



Maryland Consumer Rights Coalition

**Testimony to the House Judiciary Committee  
HB 320 Criminal Law – Exploitation of Vulnerable Adult or Elderly Individual – Undue 3 Influence  
Position: Favorable**

February 4, 2020

The Honorable Luke Clippinger, Chair  
House Judiciary Committee  
Room 101, House Office Building  
Annapolis, MD 21401  
Cc: Members, House Judiciary Committee

Honorable Chair Clippinger and Members of the Committee:

My name is Marceline White and I'm the Executive Director of the Maryland Consumer Rights Coalition (MCRC). MCRC advances economic justice and financial inclusion for Maryland consumers through research, education, organizing, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

Our SOAR (Securing Older Adult Resources) program provides most of our direct service work, assisting older adults in accessing property and rental tax credits; applying for additional government benefits, and providing financial counseling and coaching each year. Through our work with SOAR and our education and outreach efforts, we see firsthand the possibilities for and effects of financial exploitation of older adults.

SOAR staff provide training and education to older adults on ways to avoid financial exploitation; however, we know that older adults are more vulnerable to financial abuse whether it is by a caregiver, a relative, or someone they spoke with on the phone or online.

HB 320 expands the definition of what constitutes 'undue influence' and provides additional factors that provide clarity for the definition. By refining and expanding the definition of undue influence, HB 320 will provide stronger consequences for those who exploit older adults and create better clarity under the law to hold those who exercise undue influence accountable. For these reasons, we support HB320 and ask for a favorable report.

Best,

Marceline White  
Executive Director