

# VIRGINIA I. JONES ALZHEIMER'S DISEASE AND RELATED DEMENTIAS COUNCIL

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February 2, 2023

The Honorable Vanessa E. Atterbeary  
Chair, House Ways and Means Committee  
Room 131, House Office Building  
Annapolis, MD 21401

## **RE: House Bill 28 Income Tax – Credit for Caregivers of Senior Family Members**

Dear Chair Atterbeary and Committee Members:

The Virginia I. Jones Alzheimer's Disease and Related Dementias Council (the Council) extends its support for **House Bill 28 (HB 28), titled "Income Tax – Credit for Caregivers of Senior Family Members."** HB 28 establishes a state income tax credit for qualifying expenses incurred by caregivers of family members over age 60 who reside with the taxpayer for at least 6 months out of the year and require care or support with activities of daily living.

Many people living with Alzheimer's disease and related dementias (ADRD) rely on informal caregivers, often family members, to provide care and assistance in daily tasks. In 2021, estimates suggest 242,000 family caregivers in Maryland were providing care for people living with dementia, contributing 371 million hours of unpaid care per year and amounting to an estimated total economic value of \$6.8 billion.<sup>1</sup>

In addition to the direct costs incurred by caregivers, the indirect costs of caregiving are staggering. Family caregivers are at risk for physical and emotional strain, depression, isolation, premature retirement, lost wages, and financial burden.<sup>2</sup> More than 40% of caregivers have a household income of \$50,000 or less.<sup>3</sup> The tax credit established under HB 28 would provide meaningful financial relief to eligible family caregivers, especially lower income caregivers for whom even small caregiving-related expenses contribute to financial strain. The Council feels all informal family caregivers could benefit from a similar tax credit, regardless of whether they reside with a qualified senior family member. That said, the credit established under HB 28 is an important first step in addressing the financial impact of dementia on families.

The Council recently released an updated Maryland State Plan to Address ADRD in May 2022, which sets five goals for addressing the emerging needs of Maryland's aging population.<sup>4</sup> Goal 3 of the State Plan is to "enhance and expand support for family caregivers." The Council respectfully asks this Committee to approve HB 28, as it advances the goals of the State Plan and will make a significant difference in the lives of Marylanders living with dementia and their families.

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<sup>1</sup> Alzheimer's Association. 2022 Alzheimer's Disease Facts and Figures. Alzheimer's Dementia 2022;18.

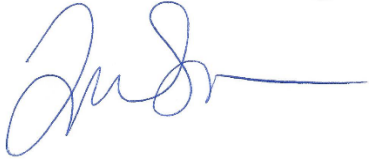
<https://www.alz.org/media/documents/alzheimers-facts-and-figures.pdf>

<sup>2</sup> Connell CM, Janevic MR, Gallant MP. The costs of caring: impact of dementia on family caregivers. Journal of geriatric psychiatry and neurology. 2001;14(4):179-187. doi:10.1177/089198870101400403

<sup>3</sup> The 2014 Alzheimer's Association Women and Alzheimer's Poll. Alzheimer's Dement. 2014 Mar;10(2):e47-92. doi: 10.1016/j.jalz.2014.02.001. <https://pubmed.ncbi.nlm.nih.gov/24818261/>

<sup>4</sup> Maryland State Plan to Address Alzheimer's Disease and Related Dementias: 2022-2026 (May 2022). [FINAL\\_2021\\_ADRD\\_state\\_plan.docx](https://www.maryland.gov/FINAL_2021_ADRD_state_plan.docx) ([maryland.gov](https://www.maryland.gov))

Sincerely,

A handwritten signature in blue ink, appearing to read 'Q. Samus', with a long horizontal flourish extending to the right.

Quincy M. Samus, PhD, MS, Chair, Virginia I. Jones Alzheimer's Disease and Related Disorders Council