



**ECONOMIC
ACTION MD**

Economic Justice from A-Z

Candidate Powerpoint

April 3, 2026

www.EconomicActionMaryland.org

Goals for the Training

Welcome! The goal of this training is to provide a background on critical economic justice and consumer protection issues as well as helpful ways to talk about these issues on the trail.



Economic Action Maryland Mission

Economic Action Maryland is a statewide, nonpartisan organization that uses political action and education to expand economic rights and equity, advance housing justice, and reinvest in formerly redlined communities.



How We Determine Our Policies

Our affiliated organization, Economic Action Maryland Fund, has two direct service programs - Housing Services, which includes tenant rights and Fair Housing, and Securing Older Adult Resources (SOAR). Some of their policy priorities come directly from what their clients are experiencing. Economic Action Maryland Fund also works with a network of other state organizations to determine what reforms are moving across the country and to identify model legislation. Finally, they survey clients and supporters to identify and prioritize policy priorities.

Their policy advocacy informs our work. We also learn from our board members, partners, and candidates for office to identify other priorities and local issues. We prioritize policies that will benefit low-income and working families and reduce the racial wealth gap.



Affordability: Guiding Principles

People need more money to manage the cost-of-living crisis whether that is in the form of increased wages, expanded government assistance or direct support, and increased government revenue to support an expanded safety net.



Affordability: Survey Data

- 79.4 % of more than 500 Marylanders surveyed said cost of living was having an impact on their lives.
- 52.4% have had to cut back on spending.
- 26.9% have had difficulty affording basic necessities.
- 35% could not afford or would go into debt to cover a \$500 emergency.
- Top 5 pain points in costs-most important factors causing burden
 - Food–72.7%
 - Utilities–62.6%
 - Credit Card Debt –37.1%
 - Rent –36.2%
 - Insurance–33.5%



Affordability: Facts

- The Cost of living has increased by 24-25% since 2020 (source [CNBC](#))
- 32% of Americans expect their finances to worsen in 2026
- Food costs 19.6% more than in January 2022 [CBS news](#)
- Dental services cost 21.6 % more than in January 2022 [CBS news](#)
- Apparel costs 9.1% more than in January 2022 [CBS News](#)



Affordability: Policies

- Raise Wages. Support \$25 living wage/minimum wage.
- Tax the Wealthy. Raise taxes on billionaires to fund basic needs.
- Guaranteed Basic Income. Support efforts to provide guaranteed income-baby bonds, UBI, or other vehicles.



Auto Insurance: Guiding Principles

Auto insurance is legally required for Maryland drivers but priced in a way that working people can't afford to comply with the law. If the product is legally required, it must be priced in a way that all Marylanders can afford to comply with the law. These include structural reforms as well as limiting the use of non-driving factors to set rates.



Auto Insurance: Survey Data

74% of survey participants saw price increase in auto insurance in past year

- 13.5% can't afford the price increase.
- 55.9% find it difficult to afford the price increase
- The mean increase was \$139.37 a year



Auto Insurance: Facts

- According to the Federal Insurance Office's (FIO) affordability index, 10 zipcodes in majority Black Maryland neighborhoods pay unaffordable auto insurance rates affecting 334,269 or 12.4% of population.
- In the past five years, Maryland drivers have experienced successive exorbitant price hikes including hikes of 29% in 2022 and 24.3% in 2024. Maryland's rate hike of 29% in 2022 was one of the highest rate hikes in the nation.
- Maryland has the sixth highest limited liability requirements in the country



Auto Insurance: Facts, continued

- MIA allows insurers to use a number of non-driving factors including credit score, zip code, gender, marital status, education, occupation, and homeownership to set rates.
 - Maryland drivers with poor credit see a 40% increase in their auto insurance rates, regardless of their driving record. Auto insurance companies generally attach a 40% surcharge to any driver with moderate or poor credit.
 - ZIP codes that have a majority-Black population pay significantly higher premiums compared to zip codes where the majority of the population is white.
- As auto insurance rates soared over the past five years, so did CEO compensation. Between 2023-2024 compensation for the top 10 insurance executives grew 27%, or \$134 million.



Auto Insurance: Policies

- Maryland should create a means-tested low-cost affordable auto insurance program like California's bare-bones program for low-wage, good drivers.
- Eliminate the use of non-driving factors such as credit score, education, home ownership.
- Draw zip codes over larger territories to smooth the stark differences made within a two mile radius as currently exists.
- Limit passing corporate compensation and business costs onto insurance customers.



Consumer Protection: Guiding Principles

Consumer protection means creating a fair marketplace by providing **transparency, regulation** to prevent deceptive tricks or traps, robust **enforcement**, and meaningful **accountability**.



