



**TESTIMONY OF
TROY BROUSSARD
ON BEHALF OF
AARP**

**BEFORE THE
U.S. HOUSE COMMITTEE ON VETERANS' AFFAIRS
ON
"EVERYDAY HEROES: SUPPORTING THE VETERAN
CAREGIVER COMMUNITY"**

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Chairman Bost, Ranking Member Takano, and members of the Committee, thank you for inviting AARP to testify today. My name is Troy Broussard, and I am the State Director for AARP Kentucky. AARP, which advocates for the more than 100 million Americans age 50 and older, including over 430,000 Kentuckians, appreciates the opportunity to provide testimony at today's hearing about supporting the veteran caregiver community. It is my distinct honor to also have the opportunity to testify before my own Member of Congress, Representative McGarvey. As a proud Army Desert Storm Veteran and someone who played a pivotal role in leading AARP's National Veterans & Military Families Initiative (VMF), I look forward to sharing with you AARP's work to support our nation's family caregivers, including those specifically caring for our veterans and military families. They are indeed everyday heroes.

AARP Supports Family Caregivers Broadly Including Military and Veteran Caregivers

One of AARP's top priorities is supporting our nation's [more than 48 million](#) family caregivers by providing them with resources and tools, advocating for greater support for them at the federal, state, and local levels, providing resources to employers to support their caregiving employees, conducting leading research on family caregiving, and working with hospitals, health systems, and other stakeholders to improve support for family caregivers. Family caregivers help older adults, veterans, and people with disabilities live independently in their homes instead of being forced into nursing homes. Family caregivers need commonsense solutions that will save them time and money and provide them with more support.

Every day, family caregivers assist their older parents, spouses, siblings, grandparents, adult children, and other loved ones so they can live independently in their homes—where they want to be. They help with everything including meals, bathing, dressing, chores, medications and medical care, finances, grocery shopping, transportation, coordinating care across multiple providers and care settings, advocating on their loved one's behalf, and much more.

Family caregivers are the backbone of a broken long-term care system, providing [\\$600 billion](#) in unpaid labor annually, saving taxpayers billions. Without them, America's health and long-term care systems would collapse. Without family caregivers' support, many older Americans would be forced into costly nursing homes with the government and taxpayers paying the bill. Some family caregivers help a few hours a month while others are on call 24 hours a day, seven days a week. On average, family caregivers provide [almost 24 hours](#) of care a week, and [thirty-two percent](#) of family caregivers provide at least 21 hours of care to their loved one each week. [More than one in four](#) family caregivers (29 percent) provide care for 5+ years.

[More than six in ten](#) family caregivers (61 percent) work full- or part-time. On average, they are working [around 35 hours per week](#). The time they spend caregiving can be the equivalent of another part- or full-time job. Caregivers may choose to or have to make changes to their work situation, given their caregiving responsibilities. [Six in ten](#) family caregivers say they have experienced at least one impact or change in their employment situation due to caregiving, with about half going in late, leaving early, or taking time off to provide care. [Caregivers](#) also cut back on hours, take a leave of absence, give up working entirely, or retire early. These changes often impact income, access to employer-sponsored benefits and retirement savings, which can have long-term consequences.

[Sandwich generation caregivers](#), caring for an older family member or friend and raising children or grandchildren, are juggling even more, often in addition to paid employment. [Sandwich generation caregivers](#) are generally ages 35-64 (increasingly including Gen Z and millennial caregivers) and are more likely than other caregivers to be working while caregiving. They also [report](#) being more emotionally and financially strained. A sandwich generation caregiver could be an adult son or daughter caring for a parent who is a veteran while also caring for children or a parent caring for an adult child who is a veteran and an older relative.

Family caregivers often spend time searching for resources, information, support, and services for the person they are assisting or themselves as a caregiver. [Over half](#) (56 percent) of family caregivers advocate with care providers, community services, or government agencies on behalf of their loved one. [One in four](#) want help figuring out forms, paperwork, and eligibility for services. Among those coordinating care, [31 percent](#) find it difficult to do so. Terri in Indiana cares for her husband, who served in the Air Force. She has used some of AARP's caregiving resources and she also receives some important support from the Department of Veterans Affairs (VA), including the VA paying Terri to take care of her husband and having a ramp installed on the house to accommodate a wheelchair. The ramp was also covered through the VA. At the same time, she also faces challenges, such as health care providers being dismissive and not appropriately communicating with her about her husband's care.

