

# **COA\_ Written Testimony\_SB 809 - Supporting Our Car**

Uploaded by: Brittany Anuskiewicz

Position: FAV



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.<sup>1</sup> In Maryland's public schools, approximately 13% of students receive special education services.<sup>2</sup> 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.<sup>3</sup> 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.<sup>4</sup>

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.<sup>5</sup> 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.<sup>6</sup> This readiness gap

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<sup>1</sup> 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](https://data.census.gov).

<sup>2</sup> 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.

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

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

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

<sup>6</sup> 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.<sup>7</sup> 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.<sup>8</sup> 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.

Submitted by: Brittany Anuszkiewicz, Strategic Public Financing Coordinator, The Montgomery County Children's Opportunity Alliance, 1801 Rockville Pike, Rockville, MD 20852 | 301-450-1871 | [brittany@mocochildren.org](mailto:brittany@mocochildren.org)

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.

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

<sup>8</sup> 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>.



# **SB 809 - FAV.pdf**

Uploaded by: Carol Lienhard

Position: FAV



# Maryland Senior Citizens Action Network

## MSCAN

AARP Maryland

Baltimore Jewish  
Council

Catholic Charities of  
Baltimore

Central Maryland  
Ecumenical Council

Church of the Brethren

Episcopal Diocese of  
Maryland

Housing Opportunities  
Commission of  
Montgomery County

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

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

**MSCAN supports SB 809.** According to an October 2025 *Caregiving in the US* report by AARP, Maryland is home to 1.16 million family caregivers.<sup>1</sup> This means one in four adults provides care to a family member, friend, or neighbor with complex medical conditions or disabilities. Most caregivers support an older adult, typically a parent. Their responsibilities are extensive: 68% help with at least one activity of daily living, and all caregivers assist with instrumental daily tasks such as meal preparation, transportation, or managing finances. Nearly half (45%) are “high-intensity” caregivers, and 29% provide 40 hours or more of care weekly or around-the-clock care.

Caregiving at this scale has wide-ranging consequences for families. Two-thirds of Maryland caregivers are employed while providing care, leaving many to balance work obligations with caregiving responsibilities. For some, this means reducing work hours, rearranging schedules, or struggling to remain in the workforce altogether. Caregivers also often take on complex medical and nursing tasks without formal training or support. These pressures can compound caregivers’ own health challenges, elevate stress, and reduce their ability to continue providing care over time.

National research shows that higher caregiver strain correlates with increased emergency department use, hospitalizations, and other destabilizing care transitions for older adults.<sup>2</sup> Strengthening caregivers’ capacity to maintain safe care at home is an opportunity to improve outcomes while reducing cost pressures on our health care systems.

The feasibility study in SB 809 will allow Maryland to examine options for caregiver financial support, evaluate models, estimate costs and savings, and understand how different approaches might reduce caregiver burnout, promote family stability, and prevent unnecessary institutionalization. As caregiving demands grow and Maryland relies increasingly on families to sustain community-based care, we must explore strategies to support those who make aging in place possible.

For these reasons, MSCAN urges a favorable report for SB 809.

<sup>1</sup> Caregiving in the US 2025: Maryland, <https://www.aarp.org/content/dam/aarp/ppi/topics/ltss/family-caregiving/cgus-2025-caring-across-states/caregiving-in-the-us-2025-maryland.doi.10.26419-2fppi.00383.015.pdf>

<sup>2</sup> Germain N, Toulouse-Fournier A, Samb R, et al. Caregiver Burden and 30-Day Emergency Department Revisits. *JAMA Netw Open.* 2025;8(9):e2531166. doi:10.1001/jamanetworkopen.2025.31166

**CaregivingChart-12JAN26 (1).pdf**

Uploaded by: Dorinda Adams

Position: FAV

## AARP Maryland Caregiving Pilot

**Caregiving in My Community:**  
Maryland is one of four states (MD, NV, TX, WY) selected for a national pilot program

<b>Phase 1: Community Needs Assessment (Jul-Sep 2025)</b>	<b>OBJECTIVE:</b> Understand caregiver support gaps
	<ul style="list-style-type: none"> <li>• Listening sessions with caregivers &amp; partners</li> <li>• Review of Maryland-specific data</li> </ul>

<b>Phase 2: Mapping Process (2026)</b>	<b>OBJECTIVE:</b> Create a menu of programs, tools and resources	<b>Needs Assessment Findings (Nov 2025)</b>
	Enhance and expand local and state partnerships	
<b>Phase 3: Pilot Programs Partnerships (2026-2027)</b>	<b>OBJECTIVE:</b> Address the most critical community needs	
	<ul style="list-style-type: none"> <li>• Test and refine innovative programs that address the most critical caregiving needs in our communities</li> </ul>	

**Strengthen caregiving support for AARP members and their families in communities nationwide**

**Note:** The AARP report, *Caregiving in the US 2025*, found that 24% of Maryland adults (1,164,000 residents) identify as family caregivers. Survey results are derived from this population.

