

Testimony on the Maryland House Bill 32 Income Tax – Caregiver’s Tax Credit  
Given by Dr. LaRah Payne, Resident, Prince George’s County

Good Afternoon Chair and Members of the Ways and Means Committee,  
My name is LaRah Payne, and I am a retired 73-year-old husband residing in Prince George’s County Maryland. Today I come before you to share my personal experience as a caregiver for my dear wife, Yvonne, who was diagnosed with Mild Cognitive Impairment in 2017 and then with dementia in 2022. I am also here to speak in favor of the passage of the Income Tax – Caregiver Tax Credit Bill which will provide some tax relief for Maryland caregivers like me.

As the primary caregiver for my wife, I felt compelled to retire from my full-time position with the DC Government to provide the caregiving services that my wife needed in order for her to remain in our home for as long as possible. Caring for Yvonne has been both a privilege and a challenge. The emotional toll of witnessing her memory fade, her confusion, and her struggle to perform daily tasks is huge for me and our adult children.

Financially, the burden is equally heavy. We’ve had to modify our home living arrangements, invest in safety measures, and hire professional caregivers to provide assistance with the family’s caregiving responsibilities. We were able to identify and retain the services of a professional caregiver for several months to ease the burden on family members; but unfortunately, our caregiver developed

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cancer and was not able to continue with us. We continue to bear the burden of day-to-day caregiving activities and are examining the possibility of adult day care services, which for us is very expensive. These costs add up quickly, impacting our retirement savings and quality of life. The ability to take care of my own personal health issues is sometimes compromised due to my caregiving responsibilities.

One particularly difficult period for the family occurred during the Christmas holiday in 2022: Yvonne suffered a fall in the dining room that required her to be hospitalized and she was taken by ambulance to the ED at the University of Maryland Capital Region Medical Center. They kept her for a few days to run some tests, then discharged her to home. But within a week I had to call the ambulance again because she was showing what I was later told were advanced signs of a urinary tract infection that we were not aware of. This required another hospitalization, this time at Inova Fairfax, where they identified and stabilized the UTI. But they discharged her to a local rehabilitation facility in Fairfax to get the needed physical therapy so she would be reasonably ambulatory when she was discharged to home. Of course, we were all happy to finally have Yvonne back home, but there were and continue to be significant changes to the flow and function of family life at home. And as a family we are willing to do what it takes to make it work as long as possible.

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Yvonne’s wish is to remain at home, surrounded by familiar surroundings and cherished memories. Aging in place allows her to maintain a sense of dignity and comfort. And it allows her to be a blessing to us in the home.

The proposed tax credit would enable us to better afford essential services like home care aides, adult day care, and additional modifications to make our home safer for Yvonne as the dementia progresses. It would ease some of the financial strain as we make those required changes that allow us to honor her wishes.

In conclusion, I urge you to approve Maryland House Bill 32 as a way to provide some measure of tax relief for Maryland caregivers like me. It’s a bill that acknowledges the commitment of caregivers, promotes aging in place, and eases some of the financial burden faced by families like mine.

Thank you for your attention and consideration.

Sincerely,

Dr. LaRah Payne  
Principal Caregiver for Mrs. Yvonne Payne