## Testimony of Jessica Brady Reader in favor of SB 414 February 5, 2025

My name is Jessica Brady Reader. I'm a resident of Kensington, and the proud mother of three daughters. Our second daughter, Francesca, was stillborn on June 17th, 2021, after a healthy and uneventful pregnancy. We were absolutely shocked to learn in a routine checkup in the final weeks of my pregnancy that Francesca had died. Although the loss is a source of deep pain, we are tremendously proud of all of our children and our family. My desire to honor Francesca, as I promised her I would, is what brings me here today.

A Stillbirth is the death of a baby at 20 weeks or greater gestation. It's a public health crisis that impacts more than 21,000 families nationwide every single year—including roughly 450 families right here in Maryland. Stillbirth is a pregnancy outcome that is rarely talked about, leaving loss families feeling alone and searching for answers. I had never considered stillbirth in my pregnancies, and as my husband and I prepared to go to the hospital to deliver my sweet Francesca, we frantically paged through a pregnancy book to even grasp what we were facing.

Nothing could prepare us for the devastation of coming home from the hospital without our baby. And that loss, as anyone experiencing grief knows, continues. My due date with Francesca just a few weeks after her stillbirth was filled with sorrow and longing. I remember feeling so sad and out of place at a neighborhood Halloween parade a few months later, aching on the inside but desperately trying to go through the motions for our older daughter. That Christmas as we hung ornaments on the tree, I just couldn't find any joy in the season. There are so many ways, big and small, that this kind of loss affects your life.

But who would have thought that Tax Day would be a new source of grief? Sure, none of us enjoy it, but I never could have predicted it prompting a wave of grief. And yet that first tax season after Francesca died was a new pain. [Contrast here the child tax credit, and that] Of course, the child tax credit is intended to help parents with the many costs of raising healthy children. But for stillborn babies, there are still costs, and to complete your taxes without a recognition of what was lost is a new pain in an already broken heart.

And that is what it feels like to be a stillbirth parent. It is a lifetime of love that comes crashing down, and little public recognition of that experience.

In the hospital after Francesca was delivered, the hospital gave us a pamphlet with information about funeral homes. We needed to make arrangements in a matter of days and I promise you that reading the prices for the burial or cremation of your child is excruciating. If you have ever made funeral arrangements for a beloved family member, you know how hard this is. These costs, which run into the thousands for a simple casket, are on top of all the money spent in anticipation of bringing home a new baby: the bassinet, boxes of diapers, baby clothes and bottles. After Francesca died, we had new and unexpected expenses for her cremation and special mementos. I am sure this committee knows that for too many young Maryland families, a thousand dollars of unexpected expenses is crushing. So when Tax Day came, and it felt like

nothing about Francesca counted, and I was even financially penalized for my loss due to a lack of tax credit, I felt yet another low point.

Stillbirth parents are just like any parents—we are proud of our children, and we want to share them with the world. Thanks to the courageous advocacy of so many others before me, there has been some progress made to recognize stillbirth. More employers are offering leave for bereavement and recovery after stillbirth. In Maryland, state employees who experience stillbirth are entitled up to 60 days of paid leave. Maryland also offers a fetal death certificate, which is important for data collection and research. It also provides families an important and tangible memento of their child who will not receive a certificate of live birth

A one time stillbirth tax credit seems to be an obvious step to meet the needs of these vulnerable families in our state. This common sense proposal can provide modest financial support to aching families and an acknowledgement of their lost children. I am grateful to Senator Waldstreicher for bringing this issue to you, and for Congresswoman Elfreth who first introduced this bill in the Senate in 2022.

We should do more to prevent stillbirth in the first place, such as urging the Maryland Department of Health to use more federal funding for stillbirth prevention programs. And we should encourage open dialogue to allow impacted families to share their stories so that we can advance better policies. Stillbirth disproportionately impacts expectant parents of color, with Black and Hispanic parents experiencing stillbirth at twice the rate of White parents. These are not outcomes that we should accept.

My heart goes out to all of the Maryland families who have recently experienced stillbirth. Three and a half years after losing Francesca, I still carry with me a deep sense of pain but also a sense of love and purpose. I am so proud to represent my family here today, and I urge you to pass the stillbirth tax credit during this legislative session to support families that are already facing the worst times of their life.