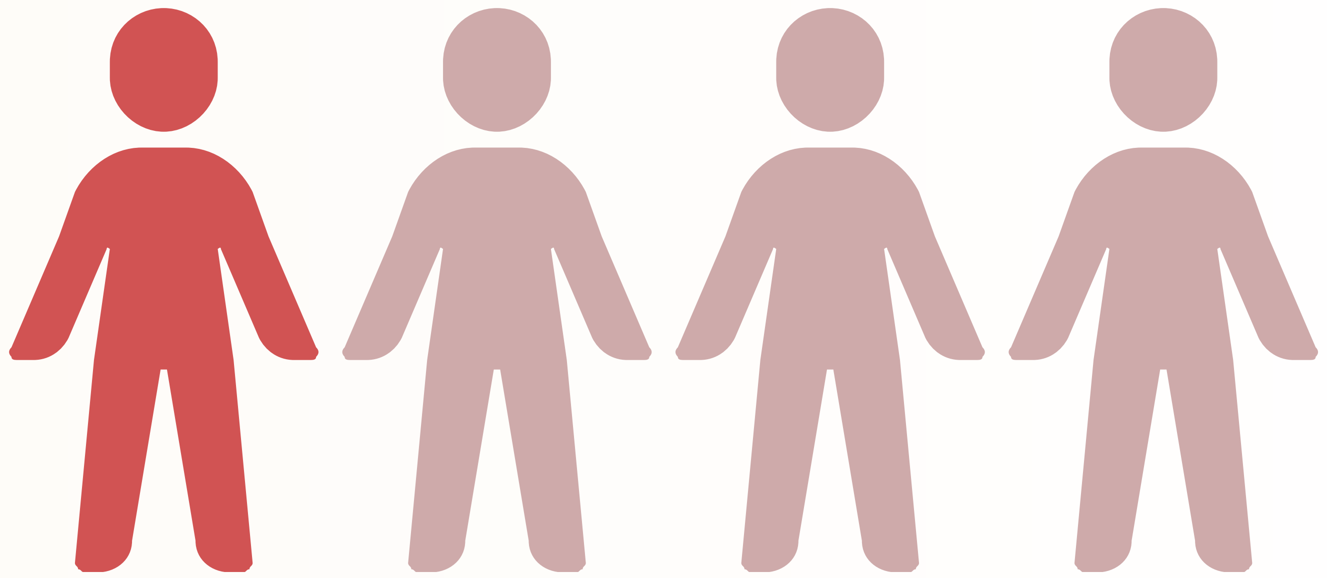
SPARC
SOUTHERN POPULATION AGING RESEARCH CENTER