Consumer Protection: Facts

Phishing and spoofing scams soared by 85% in 2026 (National Consumer League)

- Top 10 fraud complaints include sweepstakes, romance, cryptocurrency investments and more (NCL)
- Top 10 2024 consumer protection complaints include auto sales and financing, retail merchandise (delivery, product not as advertised), cell phones and more (CFA)



Consumer Protection Policies

- Consumer disclosures in clear, accessible language, in reasonably large print, to inform Marylanders in a way that reduces imperfect information for goods and services. Illustrative examples include the cost of credit (APR), the ability to cancel a contract and how to do so, if an offer is a loan, grant, or financing and on what terms.
- Regulate emerging products to ensure consumer protection.
- Establish a private right of action so that consumer protection attorneys can take on cases for Maryland residents.
- Establish policies to address appropriate court procedures for identity theft and coerced debt
- Establish robust annual reporting of consumer complaints, resolution, enforcement, implementation of new laws. Reports should be publicly available.



Credit, Access to Credit: Guiding Principles

Credit must be affordable and sustainable, not just accessible. Credit should help Marylanders build wealth, have access to funds to cover urgent needs. Credit should not be priced in such a way that it leads to a debt trap.



Credit, Access to Credit: Survey Data

- Nearly 15% of Marylanders surveyed identified credit cards as their biggest pain point in their budget.
- 40.6% of Marylanders surveyed increased their credit card debt to cope with affordability issues
- Nearly 28% of respondents used a payday app to borrow against their next paycheck.



Credit, Access to Credit: Facts

- Americans hold more credit debt now than at any point in history (Century Fund)
- 40% of Americans are unable to pay off their credit cards each month (Century Fund)
- Average interest rate is 22%, nearly double the amount ten years ago
- 1 in 9 cardholders can only pay the minimum due
- Marylanders hold the 6th highest credit card balances of \$6946 in the country (CNBC)
- 90% of earned wage payday loans have fees.
- Buy Now/Pay Later (BNPL) loans often have deceptive promotional rates, lump sum payments, and high fees that drive up costs (NCLC)



Credit, Access to Credit: Policy Priorities

- Expand protections on payday loan apps to cap monthly fees and prevent loan-stacking.
- Maintain Maryland's 33% rate cap for small dollar consumer loans.
- Protect Maryland from rent-a-bank and other attempts to circumvent Maryland rate caps.



Debt/Debt Collection: Guiding Principle

Debt collection should not deepen poverty or exacerbate existing inequalities; it should enable individuals to repay their debt in a sustainable manner.



Debt/Debt Collection: Facts

- Maryland has the 7th highest overall debt level in the country of \$81,000 ([Baltimore Banner](#))
- Non-white borrowers in Maryland have more consumer debts in collection, a higher debt load, and more student loan debt than white borrowers. 43% of non-white residents had at least one debt in collection, while only 19% of white borrowers had a debt in collection. 20% of non-white individuals had student loan debt compared to 14% of white residents.
- In 2016, there were 46,719 debt collection cases filed just in Prince George's County, Baltimore County, and Baltimore City ([No Exit-Economic Action](#)) More debt collection suits are filed in Maryland counties that have large communities of color. ([No Exit-Economic Action](#))



Debt/Debt Collection: Facts, continued

- 76,611 Marylanders faced garnishment in 2016: 48,868 had their wages garnished, and 27,744 had a bank account seized. (No Exit-Economic Action)
- Between 2015 and 2017, Maryland's Central Collection Unit (CCU) used the District Court system to collect on 12,102 State-owed debts, totaling just over \$18M. (No Exit-Economic Action)
- In 2025, Maryland ranks a "D" nationally for our debt collection protections (NCLC No Fresh Start)



Debt/Debt Collection: Policies

- Require post-judgment discovery to include a list of all types of exempt income and assets. The discovery form should explain how to claim exemptions.
- Raise debt exemptions for wage garnishment, bank accounts, and other goods. Protect at least \$1000 a week in wages from garnishment.
- Peg exemptions to the Consumer Price Index.
- Establish a right to legal counsel for consumer cases – including debt collection and landlord tenant cases.
- Establish a waiver of CCU's 17% for using a payment plans.
- End use of confessed clauses in CCU payment agreements
- Establish installment payment plans at Maryland state departments and agencies.



Energy: Guiding Principles

Energy is an essential need for all households. In our regulated utility market, consumers do not have choice and the state must set reasonable limits on the personal and corporate profits that companies can pass on to captive consumers.



Energy: Survey Data

- 62.6% of survey respondents said utility costs had the most negative impact on their finances.
- 75% saw their utility bill increase in the past year
- 67.7% saw increase between \$50-\$250 per year
- 19.3% saw an increase between \$251-\$500 or more per year
- 34% have cut back on basic goods like food to pay these rising costs



Energy: Facts

- Rate increases under multi-year rate plans (MYRPs) have been at least 40% higher than rate increases in Maryland from 2006-2020.
- The PSC has yet to release the results of their “lessons learned” proceeding that reviewed the MYRP pilot.
- Baltimore Gas & Electric (BGE) rates have more than tripled since 2010
- Columbia Gas rates increased at about 3.5 times the rate of inflation
- Washington Gas rates increased at about the rate of inflation
- The STRIDE and multi-year alternative rate mechanisms have shifted the risks of utility overspending to customers and in turn increased customer rates.



