



41 S. High Street, Suite 3550 | Columbus, OH 43215  
1-866-389-5653 | Fax: 614-224-9801 | TTY: 1-877-434-7598  
aarp.org/oh | ohaarp@aarp.org | twitter: @AARPOhio  
facebook.com/ AARPOH

**Written Testimony on House Bill 96- Biennial Budget**  
**House Finance Committee**  
**Jenny Carlson, AARP State Director**  
**April 2, 2025**

Chairperson Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and distinguished House Finance Committee members, my name is Jenny Carlson. I am the State Director for AARP Ohio, which has 1.4 million members in Ohio. AARP is the largest nonpartisan, nonprofit, nationwide organization that empowers people to choose how they live as they age.

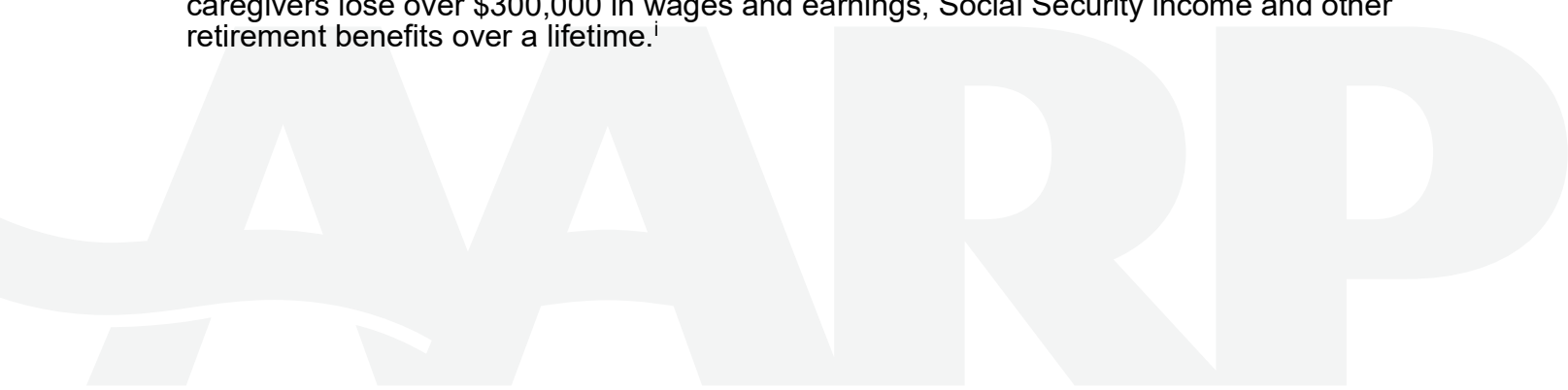
We work to strengthen communities and advocate for the issues that matter most to families, such as healthcare, employment, financial resilience (fraud prevention, social security), housing, and support for family caregivers. Your packets attached to this testimony provide background on our organization and outline how we are specifically working in Ohio to support AARP Age-Friendly practices in businesses and communities. We are a highly resourced-organization and look forward to working with each of you.

I am here to advocate for a nonrefundable tax credit for Ohio's Working Family Caregivers and express AARP Ohio's support for Governor DeWine's budget proposal. HB 96 takes steps to address the critical needs of the 5 million older Ohioans. It works to strengthen the capacity of the aging network, particularly the home and community-based services, which are proven to reduce the reliance on more expensive alternatives (see attached items of support). What is missing from the as-introduced version of the state budget is recognizing the invaluable contributions of unpaid working family caregivers. These caregivers, who often balance demanding jobs while providing emotional, physical, and financial support to loved ones, make significant personal sacrifices and contribute greatly to the state's economy. They should not be financially burdened for their dedication.

**Supporting Working Family Caregivers Act**

Family caregiving is a personal blessing – a deeply rewarding experience that plays a critical role in our society. While it can require significant sacrifice, it is an opportunity to make a meaningful difference in the lives of our loved ones who want to remain in their homes and communities as they age. Across Ohio, 1.5 million family caregivers are helping to care for parents, spouses, and other loved ones over 50. I am a family caregiver to my mom, who lives with us now.

Around 60 percent of family caregivers are balancing caregiver responsibilities with work, and more than three quarters are paying on average between \$7,200-\$11,500 a year (depending upon care needs) in out-of-pocket expenses. A study from MetLife estimated that caregivers lose over \$300,000 in wages and earnings, Social Security income and other retirement benefits over a lifetime.<sup>1</sup>



According to AARP research, **Ohio's** working family caregivers provide over \$21 billion in unpaid care annually. Because taking on this responsibility typically occurs at the stage of life when someone has reached their peak performance and earnings potential, family caregiving can have a significant impact on someone's long-term financial security. This is not just a personal issue, but a significant economic factor for Ohio's local and state economies. We need to take notice and offer relief.

