



January 17, 2024

National Multiple Sclerosis Society: Testimony in Support of SB 202
Caregiver Tax Credit
Senate Budget and Taxation Committee

Chair Guzzone, Vice Chair Rosapepe, members of the committee: on behalf of the National Multiple Sclerosis (MS) Society, thank you for the opportunity to submit testimony in support of SB 202 to establish a caregiver tax credit in the state of Maryland. We thank Senator Benson for bringing forward this important legislation.

MS is an unpredictable disease of the central nervous system. Currently there is no cure. Symptoms vary from person to person and may include disabling fatigue, mobility challenges, cognitive changes and vision issues. An estimated 1 million people live with MS in the United States. Early diagnosis and treatment are critical to minimize disability. Significant progress is being made to achieve a world free of MS. Most people with MS are diagnosed between the ages of 20 and 50 and because MS is not a terminal illness, most people diagnosed will need caregiving assistance at some point in their lives.

Up to 58% of people living with MS receive informal (non-professional) care from family members. Family caregiver responsibilities may include emotional support as well as hands-on assistance with daily activities (e.g., transportation/mobility, coordination of in-home care, medication management), which are time-consuming and often necessitate time away from work and loss of income. An estimated 40 million family caregivers in the US provide \$470 billion per year in unpaid care, with 7 in 10 using their own money to cover care expenses.¹ Recent reports suggest family caregivers spend an average of 20% of their income – nearly \$7,000 per year – on caregiving costs.² 39% report financial strain, including forgoing savings or dipping into retirement funds to cover expenses, with the highest burden falling on younger caregivers and those who are Black and/or Hispanic/Latinx.³ Caregivers of people living with MS spend an average of 6.5 hours a day dedicated to caregiving responsibilities.⁴ Nearly 45% of family caregivers report negative financial impacts such as debt, and 86% indicate needing funding assistance to pay for in-home care.

¹<https://www.aarp.org/research/topics/care/info-2015/national-survey-family-caregivers.html>

²<https://www.aarp.org/research/topics/care/info-2015/national-survey-family-caregivers.html>

³<https://highlandcountypress.com/Content/In-The-News/Headlines/Article/AARP-research-shows-family-caregivers-face-significant-financial-strain-spend-on-average-7-242-each-year/2/73/69893>

⁴<https://pubmed.ncbi.nlm.nih.gov/26078487/>

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In addition to the unpaid work of family caregivers, people with MS have unique, personalized needs and often need to make their homes accessible in order to remain mobile, safe and independent; home modifications range greatly to meet those diverse needs. Modifications can be as simple as installing a grab bar in the shower and have minimal costs associated; involve assistive technology at moderate expense; or can require much costlier structural changes to the home, such as widening doorways or building a ramp or an accessible bathroom. According to the Center for Universal Design, home modifications can range in price from \$100 to \$50,000.

Establishing this family caregiver tax credit in Maryland would go a long way in supporting families affected by MS and other chronic, complex diseases. Financial relief for these families would allow for better long-term planning and a larger safety net for emergencies. Additionally, allowing for respite care is critical to the long-term success of personal caregivers. When asked about the impact that caregiving has had on their health, 22 percent of caregivers surveyed by the National Alliance for Caregiving felt their health had gotten worse as a result of caregiving. One in five caregivers reports a high level of physical strain resulting from caregiving (19%), while two in five consider their caregiving situation to be emotionally stressful (38%).⁵ Respite care offers short-term help to give family caregivers a break from the stress of providing care. It is vital to helping caregivers maintain their health and it bolsters family stability. Respite makes it easier for families to care for their loved ones in their own homes, as opposed to long-term-care facilities, for as long as possible.

The Society supports the caregiver tax credit outlined in SB 202 and the assistance it will provide to families affected by MS in Maryland. We urge this committee and the larger legislative body to move this bill forward and take action to support the many unpaid caregivers in Maryland.

If there are questions regarding the Society's position, please don't hesitate to reach out to Shannon Wood, Director of Advocacy and Policy, at Shannon.wood@nmss.org.

⁵ AARP; National Alliance for Caregiving (2015). Caregiving in the U.S. Report. <http://www.caregiving.org/caregiving2015/>