



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

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**House Bill 32 – Income Tax - Caregiver Tax Credit
Ways and Means Committee – February 1, 2024
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 2024 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 **HB 32**, a bill to provide much-needed income tax relief for family caregivers, especially women with low-to-moderate incomes. This tax credit would not only ease the burden on family caregivers but would allow older adults who need care to continue to live at home, saving taxpayers money.

[As of 2023, 760,000 family caregivers in Maryland were providing](#) \$12.5 billion in unpaid care to loved ones, a volume of care that will only grow as our population ages. According to LeadingAge Maryland, a majority of the more than 1.3 million Marylanders at or near retirement age today will need long-term care but will likely be unable to afford it. They may need to rely on family members to care for them.

While family caregiving is undoubtedly a labor of love, it can exact a huge financial toll on caregivers, [the majority of whom are female](#). [AARP](#) finds that, on average, unpaid family caregivers not only lose out on wages, but spend 26% of their household income on caregiving costs like home modifications, therapists, medical equipment, and in-home care needs. [“The sixty-one percent of family caregivers who work full or part-time also face financial risks such as lost income, reduced career opportunities and savings, and subsequently, lower Social Security and retirement benefits.”](#)

Providing this modest tax credit will lessen the financial burden on family caregivers by helping them to offset some of the costs of caring for a loved one. This bill would also provide a broader societal benefit because, in many cases, the care provided to a family member allows that person to continue living at home, saving taxpayers money by delaying or preventing expensive nursing home stays and hospital visits.

Family caregivers are the backbone of the U.S. care system. It's time we recognized their invaluable contributions by caring for them the way that they have cared for their loved ones.

We ask for your support for HB0032 and strongly urge a favorable Committee report.

Tazeen Ahmad
WDC President

Cynthia Rubenstein
Co-Chair, WDC Advocacy

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