



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

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**House Bill 28 - Income Tax – Credit for Caregivers of Senior Family Member
Ways and Means – February 2, 2023
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2023 legislative session. WDC is one of the largest and most active Democratic clubs in our county, with hundreds of politically active members, including many elected officials.

WDC urges the passage of HB0028. This bill will provide income tax relief for low- to moderate-income women who must care for their elderly family members. As the population ages, more people require long-term care, meaning more family members must provide care for their loved ones. As the responsibility of providing such care often falls to female family members, it is essential to examine the impact this can have on their financial and mental health. Being required to take on the care of an elderly family member can be a difficult and demanding task. This is especially challenging for low- to moderate-income women.

Financial Impact. The financial burden of caring for elderly family members can be tremendous for low- to moderate-income women. Since elder care is often costly, those with limited financial resources are often unable to afford to pay for the necessary care. As a result, many of these women take on the caregiving role themselves and are forced to leave their jobs or reduce their hours to do so. According to the National Alliance for Caregiving (NAC), 43% of women must take leave from their jobs to provide care for an elderly family member, leading to lost income and financial instability. This loss of income can also mean that these women cannot afford the necessary supplies to carry out their duties as a caregiver. This leads to added stress, as more resources are needed to provide a proper level of care. HB0028 will relieve some of this financial impact

Mental Health Impact. Being a caregiver for an elderly family member can be emotionally and physically taxing, as is often the case for financially disadvantaged women and families. The stress of being a caregiver can raise the depression, anxiety, and other mental health issues. Studies have shown that caregiving can cause a lack of social interaction and lack of sleep, both of which can lead to poor mental and physical health.¹ Low- to moderate-income women may be particularly vulnerable to this due to their limited financial resources and lack of access to adequate mental and emotional support services. HB0028 will alleviate this mental health impact by reducing financial stress.

We ask for your support for HB0028 and strongly urge a favorable Committee report.

Diana E. Conway
WDC President

Liza Smith
WDC Advocacy Committee

¹ Byun E, Lerdal A, Gay CL, Lee KA. How Adult Caregiving Impacts Sleep: a Systematic Review. *Curr Sleep Med Rep.* 2016;2(4):191-205. <https://doi.org/10.1007/s40675-016-0058-8> PMID: 31080704; PMCID: PMC6508862.