Stern Civic Engagement Lab

NON-CHILDCARE CAREGIVERS

By Caitlin Hassan

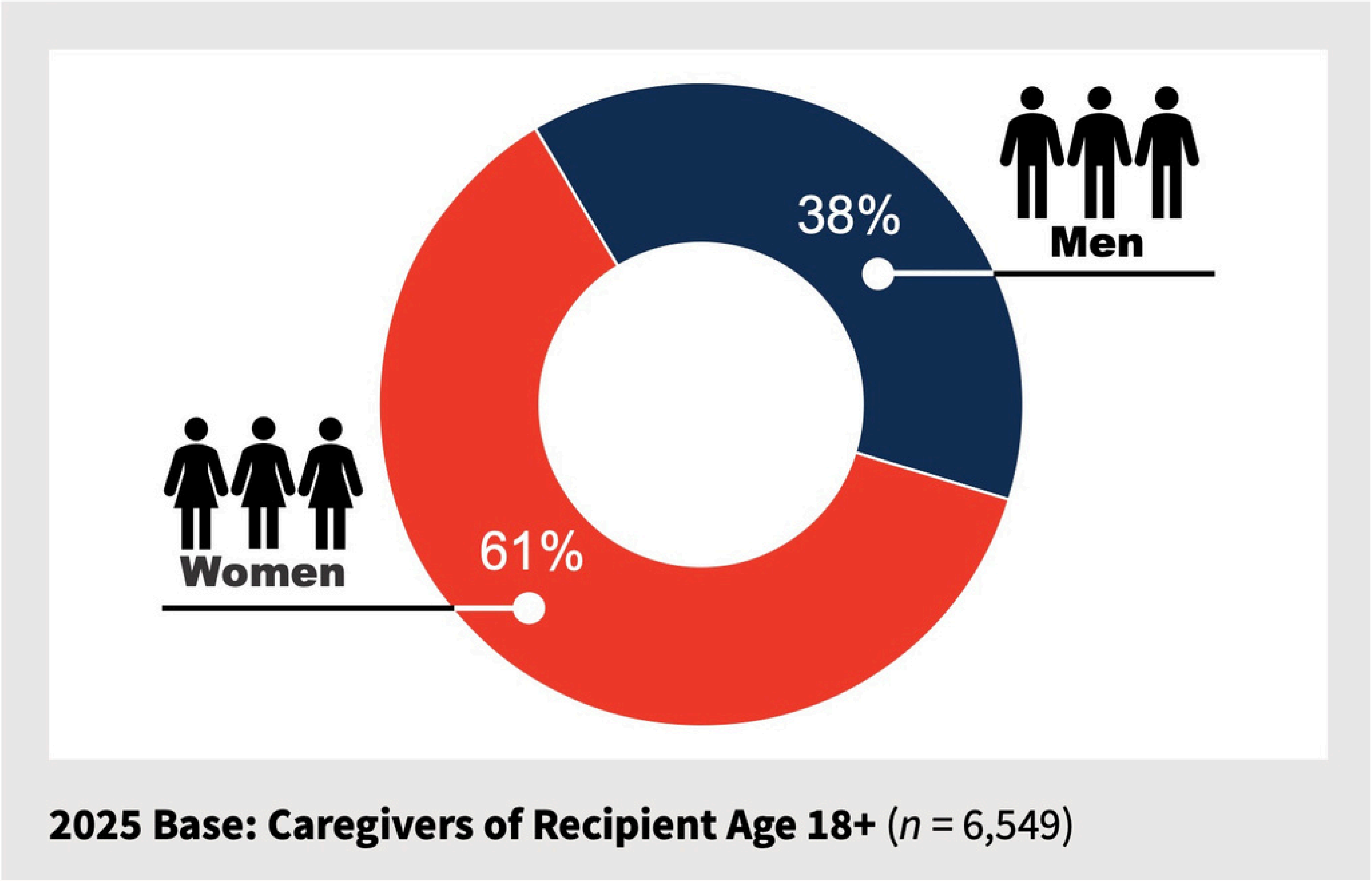
1.15 million Marylanders are family caregivers. That is approximately **1 in every 4 adults.**



DEMOGRAPHICS

- Caregivers are more likely to be female and middle-aged, non-white, struggle with debt, and have lower financial assets than non-caregivers