# **SB 809 - Supporting our Caregiver Infrastructure Pro**

Uploaded by: Dorinda Adams

Position: FAV



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**SB 809 – Supporting Our Caregiver Infrastructure Program – Feasibility Study**  
**Senate Finance Committee**  
**March 11, 2026**  
**FAVORABLE**

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee. Thank you for the opportunity to submit testimony in support of SB 809, Supporting Our Infrastructure Program - Feasibility Study. We thank Senator King for sponsoring this important legislation.

My name is Dorinda Adams. I am a volunteer member of the AARP Maryland Executive Council. AARP Maryland is one of the largest membership-based organizations in the state, with approximately 850,000 members. We represent the interests of Maryland's over 50 population. AARP brings the lived experiences, concerns, and priorities of our members to the discussion table, ensuring that policy decisions reflect the needs of older adults.

**Why AARP Maryland Supports SB 809**

SB 809 requires the Office of the Comptroller, with assistance from the Department of Human Services, to conduct a feasibility study to establish and operate the Supporting Our Caregiver Infrastructure Program.

SB 809 would develop a framework demonstrating the value that family/informal caregivers provide to family, friends, and even neighbors across Maryland. The *Caregiving in the US 2025* report, published by AARP and the National Alliance for Caregiving, stated that 1,164,000 individuals living in Maryland identify as a family/informal caregiver. This represents 24% of adults in the state. An AARP Research study from 2023 found that Maryland family/informal caregivers provide 710 million hours of unpaid care annually. The value of this care is \$12.8 billion. We need to consider the critical impact that family/informal caregivers provide to supplement the state's health care responsibilities. This data alone demonstrates the value that family/informal caregivers provide to Marylanders needing care, which our health care system is not adequately addressing.

Data provides the framework for an issue and a starting point for identifying strategies for successful resolution. Family/informal caregivers are a valuable resource for all, and it is time to demonstrate that Maryland is ready to invest in one of our most treasured natural resources. AARP has prioritized family caregivers as a key component of its health care agenda. Programs and policies that enable and help offset the costs of family caregiving are essential. AARP has demonstrated this priority by establishing a national pilot *Caregiving in My Community* and Maryland is one of four states participating as the initial phase of the pilot began in the spring of

2025. The pilot has been designed to identify ways to enhance and expand existing resources within local and state governments and formal and informal organizations across the state. Maryland's participation is currently in the second phase of the three-phase pilot and is demonstrating that collaboration among public and private stakeholders could enhance and expand the support needed for our family/informal Caregivers. A flowchart of Maryland's process is included as part of this written testimony to provide additional information.

In the first phase of the pilot, we conducted *Listening Sessions* that included both one-on-one conversations and group convenings. We heard stories not only about the financial challenges that family/informal caregivers experience, but also how they are impacted as they manage their employment responsibilities and how they are often unable to pursue opportunities to advance in their careers to ensure they can meet the needs of their family member.

AARP Maryland's participation in the national pilot would support the scope of work as defined in SB 809 and continue to build on existing research, ultimately requiring us to adopt policies and programs that ensure support for our family/informal caregivers.

## **Conclusion**

We believe that by passing SB 809, Maryland will lead the country in ensuring that family/informal caregivers are supported for the value that they provide in caring for a family member, friend or neighbor. Family/informal caregivers provide not only supplemental care to a loved one but also the assurance that their family member receives the very best care possible.

For these reasons, we respectfully urge a favorable report on SB 809.

If you have any questions, please contact Sara Westrick at [swestrick@aarp.org](mailto:swestrick@aarp.org) or by calling 410-310-0374.

# **NASW Maryland - 2026 SB 809 FAV - Supporting Our C**

Uploaded by: Karessa Proctor

Position: FAV



**Testimony before the Senate Finance Committee  
March 11, 2026**

**Senate Bill 809 - Supporting Our Caregiver Infrastructure Program - Feasibility Study**

**SUPPORT**

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 809 Support Our Caregiver Infrastructure Program – Feasibility Study.

As social workers who serve older adults, we support this bill because it would study the feasibility of establishing a framework for monthly payments to currently unpaid family members who care for older relatives and those with disabilities.

The Maryland Department of Health estimates that 976,000 Marylanders are family caregivers. They provide 710 million hours of care every year, valued at \$12.5 billion, according to a 2023 AARP study.

Family caregivers often pay a heavy price, physically, emotionally, and financially for their unpaid labor. About 80% of them pay expenses out of pocket for their loved ones, and 39% say they have experienced financial setbacks due to their caregiving roles. About a third of them leave their jobs or cut back their hours to accommodate their caregiving schedules.