[Nearly six in ten caregivers](#) (58 percent) assist with medical/nursing tasks, such as injections, tube feedings, wound care, operating equipment, and more. African American/Black and Hispanic/Latino caregivers more often help with [medical/nursing tasks](#) than do white caregivers, and caregivers of spouses/partners [more often assist](#) with such tasks than all other caregivers. It is important to note that veterans may experience unique physical and/or mental health challenges, given their service, which can be even more complicated and challenging to address. Too often, family caregivers do not receive the education and training they need to assist them in performing medical/nursing tasks. AARP has worked with others to [conduct research](#) specifically around family caregivers performing medical/nursing tasks.

Family caregivers also face financial challenges. [More than three in four family caregivers](#) (78%) are incurring out-of-pocket costs due to caregiving. Caregiving is costly both in terms of out-of-pocket expenses paid to assist their loved ones and potential income and retirement savings foregone. An [AARP report](#) found that family caregivers spend, on average, 26 percent of their income on caregiving expenses or over \$7,200 annually. The 26 percent is a measure of financial strain. The [financial strain](#) is higher for African American/Black and Hispanic/Latino family caregivers who spend, on average, 34 and 47 percent, respectively, of their income on caregiving expenses annually. AARP Research has found that family and others who provide care for veterans spend on average [\\$11,500](#) of their personal income on out-of-pocket costs related to caregiving each year, more than fifty percent higher than for family caregivers overall. The support provided by caregivers also helps save taxpayer dollars by assisting in delaying or preventing expensive nursing home care and unnecessary hospital stays. Nearly half of family caregivers have experienced at least one [financial setback](#) due to caregiving, such as using their personal savings, cutting their own healthcare expenditures, or reducing retirement savings. The

out-of-pocket expenses that many family caregivers incur are on top of the financial impacts that can occur due to reducing hours or leaving paid employment entirely.

AARP's Leadership to Support Our Nation's Family Caregivers, Including Military Veteran Caregivers

AARP has long worked to support our nation's family caregivers through our advocacy, resources and tools for caregivers, research, work with employers, and more. Our goal is to help shine a spotlight on family caregiving and bring about the changes needed to support family caregivers in the public and private sectors.

Resources

AARP is dedicated to providing resources, information, and tools to support our nation's active duty, veterans, and their family caregivers. Physical, emotional, and financial challenges face caregivers broadly. At the same time, caregivers of veterans may also face unique or different challenges than civilian caregivers. Family caregivers of veterans face higher out-of-pocket costs than civilian caregivers, on average, as previously noted. Caregivers may also face unique challenges in caring for a veteran affected by the wounds of war, and who may have unique or more complex physical, emotional, or mental challenges. Veteran caregivers may provide care earlier and longer than other caregivers, often due to service-related injuries. [Military caregivers](#) consistently experience worse health outcomes, greater strains in family relationships, and more workplace problems than non-caregivers.

Care options and available resources can be different for caregivers of veterans, including the availability of the [VA Caregiver Support Program](#). Caregivers of veterans can have access to some resources and support not available to civilian family caregivers. It is important that caregivers of veterans have access to the benefits for which they are eligible. As with civilian caregivers, spouses, parents, siblings, children under age 18, other relatives, friends, and neighbors can take on an array of tasks to assist a veteran in living independently. AARP joined the Elizabeth Dole Foundation, Wounded Warrior Project, and others as a member of the [Hidden Helpers Coalition](#) regarding support and services for military caregiver kids and youth. AARP [cosponsored](#) the documentary, *Sky Blossom: Diaries of the Next Greatest Generation*, about teens and twenty-somethings caring for a veteran parent or grandparent.

AARP has developed specific resources for military and veteran caregivers. These resources can be accessed through AARP's [Veterans, Active Duty, and Military Families](#) page (www.aarp.org/veterans) and AARP's [Family Caregiver Resource Center](#). Resources AARP provides for caregivers of veterans include:

- [Military Caregiving Guide for Veterans, Service Members and Their Families](#) from AARP and the Elizabeth Dole Foundation – this includes information, a glossary of terms to know, resources, and checklists to help the caregiver organize and find the support they might need. The guide outlines five key areas that family caregivers face.