Figure 1. Caregiver Gender

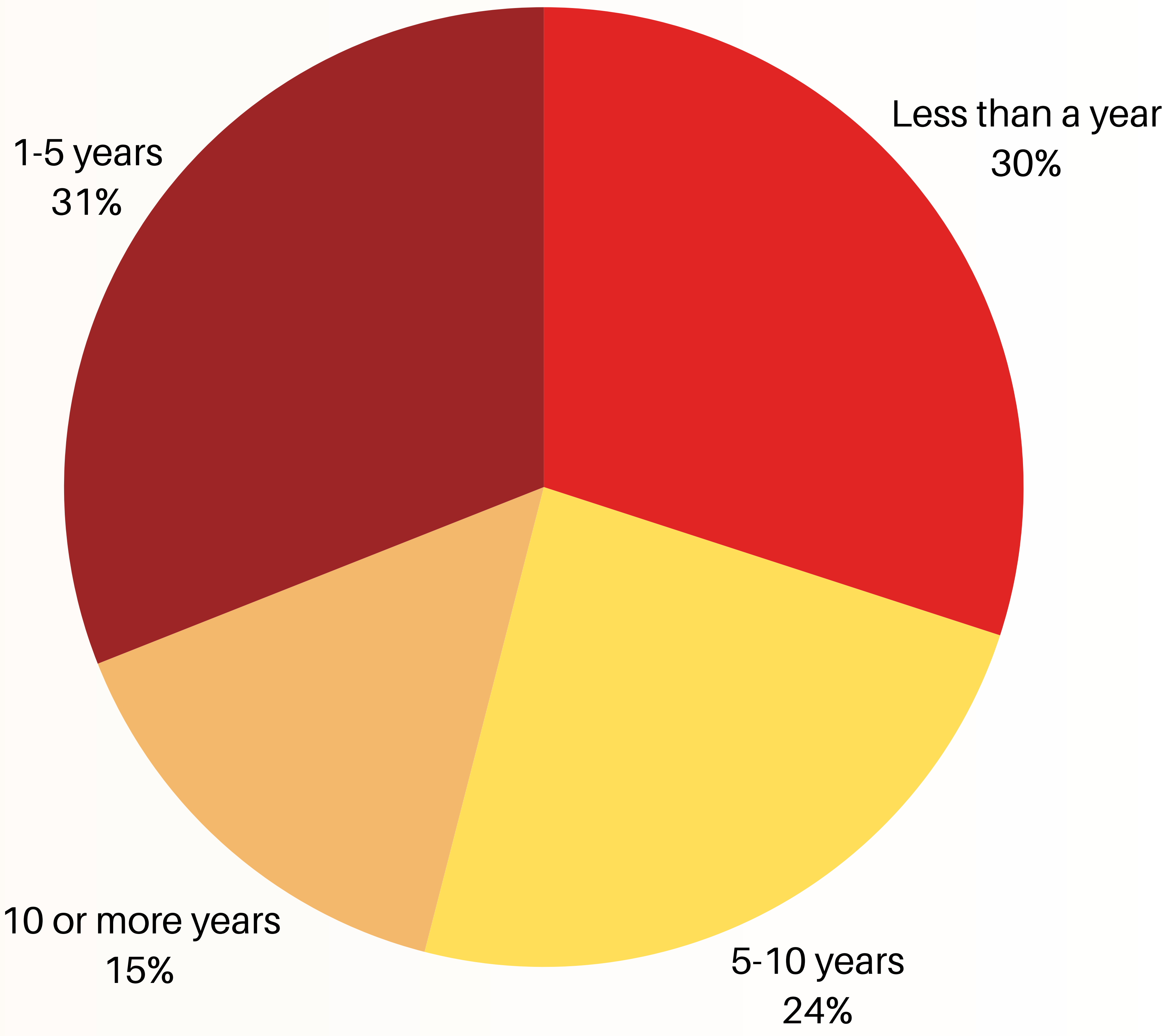


AARP National Survey, 2025

BACKGROUND

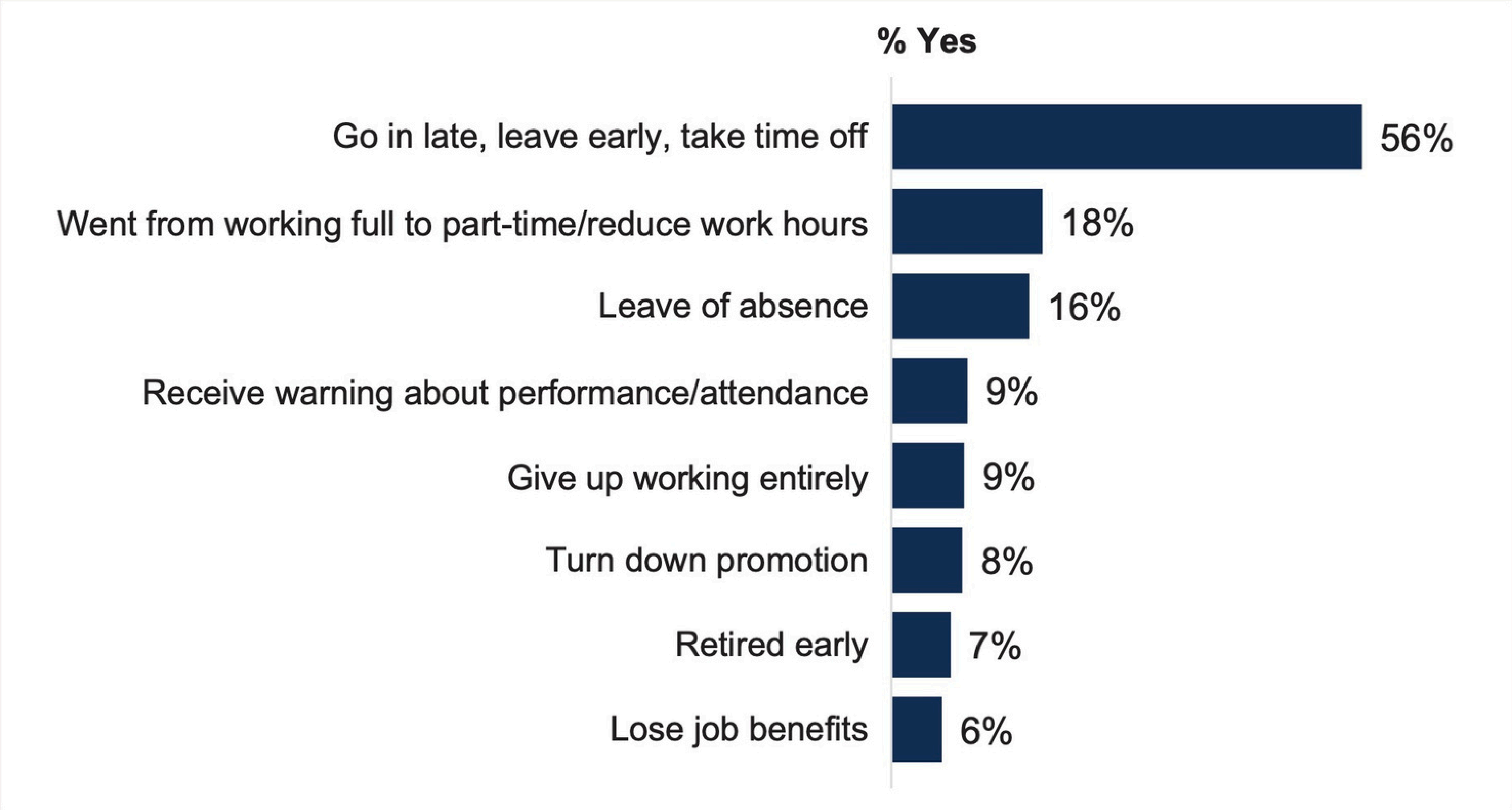
- Over half of family caregivers in Maryland work full-time
- Many have to reduce hours
- 5-15% of caregivers have to stop working entirely
- 39% experience financial setbacks