Developing a system to pay family caregivers for their efforts would not only help the caregivers but would also support millions of families in our communities and prevent premature long-term-care placements.

For these reasons, we ask for your favorable report on SB 809.  
Respectfully,

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

# **SB 809 Favorable MoCo Commission on Aging FINAL v2**

Uploaded by: Kate Stein

Position: FAV



## COMMISSION ON AGING

### **FAVORABLE Testimony on Senate Bill 809 – Supporting Our Caregiver Infrastructure Program - Feasibility Study Finance Committee - March 11, 2026**

**TO:** Chair Bagnall, Vice Chair Cullison, and members of the Health Committee  
**FROM:** Kate Stein, Public Policy Committee Chair, Montgomery County Commission on Aging

Thank you for the opportunity to submit testimony in strong support of **SB 809 – Supporting Our Caregiver Infrastructure Program - Feasibility Study**. 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.

SB809 directs the University of Maryland to conduct a feasibility study examining the economic and fiscal implications of providing direct monthly payments to caregivers of older adults and individuals with disabilities. **We urge a favorable report.**

Family and friend caregivers are the backbone of Maryland's long-term services and support. According to AARP, at any given time, about one in four Maryland adults is providing care to a family member or close friend. The same study conservatively estimates that they contribute 710 million hours of unpaid care annually. This translates into 12.5 billion in estimated economic value, just in the state of Maryland, excluding the unpaid care provided to children. In other words, even though family caregivers may work in full time paid employment, their unpaid caregiving has real economic value. It is part of the state's essential infrastructure.

Many of us become family caregivers in times of crisis or profound change—such as follow a traumatic injury, a parent's fall and sudden incapacity, or the onset of dementia, mental illness, or disability in a sibling, spouse, child, or other loved one. As non-professionals, new to caregiving, we are likely unaware of available support. Nonetheless, many of us want to be there for our loved ones who need care.

But there are costs to all the family care. Care for loved ones who are older, disabled, or infirm takes a toll on the physical, mental, social, and financial wellbeing of caregivers. And there is

**Department of Health and Human Services**

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not enough money to shield any but the wealthiest among us from hardship and potential financial ruin. Public support is piecemeal and often doesn't kick in until after all other resources have been exhausted.

There are also costs and benefits to the state. We know that, for months or years at a time, family caregivers take more sick days, cut back on hours, earn less, save less, spend less, and pay less in taxes, sometimes upend careers, and may leave the workforce under the burden of care. Caregivers and those they care for may rely more on social safety net programs, which are partially funded by the state.

The costs and benefits of family care for disabled or older loved ones are often hidden. But when family care fails or a caregiver suffers a health crisis, the costs of care grow and often shift to the state:

- Increased Medicaid long-term services and supports (LTSS) spending
- Higher rates of nursing facility placement
- Greater demand for Developmental Disabilities Administration (DDA) residential services
- Increased emergency department and hospital utilization

Institutional care frequently exceeds \$100,000 annually per individual; family caregiving acts as a cost-avoidance mechanism for the state.

Through research, analysis, and cost modeling, SB 809 will quantify the aggregate costs and benefits to the state—and model the economic impacts of a universal caregiver stipend that recognizes and compensates family caregivers for the unpaid, essential labor of their care. This feasibility study is an important first step in recognizing the essential role that all of us, as caregivers, play.

**For these reasons, we respectfully urge a FAVORABLE report on SB 809.**

# **SB 809 - FAV - FIN - ALZ Association.pdf**

Uploaded by: Megan Peters

Position: FAV



**Bill:** SB 809 - Supporting Our Caregiver Infrastructure Program - Feasibility Study

**Committee:** Senate Finance Committee

**Position:** Favorable

**Date:** March 11, 2026

On behalf of the 127,200 Marylanders living with Alzheimer's disease and their 247,000 caregivers, the Alzheimer's Association supports *SB 809 - Supporting Our Caregiver Infrastructure Program - Feasibility Study*. This bill directs the Comptroller to conduct a feasibility study on establishing the Supporting our Caregiver Infrastructure Program (the Program) to provide universal payments to caregivers.

Maryland is facing a fast-growing dementia public health crisis. On top of the increasing number of Marylanders living with dementia, the impact on unpaid caregivers - most often family or close friends - places strain on their own health and well-being. In 2025, an estimated 258,000 Marylanders provided 292 million hours of unpaid dementia care, averaging 22 hours per week.<sup>1</sup> This caregiving role, equivalent to a part-time job, plays a critical role in Maryland's care infrastructure, yet it remains often undervalued.

