

Testimony for LD 296  
An Act to Provide a Tax Credit for Family Caregivers

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Senator Claxton, Representative Meyer, and honorable members of the Joint Standing Committee on Health and Human Services: my name is Andrea Steward, I am a resident of Stillwater, and I am here today to testify in favor of LD 296.

A \$2,000 tax credit would recognize the importance of providing care as an essential role within our communities. Work such as caring for children, the elderly, or the disabled, has a nationally estimated value of \$470 billion annually, none of which is seen in the form of compensation to the informal caretakers (Family Caregivers Alliance, 2015). These roles are disproportionately taken on by women contributing to residual wage loss throughout their lifetime. The monetary impact on female caretakers during their working life and retirement is estimated to be \$324,044 in lost wages and social security (Family Caregiver Alliance, 2015).

When my mother was diagnosed with an aggressive form of breast cancer, I was 19. I was going into my third year of undergrad and was working to pay for school and to make ends meet. I attended every doctor's appointment, weekly chemo treatment, surgeon visit, and operation with my mother. I took care of her after her double mastectomy becoming her in-home caregiver to empty her drains 2-3x's a day, help her with her medication, help her into the shower, cook meals, and with other daily activities. Halfway through my mother's treatments, she lost her health insurance due to her inability to work. I then met with financial advisors at the hospital who provided me with the loads of financial paperwork that needed to be filled out to ensure we did not lose our home or go bankrupt. I was stretched thin, I was chronically stressed and fatigued, and my physical and mental health deteriorated under the pressure of managing school, work, my mother's cancer, and other responsibilities.

Caregiving is beautiful, meaningful, and important work. I feel immense gratitude to have been able to provide my mother the care she needed while ensuring her dignity was

preserved and she maintained as much autonomy as she could. We should all be able to provide care with dignity to those we love. We will likely be in need of assistance ourselves one day, so let us think about who we want to be taking care of us, the impact on our families, and the resources we hope would be available to them.

This tax credit is a drop in the bucket to the compensation informal caretakers deserve and why I strongly encourage you to pass LD 296. Thank you, Senator Claxton, Representative Meyer, and members of the committee, for your consideration of LD 296.