



COMMISSION ON AGING

January 30, 2024

Delegate Vanessa E. Atterbeary, Chair, House Ways and Means Committee
Delegate Jheanelle K. Wilkins, Vice Chair, House Ways and Means Committee

RE: HB32

Dear Chair Atterbeary:

I am writing on behalf of the Montgomery County Commission on Aging in support of HB32 that would provide a tax credit for caregivers who care for older family members. The Commission is authorized by the Older Americans Act, P.L. 116-131, and was established by Montgomery County in 1974 to advise County government on the needs, interests and issues of older adult residents, and to advocate on their behalf at the local, state and national levels.

During the Ways and Means committee hearing on February 2, 2023 it was estimated by the Department of Aging that approximately 250,000 Marylanders may qualify for the financial assistance proposed. The evidence for the need for financial assistance to family caregivers is overwhelming and compelling. It is clear that family caregiving comes far too often at great financial and personal cost to those who provide for their loved ones.

As cited in the AARP "Caregiving in the United States- 2020":

- Family caregivers report their own health is fair to poor.
- Over 60 percent of family caregivers are women.
- Older caregivers tend to take care of similar-aged recipients, with 74 percent of caregivers ages 75 and older caring for a recipient age 75 or older, while younger caregivers tend to take care of someone older than themselves (81 percent of caregivers ages 18 to 49 care for someone age 50 or older).
- The increasing comorbidity of those being cared for suggests that caregivers are caring for adult recipients who may have increasingly complex medical or support needs. Many caregivers may be taking on this role without adequate and affordable services and supports in place. Despite the increasing complexity of care recipients' conditions, fewer caregivers report their recipient had been hospitalized overnight (48 percent, down from 53 percent in 2015) and just 3 in 10 report their recipient has any paid help (31 percent).
- As noted during the February 2, 2023 hearing, family caregivers can often spend over \$7200 per year in out-of-pocket expenses that they can ill afford. According to AARP, caregivers' savings are eroding, with 22 percent having used up personal short-term savings and 12 percent who used up long-term savings (for things like retirement or education). Two in 10 have left bills unpaid or paid them late (19 percent), while another 15 percent borrowed

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money from family or friends. One in 10 have been unable to afford basic expenses like food (11 percent).

It is noteworthy that Maryland law does not provide for a tax credit for caregivers of senior family members, specifically, although it does offer a child and dependent care credit for taxpayers who claim the federal child and dependent care credit.

It is essential to ease the financial burden on family care givers. HB32 begins to address this need. The Commission urges endorsement of this bill and look forward to its enactment.

Sincerely,

David Engel

David Engel, Chair
Montgomery County Commission on Aging

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