



MONTGOMERY COUNTY, MARYLAND  
WOMEN'S DEMOCRATIC CLUB

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**House Bill HB0304 Consumer Protection - Unfair, Abusive, or Deceptive Trade Practices  
– Exploitation of Vulnerable Adults  
Economic Matters/Judiciary Committees – February 12, 2020  
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2020 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with more than 600 politically active women and men, including many elected officials. WDC urges the passage of HB0304. This bill will make important changes to relevant sections of current criminal law to strengthen protections for vulnerable adults as victims of unfair, abusive, or deceptive trade practices; outline remedies for such abuses; and, elevate criminal consequences for convicted perpetrators of such actions.

According to the National Council on Aging (NCOA), vulnerable adult (elderly) abuse is a national issue that is left to local governments and police to protect their most vulnerable residents. Abuse includes physical abuse, emotional abuse, sexual abuse, financial exploitation, neglect, and abandonment. The State Attorney's Office defines crimes against older adults as a crime against anyone age 65 or older. If the crime involves financial exploitation, the victim must be age 68 or older or be a vulnerable adult (over age 18 and lacking physical or mental capacity to provide for their daily needs).

According to the Maryland Department of Aging (MDA) and the U.S. Census Bureau, the senior population is growing, both in absolute terms and as a percent of the total population of the state. In Montgomery County alone the number of seniors (age 65+) is projected to more than double between 2010 and 2040. In fact, for the first time in history, people aged 65 and older will outnumber children under age 5. Although fraud and abuse crimes and exploitation activities target all older citizens, it particularly impacts aging women. According to MDA, as the population ages, women increasingly outnumber men. As women age and are living longer, particularly if they live alone or with limited support, there is an increased possibility of financial mistakes making them easy prey for fraud and abuse. We must protect our aging seniors!

**We ask for your support for HB0304 and strongly urge a favorable Committee report.**

Respectfully,

Diana Conway  
President