- [AARP Financial Workbook for Veteran and Military Family Caregivers](#) – this is a practical guide focused on health, housing, and money management to help a caregiver get organized. Each set of worksheets is designed for the caregiver to capture the essential information they need to manage the complex responsibilities of caregiving.
- [Mental Health and Emotional Support Guide for Veteran and Military Family Caregivers](#) from AARP and the Elizabeth Dole Foundation – this guide includes five self-care tips, warning signs of a mental health crisis, and resources and support.
- [Veterans and Military Families Health Benefits Navigator](#) (*also available [to print here](#)*) – this is a tool to help veterans and their family members find and obtain service-related health benefits. The navigator can help you to learn more about health benefits provided through the VA and Department of Defense (DoD); understand how to apply for VA or other federal health care programs; and identify how to get free help from certified representatives who have experience and knowledge of the VA’s process for awarding benefits.
- [Veterans Home Modification Benefits Guide](#) – this guide helps to connect veterans and military families with financial assistance programs to modify their homes.

These and other free handbooks on an array of issues are also available [here](#). The Elizabeth Dole Foundation, AARP, and the Chamber of Commerce Foundation’s Hiring Our Heroes Program has also developed “[Supporting Military and Veteran Caregivers in the Workplace: A Practical Guide for Employers](#)” as a resource to support military and veteran employees and help shape policies and procedures that focus on supporting military and veteran employees. We have also worked to share information about the PACT Act. For example, in July 2023, AARP hosted a nationwide PACT Act Tele-Town Hall on expanded health care benefits and services available to veterans and their families from the VA under the law. AARP developed this [short document](#) about benefits available under the PACT Act.

AARP works on the national, state, and local levels to provide resources to military and veteran caregivers. AARP Kentucky is working closely with the Kentucky Department of Veterans Affairs (KDVA) supporting and sharing Military Caregiving resources at a recent Women veterans resource event. AARP Kentucky staff and volunteers shared resources that included a specific Military Caregiving guide that provides step-by-step instructions on how to prepare to become a successful caregiver to a veteran.

AARP established a [Veterans Fraud Center](#) to learn more about the latest scams targeting the military community. Veterans, active-duty service members, and their families are nearly 40 percent more likely than civilians to lose money to scams and fraud. AARP has an [AARP Watchdog Alert Handbook: Veterans Edition](#) to find out more about the common scams and schemes con artists use to steal money and personal identities from veterans, service members, and their families and how to stay safe. Veterans and their families can report a scam or fraud to AARP’s Fraud Watch Network [online](#) or at 1-877-908-3360 Monday through Friday 8 am – 8 pm EST to help warn others. [Operation Protect Veterans](#) is a joint program of AARP’s Fraud Watch Network and the U.S. Postal Inspection Service (USPIS). The initiative provides free

resources and community programs to proactively spot scams and deliver helpful guidance from fraud specialists if you have been targeted.

For family caregivers broadly (including military and veteran caregivers), AARP has a wide variety of articles, tips, tools, guides, and more to assist family caregivers with their caregiving responsibilities and help with self-care. Caregivers can access these resources in our [Family Caregiver Resource Center](http://www.aarp.org/caregiving) (www.aarp.org/caregiving or www.aarp.org/cuidar).

We also have a toll-free family caregiving resource line that can suggest resources for caregivers on a variety of topics. The resource line, 1-877-333-5885, is available Monday through Friday from 8 am to 8 pm EST. It is also available in Spanish at 1-888-971-2013.

Members of the Home Alone Alliance – a collaborative of AARP, developed more than 50 [instructional videos](#) on common complex care tasks specifically created for family caregivers. The videos are free of charge, and many are available in multiple languages. The VA was involved in the development of the series of videos on mobility. Several VA hospitals currently use them as a resource for caregivers prior to discharge. We also work with hospitals and health system leaders to better recognize and support family caregivers. Efforts include a [series](#) focused on promising practices for systems seeking to be more inclusive of family caregivers and the development of a Family Caregiver Program Guide designed in collaboration with Chief Nurse Officers, that focused on helping system and clinical leaders execute policy and practice changes to better meet the needs of patients, their families, and the clinicians and social service providers who care for them.

