

2026 SB0151 Testimony For 2026-01-19.pdf

Uploaded by: Alan Lang

Position: FAV

Testimony For SB0151

Honorable Senators

Please enter a favorable report for SB0151.

I support:

- allowing a credit against the State income tax for an individual who resides with and provides care for a certain elderly parent during the taxable year under certain circumstances; and
- making the credit refundable.

The kids of the baby boomers are in a tough position. They are now being called on to take care of their aging parents while facing tougher economic times than their parents faced. The cost of housing, utilizes, and education have sky rocketed.

Even though some may believe the cost is too prohibitive and some retirees are getting different levels of subtraction modification, I believe we should make this change to show our appreciation to those who are honoring their parents and doing their best to keep them in their homes instead of placing them in costly, yet substandard assisted living care..

Please enter a favorable report for SB0151.

Alan Lang
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Harwood, Maryland 20776
Legislative District 30B
410-336-9745
Alanlang1@verizon.net
January 19, 2026

MD Catholic Conference_SB 151_FAV.pdf

Uploaded by: Garrett O'Day

Position: FAV



January 21, 2026

SB 1151

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

Senate Budget & Taxation Committee

Position: Support

The Maryland Catholic Conference offers this testimony in support of Senate Bill 151. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 151 would provide those acting as caregivers to a single biological or adoptive parent a refundable tax credit of up to \$3,000 annually. To be able 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 threshold requirements.

As a society, it is essential that we provide for the people that have dedicated themselves to caring for those in need. In order to provide for the elderly and the disabled, we must ensure the continuance of support for caregivers in Maryland, particularly those caring directly for aging parents. In *Fratelli Tutti*, Pope Francis reminds us that, "by isolating the elderly and leaving them in the care of others without the closeness and concern of family members, we disfigure and impoverish the family itself." Pope Leo has built further upon this sentiment more broadly, calling for "a 'revolution' of gratitude and care, to be brought about by regular visits to the elderly, the creation of networks of support and prayer for them and with them, and the forging of relationships that can restore hope and dignity to those who feel forgotten." (Pope Leo XIV, *Message of the Holy Father for the fifth World Day of Grandparents and the Elderly*, July 27, 2025) This legislation helps to promote families caring for their own as they age, fostering those bonds so necessary for the elderly, all while receiving the care they need from a trusted source.

With a growing elderly population nationwide and hundreds of thousands of Marylanders currently caring for others, the support provided by this bill is integral. Many family members cannot afford the care necessary for their aging immediate family members, particularly as the "Baby Boomer" generation ages. Therefore, now is an optimal time for ensuring state support for these caregivers.

For these reasons, we urge a favorable report on Senate Bill 151.

MD Catholic Conference_SB 151_FAV.pdf

Uploaded by: Garrett O'Day

Position: FAV



January 21, 2026

SB 151

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

Senate Budget & Taxation Committee

Position: Support

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For these reasons, we urge a favorable report on Senate Bill 151.

SB151_EconAction_FAV.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



SB151: Income Tax - Credit for Individuals Residing With and Caring for Elderly Parents

Position: Favorable

January 21, 2026

The Honorable Guy Guzzone, Chair
Budget and Taxation Committee
3 West Miller Senate Office Building
Annapolis, MD 21401
Cc: Members of the Committee

Chair Guzzone and members of the Budget and Taxation Committee,

Economic Action Maryland Fund urges a favorable report on SB151, which would establish an income tax credit for individuals housing and caring for elderly parents.

According to a 2025 study by AARP, 24% of adults in Maryland provide care to aging family members.¹ While family may be willing to provide this care, it certainly creates both direct and indirect burdens on caregivers. They may have to directly pay for modifications to their home to ensure their aging parents are safe, or to cover medicine and even food costs for those living with them. They may face opportunity costs as other employment opportunities are not compatible with the daily demands of caregiving. And they may struggle with the physical and emotional burdens that providing care, even to a loved one, inevitably creates.

These caregivers provide an unpaid service that directly benefits the state. By keeping aging family members out of nursing homes and by providing service that would otherwise require significant Medicaid expenditures, these caregivers provide a meaningful cost savings to the state that more than outweighs the cost of the tax credit proposed in SB151.

For these reasons, we urge a favorable report on SB151.

Sincerely,

Jennifer Bevan-Dangel, Deputy Director

¹ [New Data Show 24% Of Adults in Maryland Provide Care, Spotlighting Urgent Need for Action to Support Family Caregivers](#)

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

Testimony in support of SB0151, Income Tax - Credi

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0151_RichardKaplowitz_FAV

01/21/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON SB#/0151- POSITION: FAVORABLE

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

TO: Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0151, **Income Tax - Credit for Individuals Residing With and Caring for Elderly Parents**

The purpose of this bill is to facilitate allowing seniors to age in place by assisting children who are living with any parent to take care of them financial considerations to assist in those care efforts. This will be accomplished by allowing a credit of \$3,000 against the State income tax for an individual who resides with and provides care for a certain elderly parent during the taxable year under certain circumstances; making the credit refundable; and applying the Act to all taxable years beginning after December 31, 2025.

