



MONTGOMERY COUNTY, MARYLAND  
WOMEN'S DEMOCRATIC CLUB

P.O. Box 34047, Bethesda, MD 20827

[www.womensdemocraticclub.org](http://www.womensdemocraticclub.org)

**House Bill 1280 Supporting Our Caregiver Infrastructure Program-Feasibility Study  
Health – March 5, 2026  
SUPPORT**

On behalf of the **Montgomery County Women's Democratic Club (WDC)**, we thank you for the opportunity to submit testimony in strong support of HB 1280. The WDC is one of Maryland's most active Democratic clubs, with hundreds of engaged members, including current and former elected officials. Advancing policies that strengthen women, families, and economic security across the life course is central to our mission.

HB 1280 addresses a structural economic issue that has gone unmeasured for too long: Maryland's long-term care system rests heavily on unpaid family caregiving — labor performed primarily by women — yet that work remains economically invisible in state policy and budget planning. Nearly one in four Maryland adults is providing unpaid care to an older adult or a person with a disability at any given time. According to AARP's most recent Maryland estimates, approximately 760,000 Marylanders provide more than 700 million hours of unpaid care annually — representing roughly \$12.5 billion in economic value to our state.<sup>1</sup>

Caregiving spans the life course:

- Parents caring for children with significant disabilities
- Adult daughters coordinating complex medical care for aging parents
- Spouses managing cognitive decline or chronic illness
- Grandparents stepping in when family systems strain

When formal care is unaffordable or unavailable, families substitute unpaid labor. That substitution carries measurable economic consequences:

- Reduced labor force participation — particularly among women<sup>2</sup>
- Lower lifetime earnings and diminished retirement security
- Widened gender and racial wealth gaps
- Reduced state income and sales tax revenue
- Increased long-term Medicaid and institutional care expenditures

Women provide approximately 60% of family caregiving nationally, and women of color are more likely to provide high-intensity care while also participating in the workforce.<sup>3</sup> Caregiving

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<sup>1</sup> AARP Public Policy Institute, *Valuing the Invaluable 2023 Update: Strengthening Supports for Family Caregivers – Maryland State Data* (Washington, DC: AARP, 2023).

<sup>2</sup> Sarah Flood et al., *Integrated Public Use Microdata Series, Current Population Survey; see also National Alliance for Caregiving & AARP, Caregiving in the U.S. 2020* (Washington, DC: NAC & AARP, 2020) (documenting labor force impacts of caregiving).

<sup>3</sup> National Alliance for Caregiving & AARP, *Caregiving in the U.S. 2020* (Washington, DC: NAC & AARP, 2020).



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for individuals with disabilities often lasts five years or longer and may exceed 40 hours per week.<sup>3</sup> The cumulative impact contributes to elevated poverty risk among older women and reduced intergenerational wealth accumulation.

When family caregiving collapses due to financial strain or workforce withdrawal, state expenditures increase. Institutional long-term care frequently exceeds \$100,000 annually per individual, while home- and community-based services are generally less costly.<sup>4</sup> Family caregiving functions as a cost-avoidance mechanism for the state.

HB 1280 does not mandate a new entitlement program. It calls for a feasibility study — a disciplined, data-driven examination of the economic and fiscal implications of providing direct monthly payments to caregivers of older adults and individuals with disabilities.

The projected cost of the study is minimal and time-limited. Yet its value would be significant:

- Quantifying lost wages and tax revenue attributable to caregiving
- Modeling institutional cost-avoidance scenarios
- Examining multiple stipend levels and administrative cost projections
- Analyzing distributional impacts across gender, race, and income
- Assessing long-term labor force and retirement security effects

Maryland has already recognized — through the Comptroller's analysis of childcare and economic participation — that care infrastructure directly affects workforce participation and economic growth.<sup>5</sup> The same economic logic applies across the life course.

Care infrastructure is economic infrastructure.

Every older adult and person with a disability deserves dignity. Every family caregiver deserves recognition and support. And every Maryland taxpayer deserves rigorous fiscal analysis of policies that shape our workforce, revenue base, and long-term expenditures.

**HB 1280 is a prudent, evidence-based first step. We respectfully urge a favorable report.**

Cynthia Rubenstein  
WDC President

Deborah Williams  
WDC The Basics  
Subcommittee

Kate Stein  
WDC Advocacy  
Chair

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<sup>4</sup> Genworth Financial, *Cost of Care Survey 2023* (Richmond, VA: Genworth, 2023) (reporting median annual costs of nursing home care exceeding \$100,000 in many states, including Maryland).

<sup>5</sup> Maryland Office of the Comptroller, *Child Care and the Economy* (Annapolis, MD: Office of the Comptroller, 2024).