Energy: Policies

- Strengthen consumer voices in the Public Service Commission process
- Reduce CEO compensation and other employee benefits and perks that can be passed onto consumers
- Tie the return on equity (ROE) to the actual rate necessary to attract capital; end multi-year rate-making; and require utility companies to prioritize safety over profits for new and replacement infrastructure.
- Expand energy assistance for households and increase income limits for assistance



Home Ownership: Guiding Principles

Everyone needs a home. Homeownership should be affordable, accessible, and within reach. Mortgage contracts should be clear and easy to understand. Servicers should assist homeowners in understanding options should they fall behind. Foreclosure should give homeowners the ability to exit with dignity if they can no longer remain in their home.



Home Ownership: Survey Data and Facts

Survey Data

- 56% of survey respondents own their home
- 40% spend about one third of their income on their mortgage
- 16% are mortgage-burdened, spending more than one-half of their income on their mortgage

Facts

- Maryland has the 11th highest rate of foreclosures in the country (ATTOM)
- In 2025, there were 91,076 NOIs in Maryland (OFR)
- Notice of Intent to Foreclose notices rising quickly, increasing by more than 24,000 from 2023-2025 (OFR)
- There are nearly 25,000 old, second mortgages at risk of becoming zombie mortgages Bloomberg



Home Ownership: Policies

- Establish a 10 year Statute of Limitations on foreclosures and end zombie mortgages by requiring lenders or debt buyers to prove they have a clear chain of title.
- Clarify that Home Equity Investment (HEI) contracts are mortgage loans subject to Maryland foreclosure laws and usury limits
- Require market-rate refinance option at end of HEIs
- Reduce property tax burden on heirs by establishing flexible proof of ownership issues, allow heirs to obtain homestead tax exemption going back to date of death,
- Automate homeowners (and renters?) tax credits
- Establish manufactured housing as 'real property' under Maryland law to protect owners of mobile homes and expand tenant protections between mobile home owners and the property owner where they reside.
- Expand funding for foreclosure assistance



Tenant Protections: Guiding Principles

Everyone deserves a place to live that is affordable, accessible, and stable. Tenants must be able to predict the cost of housing, including fees as well as their rights under the law. Tenants need financial assistance as well as access to legal services particularly for eviction prevention.



Tenant Protections: Survey Data

- 45% of renters spend one-third to one-half of their income on rent
- Nearly 40% spend more than one-half of their income on rent
- 55.2% greatest concern is being able to afford their current rent
- 63% are concerned that their rent will increase and they won't be able to afford their rent
- 49% of tenants are concerned with structural issues in their homes (ceiling, wall, floor damage)
- 49% are concerned about rodent or bug infestation
- 24% are concerned with mold
- 32% pay a rental convenience fee
- 21% pay a garbage collection fee



Tenant Protection: Facts

- Renters make up 33% of all households in Maryland, with about 760,800 renters across the state. [Maryland Matters](#)
- Maryland is the eighth-most difficult state for low-income renters to afford [NLIHC](#)
- Maryland has the 8th highest eviction rate in the country ([Mortgage calculator](#))
- Eviction disproportionately affects low-income, majority Black households



Tenant Protection: Policies

- Limit mandatory fees landlords are permitted to charge renters.
- Ban mandatory or optional fees that charge in excess of the cost of service, or are already required to provide
- Expand funding for eviction right for counsel
- Provide rental assistance to help tenants afford rising rent
- Pass the narrow carve-out for one-party consent for Fair Housing testing
- Increase clarity on source of income testing and calculations
- Codify disparate impact doctrine in Maryland
- Increase representation and speed of resolution for Fair Housing victims



Homeowners and Other Insurance: Guiding Principles

Insurance is a required purchase for homeowners. All homeowners should be able to purchase affordable insurance, have clear contracts, and accessible information about coverage. There need to be programs and rules around refusals to underwrite or renew.



