



One Park Place | Suite 475 | Annapolis, MD 21401-3475
1-866-542-8163 | Fax: 410-837-0269
aarp.org/md | md@aarp.org | twitter: @aarpm
facebook.com/aarpm

HB 604 Vulnerable and Senior Adults-Theft of Property by Caregiver, Family Member, or Household Member Prohibition
House Judiciary Committee
FAVORABLE
February 11, 2025

Good afternoon, Chair Clippinger and members of the House Judiciary Committee. My name is Tammy Bresnahan, and I serve as the Senior Director of Advocacy for AARP Maryland. As you may know, AARP Maryland is one of the largest membership-based organizations in the in the State, encompassing almost 850,000 members. Thank you for the opportunity to testify in strong support of HB 604.

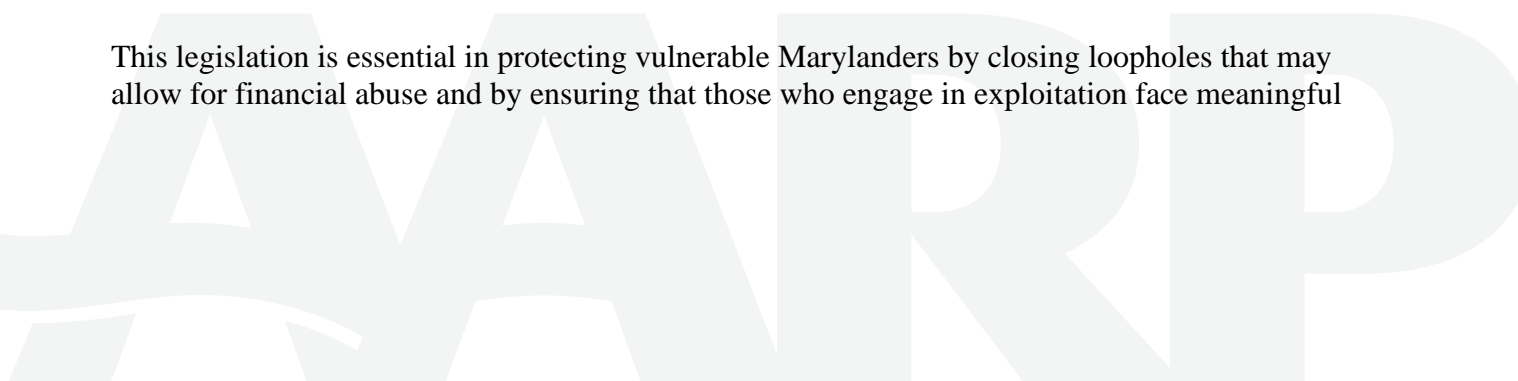
AARP is a nonpartisan, nonprofit, nationwide organization that helps people turn their goals and dreams into real possibilities, strengthens communities, and fights for the issues that matter most to families such as health care, employment and income security, retirement planning, affordable utilities, and protection from financial abuse.

HB 604 seeks to protect vulnerable and senior adults by prohibiting caregivers, family members, or household members from knowingly and willfully obtaining the property of individuals they know—or should reasonably know—are vulnerable or senior adults, with the intent to deprive them of their property. Violations of this Act would be classified as unfair, abusive, or deceptive trade practices and would be subject to enforcement and penalties under the Maryland Consumer Protection Act.

AARP has long advocated for policies that safeguard the financial security and well-being of older adults. Our policy calls for strengthened protections against financial exploitation and abuse, including holding those who take advantage of vulnerable adults accountable under consumer protection laws. AARP believes that individuals should be able to age with dignity and without fear of being taken advantage of by those they trust most.

As you know, vulnerable adults—whether elderly, disabled, or otherwise unable to advocate for themselves—face heightened risks of abuse, neglect, and financial exploitation. Research consistently shows that financial exploitation can lead to severe consequences, including emotional distress, loss of assets, and diminished quality of life. The provisions in SB 466 directly address this issue by providing stronger deterrents and remedies for those who prey on seniors.

This legislation is essential in protecting vulnerable Marylanders by closing loopholes that may allow for financial abuse and by ensuring that those who engage in exploitation face meaningful



consequences. AARP firmly believes this measure aligns with our broader efforts to promote consumer protections and financial security for older adults.

We respectfully urge the committee to issue a favorable report on HB 604 and help safeguard the rights, dignity, and financial well-being of Maryland's vulnerable and senior populations. Thank you for your consideration. If you have questions, please contact me at tbresnahan@aarp.org or by calling 410-302-8451.