



March 9, 2026

Testimony in Support of Senate Bill 809 – Supporting Our Caregiver Infrastructure Program – Feasibility Study

On behalf of Children's Opportunity Alliance (COA), **we respectfully urge the Finance Committee to issue a favorable report on SB 809.** On behalf of Children's Opportunity Alliance (COA), we respectfully submit testimony in support of SB 809. This bill includes children with developmental or functional disabilities who are cared for by a parent, grandparent, or relative. For many Maryland families, caregiving for a child with disabilities is not a preference – it is a necessity driven by cost, availability, and the intensity of support required.

According to the U.S. Census Bureau, approximately 6–8% of children in Maryland have a disability.¹ In Maryland's public schools, approximately 13% of students receive special education services.² These children require additional supports – including therapies, adaptive equipment, behavioral supports, and specialized supervision – that significantly increase family costs.

National research shows that families of children with disabilities incur two to three times higher out-of-pocket expenses than other families.³ The U.S. Department of Health and Human Services estimates that lifetime support costs for individuals with intellectual and developmental disabilities can exceed \$1 million.⁴

Cost pressures are especially acute in Montgomery County. The average annual cost of center-based infant care exceeds \$20,000 – among the highest in Maryland.⁵ For children requiring specialized or inclusive care settings, costs are often substantially higher, and availability is limited. Many providers are not staffed or resourced to meet complex needs, leaving families with few viable options. When formal care is unavailable or unaffordable, parents frequently reduce work hours or leave the workforce entirely to provide care. This has measurable economic implications for labor force participation, employer productivity, and state tax revenues – precisely the impacts SB 809 directs the Comptroller to study.

The educational consequences are equally significant. COA's Common Agenda data show that only 17% of children with disabilities in Montgomery County are kindergarten ready.⁶ This readiness gap

¹ U.S. Census Bureau, *American Community Survey 1-Year Estimates: Disability Status by Age Group (Table S1810)*, 2022 ACS 1-Year Estimates, Maryland, accessed via data.census.gov.

² Maryland State Department of Education, *2023–2024 Special Education Census Data (October 1, 2023)*, Table 1: Students with Disabilities as a Percent of Enrollment, Maryland Public Schools.

³ Parish, S. et al., "Financial Burden of Raising Children with Disabilities," *Pediatrics* (2018).

⁴ U.S. Department of Health and Human Services, Administration for Community Living, lifetime cost estimates for intellectual and developmental disabilities.

⁵ Maryland State Department of Education (MSDE), Child Care Market Rate Survey; Montgomery County infant care averages.

⁶ Children's Opportunity Alliance, Common Agenda Data Dashboard – Kindergarten Readiness (17% readiness among children with disabilities), <https://mocochildren.org/common-agenda>.



reflects disparities in access to early intervention, stable caregiving supports, and inclusive early learning environments. Research from Nobel Laureate economist James Heckman demonstrates that high-quality early childhood investments yield a 7–13% annual return through increased earnings, reduced remediation costs, and improved long-term outcomes.⁷ For children with disabilities, early and consistent support is particularly critical to narrowing developmental gaps before third grade.

Other states recognize the economic value of supporting parent caregivers of children with disabilities. States including Colorado, California, Pennsylvania, and New York allow parents to be compensated under Medicaid waiver or self-directed services programs when they provide approved caregiving supports.⁸ These programs acknowledge that supporting family caregiving can reduce reliance on more expensive institutional or congregate care while maintaining continuity and stability for the child.

SB 809 responsibly directs a rigorous feasibility study examining economic impact, administrative costs, and overall fiscal vitality to evaluate whether structured caregiver supports could improve family stability, strengthen workforce attachment, reduce long-term public expenditures, and improve school readiness outcomes. From COA's perspective, strengthening Maryland's early care and education system requires addressing the realities facing families of children with disabilities. When caregivers are financially supported, children are more likely to receive consistent developmental interventions, experience stable home environments, and enter school better prepared to succeed.

Supporting caregivers of children with disabilities is not duplicative of existing early childhood investments — it complements them. A feasibility study gives Maryland the data necessary to determine whether caregiver supports could improve kindergarten readiness, reduce long-term special education costs, and enhance economic mobility for families. Children with disabilities deserve every opportunity to enter school ready to learn. Families caring for them deserve policies grounded in economic reality. On behalf of Children's Opportunity Alliance and the families we serve, we respectfully urge a favorable report on SB 809.

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The Montgomery County Children's Opportunity Alliance connects our community to build an equitable, accessible, high-quality, and sustainable early childhood system that narrows disparities and puts all young children on a path to reach their greatest potential.

⁷ Children's Opportunity Alliance, Common Agenda Data Dashboard – Kindergarten Readiness (17% readiness among children with disabilities), <https://mocochildren.org/common-agenda>.

⁸ Paid.care (2025), "States That Pay Parents to Care for Disabled Child," <https://paid.care/guides/states-that-pay-parents-to-care-for-disabled-child-2025>.

