



## Maryland Retired School Personnel Association

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**House Bill 32**  
**In Support Of**  
**Income Tax – Caregiver Tax Credit**  
**Ways and Means Committee**  
**Hearing: February 1, 2024 at 1:00 p.m.**

Dear Honorable Delegate Atterbeary, Chair, Delegate Wilkins, Vice Chair and Way and Means Committee members,

**The Maryland Retired School Personnel Association (MRSPA) supports HB 32 Income Tax - Caregiver Tax Credit.**

MRSPA supports services and communities that help seniors age in place and remain healthy, active, and independent. This bill provides Maryland caregivers a tax credit as they provide care and support for the daily activities of senior family members. Out of pocket expenses to care for an older family member can be an additional burden because they are often not reimbursed by one's insurance, or the federal or state government. Offsetting some of those expenses allows loved ones to stay at home and be as independent as possible but also helps the state of Maryland by providing unpaid care and deferring from a more costly nursing home care option or unnecessary hospitalizations.

Providing care for an elderly loved one can be a costly and emotional challenge. This legislation can help with the financial costs so that family caregivers can provide the care they wish to provide while saving the state and federal governments billions of dollars that are not spent on Medicaid and Medicare in nursing homes or other care facilities. A tax credit for caregivers is long overdue.

My personal experience in caring for my father in his last year deeply impacted our family. We were able to do this at his home because we are a large family. This greatly improved our father's quality of life. We shared the extra costs that this involved willingly. It must be said that it was costly for several of us because of the pressures of trying to work and be there to care for Dad.

On behalf of the over 12,000 members of the Maryland Retired School Personnel Association, we strongly urge a favorable report on HB 32 Income Tax – Caregiver Tax Credit.

Sincerely,

Carla J. Duls  
President

Virginia G. Crespo  
Legislative Aide