[Caring for aging parents](#) is a reality faced by millions of Americans, blending deep affection with substantial challenges. Balancing work, family life, and the evolving needs of a loved one can be emotionally draining. The crux of elder care often falls on the family: finding the means to provide appropriate care.

The financial burden of elder care can be significant. Monthly costs for assisted living facilities typically range from several thousand dollars to over \$10,000, varying by location and the level of care required. In-home care services offer flexibility but can also be costly. Additionally, medical expenses for seniors tend to increase, which can easily strain a family's budget.

Beyond the emotional strain of caregiving, the financial pressure can be overwhelming, potentially leading to difficult decisions about delaying retirement, reducing savings, or incurring debt. ¹

While there are some Federal tax credits available this bill makes Maryland recognize the benefits that are accrued when children are incentivized to care for their parents in their home.

America is aging, but Maryland is aging faster. Those are the findings of new Census numbers that show the number of Marylanders age 65 and older grew by 3.35% from 2023 to 2024, while the number of those under age 18 fell by 0.06%. Nationally, the increase of older adults was 3.1% while those under 18 shrank by 0.10%. ²

In recognition of these factors Maryland should adopt a tax favorable strategy to address it.

I respectfully urge this committee to return a favorable report on SB#/0151.

¹ <https://landsbergbennett.com/blogs/insights/stressed-about-aging-parent-care-costs-heres-how-tax-breaks-can-help>

² <https://marylandmatters.org/2025/07/05/maryland-aging-slightly-faster-than-u-s-as-a-whole-new-census-numbers-show/>

SB 151 Credit for Individuals Caring for Elderly P

Uploaded by: Sara Westrick

Position: FAV



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**SB 151 Income Tax – Income Tax - Credit for Individuals Residing With
and Caring for Elderly Parents
Senate Budget and Taxation Committee
January 21, 2025
10:00 AM
FAVORABLE**

Good morning, Chairman Guzzone and members of the Senate Budget and Taxation Committee. My name is Sara Westrick, Advocacy Director for AARP Maryland. On behalf of our members, I am pleased to support SB 151, which would create a state income tax credit for individuals who live with and care for parents age 70 or older. We thank Senator Folden for introducing this important legislation.

AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. Key priorities of our organization include helping all Marylanders achieve financial and health security. Thank you for the opportunity to submit testimony in support of SB 151, Income Tax – Credit for Individuals Residing With and Caring for Elderly Parents. Today, I urge the committee to support this critical legislation that recognizes the invaluable contributions of family caregivers and offers them much-needed financial relief.

As Maryland's population ages, more residents are taking on the responsibility of caring for older parents at home. These caregivers provide essential physical, emotional, and social support, often at significant personal and financial cost. Nationally, unpaid family caregiving is valued at approximately \$470 billion each year; in Maryland, this represents an estimated \$7 billion in unpaid labor.

The Importance of SB 151

SB 151 provides a state income tax credit to individuals who reside with and care for their elderly parents who are at least 70 years of age. This measure acknowledges the dual challenges caregivers face: managing household finances and balancing caregiving responsibilities.

Caregiving frequently requires reduced work hours, career changes, or leaving the workforce entirely. These pressures, combined with increased household expenses such as medical supplies, home modifications, and transportation, create substantial financial strain. SB 151 would help offset these costs and enable caregivers to continue providing safe, stable care at home.

Beyond supporting individual families, this legislation would have broader public benefits. Helping caregivers keep loved ones at home can reduce reliance on long-term care facilities and

lower associated costs to the state. Financial relief also helps prevent caregiver burnout, supporting better physical and mental health outcomes. In addition, strengthening family caregiving enhances intergenerational stability and allows older adults to age in place with dignity.

Conclusion

SB 151 is an important recognition of the critical role family caregivers play in Maryland. We urge the committee to support this bill and provide caregivers with the relief they need and deserve.

I respectfully urge the committee to vote in favor of SB 151 and help provide financial relief to caregivers. Thank you for considering this important legislation.

For additional follow-up, please contact Sara Westrick at swestrick@aar.org or 410-310-0374.

SB151_LAILASGIFT_SUPPORT.pdf

Uploaded by: Therese Hessler

Position: FAV



LAILA'S GIFT
Celebrating One Gift at a Time

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January 21, 2026

Senate Bill 151 - Income Tax - Credit for Individuals Residing With and Caring for Elderly Parents

Senate Budget and Taxation Committee

Position: SUPPORT

Dear Chairman and Members of the Committee,

Thank you for the opportunity to provide testimony in strong support of Senate Bill 151, “Income Tax – Credit for Individuals Residing With and Caring for Elderly Parents.” On behalf of *Laila’s Gift*, a nonprofit organization committed to supporting caregivers across the lifespan, we enthusiastically endorse this legislation and urge the committee to issue a favorable report.

