



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

*Alzheimer's
Association,
Maryland Chapters*

*Baltimore Jewish
Council*

Catholic Charities

*Central Maryland
Ecumenical Council*

Church of the Brethren

*Episcopal Diocese of
Maryland*

*Housing Opportunities
Commission of
Montgomery County*

*Jewish Community
Relations Council of
Greater Washington*

*Lutheran Office on
Public Policy in
Maryland*

*Maryland Association of
Area Agencies on Aging*

*Maryland Catholic
Conference*

*Mental Health
Association of Maryland*

Mid-Atlantic LifeSpan

*National Association of
Social Workers,
Maryland Chapter*

Presbytery of Baltimore

*The Coordinating
Center*

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Testimony in Support of SB 151 with amendments

Income Tax - Credit for Individuals Residing With and Caring for Elderly Parents

Budget & Taxation Committee

January 21, 2026

The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that supports policies that meet the housing, health and quality of care needs of Maryland's low and moderate-income seniors.

MSCAN strongly supports SB 151 as written, but urges the committee to expand the definition of "parents". This legislation would provide those acting as caregivers to a single biological or adoptive parent a refundable tax credit of up to \$3,000 annually. To claim the credit, the caregiving child must be a Maryland resident residing in the same principal residence as the parent and meet certain income requirements.

The statistics regarding the importance of caregiving are staggering. In Maryland 760,000 family members provide over 710,000,000 hours of uncompensated care valued at more than \$12.5 billion dollars each year. 40% of Maryland adults provide regular caregiving support to a loved one, 57% of caregivers are women and 25% of caregivers spend at least 20 hours per week of support to their loved ones. The economic impact of caregiving disproportionately affects lower income minorities and women who may have to forgo wages in order to provide care. Often at great personal and emotional cost to themselves, family caregivers save the state millions of dollars in unnecessary hospitalizations and nursing placements.

While it is clear that SB 1151 would have a fiscal impact as it provides some tax relief to family caregivers, the bill could actually save the State money. The current cost of nursing home placement for one senior is over \$120,000. If we allow just 150 of Maryland's 760,000 family caregivers to burn out for lack of support, it could result in nursing home placements costing taxpayers over \$18 million dollars! As Maryland's aging population continues to grow, there is increasing need to support our family caregivers.

Accordingly, MSCAN proposes the following amendments to the bill:

Amendment No. 1

Page 1, Line 18, STRIKE: "70 YEARS 19 OLD WHO IS A BIOLOGICAL OR ADOPTIVE PARENT OF AN INDIVIDUAL" and INSERT: "MEANS AN INDIVIDUAL AT LEAST 60 YEARS OLD WHO IS A BIOLOGICAL PARENT, ADOPTIVE PARENT, STEP-PARENT, GRANDPARENT, OR GREAT-GRANDPARENT OF AN INDIVIDUAL CAREGIVER."

Amendment No. 2

Page 2, Line 3, STRIKE: "PROVIDES CARE FOR THE PARENT" and INSERT: "PROVIDES REGULAR ASSISTANCE WITH AT LEAST TWO BASIC ACTIVITIES OF DAILY LIVING THAT ARE ESSENTIAL FOR HEALTH AND WELL-BEING."