

HB 1256 – Poverty, Garnishments, and Survival Budget

Table 1: Who would benefit by HB 1256

	# min wage workers ¹	County survival budget for single person ²	County survival budget for 2 adults, 2 kids ³
Alleghany	15,000	\$16,944	\$43,476
Anne Arundel	55,000	\$25,332	\$71,820
Baltimore City	90,000	\$19,032	\$51,324
Baltimore County	77,000	\$25,332	\$68,520
Calvert	22,000	\$31,536	\$74,280
Caroline	21,000	\$20,208	\$49,356
Carroll	19,000	\$25,344	\$68,520
Cecil	10,000	\$23,940	\$62,652
Charles	15,000	\$31,536	\$74,688
Dorchester	24,000	\$22,584	\$54,012
Frederick	24,000	\$31,536	\$75,732
Garrett		\$18,300	\$43,452
Harford	24,000	\$25,344	\$68,880
Howard	25,000	\$25,344	\$75,972
Kent		\$20,880	\$51,036
Montgomery	14,000	\$25,608	\$69,564
Prince Georges	76,000	\$25,608	\$62,052
Queen Anne		\$25,344	\$66,912
St. Mary		\$25,368	\$68,652
Somerset	28,000	\$16,296	\$45,660
Talbot		\$25,176	\$62,592

¹ http://www.mdeconomy.org/wp-content/uploads/2018/02/MDCEP_FF15_report-2.pdf

² United Way ALICE Report Maryland, 2019

³ ibid

Washington	18,000	\$21,876	\$58,788
Wicomico		\$18,048	\$50,232
Worcester		\$19,044	\$51,024
Statewide	573,000	\$23,568	\$61,224

There are 573,000 minimum wage worker statewide. Research by the United Way in their 2019 ALICE report determined that the minimum survival budget for an individual in Maryland was \$23,568.

If passed, HB 1256 allows an individual to protect \$23,634 per year – basically the bare minimum needed to survive in our state. HB 1256 does not enrich individuals who owe debts – it simply ensures that they can protect the minimum needed to provide for the bare necessities.

Individuals who have their wages protected:

- Can still have their bank accounts seized;
- Can be garnished up to their last \$23,634. So, if an individual's net income was 27,000; \$3,366 of their income can still be garnished.

Thirty-two states do a better job of protecting their low-wage residents than Maryland. Isn't it time for MD to stop failing our working families?