In addition, more than 62% of dementia caregivers in Maryland live with at least one chronic health condition, and one in five experience depression. Furthermore, 60% of dementia caregivers remain in the workforce, but many report needing to adjust their schedules, reduce hours, or take leave because of caregiving demands. When caregivers cannot sustain their caregiving role due to their own health decline, burnout, or competing responsibilities, the person living with dementia often experiences avoidable emergency care, institutionalization, or other disruptions that are costly both to families and our healthcare system.<sup>2</sup>

SB 809 creates a needed roadmap to determine whether supporting caregivers financially is feasible and beneficial to the health and stability of Maryland families. Maryland's unpaid caregivers form an essential, often invisible foundation of the state's health care system. A feasibility study is a next step toward ensuring that caregivers, and those living with dementia, receive the support they need.

For these reasons, the Alzheimer's Association respectfully requests a favorable report. Please contact Megan Peters, Director of Government Affairs at [mrpeters@alz.org](mailto:mrpeters@alz.org) with any questions.

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<sup>1</sup> 2025 Maryland Alzheimer's Statistics.

<https://www.alz.org/getmedia/465b005a-2060-41ac-bbb1-bb79ea5c18c1/maryland-alzheimers-facts-figures.pdf>

<sup>2</sup> Sullivan SS, de Rosa C, Li C-S, Chang Y-P. Dementia caregiver burdens predict overnight hospitalization and hospice utilization. *Palliative and Supportive Care*. 2023;21(6):1001-1015. doi:10.1017/S1478951522001249

# **SB809 – Economic Study on Caregiver Financial Supp**

Uploaded by: Molly Wisniewski

Position: FAV



**MEMBERS**

*Molly Wisniewski, Chair*  
*Trina Townsend*  
*Yetunde Olobatuyi*  
*Mary Anne Kane-Breschi*  
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*Dawnita Brown*  
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*An'Dria Chavia*  
*Delegate Jamilia Woods*  
*Greg Seseek*

March 3, 2026

The Honorable Pamela Beidle  
Chair, Finance

3 East Miller Senate Office Building  
Annapolis, Maryland 21401

**Re: SB809 – Economic Study on Caregiver Financial Support.**

Dear Madam Chair,

The Maryland Commission on Caregiving is pleased to submit this favorable letter for SB809 – Economic Study on Caregiver Financial Support.

Serving as the “voice of the Maryland family caregiver,” the Maryland Commission on Caregiving (“Commission”) is charged with recommending policies that positively impact family caregivers, soliciting and responding to their concerns, and acknowledging their contributions. Nationally, family caregivers provide an estimated \$600 billion in unpaid care annually, and thousands of Marylanders leave or reduce employment each year to care for loved ones—often at significant financial cost to themselves and to the State’s workforce.

Considering this, the Commission strongly supports efforts to better understand and quantify the feasibility and long-term impact of investing in a structured caregiver infrastructure program. A formal study conducted by the Comptroller’s Office will provide critical economic analysis and data-driven recommendations to guide thoughtful policymaking and ensure that any proposed program is sustainable, accountable, and responsive to caregiver needs.

The Commission respectfully wants to raise awareness that family caregivers are the backbone of Maryland’s long-term services and supports system. Without strategic investment and coordination, caregivers face financial strain, workforce disruption, and health impacts of their own. A feasibility study is a prudent and responsible first step toward identifying solutions that strengthen both families and the State’s broader care infrastructure.

The Commission works to ensure that caregivers across the lifespan are equipped with the resources needed to provide safe care to their loved ones. By advancing a comprehensive study of the Supporting Our Caregiver Infrastructure Program, SB809 lays the groundwork for informed, data-driven strategies that recognize and sustain Maryland’s family caregivers.

Sincerely,  
The Maryland Commission on Caregiving

# **SB809 Caregiver Feasibility FAV NAMI MD.pdf**

Uploaded by: Morgan Mills

Position: FAV

March 11, 2026

Chair Beidle, Vice Chair Hayes, and distinguished members of the Finance Committee,

NAMI Maryland and our 11 local affiliates across the state represent a network of more than 60,000 families, individuals, community-based organizations, and service providers. NAMI Maryland is a 501(c)(3) non-profit dedicated to providing education, support, and advocacy for people living with mental illnesses, their families, and the wider community.

SB809 would mandate a feasibility study from the Office of the Comptroller with assistance from the Department of Human Services on the feasibility of establishing and operating the Supporting Our Caregiver Infrastructure Program.

This program would provide monthly payments to individuals who serve as full time caregivers to qualified family members. The bill would provide important financial support to these individuals who are dedicating their time to their family members and alleviate any financial burden they may feel due to this time being redirected from their professional lives. We at NAMI Maryland believe care from family members to be one of the most crucial forms of care. When someone has a mental health condition, support from family can make a big difference. Many individuals must put their jobs and other obligations aside in order to become full time caregivers for their family members and it is unjust to cause financial distress to these individuals over having to choose between financial security and taking care of their loved one who is suffering.

