



February 19, 2026

**HB 745
Income Tax - Senior Tax Credit - Refundability**

House Ways & Means Committee

Position: FAVORABLE

The Maryland Catholic Conference offers this testimony in support of House Bill 745. 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.

House Bill 745 would make Maryland's modest senior tax credit *refundable*. The senior tax credit is currently a nonrefundable credit against state income taxes for those over the age of 65. The current credit sits at up to \$1,750, scaled for income level. This adjustment to the senior tax credit would allow the lowest earning seniors to take full advantage of the credit. Those that pay less taxes, generally due to being lower income, will be more likely subject to refundability.

Pope Leo XIV has remarked that "Old age is above all a beneficial reminder of the universal dynamic of life. Today's prevailing mentality tends to value existence if it produces wealth or success, if it exercises power or authority, forgetting that the human being is always a limited creature with needs. The fragility that appears in the elderly reminds us of this common truth." (*Address of the Holy Father Leo XIV to participants in the Second International Congress on the Pastoral Care of the Elderly, 10/3/25*) Additionally, Pope Francis once reminded us, "A people that does not take care of its elderly, its children and its youth has no future, because it abuses both memory and promise." (*Message to Participants in the 47th Social Week of Italian Catholics, 2013*)

The dignity of the human person is one of the core principles in Catholic social teaching. Thus, it is a moral imperative that we provide safeguards for our most vulnerable populations, such as fixed-income seniors. State policy that afford seniors greater financial stability to meet their needs as they age is critical. Therefore, the Conference respectfully requests a favorable report on House Bill 745.