Many family caregivers have had to cut back on work or even leave their jobs, forcing businesses to face the economic consequences of losing valuable employees. A recent report from AARP and S&P Global found that 32% of working caregivers take leaves of absence, 27% move from full-time to part-time work, 16% turn down promotions, and 16% leave the workforce.<sup>ii</sup> More than 75% of family caregivers age 50 or older who retired early to care for a loved one would have continued working if they had access to financial supports, like a tax credit for caregiving, and nonfinancial supports.

On average, women become caregivers to an older family member at age 52. When someone earns \$69,000 and leaves the workforce at age 52, the total cost to the Ohio economy and our communities can mean approximately \$230,076 a year in lost tax revenue, consumer spending, GDP contributions, and direct business costs.

Without family caregivers, many more Ohioans will also eventually be forced into costly alternative housing arrangements, like nursing homes that could deepen dependence on government-funded programming, like Ohio Medicaid.

Further, according to a 2024 AARP poll conducted by Fabrizio Ward and Impact Research, 84% of Ohio's voters support a tax credit for family caregivers. The numbers are stunning, reflecting the relevance and economic anxiety held by a wide swath of Ohioans about this issue.

**We respectfully request favorable consideration of the proposed Supporting Working Family Caregiver Tax Credit that would offer up to \$2,000 to offset costs for things like assistive technology, home modifications, and direct care services for loved ones aged 50 and older, not covered by insurance. This nonrefundable tax credit helps family caregivers stay employed, supports the state's economy, and gives family caregivers peace of mind that their loved one is safe and cared for at home.**

I want to thank to Rep. Adam Mathews for championing the Supporting Family Caregivers amendment and Rep. Williams, Rep. Salvo, and Rep. McClain and other legislators for their support. This provision is vital for recognizing and alleviating the financial burdens faced by family caregivers, ensuring they can continue to provide essential care while contributing to our state's economy. Thank you for your consideration. I am happy to answer any questions.

AARP Ohio is supportive of Ohio Governor DeWine's proposed annual investments for the following budget items:

### **Ohio Department of Aging**

- \$4 Million Allocation for the Regional Long-Term Care Ombudsman Program and Long-Term Care Ombudsman -The Regional Long-Term Care Ombudsman Program plays a critical role in advocating for the rights and well-being of residents in long-term care facilities. This allocation is a significant investment in the health and safety of our aging population.
- \$4.3M for Alzheimer's and Other Dementia Respite - This critical investment is an important resource for family caregivers. It helps alleviate some of the physical, emotional, and financial burdens caregivers face, ensuring they have the resources and support necessary to continue their vital work.
- \$10.6M proposed for Senior Community Services - This is an investment in the well-being and quality of life for older adults in Ohio. It supports a wide range of programs and services designed to help seniors remain active, engaged, and independent within their communities.
- \$262,000 for the Resident Services Coordinator Program – This program provides part-time staff to provide information support for residents in low-income housing.
- Home and Community-Based Services (PACE, PASSPORT, Older Americans Act) - Home and Community-Based Services (HCBS) are essential for supporting older adults and individuals with disabilities, allowing them to receive care in their own homes and communities rather than in institutional settings.

### **Ohio Department of Health**

- Continued funding for Quality, Monitoring and Inspections which includes nursing home facilities.
- \$126,600 for Nurse Aide Training – This funding is focused on providing training support for the direct care workforce.

### **Ohio Department of Medicaid**

- Increase in the personal needs allowance from \$50 - \$100 to allow people in long-term care facilities to cover their basic needs.

### **Ohio Department of Jobs and Family Services**

- Continued funding for Adult Protective Services to prevent, investigate and address reports of elder abuse in local communities (\$9.7M)

### **Ohio Department of Development**

- Ohio Housing Investment Opportunity Program - \$100M investment to create housing opportunities in rural areas and border counties.
- Welcome Home Ohio - \$100M program to help build and rehabilitate single family homes.

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- <sup>i</sup> [Arno, P., D. Viola, and Q. Shi. 2011. "The MetLife Study of Caregiving Costs to Working Caregivers: Double jeopardy for Baby Boomers Caring for Their Parents." New York, NY: Metropolitan Life Insurance Co.](#)
- <sup>ii</sup> [Cobbe, T., D. Mumford, J. Mantooth, C. Van Gaal, A. Balint, M. Wrobel, A. Raimondi, and T. A. Keenan. 2024. "Working while Caregiving: It's Complicated." Washington, DC: S&P Global Inc.](#)