These caregivers are selfless and fighting through their own battle of watching a family member suffer. This study this bill proposes would analyze how a program like this could possibly look and tailor it to our State needs as well as the needs of those who are dedicating their time to care for a loved one. NAMI Maryland offers many free programs that offer insight on how to properly care for caregiver, and this bill is in line with our beliefs—that caregivers are essential and as a State, we ought to recognize them as such.

If the findings of this study are positive, which we hope they will be, Maryland can hopefully look forward to future establishment of this program. For these reasons we at NAMI Maryland respectfully urge for a favorable report on SB809.

Stephanie Slowly-Little  
Executive Director  
National Alliance on Mental Illness, Maryland

**Contact:** Morgan Mills  
Compass Government Relations  
Mmills@compassadvocacy.com

# **SB 809 Supporting our Caregiver Infrastructure Progr**

Uploaded by: Sara Westrick

Position: FAV



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**SB 809 - Supporting Our Caregiver Infrastructure Program – Feasibility Study**  
**Senate Finance Committee**  
**March 11, 2026**  
**FAVORABLE**

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the committee. My name is Sara Westrick, AARP Advocacy Director. On behalf of our 850,000 members across the state, we support SB 809, the Supporting Our Caregiver Infrastructure Program – Feasibility Study. We thank Senator King for sponsoring this important legislation.

AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. As Maryland’s population ages, more residents are taking on caregiving responsibilities, currently at 1.16 million persons or 24% of all adults in the state, according to AARP’s latest research.<sup>1</sup> These caregivers provide essential physical, emotional, and social support, often at significant personal and financial cost. An estimated 39% of family caregivers experience serious financial hardship, taking on debt, draining savings, or struggling to afford food and medicine.

**Maryland Attempted to Support Caregivers—But Funding Never Materialized**

In 2024, the General Assembly passed SB 202 – Caregiver Expense Grant Program, which created a mechanism for caregivers to receive grants covering up to 30% of eligible care-related expenses. The bill authorized the Governor to include up to \$5 million annually in the state budget for the program.

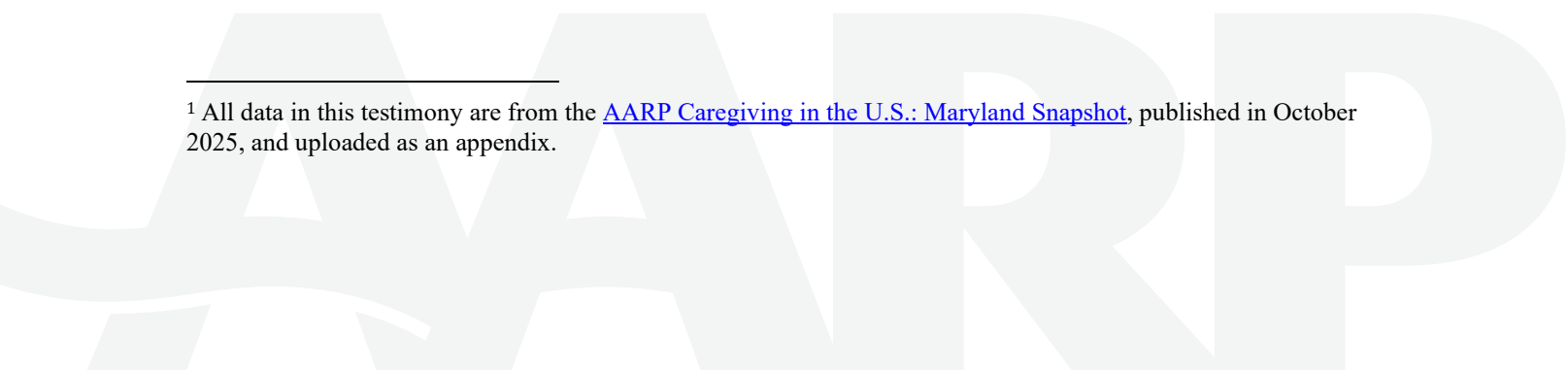
However, this appropriation was permissive, not mandatory, and ultimately, the program was never funded despite becoming law. As a result, caregivers received no financial benefit, and the state lost an important opportunity to pilot meaningful economic relief.

**Why SB 809 Matters**

SB 809 is the next critical step. It acknowledges that, despite prior legislative intent, Maryland lacks a sustainable funding model, a clear understanding of economic impacts, and a roadmap for effective implementation.

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<sup>1</sup> All data in this testimony are from the [AARP Caregiving in the U.S.: Maryland Snapshot](#), published in October 2025, and uploaded as an appendix.



