of dignity, stability, and intentional investment rather than prolonged hardship.

On behalf of NASW Maryland, I respectfully urge a favorable report.

Respectfully submitted,
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