At *Laila’s Gift*, we work with countless families and advocates who dedicate themselves to providing care for loved ones—from children with special needs to aging parents in their final years. These caregivers often sacrifice career opportunities, personal well-being, and financial stability to ensure that their family members receive compassionate, in-home care. The emotional and economic toll of caregiving is substantial, and yet these caregivers often go unrecognized and unsupported.

Senate Bill 151 takes a critical step forward by offering a \$3,000 refundable tax credit to individuals who live with and provide care for an elderly parent. This policy acknowledges and eases the financial strain experienced by caregivers, many of whom reduce their work hours or exit the workforce entirely to fulfill this role. The bill is particularly impactful for low- and moderate-income households, where the cost of outside caregiving services may be prohibitive.

By setting eligibility at a reasonable income threshold—\$92,000 for individuals and \$143,000 for joint filers—this bill strikes a fair balance, providing relief where it is most needed. The inclusion of a refundable credit ensures that even families with little or no tax liability can benefit, offering much-needed support to some of our most vulnerable residents.



At a time when Maryland's aging population continues to grow and the demand for in-home caregiving rises, policies like SB 151 are not only compassionate—they are essential. This bill empowers families to care for their loved ones with dignity, reduces pressure on public health infrastructure, and affirms the vital role that informal caregivers play in our communities.

We respectfully urge your favorable consideration of Senate Bill 151.

Shari Bailey
Founder, CEO, Caregiver
Laila's Gift

SB0151 Favorable with amendments 012126.pdf

Uploaded by: Linda Bergofsky

Position: FWA



COMMISSION ON AGING

TESTIMONY ON SB0151 - POSITION: FAVORABLE WITH AMENDMENTS **Income Tax - Credit for Individuals Residing With and Caring for Elderly Parents**

TO: Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee

FROM: Linda Bergofsky, Co-Chair, Montgomery County Commission on Aging

I am writing on behalf of the Montgomery County Commission on Aging (CoA) regarding **SB0151—Income Tax Credit for Individuals Residing With and Caring for Elderly Parents, with Amendments**. The CoA was established by Montgomery County in 1974 pursuant to a requirement of the Federal Older Americans Act of 1965, that there be an Advisory Council to the Area Agency on Aging. In that role, the CoA serves as an advocate for the health, safety, and well-being of the County's older residents at the local, State, and National levels. This legislation addresses a priority of the Commission and of our residents who have clearly stated they prefer to remain in their homes, with their family members as caregivers, as they age. The Montgomery County CoA supports the intent of the proposed legislation and offers specific amendments based on the lived experience of and feedback from consumers, providers, and advocates.

As the need for help with activities of daily living increases with age, family members become caregivers (many of them women). More than 1 million adults in Maryland are family caregivers—most often for a parent (49%). On average, family caregivers are in their 40's and nearly two-thirds work while also caregiving. They are overwhelming female (75%). All family caregivers help with at least one instrumental activity of daily living (IADL), such as preparing meals and managing finances, and most caregivers assist with basic activities of daily living (ADL), such as bathing, feeding, and getting dressed. Most caregivers are married or living with a partner (62%) and 30% live in a household with income under \$50,000.¹ The need for caregivers and caregiving will continue to grow; by 2034, older residents will outnumber school age children.²

¹ AARP, October 2025, Caregiving in the US 2025: Maryland

² Maryland Department of Aging, Paving the Way for a Longevity Ready Maryland (Baltimore, MD: Maryland Department of Aging, March 14, 2025)

While it is clear that SB0151 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 older resident 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.

Additional benefits of the legislation also will be significant: ✓strengthens family units and fosters intergenerational bonds; ✓supports mental and physical health of family caregivers; ✓reduces the need for families to move to states or counties with a lower cost of living; ✓enhances the physical and emotional well-being of older family members; ✓reduces institutionalization of these older adults; and ✓respects the caregiver's decision to expend their resources for the benefit of older family members.

The Commission on Aging, while fully supporting the intent of the bill, urges adoption of the following amendments to focus and further define eligibility for the tax credit, and reduce potential fraud and abuse of the legislation's intent.

Section 1. (A). "Parent" means an individual at least 70 years old who is a biological or adoptive parent of an individual (caregiver).

Suggested Revision: Care recipient means an individual at least 60 years old who is either a biological parent, adoptive parent, step-parent, grandparent, or great-grandparent, or a biological sibling, adoptive sibling, or step-sibling of an individual caregiver.

Section 1. (B) (2). Provides care for the parent.

Suggested Revision: Provides care as defined by providing regular assistance with at least 2 Basic Activities of Daily Living that are essential for health and well-being.

We respectfully urge the return of a Favorable With Amendments decision and report on SB 0151.

Thank you for your support of this legislation.

MSCAN_FWA_SB151.pdf

Uploaded by: Megan Peters

Position: FWA



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*

*MSCAN Co-Chairs:
Carol Lienhard
Megan Peters
410-921-9005*

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."