This bill requires a rigorous feasibility study to examine potential increases in labor force participation, increased state and local tax revenues, reduced public benefit expenditures, and improvements in the state's overall economic vitality.

Investing in caregivers strengthens Maryland's economy. When caregivers receive even modest financial support, they are more likely to remain in the workforce, maintain financial stability, delay or avoid costly institutional placements for loved ones, and reduce reliance on public benefits.

The feasibility study mandated by SB 809 will finally give Maryland the data, modeling, and financial analysis needed to design a durable caregiver support system, one that avoids the fate of SB 202, which was enacted but never implemented.

### **Conclusion**

Maryland's caregivers are holding the state's long-term care system together. They save the state billions, often at immense personal cost. SB 809 is a prudent, responsible step toward building the supportive infrastructure they deserve.

AARP Maryland urges a favorable report on SB 809 so Maryland can finally chart a path toward sustainable caregiver support and ensure our previous legislative efforts do not remain unfunded promises.

For additional follow-up, please contact Sara Westrick, AARP Maryland Advocacy Director at [swestrick@aarp.org](mailto:swestrick@aarp.org) or 410-310-0374.

**Lailas Gift SB 809.pdf**

Uploaded by: Shari Bailey

Position: FAV



**LAILA'S GIFT**  
*Celebrating One Gift at a Time*

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Date: March 11, 2026

Senate Finance Committee

Re: SB 809 – Supporting Our Caregiver Infrastructure Program - Feasibility Study

Position: SUPPORT

Dear Madam Chair Beidle, Vice Chair Hayes, and Members of the Committee:

My name is Shari Bailey. I am a mother and caregiver to my daughter Laila, who is nonverbal, lives with autism, and has a rare genetic syndrome. I am also the founder of Laila's Gift, a Maryland nonprofit dedicated to supporting families of children with non-apparent disabilities.

I am here today in support of SB 809, which calls for a feasibility study to explore a statewide program that would provide direct financial support to family caregivers.

Caregiving is the invisible infrastructure that keeps our health care and support systems functioning. Across Maryland, families provide daily care for loved ones with disabilities, chronic illness, aging-related needs, and complex medical conditions. Much of this care happens quietly in homes, often without compensation or meaningful financial support.

For many families, **caregiving is not temporary. It is a lifelong responsibility.**

As the caregiver to a child with complex needs, caregiving shapes every aspect of our daily lives, including our financial reality. Families like mine often face significant out-of-pocket expenses just to ensure our children receive the care and support they need to live safely and with dignity.

For my daughter alone, the costs of medical supplies, therapies, adaptive equipment, specialized clothing, assistive technologies, and other medically necessary supports can total more than \$3,000 per month. These are not optional expenses. They are essential supports that allow my daughter to communicate, participate in the world around her, and remain safe.

Many caregivers reduce their work hours or leave the workforce entirely because the demands of care make traditional employment difficult or impossible. At the same time, the expenses associated with caregiving continue to grow.



This bill recognizes an important reality: **caregiving is work.**

By studying the feasibility of providing monthly support to caregivers, Maryland has an opportunity to better understand how strengthening caregiver infrastructure could stabilize families, support individuals with disabilities and older adults in their homes and reduce reliance on more costly institutional care systems.

SB0809 does not create the program today. It simply ensures that Maryland gathers the data necessary to understand the economic and social impact of supporting caregivers.

For families like mine and for the many caregivers across Maryland, this type of thoughtful policy evaluation is an important step forward.

As the founder of Laila's Gift, I work with many families navigating similar challenges. The financial strain associated with caregiving is real, and it is widespread.

Senate Bill 809 presents a practical and compassionate step toward better understanding the needs of family caregivers and identifying opportunities to strengthen resources and coordination that support caregivers and their loved ones across Maryland.

For these reasons, I respectfully urge the Committee to issue a favorable report on Senate Bill 809.

Thank you for your time and consideration.

Warm regards,



Shari Bailey  
Founder, CEO, Caregiver  
Laila's Gift

**SB809 - King - Sponsor Testimony.pdf**

Uploaded by: Senator Nancy King

Position: FWA

NANCY J. KING  
Legislative District 39  
Montgomery County

MAJORITY LEADER

Budget and Taxation Committee

*Chair*

Education, Business and  
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THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Senate Bill 809 – Supporting Our Caregiver Infrastructure Program - Feasibility Study**

March 11, 2026

Madame Chair and Members of the Finance Committee:

In a study done by AARP, about one in four Maryland adults are providing care to a family member or close friend. That same study estimates that they contribute 710 million hours of unpaid care annually. Along with the physical and emotional toll of caregiving, unpaid care has a real fiscal impact on caregivers.

