



Vermont Chapter

My name is Meg Polyte and I'm the Policy Director for the Vermont Chapter of the Alzheimer's Association. Thank you for inviting me to speak to the importance of S.51, An act relating to the Vermont unpaid caregiver tax credit.

The Findings identified in Section 1 are significant and powerful. I'm here to share additional information specifically related to caring for a family member with dementia. According to the Vermont Department of Health, "one in four caregivers in Vermont care for someone with Alzheimer's disease, dementia, or a related neurocognitive disorder."

In 2020, Vermont had 12,800 people over the age of 65 diagnosed with Alzheimer's. We know Vermont's over 65 population has grown and that number has too. It also doesn't capture Vermonters with other dementia, those who are mis or undiagnosed or those who are under 65 with a diagnosis.

Caregivers for those living with Alzheimer's or another dementia play an essential role in maintaining the quality of life for their loved ones and helping them live independently in their homes and communities. The physical, emotional, and financial challenges they face in their caregiving roles cannot be overstated. Last year 19,000 Vermonters provided 28 million hours of unpaid care to loved ones with dementia. The value of this care was \$615,000,000.

I understand this bill is for all caregivers, but the financial impact of caregiving is often felt more acutely by women. Approximately two-thirds of caregivers are women; more specifically, over one-third of dementia caregivers are daughters. Approximately one-quarter of dementia caregivers are 'sandwich generation' caregivers, meaning they care not only for an aging parent but also for at least one child.

Dementia causes a prolonged and devastating toll on caregivers. One in three dementia caregivers have been so for five years or longer. As dementia progresses caregiving duties may be needed 24 hours a day. The additional demands of caring for someone with dementia impact a caregiver's ability to work. While six in ten caregivers were employed last year, 57%

had to go in late or leave early to meet caregiving demands. Eighteen percent went from full to part-time and nine percent gave up work to fulfill caregiving responsibilities.

The total lifetime cost of care for one person living with dementia is estimated at almost \$400,000 (in 2023 dollars). Of this, 70 percent is borne by families — either through out-of-pocket health and long-term care expenses or from the value of unpaid care.

As a result of this financial strain, many families significantly cut back on savings contributions and other spending. Nearly 40% of caregivers reported the food they purchased often ran out before they could afford more and 30% shared they had to eat less due to care costs.

Alzheimer's disease takes a devastating toll on caregivers. There is an urgent need to alleviate the overwhelming financial burden.

Speaking directly to the bill, Section 3:

- a) A refundable credit is very important and will have a much greater impact on the financial stability of family caregivers. 41% of dementia caregivers have a household income of \$50,000 or less.
 1. 51% care for a parent, parent-in-law, partner or spouse.
 2. We have a system to identify how much support an individual needs with “activities of daily living” (ADL) that help determine how much assistance a person needs.
 3. Requiring a diagnosis makes sense. I would want us to be sure extended timelines for diagnosis aren't prohibiting caregivers from accessing this financial resource.

Compared with caregivers of people without dementia, twice as many caregivers of those with dementia indicate substantial emotional, financial and physical difficulties. Thank you for considering this valuable financial relief to Vermont caregivers.

Links to statistics and for additional information:

[Alzheimer's 2024 Vermont Statistics](#)

[The Impact of Alzheimer's on the Workplace](#)

[Caregiving in Vermont: Profiles of individuals caring for family members with Alzheimer's disease or a related dementia, VT Department of Health](#)