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Senate Judicial Proceedings

Re: SB1029 Estates and Trusts – Interpretation of Wills – Extrinsic Evidence of Intent (Granny's Law)

Dear Committee Members,

Good evening. Thank you for the opportunity to provide written testimony in support of Granny's Law, or SB1029. I am an Assistant Professor in the Department of Health Policy and Management at the Johns Hopkins Bloomberg School of Public Health. I am a gerontologist and health services researcher with expertise in racial and socioeconomic disparities in long-term services and supports for older adults, their family caregivers, and the direct care workers that help them.

In 2021, there were about 760,000 family caregivers from diverse groups in Maryland whose unpaid care was valued at 12.5 billion dollars.¹ These estimates will likely increase as the older adult population diversifies and grows in size, a trend that has been well documented across the country as well as globally.²³ The proposed bill, Granny's Law, directly addresses disparities that impact caregivers from low-income backgrounds, women, and minoritized communities. I would like to highlight 4 points that are relevant to the proposed bill.

First, my own work has demonstrated that Black family caregivers often provide over 40 hours of care per week to older adults with significant needs and limited financial resources, and experience financial difficulties related to caregiving themselves.⁴

Second, caregivers from marginalized communities spend a higher percentage of their income on caregiving expenses.⁵

Third, many caregivers from minoritized groups have less inherited wealth to support caregiving costs, leading to increased financial instability.

Fourth, family caregivers from minoritized groups face legal barriers in managing their loved one's estate, particularly if they lack access to legal resources or face discrimination in legal systems.⁶

Family caregivers are the backbone of the long-term care and medical systems. Enabling them to have a recognized role in interpreting their loved one's wills empower them and ultimately reduce the disparities that they and others are impacted by.

Thank you for your time and consideration.

Sincerely,

Chanee D. Fabius

Chanee D. Fabius, PhD, MA

¹ <https://states.aarp.org/maryland/family-caregivers-in-maryland-provide-12-5-billion-in-unpaid-care-to-loved-ones>

² <https://aging.maryland.gov/SiteAssets/Pages/StatePlanonAging/MD%20State%20Plan%202022-2025.pdf>

³ <https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1144.pdf>

⁴ Fabius, C. D., Wolff, J. L., & Kasper, J. D. (2020). Race differences in characteristics and experiences of black and white caregivers of older Americans. *The Gerontologist*, 60(7), 1244-1253.

⁵ https://states.aarp.org/virginia/family-caregivers-spend-20-percent-annual-income-caregiving-expenses?utm_source=chatgpt.com

⁶ Roberts, D. E. (2015). Race, Care Work, and the Private Law of Inheritance. *Law.™.Social.Inquiry*, 60(2), 511-518.