Research

AARP has been working on leading research on family caregiving for years. Below are some key examples:

[Valuing the Invaluable 2023 Update: Strengthening Supports for Family Caregivers](#) – This report includes [state specific data](#) on the number of family caregivers, the value of the unpaid labor they provide, and more. This report pulls from multiple sources to profile who family caregivers are and the challenges they face and includes several first-person accounts of the experience. It takes a detailed look at recent developments and promising federal and state policies that support family caregivers, as well as promising practices in the public and private sectors, including the positive representation of caregivers in popular media. It concludes with specific recommendations.

[Family Caregiver Considerations for the Future of Hospital at Home Programs](#) - The Hospital at Home (HaH) model shifts care into the home setting and delivers acute hospital-level care to eligible patients where they live instead of in a hospital. This means that family caregivers may end up providing increased assistance to the HaH patient with activities of daily living and handling household chores (e.g., cleaning, laundry). This brief presents four detailed Family Caregiver Considerations that HaH models can incorporate into policy and program design to best support patients and family caregivers.

[Caregiving in the US 2020](#) – This is a national report on family caregivers conducted by AARP and the National Alliance for Caregiving about every five years. In addition to the full report, there is an executive summary, profiles of different “typical” caregivers, an infographic and more. This provides an important overview of family caregivers in the US.

[Home Alone Revisited: Family Caregivers Providing Complex Care](#) – This study builds on the landmark *Home Alone* study, which was the first national look at how family caregivers are managing medical/nursing tasks, such as managing medications, changing dressings, and other tasks in the home setting, that are typically performed by trained professionals in hospitals. *Home Alone Revisited* affirms many of the findings of the original 2012 study and adds new information about targeted issues.

[A Closer Look at Sandwich Generation Caregivers of Medicare Beneficiaries](#) - Early research has shown the negative impact the compounded responsibility of caring for an older adult while still caring for young children can have on caregivers’ physical health, well-being, and financial welfare. This report uses qualitative and quantitative data to depict sandwich generation caregivers to Medicare beneficiaries and the care they provide. Today, the combined dynamics of Americans delaying having children and younger generations taking on caregiving for older adults are leading to a new picture of what it means to be sandwiched between two generations who need daily care.

[2023 State Scorecard on Long-Term Services and Supports \(LTSS\) for Older Adults, People with Physical Disabilities, and Family Caregivers](#) (Scorecard) - The *Scorecard* compares state LTSS systems across multiple dimensions of performance, reflecting the importance and interconnectedness each has on the overall LTSS system. Support for Family Caregivers is one of five dimensions across which states are measured. States that do well supporting family caregivers tend to have stronger overall LTSS systems; the scores and ranks of the Support for Family Caregivers dimension showed the highest correlation out of all five dimensions to overall state LTSS system performance.

[US Voters’ Views on Support for Family Caregiving](#) – According to this AARP poll, voters across the country want Congress to address family caregiving issues. This is especially true for those age 50 and older: over two-thirds of voters, and 75% of voters 50+, say it is very important for Congress to help seniors live in their own homes. More than half (57%) say the same for supporting unpaid family caregivers. An overwhelming majority of voters, 78%, are either a current, past, or future family caregiver. Over 70% of voters across the political spectrum say they would be more likely to support a candidate who backed proposals to support family caregivers, such as a tax credit, paid family leave, and more support and respite services.

Advocacy

In Congress, AARP has worked with the bipartisan, bicameral Assisting Caregivers Today (ACT) Caucus co-chaired by Representatives Jen Kiggans (R-VA) and Debbie Dingell (D-MI) and Senators Michael Bennet (D-CO) and Shelley Moore Capito (R-WV), to help shine a spotlight on family caregivers. The ACT Caucus raises awareness about the challenges facing family caregivers and advocates for policies that support them. We are also working to advance

bipartisan legislation to improve support for and provide financial relief for family caregivers, including caregivers of veterans, including:

- [Elizabeth Dole Home- and Community-Based Services for Veterans and Caregivers Act](#) (H.R. 542) to expand access to current VA programs providing care at home and provide for improved coordination among VA's home- and community-based services and with the Program for All-Inclusive Care for the Elderly (PACE). The bill also improves transitions and access to services for veterans and family caregivers denied or discharged from the VA Program of Comprehensive Assistance for Family Caregivers (PCAFC), creates a centralized website for VA's caregiving resources, and increases respite care for veteran and military caregivers;
- [Caregiver Outreach and Program Enhancement \(COPE\) Act](#) (H.R. 3581) to establish a grant program to award funding to organizations that support the mental health and well-being of veteran and military caregivers enrolled in the VA's PCAFC. The bill also requires the VA and Government Accountability Office to provide Congress with a report on the mental health of veteran and military caregivers, the availability and accessibility of mental health treatment for veteran and military caregivers, and information on the grant program and its outcomes;
- [Expanding Veterans' Options for Long-Term Care Act](#) (H.R. 1815) to establish a three-year pilot program to assess the effectiveness of providing assisted living services to eligible veterans;
- [Autonomy for Disabled Veterans Act](#) (H.R. 2818) to increase the amounts available under the VA's Home Improvement and Structural Alterations (HISA) Grant program to \$10,000 for veterans with a service-connected disability and \$5,000 for veterans with a disability that is not service-connected. The legislation would allow veterans to make necessary adaptations for wheelchairs, medical equipment, and to improve accessibility throughout the veteran's home to help them remain at home;
- [Veterans Protection from Fraud Act](#) (H.R. 3956) to enhance penalties to help prevent fraud against our nation's veterans and their families;
- [Supporting Access to Falls Education and prevention and Strengthening Training Efforts and Promoting Safety initiatives \(SAFE STEPS\) for Veterans Act](#) (H.R. 9179) to prevent falls among veterans by establishing an Office of Falls Prevention in the VA, establishing a public education campaign, developing research on falls prevention programs for veterans, helping to ensure safe patient handling and mobility policies, and more;
- [Credit for Caring Act](#) (H.R. 7165) to provide a non-refundable tax credit of up to \$5,000 for eligible working family caregivers to offset some of the out-of-pocket costs of caring for a loved one;
- [Alleviating Barriers for Caregivers Act](#) (H.R. 8018) to reduce red tape for family caregivers in Medicare, Medicaid, Social Security programs, and the Children's Health Insurance Program;
- [Lowering Costs for Caregivers Act](#) (H.R. 7222) to allow a family caregiver with a health savings account, flexible spending account, health reimbursement account, or Archer medical savings account to use funds in those accounts for the qualified medical expenses of parents or parents-in-law; and
- [Connecting Caregivers to Medicare Act](#) (H.R. 7274) to help inform people about Medicare's voluntary option for Medicare beneficiaries to allow family caregivers to

access their health information through 1-800-MEDICARE. This can make it easier for caregivers to communicate with Medicare to help their loved one or to advocate on their behalf.

Among the supporters of the [Credit for Caring Act](#), [Alleviating Barriers for Caregivers Act](#), and the [Connecting Caregivers to Medicare Act](#) are the Elizabeth Dole Foundation and Paralyzed Veterans of America. Other Veterans and Military service and support organizations have also shown [previous support](#) for a family caregiver tax credit.

States across the country are also working to support family caregivers. In 2023 and 2024, AARP Oklahoma and AARP Nebraska successfully advocated for a tax credit for family caregivers in their states to assist with out-of-pocket costs. While both states capped their tax credits at \$2,000 for most caregivers, they also established a higher maximum credit – \$3,000 – for family caregivers who take care of a veteran.

This year, AARP Maryland was instrumental in creating a Caregiver Expense Grant Program that will allow eligible family caregivers to apply for grants of up to \$2,500 a year to cover expenses related to caring for someone 60 or older, and AARP Connecticut expanded its state's paid leave law to cover nearly all private sector employees. The new law broadens the range of family members for whom an employee may use leave, increases the rate at which employees accrue leave, and allows employees to use leave in more situations, including closures due to a public health emergency. Finally, in my home state of Kentucky, AARP successfully passed legislation to increase access to home care in Medicaid, an increase in funding for senior meals and numerous other provisions that will positively impact veterans and their caregivers.

Conclusion

Thank you for your attention to the important issue of supporting veteran family caregivers. They help veterans live in their homes and communities. Family caregivers and military and veteran caregivers need and deserve our support and commonsense solutions that meet their needs. AARP is proud to support our nation's military and veteran family caregivers through advocacy, resources, and research.