Senate Bill 809 is a first step to understanding the fiscal impact of caring for a family member and how we might better support our caregivers. As originally drafted, the Comptroller's Office, in consultation with the Maryland Department of Aging, the Department of Health and local agencies on aging and disabilities, are charged with conducting a study to examine the economic impact of unpaid caregivers.

After many discussions with the Comptroller's Office and others, it was determined that the University of Maryland is in the best position with the best resources to conduct this study, so I am offering an amendment to make that change.

The bill as amended requires the University of Maryland, with assistance from the Department of Human Services, to study and make recommendations on the feasibility of establishing and operating a Caregiver Infrastructure Program in which the Program would provide universal monthly payments to caregivers for each dependent they care for. This bill recognizes the reality that families across Maryland live with every day - that caregivers are holding our long-term care system together.

The University will examine the economic impact on State and local economies, including potential increases in labor force participation, enhanced tax revenues, and an exploration of stipend levels that can maximize economic benefit while minimizing fiscal impact. The Department of Human Services will identify funding options, administrative needs, and costs, in consultation with key State and local partners. The bill also sets a clear timeline, with a final report due July 1, 2028, and a sunset date that keeps this effort focused and accountable.

Caregivers face financial strain, lost work hours, and tough choices that ripple through household stability and our broader economy. Senate Bill 809 with amendments is a necessary step in understanding the fiscal impacts of caregiving and how we can provide better support, and so I respectfully request a favorable report on Senate Bill 809.

**SB809-King-Sponsor Amendment 1DFAE95F-E939-4ED4-92**

Uploaded by: Senator Nancy King

Position: FWA



SB0809/203823/1

AMENDMENTS  
PREPARED  
BY THE  
DEPT. OF LEGISLATIVE  
SERVICES

04 MAR 26  
12:11:23

BY: Senator King  
(To be offered in the Finance Committee)

AMENDMENTS TO SENATE BILL 809  
(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 3, strike “Office of the Comptroller” and substitute “University of Maryland, College Park”.

AMENDMENT NO. 2

On page 2 in lines 3, 15, and 29, in each instance, strike “Office of the Comptroller” and substitute “University of Maryland, College Park”; in line 8, strike “Office of the Comptroller” and substitute “University of Maryland, College Park, in consultation with the Office of the Comptroller,”; after line 14, insert:

“(3) The University of Maryland, College Park shall explore appropriate amounts for caregiver stipends that maximize the benefit to the State economy and minimize the fiscal impact on the State budget.”;

in line 15, strike “(3)” and substitute “(4)”; in line 20, after “program;” insert “and”; strike in their entirety lines 21 through 23, inclusive; in line 24, strike “(iv)” and substitute “(iii)”; and in line 29, strike “2027” and substitute “2028”.

On page 3, in line 3, strike “2.” and substitute “3.”; and in line 4, strike “2028” and substitute “2029”.

**MDOA LOI - SB 809 - 3.9.26.docx.pdf**

Uploaded by: Andrea Nunez

Position: INFO



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: March 9, 2026

Bill Number: SB 809

Bill Title: Supporting our Caregiver Infrastructure Program - Feasibility Study

Committee: Senate Finance Committee

MDOA Position: Information

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Madam Chair, Vice-Chair, and Members of the Committee:

Thank you for the opportunity to provide this informational testimony on SB 809 - Supporting our Caregiver Infrastructure Program - Feasibility Study.

MDOA serves as Maryland's State Unit of Aging, administering federal and state funding for core programs, overseeing the Area Agency on Aging (AAA) network at the local level that provides services, and planning for Maryland's older adult population. MDOA currently administers two caregiver support programs: the National Family Caregiver Support Program<sup>1</sup> which provides funding to the AAAs for caregiver-focused assistance like counseling, support groups, training, and some direct respite care, as well as an evidence-based virtual hub for caregiver workshops.<sup>2</sup> MDOA administers a dementia, cognitive and behavioral health navigation program at the state and AAA levels, to better serve older adults living with dementia and their caregivers. This program recently launched a new online tool, the Johns Hopkins Memory Care Family Checklist Tool geared at better supporting people experiencing cognitive health changes and their caregivers.<sup>3</sup> MDOA has a full-time staff member focused on

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<sup>1</sup> MDOA, National Family Caregiver Support Program, available at:  
<https://aging.maryland.gov/Pages/national-family-caregiver-support.aspx>

<sup>2</sup> MD Living Well Center for Excellence, Powerful Tools for Caregivers, available at:  
<https://mdlivingwell.org/programs/powerful-tools-for-caregivers/>

<sup>3</sup> MDOA, Memory Care Family Checklist, available at:  
<https://aging.maryland.gov/Pages/MemoryCareChecklist.aspx>



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

caregiving work and recently received a competitive federal grant award to further Maryland's work in this space, in collaboration with the Maryland Commission on Caregiving. MDOA's caregiving staff chairs the Commission on Caregiving.

