



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

HB 724 - Employment Discrimination - Caregiver Status
House Government, Labor, and Elections Committee
February 19, 2026
FAVORABLE

Good afternoon, Chair Wells, Vice Chair Kerr, and members of the committee. My name is Sara Westrick, Advocacy Director for AARP Maryland. On behalf of our 850,000 members across the state, I am emphatically supporting HB 724, the caregiver employment discrimination bill and thank Delegate Lopez 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. We urge the committee to support this critical legislation that recognizes the invaluable contributions of family caregivers and offers them much-needed employment protection.

As Maryland's population ages, more residents are taking on caregiving responsibilities. 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.

Data Prove the Need for HB 724

This bill is essential to helping Marylanders who shoulder caregiving responsibilities remain in the workforce without sacrificing their long-term financial security and retirement. Maryland is home to 1.16 million family caregivers. That's one in four adults statewide. These are overwhelmingly working-age adults, with the average Maryland caregiver being 46 years old and caring for a parent or older adult who is, on average, 67 years old.¹

Nearly two-thirds of caregivers (64%) are employed while caregiving. These Marylanders are trying to maintain their jobs, earnings, and benefits while also providing intensive care at home. But the burden is heavy. Nearly half (45%) are high-intensity caregivers, and 29% provide more than 40 hours of care weekly or constant care, essentially adding a second full-time job on top of their paid employment.

¹ 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.

Because workplace discrimination and inflexibility are common, caregivers often feel forced to cut hours, pass up promotions, or leave the workforce entirely. The data show why:

- 38% of Maryland caregivers have experienced at least one significant financial hardship as a direct result of caregiving.
- This includes depleting short-term savings (25%), being unable to pay bills (23%), or taking on more debt (18%).
- 13% had to start working more or return to work simply to make ends meet, a sign of how destabilizing caregiving can be when employers are unsupportive.

When caregivers face discrimination, Maryland loses experienced workers, and families face irreversible financial harm.

Caregivers who leave the workforce also jeopardize their retirement security. Every time a caregiver is forced off the job, the consequences compound, whether through lost wages, lost employer-sponsored health insurance, lost Social Security credits, and lost retirement contributions and compounding investment growth.

These financial shocks are often happening in midlife to the so-called “sandwich” workers, those with young children and aging parents. This is the exact period when workers need to build retirement assets, but when they are pushed out of the workforce due to caregiving discrimination, they may never recover financially.

Protecting caregivers from discrimination is therefore not just a workforce policy, it is a retirement security policy. AARP’s research shows that 64% of caregivers are working, and want to keep working, and 62% report performing medical or nursing tasks at home, on top of their paid jobs, demonstrating their commitment to both roles.

Despite these pressures, caregivers overwhelmingly remain dedicated to their loved ones and their careers. All they need is the assurance that they will not be penalized, sidelined, or dismissed simply because they are fulfilling family duties.

How HB 724 Will Protect Caregivers

By adding caregiver status as a protected class, HB 724 ensures that workers are not fired or demoted because they care for a child or disabled adult. Caregivers will be able to request reasonable flexibility provided to other employees. They can maintain stable employment and pursue promotions. They can also remain financially secure and avoid long-term harm to retirement savings. These protections align caregivers with the same fairness already afforded to workers based on other factors.

Marylanders are stepping up every day to care for aging parents, disabled spouses, and children with complex medical needs. They should not pay for this commitment with their careers or their retirement. The data are clear: supporting caregivers’ ability to stay employed is vital for family stability, for Maryland’s workforce, and for the economic security of our aging population.

For these reasons, AARP Maryland respectfully urges a favorable report on HB 724.

For additional follow-up, please contact Sara Westrick, AARP Maryland Advocacy Director at swestrick@arp.org or 410-310-0374.