



March 15, 2023

The Honorable Bob Casey
Chairman
Special Committee on Aging
U.S. Senate
G31 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Mike Braun
Ranking Member
Special Committee on Aging
U.S. Senate
G31 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Casey and Ranking Member Braun:

AARP, on behalf of our nearly 38 million members and all older Americans nationwide, appreciates the opportunity to submit a written statement for the hearing on “Uplifting Families, Workers, and Older Adults: Supporting Communities of Care.”

Families in search of long-term care services, including care at home, now enter a world that is confusing, costly, under-regulated, and lacking in transparency. Too often, those families feel forced into institutional settings, while individuals who end up in nursing homes often yearn to stay in their homes near family and friends. Finding care at home is extremely challenging: families often must desperately cobble together a patchwork of care and services they need. This system is failing American families and it is failing American taxpayers.

The problems we are seeing today are only the tip of the iceberg. These challenges only get worse as our population ages. Long-term care is a growing and critical need that can define the quality of life for any one of us and will be increasingly sought after in the coming years.

We must provide greater support for family caregivers who are often the first line of assistance for their loved ones, make important investments and policy changes to give more people more affordable options to get care at home, and secure a strong, sufficient, and stable 21st century paid workforce to assist older adults and people with disabilities. We need solutions that meet people where they are and meet the everyday needs of individuals and families nationwide.

Supporting Family Caregivers

Family caregivers providing care to loved ones are the backbone of the long-term care system in this country. They help make it possible for older adults, people with disabilities, and veterans to live independently in their homes and communities. These caregivers are of all ages, races, and ethnicities and cut across all segments of our population. They perform physically, emotionally, and financially challenging work, often without pay. A [new AARP report](#) finds that millions of family caregivers are providing a staggering, estimated \$600 billion annually in unpaid care to their loved ones, more than all out-of-pocket spending on health care in the U.S. in 2021. In

addition, a 2021 AARP [report](#) found that family caregivers are spending, on average, 26 percent of their income on caregiving expenses, or \$7,242 annually. If families were not shouldering these caregiving responsibilities, taxpayers would be on the hook for much more costly nursing home care and unnecessary hospital stays. Six in ten family caregivers also work full- and part-time jobs.

A growing number of family caregivers – [nearly 60 percent](#) -- are also increasingly performing complex medical/nursing tasks that nurses normally perform, such as wound care, injections, tube feedings, medication management, and many other complex care tasks. This is in addition to assisting with daily activities such as eating, bathing, dressing, meal preparation, finding and coordinating care, transportation to medical and other appointments, supporting their loved one through care transitions such as from hospital to home, managing finances, and so much more.

There is a significant cost to caregiving – opportunity, financial, health, and well-being. Family caregivers bear it all. The demands on family caregivers are not just a family issue and family caregivers need support. That is why supporting family caregivers is a top priority for AARP. In September, 2022, the Department of Health and Human Services released the [2022 National Strategy to Support Family Caregivers](#), as required under the RAISE Family Caregivers Act (P.L. 115-119), championed by AARP. It includes about 500 actions to support family caregivers, including nearly 350 actions federal agencies have committed to taking over the next few years and over 150 actions that states, communities, and other stakeholders can take, as well as policy changes requiring legislation. AARP is focused on turning this National Strategy into action that provides meaningful, tangible outcomes and support for our nation's family caregivers.

AARP is focusing our attention on these family caregiver priorities and we urge Congress to:

- Make providing care easier, including through expansion of resource navigation tools, examination of policy changes to improve the navigability of resources, caregiver training, education, and inclusion in care, as well as through increased access to paid care at home and other supports.
- Alleviate the financial and other challenges faced by many family caregivers that can undermine their own well-being, including better access to respite care, paid leave, and financial relief such as through family caregiver tax credits, like the bipartisan Credit for Caring Act, and reimbursement programs.
- Improve the health and well-being of family caregivers, many of whom have seen their own personal situations worsen, including through family caregiver needs assessments to help target and tailor needed supports to family caregivers efficiently and effectively.

Congress has the opportunity to make a real difference in supporting family caregivers and showing them they are valued. This issue has enormous relevance to voters everywhere.

Home Care

After a lifetime of hard work and contributing to our society, America's seniors deserve to live with independence, security, and dignity. AARP supports older adults having high-quality, affordable options when it comes to long-term care—especially care at home. In a 2021 [AARP survey](#), three-fourths of adults age 50-plus told us they wish to remain in their current homes and communities for as long as possible.

Older adults need more options for getting care at home. It is past time for Congress to put home care (home and community-based services (HCBS)) on a level playing field with nursing homes or institutional care in Medicaid. Congress should increase access to, options, and eligibility for care at home, including by providing permanent financial protections for the spouses of individuals receiving Medicaid HCBS, making permanent the Money Follows the Person Demonstration that helps individuals move from nursing homes to the community, eliminating or reducing waiting lists, expanding presumptive eligibility, incentivizing HCBS expansion, and more. Care at home is also generally more cost-effective. On average, Medicaid can serve about three people in their homes and communities for the cost of one person in a nursing home.

Investing in home care will help get individuals the services and supports they need, where, when, and how they need them. Providing necessary home care can also reduce the challenges facing some family caregivers and enable them to return to the paid workforce and improve their financial security. We note there is great variation in Medicaid across and even within states in terms of eligibility, benefits, and access.

We must also ensure that individuals and families who do not rely on Medicaid can access the supports and services they need to live and get care at home. We need to make home care options more affordable—and available—so nursing homes are not seniors' only choice.

Paid Direct Care Workforce

Direct care workers provide the bulk of paid long-term care. These workers hold a variety of job titles, including personal care assistants, home care aides, and certified nursing assistants (CNAs). They work in diverse settings, including private homes, adult day centers, nursing homes, assisted living residences, and other residential care settings. Older adults and people with disabilities rely on the vital support provided by this workforce to enable them to live in their homes and assist with tasks such as eating, bathing, and dressing.

We need more direct care workers, as there is already a real shortage that will only grow as the population ages. When family caregivers are unavailable or are providing all the care they can, a shortage of skilled workers makes life difficult for individuals and families searching for quality care, and there is a strong need to develop an adequate workforce to care for older adults and provide long-term care. Direct care workers play a critical role in the success of states' long-term care systems, but low wages, few benefits, poor working conditions, and few advancement opportunities have led to dangerous staffing shortages. Many workers are forced to work

multiple jobs in multiple homes or facilities just to make ends meet. Unfortunately, many of these direct care workers also lack basic benefits such as paid sick or family leave.

The workforce challenges in long-term care are a serious threat to the lives and safety of older Americans who receive that care. AARP encourages Congress to take action to help attract and retain direct care workers through increased pay and benefits, paid leave, improved training, career pathways, and other job improvement initiatives. Investing in Medicaid home care would also support the workforce that provides these critical services. We also appreciate the Administration's commitment to establishing minimum staffing standards – a key component of quality care -- in our nation's nursing homes that participate in Medicare and Medicaid.

AARP urges Congress to support family caregivers, give people more options for care at home, and address direct care workforce development and retention. Both family caregivers and direct care workers are critical members of individuals' care teams. AARP looks forward to working with you and the Administration to address these important issues. If you have any questions, please feel free to contact me at rrichards@aarp.org.

Sincerely,

A handwritten signature in blue ink that reads "Rhonda Richards". The signature is fluid and cursive, with the first name "Rhonda" being more prominent than the last name "Richards".

Rhonda Richards
Government Affairs Director
Government Affairs