Months and Years Providing Care



National Alliance for Caregiving and AARP. (2015). Caregiving in the U.S.

WORK IMPACTS AS A RESULT OF CAREGIVING



Q34. As a result of caregiving, did you ever experience any of these things at work?

2025 Base: Working and Not Self-Employed Caregivers of Recipient Age 18+ (n = 2,463)

Note: *Respondents may select more than one response; results add to greater than 100 percent.*

AARP National Survey 2025

COST TO **THE STATE**

Lack of action to provide support to caregivers will result in a significant future cost burden to the State.

Lost Tax Revenue

Cargivers contribute **1.04 billion** hours of care in Maryland annually, work that would be valued at **$24 billion** per year if paid in the marketplace.

Opportunity Cost

Caregivers aged 20-64 experience significant earnings and productivity loss. They are also more likely to experience adverse health effects due to stress.

Future Cost Burden

Insufficient support could result in increased Medicaid expenditures, particularly for the "sandwich generation". These individuals are also less likely to be able to save for retirement.

Source: MDGovpics

CURRENT POLICY

- Longevity-Ready Maryland Act
- Supporting Our Caregiver Infrastructure Program - Feasibility Study (SB 809)
- Paid Family and Medical Leave
- Maryland Family Caregiver Support Program
- Maryland Access Point (MAP)

WASHINGTON STATE LONG TERM CARE

- **The Long Term Care Act** (2019) established the first long-term care insurance program in the nation
- Mitigates financial burden for care recipients
- Reduces Medicaid costs to the state
- Workers pay $0.58 for every $100 earned through a payroll deduction
- Lifetime benefit of up to $36,500 in 2019 dollars
- Projected to save $19 million in Medicaid spending in its first year
    - Up to $440 million by 2050

HAWAII
CAREGIVER SUPPORT

- **Kupuna Caregivers Act** (2017) provided financial support to working caregivers for elderly relatives
- Voucher of up to $210 weekly
- Aid goes directly to caregivers
- Do not have to meet Medicaid eligibility thresholds
- Lack of dedicated funding stream

POLICY RECOMMENDATIONS

Long Term Care Insurance Program

- Establish a program similar to Washington's
- Tie benefits to inflation

Caregiver Infrastructure Program

- SB 809 proposal is similar to Hawaii's program
- Includes caregivers for elderly individuals and those with disabilities
- Report due July 2028

This research was funded by the Stern Civic Engagement Lab and the Southern Population Aging Research Center.