

## **Testimony Before the Judicial Proceedings Committee**

**March 25, 2025**

### **Senate Bill 466 - Criminal Law - Financial Exploitation of Vulnerable and Senior Adults**

#### **\*\* Support \*\***

Senate Bill 466 Criminal Law – Financial Exploitation of Vulnerable and Senior Adults  
On behalf of the National Association of Social Workers, Maryland Chapter (NASW-MD) Committee on Aging, we would like to express our support for Senate Bill 466 Financial Exploitation of Vulnerable and Senior Adults.

As social workers who serve Marylanders with disabilities and those with chronic and terminal illnesses, we have seen firsthand the devastating effects that financial exploitation can have on older and vulnerable adults. This bill is crucial because it recognizes the unique position of trust that caregivers, family members, and household members hold, and it ensures that those in positions of power are held accountable when they abuse that trust. Senior and vulnerable adults are often isolated, less likely to report abuse, and more likely to fear retaliation if they do so. In addition, these individuals may struggle to understand or assert their rights to their money or property.

This bill provides necessary protections to ensure that older and vulnerable adults do not become victimized by their family members, household members and caregivers. We believe that the proposed civil and criminal penalties send a strong message in support of the rights of this population. This bill is a crucial step forward in safeguarding vulnerable adults from financial exploitation, holding offenders accountable, and ensuring that seniors and vulnerable individuals can live with dignity and respect in their communities.

For these reasons, we ask that you give a favorable report on Senate Bill 466.

Respectfully,

Karessa Proctor, BSW, MSW  
Executive Director, NASW-MD