



Vermont Association of Area Agencies on Aging (V4A)
Testimony Regarding S.51 *An act to create* Vermont unpaid caregiver tax credit
House Committee on Ways and Means
April 15, 2025

The Vermont Association of Area Agencies on Aging (V4A) is pleased to support S.51, a bill to create a Vermont unpaid caregiver tax credit to provide financial support to Vermonters who spend significant time providing uncompensated care for a family member.

Area Agencies on Aging Programs and Services

Vermont's five Area Agencies on Aging (AAAs) coordinate and provide free supports that enable Vermonters and individuals with disabilities to meet their health-related social needs and age with dignity, both at home and in their communities.

AAA services include: case management (long-term care coordination); home-delivered meals ("Meals on Wheels"); community meals; caregiver support; information and assistance helplines; Medicare counseling and education; wellness activities and programs; and, outreach and application assistance for benefits, such as VPharm, Medicare low-income savings, housing, fuel assistance, and 3SquaresVT.

Unpaid Caregivers in Vermont

Vermont has 70,000 unpaid caregivers. Women represent nearly 70% of unpaid caregivers, and many have to leave the workforce to care for a loved one, which may impact negatively on their income and retirement savings. While caring for a loved one may be very rewarding, caregivers report the following social/health impacts:

- 61% have chronic health conditions VT
- 35% with depression
- 11% in poor physical health

Caregivers of loved ones with dementia and related disorders frequently report:

- Depleted income and finances due in part to disruptions in employment and paying for health care or other services.
- Higher levels of burden and stress, depression or other adverse mental health outcomes, strain, and difficulty navigating care transitions as compared to other caregivers or non-caregivers.
- Are at greater risk of social isolation and loneliness.

(Alzheimer's Association 2024 Alzheimer's Disease Facts and Figures)

AAAs' Existing Supports for Caregivers

AAAs provide support for caregivers under the Older Americans Act National Family Caregiver Support Program (NFCSP), including psychoeducational supports-structured programs that provide information about the disease, resources, and services, and about how to expand skills to effectively respond to symptoms of a loved one's chronic illness. AAAs also offer 6-week Powerful Tools, Memory Cafes, and community support groups.

Area Agencies on Aging administer a respite services grant for caregivers of loved ones with dementia under a modest state grant, the "Dementia Respite Grant." Respite provides planned, temporary relief for the caregiver through the provision of substitute care for a certain number of weekly or monthly hours, offering support and relief to caregivers. DRGs are administered by DAIL, and AAAs provide small grants to unpaid caregivers to help delay or prevent nursing home placement. The grants pay for a range of services, including in-home care, respite care, homemaker services, and Adult Day services. These efforts help to reduce stress, maintain caregiver health, and sustain the caregiving role. This reduces pressure on residential care services and avoids the situation where older Vermonters with dementia are dropped off at the ER because of caregiver burnout. Investing in programs that support individuals and avoid crises is cost-effective.

Other organizations such as the Alzheimer's Association, Vermont Chapter, health organizations, and community groups provide many supports and advocacy opportunities for unpaid caregivers.

Caregivers need financial support for respite to maintain their own health and well-being while meeting the needs of their caregiving recipients. Caregivers are also more likely to experience the affordability issues currently impacting many older Vermonters. For qualified unpaid caregivers, tax credits are very important and will help to financially stabilize households of family caregivers and create more opportunities for respite.

Thank you for your generous support for Vermont's unpaid caregivers. Please reach out to V4A with any questions.

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Vermont Association of Area Agencies on Aging

Age Well
Addison, Chittenden, Franklin, and Grand Isle Counties (except for towns of Granville and Hancock)
802-865-0360
agewellvt.org

AGE WELL™

Southwestern Vermont Council on Aging
Bennington and Rutland Counties (except for towns of Pittsfield, Readsboro, Searsburg, and Winhall)
Rutland: 802-786-5990
Bennington: 802-442-5436
svcoa.org

Senior Solutions
Windham and Windsor Counties, (except for Bethel, Rochester, Royalton, Stockbridge, and Sharon).
Includes towns of Readsboro, Searsburg, Thetford, and Winhall
802-885-2669
seniorsolutionsvt.org

Central Vermont Council on Aging
Lamoille, Orange, and Washington Counties (except for Thetford).
Includes towns of Granville, Hancock, Pittsfield, Bethel, Rochester, Royalton, Stockbridge, and Sharon
802-479-0531
cvcoa.org

Northeast Kingdom Council on Aging
Caledonia, Essex, and Orleans Counties
802-748-5182
nekcouncil.org

Senior SOLUTIONS
Area Agency on Aging in Southeastern Vermont

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Statewide helpline: 1-800-642-5119
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