Homeowners and Other Insurance: Survey Data

- 60% of Marylanders surveyed have homeowners insurance.
- Of those, 73% have seen their homeowners insurance increase in the past year
- More than 71% saw a price increase ranging from \$50-\$250
- More than 15% saw a price increase ranging from \$251-more than \$500



Homeowners and Other Insurance: Facts

- Homeowners insurance has increased 24% since 2022 [CFA](#)
- Maryland homeowners saw insurance premiums increase by 18% between 2021-2024.
- During the same period where Maryland homeowners saw insurance premiums soar, insurance CEOs saw salary and bonus increases of 27%



Homeowners and Other Insurance: Policies

- Move MIA from file and use to prior approval which requires insurance producers to file rate increases first and allows the Commissioner to review and allow or disallow
- Limit the amount of CEO compensation, advertising, and lobbying from being passed onto ratepayers
- Establish rate discounts for homeowners who mitigate climate risk



Medical Debt and Hospital Financial Assistance: Guiding Principles

No one should lose their wages, bank account, or home because they or a left one sought hospital care. Hospital financial assistance, a requirement for nonprofit hospitals under the Affordable Care Act (ACA), should be generous, clearly communicated, easy to apply for and receive.



Medical Debt and Hospital Financial Assistance: Survey and Facts

Survey

- 14% of Marylanders polled have medical bills or medical debt they or someone in their household cannot repay.
- 44% of the debt came from outpatient visits, 23% from a hospital stay, and 30% from a mix of both

Facts

- All Maryland hospitals are nonprofit hospitals, meaning they receive tax breaks and in return must provide community benefits.
- Maryland's unique ratepayer model means that the Health Services Cost Review Commission the oversight body for hospitals, compensates hospitals for the free and reduced-cost care that they provide.
- 8% of Maryland nonprofit hospitals received more in tax breaks than they spent on community investment
Maryland hospitals received \$82 million more in tax breaks than they gave back in community benefits.
- Between 2009-2018, Maryland hospitals Maryland hospitals filed 145,746 medical debt lawsuits.
The median amount of medical debt sought by all these lawsuits was \$944.
- Hospital lawsuits against patients led to 37,370 property and wage garnishment orders



Medical Debt and Hospital Financial Assistance: Policies

- Require clear calculation of hospital tax breaks to better assess the impact of community benefits.
- Strengthen community input and engagement of community benefits and reporting of how hospitals community benefits reflect social determinant of health.
- Ban medical debt lawsuits \$1000 and below.
- Automatically screen patients who are already enrolled in benefits programs for financial assistance.



Older Adults: Guiding Principles

As Marylanders age, everyone deserves the right to age in place; to age with dignity and agency, and to continue to live full lives. As incomes diminish, older adults deserve economic and social support to enable them to thrive. Scams, fraud, and financial abuse that preys upon older adults must be identified, regulated, and held accountable.



Older Adults: Facts

- In 2023, there were 1.4 million adults over age 60 living in Maryland.
- About 82,000 older adults age 65+ are living below the poverty line—a 13.63% increase since 2019.
- More than 3,000 financial fraud complaints to the FBI were filed by older adults in Maryland.
- 55% of all older adult renters spend more than 30% of their income on housing,
- Rent and mortgage burdened homeowners and renters are concentrated in majority Black communities, particularly in Baltimore City and Prince Georges
- Older adults age in place but the average renovation to enable aging in place can cost \$10,000



Older Adults: Policies

- Expand income eligibility for social supports to reach more older adults.
- Expand protections for older adults who have experienced fraud by including new methods, detection, enforcement, and restitution.
- Protect heirs and older adults from tangled titles and other issues



How to Talk About These Issues

- From the recent survey of 500 Marylanders, 93% believe many Marylanders feel left behind and are struggling to keep up with rising costs
- Top three priorities to reduce costs include 1) Access to affordable health care/end medical debt 66.6%, 2) affordable housing and foreclosure prevention 59.9%, 3) rein in utility prices 59.7%
- 81.4% do not believe elected officials are doing enough to address the rising cost of living
- 66.5% believe elected officials put the needs of corporations ahead of working families
- **Focus on Outcomes:** Whenever possible, emphasize tangible benefits for working families and the middle class rather than process-oriented details. People want and need to know how their lives are improving as a result of a candidate's economic policies.
- **Highlight Contrasts:** Take the opportunity to contrast progressive policies from our opponents, particularly focusing on economic impacts and values.
- **A Forward-Looking Vision:** While celebrating past achievements, make sure to stress future commitments and ongoing efforts to improve the economy for everyone.



Endorsement Consideration

Now that you have read through this PowerPoint presentation, you should be ready to complete the candidate questionnaire.

Completed questionnaires submitted to Economic Action Maryland will be considered for endorsement. Criteria include the quality of responses, past voting history (if applicable), and any other information available that demonstrates leadership on these issues.

Please note Economic Action Maryland may not endorse in every district.

Questionnaires due: Monday, April 27, 2026 for guaranteed consideration.



Endorsement Consideration, continued

Upon our receiving your completed questionnaire, a member of our endorsement team may be in touch with you (the candidate) to conduct a phone or in-person interview for further consideration of our endorsement or ratings process.

Thank you for your interest and your commitment to economic justice in Maryland!

Questions? Email marceline@economicactionmaryland.org