This bill would require that the Maryland Department of Aging (MDOA) provide consultation to the Maryland Department of Human Services (MD DHS) to inform the Comptroller in completing this feasibility study. MDOA input would range from potential funding sources, identifying administrative and operating costs, and exploring appropriate amounts for caregiver stipends in the future. MDOA is able to provide the input and is appreciative of the sponsor's intent to increase support for caregivers.

MDOA notes there are currently two unfunded caregiver grant programs already in existence as result of past legislation.<sup>4</sup> Neither has any history of funding since their establishment. The feasibility study performed by the Office of the Comptroller would be well served by a close review of these existing funding vehicles as well as any associated administrative, operating costs with initiating funding for these potentially in the future. Finally, MDOA is deferential to any additional fiscal and operational impacts from MD DHS.

Thank you for your consideration. Please contact Andrea Nunez with any questions or concerns: [andrea.nunez@maryland.gov](mailto:andrea.nunez@maryland.gov), 443-414-8183.

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<sup>4</sup> See, MD Human Services Article 10-1202 et seq. (Caregiver Expense Grant Program), MD Human Services Article 10-702 et seq (Family Caregiver Assistance Program).

**SB0809\_DHS\_INFO.pdf**

Uploaded by: Gloria Brown-Burnett

Position: INFO



**DEPARTMENT OF HUMAN SERVICES**

*Wes Moore, Governor · Aruna Miller, Lt. Governor · Gloria Brown Burnett, Interim Secretary*

March 11, 2026

The Honorable Pamela Beidle, Chair  
Senate Finance Committee  
11 Bladen Street  
Annapolis, Maryland 21401

**RE: TESTIMONY ON SB 809 - SUPPORTING OUR CAREGIVER INFRASTRUCTURE PROGRAM - FEASIBILITY STUDY - POSITION: INFORMATION**

Dear Chair Beidle and Members of the Senate Finance Committee:

The Maryland Department of Human Services (DHS) thanks the Committee for its consideration and respectfully submits information on Senate Bill 809 (SB 809).

With offices in every one of Maryland's jurisdictions, DHS provides preventative and supportive services, economic assistance, and meaningful connections to employment development and career opportunities to assist Marylanders in reaching their full potential. SB 809 would mandate that the Office of the Comptroller, in partnership with DHS, conduct a comprehensive study on the feasibility of establishing a state-funded program to provide monthly stipends to informal caregivers supporting elderly relatives, individuals with Alzheimer's or dementia, and children or adults with disabilities.

SB 809 would require the Office of the Comptroller to study how Maryland can pay family members who stay home to care for elderly or disabled relatives. Today, more than 1.1 million Marylanders<sup>1</sup> provide this care for free, often risking their jobs or savings to do it. The study proposed by SB 809 would analyze the program's potential impact on Maryland's labor force participation, tax revenues, and overall economic vitality, while charging DHS with identifying administrative costs, exploring optimal stipend amounts, and coordinating with the Departments of Health and Aging. This two-year collaborative effort, which would take effect July 1, 2026, requires a final report of findings and recommendations submitted to the General Assembly by July 1, 2027, before the act officially expires on June 30, 2028.

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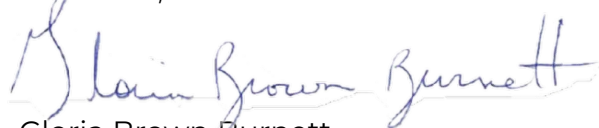
<sup>1</sup> <https://www.aarp.org/states/maryland/cus-md-2025/>

SB 809 would require DHS to assist the Comptroller's Office by identifying available and potential federal, State, and local funding sources for the program, potential administrative needs, administrative costs, and operating costs; and exploring appropriate amounts for caregiver stipends that maximize the benefit to the State economy and minimize the fiscal impact on the State budget. The Department predicts that there would be significant offsets to existing state expenditures and revenues that could be measured through thoughtful analysis.

Given the significant uncertainty in federal policy and the escalating fiscal shortfalls forecasted through Fiscal Year 2028, DHS urges caution against legislation that increases expenditures or diverts revenue without sustainable funding offsets. In light of the current fiscal crisis, the state must remain disciplined and strategic in its funding decisions to protect essential services for all Marylanders.

We appreciate the opportunity to provide this information to the Committee for consideration during your deliberations. If you require additional information, please contact Justin Hayes, Acting Director of Government Affairs, at [justin.hayes1@maryland.gov](mailto:justin.hayes1@maryland.gov).

In service,

A handwritten signature in blue ink that reads "Gloria Brown Burnett". The signature is written in a cursive style with a large initial "G".

Gloria Brown Burnett  
Interim Secretary